



Community Land Trust Resource Library

*Resources for new and existing CLTs, in partnership with
The Greater Boston Community Land Trust Network*

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The project team and teaching team at the final presentation (minus Minnie, who was missed!).

Meet the team!



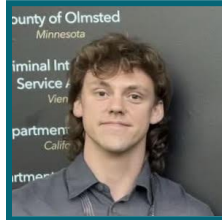
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Glossary

Find vocabulary words in **purple** throughout the document and in the Resource Library.

Blight: A (now usually derogatory) term traditionally used in urban planning to describe neighborhoods experiencing physical decline due to neglect, aging infrastructure, or lack of investment. It's important to recognize that the term "blight" carries a legacy of racial bias, having been frequently applied to neighborhoods predominantly inhabited by racial and ethnic minorities and immigrant communities as a means of stigmatization.

Board of Directors: A group of individuals selected via a nomination and election process to guide an organization's operations.

Bylaws: Adopted rules around how an organization conducts business that are established in the articles of incorporation. Bylaws can pertain to the rights and responsibilities of members, board election processes, meeting procedures, and more.

Community Housing Development Organization (CHDO): A private nonprofit organization that develops affordable housing for the community it serves. CHDOs are eligible to receive funds from the federal HOME Investment Partnership Program for affordable housing development. CHDOs are a type of **Community Development Corporation (CDC)**,¹ which refers to an umbrella of nonprofits that can include developing and/or managing affordable housing, small business support, job training, community organizing, and more.

Community land trust (CLT): A nonprofit organization that holds land for community use and benefit, often to create or preserve affordable housing. A CLT is run by staff, a board of directors, and/or community members and balances addressing community needs with economic and real estate/asset development. The organization serves as the long-term steward of the land while working to empower and uplift residents in its service area.

Cost-burdened household: A household that spends more than 30 percent of its income on housing costs, including rent/mortgage payments and utilities.

Deed: A document that conveys a legal interest or title from a grantor (seller) to a grantee (buyer)

Deed restriction: A restriction or provision written into a deed that restricts or limits, in some way, the use of the land by the grantee or the rights of the grantee to develop, sell, or otherwise alter the land. In the context of CLTs, deed restrictions often relate to affordability, development, and resale practices.

Democratic governance: A system where the power of decision-making and control is held by people directly (eg, one-person-one-vote), or indirectly through a system of intentional,

¹ Other names for similar organizations to CDCs are Community Development Foundation, Economic Development Corporation, or Neighborhood Development Corporation.

transparent, and accountable representation and election processes. Elected representative boards are an example of democratic governance in the CLT space.

Displacement: In the context of housing, the involuntary or forced relocation of people, groups, or communities from homes and neighborhoods. Displacement can be the result of gentrification, rising housing costs, and forced relocation caused by disasters or targeted discrimination, and disproportionately affects low-income and marginalized communities.

Equity (housing/land): The value of a property that exceeds the debt owed on the property. Equity is the portion of a home's value that the owner owns outright (as opposed to what's still owed on a mortgage). Ie. *Assessed value - remaining mortgage = equity*. It grows over time as the homeowner pays their mortgage and/or the property value increases. "Building equity" is a traditional way some people build wealth over time, because that value can be borrowed against, passed down, or used to buy a new home.

Fannie Mae (Federal National Mortgage Agency): A federally designated corporation that purchases mortgages on the secondary market with funds from selling mortgage-backed securities.

Freddie Mac (Federal Home Loan Mortgage Corporation): Similar to Fannie Mae, a government-sponsored entity that purchases mortgages on the secondary market.

Gentrification: The complex process of a neighborhood changing when a more affluent population displaces a lower-income or middle-income population. Coined in the 1960s, gentrification is now used to refer to many different types of population, demographic, or character shifts in neighborhoods and communities centered around changes in wealth and affordability of community assets.

Grassroots (movement, organization): A social or political movement, or an organization, that is driven by citizens, as opposed to politicians or established movement leaders. Grassroots organizations/movements aim to mobilize individuals and community members to make change.

Ground lease: A lease in which the owner (lessor) gives another party (lessee) the right to use and improve upon a parcel of land, while the land itself remains in the lessor's legal possession. The lease term is typically long (often 99 years) and usually stipulates that the lessee owns any improvements made to the land.

HOME Investment Partnerships Program (HOME): A federally funded program that provides funding to developers (both non-profit and for-profit) for affordable rental housing production and preservation/rehabilitation.

Housing justice: Refers to the movement, cause, or belief system in which the goal is to ensure safe, affordable, and healthy housing and shelter for all regardless of race, gender, income, ethnicity, disability status, or social standing. Housing justice beliefs are based on the core tenet that housing is a human right.

Land justice: A framework and belief system that centers racial, social, and economic justice when considering and deciding how land should be used, owned, and governed. Land justice aims to

correct historical wrongs related to land use and ownership, particularly for populations that have been dispossessed and/or displaced.

MBTA Communities Act: Also known as Section 3A of the Zoning Act, an act passed in 2021 that requires cities served by the MBTA (Massachusetts Bay Transportation Authority), called “MBTA communities,” to adopt zoning regulations that allow for by-right development of multifamily housing within certain distances of MBTA stations. Failure to comply with zoning requirements impacts the eligibility of a city to receive certain state funds.

Mutual aid: A tool or organizational model, based on the understanding that crises are rooted in larger systems and all people have something to offer, where people share resources and services cooperatively. Mutual aid networks operate outside of governmental intervention, with principles of reciprocity, solidarity, non-hierarchy, and common/mutual benefit.

Nonprofit: A nonprofit, or 501(c)(3) charitable organization, is a tax-exempt organization whose goal is not to make a profit, but rather to advance a cause or mission. Any revenue that exceeds operating costs must be committed to the organization's purpose.

Redlining: A discriminatory urban planning practice in which banks and government agencies deny loans and services to specific neighborhoods, primarily those with Black and immigrant communities, while investing in infrastructure and homeownership programs in whiter, wealthier neighborhoods. Redlining was institutionalized between the 1930s and 1970s in the US, but its legacy of disparate disinvestment and segregation remains strongly present today.

Resale formula or equity formula: A formula determining the specific price for which a property/improvement upon a CLT property can be sold. This means maintaining permanent affordability while enabling economic growth for CLT homeowners.

Shared equity: Describes a strategy for permanent housing affordability where a home's equity, loan, and value are shared. It is often less risky and burdensome for a single homeowner while balancing individual asset-building with long-term community affordability. This could look like ownership being shared between a nonprofit and a homeowner, several homeowners, or homeowners into the future (a subsidy where one family pays it forward to the subsequent owners for long-term guaranteed affordability). Common examples of shared equity models are deed-restricted units, limited-equity cooperatives, and community land trusts. One might see the terms “shared-equity homeownership,” “shared equity mortgages”, “shared equity programs,” or “shared equity housing models.”

Solidarity economy: A framework and multifaceted movement that includes economic activities centered around transformational alternatives to capitalist, profit-centered paradigms, and instead prioritizes collective liberation, interdependence, and mutualism of humans and all ecosystems, as well as cooperation/solidarity.

Speculation (real estate): Refers to the process of real estate investors buying property with the intent of selling it for a profit in the future, rather than for personal, business, or community use.

Title: The ownership rights to a piece of real estate. It can also refer to the documents that prove said ownership.

Tripartite board: A board whose body is made up of three equal representative groups. In the case of CLTs, these groups are usually CLT residents, non-resident community members, and the public (third-party stakeholders).

Urban renewal: Government-led efforts to redevelop areas of cities that were considered “blighted” or “in decline.” Urban renewal programs, most common in the mid-1990s, often involved demolishing older buildings and constructing new infrastructure, housing, or commercial developments in their place. Nominally intended to modernize cities and stimulate economic growth, urban renewal frequently displaced low-income residents, particularly communities of color, through forced evictions and the loss of affordable housing.

