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Sawmill Community Land Trust

Albuquerque, New Mexico

Background

In the Sawmill community, one of the oldest Hispanic neighborhoods in Albuquerque, New Mexico, it is not unusual to also find residents of Polish, Irish, German, and Native American descent. Sawmill contains a mix of industrial, commercial and residential land uses. The community was once home to the American Lumber Company, the largest industry in the state.

Environmental problems stemming from a particleboard factory recently have plagued this close-knit neighborhood, where families have lived for generations. Some of the city officials and state representatives who supported the development of the Sawmill Community Land Trust are former residents or descendants of families from the neighborhood.

In the past decade, land costs have increased rapidly in Albuquerque, making it hard to develop and secure affordable housing opportunities for lower-income families. Sawmill is adjacent to Historic Old Town, one of the state's leading tourist attractions, and next to downtown Albuquerque. Property values in Sawmill have increased rapidly since 1995, where undeveloped land in the Sawmill neighborhood has risen from \$1.05 per square foot to its current high of \$4.10. A home that sold for \$26,500 in 1981 cost \$125,000 in 2000. "Today, in Albuquerque, you cannot buy an affordable house," says Max Ramirez, Board President of the Sawmill Advisory Council (SAC).

Increases in land values and home prices accompanied vigorous investment activity in Sawmill. As Jessie G. Sais, Office Manager of the SCLT explained, "This pocket of poverty all of a sudden turned into a pocket of gold." Since 1996, new developments in the area include the 60,000 square foot commercial and retail Rio Grande Plaza; two former industrial sites converted into wholesale businesses; an expanded Sheraton Hotel Convention Complex; and two new museums. Law offices, salons, and other small businesses began replacing entire blocks of single-family homes. "We originally got organized around a pollution issue," explained Debbie O'Malley, Executive Director of SCLT. "After having a couple of successes . . . we started to notice other issues." Community members began to rally in earnest to preserve their affordable housing.

Developing the Community Land Trust

Sawmill CLT was incorporated to protect the character of Sawmill in the face of encroaching development and ensure the continued affordability of a neighborhood of long-time citizens of Albuquerque. According to O'Malley, the community land trust was "the only tool we found that educated communities, kept land under community control, [and] empowered residents to do self-governance." The community land trust would allow local families to "age-in-place." As children become adults, they could afford to remain in the area if they chose, close to their families. Elderly people could comfortably remain in a familiar environment.

SCLT, founded as a 501(c)(3) nonprofit organization in 1996, replaced the Sawmill Community Development Corporation (CDC) as the development arm of the Sawmill Advisory Council (SAC), a grassroots organization formed in 1986 to counter pollution problems caused by a particleboard factory. SCLT contacted the Institute for Community Economics, a national nonprofit organization considered the experts in developing community land trusts to assist them in preparing to respond the Request for Proposals to develop the project. When 27 acres of land became available for development, the neighborhood was concerned that the factory would expand and aggravate the problem. SAC convinced the city to buy the land to avert increased pollution.

Initially, SAC did not plan to develop the land itself. Rather, the group reached an agreement with the city that any future development of the parcel required its input and approval. However, in the five years it took to rezone the land for residential use, SAC recognized a unique opportunity to develop perpetually affordable housing if it incorporated as a community land trust. During this interim period, the Sawmill CDC built seven infill affordable housing units elsewhere in Sawmill, demonstrating its capacity and gaining the trust of the community. Attractive, New Mexico vernacular-style homes assured the community that the work would be of quality.



The Sawmill CDC went forward to incorporate as a community land trust and developed a plan for the land through a four-day community charrette (where groups gather to review design alternatives for a particular project). With the help of students from the University of New Mexico Design and Planning Center, residents identified their vision for housing, commercial spaces, services, and open space.

