Why Not A Community Land Trust?

Anne Craig

Ball State University
Department of Urban Planning
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Acknowledgments:

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Abstract:

Community land trusts (CLTs) have been formed throughout the United States to address housing problems in urban neighborhoods by providing home ownership opportunities and community control over land. CLTs are more prevalent in certain regions of the United States, particularly the Northeast. The model, however, has not been used extensively in the Midwest. The objective of this project is to identify community characteristics and circumstances that make one region better suited to a CLT than another. Research methods include a survey of community land trust members to collect information about CLT members' experiences and perceptions, analysis of U.S. Census data to profile community characteristics, and three case studies of Midwestern CLTs to learn details about their organizations. Research concluded that factors influencing the development of a CLT include lack of affordable home ownership opportunities, community member and leader support, compatible physical composition, and available financial resources. Differences between the Midwest and other regions of the country that are important in the lack of Midwestern CLT use include: lower housing costs, less information available about the model, less assistance from state and local governments to Midwestern organizations, difficulty in forming a not-for-profit organization, conservative views of land and its values, and lack of concentrated growth pressures. These conclusions provide insight into the use, or lack thereof, of the CLT model in the Midwest; and are valuable to communities faced with a need for affordable housing, to organizations currently using the model, and to those involved with not-for-profit organizations around the country. The findings predict that more community land trusts will form in the Midwest because of the rising need for affordable housing, if community characteristics are compatible and sufficient resources are available.
# Table of Contents

Acknowledgments

Abstract

I. **Introduction**
   Problem Statement
   Objectives
   Value Statement

II. **Background**
    Development of the Community Land Trust Model
    Operation and Common Characteristics of a Community Land Trust
    Benefits of this Model
    Challenges to the Model

III. **Literature Review**
     Descriptive Materials
     Applicable Research

IV. **Research Methodology**
    A Survey of Existing Community Land Trusts
    U.S. Census Data Collection
    Case Studies

V. **Research Findings**
   A Survey of Community Land Trusts
   U.S. Census Information
   Case Studies
      The Autumnview Community Land Trust, Bloomington, Indiana
      The Community Land Cooperative of Cincinnati, Cincinnati, Ohio
      Community Home Land Trust, Covington, Kentucky

VI. **Conclusion**
    Summary of Findings
    Value
    Areas for Further Study

VII. References Consulted

VIII. **Appendix A:** Survey Mailed to Community Land Trusts

IX. **Appendix B:** Questions Used for Community Land Trust Case Study Interviews
Introduction

Absentee ownership, land speculation, rising prices, and monopolization of the housing stock have created grave problems for many urban communities. Neighborhoods are experiencing deterioration and loss of capital because the area residents have lost control of the neighborhood land. People from outside the neighborhood are buying houses and property to make a profit. This has negative impacts on neighborhood families who must endure increases in monthly rent and the loss of the opportunity for affordable home ownership. There are also severe consequences for the community including high turnover of residents, lack of commitment to the neighborhood, and lack of reinvestment in the neighborhood. One way for residents and communities to regain control of their neighborhood is for them to collectively own and manage the land through a community land trust.

Problem Statement

Although previous work has shown that community land trusts are effective community development tools, little is known about the reasons why they are used more in some regions of the United States than in others. The problems of absentee ownership, land speculation, rising prices, and monopolization of the housing stock face communities throughout the country. Many communities are using land trusts to address these needs; however, almost half of these land trusts are located in the northeastern states (Baker, 1992). The map below illustrates the number of community land trusts that exist in each state. The numbers were

![Map of the United States showing distribution of community land trusts]

Determined by number of ICE CLT Affiliates and Associates

Figure 1: Community Land Trusts in the United States
defined by those land trusts that are affiliated with the Institute of Community Economic, a national organization that works with community land trusts. Regions highlighted are the Northeast and West, which are the only regions with states containing more than four community land trusts. Little is known about the reasons that cause this pattern to exist.

**Objectives**

The primary objective this research project is to increase an understanding of the use of community land trusts in the Midwest. The following are the specific research objectives:

- What factors are important in the potential development of a community land trust?
- What are the characteristics of a community that make it compatible with a community land trust?
- Is the community land trust better suited to particular states and regions in the United States than to others?

The research project will answer these questions about community land trusts from around the country, with a special focus on those located in the Midwest.

**Value Statement**

The results of this research will assist those involved with community land trusts, community developers, planners, community activists, and policy makers to identify reasons for the more frequent use of the community land trust model (CLT) in some areas of the country. The study should also lead to increased knowledge of the advantages of community land trusts to Midwestern communities. The findings will also assist people already involved in CLT work to more effectively understand the use of this model in the Midwest. Nationwide providers of affordable housing, such as the Institute for Community Economics, will also benefit from the information and be able to better tailor their work to the special needs of each region in the country. Ultimately, the results of this project will help to determine the viability of community land trusts in the Midwest and whether widespread use should be advocated. It may also be used as a guide to help communities decide in what situations this tool should be considered and used.
Background

The community land trust model has undergone a long progression of development. While the basic ideals and principals behind the organization have existed for thousands of years, the current model type has not. Drawing from previous cultures and other counties, the CLT model was first used in intentional communities. It has only been relatively recent that the ideals of community ownership have resurfaced in United States’ communities.

Development of the Community Land Trust Model

In most early civilizations land was not owned by individuals, but shared in common by the tribal unit. In these hunter and gatherer societies, the occupation and utilization of the land was needed for survival. The current form of private, legally enforceable property ownership started with the agricultural revolution. Immediately, problems became evident. The early feudal system typified the problems that arose. Land ownership was acquired by one individual. Peasants worked the land, but not to their own benefit. All proceeds went to the lord who had legal ownership of the land.

Similar problems exist in today’s arrangements of land ownership. Work began long ago to amend the problems that can occur with private land ownership. In India, for example, Vinoba Bhave, who worked with Mahatma Gandhi, tried to alleviate the disastrous effects of the land ownership patterns. There were a few very wealthy land owners, and many landless and poor peasants in his country. Bhave worked to develop a program called Bhoodan, a voluntary land-gift program through which land donations from the wealthy were divided up among peasants. The peasants, however, often lost control of their land or sold it for their own profit, leaving the community with its original problems. Bhave revised the program, renaming it Gramdan, to include the involvement of the village. The village acted like a trustee to the land, and the individuals were allowed to use it. This arrangement better protected the long term interests of the individuals and the community (White, 1982).

The application of the community land trust (CLT) in the United States is more recent. In the 1960s Robert Swann and Ralph Borsodi developed several intentional communities around the United States that were based on the community land trust principals. "The CLT itself was conceived as a democratically controlled institution that would hold land for the common good of any community, while making it available
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Figure 2: Land was donated to the Autumnview CLT to build new homes.
come from a wide variety of sources: individuals, other organizations, companies, or the local, state and federal governments. The Institute for Community Economics, for example, offers loans to CLTs throughout the country to assist with expensive startup costs. Since beginning capital is often scarce, the properties acquired are often in poor condition and require improvements and work by the community. The members of the Rose City CLT in Norwich, Connecticut, for example, require 100 hours of “sweat equity” from all prospective leaseholders (Baker, 1992). This can come in the form of work to improve the group’s properties.

In a residential CLT, once the home is brought up to code and the group is ready to lease the property, a family must be selected. CLTs often try to make these homes available to those who otherwise may be unable to own their own home through conventional financing methods. The specific selection process differs between land trusts.

The selected family is then leased the land. The leases run for long periods of time, often for the lifetime of the holder or 99 years, with the option of continuation to family members. As long as the family uses the property, it can hold the lease. The family must then receive a conventional loan from a financial institution to purchase the house and other improvements on the land from the CLT. The long term lease and home ownership arrangement creates a situation as if the family has traditional ownership of both the house and land. If the family decides to sell the house, it often offers it to the CLT first, but it may enter the traditional market. Only the house may be sold. The land will still be owned and controlled by the CLT. This situation guarantees that the family who owns the house will receive an equitable return on the improvements that they have made to the house or other buildings on the land in which they have been investing (White, 1982). The buyer is guaranteed that the lease will remain affordable, but “any increase in value that is not due to a leaseholder’s efforts will remain with the CLT” (White, 1982, p. 19). In essence, the investments by the public in improving the land and making it affordable, or improvements in the condition of the neighborhood, are recycled to every owner of the home (Baker, 1992).

**Benefits of this Model**

The principals that the CLT are based upon have become more popular with urban communities as “an increasingly large number of Americans [have been] denied access to land and to the economic and
social benefits of land” (White, 1982, p.1). The land trust organization can be started by a community to help its residents gain access and ownership of land. Individuals have many basic needs that ownership of land can provide. White and the other authors of *The Community Land Trust Handbook* (1992) have outlined many of these needs. The first is security. A home can provide stability and safety to a family. This is often more true in circumstances when the family owns the home. If people rent, they are more likely to be displaced or turned out. The length of time that the lease is offered is always questionable which can make the future insecure. A CLT tries to combat this by offering life long leases to the land. The second need is that of earned equity. Personal work to improve or maintain a property should be rewarded, but this can only happen if the property is owned by the improver. Hard work is an investment in the property and a way to build up equity for the family. The third is tradition. It is important for families to be able to leave something to their children. If renting, families end up with no tangible benefits from living in a house for a long time, but the CLT offers families the ability to leave the life long lease and house to the heirs for continuation. All three of these basic needs are met by the CLT land ownership program, but cannot be offered by renting, the most common alternative to a family with a low income. A community land trust can provide unique opportunities for a community to provide affordable housing to families with low and moderate incomes.

