



Housing as a Human Right

Elevating Accessible Solutions

Presented By



In Partnership With



Producing & Preserving Affordable Housing

- Myth: The “market” can solve our problems.
- Fact: The “market” created our problems.
- The Good News!
 - There are plenty of proven, non-market alternative housing models that have successfully provided safe, stable, AFFORDABLE housing for generations of Americans.

What we talk
about when we
talk about
“Affordable
Housing”

- Security
- Personal Agency
- Access to
PUBLIC Assets



City of Bridges

COMMUNITY LAND TRUST

Our Story



WE ARE

a new, **independent nonprofit** that works closely with community organizations and individuals.

We develop permanently affordable assets to strengthen community and improve the quality of our buildings and housing.

We connect people to resources and empower more and better prepared homeowners.

We provide ongoing stewardship for long-term neighborhood stability and individual opportunity.

OUR VISION

City of Bridges CLT envisions diverse communities where people **thrive, build wealth, establish roots, and foster community ties without risk of displacement.**

OUR MISSION

City of Bridges CLT **builds community ownership** that preserves **permanent affordability, empowers individuals, and ensures responsible growth and stewardship.**

OUR VALUES

We demand **dignity and respect for people and community, and advocate against discrimination and displacement**

We empower people and lead the way - together

We are **courageous, credible, and worthy of trust**

We inspire **thoughtful and honest community participation, and activate community plans and values**

We advance **fairness, justice, and equity**

OUR WORK

Our goal is to create 100 units of permanently affordable housing over the next 5 years.

We pilot innovative programs and find new ways to bring permanent affordability to our communities, including:

Down payment assistance

Community-controlled commercial space

Homeownership incubation

Educating the region about the community land trust model

Advocating for permanently affordable housing in Pittsburgh and beyond

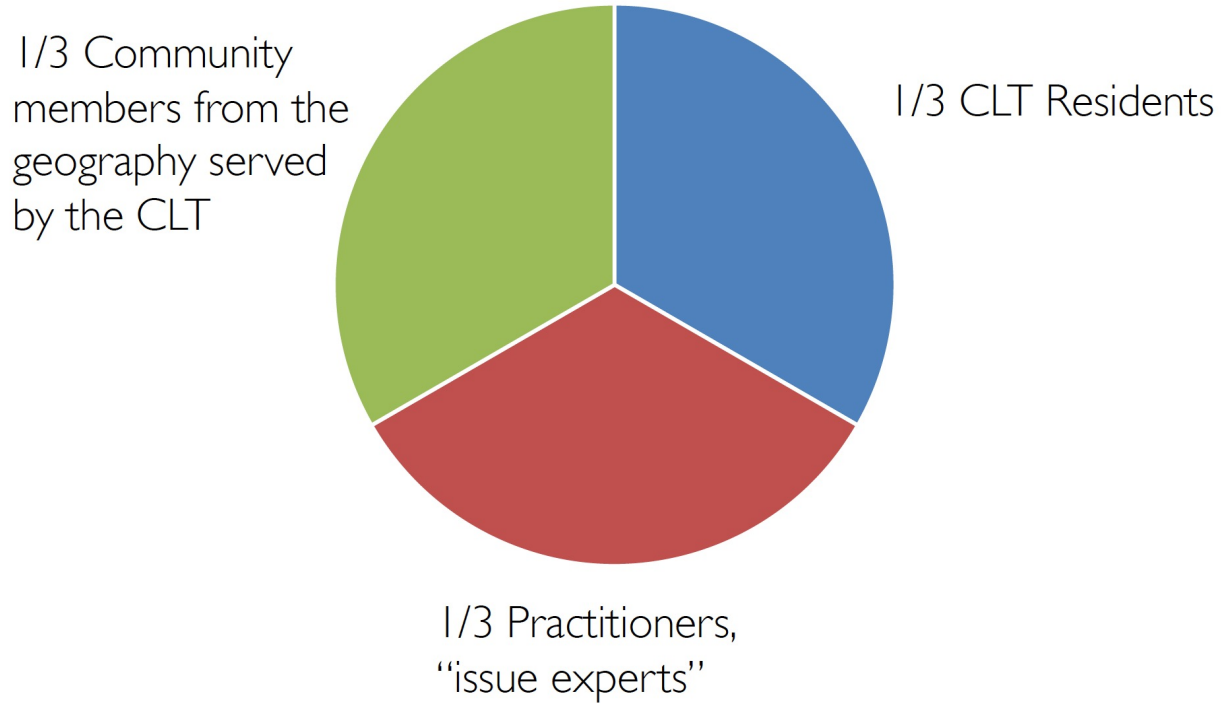
Get in touch with us: (412) 621-1811 or www.cityofbridgesclt.org



