

A National Study of Community Land Trusts

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Abstract

This report presents the results of a survey carried out in 2006 of the 186 Community Land Trusts (CLTs) known to exist at this time. CLTs are used in the U.S. mainly to provide owner-occupied housing for low income households. Specifically, the report presents the results on the background, current activities, and practices of CLTs in the US. The primary purpose of the survey was to obtain baseline information from organizations using the CLT model since there is no pre-existing body of systematic empirical information about the work of CLTs.

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A National Study of Community Land Trusts

EXECUTIVE SUMMARY

With housing prices outpacing wage increases in the United States, the number of households that paid 50 percent or more of their income on housing rose by 14 percent, from about 13 to 15 million, between 2001 and 2004; of those 15 million households, 47 percent were owners and 53 percent renters (Joint Center for Housing Studies 2006). While this situation is apparent in many cities and towns across the country, it is most acute on the coasts and in some Sunbelt cities. San Diego, for example, had the largest increase in real median home values, changing from \$249,000 in 2000 to \$567,000 in 2005 (US Census Bureau 2006). The widening gap between incomes and house prices moves ownership out of reach for many low- and moderate-income households, and greatly burdens renters.

The community land trust (CLT) is one mechanism that addresses this need for affordable housing in the United States. This *National Study of Community Land Trusts* presents the baseline data that provide an understanding of the current CLT model. Specifically, it presents the results on the background, current activities, and practices of the organizations using the CLT model in the US.

In theory, the CLT model removes the cost of land from the housing price by having the land and the house owned by separate entities. A private, nonprofit corporation acquires land parcels in a targeted geographic area with the intention of retaining ownership of the land for the long term. The non-profit organization then provides for the private use of the land through long-term ground lease agreements. The leaseholders may own their homes or other improvements on the leased land, but resale restrictions apply. In the CLT model, the rights, responsibilities and benefits of the residential property are shared between individual homeowners and the non-profit corporation which represents the interests of its leaseholders and a larger community. In addition, the owner is placed within a community-based support system which can mitigate the risks of homeownership, potentially increasing the benefits of homeownership both for the owner and the neighborhood in which the owner lives.

Key Findings: Features of CLTs in the United States

- The first CLT in the United States, New Communities, Inc. was established in 1968 in rural Georgia.
- The roots of the CLT model in the US can be traced back to several thinkers including Henry George, Ebenezer Howard, Arthur Morgan, and Ralph Borsodi and social movements in the US and abroad such as the land and village-gift movement associated with India's freedom against colonial rule.

- Nearly 190 CLTs exist in the United States. They are mostly concentrated in the Northeast (37%) and the West (29%). The remaining 19 and 15 percent are located in the Midwest and the South respectively.
- The CLT movement has been witnessing growth in the last decade. The early CLTs resulted from major efforts of individuals or nonprofit community organizations. However, recently, the support of the local governments and municipalities plays a growing role in the formation of CLTs.
- While most (81%) of the responding organizations were established as a CLT corporation, some (19%) were established as a CLT program of a non-profit community-based or housing developer organization.
- Around 30% of all CLTs have classic tri-partite board structure.
- Typically CLTs are small regardless of what scale is used to measure size - staff, operating budget or the number of units. However, CLT corporations have more homeownership units, fewer staff, and smaller operating budgets than CLT programs.
- CLTs rely on multiple sources of revenue for operating expenditures. Very few organizations rely on only one source of revenue.
- The majority (70%) of CLTs do not focus on a single neighborhood but serve multiple neighborhoods, the city as a whole, the county, or even multiple counties and serve low and moderate income residents in the larger geographic region.
- Around 60% of CLTs serve urban areas, 31% serve suburban areas and 52% serve rural or small towns.
- CLTs largely serve very low (less than 50% Area Median Income), low (50-80% Area Median Income) and to some extent moderate (80-120% Area Median Income) income households.
- Housing development is the main programmatic component for most of the CLT corporations and non-profits with a CLT program. This is followed by housing related services such as homebuyer counseling or residential property management and policy advocacy.
- While most (95%) of the responding organizations have units for homeownership, 45% of responding organizations reported that they also have rental units in their housing portfolio. The majority of organizations (80%) have less than 100 units including both homeownership and rental.
- The responding organizations reported a total of 6495 homeownership and rental units. Of these total 6495 housing units, half of them are for homeownership. The mean for homeownership units is 34 and the median is 15. Of 3220 homeownership

units, only three percent (87 units) are currently vacant. As to the rental units, there are 3275 rental units ranging from one to 504 units, the mean being 78 units and the median is 27. The vacancy rate for rental units is approximately seven percent (222 units).

- For CLT corporations, the majority (70%) of residential buildings are single family attached or detached houses. For other non-profits, more than half (57%) of residential buildings are single family houses (Figure 20).
- The duration of CLT's ground lease range from 20 to 99 years, with 99 years being the most frequently used (95%) term. Ground leases are renewable.
- New construction is by far the most common housing development activity; around 70% of the 119 responding organizations do new construction. Around 55% of the responding organizations have acquired existing houses. Around 56% of responding organizations are involved in both new construction and rehabilitation.
- More than half of the units (59%) are rehabilitated units, while 41% of units are new construction.
- Overall, each generation of CLT organization has acquired land and begun their residential activities and non-residential activities more quickly than the preceding generation of CLTs.
- Nearly 60% of responding organizations reported that they had resales. The responding organizations reported a total of 620 resales ranging from one to 170 since their incorporation. The median is four units; the mean is 11.
- More than half (55%) of the surveyed CLTs use an appraisal-based formula.
- Most CLTs (90 percent) pay property taxes on their CLT land. Forty-five percent of CLTs reported that property taxes on the land are paid by the homeowners.

I. Introduction

This report presents the results of a survey carried out in 2006 of the 186 Community Land Trusts (CLTs) known to exist at this time. CLTs are used in the United States mainly to provide owner-occupied housing for low income households¹. The report presents the results on the background, current activities, and practices of CLTs in the United States. The primary purpose of the survey was to obtain baseline information from organizations using the CLT model since there is no pre-existing body of systematic empirical information about the work of CLTs.

The CLT movement in the United States is relatively new but has been witnessing growth in the last decade. The first CLT in the United States, New Communities, Inc., was established in 1968 in rural Georgia as a solution to the racially inequitable patterns of land ownership and the displacement of African American farmers in the South (Davis 2006). The early CLTs resulted from major efforts of individuals or non-profit community groups. However, recently, the support of the local governments and municipalities plays a growing role in the formation of CLTs. In December 2005 the City of Chicago announced their intention to create a city-wide CLT, located in and staffed by the City of Chicago Housing Department. In May of 2006 Irvine, California announced its commitment to fund the Irvine Community Land Trust with over \$250 million to create nearly 10,000 units of below-market price housing over 10 years. Recently, the City of Delray Beach, Florida and the Delray Beach Redevelopment Agency created the Delray Beach Community Land Trust to own and manage land for the benefit of the Delray Beach community.

Conceptually, the roots of the CLT model in the United States can be traced back to several thinkers including Henry George, Ebenezer Howard, Arthur Morgan, and Ralph Borsodi (Davis Forthcoming) and social movements in the United States and abroad such as the land and village-gift movement associated with India's freedom against colonial rule (Venkatesh 2004). Henry George, a 19th century political economist, believed that competitive markets were the best institution for allocating society's resources.

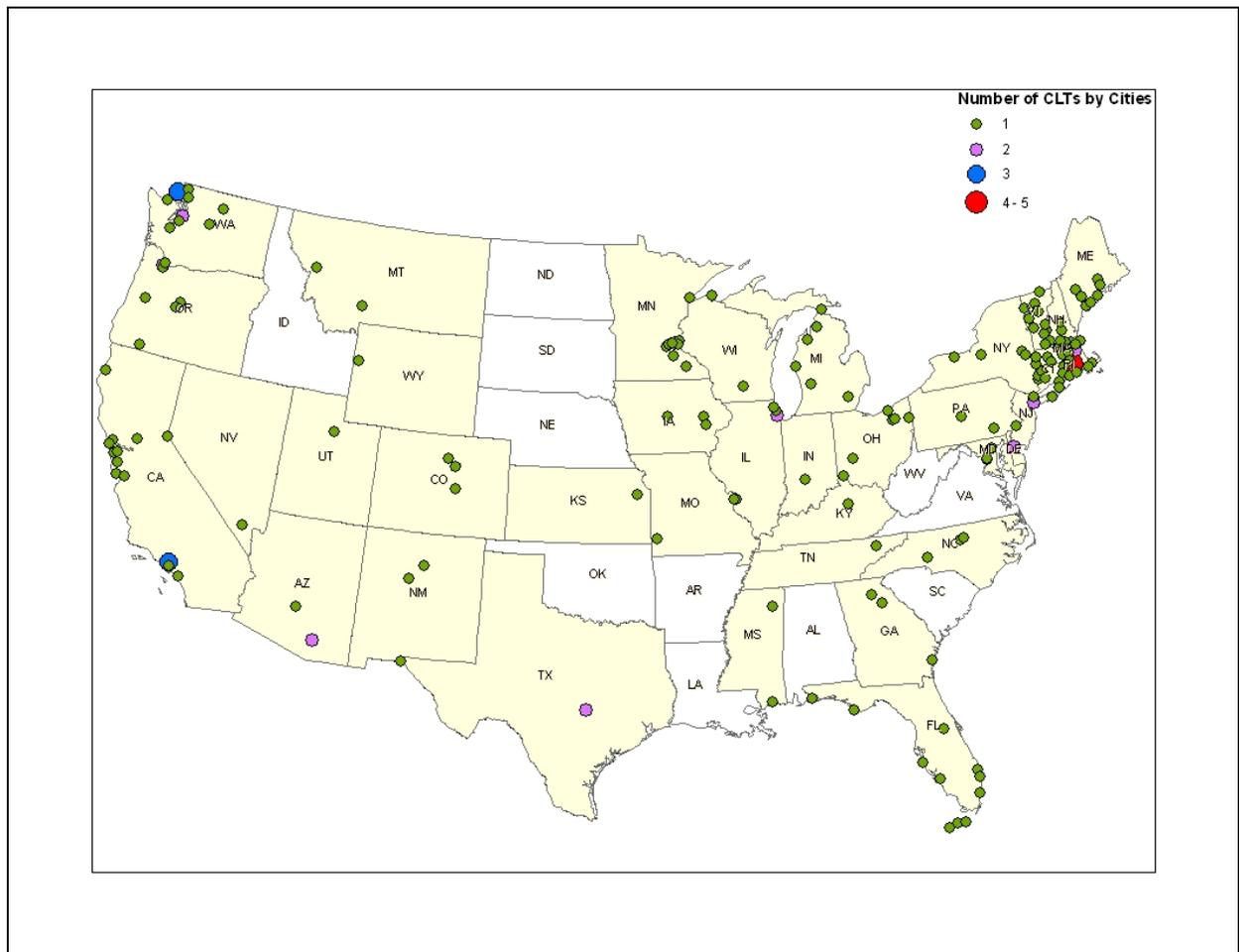
However, he understood land to be a different "commodity" than others traded in the economy. He argued that there is both an individual and a community interest in land (Brown 1997). He understood that land value is produced by natural resources and public actions such as public services and urban locations. Therefore, he argued that land value that was produced by anything other than private actions, should be captured by the public. Policymakers at all levels still face Henry George's fundamental challenge of balancing these competing interests and capturing land values. In this sense, the CLT model can be seen as a tool to balance the public and private interests in privately-owned land (Box 1). The contractual and governance mechanisms of the CLT are designed to maintain a balance between the interests of individuals and the interests of a larger community, in the context of land and housing (Davis 2007).

¹ The CLT model can be used to provide owner-occupied housing for any income level; however, the vast majority of CLT housing is for low and moderate income households.

Regarding to the international social movements, the land gift (Boo-daan) movement and the village gift (Gram-daan) movement were both mechanisms for voluntary and peaceful redistribution of land, inspired and initiated first by Gandhian leader, Vinoba Bhave and later by J.P Narayan, the proponent of these movements in Indian cities and the West (Venkatesh 2004).

Today, the CLT model is used by non-profit organizations in forty out of the fifty states and the District of Columbia (see Figure 1). CLTs are mostly concentrated in the Northeast (37%), the West (29%) and the Midwest (19%). Only 15% of CLTs are located in the South (see Figure 2). This location pattern mimics the location of community-based development organizations (CDCs), which are more widespread in the Northeast, West, and the Midwest than in the South (Vidal 1992).

Figure 1: Community Land Trusts are located throughout the United States



Source: Institute for Community Economics (ICE), Burlington Associates in Community Development and Survey data

The remainder of this report is organized into six parts. Section 2 describes the survey design and administration. Section 3 gives details of the role of different groups in the establishment of the CLTs since 1970s. Section 4 describes the organizational characteristics of the CLTs. Section 5 examines their program activities and real estate portfolios. The report concludes with the reflections on the findings.

Box 1: What is a CLT?

In theory, the CLT model removes the cost of land from the housing price by having the land and the house owned by separate entities. A private, nonprofit corporation acquires land parcels in a targeted geographic area with the intention of retaining ownership of the land for the long term.

The non-profit organization then provides for the private use of the land through long-term ground lease agreements. The leaseholders may own their homes or other improvements on the leased land, but resale restrictions apply.

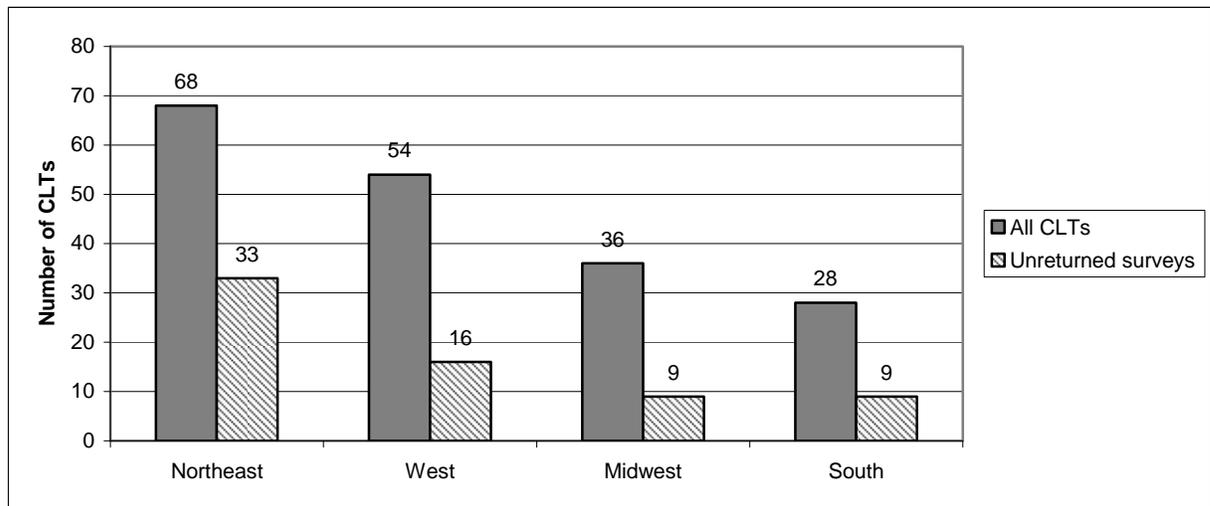
In the CLT model, the rights, responsibilities and benefits of the residential property are shared between individual homeowners and the non-profit corporation which represents the interests of its leaseholders and a larger community. In addition, the owner is placed within a community-based support system which can mitigate the risks of homeownership, potentially increasing the benefits of homeownership both for the owner and the neighborhood in which the owner lives.