The community land trust model also has much to offer the community. The following three benefits are also outlined in *The Community Land Trust Handbook* (White, 1982). The first is

Figure 3: Townhouses renovate by CLCC in Cincinnati.
that the CLT model provides the community with access to the land for its members. The people in the community can afford to live on the land and the land can be used for other uses that the community deems appropriate such as parks, services, or commercial establishments. The second is community equity. If the community has worked to improve the area, and therefore raises land values, the people who did the work should benefit. The third community benefit involves community legacy. The CLT very effectively preserves land and affordable housing for generations to come. Together, the benefits accrued to the community, and the individuals involved, provide great incentives to invest in such a project.

After studying the community land trust model, the U.S. Department of Housing and Urban Development (HUD) outlined several additional benefits of this model. HUD selected the Burlington Community Land Trust in Vermont as one of 16 recipients of an International Year of Shelter for the Homeless Special Merit Award in 1987. In their report on the project (HUD, 1987, p. 9), they outlined these benefits of the model:

- The projected benefits of the land trust, which are making it increasingly attractive to other jurisdictions, include:
  - Tying public subsidies to property rather than to people, so that the subsidies could serve successive occupants.
  - Achieving development without displacing entire neighborhoods, by insulating some of the housing stock from market forces.
  - Stabilizing rents without resorting to rent control.
  - Accomplishing planning objectives without using stronger governmental powers such as eminent domain, taxation, and zoning laws.
  - Returning property to the tax rolls by allowing the trust to acquire "surplus" land and buildings from churches, schools, federal or state agencies, or the city itself.

The report continued by commending the land trust model for its success at using private resources for public good. HUD, as many others do, regarded that model as an excellent example for other neighborhoods to investigate.

**Challenges to the Model**

There are many people who challenge the work of organizations such as the community land trust. There may be several reasons for this. First of all, the model and its operations are very complex and can be difficult to understand. People may be skeptical of the impacts that organizations may have on the
neighborhood or surrounding land values. A second challenge is that only a few households may be assisted at one time and it takes continual effort and review. Another challenge is that since community members comprise the board and select the families who will be sold the homes, others may have a difficult time entering the neighborhood.

As J. Paul Mitchell (1997) discussed in an interview, another challenge would be that families involved never have a chance at a “windfall.” At times, property appreciation can raise the value of a piece of property significantly and if a family sells the house they will gain a great deal of capital. He used an example of a Habitat for Humanity house that a family purchased at a very low price. After living in the house for several years, they decided to sell it on the conventional housing market and received a great deal more money than they had originally purchased it for. The house did not sell to another family that was in need of low cost housing, but to a more affluent household. The house was not kept permanently affordable, but the family who moved out now has many more housing options and capital to invest elsewhere. The CLT will never provide a family with this type of capital windfall benefit, but tries to capture that increase for the welfare of the entire community.

Two final vulnerabilities of the community land trust model were pointed out by the U. S. Department of Housing and Urban Development (1987). The first is that the leases made between the CLT and a family set the lease payments. Even if the housing prices around the area or the families’ incomes grow considerably, the price may not increase. “It is quite possible that the Land Trust may eventually become land poor,” because values rise and the lease payments remain the same (HUD, 1987, p. 9).

The second vulnerability the report points out is that if a leaseholder defaults on his/her loan, the financial institution that lent the family the money can terminate the lease. “The Land Trust must maintain liquidity and strengthen its financial base to address such problems” (HUD, 1987, p. 9). A land trust could lose its land if families do not responsibly pay their loans. The entire land/house package must be used as collateral for the loan, so the CLT also risks losing their investment. This is another reason that family selection and education is a very important part of what a land trust does.
References Cited


Literature Review

There is much literature available on the topic of community land trusts. Books, promotional materials, resource guides, and magazine articles have been written on the subject since the 1970s. Most of the materials are descriptive and few present the findings of formal research on the topic addressed in this project.

Descriptive Materials

The majority of literature about community land trusts has been descriptive and often takes the form of case studies that present one or more trusts as examples of the organizational form. In-depth details are given about the formation, operation, and work accomplished by the CLTs.

The Institute for Community Economics, a national organization that works to promote and assist CLTs nationwide, is responsible for much of the available literature. Employees of ICE are often authors of such articles. They also publish many other materials, including a periodical journal named Community Economics, handbooks, and legal guides.

The descriptive materials, including case studies, proved to be very valuable, particularly by providing examples and details of the model in action. The background details to this paper were primarily written from research of these materials, which provided a wide range of details on the formation and operation of CLTs.

There was one noticeable limitation to the information available. Since much of the information available is written by CLT members, or promoters of CLTs, it may be presented in a biased way. Information on the limitations of the model, the negative aspects, or any examples of failed community land trusts was unavailable. This portion of the history of CLTs is missing in available literature.

Applicable Research

In particular, sources that address topics similar to the problem statement presented in this research were referenced. There are many examples in which authors and researchers touched on the question, but little formal research supports the available opinions.
In “This Land is Not for Sale,” Andrew Baker (1992) describes the community land trusts model and studies the success of the Rose City Community Land Trust in Norwich, Connecticut. The author points out that almost half of the existing community land trusts are located in the northeastern states. He does not, however, provide any suggestions about why this pattern exists.

In “Linking Affordable Housing and Environmental Protection: The Community Land Trust as a Sustainable Urban Development Institution” (1992), Mark Roseland proposed the community land trust as a successful model of a local initiative that provides affordable housing and achieves sustainable development. The article presents an introduction to sustainable development, an overview of CLTs, and a case study of the Burlington Community Land Trust in Vermont. He concludes the article by stating that “Canadian researchers who have researched the CLT model believe it could be adapted to Canadian cities” (Roseland, 1992, p. 174). He neglects, however, to provide the reader with any information about the research, criteria, or findings, aside from listing the ways that CLTs can be encouraged.

When HUD (1987, p. 9) described the Burlington Community Land Trust as a recipient of a Special Merit Award, under a section titled “Replication” they wrote that, “Theoretically, the land trust mechanism is adaptable to any American city.” They did not provide any reasons or support for the statement. Many benefits for the model (summarized earlier) were included. There was also reference to the idea that a CLT can “transcend local political labels,” but that seemed to be the authors’ only support that it could be successful anywhere. This frequent lack of support for these comments furthered the need for a more indepth investigation of the topic of adaptability.

Catherine Hardy wrote a Master’s Thesis project entitled Community Land Trusts for Affordable Housing: A Case Study of the Burlington Community Land Trust (1992) while working toward a Master of Arts Degree from Carleton University’s Department of Geography in Ottawa, Ontario. The paper’s abstract included the following:

The purpose of the research was to examine the context within which the Burlington Community Land Trust was created and the extent to which this particular land trust can be considered successful in achieving certain land and housing objectives. This information was used to draw implications for further CLT application elsewhere. (Hardy, 1992, p. ii)

The research found that the CLT can “help to ameliorate certain land and housing problems at the local level,” and concluded that “there is little reason to believe that similar initiatives could not be equally suc-
cessful in other areas (provided certain basic "prerequisites" are met)" (Hardy, 1992, p. ii).

The research paper does an excellent job of describing the community land trust model and providing a very in-depth case study of the Burlington Community Land Trust. A series of extensive interviews and research provided a solid basis for the assessment of the CLT’s success. Hardy does state, however, that since her research was limited to the study of one CLT, it could be "perhaps more difficult to answer some of the initial questions that related to the third main objective (i.e., drawing certain implications for further CLT application elsewhere)" (1992, p. 34).

Hardy’s thesis does address this research objective:

Although the flexibility of the CLT model allows it to be applied to a wide range of settings, both urban and rural, and to a wide range of situations, the suitability of the CLT model for a given community would also depend upon whether or not there exists a common perception of unmet need among community residents. Thus, the fact that the CLT model has received fairly widespread application in Vermont and other parts of New England does not ensure that the model will be equally appropriate for other communities. As the above suggested, factors such as local housing needs, perceptions, existing organizational structures, and availability of necessary resources (financial, human, and technical) have implications for the suitability and potential effectiveness of the CLT model in communities elsewhere. (Hardy, 1992, p. 62)

In these statements, she has identified many general criteria for the success of a CLT, including local needs, existing organizational structure, and availability of human, technical, and financial resources. These conclusions were drawn from studying the largest community land trust that exists in the United States today, located in the Northeast where community land trusts are used more than in any other region in the country. This research project hopes to carry on what Hardy found in her research. By studying CLTs from another perspective, those that were successful in the Midwest, a set of criteria for success, similar to Hardy’s in format, if not in content, will be identified.