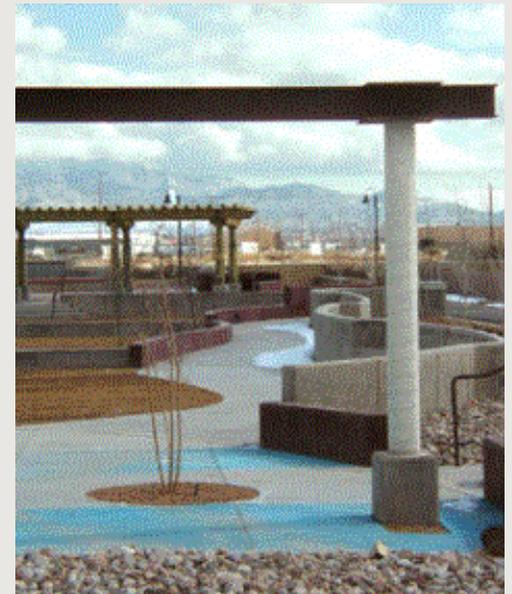
Organizational Features

SCLT's mission developed to provide permanently affordable housing and job opportunities in a safe environment, primarily for residents earning up to 80 percent of the area median income.

After completing a comprehensive community visioning process, SCLT began to plan its multi-faceted community - *Arbolera de Vida* ("Orchard of Life"). The plan calls for 100 housing units, including single-family homes, townhouses and senior apartments, together with a plaza, park, community center, senior center, commercial space, and 17 acres of open space with bike and walking trails. To date, almost all of the 25 homes built in the first phase of development have been sold, ranging from \$54,700 to \$125,000. With an average appraised value of \$125,000, each unit is subsidized at an average of \$27,000.

The SCLT resale formula gives the SCLT homeowner that wants to sell a fair return on investment while ensuring that the home is affordable to the next low- to moderate-income family. (See the Limited Equity Housing Cooperatives tool.) The term of Sawmill's renewable lease for the land is 99 years, and there is a \$35 monthly administrative fee for each household. In addition to administrative fees, SCLT will accrue revenue from commercial rents and leases to cover operating and maintenance costs of the SCLT. When there is a surplus, funds will be used for community projects such as a community bank, a loan fund for small businesses and home repair, and a scholarship fund for local students.

Financing for SCLT comes from a range of sources, including HOME and Federal Home Loan Bank dollars. In addition to providing the parcel of land - which was acquired through Community Development Block Grant funds - the city provides about half of SCLT's operating funds. The remainder is financed through grants. In addition to the City, SCLT partners with a CDC on homebuyer training; with YouthBuild to construct housing; and with other affordable housing developers in a citywide roundtable.



Accomplishments

For Debbie O'Malley, the fact that SCLT has almost completely sold the Phase 1

houses to low income residents is the greatest achievement. "If you earn at least \$19,000 a year, you can buy a house here," she says. Last year, Renati West was paying \$700 a month for a public housing project unit half a mile from Arbolera de Vida. With a modest income from a full-time job, she could not afford to buy a house in the open market. She would not have been able to find a manageable mortgage or cover increasing property taxes. Through SCLT and a subsidy, West was able to purchase a house worth \$104,000.

A major challenge facing Albuquerque homebuyers has been rising property taxes, which tripled between 1995 and 2000. SCLT negotiated an agreement with the tax assessor to make the land trust holdings tax exempt. Now, property taxes are assessed only on the building improvements and not on the land in the Arbolera de Vida project. "I knew a lot of people who were paying very high taxes," said West, "and thought I would never be able to own a house." Now, she lives in a home so attractive that "people think I've paid \$150,000 to \$200,000 for it!"

Another accomplishment of SCLT is the diverse ethnic mix of Arbolera de Vida. The community is home to Hispanic, African-American, Native American and European descended families. While racial tensions sometimes surface in changing neighborhoods, in Arbolera de Vida this is less of a concern because it stems from the creation of *new* housing. "When we see each other," West claims, "we just see our neighbors." The development's amenities, such as the recently dedicated plaza and the 1.5-acre park now under construction, are not for SCLT homeowners only, but will serve the residents in the homes surrounding the land trust. Changes are apparent already, according to West. "We're a neighborhood now, not a subdivision."