II. Survey Design and Administration

The CLT survey questions address four main areas: their formation; their structure and operations; their specific programmatic efforts, and targeted beneficiaries; and their real estate portfolio and projects (see Appendix A). The questionnaires were completed by personnel from a variety of different positions within the organizations. These included executive directors, CEOs, presidents, project managers, program coordinators, board chairs, board secretaries, business managers, co-directors, housing directors, and land administrators.

The CLT survey was sent to all 186 CLT corporations and programs (CLTs, hereinafter) known to exist in the US and no sampling was done. By our field cutoff date of July 28, 2006 we received completed surveys from 106 CLTs. The overall response rate is 65%, based on the 119 questionnaires eventually received as of September 30 from the 183 eligible good addresses (Figure 2).

Figure 2: The Northeast Region* has the largest number of CLTs



* According to the US Census Bureau Regions and Divisions.
Source: Survey data

Since the CLT survey is a census, there is no error due to sampling. However, the survey is subject to non-sampling errors such as non-response or other non-sampling errors² that may occur at almost every phase of a survey operation.

The information about the 64 CLTs that did not return the survey is very limited³. Almost half of the unreturned surveys are from the Northeast region which also includes the

² Respondents may make errors in answering questions and the answers may be incorrectly captured.

largest number of CLTs (Figure 2). While active CLTs compromise 40% of unreturned surveys, dormant CLTs represent 28% of the unreturned surveys. New CLTs which are in planning process make up 12% of unreturned surveys (Table 1).

Table 1: Dormant CLTs represent 28 % of the unreturned surveys

Status	Northeast	West	Midwest	South	Total	%
Not known	2	2	2	1	7	10%
Have property but dormant	14	2	3		19	28%
Have property and active	15	5	3	4	27	40%
In planning process		3	1	4	8	12%
No property yet	2	4			6	9%
Total	33	16	9	9	67	100%

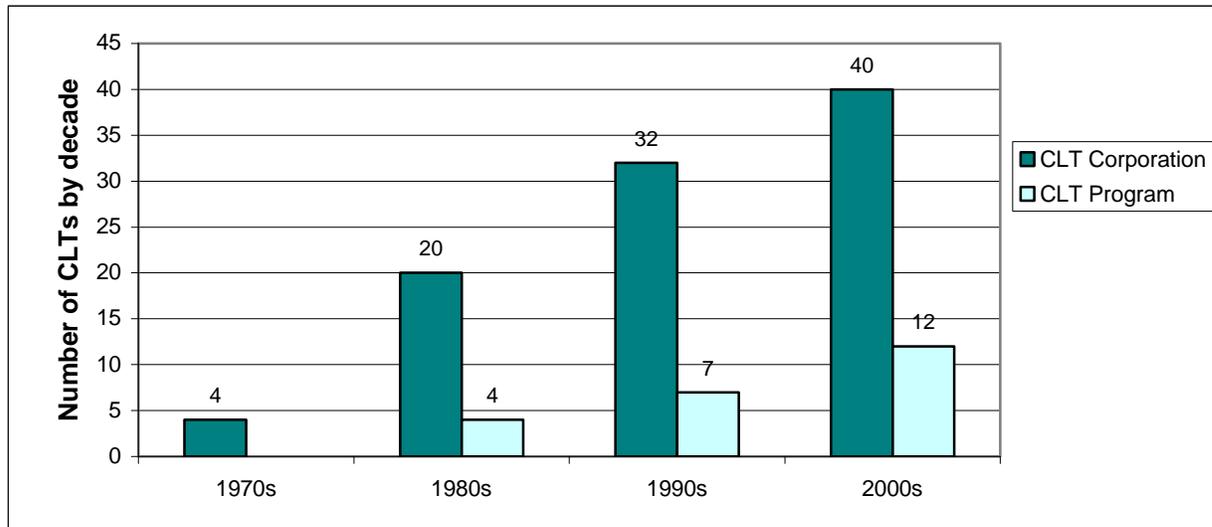
Source: Based on survey responses and data from Burlington Associates in Community Development

³ The information about the status of CLTs which did not return survey is obtained from the website of Burlington Associates in Community Development www.burlingtonassociates.com. This information is presented in Table 1.

III. Establishment of CLTs

Each of the CLTs formed as part of this movement has a unique story. Each is a response to specific conditions, shaped by the people who came together to deal with their local circumstances. Despite their diversity, these groups have much in common. Most fundamentally, they share the objective of providing affordable housing, and have selected the CLT model as a mechanism for achieving that objective. Most (79%) of the organizations reported that increasing housing prices within their geographic target area played a major role in the early formation of their CLTs.

Figure 3: The Majority of CLTs were Established Since 1990s.



N_1 (CLT Corporations) = 96; N_2 (CLT program) = 23

Source: Survey data

While a handful of CLTs were established in the 1970s, the majority (76%) of CLTs were formed in 1990s and 2000s (see Figure 3). While most (81%) of the responding organizations were formed as a CLT corporation, some (19%) were established as a CLT program within a non-profit community-based or housing development organization (Box 2). Around 40% of CLT corporations and more than half of the CLT programs were established between 2000 and 2006.

Box 2: CLT Corporation vs. CLT Program

A CLT Corporation has most of the key features contained in the federal definition of a CLT that is included in the 1992 amendments to the National Affordable Housing Act of 1990. According to this definition, a CLT Corporation is an independent community housing development corporation that has a tri-partite board of directors¹; is a membership organization; acquires parcels of land held in perpetuity; and transfers ownership of any structural improvements located on such leased parcels to the lessees.

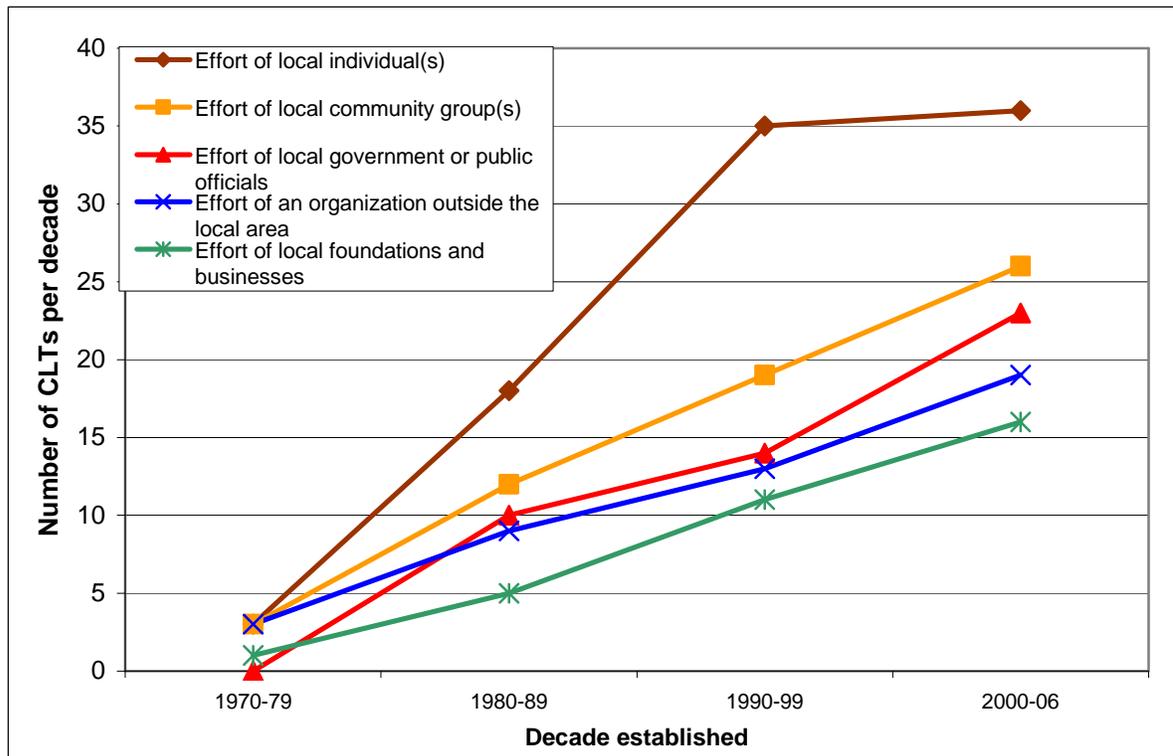
When a CLT is adopted as a programmatic activity of a non-profit community development organization, it is often because the organization wishes to diversify its activities and housing portfolio by adding a homeownership component. In these cases, the organization typically has adopted selected elements of the CLT model into its operations. In these cases, the CLT does not exist as a separate corporation with its own board of directors, but as an internal program of a sponsoring non-profit organization that may lack both a membership and the tripartite governance of the classic CLT.

Only four CLTs (3%) are more than 25 years old and all were established as CLT corporations. These groups were born of the activists' spirit and by the efforts of community groups in their locality. In only one of these four cases, increasing housing prices played a major role in the formation of the CLT. All four began with funding or land donations from private parties. CLT formation in the 1970s was less tied to a local government initiative than in later years (Figure 4).

In the 1980s, 20% (24) of the responding organizations were formed. The majority (83%) of these organizations stated that increasing housing prices was the major reason for their formation. Again, individuals or local community groups played a major role in the early formation of this generation of CLTs. Two new trends can be identified in this decade. First, local governments started playing a major role in the formation of 40% of the groups (see Figure 4). Second, non-profit housing developers or community development corporations started adopting the CLT model as a program for their homeownership activities (see Figure 3).

The majority (80%) of CLT corporations and CLT programs were established in 1990s and 2000s. Again, the majority of this third generation of CLTs reported that increasing housing prices were an important factor, and individuals from the community or local community groups played a key role in the formation of CLTs (Figure 4). Local governments played a major role in the formation of 36% of CLTs in the 1990s and 44% of CLTs in the 2000s. Recent trends indicate that the interest by local governments is increasingly important in CLT formation. In addition, public funds were important in over half of these start-ups in the 16 years from 1990 to 2006. This is in contrast to the first CLTs where public sector financial support was not reported as being significant.

Figure 4: Local governments play a growing role in the early formation of CLTs.

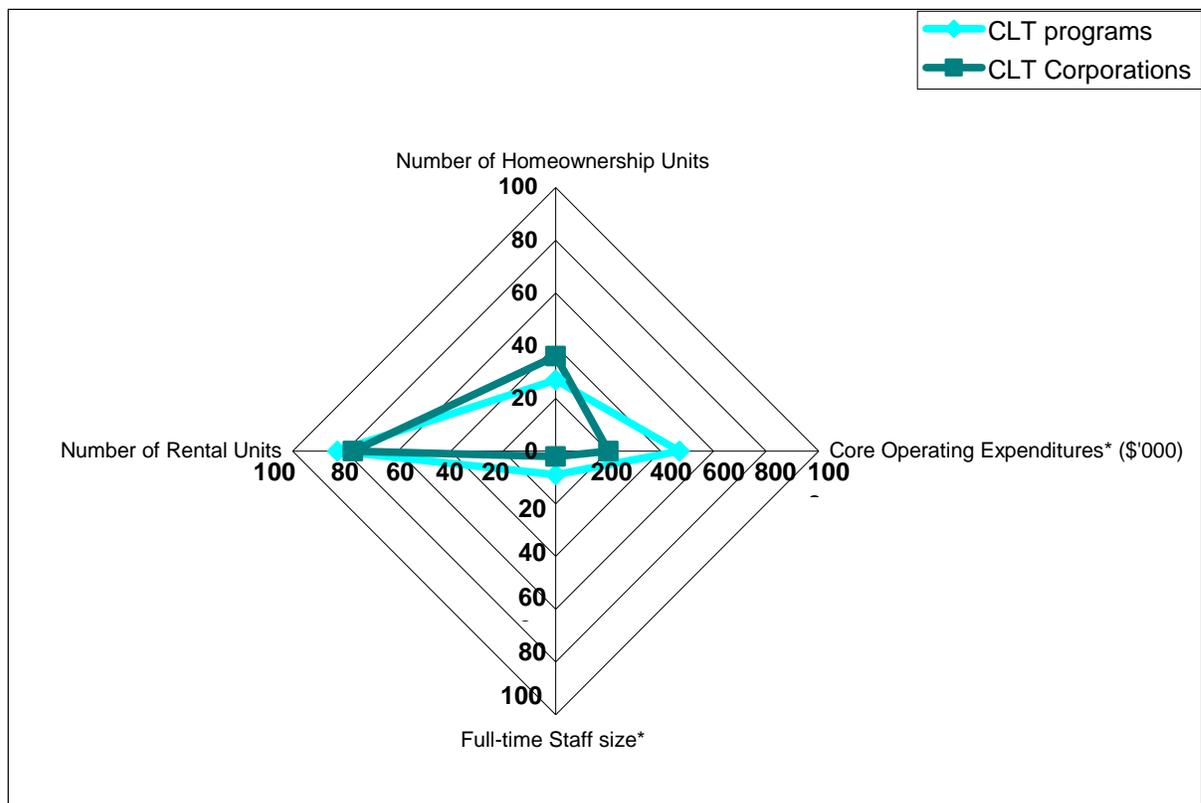


CLTs can have more than one initiator
Source: Survey data

IV. Organizational Characteristics of CLTs

Typically CLTs are small regardless of what scale is used to measure size - staff, operating budget or the number of units. However, CLT corporations have more homeownership units, fewer staff and lower operating budgets than CLT programs (Figure 5). It is important to note that most CLT programs appear to have reported staff size and core operating expenditures for the whole organization, not just the program. Therefore, the results should be interpreted with caution. The average number of rental units does not differ between CLT corporations and programs.

Figure 5: CLT Corporations may be more efficient than CLT Programs**



*Average (mean) numbers for CLT Corporations and Programs.

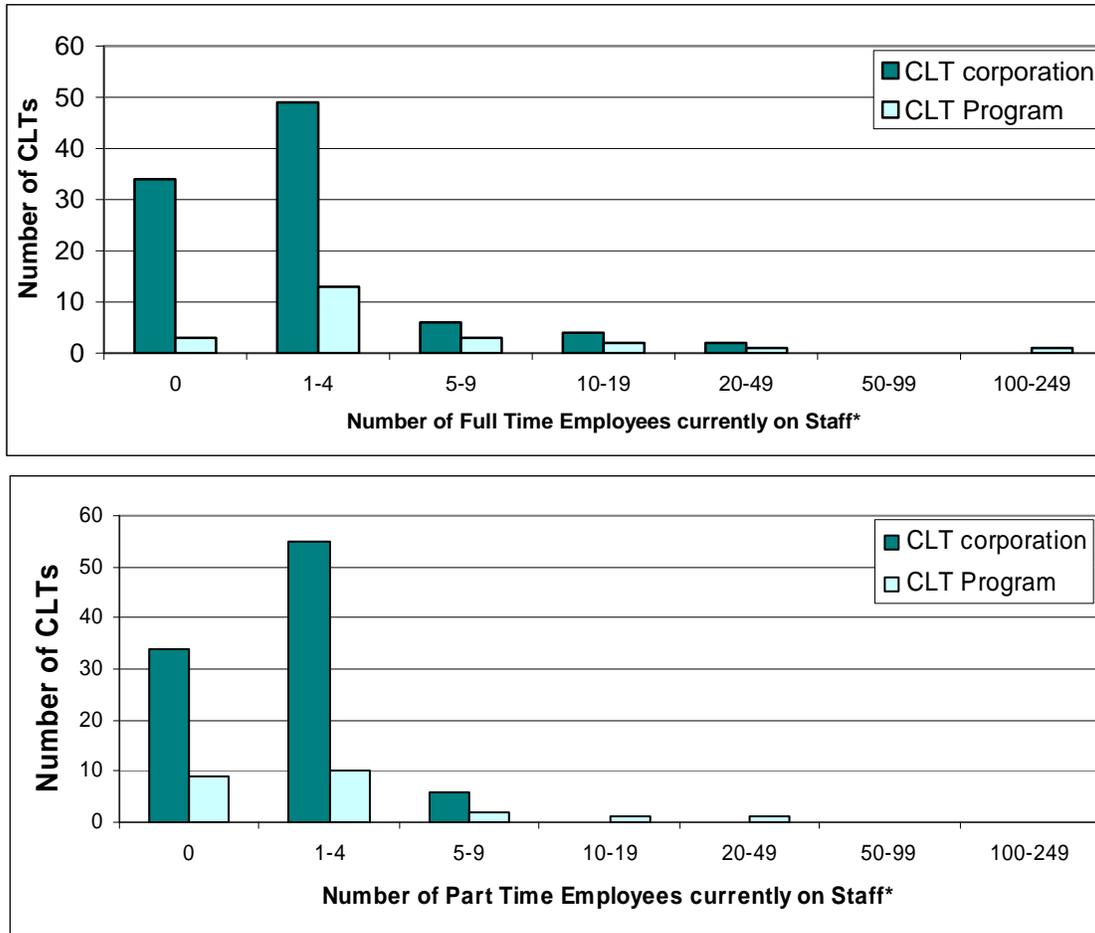
** It is important to note that most CLT programs have given staff size and core operating expenditures for the whole organization, not just the program. The results should be interpreted with caution.