Conclusion

In conclusion, this review of previous literature has provided the project with a considerable amount of in-depth information about a wide variety of CLTs located throughout the country. Previous researchers have addressed related research topics and acknowledged the legitimacy of the research problem statement. No available research has, however, addressed these objectives in the same research format. This
research will provide new insight to the available literature.
References Cited


Research Methodology

A combination of methods was used to study community land trusts in the United States. A survey and analysis of related information will provide a background/context study of CLTs that exist within the United States. A series of case studies will be used to further explore community land trust use in the Midwest.

A Survey of Existing Community Land Trusts

Data were collected from community land trusts from around the country. Through the survey, the researcher was able to learn from those currently working in operating CLTs. A mailed survey was found to be the most effective way to collect the information required. It facilitated data collection from a large number of organizations at a low cost. This was important, because data were desired from organizations around the country. A large number of responses were required in order to compare the Midwestern CLTs with those outside the Midwest.

The required data were used to describe the larger population at the time when the survey was conducted. A cross-sectional survey was considered to be the best way to accomplish this task because it is used to collect data at one point in time for the purpose of describing a specific topic. Longitudinal surveys, on the other hand, can be used to collect data over a long period of time to explain changes. Due to time constraints, however, this type of survey was not appropriate for this research.

The survey asked questions about the respondents' opinions and perceptions, experiences, and the organizational characteristics of their CLT. The data can be used to describe the sample and to draw general conclusions and trends from the population. The surveys have provided a background for further research because they collected information from many CLTs from around the country. The responses from the CLTs in the Midwest can be singled out and compared to total responses.

A cover letter from the researcher introduced the project, its objectives, and the survey. The first of two questions on the page asked those who would be willing to discuss the research further to provide their names and telephone numbers. The second question asked those who were interested in receiving a copy of the research findings to indicate this interest in their responses. The body of the survey contained ten questions. The first section of the survey asked questions about the development of the CLT. The second
portion asked questions about the success and use of the model. The third section asked questions about local and state support for the organizations and ease of becoming incorporated, receiving tax exempt status and legal recognition within their states. The final portion of the survey asked the respondents to offer their opinions of expanded use of the CLT model. A copy of the survey distributed is located in Appendix A.

The population for the study included all existing CLTs located within the United States. In a 1996 article, Tom Peterson (1996) estimated that there are currently 84 operating community land trusts. A CLT was defined as any organization that calls itself a community land trust or any organization that is affiliated with the Institute for Community Economics, a national supporter of CLTs.

From this population, a 100% sample was drawn of any CLT for which an address could be located. The several methods used here were convenience sampling methods. Some addresses were located in published articles or from on-line websites featuring CLTs or providing specific information from and/or about one organization. Others were located on a telephone directory data base, available at Ball State University’s Bracken Library.

On January 29, 1997, sixty-one questionnaires were mailed to CLTs around the country. Thirty-six were mailed to organizations in Northeastern states, seven to Midwestern, three to Southern, and fifteen to organizations in Western states. The accompanying table outlines the number of surveys that were mailed to organizations in each region and state.
<table>
<thead>
<tr>
<th>Region of the Country</th>
<th>States</th>
<th>Number Sent</th>
<th>Percent of Total Sent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeastern states</td>
<td>Massachusetts</td>
<td>8</td>
<td>59%</td>
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<tr>
<td></td>
<td>New Hampshire</td>
<td>4</td>
<td></td>
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<tr>
<td></td>
<td>Vermont</td>
<td>3</td>
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<td></td>
<td>Pennsylvania</td>
<td>2</td>
<td></td>
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<td></td>
<td>Connecticut</td>
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<td>Maine</td>
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<td></td>
<td>New York</td>
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<td></td>
<td>New Jersey</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Washington, D.C.</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Midwestern states</td>
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<td></td>
<td>Kentucky</td>
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<td></td>
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<tr>
<td></td>
<td>Tennessee</td>
<td>1</td>
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<td>Georgia</td>
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<td>North Carolina</td>
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<td>Western states</td>
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Table 1: States mailed CLT surveys.

The surveys were requested to be returned by February 20, 1997. The deadline date was extended, but by February 26, 1997 only 27 of the 61 surveys had been returned. Six of these were returned without delivery because of incorrect addresses and lack of forwarding addresses. This rate of return was not regarded as successful, so on February 26, 1997 another survey mailing was sent. The survey was identical to the first, but the introduction letter made reference to the fact that this was the second survey mailed. Additional surveys were received and the table on the next page, Table 2, indicates the total number of surveys returned.
<table>
<thead>
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<th>Number Returned Completed</th>
<th>Number Returned without Responses</th>
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Table 2: States from which surveys were returned.

**U.S. Census Data Collection**

To support the data collected in the survey, additional data were collected from the U.S. Bureau of Census. The 1990 Census of Population and Housing is published by the U.S. Department of Commerce, Bureau of the Census. For each city from which a survey was returned, data were collected on other characteristics of the community. This information will provide additional insight into the situations under which a community land trust operates. These characteristics include the following:

- population size of the city,
- median gross rent for specified renter-occupied housing units,
- household income by median gross rent as a per cent of income,
- median household income,
- per capita income, and
- percent of families below the poverty level.

The same data were collected for the five sample Midwestern cities that were randomly selected. Ten cities were selected in a random convenience sample by the researcher. The selection criteria were that a land trust could not be located in the city, each had to be located within a Midwestern state, each Midwestern state had to have one city in the study, and each city must have a midsize population. The data collected from these cities were compared with the cities with land trusts to identify any differences in the city characteristics of those with or without a land trust.

Case Studies

To gather more in-depth information, another data collection method utilized in this study was a case study of several CLTs in the Midwest. The mailed survey provided a body of information about CLTs that can be augmented by case studies that provide further details. "Although case studies limit the degree to which one can generalize, that limitation is offset by the degree of detail possible in the analysis" (Willson, 1995). A set of case studies was determined to be the best way to achieve the desired degree of detail and to provide additional information on community land trusts in the Midwest.

Three cities in the Midwest were selected as case study sites: Bloomington, Indiana; Cincinnati, Ohio; and Covington, Kentucky. These cities' CLTs were selected for the case studies based on several factors. The first was that the community land trust must be located in a Midwestern state, defined as Indiana, Ohio, Michigan, Illinois, Kentucky, Tennessee, and Wisconsin. The second criteria was that the sites must be within different Midwestern states. The final consideration was that a CLT representative must have returned the mailed survey and indicate that he or she would be willing to be contacted for additional information. These three cities fit all of these criteria.

The first stage of the case study research was a site visit to do field study and a windshield survey of the community in which the land trust operates. A field study included visiting the CLT office and the
community within which it is located in order to gather more in-depth information of the trusts’ operation and geographic location. A windshield survey was used to view the neighborhood and housing in which the CLT is operating. This included driving around the neighborhood to make general observations and to obtain background information and context for the study.

The second stage of the case study was to interview key individuals involved with the organization. From this interview, information was collected on the unique challenges and successes that these three Midwestern CLTs have experienced, along with more in-depth information on the land trust’s relationship with the community, city and state. The case studies provided additional information from Midwestern communities that could be compared to the survey information collected. An outline of questions asked during the interviews is located within Appendix B. The format was altered slightly between cities due to unique responses on the mailed survey and refinement completed between the interviews. The case study format was used to collect information to form a comprehensive description of the community land trusts and their communities.

The first site studied was Bloomington, Indiana. An interview and site visit was conducted February 21, 1997, at 1:00 in the afternoon with the executive director, Jeffrey Stone, at the Autumnview Community Land Trust office. This meeting date was accomplished and case study information was collected.

The second site studied was in Cincinnati, Ohio at the Community Land Cooperative of Cincinnati. An interview and site visit were conducted on March 13, 1997, at 10:00 am at the Community Land Cooperative of Cincinnati office. The interview was conducted with the associate director, David Hastings. The research was conducted at that time.

The third site studied was in Covington, Kentucky. The Community Home Land Trust, Inc. (CommHome) was visited March 13, 1997, at 1:30 pm. The Project Coordinator, Community Development Specialist, Rachel DeLugish, was interviewed. The research was conducted at that time.

**Conclusion**

The variety of data collection methods allowed outlined objectives to be tested in many ways. The mailed survey provided general information that served as context and illustrated trends in CLT use. The
case studies allowed a more in-depth study of community land trusts as they operate in the Midwest. Together, the variety of data collection methods allowed a better understanding of why community land trusts are used more in some regions of the United States than in others.

Figure 4: House renovated by CommHome in Covington, Kentucky.
References Cited


Research Findings

Research was conducted to answer several questions and to formulate a problem statement for this project. A variety of methods was used to collect a wide variety of data. These data can be used to describe community land trusts as they currently operate in the United States. The resulting information can then be used to draw conclusions about the further applicability and potential for success that community land trusts have in the Midwestern states. The following section provides description and analysis of information from the CLT survey, collected census data, and three case studies.

Data Analysis: A Survey of Community Land Trust

Sixty-one questionnaires were mailed to CLTs around the country. Twenty-two of these surveys were returned completed. Six were returned due to incorrect addresses and lack of forwarding addresses. A copy of the survey mailed and a list of the organizations that participated in the study are included in Appendix A of this report.