Acronyms/Initialisms

BNCLT: Boston Neighborhood Community Land Trust, a member of the Greater Boston Community Land Trust Network, operates in Roxbury, Dorchester, and Mattapan, several adjacent neighborhoods in Boston. www.bnclt.org/

DNI: Dudley Neighbors Incorporated, the community land trust branch of DSNI. www.dudleyneighbors.org/

DSNI: Dudley Street Neighborhood Initiative, a community organization in Roxbury and Dorchester, two neighborhoods in Boston, has a long history of organizing for housing justice and community control. www.dsni.org/

GBCLTN: The Greater Boston Community Land Trust Network is a collection of community land trusts in and around Boston that is housed within DSNI.

Local Option for Housing Affordability (LOHA): Proposed legislation in Massachusetts that would enable a local option for transfer fees on certain real estate transactions, the proceeds from which would fund affordable housing initiatives. www.realestatetransferfee.org/

Tenant Opportunity to Purchase Act (TOPA): Proposed legislation in Massachusetts that would enable a local option for tenants in multi-family buildings to match third-party purchase offers if their home is being sold. Tenants can partner with local housing authorities, affordable housing purchasers, or other organizations (like CLTs) to purchase their homes. www.topa4ma.org/



EXECUTIVE SUMMARY

Executive Summary

Community land trusts (CLTs) have emerged as a powerful strategy for disrupting dominant land ownership models and community disempowerment, presenting a unique grassroots strategy for systemic change rooted in democratic governance, housing and land justice, and community control. Most CLTs advance these goals from a grassroots base of community organizing, then acquire land they hold in perpetual trust, with housing or other structures atop the land separated for permanent affordability. Resisting gentrification and rising housing costs is often a significant motivator to start a community land trust, but they can have a variety of missions, goals, and designated land uses, such as urban agriculture, commercial, and community spaces that all work together in collective ownership to support the needs of the neighborhood.

Communities around Massachusetts, like many in the country, are acutely feeling the pressures of the housing market and societal inequities. The legacies of redlining and disinvestment, particularly in communities of color and working-class neighborhoods, have contributed to disproportionate cost burdens and environmental harms, racial wealth disparities, and destructive development practices that threaten community wellbeing, culture, and history.

Some communities have pushed back against tides of displacement and disempowerment by using community land trusts as a tool. CLTs are growing within a vibrant ecosystem of social justice movement-builders working for solidarity economies, community self-determination, racial justice, and transformative approaches to land, housing, and care.

The Greater Boston Community Land Trust Network (GBCLTN) is a collection of community land trusts in and around Boston, MA, that are working to address these intersecting crises and fight for community control in their neighborhood. The Dudley Street Neighborhood Initiative created the GBCLTN in 2015 to support existing and emerging CLTs in the Greater Boston region.

In line with the GBCLTN's strategic goals of supporting new emerging CLTs, the GBCLTN has prioritized creating a curated resource library to aid in the CLT creation and stewardship processes. As part of the Field Projects practicum within the Tufts University graduate Department of Urban and Environmental Policy and Planning (UEP), five students were matched with the GBCLTN to develop this [CLT Resource Library](#). In addition to comprehensively synthesizing information about forming CLTs for the experience level, this library represents a catch-all for existing and future policies and funding sources for Massachusetts-specific CLTs.



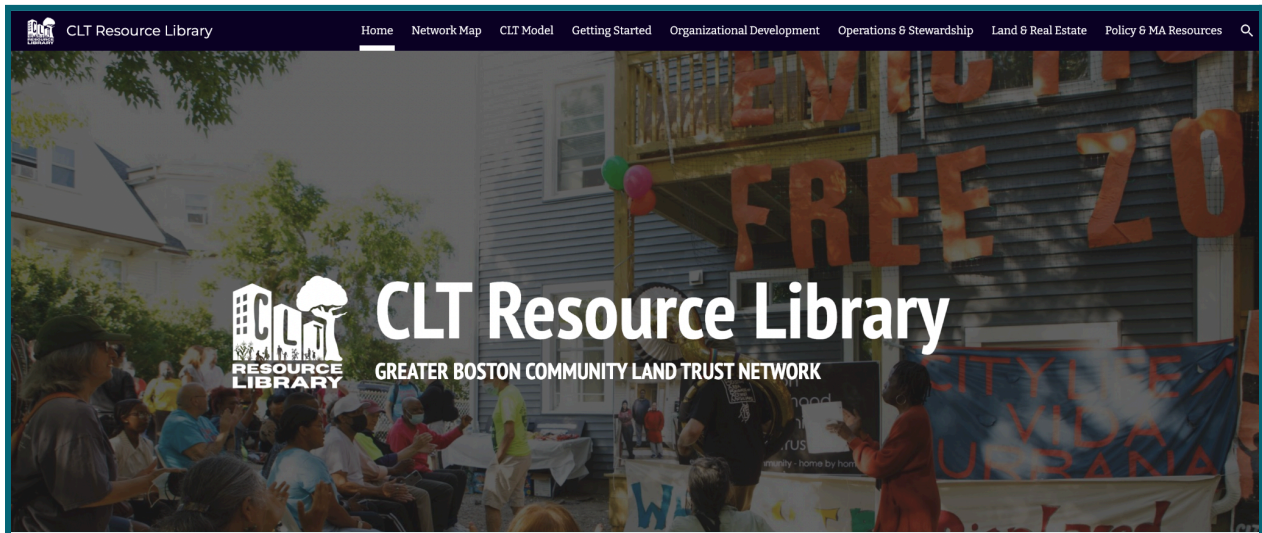


Figure 1: Home Page header of the CLT Resource Library
 Source: The project team

Using a combination of existing resources and interviews with CLT practitioners, the team developed a comprehensive and interactive website designed to support those involved in CLT creation at all stages. Throughout Spring 2025, the UEP team built out a new website library containing a database of resources and original synthesized content. Interviews with current and emerging CLT practitioners not only deeply informed which resources and information were essential to include—ie. The common success factors and challenges also provided footage for narrative clips to supplement the library’s content.

The site provides information on CLT topics by distilling information into six main Umbrella categories (Fig. 2). These constitute the six landing pages (eg, Fig. 3), each with original content and graphics alongside existing resources.