CBCCLT Organizational Information

- Membership Organization
 - All CLT residents are automatically members
 - Anyone who lives in a community we serve can become a member
 - Members elect our board at our annual meeting
- Staff of 6 and a Board of 12

CBCLT Governance Structure



CBCLT Homes

- Current Portfolio
 - 16 owner-occupied homes
 - 5 affordable rental units
 - 3 homes currently being marketed
- 2022 Ground Breaking
 - 12 new construction homes
 - 3 rehabs



City of Bridges
COMMUNITY LAND TRUST

What's a
Community
Land
Trust?

What is a Community Land Trust?

Nonprofit, geographic-based organization

Have been in existence for 50 years

Operate in 47 States

Governed by a tri-partite board of CLT residents, stakeholders, & practitioners

Over 13,000 units of CLT housing exist throughout the U.S.

The Earliest CLTs

- First CLT: New Communities Inc. Albany - GA 1969
 - Started by National Sharecroppers Fund to answer the question of security for African-American tenant farmers and sharecroppers who lacked the legal protections of industrial workers.
 - Largest African-American owned property in the US.
- First urban CLT: Community Land Cooperative of Cincinnati - 1981
 - Started by ecumenical association of pastors, priests, and nuns worried about gentrification and displacement.

COMMUNITY LAND TRUSTS

Create **PERMANENTLY** affordable homeownership

CLTs follow a unique approach to create affordable homeownership by:

- *Changing the structure of traditional property ownership; and*
- *Cultivating long-term relationships with residents, occupants, and users*

Structure of Homeownership

- CLT owns and holds title to the land forever, Homeowner owns home
- CLT conveys use of land to income-qualified homebuyer via a 99 year, inheritable, renewable ground lease
- Ground lease (to land) and deed (to home and land) are recorded with County Real Estate Dept.

Permanently Affordable Homeownership

- CLT homeowners, by signing the ground lease:

Agree to share with future homebuyers the affordability that was initially created for them

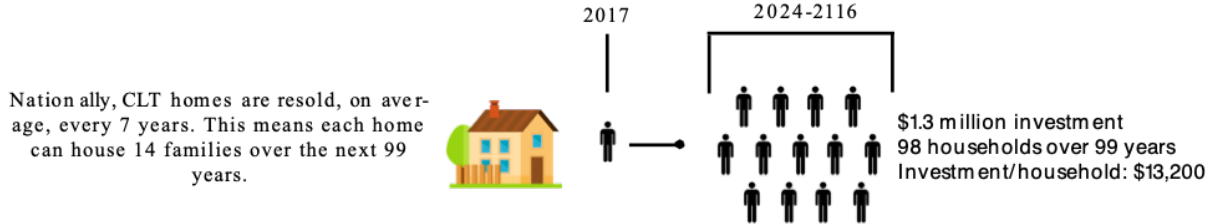
Agree to a resale formula that will be used to determine the price at which they can sell their homes

HOMEOWNER SECURITY

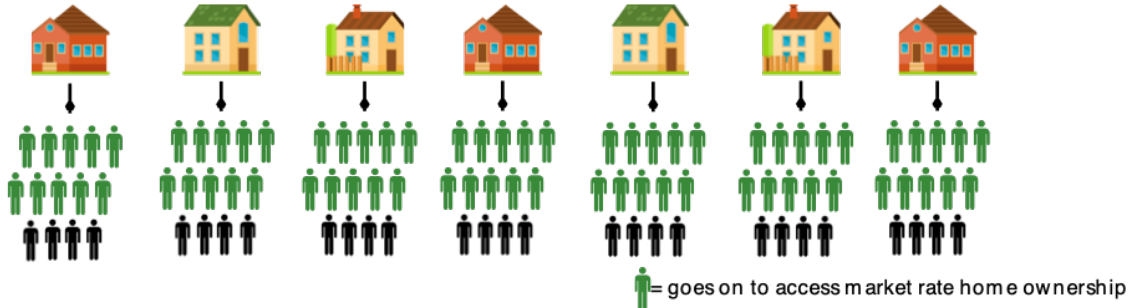
- Over 90% of CLT homeowners remain in their homes at least five years
- Historically, the average tenure of CLT homeowners is seven years
- Over 70% of CLT homeowners, when they sell their CLT homes, purchase an unrestricted, market-rate home

How do CLT homes act as the first rung of the home ownership ladder?