Surveys were returned from CLTs from around the United States. The accompanying graph illustrates the distribution of states from which surveys were returned. The best response rate was from Midwestern states, probably due to their interest in the topic, but there were more CLTs from the East and West in the population. The distribution will provide the research with experience input from a wide variety of viewpoints.

Formation of CLTs

The returned surveys provided information on a variety of issues dealing with community land trusts. The first question of the survey concerned the data on which the community land trust was formed. The majority of the CLTs in the East
were formed between 1980 and 1990, as were the two CLTs in Southern states. On the other hand, the majority of trusts in the West and Midwest were formed later, between 1990 and 1997, when the survey was conducted. This pattern is important because it shows that interest and growth of the model in these two regions occurred later. The model was first tried in communities in the East and South, where the model was also first popular. This may indicate that while the model has existed for quite some time in the East where it had become common, the model may need several more years of existence in the Midwest before it is more widely used.

![Figure 6: Year CLTs Formed in Each Region](image)

**Formation of CLTs**

The second question of the survey asked the respondent how the involved individuals first learned about CLTs. This was often a difficult question for the respondents for several reasons. In some cases the land trust was formed many years ago and the respondents did not remember how they learned about it. In many other cases, the people who first started the trust were no
longer involved or were not the one filling out the survey, so the specifics were unknown. The graph, Figure #7, shows the distribution of responses to the survey question. There were no noticeable differences between the responses from the various regions. There was a fairly even distribution between the provided responses. The written-in responses (other) consisted of a variety of answers including things such as unique needs of the community, involvement with an education conference, and founding by the CLT model developer. These answers suggest that further development of interest in the model may rely on a variety of ways to spread information.

**Successful Experiences with CLTs**

The fourth question in the survey asked respondents about their opinion of the experiences that they have had with the community land trust model. They were asked to categorize the experience as very successful, successful, partially successful, or unsuccessful. The responses can be used to estimate the organization's ability to achieve its goals and the degree of difficulty it has had. The graph above illustrates the responses to the question. Most of the respondents have had a very successful or a successful experience with the CLT model. Only two respondents indicated that they have had an unsuccessful experience - one was from the Midwest, the other from the West. Since only one respondent from each region selected this response, it may show an incompatibility with the locality, not the entire region. Other indicators, such as number of housing units and recommended applicability elsewhere, indicate that the model has served most of the responding communities well.
The fifth question on the survey asked how many units of housing have been provided by the CLT thus far. This was to serve as an indicator of the success that the CLT has experienced in providing affordable units, as well as the level of activity that is has had since its formation. Categories of responses were provided in the survey, including: none yet, 1-5, 5-10, or more than 10 units of housing. The graph shows the distribution of responses. Most of the CLTs have provided more than ten housing units. A representative from the Institute for Community Economics (survey respondent) wrote that the average number of units provided by a CLT is 57. Several land trusts in the Midwest and West, however, have not reached that number. This may be due to their relatively young age or additional challenges that they have experienced in developing their units.

Local and State Support

The sixth question on the survey asked respondents about the support that the local and state governments have given to the community land trust organization. Four choices of assistance were provided: technical assistance, financial assistance,
land donations or discounted land sales, and no assistance. These choices were formulated from available previously written literature of various land trust case studies. The accompanying graph illustrates the responses that were given. Since many land trusts receive more than one type of support, respondents were instructed to check all of the categories of assistance that applied. Only four land trusts received no assistance. The most common type of assistance is financial. An equal number of land trusts receive technical and land assistance. These various types of assistance help land trusts to succeed. There was also an opportunity for respondents to fill in other types of assistance that they have received. Responses included positive publicity for the organization, and administration of Community Development Block Grants. While local support is not a necessity to the formation of a land trust, support of the local government and officials certainly can be beneficial.

Similarly, support from state governments can also be very beneficial to not-for-profit organizations, such as land trusts. The categories for state support were the same as the previous question and asked respondents to check all types of assistance that they receive from their state's government. The graph illustrates the information from this question. Again, most land trusts receive some type of support from the state government, but there is less support provided from the state government than the local government, overall. Financial assistance is the most common type of city government assistant provided. Land assistance is less likely to come from a state government because cities are more involved with and own more land in the cities. The importance of the state government, since it plays a less active support role, may be less. This indicates that the support and political climate of a local government may be more influential in the potential development of a CLT.
Midwestern CLTs are again the largest number receiving no assistance. This indicates that they are supported the least of CLTs from any region by the state or local government, making CLT operation more difficult.

**Achieving Legal Recognition**

The seventh question consisted of three parts, asking how easy it was for the CLT to become incorporated, file for tax exempt status, or to become a legally recognized organization by the state in which it operates. These three steps are taken by a community land trust when it is first formed. If the process is very difficult, organizations may be discouraged from forming. On the other hand, if assistance is available or if the process is made very easy, more organizations may be encouraged to form. For each of the three legal processes, a scale was provided in the survey: very easy, fairly easy, unsure, fairly difficult, and very difficult. Respondents were to select one.

Incorporation is required to legally operate as an organization. Community land trusts typically adopt a set of bylaws with rules and regulations to guide the group. Most of the respondents indicated that the incorporation process was very easy or
fairly easy. The only CLTs that thought the process was difficult or very difficult were located in the Midwest. This may be a sign that the process is too difficult, discouraging some from attempting the process.

Community land trusts usually apply for tax exempt status. This allows the organization to qualify for many types of assistance or benefits. Any donations made to the organization may be taken off taxes owed, encouraging people to make charitable donations. As with the incorporation process, most CLTs found that receiving a tax exempt status was very easy or fairly easy. The only CLT that thought the process was fairly difficult or very difficult was located in a Midwestern state.

The third part of the question asked about the ease of becoming legally recognized. This process includes several steps, such as incorporation and tax exempt status, and was used to judge the overall ease of forming an organization. Many organizations found the set of processes very easy or fairly easy, as with the other two parts of the question.

Three Midwestern land trusts, joined this time by one located in Southern United States, found the process to be fairly difficult or very difficult. The fact that Midwestern community land trusts repeatedly were the only ones who indicated that the processes were difficult is very striking, especially as only one other organization selected that answer in all of the three questions. The processes in Midwestern states must be more difficult, information less understandable, or assistance less available. These conditions would discourage or thwart efforts to form organizations, including land trusts.

### Figure 14: Ease of Receiving Legal Recognition

![Figure 14: Ease of Receiving Legal Recognition](image)

**Successful Locations for a CLT**

The eighth question on the survey asked respondents about locations where they thought a community land trust could be successful. The responses provided were the following: any community, large urban neighborhoods, small rural communities, areas with high land values, areas with low land values, only in
communities with involved residents, only in communities with local government support, only in communities familiar with CLTs. These choices were developed from previous research of available literature about CLTs. There was also another blank for any additional ideas. The respondents were encouraged to check all characteristics that applied.

The first choice was any community. The graph displayed to the right shows the percentage of respondents who selected this answer. The highest percentage of support for this response came from the CLTs located in the East. This is the region where most land trusts are located. The respondents from this area may have seen CLTs succeed in more areas and been more generally supportive of their widespread use. Community land trusts from the other regions were more hesitant to say that the organizational model would be successful in any community. No respondents from the South, and only one from the Midwest, selected this choice. Their own experiences may make them more skeptical of the applicability and potential for success anywhere. Since there were many respondents from the East who selected this answer, many did not select any other response, so lower responses from the East in other questions should be expected.

The second and third choices asked if the respondent felt that a CLT could be successful in large urban communities or small rural communities. Since many CLTs are located in large cities, the equal support for the choices is
striking. Figure 16 shows that a few more people responded that a CLT could be successful in a large, urban neighborhood over a small rural community. However, there was strong support for both, and responses were similar from every region, except for the East which had only a few responses.

The fourth and fifth parts of the question asked about areas with high and low land values. It was expected that areas with higher land values would be better suited for CLTs because the impact on the housing costs by dividing the land and building would make a greater impact upon the affordability. Figure 17, however, shows support for both areas. There were a few more respondents who agreed that areas with high land values would be successful areas for a CLT. This is particularly true for the West. However, there is not strong support for a definite conclusion that land trusts are much better suited to one type of area over the other.

The next portion of the question asked if CLTs could only be successful in communities with involved residents. The organization is supposed to be run and controlled by the local community, so the involvement of residents may be crucial. Over 60% of the respondents from the Midwest and West indicated that a CLT could be successful only in communities with involved residents. The Eastern and Southern respondents regarded this as less important. Personal experiences with success or challenges may have influenced people from the Midwest and West to believe that resident involvement is very important for the success of a community land trust.
The seventh part of the question asked respondents if a CLT could be successful only in communities with local government support. Earlier, they were asked about the type of government support they received. This question was asked in order to find out the importance of this support to the success of the organizations. Figure 19 describes the responses. The respondents from the West selected this choice with the highest percentage, but even so, only 50% of them selected the answer. A very low percentage of CLTs from the other three regions selected it, below 20% in every case. The percentages of selection were lower for this part of the question than any other question. While community land trusts do receive governmental support in their efforts, they believe that this is a much less important requirement than any of the other community characteristics.