Source: Survey data

IV.1. Staff

Most CLTs have few paid staff members. Most of the CLT corporations (90%) and the non-profit organizations with a CLT program (70%) have fewer than 10 full-time staff members (Figure 6)⁴. This is also true for part-time staff. The majority of CLTs (65%) have part-time employees currently on staff. Most (98%) of the responding organizations reported that they have volunteers, ranging from 1 to 200.

Figure 6: Most CLTs have few paid staff members **



* Note that the sizes of the categories are not the same.

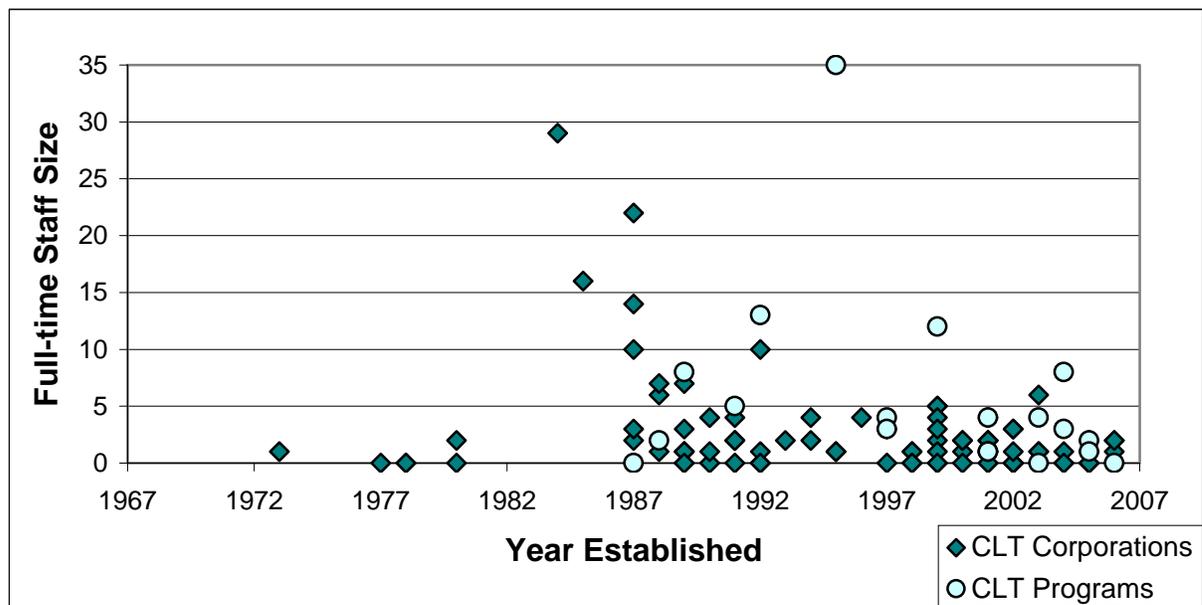
** Some CLT programs appear to have given staff size for the whole organizations, not just the program.

Source: Survey data

⁴ For the purpose of classification, employment size classes of US Census are used: 1-4; 5-9; 10-19; 20-49; 50-99; 100-249; 250-499.

CLT corporations and CLT programs differ in staff size. The full-time mean staff size, including executive director, is two and the median is one for the CLT corporations. As to the CLT programs, the full-time mean staff size is 9 and the median is 3. The mean value is much larger than the median because the distribution of staff size for CLT programs is strongly skewed by the presence of a few large organizations.⁵

Figure 7: Older CLTs do not differ in terms of staff size from younger CLTs.



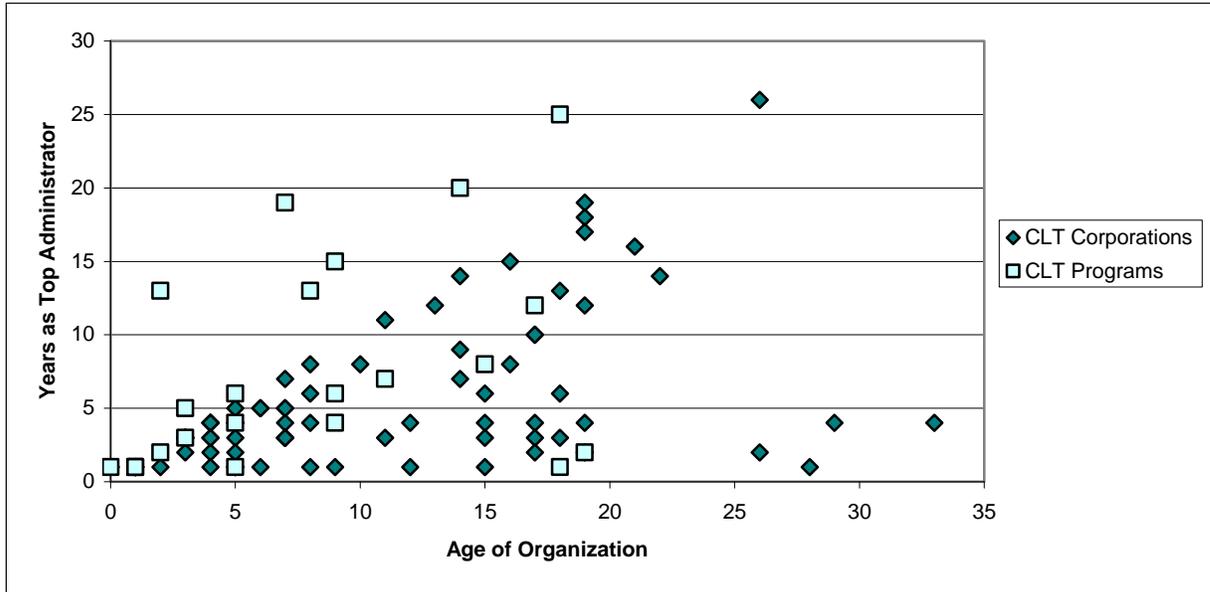
Source: Survey data

Older organizations which were established before 1990 do not differ in terms of staff size from younger ones (Figure 7). Because of their small staff size, CLTs depend for leadership on a small number of people, often only one person. This is also true for other non-profit community organizations such as CDCs or CBOs (Vidal 1992). Leadership stability is an important issue for community based organizations. Vidal argues that leadership stability allows the organization to maintain a consistent focus on its objectives. In addition, funding agencies sometimes decide whether to fund a particular CDC based on their estimation of the individual leading the organization (Twelvetrees 1996). The top administrators (e.g. executive director or director) of 34% of CLTs that responded to this question have been with their CLTs since incorporation or even during the founding process. Especially this is true for most CLT Programs (Figure 8). The

⁵ By way of comparison, the most recent NCCED survey revealed that CDCs employ a median staff size of 10 (Bratt, 2006). While the typical CDC is relatively small, there is enormous variation in the staff size of the CDCs. An earlier study of 140 NeighborWorks organizations found staff sizes ranging from one to 70 and the median number of staff was four. (Rohe, Leaman, Stewart, & Braddy, 1991). A study of 130 CDCs that were “older, larger and more diversified than the typical CDC” found up to 95 staff and the median number of staff was seven (Vidal, 1992).

mean number of years the top administrator served in this position is six years and the median is 4 years.

Figure 8: Some top administrators have been with their CLTs since incorporation or before.



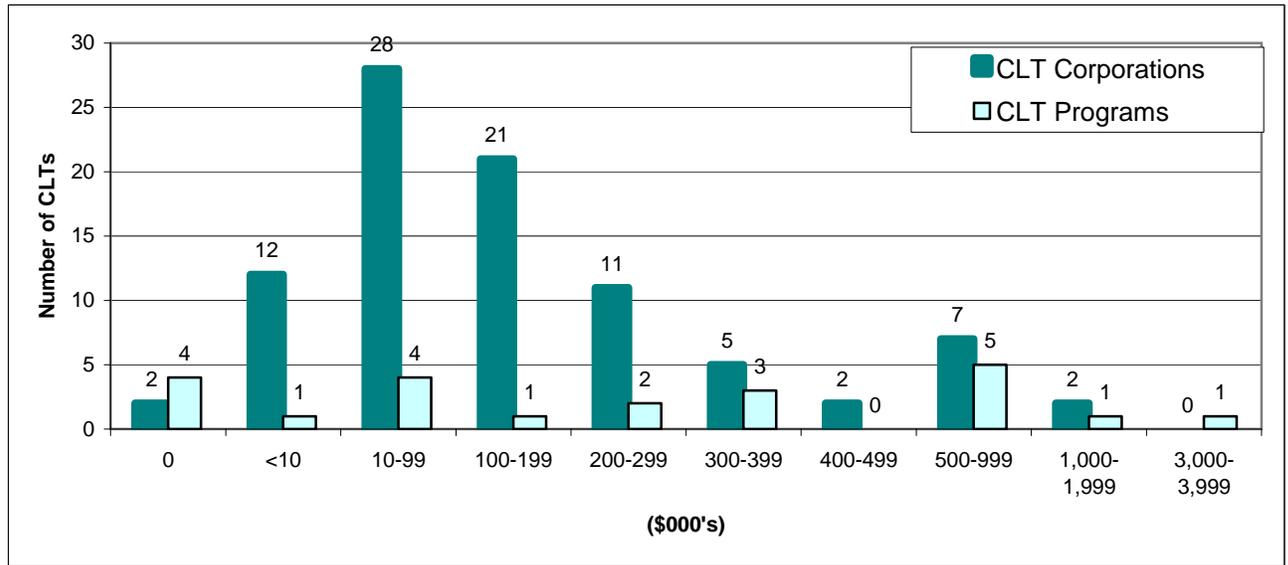
Source: Survey data

IV.2. Operating Budget

CLTs that responded to the survey have modest core operating budgets (Figure 9). Core operating expenditures are those that must be incurred to keep the organization functional but that are not directly related to real estate development and other programs that do not directly support CLT operation (e.g. crime prevention). The responding organizations reported operating budgets from \$0 to \$3,000,000. For the CLT corporations, the median total operating budget for the 2005 fiscal year is \$102,500; the mean budget is \$200,716. For the non-profits organizations with a CLT program, the median total operating budget for the 2005 fiscal year is \$246,579; the mean budget is \$458,581.

Another way to understand the operating budget of these groups is to compare them with community development corporations. There is enormous variation in the operating budgets of CDCs. A study of 140 NeighborWorks organizations reported operating budgets from \$0 to over \$2,000,000 and a median budget of \$134,650.(Rohe, Leaman et al. 1991). A study of 130 CDCs found annual budgets of over \$10 million and median operating budget of \$700,000 (Vidal 1992).

Figure 9: CLTs have modest core operating budgets



*Note that the size of the intervals is not the same.

N (CLT corporations) =90

N (CLT Program) =22

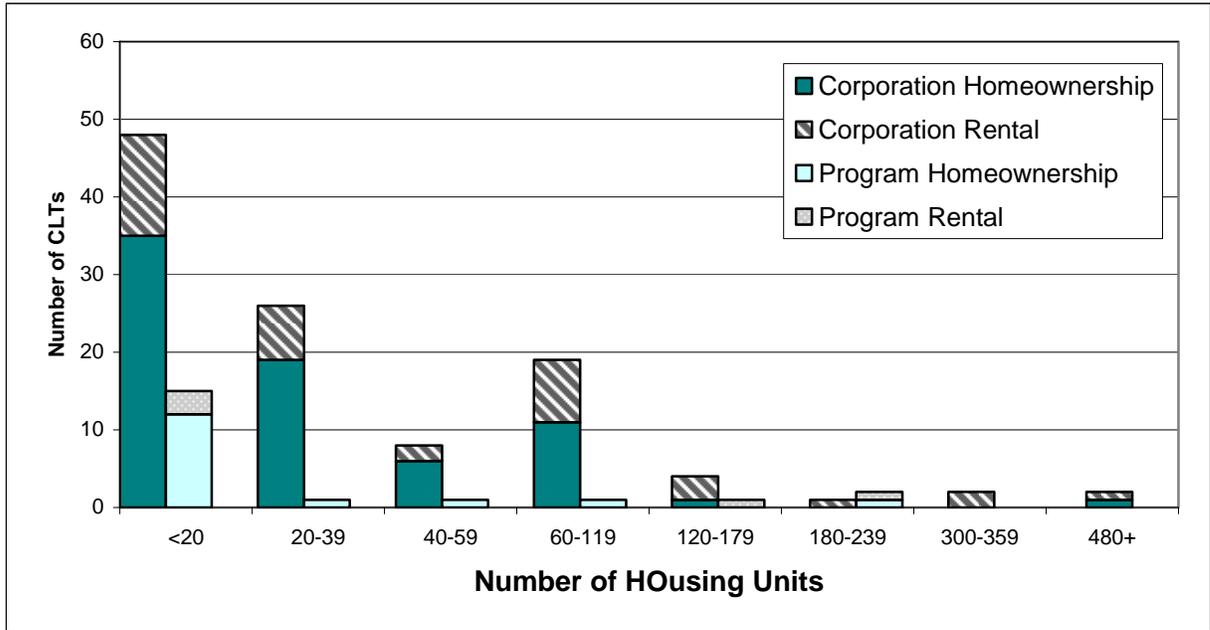
Source: Survey data

IV.3. Number of Housing Units

In general, the organizations that responded to the survey have a modest number of housing units in their portfolio. The majority of organizations (80%) have less than 100 units including both homeownership and rental (Figure 10). While most (95%) of the responding organizations have units for homeownership, 45% of responding organizations reported that they also have rental units in their housing portfolio. In some cases, the rental units are managed by another non-profit organization.

The responding organizations reported a total of 6495 units of both homeownership and rental housing ranging from one to 609 units. The median is 25 units; while the mean number of units is 69. Again the presence of a few, very large organizations accounts for large differences between the mean and median. Of these total 6495 housing units, half of them are for homeownership. Most (90%) of the responding organizations have less than 100 homeownership units. The mean for homeownership units is 34 and the median is 15. Of 3220 homeownership units, only 3% (87 units) are currently vacant. As to the rental units, there are 3275 rental units ranging from one to 504 units, the mean being 78 units and the median is 27. The vacancy rate for rental units is approximately 7% (222 units) (Table 2).