Challenges

"It was no small feat to put [a community land trust] together," O'Malley emphasizes. First, city officials had to be educated on the structure and merits of

a community land trust. Then, a legal protocol and funding had to be developed through which the city could transfer the land to SCLT. Community Development Block Grant (CDBG) funds were used because New Mexico is an "anti-donation" state: the city cannot give away property unless the funds through which it acquired the property specifically allow the transfer.

The city's initial resistance to the community land trust was based on a concern that it would lose its investment. Also, the city was hesitant to partner with a nonprofit organization. Ken Balizer, of Albuquerque 's Development Services Department, recalls: "I had to convince my bosses, the chief administrative officers and the mayor. They [worried] 'Can we really enter into a relationship with a neighborhood to plan for 27 acres in the middle of our city? What are people going to think? Is it going to work? Will we fall on our faces?'" To meet the city's concerns about possible failure, the development contract provides for ownership to revert to the city if SCLT fails or disbands. Residual tensions with the city reflect the difficulty of transforming a community organization, with its critical and advocacy roles, into a partner with a city government. "We have to continually massage those relationships," O'Malley acknowledges.

Another challenge SCLT faces-common to many community land trusts-is educating the community and assuring potential homebuyers that the community land trust model is a viable option for them. According to Renati West, there are a large number of eligible community members who do not know about SCLT. A final challenge faced by SCLT is the cheaper competition from housing development in the suburbs. SCLT says that this challenge compels them to develop a quality product that rivals suburban homes and draws buyers to the city core. The Sierra Club recently cited SCLT as a "Smart Growth Success Story" in a 50-state survey of innovative initiatives that stem suburban sprawl.

Keys to Success

SCLT clearly would not exist if there had not been a strong working relationship with the City. Balizer notes, "Having a partnership between the City and a neighborhood organization to do a development of this magnitude has not been

seen before in Albuquerque ." The combination of city's resources and SCLT's persistence won out. O'Malley explains, "You have to know where you're going, you have to be relentless. and you need to have an attitude that problems can be solved."

Another key to the success of this initiative, according to O'Malley, was the high level of community participation throughout the five-year planning period. "As a result of that, the neighborhood is very supportive of this project." Renati West said that unlike her experiences with other agencies in Albuquerque , she found that she could just walk into the SCLT office and immediately get assistance from staff. "They were always there for me." Today, there a strong sense of ownership among SCLT members like West, who regularly sing SCLT's praises in the community; and the SCLT Board of Directors is extremely active and supportive.

Finally, the success of SCLT can be linked in part to its Hispanic residents, who already had a favorable view of community-owned land. Many residents view the land trust as they did Spanish Land Grants, which served the community by securing land and water rights. With the drive to control the land once again, people supported SCLT as a way to restore an old way of life. This is not the case, however, with new immigrants from Mexico, many of whom are arriving in Albuquerque and dream of participating in the traditional housing market, though it remains far beyond their reach.



Future Plans

SCLT is completing the first phase of its development plan - mainly housing units - and is beginning the second phase, with increased attention to community infrastructure, including a park, bike trails, a child and senior day-care center, and a community center. The final phase will include commercial development. In keeping with SCLT's mission to provide jobs as well as housing, potential commercial projects will be evaluated according to key criteria: employment opportunities, local ownership and/or management, hospitality

to seniors and youth; and contribution to a sustainable regional economy.

In the future, SCLT hopes to acquire and develop other properties in Albuquerque . Currently, its bylaws restrict SCLT to a specific section of the city, but the goal is to eventually become citywide. Rather than confined to specific pockets, Debbie O'Malley says, "I think it'd be wonderful to have affordable housing everywhere in the city." In the meantime, Arbolera de Vida-once a vacant industrial site-is the first step to achieving that goal.