In a Community Land Trust, the subsidy is locked in to the home. Instead of increasing a buyer's purchasing power, the subsidy is preserved by the resale formula, ensuring the home is permanently affordable. This allows future buyers to benefit from the initial, one-time subsidy.

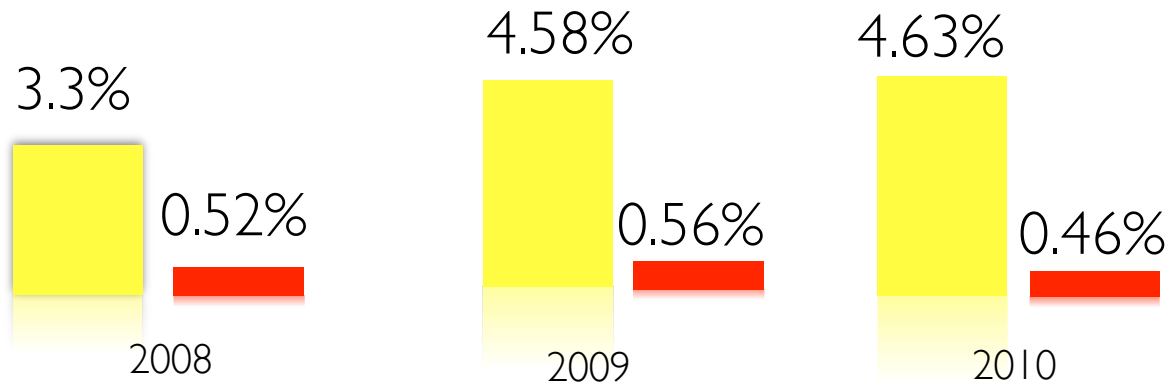
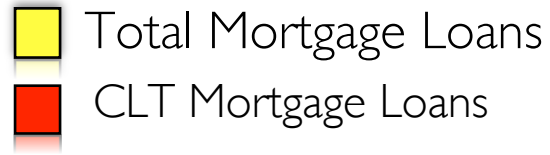


70% of CLT homebuyers go on to buy a market rate home, using the equity they gained by becoming a CLT home owner.



The work of City of Bridges is made possible by: the Hillman Foundation, Bridgeway Capital, Anonymous, the Heinz Endowments, UPMC Health Plan, Duquesne Light, City of Pittsburgh - Mayor William Peduto, Deborah Gross of City Council, District 7, and the Urban Redevelopment Authority of Pittsburgh, Wesbanco, and PNC Bank.

CLT Mortgage Performance



FORECLOSURE PROCEEDINGS



City of Bridges
COMMUNITY LAND TRUST

Questions?

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CHESTNUT HOUSING CORPORATION



My people will live in
peaceful dwelling places,
in secure homes,
in undisturbed places of
rest.

Isaiah 32: 18

Chestnut Housing Corporation



A nonprofit that began as a ministry of East Chestnut Street Mennonite Church (Lancaster, PA). CHC provides affordable rental housing for families experiencing homelessness.

Housing Need in Lancaster County

Each day in Lancaster County, **422 people are homeless** and many others find themselves at risk of losing their housing. Burdened by Lancaster County's rising rents and stagnant wages, an increasing number of families are facing hard choices about how to afford necessities such as housing, food, clothing, transportation, and medical care.

Many Lancastrians find themselves just one crisis away from catastrophe.



The Mission of Chestnut Housing:

The mission of CHC is to partner with people experiencing homelessness – transforming our safe, affordable housing units into their permanent homes.



How Chestnut Housing Works

Chestnut Housing acquires blighted, or otherwise below-market housing, and rehabilitates each unit to our standard for quality homes, using **a mix of donated funds, patient capital, and volunteer work** in order to provide rental homes at affordable rates.

How Chestnut Housing Works (page 2)

We partner with local service agencies to identify families and individuals who have recently experienced homelessness and set **rent at no more than 30% of household income**. Partners provide one year of case management, and together we provide additional support to residents as needed.