Figure 10: Most CLTs have less than 100 housing units.



Source: Survey data

Table 2: There are a total of 6495 homeownership and rental housing units

	Home-ownership Units	Rental Units
Number of organizations	94	42
Mean number of units	34	78
Median number of units	15	27
Modal number of units	1	1
Std. Deviation	63	110
Minimum number of units	1	1
Maximum number of units	525	504
Total number of units	3220	3275

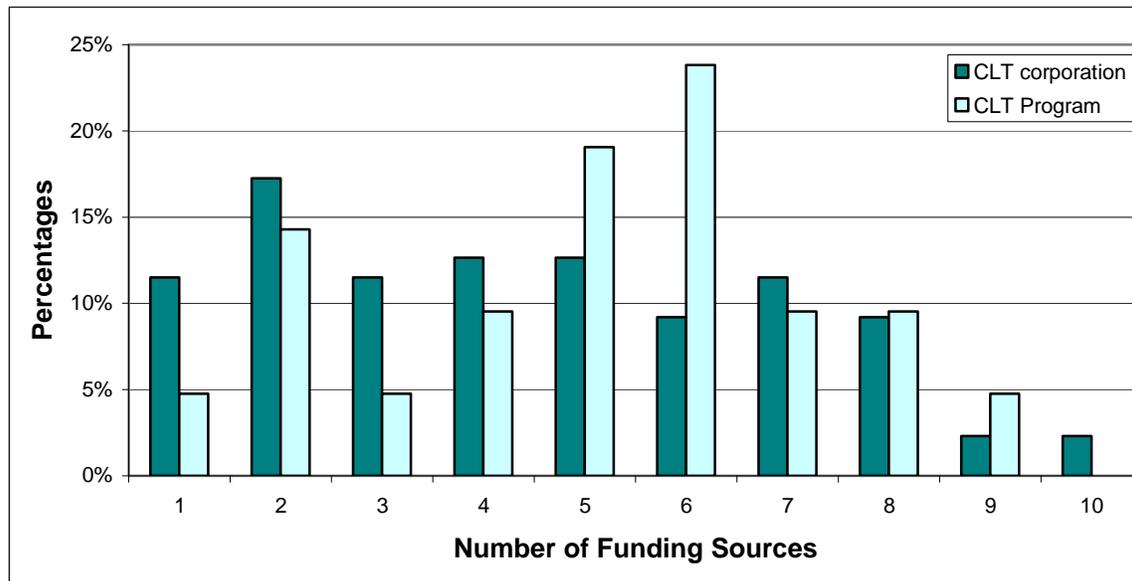
Source: Survey data

IV.4. Sources of Revenue

The organizations that responded to the survey are financially complex. They have a highly diversified revenue base to support their operating expenditures (Figure 11). This may be a product of their non-profit status and service mission, which leads them to rely heavily on revenue sources other than earnings. Almost all (98%) of CLTs are non-profit, 501(c) 3 organizations. While the typical CLT Corporation receives its income from four different sources; CLT programs receive their income from five different sources on

average (Figure 11). The reliance on many separate sources of income has both benefits and costs. A diversified funding base may be desirable for community-based nonprofit organizations because a decline in one source of income may be offset by an increase elsewhere. Therefore, it may protect the organization in the face of changes in the funding environment. On the other hand, reliance on a large number of external sources of income has costs. On the fundraising side, developing and maintaining each source of funding requires senior staff time, generally from the executive director.

Figure 11: Number of Funding Sources



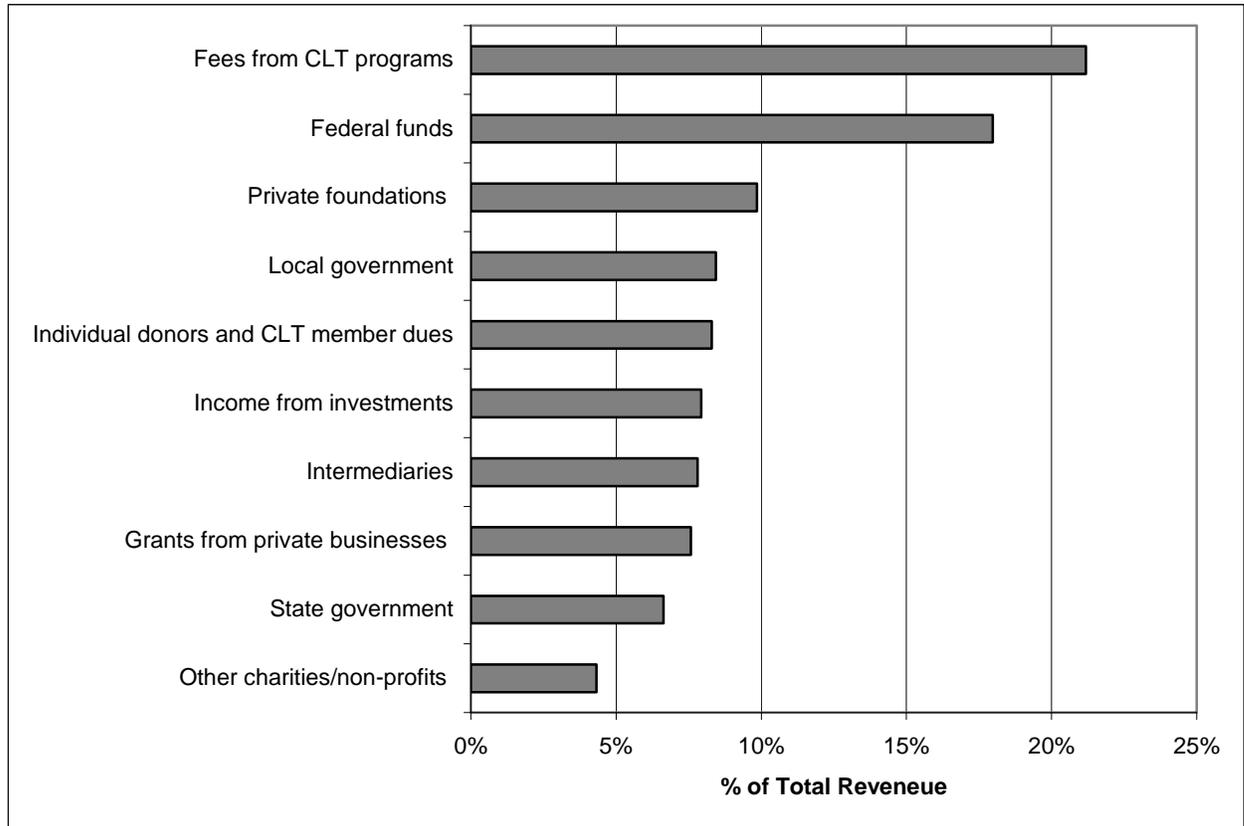
N (CLT Corp.)=87 ; N (Non-Profits with CLT program) = 21

Source: Survey data

Figure 12 shows the sources and proportion of each of these sources which make up the total revenue of 119 CLTs surveyed. The revenue of CLTs comprises of ten components. There is not one major source of revenue but the fees from CLT programs make up the largest share of the total revenue of 25 million (21%). These fees include ground lease fees, homebuyer fees, development fees, lease reissuance fees, and rental income. While CLTs attempt to cover their expenses through lease fees (Institute for Community Economics 1996), practitioners report that these fees are relatively low and they are used to cover stewardship services of the CLT, not to provide an ownership benefit to the CLT as landowner.

The federal government is the second largest source of income for CLTs. Eighteen percent of the revenue came from the federal government, while the local and the state government make up eight percent and seven percent respectively. These statistic shows that the federal government plays a more crucial role than local and state government in financing CLTs.

Figure 12: Fees from CLT Program is the biggest Revenue Source for the 2005 Fiscal Year



Total revenue: 25 million
 Source: Survey data

IV.5. Target Communities

Although today’s CLT corporations or programs were started during different periods, most of them were initiated by members of the communities they now serve. Contrary to community based organizations (CBOs), which generally are concentrated in cities and serve a neighborhood, the majority (70%) of CLTs do not necessarily have a neighborhood emphasis (Figure 13). Rather, they serve multiple neighborhoods, the city as a whole, the county, or even multiple counties.

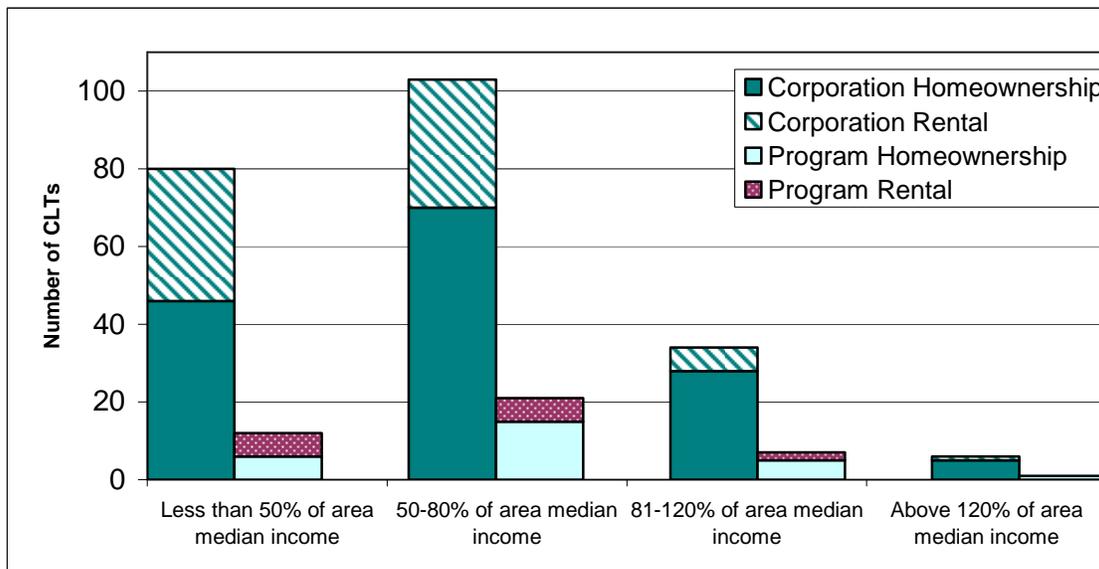
Figure 13: A Majority of CLTs do not have a neighborhood emphasis



Source: Survey data

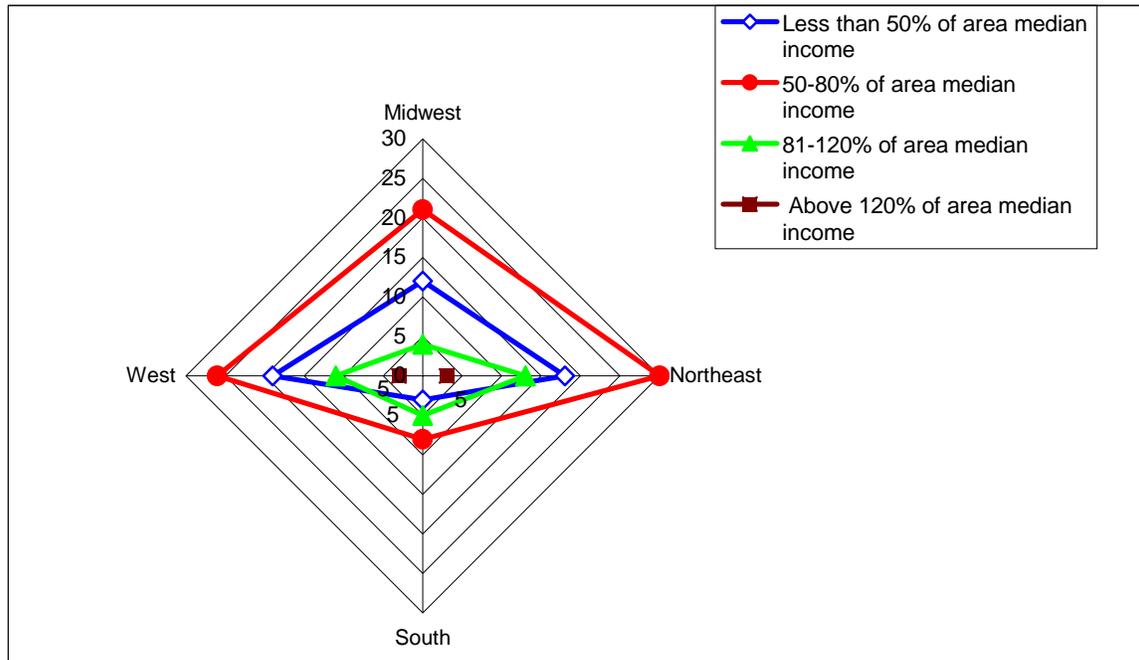
Around 60% of CLTs serve urban areas; 31% serve suburban areas and 52% serve rural or small towns. The areas served by CLTs can include significantly different housing markets. This is also reflected in their activities which are discussed in Section 5. Currently CLTs largely serve very low (less than 50% Area Median Income), low (50-80% Area Median Income) and to some extent moderate (80-120% Area Median Income) income households (Figure 14 and Figure 15).

Figure 14: Populations for Home Ownership and Rental Units Vary by Income



Source: Survey data

Figure 15: Low Income Households are target groups for most CLTs in different regions



Source: Survey data

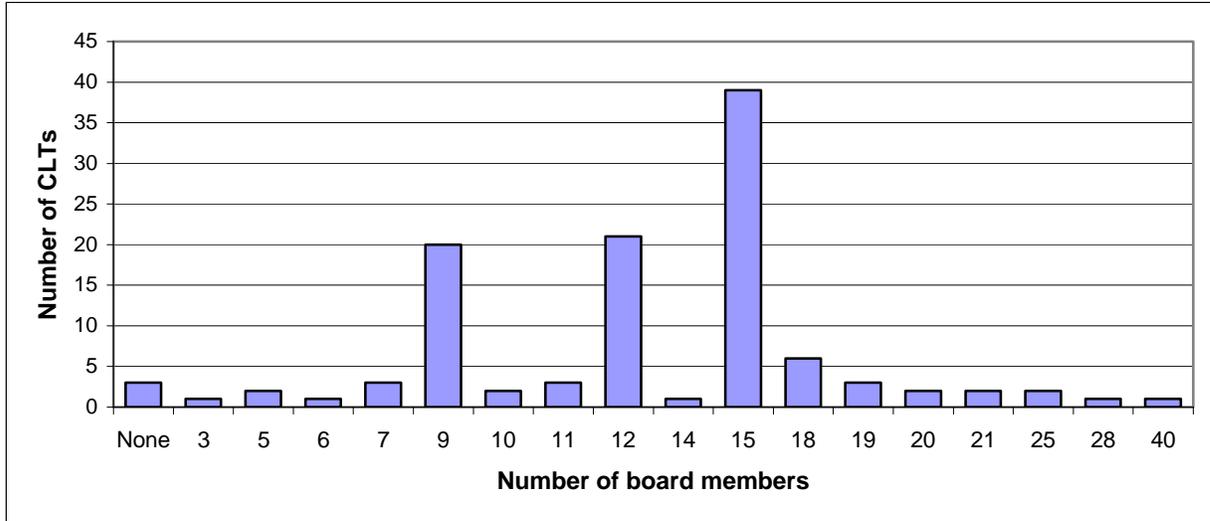
IV.6. Governance Structure and Membership

Most (95%) of the CLT corporations and the non-profits with a CLT program reported that they have a governing board⁶. Vidal (1992) showed that successful community based organizations tend to develop board capabilities to engage in activities such as planning, community organizing, fund raising and program/project implementation (Vidal 1992).