Portland Community Land Trust

Portland, Oregon

Background

Portland , Oregon has long been known as a progressive city, and it has been lauded for such innovative planning strategies as its urban growth boundary. Despite such energetic planning, Portland allowed several urban core neighborhoods to deteriorate through the 1970's and 1980's. These neighborhoods are mostly comprised of African-American, Latino, Southeast Asian residents, as well as immigrants from the former Soviet Union.

Through the 1990's, Portland experienced enormous growth, causing real estate prices in prime neighborhoods to skyrocket. This growth coincided with a commitment from the City that Portland would be a "city without ghettos." This focused a significant revitalization initiative on its poorer northern neighborhoods. As urban renewal dollars flowed in, the residents experienced a dramatic rise in land values, due in part to the revitalization efforts but compounded by the decreasing availability of land within the confines of the urban growth boundary. Families with long histories in these neighborhoods started to be driven out by upwardly mobile, mostly white professionals who are willing to buy or rent their houses at tremendously high prices. North and Northeast Portland are now considered some of the least affordable neighborhoods with housing prices having doubled since 1990.

The City of Portland, growing increasingly concerned about its lack of affordable housing, hired the consulting firm, Deloitte and Touche, to conduct a housing survey. The report noted the unavailability of homeownership opportunities for lower-income people, even those with stable work histories, steady incomes, and savings. While the city had been devoting sizable amounts of money to subsidizing homeownership, there were no long-term benefits to the wider community. Deloitte and Touche recommended a community land trust as a strategy to retain public subsidy and self-renewing affordability.

Development of the Community Land Trust

The Portland Community Land Trust (PCLT) was created in 1999 as an anti-displacement tool to provide stable, affordable homeownership in rapidly gentrifying Portland neighborhoods, mainly those within the new Interstate Corridor Urban Renewal Area (ICURA) in North and Northeast Portland . According to Mary Bradshaw, PCLT's Executive Director, the goal was to balance the intensive revitalization efforts with efforts to maintain affordability. "We specifically targeted our advocacy efforts to make sure that as this tax increment money comes in, it won't fuel displacement." PCLT targets potential homeowners in specific neighborhoods with family incomes between 50 and 80 percent of the area median income.

When the City issued its report recommending a community land trust, a number of affordable housing groups, as well as politicians and community residents responded favorably. Housing advocates proposed the establishment of a new organization to expand community land trusts throughout the city . The Institute for Community Economics (ICE) provided both technical assistance and start-up funding to the Portland CLT. The technical assistance ranged from basic organizational development to aiding the PCLT as it developed its programs. A \$25,000 grant enabled PCLT to develop a land lease, rent office space and buy office equipment. ICE currently is aiding the PCLT in developing a multi-family homeownership model where current tenants can convert to homeownership either as a condominium or a co-op.

Organizational Features of PCLT

PCLT develops properties across the city in partnership with other community organizations. The largest, the 7.5 acre Rosemont Commons in North Portland, will provide 100 units of housing for low-income seniors; 18 large family units; 50 single-family homes (including ten Habitat for Humanity homes, for families at 30-60% of the area median income); seven other subsidized homes (for families at 60-80% of area median income); and 33 market rate units. A second site, under development by the Franciscan Enterprise in Northeast Portland, was acquired through the county.

PCLT's buyer-initiated program, supported by a \$400,000 grant from the city, is part of a \$1.5 million Anti-Displacement Program in ICURA. It qualifies low-income families to obtain mortgages to buy a house in one of several designated neighborhoods. The PCLT grant purchases the land beneath the house, it becomes part of the community land trust, and the homes become subject to a covenant limiting resale value to the accrued equity plus 25 percent of appreciated value. Several other community land trusts, including Burlington, Vermont, offer this kind of program that focuses more on outreach, counseling, and financing for prospective homeowners and less on the development of new properties.