How Chestnut Housing Works (page 3)

Property management services are provided by a third-party firm, at a discounted rate to support our mission

Our Partners:

- Tenfold (formerly Tabor Community Services and Lancaster Housing Opportunity Partnership)
- Milagro House
- CAP (Community Action Partnership)
- Good Samaritan Services

Our Future

Chestnut Housing currently manages 12 affordable housing units. This year we have outlined a strategy to provide **100 homes in five years.**

We will work with new partners to:

- Acquire and preserve affordable apartments
- Develop new affordable homes
- Resource other congregations to provide additional affordable housing.

THANK YOU!



Sue Waterfield, Board Chair

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Living In A Limited Equity Coop

- I've been living at Vernon House with my son since Summer 2009.
- We are a multi-racial family, and wanted to live somewhere that positively reflects our family.
- Vernon House has in its by-laws its overt dedication to being a democratic, multi-racial, multi-generational, multi-cultural community.



What is a Limited Equity Coop?

- A working definition of LEC from scholar Susan D. Bennett is "resale restricted housing in which occupants hold an ownership stake" (2020).
- Our LEC, Vernon House Cooperative Apartments, in the NW neighborhood of Mt. Airy in Philadelphia, has fees that average approximately 50% of rents in the complete Mt. Airy district.
- As residents, we each own 1/48th of the building while we live here, in this 1926 brick building of 48 units.

We do our own gardening; each member has to earn Community Service points via attending meetings and contributing to the community.



The view from our kitchen window in early Spring.

We also shovel snow. 1 hour = 1 service point.



The ideas behind a Limited Equity Coop

- There is no mortgage (that model is called a Mortgage-Led Coop).
- Our one-time buy-in is currently approx. \$1200 per unit.
- Affordability results in large part from self-governance of the Coop by its members.
- Apartment fees cover costs, but no one is making a profit.
- Residents contribute their time and expertise to help maintain and manage the coop. We plow money back into building maintenance and improvements.
- Current Self-Governance Committees: Board, Maintenance, Occupancy Review (oversees Point System), Elections, Screening for New Residents, Grievance.

What does affordable look like?

- Vernon House current carrying charges, per month, including utilities (except the gas for gas-fired stoves)
- 2 bedroom – 1 bath (small) \$862
- **2 bedroom – 1 bath \$891 (ours)**
- 2 bedroom – 2 bath \$950
- 3 bedroom – 2 bath \$1057
- 3.5 bedroom – 2.5 bath \$1112

Apartment sizes
range from 972
to 1791 sq. ft.

We have 48 units. One is occupied by our live-in superintendent, who has been here over 30 years.

Earning Points

- committee work,
 - attending meetings,
 - showing up to potlucks and social gatherings,
- underscores our core values of community involvement and engagement.

Quarterly Record for earning unrecorded work points

January-March April-June July-September October-December

Please complete this form to record any points not already recorded on the sign-in sheet for committee or project work.

Individual work, non committee or project work, done by a member that did not require a sign-in sheet should also be recorded by the on this form.

Name Amy & Jesse Unit # 22

8 MTG + 14 WORK PTS

List date, work description and the amount of time spent individually on a separate work project, eg. shoveling, sweeping, hauling, etc.

1 hour of work earns 1 work point.

Date	Work description	Hours/Points
7 JAN	Snow Shoveling	1 hour
29 JAN	Snow Shoveling	1 hour
29 JAN	Salting Walkways	1/2 hour
29 JAN	Delivering ORC Notes	1/2 hour

Our Past and Our Future at Vernon House

- How we became a Limited Equity Coop
- How we plan to remain a Limited Equity Coop
- Strengths of a Limited Equity Coop



How We Became A Limited Equity Coop

Built as luxury housing in the 1920s.

By early 1970s owned by an absentee landlord who failed to maintain the building.

In 1974 residents went on rent strike, putting their rent money into escrow.

Tenants went to court – a judge ruled in the tenants' favor; the landlord was ordered to pay bills and make needed repairs.

Instead, landlord stopped paying the mortgage; property went into default. The building was auctioned at Sheriff's sale.

Later in the year, the residents managed to pull together the money to buy the buildings through a local non-profit community development corp., Germantown Homes, for \$200K.

In 1989 VH officially converted to a Limited Equity Housing Coop under PA state law. The designation allows VH to borrow money for needed repairs and to set up financing for the building's future.