The size of the governing board varies among the responding organizations. Around half of the responding organizations do not have a fixed number of board members but a specified range as identified by their bylaws. The most frequently reported board sizes are nine, 12, or 15, numbers divisible by three (Figure 16).

Figure 16: The most frequently reported board sizes are nine, 12, or 15.*

⁶ The remaining 5% is missing information. These responded did not provide any information.



*The CLTs that gave a range for board size are classified according to the maximum.
Source: Survey data

The “classic” CLT board is composed of three parts, each containing an equal number of seats. The CLT’s governance structure reflects the multiple interests of property owner, neighborhood, and community on a specific piece of property. Organizationally, the tripartite membership structure of the CLT model is reflective of the community base served by a particular CLT. One-third of the board is drawn from people who lease land from the CLT. One-third is drawn from residents of the surrounding community who do not lease CLT land. One-third is made up of public officials, local funders, non-profit providers of housing or social services, and other individuals (Institute for Community Economics 1996). However, there is variation from this classic model. Around 30% of all CLTs have classic tri-partite board structure (Table 3).

Table 3: Classic CLT Tripartite board structure exist in 30% of CLTs

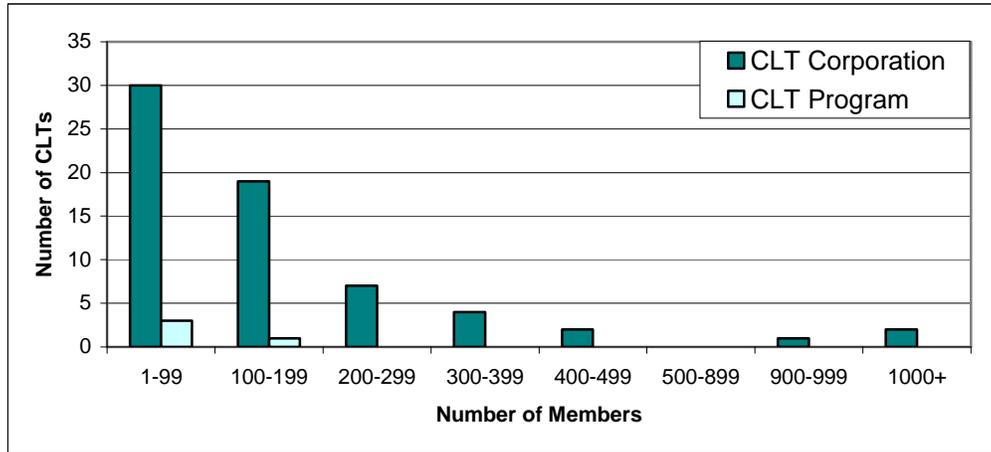
	CLT corporation		Non-profits w/CLT Program		Total	
	Freq	%	Freq	%	Freq	%
Yes	34	35%	1	4%	35	29%
No	53	55%	16	70%	69	58%
NA	9	9%	6	26%	15	13%
Total	96	100%	23	100%	119	100%

Source: Survey data

CLTs are usually organized as ‘membership’ organizations, with boards of directors elected by the members. Usually there are two groups of voting members. One group is made up of all the people who live in CLT homes (or use CLT land in other ways). The other group is made up of people in the community who are interested in what the CLT is doing - including neighbors of CLT residents, and people who may want to have CLT homes in the future (Institute for Community Economics 1996). Around 70% of CLT

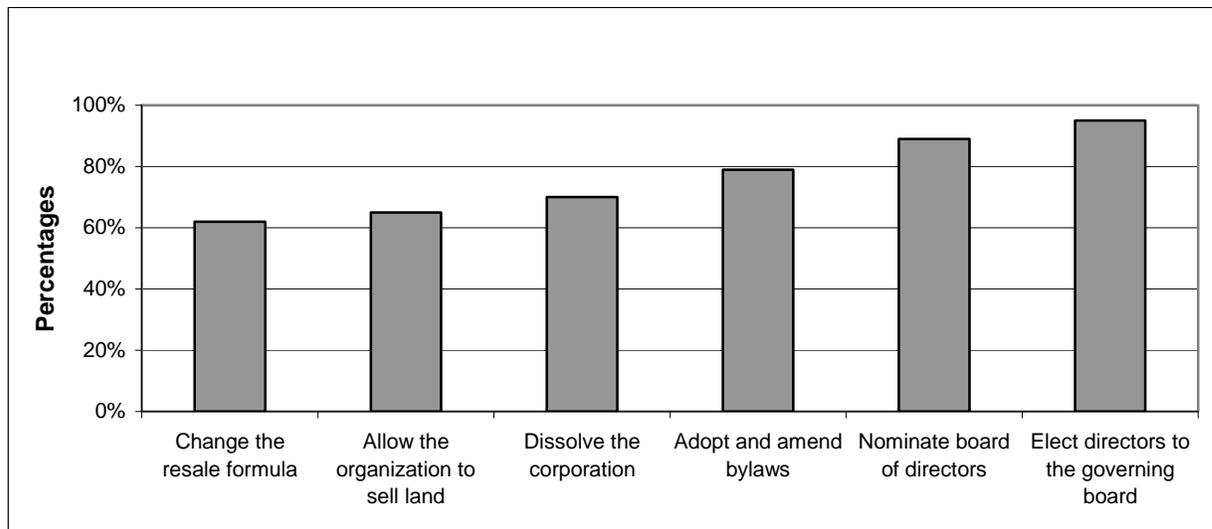
corporations and 20% of the non-profits with a CLT program are a membership organization. Among the CLT corporations with membership, the majority (75%) have fewer than 200 members. The number of members range from 3 to 2700, with the mean being 179 and the median at 100. In total, there are 12,384 CLT members, of which 11,328 are voting members. The voting members are allowed to vote on issues such as changing the bylaws, changing the resale formula and the dissolving the corporation (Figure 18).

Figure 17: The number of members range from 3 to 2700



N (CLT corporations) = 65
 N (CLT Program) = 4
 Source: Survey data

Figure 18: Members are allowed to vote on variety of issues



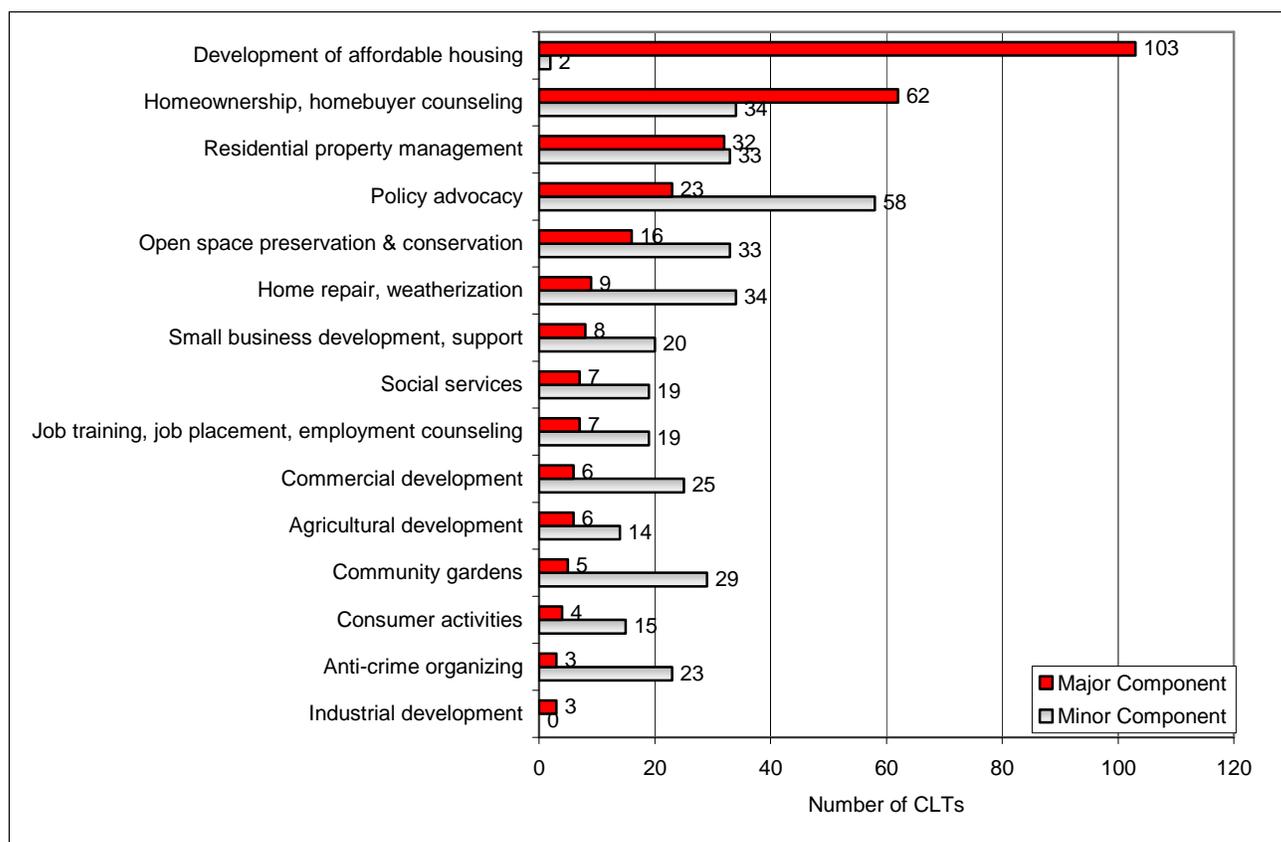
N=66
 Source: Survey data

V. Program Activities

CLTs engage in a diverse set of activities. The range and variety of program activities reflect the view of each organization’s mission. Housing development is the main programmatic component for most of the CLT corporations and non-profits with a CLT program (Figure 19). This is followed by housing related services such as homebuyer counseling or residential property management and policy advocacy.

Some groups also engage in activities other than housing. These include open space preservation and conservation, small business development, social services, job training, commercial development, agricultural development, community gardening, anti-crime organizing. Of those groups currently involved in such activities, a significant majority treat these activities as a minor component of their program activities. Some (14%) of the CLTs which currently have no non-residential activities reported that they are planning to add non-residential activities to their work in the next year. The diverse activities of CLTs reflect their dual economic and social goals and suggest that a single measure of output will not fully capture how they are using their resources and what impact those resources are having.

Figure 19: Affordable Housing is the main program area for most organizations



Source: Survey data

CLTs typically begin their activities with acquiring land and housing. Overall, each generation of organization has acquired land and begun their residential activities and non-residential activities more quickly than the preceding generation of CLTs. For CLTs in the 1970s, this span averaged two years for acquiring their first parcel of land and starting their residential activities. For the same group, the average time for starting non-residential activities was approximately nine years. For the CLTs founded in the 1980s, the average time for acquiring their first parcel of land was around 3 years; starting residential activities was 1.3 years and non-residential activities was around seven years. For those established in 1990s, the average time for acquiring land was 1.6 years; starting residential activities was 1.1 year and non-residential activities were 5.5 years. For the groups established between 2000 and 2006, the average time for acquiring land, starting residential and non-residential activities were less than a year after incorporation.

V.1. Land

Typically, organizations using the CLT model acquire multiple parcels of land throughout a targeted geographic area with the intention of retaining ownership of these parcels in perpetuity. Most CLT corporations (84%) and the non-profits with a CLT program (96%) own land in trust throughout their targeted geographic area. The organizations which do not own any land at this time are young CLTs which were established since the late 1990s.

While the number of parcels ranges from one to 600, the mean number of parcels held in trust is 37 for CLT corporations and 39 for other non-profits, with the median being 15 for CLT corporations and seven for other non-profits (Table 4). In terms of acreage, the reported total land in trust is 2629 acres; with median of four acres for CLT corporations and five for other non-profits, and a mean is around 43 for CLT corporations and 52 for other non-profits with a CLT program.

Table 4: Univariate Statistics on the Land Held in Trust

	CLT Corporations		CLT Programs	
	Parcels	Acres	Parcels	Acres
Mean	37	42.62	39	51.8
Median	15	4	7	5
Mode	1	1	2 and 5	1
Sum	2971	1747.57	780	881.35
Max	600	450	500	300
Min	1	0.17	1	0.35
St Deviation	77.3	94.37	111.6	97.02
N	80	78	20	17

Source: Survey data

The CLT model provides for the exclusive use of land through long-term ground leases. This two party contract between the landowner (the CLT) and a building's owner protects

the latter's interests in security, privacy, legacy, and equity, while enforcing the CLT's interest in preserving the appropriate use, the structural integrity, and the continuing affordability of any buildings located upon its land. The majority (77%) of CLTs have a ground lease document in place. The duration of CLT's ground lease range from 20 to 99 years, with 99 years being the most frequently used (95%) term. Ground leases are renewable⁷.

Any building already located on the land or later constructed on the land, is sold to an individual homeowner, a cooperative housing corporation, a non-profit developer of rental housing or some other non-profit, governmental or for profit entity. Land held in trust is mostly used for residential activities but some (25%)⁸ of organizations lease out their land or building space for non-residential activities. According to the survey, office and retail uses are the most commonly used non-residential activity (Table 5).

Table 5: CLT Leasing out Its Land or Buildings for Non-residential Activities

Activities	Freq	%	N
Agriculture	9	9	98
Office or retail	17	17	98
Industrial	2	2	98
Other non-residential activities*	9	9	98

*Other includes cultural facilities, community gardens, small cottage industries, daycare, warehousing, work shop, recreational walking trails.

V.2. Housing

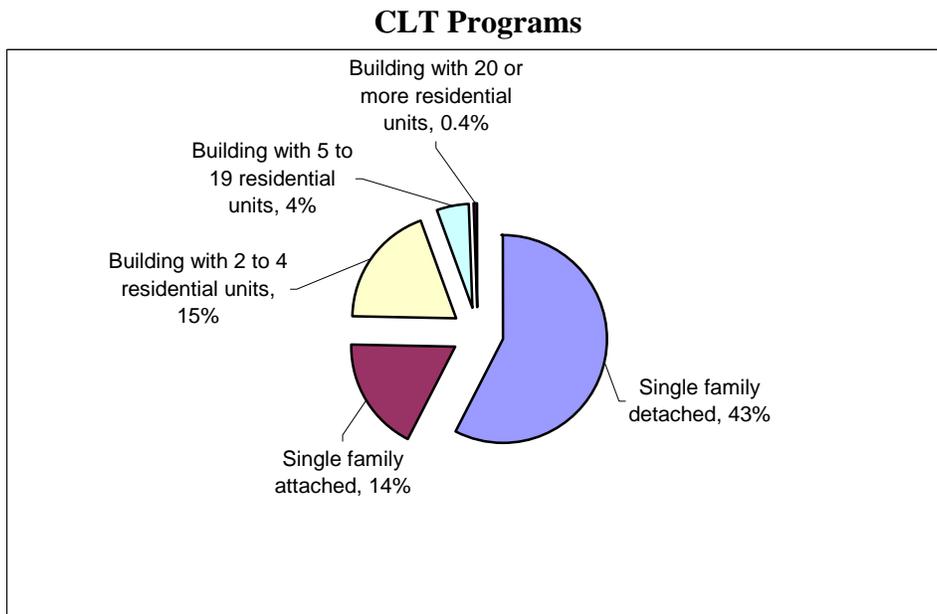
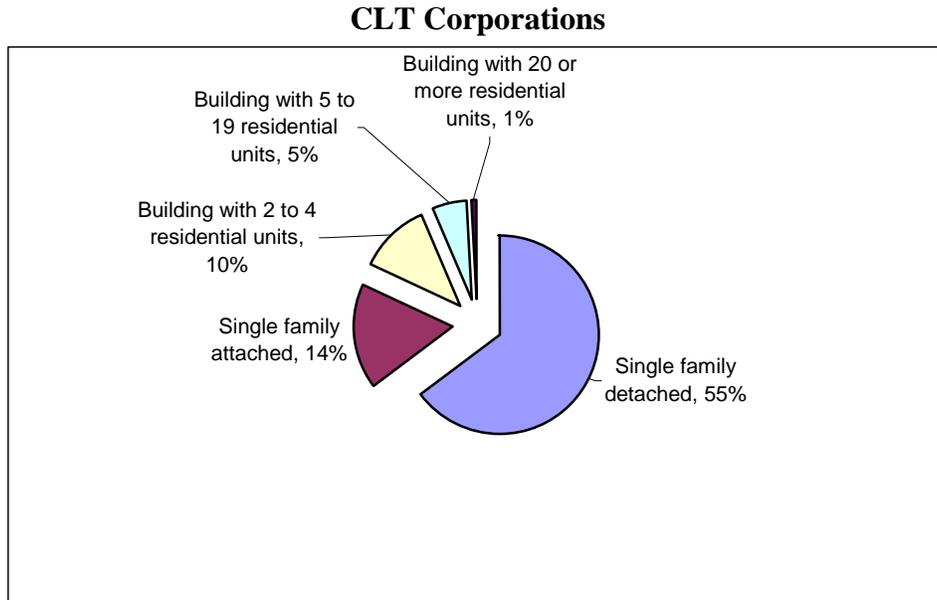
Land held in trust is mostly used for residential activities. The majority (96%) of the responding organizations have residential buildings on their land.⁹ For CLT corporations, the majority (70%) of residential buildings are single family attached or detached houses. For other non-profits, more than half (57%) of residential buildings are single family houses (Figure 20).