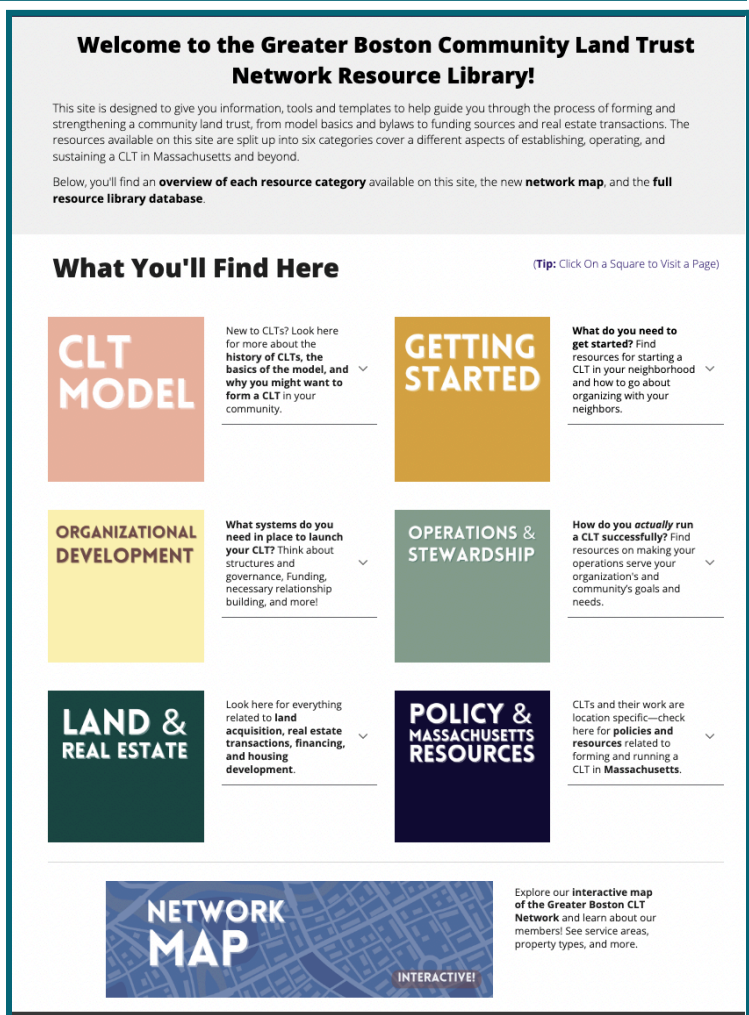


Figure 2: Home Page of the CLT Resource Library
 Source: The project team

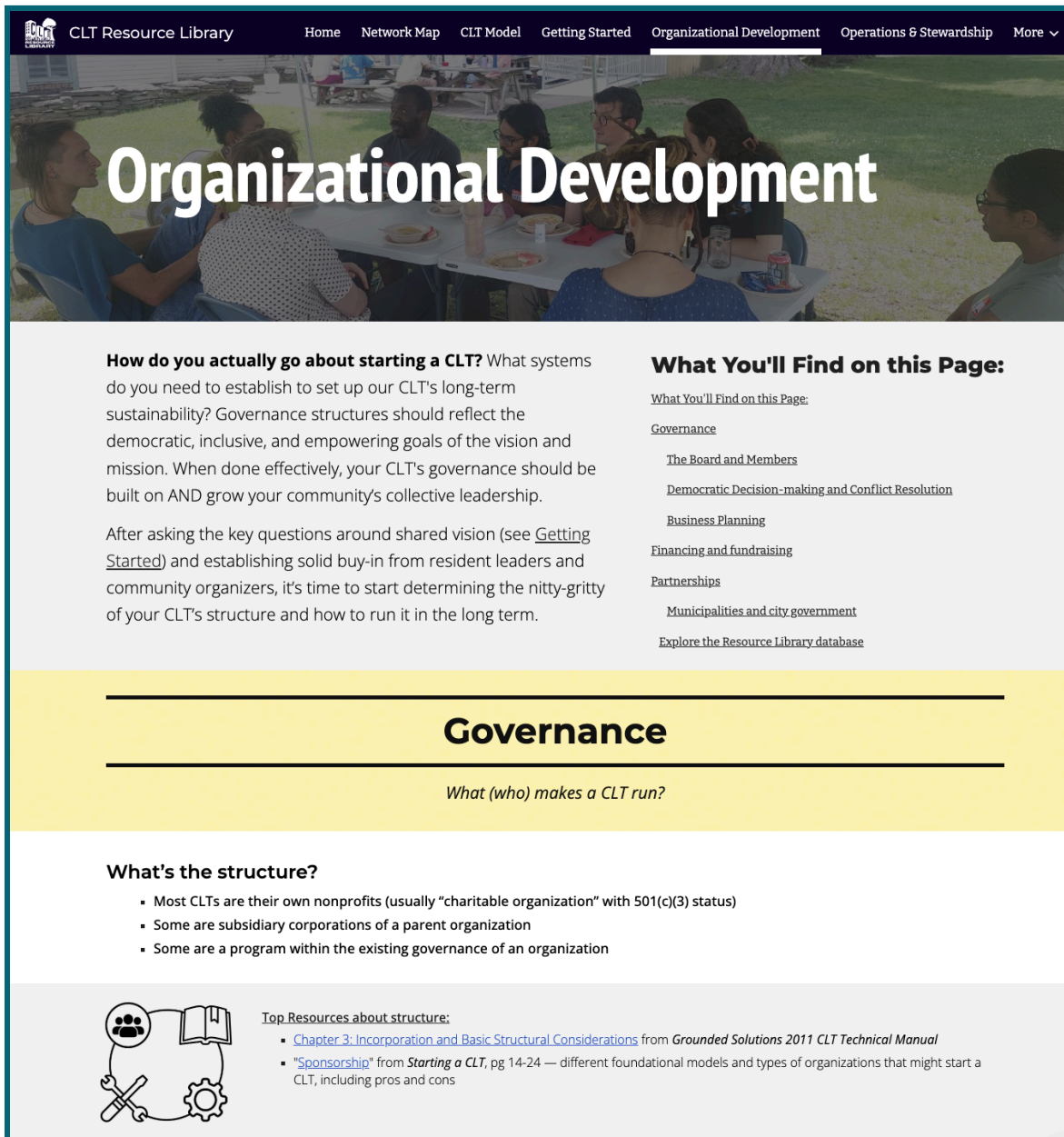


Figure 3. The top of one of the six landing pages with synthesized “static” content.
 Source: The project team

The team curated and sorted existing resources into a filterable database that is embedded into the Library website (Fig. 4). These are organized in parallel to the six landing pages, tagged with broad Umbrella categories, more specific categories, and even more granular Content Tags to allow users to easily browse for particular topics. Resources can also be filtered by Resource Type; for example, users may search specifically for graphics or templates.