The last provided response asked if the respondent felt that a CLT could only be successful in a community familiar with CLTs. There are many benefits to this situation: for example, less education of residents and area officials is required, information can be shared, and the ideas of the model spread more easily. Only two respondents, one from the Midwest and one from the West, selected this answer. This very small support indicates that members of existing community land trusts do not believe that is it necessary for a community to have any previous knowledge of a CLT to be successful.

Respondents were also able to add ideas to the list. Those written in include the following ideas: 1) State support may be more critical than local governmental support. 2) If community members realize that the current land ownership laws need to be changed, their drive and involvement is more available, so a conscious population is important. 3) The model may also be suited to suburban communities, where growth pressures are usually high.
Regional Patterns

The ninth question on the survey asked CLT members if they had any speculation on the reasons for the extensive use of CLTs in the Eastern and Western part of the United States and less frequent use in the Midwest. There were a wide variety of answers to this question, but there were a few main ideas present. The government, banks, foundations, and residents of the East and West are perceived to be more liberal than they are in the Midwest. Midwestern residents seem to be reluctant to change and have very traditional values and ideas of ownership. The land values are much higher in the East and West because of greater development pressures and less available land for new development to occur. There is also more information about community land trusts in the East.

There was a great deal of important information in the surveys returned from community land trusts located around the country. Their participation was a great help. This provides a summary of activity around the country and of the characteristics and values of the existing CLTs.

Conclusion

The information collected through the mailed survey provides a general description of community land trust activity in each of the four regions of the country. Respondents also gave their perceptions of operation and opinions about the model's use. In general, Eastern community land trusts are older, have experienced greater success, and have developed more units than CLTs in other regions. Midwestern cities receive less local and state assistance and have a more difficult time becoming legally recognized organizations than CLTs in other regions. These characteristics describe a situation where it is logical for more land trusts to exist in the East than in the Midwest. There is belief, however, that a community land trust can be successful in a community regardless of rural or urban character, land values, or government support. Resident involvement is a considerably more important component to success.
References Cited

Data Analysis: Census Information

U. S. Census data were collected for a sample of 18 cities that returned the CLT mailed survey. Five were from the East, five from the Midwest, two from the South, and six from the West. A community land trust is located in each of these cities, and a member of the land trust completed and returned the mailed survey. Significant differences were found between Midwestern CLT cities and cities located in other regions.

Information was also collected for a sample from five other cities located in Midwestern states including Peoria, Illinois; Janesville, Wisconsin; Flint, Michigan; Muncie, Indiana; and Dayton, Ohio. These cities were randomly selected from the Midwestern states. Data were collected for all of these cities and then the values for the CLT cities were compared with these Midwestern cities. This was an attempt to determine if there were any city characteristics that differed between CLT cities and the other cities without CLTs in the Midwest. If so, it might indicate one of the reasons why land trusts have not developed as frequently in the Midwest. There were not, however, any large differences. The values for all of the Midwestern cities (with and without land trusts), while they differed somewhat due to the small sample size, did not differ significantly.

City Population

The first data collected was the population size of the city. This was to illustrate the sizes of cities in which CLTs form. The graph illustrates the distribution of city size. Since there were more cities with

![Figure 20: Distribution of City Population Size](image)
community land trusts in them, that line is higher in the graph. It does show that the distribution of city size is very similar in cities with and without CLTs. The largest size category for both is 50,000 - 149,999 residents in the city. This does not show any great difference between the cities with CLTs and the Midwestern cities.

**Poverty and Income**

The second set of data collected was for percent of families below the poverty level. A higher percentage would indicate that there is a greater need for not-for-profit involvement because of considerably low incomes. The averages for each of the regions in the country are shown below. Highlighted is the average value for the cities without CLTs that were randomly selected. This value is very close to the average for Midwestern cities with CLTs and the South and West values.

The value for both Midwestern sets is higher than any of the other regional averages. This indicates that the percent of families below the poverty level is higher in Midwestern cities with and without a community land trust. It also indicates that investment in community development is more crucial to families in the Midwest. This, however, contradicts the use pattern seen with the land trust model.

Another way to estimate the need for a community land trust was the average median household income for residents in the regions. Data were collected for the cities with and without CLTs, and the average is displayed in the accompanying graph. Midwestern cities that have community land trusts have
the lowest average median household income. The median household income for Midwestern cities without community land trusts is higher than the Midwest and West average for CLT cities. This may indicate that community land trusts may only form in the Midwestern cities where residents have very low incomes.

Cost of Rental Housing

Another set of Census information collected is the median gross rent for renter occupied units. These data show how expensive it is to rent housing in the various cities. The averages for each region are graphed here. The average rent price for cities without a CLT is also graphed. Midwestern cities that both have and have not had CLTs have the lowest median gross rent of all. This would support the idea that these cities would be the least likely to have CLTs form in them, because the potential benefits of land/house cost division are less substantial. Eastern cities do have the highest of all of the housing costs which
corresponds with what we would expect with the large number of land trusts formed there. So the Eastern value supports the theory that a high cost of housing makes a CLT a successful model to provide home ownership opportunities.

Finally, a combination of the household income with the cost of housing can be shown with rent as a per cent of income. This is used to combine the cost of housing with the income in a region to see how well the income matches with the cost of the available housing. The data are provided for three incomes because at a lower income level the per cent needed for other goods, such as food and clothing, rises, leaving less to be spent on housing. The opposite is often true, however, for as income goes down families must spend an increasing amount of their income on housing. This situation is shown in the graph for every region in the United States. Again, the Midwestern cities, with and without community land trusts in them, have the most affordable housing. This would indicate that this type of work may be more urgent in other areas of the country than the Midwest.

![Figure 24: Average Rent as a Percent of Income for Three Income Levels](image)

### Conclusion

Together, the U.S. Census data collected show that there are not any definable differences between the Midwestern cities that have had community land trusts develop in them and those that have not. There are important patterns, however, when you compare the Midwest with the other regions. While the Mid-
west has low income levels and a high percentage of the population living below the poverty level, housing is relatively affordable. Home ownership is not a viable option for everyone in the Midwest, but the affordability crisis is not as urgent in this region as it seems to be in other regions. Cities in the East have very high housing costs, and rent as a percent of income makes housing unaffordable to many. This pattern supports the theory that there are reasons to the pattern of community land trust use.

Limitations exist in this study. A city may be too large to use as a study area to identify differences and patterns. Studies at small scales, such as neighborhood or census tract, may reveal other patterns. The sample size may also have limited the study. There are many more cities that do have community land trusts that were not included in this study and also many more cities that could be used for the Midwestern comparison. A more extensive study may be able to reveal more subtle patterns. These extensive studies were, however, out of the scope of this project and may only support these finding further. Based on this sample, there seem to be differences between cities in the four regions, but smaller differences between Midwestern cities with and without community land trusts.
References Cited

Data Analysis: Case Studies

The following three case studies were conducted with three Midwestern community land trusts. They provide detailed descriptions of how a land trust operates. The individuals interviewed also shared their ideas concerning use of the model in the Midwest. Their experiences and opinions describe CLTs in action and suggest what we can expect in the future.

The Autumnview Community Land Trust, Bloomington, Indiana

The City of Bloomington, Indiana, is the site for one of the largest universities in the state and is under great development pressure. The cost of housing has been escalating. There has also been a rapid increase in the number of service jobs in the area, which often have low wages. The housing market has not been adequately meeting the needs of many of the community’s residents who earn low incomes.

Monroe County Housing Solutions, Inc. is a not-for-profit organization located in Bloomington, Indiana, which works to provide affordable housing to families with low incomes. One component of MCHS’s work is the administration of the Autumnview Community Land Trust.

Figure 25: Autumnview CLT office
In 1992, the city bought an undeveloped plot of land. It had recently been annexed into the city limits, so it was to be provided with city water and sewer services. Bloomington officials decided that the area should be developed into an affordable housing complex. Housing Solutions was selected to receive the city’s land donation, and one MCHS board member who was familiar with the community land trust model suggested that one be formed to manage the land. Thus, the Autumnview Community Land Trust was formed.

The land trust began its work by developing the plot of land for 29 single family detached houses. New infrastructure was developed, and lots were designed. As families applied and were accepted, the houses were designed and built. After a family was selected, each house was designed specifically for the future occupants. For instance, to save money for one family, a carport was built instead of a garage. Another family had a son with severe allergies, so the house was built with hard wood floors. This way the size of the family, the income, and special needs could all be balanced, in order to provide each family with the most suitable home possible.

After a family expresses interest in the CLT, it must follow an application process. Each family must attend a series of educational programs offered by Housing Solutions that covers such topics as home purchasing, realtors, funding opportunities, banks, appraisers, inspectors, budgeting, and credit issues. Once a family is selected for the CLT program, it must then qualify to receive a conventional mortgage from a financial institution so it can purchase the house. Upon approval, the CLT and the family will begin to

Figure 26: Homes located in the community land trust.
work together on the design and construction of the house with the building company selected by the Autumnview CLT beforehand to complete the entire development project. The household is leased the land for 99 years. The lease will be renewable at the end of the time if family members would like to continue to live there. The CLT will continue to own the land, including the responsibility to pay its taxes. The homeowner must pay for the property tax on the house.