One participant in the Portland CLT is Percy Winters, one of many people experiencing the challenge of renting in Portland . He started looking for a house to buy in 1995, when his landlord wanted to occupy the property. Winters researched programs to help low-income families purchase homes, but found most of the programs unaffordable. When he came home in 1999 to his children crying by the landlord's newly posted "For Sale" sign, he became re-energized to find the recently established PCLT. Today, Winters is Vice Chair of the Board of Directors. "The reason I joined the board," he said, "is because a lot other programs bring some subsidy to the table, but not enough to bring the price down to [what people] can afford." Currently, he is looking for a home to purchase in his current neighborhood.

Accomplishments

When PCLT was created, it acknowledged Portland 's rich fabric of nonprofit housing developers and forged its role to act as a long-term land steward. PCLT is a young organization, but according to Jason Seivers, a PCLT Board member, "It has made a grand entry on to the stage of housing support groups in the city." The first 13 units will be completed by the end of 2001. Significant public support has

been garnered. Bradshaw points out, "[We have been able] to coordinate some really diverse political opinions and get them all bought into a land trust here in Portland," points out Bradshaw. "[Support from the] City Council and the Mayor is a huge accomplishment because their agendas are diverse."

Landing Portland 's Anti-Displacement Program funds to capitalize its new buyer-initiated program, and getting Multnomah County to prioritize subsidy retention for tax foreclosed properties gives PCLT a significant foundation

Challenges

Cultural Context. One of the tasks that faced PCLT during its initial phase was engaging a diverse constituency of members and directors. A related challenge for PCLT is educating itself about the cultural barriers to the land trust concept that exist in different cultural communities. Mexican-Americans, for example, have learned from experience to view land agreements with caution. The ownership structure of community land trusts reminds some African-Americans of sharecropping. And, among new immigrants, the drive to achieve the "American Dream" of single-family homeownership has prevented some families from considering a type of ownership where the land will not belong to them.

Equity Tradeoffs. PCLT has invested substantial resources in educating housing advocates and the general public about the benefits of the community land trust model. Some nonprofit housing organizations resisted a community land trust because it did not build equity for low-income communities the way conventional homeownership strategies do. PCLT has mostly overcome the resistance by making the case that it is serving a population that would not have homeownership opportunity in the current conventional market. PCLT developed a resale formula that allows PCLT homeowners to accrue some equity while gaining stability in their housing and their neighborhoods. Bradshaw believes this raises an ongoing challenge. "We need to broaden this discussion," she asserts, "by mobilizing advocates for increased wages and better educational opportunities -[that's] why these people cannot afford housing in the first place."

City influence. Increasingly, the city has seen the community land trust as an answer to retaining economic development subsidies in the long term and wants

to transfer many of its holdings to PCLT, including commercial use properties. PCLT is negotiating with the city to develop a small business incubator as opposed to a commercial development serving larger corporations.

Land Values. A final challenge is simply the cost of providing housing for low-income families in Portland. The Anti-Displacement program funds of \$400,000-given the housing market in Portland -will only help about a dozen families. Helping a family with an income below \$50,000 purchase a home requires significant subsidy, but PCLT is committed to the long-term investment.

Keys to Success

Support from the city and cooperation among other housing advocacy groups has been invaluable to PCLT. Seivers thinks it is due, in part, to a "more open-minded and progressive attitude here [in Portland]." "PCLT developed its niche carefully, positioning itself as a cooperative partner with an ability to complement the work of existing organizations and not supplant their efforts.

PCLT's initial success is also based on its efforts to develop a strong organizational infrastructure. "When you're talking about entering into a 99-year renewable lease," says Bradshaw, "it needs to be with an organization that's going to be here. [We need to be financially stable and diversified and build strong members and a community base that make sure we go on into perpetuity. Who ever thinks about this stuff? With a land trust, you have to."