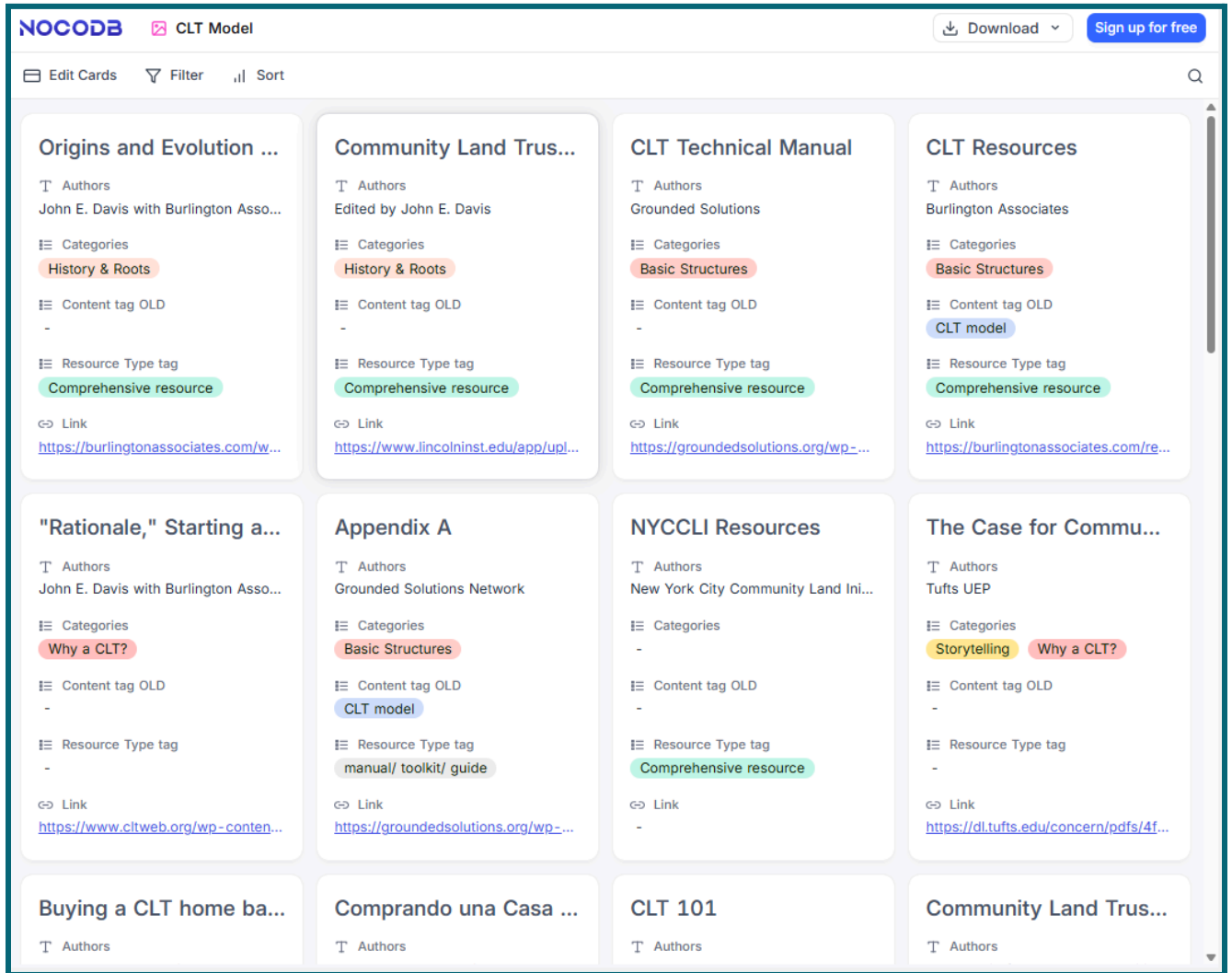


Figure 4. A section of the Resource Library database.
 Source: NocoDB database created by the project team

Additionally, the project team created a new interactive Network Map displaying each community land trust currently part of the GBCLTN (Fig. 5). It includes color-coded property types for each CLT, as well as pop-up descriptions and contact information, and optional additional layers. Network staff will be able to continuously update the map with properties as the Network grows.

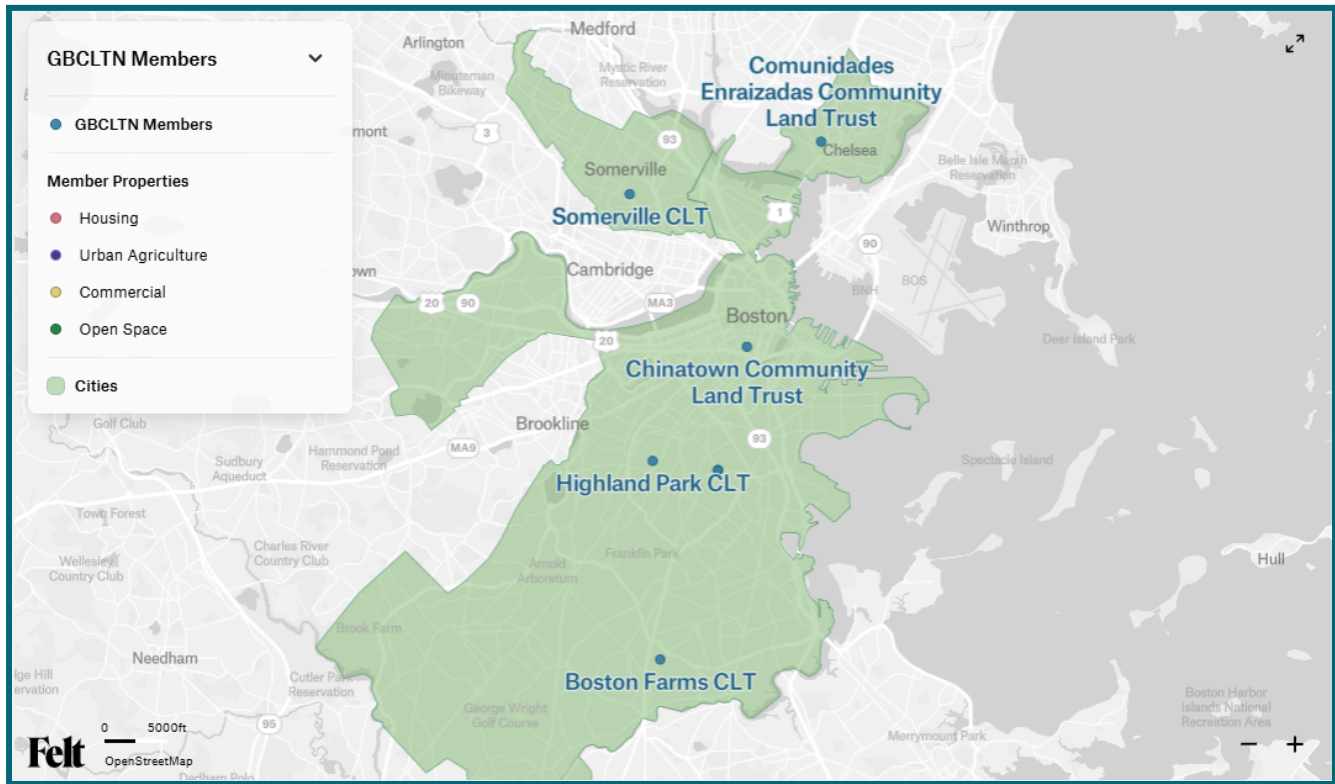


Figure 5. Network Map of the Greater Boston Community Land Trust. Created using Felt Maps.
 Source: Felt Map created by the project team

The team highly valued a process that considered a) the authentic voices of the existing and future CLT members, b) the user experience of the website, and c) the long-term ease of stewardship and back-end usability of the Resource Library. To these ends, the team prioritized digital tools for hosting the library materials that are free or low-cost, open-source, and user-friendly for those without coding or web development experience. The final suite of tools is Google Sites, NocoDB to host and view the filterable resource database, and Felt Maps for the new GBCLTN network map. Most importantly, the semi-formal interviews, casual informational interviews, iterative workshopping sessions with the project partner, and a focus group of GBCLTN members contributed to a highly collaborative and iterative creation process.

Though the resource library is currently live and usable, additional work is needed to bring it to a finalized state. Excitingly, many Network members were enthusiastic about the website as a tool, and GBCLTN staff are committed to continuing to refine and update it. The UEP team created several how-to documents to aid GBCLTN members in confidently stewarding it into the future. The project team shares this enthusiasm, hoping that the library and narratives contribute to the critical work of shifting traditional land use and community control paradigms in Greater Boston and beyond.



INTRODUCTION

Introduction

Partner Background & History

The Greater Boston Community Land Trust Network (GBCLTN) is a collective of organizations that helps support existing and emerging community land trusts (CLTs) in the Boston metro area. The Network aims to bolster community control of neighborhoods and empower resident-led planning efforts while resisting the housing market pressures and real estate **speculation** that drive gentrification and displacement. It was formed in 2015 by the Dudley Street Neighborhood Initiative (DSNI), a community-run nonprofit based in Roxbury with a long history of defending housing affordability and shifting power over land into the hands of communities. DSNI established its own community land trust, Dudley Neighbors, Inc. (DNI), in 1988 as part of a years-long community organizing effort to unite and empower residents against displacement and other often-racialized disinvestment. DSNI engages residents of the Dudley neighborhood of Roxbury and North Dorchester in democratic community decision-making. The organization is accountable to its community, represented by the board, and has built deep trust and power among residents and the City of Boston.



*Figure 6: DSNI community members gather during a community event.
Source: provided by DSNI*

The GBCLTN consists of seven member organizations: Dudley Neighbors, Inc.; Boston Farms CLT and Boston Neighborhood CLT in Roxbury, Dorchester, and Mattapan; Chinatown CLT; Comunidades Enraizadas CLT in Chelsea; Highland Park CLT in Roxbury; and Somerville CLT. One of the network’s main commitments is “removing land from the speculative market and putting it into the hands of the community for use in permanently affordable housing, economic development, urban agriculture, and open space.”² This is especially important as surges in housing costs in Greater Boston are contributing to

² Greater Boston CLT Network. DSNI. Retrieved February 12, 2025, from <https://www.dsni.org/gbcltn>

displacement and gentrification in low-income communities.³ Thus, another of the network's goals is to preserve community culture that may be under threat due to gentrification and corporate development.