If the family decides to sell the house, the CLT has the first option to purchase it. The house can then be resold to another family. The 99 year lease on the land can then be negotiated with another family at the continued low price. If the CLT declines the opportunity to purchase the house, it may be sold on the open market, but ownership continues to be only for the home and other land improvements. The land itself will always be owned by the Autumnview Community Land Trust.

Development of the project took great coordination among many involved parties. The City donated the land and helped the group receive Community Development Block Grant money. Since the City is an entitlement zone, CHOTO and HOME funds are used to help pay for down payments and closing costs. This helps to reduce the capital that a family needs to buy a home. An additional grant from the Federal Home Loan Bank can be used if the family earns less than 50% of the median household income to provide a second mortgage. This loaned money can be used to cover the remainder of the down payment or closing costs. A grant from a private fund paid for the infrastructure that needed to be developed. A local company, Thompson Electronic, funded a public park in the neighborhood which now includes walking trails, tennis courts, basketball courts, ball fields, and playground equipment. PSI Energy worked with the CLT to make all of the homes energy-efficient. This cuts maintenance costs of owning the home by reducing the utility bill.

A group of local banks are also still involved in the work. Since participating families must still be accepted for a conventional loan, this relationship is very important. The banks work together to provide a special fund available for the project. Participants are offered loans with a 95% loan to value ratio. One bank even donated the brochures that are used for advertisements. The banks also partner with the CLT’s educational programs, often referring traditional applicants to the program.

Housing Solutions also works with other non profit organizations that provide housing in the
Bloomington area. They realize that the community land trust model may not be right for everyone, so the organizations cooperate to offer a range of choices for those who may otherwise not have any. The organizations are able to share resources and talents. One example of a group project on which they are currently working is a standardized application for all of the groups to make service more efficient.

Jeffrey Stone, the current director, said that there were challenges when the land trust was first developing. For example, a steep learning curve had to be overcome before people were willing to accept the model. The neighboring subdivision had many reservations about the project, and people were afraid that their land values might be affected. The two neighborhood associations now work together successfully. Still, not all Bloomington residents are sold on the idea of the community land trust and worry about the loss of control due to not owning the land. Stone acknowledges that the model will never be right for everyone, but that it offers an excellent option for many families.

Stone has had many people, organizations, and municipalities contact him about the community land trust model. He has given information presentations in cities around the state. In fact, another group in Bloomington has already adopted the model. This land trust, however, modified the model and operates as a for-profit business. Because of contact with the Autumnview Community Land Trust, another CLT may be forming in South Bend, Indiana, spreading the information and interest.

When asked about the pattern of CLT use in the United States, with many CLTs existing in the East and West and few located in the Midwest, Stone suggested one explanation. Using a map of the country, he colored the East and West, representing the dense development along both coasts. He spotted the Midwest much lighter because of the few very densely developed areas. The dense development of the East and West, he said, causes land values to be higher, making affordable housing a more crucial issue. The impact that the CLT can have is much more pronounced because of the potential to save the homeowner much more by separating the cost of the land from the house cost.

"Bloomington," Stone said, "is more like over there," the East. The urban center is under great development pressure, wages are low, and the cost of housing is very high. Other cities in the Midwest may find the CLT to be very successful if they also face similar characteristics.

In Bloomington, the model has been a great success. Support and participation continually grow. As the current plot of land nears full development, the organization is looking to expand to another large
development or to the use of scattered site development throughout the city. The Bloomington CLT has earned many awards for its work and made a considerable difference in many families' lives by offering homeownership as a viable option, even on a limited income.
The Community Land Cooperative of Cincinnati, Cincinnati, Ohio

The 1970s saw considerable change in the West End Neighborhood of Cincinnati, Ohio. An interstate highway, I-75, was built through the middle of the residential neighborhood. The city developed a large subsidized housing apartment complex, Metropolitan Housing, which greatly changed the character and housing options available in the community. The northern part of the neighborhood was declared a historic district and has experienced gentrification, pricing long time residents out of the housing market. Housing was expensive and difficult for many residents to afford.

In 1979, one area resident and her ten children faced eviction. They were no longer able to afford the high rent on their apartment and were unable to find anywhere else to live. Several neighborhood churches and religious organizations banded together under the West End Alliance of Churches and Ministries to address this family’s situation. They wanted to address the need of affordable housing in the neighborhood.

As the group was forming, Chuck Matthei was visiting Cincinnati. Matthei was working as an advocate of permanently affordable housing and an expert on the community land trust model with the Institute for Community Economics. He met with some of the leaders of the newly formed group and talked to them about the CLT model and how it could be used in their situation. The group embraced the ideas and

Figure 27: The CLCC office.
formed the Community Land Cooperative of Cincinnati (CLCC).

The neighborhood continues to face high housing costs and low home ownership rates, so the Community Land Cooperative continues its work in the neighborhood. The organization currently owns 39 properties, on which there are 50 housing units. They provide a variety of housing choices in the neighborhood, including home ownership of single family homes and rental housing in larger buildings. The old neighborhood has townhouse style housing. Some buildings are occupied by one household, but others are very large and provide several units in one building. In some cases, the rental housing provided by CLCC serves as a transition for families interested in home ownership during the period in which they are taking educational classes and putting in sweat equity time to make sure that the CLT is the right match for the family’s needs.

The CLCC acquires land either through purchase or donation and receives a great deal of support from religious groups, corporate sponsors, and individuals. It receives no assistance from any state governmental body. Assistance from the local government is limited to publicity. This is primarily due to the fact that CLCC prefers to limit its relationship with the government and to operate as a private not-for-profit organization.

In most cases the Land Trust must rehabilitate the houses. Older housing units require considerable maintenance, and all major repairs are done before a family moves into the house. A maintenance and repair person is hired to lead the efforts. Also, sweat equity work is required of prospective residents.

In the CLCC 1995

Figure 28: Homes in Cincinnati’s West End Neighborhood.
Annual Report (1995), one resident said,

It's always been my dream to have my own home. I've been harboring this for the past ten years, and was willing to do anything to make my dream come true. There was nothing they would ask me to do that I wouldn't do. If they said come down and paint, I was right there. I was happy to do it for my sweat equity.

The Community Land Cooperative then selects a family to move into the rehabbed building. Priority is given to “low-income families who now or did live in the West End” Neighborhood (CLCC, 1997). CLCC is able to handle the leasing/purchasing through its office, so the family makes monthly payments to the CLCC to cover taxes, insurance, land fee, management fee, and mortgage payments (principal and interest) on the house. In some cases utilities are also covered in this payment. Every payment earns the family equity on its house, accumulating over time. As with other CLTs, the land is always retained by the CLCC, and only the house is sold.

The family will eventually achieve full ownership of the house. It can be willed to the family’s heirs or sold at anytime. Whenever the family decides to sell, the CLCC retains the right to have the first option to purchase and will pay the family for all of the equity that has been built up to that point, even if not yet full ownership. This arrangement provides many families the opportunity to achieve home ownership on limited means.

The Associate Director of CLCC, David Hastings (1997), believes that the land trust has overcome many of the education and institutional obstacles for CLT success. Suspicion and concern for the CLT model have declined in the area over the years, though individuals still investigate the model thoroughly before participating. Many other organizations, however, still provide challenges. Realtors, for example, aren't familiar with the model and, consequently, are hard to work with at times.

The Community Land Cooperative of Cincinnati has been able to work with other CLTs for support and information sharing. Other organizations, such as the Community Home Land Trust in Covington, Kentucky, have contacted their organization for information on the model. Hastings (1997) added that one CLT in Minneapolis receives a great number of requests for information, almost to the point of feeling harassed. The several CLTs in Ohio have also attempted to form a state wide resource center for collaboration and information sharing.

Hastings (1997) believes that there were several characteristics in the situation in Cincinnati that
made it suitable for a community land trust. The first was that the people involved were innovators. They were willing to try something new in their community. A second was the coincidental visit with Chuck Matthei who advocated the model’s use. A third was that the neighborhood was experiencing gentrification and housing unit losses due to dramatic changes in the neighborhood. Recently, the city’s extremely low home ownership rate has made homeownership a priority for supporters in the city (i.e. the mayor, some members of the council, etc.).

When asked about the pattern of CLT use in the United States, with many existing in the East and West and few located in the Midwest, Hastings (1997) suggested two possible reasons. The first is that the political climate may be different in the Midwest and make it less willing to experiment with new ideas. Another possible influence is that the Institute for Community Economics (ICE) is located in the East. This organization promotes CLTS and supports their work through technical and financial assistance. Hastings suggests that it may be easier for them to work in their own region, so more CLTs are started and supported there.

Hastings (1997) would recommend that other organizations look into the community land trust model. It has been successful in Cincinnati and other cities, but there are certain necessary conditions. The first is that the organization must have great community support. The neighborhood residents must also support the work and believe in the model. Another condition is that the group needs a leader who is able to bring people together for organization and motivation.