⁷ A comprehensive reading list on CLT ground leases and resale formula is available at http://www.burlingtonassociates.net/resources/archives/ground_leases/index.html

⁸ Out of 119, a total of 98 organizations answered this question. The percentage refer to the subsample that answered this question.

⁹ N is 101. 97 CLTs said yes and the remaining 4 organizations which are newly established CLTs, said no.

Figure 20: Single family dwellings are the most common building type



Source: Survey data

All responding organizations engaged in housing development have either rehabilitated existing units or built new CLT homes. New construction is by far the most common housing development activity; around 70% of the 119 responding organizations do new construction. Around 55% of the responding organizations have acquired existing houses. Around 56% of responding organizations are involved in both new construction and rehabilitation. In terms of the number of units, however, we get a different picture. More

than half of the units (59%) are rehabilitated units, while 41% of units are new construction. The literature on community-based organizations reports several reasons for CBOs preference for rehabilitation over new construction (Vidal 1992; Cowan, Rohe et al. 1999). Vidal (1992) argues that rehab is more common because it is often a less expensive way to produce affordable housing (particularly if only moderate rehabilitation is required) and because it preserves the character and fabric of the neighborhood for CDCs. Cowan et.al (1999) argued that it was easier for CDCs to attract public subsidies in the case of rehabilitation and also emphasized that a rehabilitation program is a capital investment but requires relatively fewer staff members to manage.

Most (88%) of the organizations active in housing development commonly assume the role of developer or co-developer.¹⁰ As do most small scale non-profit developers, CLTs hire specialists for many of these tasks, e.g. architects, lawyers, and construction contractors, but as the developer the CLT bears the responsibility for organizing and coordinating their work. The literature on non-profit developers reports that non-profit organizations that act as developers generally do so because this role gives them control over their projects and the development process. They see control as a way to keep costs down to ensure housing affordability, to ensure the quality of the construction and to ensure that the project is responsive to community needs and priorities. Acting as the developer permits non-profit organizations to undertake projects that for-profit developers will not do. Finally, successful performance as a developer builds non-profit organizational capacity and enhances credibility with prospective funders (both public and private) and with the community (Vidal 1992; Cowan, Rohe et al. 1999).

Some CLTs (45%) also reported that there are cases where they do not act as the developer but participate in assembling land, leasing land and preserving affordability of any buildings located thereon. CLTs steward land for community use and benefit, and they steward houses for low- and moderate-income families. Some CLTs (20%), for example, reported that they have stewardship over housing units where the organization does not own the underlying land. Stewardship plays an important role in the CLT model. This philosophy of stewardship also has led CLTs to provide a package of homeowner services to the CLT leaseholders, who are frequently first time homeowners or even first-generation homeowners. CLTs call this “backstopping.” CLTs work with families who may face financial difficulties and/or are on the verge of defaulting on their mortgage. If a property owner defaults on his/her mortgages, the ground lease gives the CLT the right to step in and cure the default, forestalling foreclosure. Only 26% of responding organization reported that any of their homeowners’ mortgage loans entered the bank foreclosure process.¹¹ The total number of units entered the bank foreclosure process was only 17 units in 2005.

¹⁰ As the developer, a CLT or non-profit housing developer assumes the responsibility for all phases of a project including planning, feasibility studies, site selection and acquisition, project design, making financial arrangements, construction, marketing, and tenant selection.

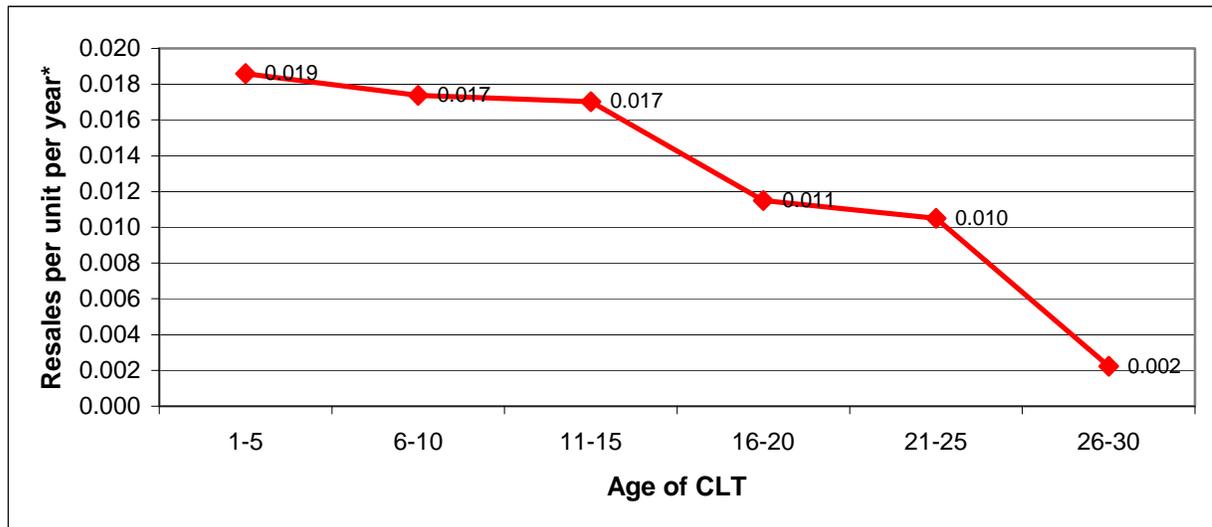
¹¹ Subsample is 96

V.2.1. Resale Process and Formula

As the owner of the underlying land, the CLT has an option to re-purchase any buildings located on its land. A majority (80%) of the responding organizations reported that their organization retains the option to buy the house in the case of termination of ground lease and sale of the improvement. Around 60% (56) of responding organizations reported that they had resales¹². The responding organizations reported a total of 620 resales ranging from one to 170 since their incorporation. The median is four units; the mean is 11. Older CLTs (16 years and older) have less turnover for their homeownership units,¹³ indicating that, older CLTs have lower mobility than younger CLTs (Figure 21).

Around 65% of responding organizations reported that it takes three or fewer months to sell a unit once a homeowner decides to sell. Resales occur in two ways: directly from the seller to the buyer or from the seller to the CLT and then from the CLT to the buyer. Around 40% of responding organizations reported that they use both methods¹⁴. Only 20% of CLTs reported that their resales occur only directly from seller to buyer and around 40% reported that CLTs administer the resales, that is from the seller to the CLT and then from the CLT to the buyer. When a CLT house is resold, 60% of CLTs reported that they charge fees.¹⁵ These fees include the lease reissuance fee for administering the sale or the other administrative costs such closing and down payment assistance fees.

Figure 21: Older CLTs have lower annual resale rates than younger CLTs



* Average for the CLTs in that age group

Source: Survey data

¹² This percentage refers to the 93 CLTs that answered this question. Subsample is 93

¹³ The mobility rate may be defined for purposes of this paper as the turnover rate for homeownership units. Lower mobility meant less turnover for the entire housing stock.

¹⁴ N=59

¹⁵ N=57

The resale formula is used to determine the sales price of homes sold by the CLT homeowners. Each CLT approaches the resale formula differently, depending on their local real estate market and their organizational goals, but there are four major types (Box 3). The organizational goals include (Brown 2007):

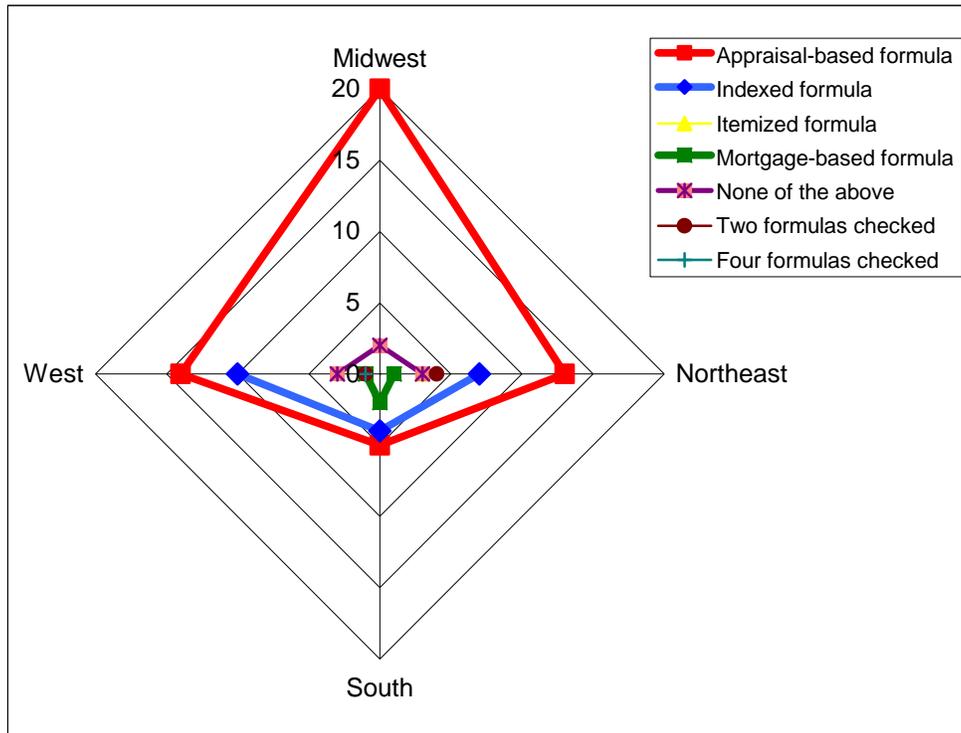
- Individual wealth creation through asset appreciation for the current owner. In some cases, the organization allows the homeowner to take the return on capital improvements made by the homeowner.
- Homeowner mobility
- Affordable price for the future low income homeowner
- Long term occupancy for neighborhood stability
- Incentives for maintenance and improvements for neighborhood stability
- Promoting a sense of ownership
- Ease of administration for the CLT organization

Box 3: Type of Resale Formulas

There are four generic formulas used by CLTs to determine the resale price and the amount of appreciation that is allowed to the CLT lessee selling his/her home. However, some CLTs have created a 'hybrid formula' that combines elements of more than one type of formula. These generic formulas include (Davis 200*):

- **Indexed formulas**, which links upward adjustments in the original purchase price of a house, condominium, or co-op shares to changes in a specified index such as a consumer price index.
- **Itemized formulas**, which adjusts the original purchase price by adding (or subtracting) specific factors that increase (or decrease) the value of the home.
- **Appraisal-based formulas**, which upwardly adjust the original purchase price by giving the owner a specified percentage of market appreciation, as measured by appraisals that are done at the time of purchase and at the time of resale.
- **Mortgage-based formulas**, which determine the resale price by calculating the maximum amount of mortgage financing that a homebuyer at a targeted level of income can afford at current interest rates – current, that is, on the day the home is offered for resale.

Figure 22: Appraisal-based is the most used formula



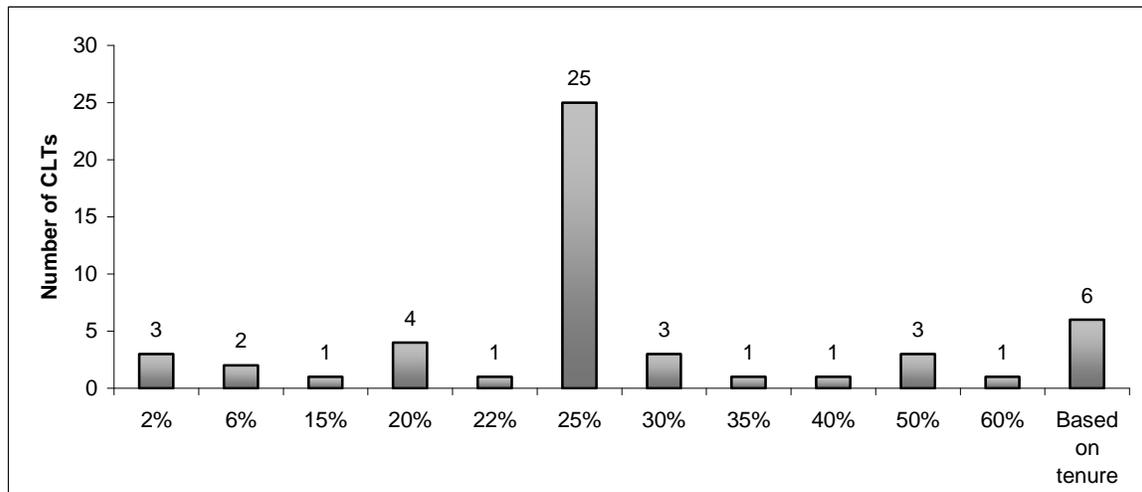
N=94

Source: Survey data

Out of 117 CLTs, the majority (83%) have a resale formula in place. The frequency of use the different resale formulas is shown in Figure 22. One variation worth noting is that 67% of CLTs (61 CLTs) give homeowners a credit for capital improvements made at the homeowner's expense.

Appraisal-based formula: More than half (55%) of the surveyed CLTs use an appraisal-based formula. This formula establishes the resale price of a CLT house by adding to the original purchase price a specific percentage of any increase in the property's value. This appreciated value is measured by a pair of market appraisals: one conducted at the time of purchase; the other conducted at the time of resale. A fixed percentage of the property's appreciated value is added to the original purchase price and claimed by the homeowner at resale. The base to which the percentage applied could be improvements only or improvements plus land. The fixed percentage varies widely among CLTs that use the appraisal-based formula. The appraisal-based formula set the homeowner's share of appreciation at 25% for almost half of the CLTs. Six CLTs stated that their appraisal-based formula set a percentage that increases with the length of time that a home is occupied by the same owner. This ranges from 0.5 % for the first year to 50% for five or more years of occupancy.