The network strives to do this by advocating for policies that enable CLT creation, expansion, and stewardship and by connecting network members to knowledge-sharing and amplifying their impacts. By uniting narratives and resources of locally-rooted organizations, the GBCLTN illuminates both the immediate and long-term implications of anti-displacement, urban farming, local climate resilience, and economic development efforts. The network provides peer support, training, and educational resources to inform best practices for existing CLTs and support emerging CLTs' development. Having these resources for emerging CLTs is especially relevant today as communities throughout the region struggle to navigate housing markets due to economic and sociopolitical factors such as inflation, high interest rates, rising real estate costs, wealth inequality, and predatory real estate speculation. Providing accessible educational resources for emerging CLTs can support communities in maintaining local control and catalyzing deeper representation and engagement in the equitable housing and land use landscape.

Project Goals & Guiding Questions

The GBCLTN aims to lift up the political, movement-building, and power-shifting elements of CLT formation while providing practical resources to support emerging and existing groups in advancing their projects and empowering their communities.

In line with one of the GBCLTN's 2025 strategic goals, supporting emerging CLTs, this Field Project aimed to create a public-facing online resource library that is both responsive to and anticipatory of the needs of the CLT movement in Massachusetts and beyond. The resulting Resource Library supports existing and emerging CLTs in developing strategies for success through a curated database of online resources, start-up guide materials, original webpage content, the context of current policies that support and enable CLTs in Massachusetts, an interactive map of existing CLTs in the Boston area, and narratives from existing CLT organizers. The library is based on the knowledge and experience of CLT practitioners, which grows from a long and rich history of housing, land, racial, and economic justice movements.

In order to build out the resource library, the Field Project Team interviewed emerging CLT organizers, current GBCLTN members, and other key contacts. We used their experiences and input to curate and categorize existing resources for the online library, identify themes and gaps, and pull out narratives to highlight important aspects of the CLT formation and operation processes. The stories from existing community land trusts provide critical guidance and insights into the process of organizing and establishing a CLT and aim to inspire, motivate, and promote engagement in CLT activities.

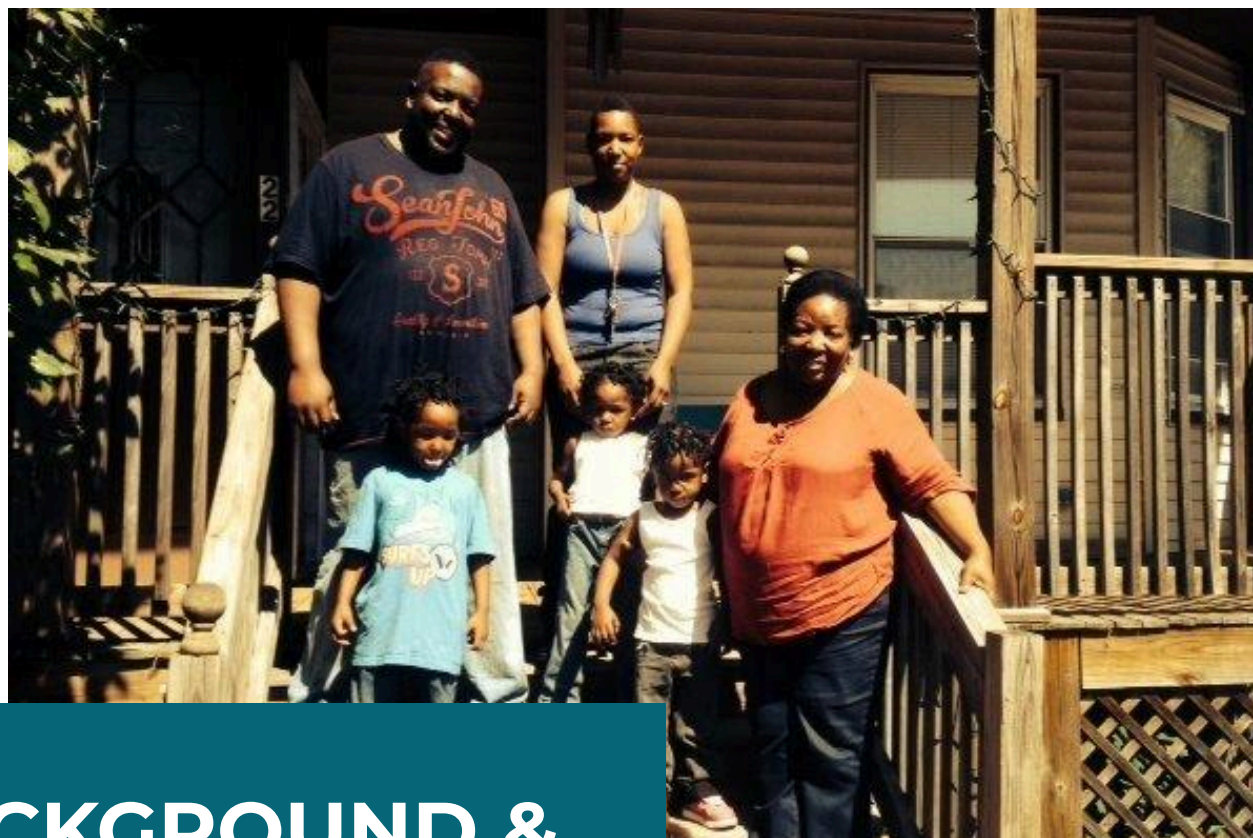
³ Daeppe, et al. (2021). The Moving Mapper. *Journal of the American Planning Association*, 88(2), 179–191. <https://doi.org/10.1080/01944363.2021.1957704>

Guiding Questions

This project and its end goals differ from traditional research in the sense that the student team was not trying to definitively answer a research question or guide policy/ decision-making recommendations for the GBCLTN. Instead, the project's purpose was to explore specific attributes and leverage points that contribute to successful CLT formation and ongoing operations, including the purpose and community-driven motivations, centered around CLTs' logic and spirit, key decision-making points, relevant policies, collaborations with other entities, and the broader Massachusetts housing and land justice landscape. The ultimate goal of the project was to use this exploration and research to develop a centralized database of content that is helpful to CLTs. Within this exploration process, the team was guided by the following questions:

1. What are the key **success factors** in both the local landscapes and actions that enable CLTs to launch, operate, and grow?
2. What are some of the **commonalities, themes, and narratives** that emerge from conversations with organizers from CLTs in the GBCLTN, and what types of resources could best address their needs?

With these questions in mind, the team explored each stage of the CLT startup, development, and operation processes in-depth and synthesized key information and resources into an accessible online database.



BACKGROUND & CONTEXT

Background & Context

This literature review provides an overview of community land trusts as a tool for shifting power dynamics in communities, both historically and in the present day. Knowing the structures and methods that Community Land Trusts (CLTs) use to enable community control, as well as the historical origins of the movement and its deep ties to racial and social justice, is essential to understanding the current and potential roles of the model. CLTs provide an alternative ownership and control model to the typical one usually seen in the United States and have evolved out of a grassroots movement to challenge displacement, gentrification, and disempowerment amongst community residents. Given the project’s goal of supporting a growing ecosystem of CLTs in Massachusetts, we also explore relevant policy and economic contexts in this area.