The Community Land Cooperative of Cincinnati has been fortunate to have this type of support and leadership. By providing over 100 people (CLCC, 1995) with high quality housing, the organization continues to help the people of Cincinnati’s West End Neighborhood. As Katherine Smith, Executive Director, wrote in the Annual Report (1995),

You can tell a great deal about an organization simply from its name. Such is the case with the Community Land Cooperative of Cincinnati (CLCC). When decades of low income people were displaced by urban renewal, we mobilized to reclaim the West End community, and affect social change through our resident controlled organization.
Community Home Land Trust, Covington, Kentucky

In the early 1990s, Covington, Kentucky, was experiencing many challenges (CommHome, 1997). Housing was deteriorating. The number of units owned by landlords from outside of the community was increasing. "Residents expressed feelings of rootlessness and isolation and, ultimately, a sense of powerlessness in regard to the negative conditions which they faced" (CommHome, 1997). Home ownership rates in the city were very low. Gentrification in the city had raised home prices. Business and commercial development was occurring rapidly, reducing the available housing and encroaching on the remaining housing. So, in 1993, a group of residents began work to find solutions.

An existing organization, the Covington Community Center, had been working in the neighborhood, located on the west side of the city, for 20 years. Previously, they focused on other types of services, but they became involved with home ownership in a new way. Members of the community had learned about the community land trust model by attending national conferences that covered the CLT model. They decided to form a community land trust because it would allow the community to strengthen itself, develop leadership in the community, increase resident control over the physical development in the neighborhood, and create housing that would be affordable to its residents (CommHome, 1997). The new organization was named the Community Home Land Trust, Inc. (CommHome), and it designated a part of the neighborhood as

Figure 29: CommHome's office.
its target area to focus its work.

CommHome started as part of the Covington Community Center, but is now an independent organization. The two still work together in the same neighborhood and share many of their employees and resources to operate more efficiently to serve the residents.

The group of individuals originally involved with the landtrust started by educating others in the community about the model. They held and attended meetings to talk to residents to inform them about the new program. In 1994, CommHome members received a grant from the Greater Cincinnati Foundation, with which they purchased their first property; they also received a seed grant of $30,000 from Diocese of Covington for operating funds. The next year was spent preparing the property through rehabilitation and preparing the organization by working through the leasing process, learning about property management, etc.

When CommHome took applications for the first residents there was still much misunderstanding and skepticism by the residents, so only a few people applied. The first family chosen did not last very long.

Figure 30: CommHome's first CLT home is the middle house.
in the program. The family was unable to maintain the payments and abused the property, so it had to be evicted. The house had to be renovated all over again and those involved with the land trust began to be discouraged. This was a very rough way for the new organization to begin.

As a result of the eviction of the first tenants, the lease process was modified to include a one year renting period. This was to serve as a trial period so that the land trust and residents could be sure that the relationship would be successful. They also developed a more stringent application process, including interviews and reference requirements. Participation in training classes offered by the city is also required to introduce home maintenance, budgeting, home financing, and other topics. After the one year trial period, the family assumes the mortgage on the home. CommHome has been able to maintain a successful relationship with some of the area banks, so that the family is able to receive a below market interest rate when applying with the land trust.

With these improvements, CommHome selected another family for the house in 1995. As of March, 1997, the family is still living in the house. This has been a successful experience for the land trust, and CommHome has just completed negotiations to purchase a second building that will be renovated and sold to another family.

Community Home Land Trust has not yet received any form of support from its local or state government. Covington is an Entitlement City, so it receives HOME Dollars. The land trust hopes to receive operating funds from HOME in the near future. There are not very many community housing development organizations (CHDO's) in the city competing for the funds, so they hope to be successful candidates. The state has another loan pool that CommHome hopes to tap for funds in the future. Since the organization is new, it has taken the past several years to build its reputation. The CHLT members hope that soon they will be considered more eligible for the available funds so that they may increase their activity.

Rachel DeLugish, project manager for the land trust, believes that there are several reasons that made their land trust successful in Kentucky (1997). The first is that the Community Center already had an established reputation. The city and local banks are slow to accept change, but the successful background of the Center eased the process for CommHome. The neighborhood population was also very important. The area consists of a large number of urban Appalachian families, and multiple generations live in the same neighborhood. They take great pride in and care for property and their houses, even if they rent. This will
make the model more successful in the long run if residents take good care of the properties and desire to remain in the neighborhood to be near family members and friends. Another reason for success of the program is that home ownership is a goal for the city. Since the land trust focuses on housing ownership instead of affordable renting, the city is willing to work with them. A fourth reason is that the model fits well with the mission of the Community Center, so the center supported the work because of the proactive involvement of the community residents.

DeLugish said that she has received several calls from other organizations in Northern Kentucky since their land trust formed (1997). They were interested in the CLT model as a way to promote home ownership. They themselves benefited from another land trust being close in Cincinnati, Ohio. The sharing of information is very important to education of the model.

There are several considerations to make before choosing the CLT model, DeLugish warns (1997). The first is the city context of the neighborhood, what support local officials may give, their goals, and other work being done. A second consideration involves the needs of the community, and if these needs match the achievable objectives of the CLT model. Another is the physical make-up of the community. If an older neighborhood has only very large existing homes, using the CLT model to promote homeownership would
be very difficult. Finally, the population of the community, the community's needs, leadership capabilities, commitment, and acceptance of the ideas should also be considered. If these criteria are compatible with the community and residents, then the model could be an option in any region of the country.

The Community Home Land Trust has had a very successful experience with the CLT model (indicated on the survey). They found it to be the most suited to their community goals and needs. They hope to continue their work and successfully complete more projects in an extended target area to provide neighborhood residents with housing choices and community control.
References Cited


Conclusions

This research project was designed to research community land trust activity to answer specific research objectives. As stated earlier in the paper, the following questions were the specific research objectives:

- What factors are important in the potential development of a community land trust?
- What are the characteristics of a community that make it compatible with a community land trust?
- Is the community land trust better suited to particular states and regions in the United States?

The previous section described and analyzed the information collected through a survey, U.S. Census data collection, and three case studies. Now this information will be applied to specific research objectives in the following ways:

- a list of factors and characteristics that are important to and compatible with the potential development of a community land trust,
- a comparison of use in the Midwest with use in other regions,
- a prediction of future activity, and
- a suggestion for future use of the community land trust model in the Midwest.

Factors and Characteristics

There are many factors that influence the development of a community land trust in a particular city. All of the unique influences on a particular situation are very important. There are, however, several important components. The first is that there must be an accepted need for more affordable home ownership opportunities in the community. High rents, lack of opportunities for home ownership, and high development pressures were all problems that communities faced when choosing this model. The method for defining the problem is not as important as the residents’ acceptance and consensus that action must be taken.

A second component is that there must be sufficient human support of the community land trust idea. Neighborhood residents must agree that it is a good model and be willing to help and participate in the activities. The community leaders and involved community members must be committed to the project. It takes considerable time and effort to bring a program up off the ground, and there must be respected,
capable people involved. Support from local or state officials can also be a great help. They may be able
to provide technical, financial, or land assistance, but in the least may lend some credibility to the project in
its early stages.

A third component is that the physical characteristics of the neighborhood must be a compatible for
a land trust. Units and/or land must be available for acquisition. If no one is willing to sell in the neighbor-
hood, it would be very expensive to buy any housing units. The housing type in the area must also be a
suitable size for single family sale, which may not be the case in some older neighborhoods. Finally, avail-
ability of many lots in one area makes operation much easier for rehab and renovation or repair work.

A fourth component is that financial resources must be available for the projects. The start up costs
are particularly expensive. Once the trust owns several properties, monthly payments and established
support will make funding easier; however, in the beginning land acquisition can be very expensive, and
outside support is helpful. Communities must be creative when seeking funding in order to identify all of the
potential sources.

These characteristics -- community need, community support, physical neighborhood characteristics,
and financial resources -- are all very important. Other characteristics, initially expected to be impor-
tant, such as high land values, large city size, or existence of CLTs nearby, were not as important. There
may be additional challenges that may require additional work to form a CLT in a small town unfamiliar with
such ideas, but small size does not prohibit their formation. Instead, additional work may be required and
leadership and creativity will be increasingly important. Community land trusts have developed in cities,
rural areas, and places with high and low land values in both Vermont and Indiana. Many characteristics
were different among these cities, but all required commitment, time, and resources to develop.

Midwest Versus Other Regions

There were a few differences identified through the U.S. Census data analysis that separated
Midwestern cities, with or with out CLTs, from cities in the rest of the country. Income levels are lower and
poverty levels are higher in the Midwestern cities. The cost of housing, however, is not as high. Combined,
the percentage of a household's income that must be spent for housing is lower in the Midwest. This may be
one of the reasons for the less frequent use of CLTs. There were also several differences identified in the CLT mailed survey.

The first is that Midwestern community land trusts have formed more recently than their counterparts elsewhere. The information and interest in the model came later in this region of the country. Since there are already many trusts in the East and the Institute for Community Economics is located in the East, the sharing of ideas may have been easier and happened more quickly there. Now that there are several trusts located in the Midwest, the ideas will more quickly spread throughout this region.

A second observation is that Midwestern cities receive less assistance from local and state governments. Technical, financial, and land acquisition assistance can help trusts operate, but are not required. Even if Midwestern governments are hesitant to support community land trusts, they can still be successful. Again, lack of government support does increase the work and need for effective community leadership.