Figure 23: Appraisal-based formula: Percentage allocated to owner



N=51

Source: Survey data

Indexed formulas: Out of 94 CLTs, 21 of them use index formulas to set the resale price. And two CLTs use an index formula along with another formula. The index formula reflects the adjusted price of the original price of a CLT house by a particular index (Davis 2006). The specific formula is:

$$\text{Resale price} = \text{Purchase price} + (\text{purchase price times percent change in index})$$

The determination of the purchase price depends on whether the private or public subsidies are used to bring the CLT home within the reach of low income homebuyer. If the house is made affordable through these subsidies, the sponsoring organization must decide whether the full purchase price or only the unsubsidized portion will be taken into consideration (Davis 2006).

Two types of index measures are most commonly used: household income or housing costs. According to the survey data, a measure of household income is the most commonly used index driving the resale price of a CLT house. Of the 23 CLTs using an index formula, 14 of them (61%) use the percentage change in Area Median Income (AMI) as the index measure and two CLTs (9%) have chosen to use an index of wages. The second most commonly used index has been the consumer price index (CPI), which is used by six CLTs (26%).

Mortgage based formula: Only 4 CLTs reported using a mortgage-based formula that calculates the resale price of a CLT house on the basis of the maximum amount of mortgage financing that a homebuyer at a targeted level of income can afford at current interest rates.

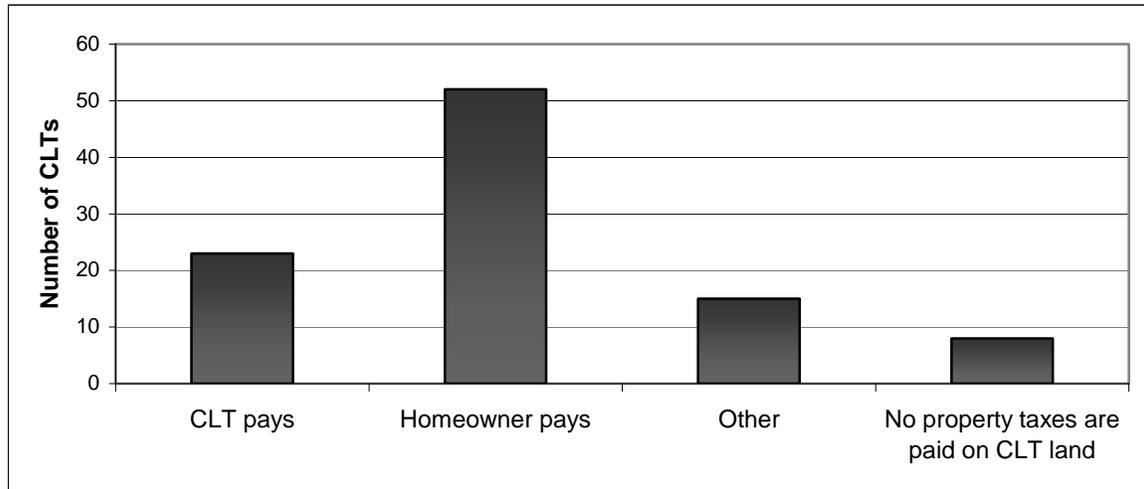
Itemized Formula: Only 3 CLTs reported using an itemized formula that adjusts the resale price by adding or subtracting specific factors that affect the value of the owner's

investment in the home. In contrast to the indexed formulas, which make adjustments to the purchase price of a home, itemized formulas make direct adjustments to the owner’s equity. Itemized formulas do not differ in the factors they include to calculate the value of the house. All CLTs using the itemized formula includes capital improvements made by the owner as one of the factors that increase the house price over the original price. Two CLTs also included inflation factors in their formulas. Of the CLTs that chose to include such a factor, they used a fixed percentage of 6% every year or percentage increase in AMI in the area.

V.2.2. Property Taxes

Property tax laws and administration vary greatly across and within state jurisdictions, and CLTs must operate within the realities of local taxing environments. Because many CLTs are incorporated as a 501(c)(3) nonprofit organization, they can sometimes claim exemption from local taxes on their land. However, according to the national CLT survey, more than 90 percent of CLTs pay property taxes on their CLT land. Forty-five percent of CLTs reported that property taxes on the land are paid by the homeowners (see Figure 24). Around 38% of CLTs¹⁶ reported that the CLT has an agreement with the local taxing jurisdiction to receive a real estate property tax rebate, lower tax rate, tax credit or exemption on leaseholder’s houses. In addition, a majority (64%) of responding organizations¹⁷ pay property taxes on rental housing.

Figure 24: Property taxes on the land are paid by the homeowners for almost half of CLTs



Other includes the cases where both the CLT and the homeowner pays the property taxes.

None of the CLTs that do not pay property taxes make a payment in lieu of taxes (PILOT).

Source: Survey data

¹⁶ N=88

¹⁷ N=44

VI. Conclusion

Community land trusts are establishing themselves as valued and vital players in the creation and preservation of affordable housing. Today, the CLT model is used by non-profit organizations in cities, suburbs and small towns in forty out of the fifty states and the District of Columbia. Within the CLT movement there are variations. Some CLTs have been able to grow significantly while others have not. There are many possible reasons for this variation, including staff resources and skills; differences in mission; financing arrangements; ability to receive donations of land; and the strength or weakness of the local economic and political context. CLTs operate within the realities of local environments and it may be that the local variability of the CLT model is a key to their success. Any measure of CLT success should be studied with the understanding of the particular local context involved.

The community land trust movement, while still young, is growing. There were only a handful of CLTs in the United States at the beginning of the 1980s. However, by the end of 2006, nearly 190 CLTs existed – nearly half of them started since 2000. The growing municipal support is one of the significant reasons for the recent increase of CLTs. The major involvement of local governments in the formation of CLTs has increased dramatically since 1990. The strength of municipal-CLT partnerships comes from an increasing awareness of shared goals of wanting to expand and preserve the stock of permanently affordable housing, in the most cost effective manner possible (Davis and Jacobus Forthcoming).

With the rapid expansion of CLTs in the United States over the last ten years we now have the opportunity to systematically address evaluative questions about the effectiveness of the CLT model. The questions that we have of CLTs require researchers to observe different units of analysis. For example, the data from this survey provide us with the organizational level data, which provides a baseline against which future assessments of the origins, operations, governance, funding sources, program activities and real estate portfolio, can be compared across CLTs.

However, to answer questions about the effectiveness of the CLT in improving the life chances of leaseholders, (e.g., the CLT role in contributing to individual asset building and social mobility) we will need to collect data on leaseholders. To understand the contribution that the CLT makes in adding to and preserving the stock of permanently affordable housing, we will need analysis at the level of the local housing market; to understand the role that the CLT makes towards community building, we will need analysis at the level of the community. To evaluate the cost-effectiveness of CLTs with respect to other subsidized homeownership programs, we will need analysis at the level of the municipality.

In the meantime, this report is intended as a starting point for CLT practitioners and local government officials. With so many municipalities and non-profits still struggling with unmet housing needs, it is crucial that this report and future work help create a greater

shared understanding of how CLTs can be an additional strategy to solve the affordable housing problem.

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APPENDIX A – QUESTIONNAIRE

2006 Community Land Trust Survey

**Lincoln Institute of Land Policy
and
National Community Land Trust Network**

Spring 2006

Conducted by

Center for Survey Research
University of Massachusetts at Boston
100 Morrissey Boulevard
Boston, MA 02125

SURVEY INSTRUCTIONS

- P Answer all the questions by checking the appropriate box or writing in the answer.
- P Check only one box unless otherwise instructed.
- P You are sometimes told to skip over some questions in this survey. When this happens, you will see an arrow with a note that tells you what question to answer next, like this:
 - Yes → **Go to #1**
 - No
- P If there is no instruction, simply proceed to the next question.

FORMATION OF YOUR CLT

1. Is your CLT incorporated?
 - Yes → In what year was it incorporated? _____ Year
 - No → In what year was your organization established as a CLT? _____ Year

2. To what extent did each of the following play a major role, a minor role, or no role in the early formation of your CLT, that is in its first few years?

	Major role	Minor role	No role
a. Land donation from the private sector including individuals, businesses and non- profits.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Land donation from the public sector	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Financial support from the private sector including individuals, businesses and non-profits.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Financial support from the public sector	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Effort of local government/public officials.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Effort of local community groups (such as CDCs, CBOs, or other CLTs).....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. Effort of local foundations, businesses, universities, or organizations, including civic, charitable, or for-profit group	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Effort of a local individual or individuals.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Effort of an organization OUTSIDE the local area (such as ICE, LISC, etc.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. A community uprising, demonstration, riot or strike	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Increasing housing prices within the local area.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

3. Did any other person or group or event play a major role in the formation of your CLT?

G Yes → Please describe:

G No

8. According to your CLT's by-laws, what is the composition of your governing board? Please indicate how many of each type of member is on your board.

Board member type	Number (or range) on governing board
Lessees (Persons who lease land or housing or non-residential space from CLT or who lease or own housing located on land leased by condo association or co-ops from CLT)	
Community residents not living in CLT housing or on CLT land	
Public officials, representatives of local funders, donor foundations, charities, businesses or non-profit corporations	
Other (Please specify) _____	
Total	

9. Does your CLT have a membership?

- Yes
 No → **Go to #14**

10. Approximately how many members does your CLT have?

_____ Number of members

11. What is the composition of your membership? Please indicate how many of each type of member your CLT has. The numbers should add up to the total reported in #10.

Member Type	Approximate number
Lessees (persons who lease land or housing or non-residential space from CLT or who lease or own housing located on land leased by condo association or co-ops from CLT)	
Community residents not living on CLT land, public officials, or representatives of local funders, donor foundations, charities, businesses, or non-profits	
Other (Please specify) _____	
Total	

12. How many VOTING members does your CLT have?

_____ Number of voting members

OR

NONE, no voting members → **Go to #14**

13. What issues and decisions are your voting members allowed to vote on? Please mark yes or no for each.

Vote to....

- a.** Nominate the board of directors
.....
- b.** Elect directors to the governing
board...
- c.** Adopt and amend
bylaws.....
- d.** Serve on the board of directors or
on
committees if
chosen.....
- e.** Dissolve the
corporation.....
- f.** Change the resale
formula.....
- g.** Allow the organization to sell
land.....

	YES	NO
a. Nominate the board of directors	<input type="checkbox"/>	<input type="checkbox"/>
b. Elect directors to the governing board...	<input type="checkbox"/>	<input type="checkbox"/>
c. Adopt and amend bylaws.....	<input type="checkbox"/>	<input type="checkbox"/>
d. Serve on the board of directors or on committees if chosen.....	<input type="checkbox"/>	<input type="checkbox"/>
e. Dissolve the corporation.....	<input type="checkbox"/>	<input type="checkbox"/>
f. Change the resale formula.....	<input type="checkbox"/>	<input type="checkbox"/>
g. Allow the organization to sell land.....	<input type="checkbox"/>	<input type="checkbox"/>

14. How many paid FULL-TIME employees are CURRENTLY on your organization's staff? (Please include FULL-TIME employees paid by a third party, such as VISTA, as well as those paid by your CLT.)

_____ Number of FULL-TIME employees

15. How many paid PART-TIME employees are CURRENTLY on your organization's staff? (Please include PART-TIME employees paid by a third party, such as VISTA, as well as those paid by your CLT.)

_____ Number of PART-TIME employees

16. Approximately how many people have done any kind of volunteer work for your CLT in the past year?

_____ Number of volunteers

17. Some CLTs call their top administrator the Executive Director; others call that person the Director, while others use different titles for their top administrator. How long has your CLT's top administrator (e.g., Executive Director/Director) been employed by your CLT, including any time in his/her current position as well as any time in previous **PAID** positions at your CLT?

Less than one year

OR

_____ Total **years** top administrator employed at CLT

18. How long has your CLT's top administrator been in that particular position?

Less than one year

OR

_____ Total **years** as top administrator of your CLT

19. What were your CLT's actual OPERATING expenditures for the last fiscal year, excluding housing development and land acquisition and preparation?

\$ _____

20. We're interested in the sources of revenue used for your CLT's OPERATING expenditures for the last fiscal year. Please indicate the approximate percentage of total revenue that came from each source in the last fiscal year. (Remember, we are not asking about sources of funds for housing development and land.)

Approximate % of sources of revenue used for operating expenditures for last fiscal year

SOURCES OF OPERATING FUNDS	None	1-25%	26-50%	51-75%	76-99%	100%
a. Federal funds either granted directly from a federal agency or passed through local or state jurisdiction.....	<input type="checkbox"/>					
b. State government.....	<input type="checkbox"/>					
c. Local government (includes city, county, town, regional, etc.).....	<input type="checkbox"/>					
d. Intermediaries (ICE, LISC, Neighbor Works, Enterprise Foundation, etc.)...	<input type="checkbox"/>					
e. Private foundations	<input type="checkbox"/>					
f. Other charities/non-profits (including religious organizations).....	<input type="checkbox"/>					
g. Grants from private businesses (including banks, credit unions, corporations, and other businesses)...	<input type="checkbox"/>					
h. Individual donors and CLT member dues.....	<input type="checkbox"/>					
i. Fees from CLT programs, including ground lease fees, homebuyer fees, development fees, lease reissuance fees, rental income, etc.....	<input type="checkbox"/>					
j. Income from investments.....	<input type="checkbox"/>					

PROGRAM GOALS & TARGET AREAS

21. Is each of the following **RESIDENTIAL** activities a major component, a minor component, or not a component of your CLT's current overall work?

	Major Component	Minor Component	Not a Component
a. Development of affordable housing through new construction or acquisition or rehabilitations of existing houses.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Residential property management.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Home repair, weatherization.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Homeownership, homebuyer counseling (pre/post).....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

22. In what year did your CLT first begin any of its residential activities (see #21 a, b, c, and d above for list of residential activities) either on CLT land or non-CLT land?

_____ Year → **Go to #24**

OR

CLT has never done any residential activities listed in #21 → **Go to #23**

23. Does your CLT plan to do any of these residential activities in the next year?

G Yes → **Go to #25**

G No → **Go to #25**

24. In its residential development activities, has your CLT ever played the following roles?

- a. Sole developer doing direct project development.....
- b. Co-developer in project development.....
- c. Not developer but assembling land, leasing land and preserving the affordability of any buildings located thereon.....

YES	NO
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>

25. Is each of the following **NON-RESIDENTIAL** activities a major component, a minor component, or not a component of your CLTs current overall work?

- a. Commercial development
- b. Industrial development.....
- c. Small business development/support
- d. Community gardens.....
- e. Agricultural development.....

	Major Component	Minor Component	Not a Component
a. Commercial development	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Industrial development.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Small business development/support	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Community gardens.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Agricultural development.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

26. In what year did your CLT first begin any of its non-residential activities (see #25 a, b, c, d, and e above for list of non-residential activities) either on CLT land or non-CLT land?

_____ Year → **Go to #28**

OR

CLT has never done non-residential activities listed in #25 → **Go to #27**

27. Does your CLT plan to do any of these non-residential activities in the next year?

- Yes
- No

28. Is each of the following activities a major component, a minor component, or not a component of your CLTs current overall work?

	Major Component	Minor Component	Not a Component
a. Open space preservation and conservation.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Job training, job placement, employment counseling.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Anti-crime organizing.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Social services including health care, child or daycare, senior services, homeless services.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Consumer activities including the creation of cooperatives and credit unions.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Policy advocacy.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

29. Please indicate whether your CLT serves each of the following kinds of areas?

	YES	NO
a. Rural or small town.....	<input type="checkbox"/>	<input type="checkbox"/>
b. Suburban.....	<input type="checkbox"/>	<input type="checkbox"/>
c. Small or large city/urban.....	<input type="checkbox"/>	<input type="checkbox"/>

30. Which **one** of the following best describes the “community” served by your organization? (Please mark only one answer.)