Community Land Trusts in Context

Community land trusts present a viable alternative to other affordable housing initiatives by empowering residents and community-based organizations to retain land ownership, preserve and develop permanently affordable housing opportunities, and build the capacity to self-organize and advocate in democratic and inclusive ways. A long history of urban planning decisions and policies such as **redlining**, disinvestment, **urban renewal**, land use and siting, and highway projects, as well as *de facto* segregation and “**blight**,” have all contributed to disparate health outcomes, poverty, environmental and climate vulnerabilities, and political disempowerment in low-income communities and communities of color. Through local networks of organizing and **mutual aid**, communities developed the CLT model as a means to build political power and gain greater control over their neighborhoods.⁴ The CLT model of tenure was first implemented in the American South in the late 1960s and was born out of the struggle for civil rights to combat racial inequities in land ownership and resist the displacement of Black farmers.⁵ In more recent decades, **gentrification** and **displacement** threaten these same communities, and many of them have turned to community land trusts as a powerful anti-displacement strategy.⁶

“Our goals are to create and maintain...affordable community run housing and community determined spaces. Part of the vision is to sort of democratize determination over our spaces and what happens with housing and neighborhoods.”

*Rebecca Mailman, Cambridge CLT
on the goals and mission
of the the organization*

⁴ Meehan, J. (2013). Reinventing Real Estate. *Journal of Applied Social Science*, 8(2), 113–133. <https://doi.org/10.1177/1936724413497480>

⁵ Davis, J. E. (2010). Origins and evolution of the community land trust in the United States. *The Community Land Trust Reader*, 1(4), 3–47.

⁶ Louie, M. (2016). Community Land Trusts: A Powerful Vehicle For Development without Displacement. *Trotter Review*, 23(1). https://scholarworks.umb.edu/cgi/viewcontent.cgi?article=1364&context=trotter_review; Causa Justa :: Just Cause (CJJC). (2014).

Communal ownership and control of land is one aspect of broader paradigm-shifting movements that seek to prioritize people, earth, and interconnected relationships over racial-capitalist systems of profit and inequitable power. Sometimes called the **Solidarity Economy** movement, this collection of related efforts around the globe works across housing, schools, food production, energy, local governance structures, art and culture, healthcare and healing, transportation, and other aspects of life for a collectively-led world.⁷ Community land trusts are considered part of the Solidarity Economy movement, as well as within the constellation of other housing justice and land justice movements.



Figure 7: A visualization of the Solidarity Economy movement ecosystem and principles, from Dollars and Sense. dollarsandsense.org/archives/2020/11/20/felizperez.html

CLT Basics and Benefits

CLTs often rely on a single nonprofit entity securing the titles to a network of land parcels, acquiring and managing them through democratic community decision-making, and removing them from the private market in perpetuity. This framework helps ensure continued housing affordability and resist displacement amid growing housing costs, predatory real estate speculation, and further financialization of housing and land. While many CLTs are primarily concerned with preserving and developing affordable housing, some steward other spaces for community benefit, such as urban agriculture, locally-owned retail space, and community centers. CLTs are being used effectively in urban, suburban, and rural communities.

Land belonging to a CLT is held in permanent trust, while structures on that land may be sold to individuals, cooperatives, and other nonprofits with specific affordability **deed restrictions**. The interests of the land trust—usually a nonprofit landowner—and the building owners are often tied together through a **ground lease** (typically a 99-year lease). CLTs lease their land to private owners, which allows the owners to purchase, mortgage, and bequeath buildings while ensuring they

Development without Displacement: Resisting Gentrification in the Bay Area.

<https://cjjc.org/wp-content/uploads/2015/11/development-without-displacement.pdf>; Choi, Myungshik, Shannon, V. Z., & David, M. (2018). Can community land trusts slow gentrification? *Journal of Urban Affairs*, 40(3), 394–411.

<https://doi.org/10.1080/07352166.2017.1362318>; Grannis, J. (2021). Community Land = Community Resilience: How Community Land Trusts Can Support Urban Affordable Housing and Climate Initiatives. Georgetown Climate Center.

[https://www.cltweb.org/wp-content/uploads/2024/10/Georgetown Community Land Trust Report 2021.pdf](https://www.cltweb.org/wp-content/uploads/2024/10/Georgetown%20Community%20Land%20Trust%20Report%202021.pdf)

⁷ “The Solidarity Economy,” New Economy Coalition, February 28, 2025,

<https://neweconomy.net/solidarity-economy/#what-is-the-solidarity-economy>; Penn Loh and Boone W. Shear, “Fight and Build: Solidarity Economy as Ontological Politics,” *Sustainability Science* 17, no. 4 (June 25, 2022): 1207–21,

<https://doi.org/10.1007/s11625-022-01165-4>; Mindy Barbakoff et al., “The Imaginal Cells of the Solidarity Economy: Community Ownership” *Nonprofit Quarterly*, June 27, 2023,

<https://nonprofitquarterly.org/the-imaginal-cells-of-the-solidarity-economy-community-ownership/>.

remain affordable for future occupants.⁸ This shared equity ownership framework prioritizes owner-occupancy of residential property (as opposed to alternative arrangements, where properties are owned by landlords, investors, and other private entities looking to generate a profit), supports fair allocation of equity between generations of lower-income homeowners, and prioritizes long-term community needs over profit-driven pressures of volatile housing markets.⁹ Roughly 60 percent of CLTs are located in urban areas and primarily serve very low (less than 50 percent AMI) and low (50-80 percent AMI) income households.¹⁰ In highly competitive and volatile rental markets, like those in Greater Boston, CLTs offer a sustainable and scalable strategy for preserving affordability and resisting displacement while creating opportunities for generational wealth-building, new affordable housing development, and community investment.