DAVID & GOLIATH

How we plan to remain a Limited Equity Coop

- Many Coops go under financially because they fail to route money strategically to savings to cover large capital expenses that maintain the property.
- If there are no savings, a heating, roofing, or structural failure could pose an insurmountable cost.
- Many Housing Coops have had to sell to a landlord or developer in this situation.
- We have instituted a Capital Plan, and we now route a percentage of each carrying charge to a savings account, and we have had engineering reports done to map anticipated life-times of various parts of our home. We will have the funds to do required replacements, upgrades, etc.

Strengths of a Limited Equity Coop

- **FIGHT GENTRIFICATION:** Research supports that Limited Equity Housing Coops are a strategic way to prevent the over-inflation of housing prices due to neighborhood gentrification.
- **EMPOWER RESIDENTS:** As Prof. Louise Howells, a leader in the movement to support LECs, has written, when tenants take ownership of their housing, the transformation "creates a structural reversal of the tenants' subordinated role." (Bennett, 85)
- **STRONGER TOGETHER:** "[T]he one vulnerability that [LEC residents] do not suffer is housing precarity. The interconnectedness of members of an LEC means that they know that they rise and fall together and that they cannot not let their neighbors sink." (Bennett, 86)

Arguments In Favor Of Limited Equity Coops

- We bring stability to a community because we can afford to remain, and engage in local groups and activities.
- Long-term residents make neighborhoods more stable, community-oriented, and safe.
- Because housing coops are non-profits, there is no incentive to raise fees or our monthly carrying charges (what Limited Equity Coop “rent” is called). Meanwhile, commercial rents increase in unpredictable ways.
- Affordable housing contributes to strong families.

How Do You Build The Requisite Sense Of Community?

The Vernon House Model:

- The points system requires people to connect, show up, speak up, and be involved. We have monthly membership meetings. We have 3 potlucks a year for everyone and their friends, as well as work days in the yard, First Friday gatherings outdoors on warm evenings, and community movie nights.
- If a household fails to earn enough points in a year, there is a fine, and they have to add those required points to the next year.
- Things that are common at Vernon House: babysitting, taking in your mail when you are away, feeding or walking your pets when you are away, showing up with food when you get home from a hospital stay, shopping for each other during the pandemic, driving neighbors places, and a hundred more things which we do happily as members of an intentional community.

How Do You Build The Requisite Sense Of Community?

The Coin Street Model:

- Coin Street Community Builders in London, England, obtained land in the 1980s to develop as affordable housing for local people.
- Their method of Cooperative-building was to assemble residents prior to the start of building as a new cooperative, and work on connecting and strengthening them as a collaborative, invested, and united group.
- These groups had input into the design of their future homes, while building social bonds.
- Results: strong, stable low-cost housing cooperatives.



Coin Street Housing, London

A Few Academic References on Limited Equity Coops

Bennett, Susan D. "Making the Second Pandemic: The Eviction Tsunami, Small Landlords, and the Preservation of 'Naturally Occurring' Affordable Housing." *Journal of Affordable Housing & Community Development Law*, vol. 29, no. 2, fall 2020, pp. 157+.

Very good info on successful Limited Equity Housing Coop progress in Washington DC, particularly.

A source specifically on Coin Street

- “[T]he Coin Street Community Builders have created a structure that cannot be undermined or taken over and have thereby secured their community in perpetuity” (Rudlin et al.)
- Rudlin, D., Thompson, R., and Jarvis, S. *Urbanism*, London: Routledge, 2016. Chapter 4 is on Coin Street, London.



Coin Street Housing, London

Another source on Coin Street

“In 1986, just hours before the GLC [Greater London Council] was abolished by Margaret Thatcher because of its radical political stance, 13 acres of prime development land on London's South Bank (the Coin Street sites) were transferred for a nominal sum to a community organisation called Coin Street Community Builders. **This set in motion the largest inner-city community-led low-cost housing scheme in the UK.** Since then, Coin Street Community Builders have undertaken a complete transformation of a series of derelict sites on the Thames-side overlooking the City of London into groups of well-designed low-cost cooperative houses and flats (250 in all) with workshops, a neighbourhood centre, and public spaces along the Riverside. These sites and the riverside would otherwise now be a largely privatised space with faceless office blocks and luxury flats.” (Colenutt, 5)

- Robert Colenutt, “Knowledge and power in the politics of property development,” *AREA – The Royal Geographic Society*, 28 January 2020.

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