Burlington Community Land Trust: Creating Diverse Housing Opportunities

Burlington, Vermont

Background

One of the largest and most influential community land trusts in the United States is located in Burlington, Vermont, a university town of about 40,000 on the shores of Lake Champlain. For the past two decades, economic growth and progressive public policies, combined with an attractive New England setting, have made Burlington a desirable--and increasingly expensive--place to live. Despite being a pristine college town, Burlington is home to low-income residents living in decaying neighborhoods. In the early 1980s, the city embarked on a much-needed program to revitalize the waterfront neighborhoods, including the historic Old North End. In light of neighborhood improvements, and the fact that this area was very near Downtown Burlington, some community members began to worry that long-time residents would be displaced by gentrification. "We wanted to be able to revitalize those neighborhoods," says Brenda Torpy, Executive Director of the Burlington Community Land Trust (BCLT), "without making them unaffordable to the people who lived there."

Strategy and Rationale

Community activists proposed a land trust as a strategy to preserve affordable housing for current residents as well as for all future residents. Peter Clavelle, the Mayor of Burlington, explained the City's interest. "By supporting the CLT model, a number of things are done," he said. "One is taking the profit motive out of housing. The investment remains with the community and the long-term affordability of the housing is guaranteed."

BCLT initially focused on revitalizing and creating affordable homes in the Old North End neighborhood, BCLT expanded into other neighborhoods. Realizing that housing problems are regional and that work in the suburbs is as crucial as in the urban core, BCLT has acquired properties throughout its county-wide service area. Since its establishment, BCLT's holdings have grown to nearly 500 units of housing and its membership has increased to more than 1000 people. Torpy explains that one goal of BCLT is to provide a wide range of housing options to meet the diverse needs of the region's residents. "We have folks living in shelters; single-room occupancy; very affordable rentals; housing cooperatives; affordable condominiums throughout the city and county, and affordable single-family homes." BCLT housing co-operatives provide many families their first opportunity to purchase a single-family house, and the community land trust helps co-op members with this process. Additionally, BCLT has used the co-op model to

reach specific groups, such as artists, who can benefit by living and working in former industrial buildings.

While BCLT's initial focus was on affordable housing, it has expanded its activities to include comprehensive neighborhood revitalization. BCLT has cleaned up blighted properties, created a park, and provided facilities for a variety of community organizations such as a "food shelf" facility, legal aid, and a technology center. New projects include a community health center and the rehabilitation of a brownfield site. As do residents, community organizations either rent from BCLT or own their buildings on land leased from BCLT.

Developing the Community Land Trust

The Burlington Community Land Trust emerged out of meetings of citizens concerned about escalating home prices, city officials, and consultants from the Institute for Community Economics. BCLT's emergence and subsequent strength was in large part a function of the support it received from the Burlington city government - a newly-elected, progressive administration. The city provided a \$200,000 seed grant to BCLT to get the land trust underway, and the city employees' pension fund set up a \$1 million line of credit. Initially, property was acquired with the help of the city: one of BCLT's first parcels of land came from a developer who, it is said, agreed to donate land for six houses as part of his negotiations with the city.

Since its initial stages, BCLT has been supported by a range of funders. For a time, BCLT used Community Development Block Grant funds to purchase land, until land became too expensive. Currently, single-family homes are often built with funds from Vermont's Housing and Conservation Trust Fund, which subsidizes their acquisition of land under homes that were purchased by lower-income households in the conventional real estate market. One participant in this program was Bob Robbins, the current Board President and a homeowner on BCLT land.

In looking for a single-family home, he used a traditional realtor, located a house, and then purchased it with the help of a grant and a special mortgage through which the community land trust assumed ownership of the land. For him, this was a practical solution, since his family was looking to live in a relatively affluent neighborhood and "conventionally, we'd have no way of coming up with a down payment." For multi-family developments, BCLT uses Low Income Housing

Tax Credits, HOME funds, and Federal Home Loan Bank funds. The land trust also solicits individual donations for operations and non-housing projects.

In addition to a close partnership with public entities, BCLT works in tandem with a network of community organizations such as the Lake Champlain Nonprofit Housing Development Corporation. BCLT also collaborates with groups in the fields of mental health, AIDS, family service, and homelessness.