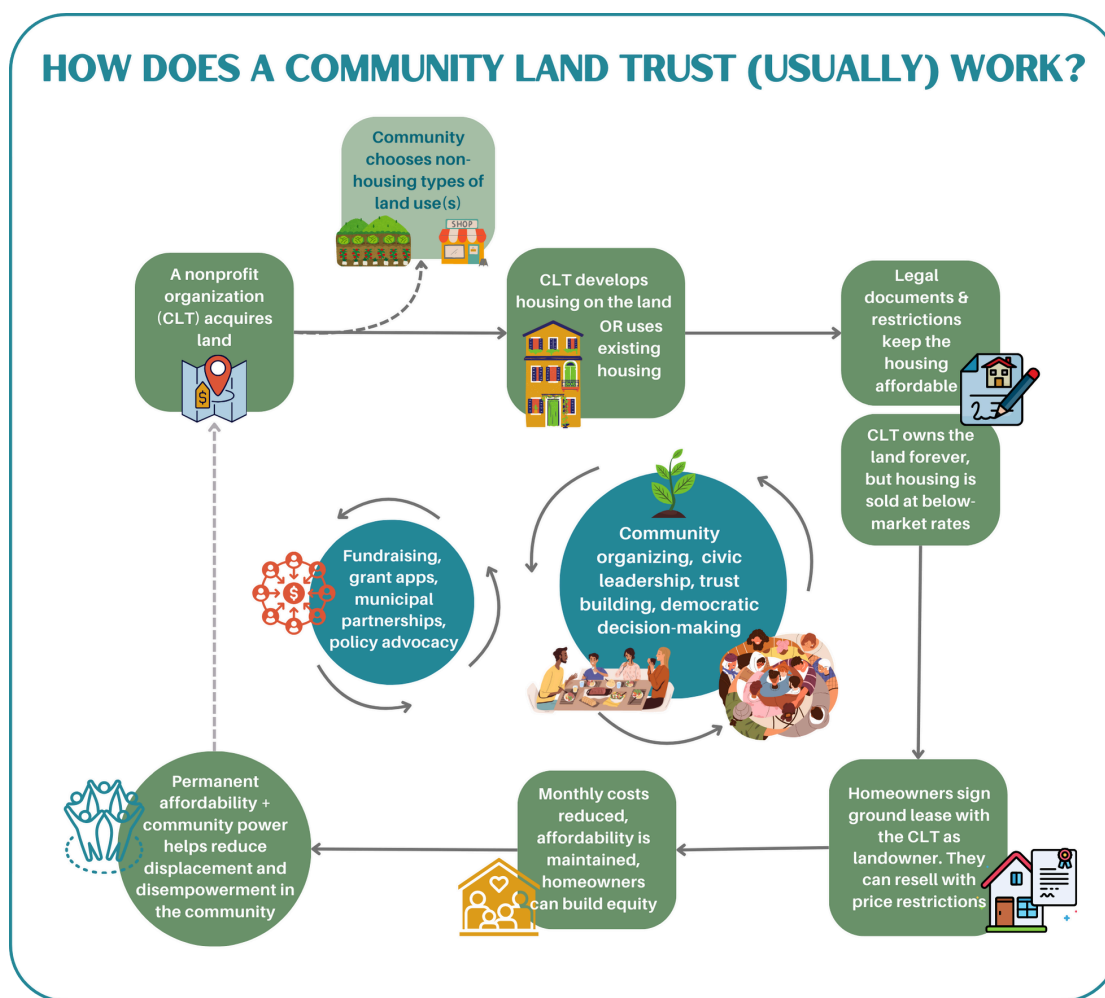


Figure 8. An example of an original graphic created for the Resource Library.

Source: the project team

⁸ Davis, J. E. (2010). Origins and evolution of the community land trust in the United States. *The Community Land Trust Reader*, 1(4), 3–47.

⁹ Davis, J. E. (2006). Shared equity homeownership: The changing landscape of resale-restricted, owner-occupied housing. National Housing Institute.

¹⁰ Sungu-Eryilmaz, Y., & Greenstein, R. (2007). *A national study of community land trusts*. Lincoln Institute of Land Policy.

These boards can take many different forms, but the classic CLT model uses a **tripartite board**. In this structure, the board has equal seats for three groups: residents, non-resident members, and the public (stakeholders, community members, local political representatives, etc.). Many CLTs deviate from this board structure while retaining the goal of community representation. They may reserve board seats based on various factors, such as the racial makeup of their community, close partner or parent nonprofits, or youth representation.

SOME EXAMPLES OF CLT BOARD STRUCTURES

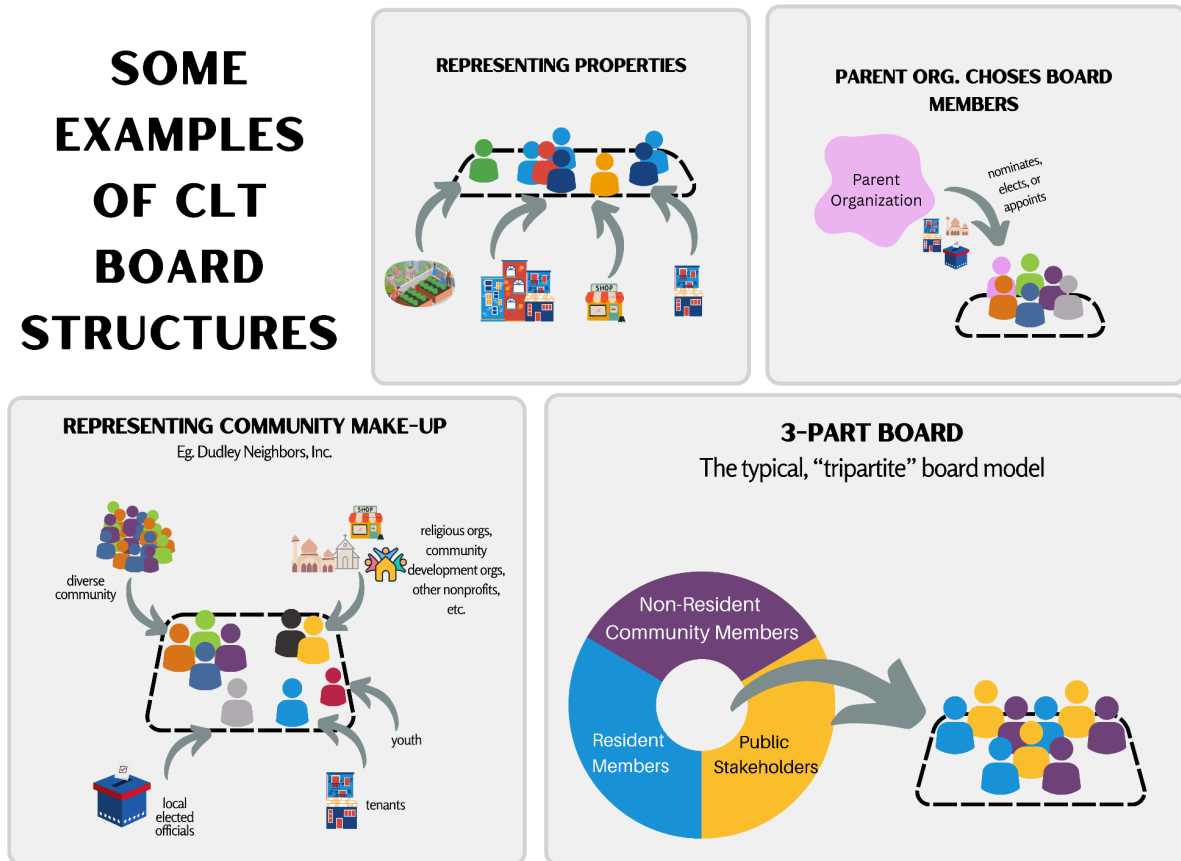


Figure 9. The original graphic was created for the Resource Library to visualize different governance structures.
Source: the project team

The evolution and proliferation of nonprofit and **shared equity** housing entities across the United States are challenging to measure. Still, attempts have been made to assess CLTs, their similar counterparts, and their impact on the housing landscape. A working paper by the Lincoln Institute of Land Policy explores the results of a 2022 census of CLTs and shared equity entities across the country, the first survey in a decade. Key findings from the paper support the idea that CLTs are a growing movement across the country, with 314 CLT/shared equity entities holding more than 40,000 housing units, 75 percent of these units being rentals.¹¹ CLT/shared equity groups are growing in number and influence across all 50 states. In addition to holding thousands of housing

¹¹ Wang et al. (2023). *The 2022 Census of Community Land Trusts and Shared Equity Entities in the United States: Prevalence, Practice and Impact*. Lincoln Institute of Land Policy.

units, the survey found that CLTs are staying true to their mission of supporting and empowering families of lower economic status and those from historically marginalized racial backgrounds.¹² This data collection and analysis of CLT/shared equity organizations is essential as academics and government entities consider the benefits and impacts of CLTs not only in their local community service areas but in terms of how they affect the larger housing market and home and land ownership paradigms in the United States.












































Comparison of Benefits across Affordable Housing Strategies				
Legend:  Fully Provides  Sometimes Provides  Does Not Provide				
Benefits	Community Land Trusts	Public Housing and Public Rental Assistance Housing Vouchers (e.g., Section 8), Public Housing	Subsidized Affordable Housing Federal/State Subsidies (e.g., Low Income Housing Tax Credit, HOME), Nonprofit Developers	Market-Based Affordable Development Inclusionary Zoning, Linkage Fees, 40B, Down Payment Assistance
Affordability Levels				
Deepest Affordability (30% Area Median Income AMI)				
Deep Affordability (50%-60% AMI)				
80% AMI				
Moderate Affordability (100% AMI)				
Mixed-Income				
In-Perpetuity Deed-Restrictions				
Homeownership (Wealth Building)				
Resident Empowerment and Community Control				
Local Community Benefits Policies				
Tenant and Neighborhood Stability				

Figure 10. A comparison of strategies to address housing affordability.
Source: The 2023 Greater Boston Housing Report Card.