A third difference is that Midwestern CLTs find it more difficult to become incorporated organizations, receive tax exempt status, and achieve legal recognition. This indicates a need for Midwestern governments to provide additional assistance in these processes. As governments reduce their level of activity in such community development work, the importance of non-profit organizations will increase. It is important for the state government to provide sufficient support to encourage their formation.

Finally, several differences were highlighted in the survey through open ended questions. Community land trust members believe there may be several underlying differences in the Midwest. The first is that the government and people tend to be more conservative. This attitude and traditional view of the value of land would make Midwesterners less open to new ideas. The second is that Midwestern inner cities do not feel the same development pressures. There is still open land at the edges of Midwestern cities that is available for development. There continue to be new housing units on the market and less interest in caring for the inner city housing. As more Midwestern communities feel the costs of sprawl and try to limit their growth, inner cities may experience increasing development pressures, making the goals of community land trusts more important.
Predictions of Future Use

This research project concludes that the Midwest will see an increasing interest in community land trusts and their goals. More trusts will form in the next decade. There is more available information about CLTs in the Midwest. There will be an increasing opportunity for interested people to meet and learn about trusts from existing organizations. The spread of information across the country through media such as ICE’s magazine and the world wide web makes it easier for people to learn about organizations located anywhere in the United States.

Cities in the Midwest will find development pressures ever increasing. As cities and officials implement growth restrictions, the home ownership opportunities for families with low incomes will be further reduced. This will make efforts more important, increasing the popularity of the land trust model.

Suggestion for Future Use of the CLT Model in the Midwest

This project indicates that any city in the Midwest should consider the community land trust model if a local goal is to increase opportunities for home ownership. Since other models may be able to produce more units inexpensively, it is important that increasing the home ownership rate must be one of the community’s goals. It would be most useful in situations where rent prices are high and the rental housing market is tight, making housing too expensive for some families. The next step would be to determine if there was sufficient support of the project from community residents and leaders. After the need has been determined and recognized by neighborhood residents and local leaders (public and private), the city should consider the neighborhood’s physical compatibility with the model. As discussed earlier, there must be single family houses that can be purchased by the organization or land where new units may be built.

It is also suggested that another organization, religious, not-for-profit, or governmental agency, help start the trust. Many people are hesitant to accept the model and may initially view it with suspicion. This suspicion would be eased if an established, trusted community organization were to manage the land trust. This situation worked for all three case study sites. Education and promotion by the organization is are crucial, so that people understand the model, its benefits, and constraints.

Finally, it is suggested that interested communities seek advice and ideas from existing community
land trusts. There is a great need for leadership and creativity in starting this type of organization. Experienced participants can provide a wealth of information and cooperation, and sharing can be mutually beneficial for all organizations.

**Research Value**

This information provided suggestions for communities facing particular housing needs and those currently involved with a community land trust. Suggested criteria will help communities evaluate their compatibility with the model. Often, when a community is faced with housing needs, it does not know how to decide which model is the best suited for their situation. There are so many options that education on all would be impossible. It is important that resources be available to community members to ease this information collection and evaluation process.

Local and state governments can see areas open for improvement highlighted to support organizations in their areas. Particularly in the Midwest, the survey identified several obstacles that CLTs face as not-for-profit organizations. Many found the legal processes very difficult. Additional assistance with the process or simplified requirements would help local organizations complete the necessary steps.

The information has great value to people currently involved with CLTs. They are often approached with requests for information about their work and the model. They must also present their work to others, such as grant providers. This compilation may assist their work. Copies of this information were sent to 18 CLTs around the United States. These land trusts will also serve as key distribution sites for CLT knowledge. From there, information can be spread and shared with those interested in the model.

**Suggestions for Further Study**

There are other areas open for further study. This research was conducted over a period of only a few months. More extensive research could expand upon the findings highlighted here. The survey was able to get only a 50% response rate. Better representation from existing community land trusts may make study findings clearer. Census data analysis at a neighborhood or census tract level may be able to pinpoint variations among regions that were not noticeable at the larger study scale. Study of organizations that were not successful and no longer exist was not conducted due to lack of any information, but this would help
identify reasons why CLTs work in some areas and not in others. While this study was able to identify patterns and relevant characteristics, more detailed studies would enhance the existing body of knowledge of CLT use in the United States and, specifically, the Midwest.
References Consulted


Hardy, Catherine L. (1992). *Community Land Trusts for Affordable Housing: A Case Study of the Burlington Community Land Trust*. Ontario, Canada: Carleton University, Department of Geography.


Appendix A: Survey Mailed to Community Land Trusts
Dear Community Land Trust Member,

As my senior thesis project at Ball State University, I am conducting research on Community Land Trusts (CLT) throughout the United States. I have been studying CLTs and the work that they do to provide permanently affordable housing. I have observed that a great majority of existing CLTs are located in the north-eastern and western parts of the country. Why does this distribution exist? My research aims to identify any common characteristics among CLTs that exist in the midwest that may differ from all other CLTs. The findings will help to identify why such patterns exist in the United States and increase awareness of their use in the midwest.

I have included a ten question survey that I would like to ask you to take a few minutes to fill out. I understand that you must be very busy, but I would really appreciate any assistance that you could provide me with. This self-addressed, stamped survey may be refolded to return to me by mail. I will analyze the returned surveys to compare the responses from CLTs in all regions of the United States with those from the midwest. Responses will be analyzed for trends and personal confidentiality will exist.

I do ask that you reply promptly, if possible please return the survey by February 20th, 1997. In advance, thank you for your assistance. If your organization has any materials or articles describing your community or work, I would appreciate any additional information that you could send to me. Also, if you are interested in sharing any further ideas with me, please indicate your name and telephone number below and I will contact you. If you would like a copy of the research findings, I would be happy to share the information. If you have any questions, please feel free to contact me at (317) 287-9508.

Sincerely,

Anne Craig
Department of Urban Planning
Ball State University
Muncie, Indiana 47304

☐ Feel free to contact me for more information.
Name and telephone number: ____________________________

☐ I would like a copy of the research findings.
If name or address is different than on the survey: ____________________________
A Study of Community Land Trusts

Community Land Trust (CLT) Name: ____________________________________________

Your Position within the CLT: ________________________________________________

Location: ___________________________________________________________________

1. When did your Community Land Trust form? ________________________________

2. How did the involved individuals first learn about CLTs?
   [ ] familiar with an existing CLT
   [ ] community member had previous experience with a CLT
   [ ] Institute for Community Economics contacted our organization
   [ ] (other) _____________________________________________________________

3. Why did the group choose to provide affordable housing through a CLT over other types of organizations? _________________________________________________

   ______________________________________________________________________

   ______________________________________________________________________

   ______________________________________________________________________

4. In your opinion, has your experience with using a CLT been:
   [ ] very successful
   [ ] successful
   [ ] partially successful
   [ ] unsuccessful

5. Approximately how many units of housing have been provided by your CLT thus far?
   [ ] none yet
   [ ] 1 - 5
   [ ] 5 - 10
   [ ] more than 10

6. In what ways, if any, has your local and state government supported your land trust’s efforts? (check all that apply)
   Local: [ ] ________________ State: [ ] ________________ technical assistance
   [ ] ________________ financial assistance
   [ ] ________________ land donations or discounted land sales
   [ ] ________________ no assistance
   [ ] ________________ (other types of assistance) ________________________________

   _________________________________________________________________

   _________________________________________________________________
7. In your opinion, how easy was it for your CLT to become incorporated, file for tax exempt status, and become a legally recognized organization within your state?

<table>
<thead>
<tr>
<th>Incorporation</th>
<th>Tax Exempt Status</th>
<th>Legal Recognition</th>
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</thead>
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</tr>
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<tr>
<td>very difficult</td>
<td>very difficult</td>
<td>very difficult</td>
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</tbody>
</table>

8. In your opinion, a CLT could be successful in: (check all that apply)

- any community
- large, urban neighborhoods
- small, rural communities
- areas with high land values
- areas with low land values
- only in communities with involved residents
- only in communities with local government support
- only in communities familiar with CLTs
- (other)

9. In your opinion, are there any reasons for the extensive use of CLTs in the eastern and western part of the United States and less frequent use in the midwest?

__________________________________________________________________________
__________________________________________________________________________
__________________________________________________________________________
__________________________________________________________________________

10. Is there a need for more education and information on CLTs be made available to the public and local organizations?

- yes
- no

Why or why not? If yes, what type of information/education is needed?

__________________________________________________________________________
__________________________________________________________________________
__________________________________________________________________________
Appendix B: Questions Used for Community Land Trust Case Study Interviews

How did the land trust get started?
   Who were the key players in the formation of the organization?
   Were there specific neighborhood needs that made this the best model?
   Was any previous work being done in the area?

What is your relationship with...
   the local government?
   the state government?
   other organizations?

Have you experienced any obstacles or impediments to the land trust forming or operating?

What is the organization currently working on or done in the past?

Have any other organizations or individuals expressed interest in your land trust?

What made a CLT successful here?

If an average city in the Midwest came to you with concerns for affordable housing, would you recommend this model?