Accomplishments

The massive revitalization efforts were visible when, according to Mary Houghton, BCLT's Finance Director, "people started complimenting us on paint jobs on properties that we didn't own. There's a sense in the community-I hear bankers and the Chamber saying this-that you can see a difference in the Old North End because of BCLT. We're very proud of that," says Torpy. In 1994, the Old North End was awarded Enterprise Zone status by the U.S.

Department of Housing and Urban Development, and BCLT played a lead role in implementing strategies for that program. The Old North End has been rehabilitated and preserved for "multi-generational" families as well as a new wave of refugees from Bosnia and Southeast Asia.

BCLT has made an impact throughout the city by becoming one of Burlington's largest residential property owners. In turn, it has successfully served a population often ignored by traditional housing policy. Richard Kemp, a BCLT member, states, "Essentially, we were not supposed to succeed because we were dealing with single mothers, welfare mothers, moderate and low income people. And we're successful."

A true measure of a community land trust's success is the extent to which low-income residents are able to stay in revitalized neighborhoods after resales occur. "We're old enough to have had a number of resales," explains Torpy, "and we've seen it work. The second time around we typically serve a lower income family and we don't need any additional government subsidy. At the same time, the seller is taking some equity with them, as well as experiencing all the tax benefits and security that homeownership offers."

The efficacy of BCLT (and other Vermont CLTs) has led to a number of important state and local policy changes. Vermont adopted policies that provide subsidies only

for housing that is perpetually affordable, resulting in federal CDBG and HOME funds going primarily to community land trusts. Additionally, Burlington voters passed a tax to support affordable housing, and much of that money flows through BCLT. Finally, an extremely important achievement for Vermont's community land trusts is that the Vermont Housing Finance Agency established a "Perpetually Affordable Housing Program" that provides reduced-rate mortgages for low-income purchasers of resale-restricted, perpetually affordable homes.

Challenges

The 32% increase in the price of a single-family home since 1990 has made it increasingly difficult for families who qualify for Vermont Housing and Conservation Fund grants to even find a home on which to spend the grant. The vacancy rate for rentals is currently hovering at 0.6%, with an estimated half of the county's renters paying more than 30% of their annual incomes on housing. BCLT's reach is not nearly enough to solve the problems in the current housing market. Houghton explains, "We can stabilize housing prices for our residents, but the larger market is skyrocketing; it's in a cycle we can't begin to keep up with." She continues, "It takes a huge amount of money." While housing prices have escalated, government funds for affordable housing have decreased and private funders still hesitate to support the community land trust's projects.

Keys to Success

A major factor in BCLT's success lies in their outreach investment to build a strong membership base. In addition to regular communications, trainings, and special events, BCLT offers low-interest loan pools for home improvements and a range of workshops for members. As a consequence, members develop a long term relationship with the organization and are willing to take on leadership positions. Additionally, BCLT's Homeownership Center, open to members as well as non-members, allows the organization to reach a broader cross-section of potential homebuyers and cultivate more community support.

A final key to BCLT's success is sound financial management practices that garner critical support from banks and maximize cash flow. They have also

enlisted creative strategies for subsidizing homebuyers and for developing new properties. For example, a partnership with the U.S. Department of Housing and Urban Development (HUD) has enabled families to use Section 8 vouchers to apply to mortgage payments and has allowed BCLT to buy several houses foreclosed by HUD to rehabilitate and sell.

Future Plans

In light of the current patterns of growth in Burlington, BCLT is starting to look region-wide for ways to pre-empt the rising costs and "stay ahead of the market," says Robbins. "We're starting to work on expanding into counties that are to the northwest, where basically the population is starting to move," adds Houghton. Fortunately, for BCLT, support among community residents has been steady throughout its history and continues to grow. And while gentrification set the stage for the emergence of BCLT, the challenge now is to raise the funds to develop enough properties that its impact can be felt not only within specific neighborhoods but within the entire region. As it broadens its focus to a regional level, BCLT is fostering dialogue between smart growth advocates and affordable housing advocates, searching for ways to create perpetually affordable housing while staving off sprawl.

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