- Single neighborhood
- Multiple neighborhoods
- Single town or city
- Multiple towns and/or cities
- Single county
- Multiple counties
- Other (Please specify)_____

REAL ESTATE PORTFOLIO AND PROJECTS

31. Does your organization own any land?

- Yes
- No → **Go to #73**

The following questions are about the land your CLT owns.

32. In what year did your CLT acquire its first parcel of land?

_____ Year

33. Who pays the property taxes on the CLT land?

- CLT pays → **Go to #35**
- Homeowner pays → **Go to #35**
- Other (please specify): _____ → **Go to #35**

OR

- No property taxes are paid on CLT land

34. Does your CLT make a payment-in-lieu-of-taxes (PILOTs)?

- Yes
- No

35. Approximately how many **parcels** of land does your CLT CURRENTLY own?

_____ Total number of parcels of land owned by CLT

OR

Don't know the number of parcels

36. Approximately how many **acres** of land does your CLT CURRENTLY own?

_____ Total number of acres of land owned by CLT

OR

Don't know the number of acres

37. Are there any residential buildings on your CLT's land? Please include buildings that are **PART RESIDENTIAL** as well as **ALL RESIDENTIAL**.

Yes

No → **Go to #54**

38. What is the total number of residential or part-residential buildings on your CLT's land?

_____ # of residential or part-residential buildings on CLT land

39. In the following table, please indicate the number of residential or part-residential buildings of each type on your CLT's land. The reported numbers should add up to the total number reported in #38.

	Number of Buildings
Mobile home	
Single Family, detached from any other house	
Single Family, attached to one or more houses, townhouse or row house	
Building with 2 to 4 residential units	
Building with 5 to 19 residential units	
Building with 20 or more residential units	
Total	

40. Are any of these buildings on your CLT's land mixed-use buildings, that is buildings that are **PART RESIDENTIAL** and **PART NON-RESIDENTIAL**?

- Yes
- No

41. In the following table, please indicate the number of **DWELLING UNITS*** of each type on your CLT's land.

	Number of dwelling units
a. Dwelling units built as new construction.....	[]
b. Dwelling units acquired as existing houses/units or rehabilitations	[]

42. How many dwelling units (through new construction or acquisition of existing buildings) did you add to your stewardship on your CLT's land last year (2005)?

_____ # of units added to stewardship on CLT land in 2005

43. For the purposes of this survey, home-ownership includes single-family houses and condo units owned by residents, and shares owned in co-ops. On your CLT's land, what is the total number of dwelling units* for **HOME-OWNERSHIP**?

_____ # of home-ownership dwelling units* on CLT's land

OR

NONE, no units for home-ownership → **Go to #48**

44. How many of these dwelling units* for home-ownerships are currently **occupied**?

_____ # of currently **occupied** home-owner units*

* A unit is one or more rooms, designed, occupied or intended for occupancy as separate living quarters, with cooking, sleeping, and sanitary facilities provided within the unit for the exclusive use of a household.

45. How many of these dwelling units* for home-ownerships are currently **vacant**?
 _____ # of currently **vacant** home-owner units*

46. What are your target service populations for home-ownership on CLT land?
 (Please mark yes or no for each group.)

Target service populations for housing on leased CLT land

- a. Less than 50% of area median income.....
- b. 50-80% of area median income.....
- c. 80-120% of area median income.....
- d. Above 120% of area median income.....

YES	NO
<input type="checkbox"/>	<input type="checkbox"/>

47. Does your CLT have an agreement with the local taxing jurisdiction to receive a real estate property tax rebate, lower tax rate, tax credit, or exemption on leaseholder's houses?

- Yes
- No

48. Are there any rental units on your CLT's land?

- Yes
- No → **Go to #54**

The following questions are about RENTER HOUSEHOLDS ON YOUR CLT's LAND

49. What is the total number of **RENTAL** dwelling units* on your CLT's land?
 _____ # of rental dwelling units* on CLT land

* A unit is one or more rooms, designed, occupied or intended for occupancy as separate living quarters, with cooking, sleeping, and sanitary facilities provided within the unit for the exclusive use of a household.

50. How many of these rental units* are currently **occupied**?
 _____ # of currently **occupied** rental units* on CLT land

51. How many of these rental units* are currently **vacant**?
 _____ # of currently **vacant** rental units* on CLT land

52. What is your target service population for rental units on CLT land? (Please mark yes or no for each group.)

Target service populations for rental units on CLT land

- a. Less than 50% of area median income.....
- b. 50-80% of area median income.....
- c. 80-120% of area median income.....
- d. Above 120% of area median income.....

	YES	NO
a.	<input type="checkbox"/>	<input type="checkbox"/>
b.	<input type="checkbox"/>	<input type="checkbox"/>
c.	<input type="checkbox"/>	<input type="checkbox"/>
d.	<input type="checkbox"/>	<input type="checkbox"/>

53. Does your CLT pay property taxes on rental housing?
 Yes
 No

54. Please indicate whether your CLT is leasing out any of its land or building space for each of the following types of non-residential activities.

	YES	NO
a. Agriculture.....	<input type="checkbox"/>	<input type="checkbox"/>
b. Office or retail	<input type="checkbox"/>	<input type="checkbox"/>
c. Industrial.....	<input type="checkbox"/>	<input type="checkbox"/>
d. Other non-residential activity. Please describe: _____	<input type="checkbox"/>	<input type="checkbox"/>

55. Are there any buildings on your CLT's land that are used exclusively for **NON-RESIDENTIAL** purposes?

- Yes
- No → **Go to #57**

56. How many exclusively **NON-RESIDENTIAL** buildings are on your CLT's land?

_____ Number of non-residential buildings on CLT land

57. Does your CLT have a ground lease document in place?

- Yes
- No → **Go to #60**

*The following questions are about the terms of your **GROUND LEASES** currently in place.*

58. Please indicate the number of ground leases and the typical duration of the ground lease for each type (a-d). If your CLT does not have a particular type of unit, please mark 0 for that type.

	Number of ground leases (write 0 if none)	Typical duration of the ground lease
a. Single Family Homeowners...		
b. Homeowners in multi-family houses.....		
c. Residential cooperative and condominium associations.....		
d. Businesses or Non-residential activities.....		

59. Is your ground lease document based on the Institute for Community Economics Model Ground Lease?

- Yes
- No → Please describe what kind of ground lease you use:

60. _____
Does your CLT have a resale formula in place?

- Yes
- No → **Go to #71**

61. Please mark the one phrase that most closely describes the current resale formula being used by your CLT:

- Indexed formula** -- adjusts the original purchase price of a CLT home based mostly on changes in the Area Median Income, the Consumer Price Index, or some other index.
- Appraisal-based formula** -- adjusts the original purchase price of a CLT home by giving the CLT homeowner a specified percentage of market appreciation, as measured by appraisals done at the time of purchase and at the time of resale.
- Itemized formula** -- adjusts the original purchase price of a CLT home by adding specific factors that increase the value of the CLT home and subtracting specific factors that decrease the value of the CLT home.
- Mortgage-based formula** -- determines the resale price by calculating the maximum amount of mortgage financing that a homebuyer at a targeted level of income can afford at interest rates on the day the home is offered for resale.
- None of the above** describes the resale formula used by your CLT; please describe your formula in your own words:

62. Please answer the questions below for the resale formula you marked in #61.

- If you marked an **indexed formula** in #61:

Please describe which specific INDEX is used? _____

- If you marked an **appraisal-based formula** in #61:

What is the PERCENTAGE allocated to the homeowner? _____

- If you marked an **itemized formula** in #61:

What are the items that increase or decrease the value of the house?

Factors increasing value	Factors decreasing value

- If you marked a **mortgage-based formula** or **none of the above** in #61
→ **Go to #63**

63. Does the resale formula used by your CLT give the homeowner a "capital improvement credit," a credit that takes into account major structural improvements that the homeowner makes to his/her property after buying a CLT home?

- Yes
 No

64. In case of termination of lease and selling the improvement, does your CLT retain the option to buy the house?

- Yes
 No

65. Has your CLT ever had any resales?

- Yes
 No → **Go to #71**

66. What is the total number of resales since the establishment of your CLT?
_____ Total number of resales
67. Approximately what is the average time it takes to sell a unit once a home-owner decides to sell?
 less than a month
OR
_____ months
OR
_____ years
68. When a CLT home is resold, does your CLT charge any fees?
 Yes → Please describe fees: _____
 No
69. Do your CLT's resales ever occur directly from seller to buyer?
 Yes
 No
70. Does your CLT ever administer resales, that is from the seller to your CLT and then from the CLT to the buyer?
 Yes
 No
71. Have any of your CLT homeowners' mortgage loans ever entered the bank foreclosure process? Please include mortgage loans saved by your CLT and houses lost from your inventory due to bank foreclosure.
 Yes
 No → **Go to #73**

72. What was the total number of your CLT homeowners' mortgage loans that entered the bank foreclosure process between January 1 and December 31, 2005?

_____ Number of mortgages in foreclosure process in 2005

73. Does your CLT have stewardship over any housing units where the CLT **does not own the underlying land**? For this question, we are referring to owner-occupied units with deed covenants, rental units, etc.

Yes

No

74. Please indicate whether your CLT engages in each of the following non-residential activities **on land your CLT does not own**.

	YES	NO
a. Agriculture.....	<input type="checkbox"/>	<input type="checkbox"/>
b. Office or retail	<input type="checkbox"/>	<input type="checkbox"/>
c. Industrial.....	<input type="checkbox"/>	<input type="checkbox"/>
d. Other non-residential activity. Please describe: _____	<input type="checkbox"/>	<input type="checkbox"/>

GENERAL INFORMATION ABOUT YOUR CLT

75. What is the name or names of the county or counties your CLT serves?

_____ Name of county _____ Name of county

76. Please tell us your role in your CLT or your job title:

ROLE/TITLE: _____

77. In case we need to contact you to clarify information in the survey, please fill out the separate sheet asking for your name. Mail that back in the envelope with your survey. We will store that information in a location separate from your questionnaire.

THANK YOU for your participation in this survey.

Feel free to use the back of this page to write any additional comments you have.

Please return your completed questionnaire and name sheet to the Center for Survey Research in the postage-paid return envelope.

If you have any questions about the survey, please feel free to e-mail or call Rosalind Greenstein, Senior Fellow and Chair, the Lincoln Institute of Land Policy at 617-661-3016 x147 (roz@lincolninst.edu) or contact Karen Bogen at the Center for Survey Research at 1-800-492-5845 (karen.bogen@umb.edu).

APPENDIX B – SURVEY DESIGN AND ADMINISTRATION

The survey instrument was tested by three cognitive interviews with CLT Executive Directors. The test cases were selected to represent a range of sizes, geographic regions, and experiences. One CLT director had not seen the questionnaire in advance and filled it out while the interviewer observed and asked questions about how he was filling it out. He was encouraged to point out any confusing questions, concerns, inconsistencies, or difficulties. The other two cognitive interviews were conducted by phone and the directors had been sent the instrument in advance. One had completed it before our call and the other had not. The director who completed the questionnaire during the interview on the phone, as with the interview that had been done in person, was encouraged to point out any confusing questions, concerns, inconsistencies, or difficulties. The director who had already filled out the survey in advance of the interview went over the answers with us over the phone and told us which she could and could not complete, why, and any concerns she had about the survey.

After the revisions done based on the cognitive interviews, the survey was sent to all the CLTs in the database. The CLT database had information for 176 CLTs including the names and addresses of CLTs and the names of the CLT Directors/Executive Directors for most of them. Over the course of the field period, 10 names were added to the database and were sent a questionnaire to complete, thus making a total study population of 186.

The initial mailing on May 19, 2006 included a cover letter (Appendix C), the questionnaire (Appendix A), a Save-the-Date postcard for an upcoming CLT conference, and a return mail envelope. The Lincoln Institute of Land Policy offered all CLTs an incentive to participate in the survey. Respondents were offered a waived fee (valued at \$100) for registration at a July 2006 conference sponsored by the Lincoln Institute of Land Policy and the National Community Land Trust Network. All respondents who returned their questionnaire by July 24 received this incentive.

A handful of initial mailings were done after the initial mail-out date as questionnaires were returned as undeliverable and newer addresses were found for them. A thank you/reminder postcard (Appendix C) was mailed to 173 CLTs in the database, two weeks after the initial mailing, on June 2, 2006. The second mailing was made to 126 CLTs on June 14, 2006. These were the CLTs who had not returned a completed survey or had a survey returned with a bad address as of that date. The second mailing package included a new cover letter, the questionnaire, and a return envelope.

CLTs who had not responded by June 26, were called and reminded about the survey. There were 116 CLTs on the list to call. Phone interviewers were briefed about the study the day before calls began. At this time, interviewers were given a telephone script and fact sheet about the study.

The interviewers were instructed to make one contact with the CLT; once contact was made there would be no further follow up calls to that CLT. Contact included speaking with the listed respondent or current director, or leaving a message on their voicemail or answering machine. If

the interviewer left a message with a live person who was not the respondent or current director, then the CLT was scheduled to be called back one more time.

After the first round of calls, 10 CLTs had incorrect numbers. No new phone numbers were found and these 10 CLTs were not reached. A second set of callbacks was needed for some of the CLTs with whom we did not make direct contact, as noted above. On June 29, 18 CLTs were called again and finalized (by speaking with or leaving a voicemail message for the director) and on July 6, 28 more CLTs were finalized, thus completing the callback phase.

Over the course of the field period, particularly after receiving the postcard reminder, a few CLTs called or emailed for re-mails of the questionnaire. We sent them out as requested. In addition, after both survey mailing dates, a reminder e-mail was sent out to a CLT listserv. The first reminder email was sent June 6 and the second reminder email was sent June 22.

APPENDIX C – COVER LETTER FOR INITIAL MAILING



**National Community
Land Trust Network**

Dear Colleague:

We are looking for your help in learning about how Community Land Trusts (CLTs) operate. Enclosed is a survey we are conducting to learn about the operation of this innovative model for affordable housing.

The CLT model is not well known in the policy arena, and much of what is known about CLTs has come from anecdotal information. The purpose of this survey is to provide a systematic and comprehensive view of CLTs, which we believe will be essential in the effort to increase the acceptance of the CLT model in the policy arena.

The questionnaire should be filled out by a top administrator at your CLT, the person who is most knowledgeable about the day-to-day operations of your CLT. The administrator should feel free to solicit the input of others at the CLT for items they cannot complete themselves. The survey should take about 30-40 minutes to complete, depending on the size and activities of your CLT.

All CLTs that return a completed survey will receive one registration fee waiver (\$100) for the upcoming CLT conference in Boulder, Colorado. Please see the enclosed save the date card for the upcoming conference. The waiver can be transferred to any staff member, board member, or leaseholder at your CLT.

Be assured that your responses to the survey are completely confidential. The questionnaire has an identification number on it for mailing and tracking purposes only, so that we do not mail another survey and can provide the conference registration waiver. Your CLT name will never be placed on the questionnaire. Only summary data from all participant CLTs will be included in the final report. The report will be accessible on the website www.communitylots.org.

Your participation in this study is voluntary. The study will play an important role in the affordable housing world, and your willingness to participate is greatly appreciated. Should you have any questions regarding the survey, please feel free to e-mail or call Rosalind Greenstein, Senior Fellow and Chair, the Lincoln Institute of Land Policy at 617-661-3016 X147 (roz@lincolninst.edu) or contact Karen Bogen at the Center for Survey Research, 1-800-492-5845 (karen.bogen@umb.edu).

Thank you for taking the time to provide us with this important information. Please return the completed survey as soon as possible in the enclosed stamped return envelope.

Sincerely,

Rosalind Greenstein
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Colin Bloch
Co-Chair
Interim Board
National CLT Network

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