A review of relevant literature suggests that CLTs provide various benefits to individual homeowners as well as broader communities and local networks of residents. Individual benefits include opportunities for first-time homebuyers and sustainable homeownership arrangements through pre- and post-purchase support.¹³ Moreover, a survey of CLT homeowners found that many

¹² Ibid.

¹³ Skobba, K., & Carswell, A. T. (2014). Community Land Trust Homeowners: Past and Present Housing Experiences. *Fam Consum Sci Res J*, 43(1), 4-17.

deemed their CLT homes to be more spacious, more accommodating, and secure compared to previous living arrangements.¹⁴ This study also suggested that the local scale of CLTs can help individuals make “progress along the continuum of housing” by better accommodating individual barriers to homeownership.¹⁵ Other scholarship suggests that CLTs help preserve community wealth by resisting privatization while simultaneously bringing in public subsidies and encouraging equitable development.¹⁶ This research also cites that CLTs can help reduce the prevalence of absentee landlords who do not reside in the same community as their rental property, all while offering communities more autonomy. One analysis found that CLTs had a positive effect on slowing indicators of gentrification, noting that CLTs helped increase affordability in gentrifying neighborhoods while maintaining middle-class ratios, education levels, and owner-occupied housing rates.¹⁷ This analysis suggested that CLTs helped “build community assets in neighborhoods” that stabilize them and provide benefits to both residents and local jurisdictions.¹⁸

Other scholars note that among the greatest strengths of CLTs is their potential to empower local communities through the ownership and control of land.¹⁹ They suggest that control over land and housing has a transformative role in communities and creates viable pathways for building political power for low-income people.

Local control catalyzes individuals and collectives to recognize their agency in neighborhoods where CLTs operate. CLT organizations can not only empower local low-income populations to influence land use in their neighborhoods but also allow communities to obtain local political power beyond the CLT space.

This local control is ensured by CLTs being democratically governed by a representative board of directors, as explained above.



Figure 11: A community member holds up a poster at the BNCLT Annual Meeting in 2024. The poster, shaped like a fruit, has headings about systemic change goals: Housing Justice Policy, Taking Properties Off the Speculative Market, Alternative Financing, and Community Governance.

Source: provided by BNCLT

¹⁴ Ibid.

¹⁵ Ibid. 7.

¹⁶ Gray, K. (2008). Community Land Trusts in the United States. *Journal of Community Practice*, 16, 65–78.

¹⁷ Choi, M., Shannon, V. Z., & David, M. (2018). Can community land trusts slow gentrification? *Journal of Urban Affairs*, 40(3), 394–411.

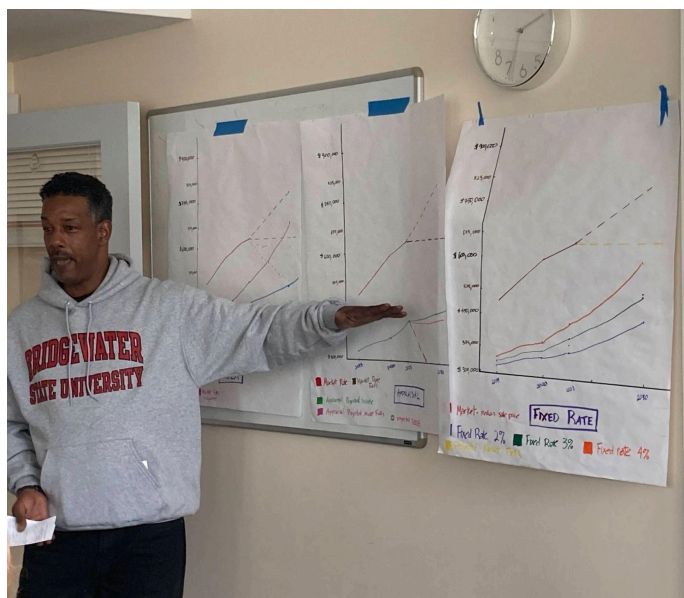
¹⁸ Ibid.

¹⁹ DeFilippis, J., Brian, S., & R, W. O. (2018). W(h)ither the community in community land trusts? *Journal of Urban Affairs*, 40(6), 755–769.

CLTs are a method for safeguarding permanently affordable housing that is growing in prevalence within an ecosystem of other affordability strategies, the most substantial of which is government-owned housing. While publicly-owned housing offers a federally funded alternative, these properties sometimes provide poor living conditions due to inadequate funding and a lack of necessary management. Many other policies and programs aim to make homeownership more accessible to historically excluded populations. One example is housing cooperatives, which allow people to own a share of an organization that owns and manages homes. This aims to reduce housing costs and create a sense of community involvement in the homeownership process. Another notable alternative is lease-to-own programs, which allow families to allocate a portion of their rent towards the costs of homeownership.²⁰ This essentially avoids the process of getting a mortgage and, therefore, paying an initial deposit, but typically still requires tenants to pay interest. Another alternative is limited equity cooperatives, where residents will collectively own and manage a property in order to reduce costs and involve the community in the process.²¹ To effectively protect communities from displacement and ultimately shift power to those denied it today, all of these solutions and more must be employed in concert.

Challenges in Forming and Sustaining CLTs

Community land trusts have the potential to sustain a viable alternative beyond the current capitalistic model of individual ownership and to maintain affordability for residents in areas where



the price of land or housing may displace them. While some CLTs have access to different funding sources than individual homebuyers, they often still compete with private developers and wealthy individuals when seeking to purchase land. A qualitative analysis of CLTs by the Joint Center for Housing Studies at Harvard University found that a lack of access to subsidies and capital is the main barrier to the initial formation of CLTs, the acquisition of land, and the sustained operation of CLTs' work.²² These, in addition to operational, staff, and maintenance costs, can be prohibitive for many organizations looking to establish or grow a CLT.

Figure 12: "BNCLT Board and Staff Dig in on Ground Leases"

Source: provided by BNCLT

²⁰ Folger, J. (2023, March 28). Rent-to-Own Homes: How the Process Works. Investopedia. <https://www.investopedia.com/updates/rent-to-own-homes/>

²¹ Schneider, B. (2019, April 29). How Community Land Trusts and Co-ops Work: An Explainer. Bloomberg.com. <https://www.bloomberg.com/news/articles/2019-04-29/alternative-homeownership-land-trusts-and-co-op>

²² Palmer, A. (2019). Strategies for Sustainable Growth in Community Land Trusts. Joint Center for Housing Studies at Harvard University.

CLTs can mitigate some of these financial feasibility issues when it comes to startup funding by partnering with municipalities, as was the case with the Champlain Housing Trust, a CLT that was given \$200,000 in grant money in 1984 by the city of Burlington, Vermont.²³ This initial investment from cities can be crucial in getting a CLT off the ground, particularly in building capacity and establishing governance structures, goals, and strategic plans. Municipalities can further materially support CLTs through various mechanisms, from hosting working groups to develop a CLT in their community,²⁴ to providing direct funding for acquisition projects,²⁵ to transferring city-owned lots to CLT ownership to create affordable housing or other community resources. Horan identified credit union partnerships as another promising funding source, especially since these local banks typically align more with solidarity economy principles.²⁶

The involvement of municipalities, development institutions, and other parties raises another issue regarding the formation and sustainability of CLTs: balancing community and stakeholder interests through representative governance. Fostering and maintaining community-led decision-making and collaborative power are core components of the overarching mission of CLTs. The municipalization and diversification of CLTs and their funding or organizational structures bolster their success and geographical expansion, but some scholars have raised concerns about maintaining local governance and community decision-making power in the face of increasing external funding sources.²⁷ John Davis, in his 2010 publication *The Community Land Trust Reader*, questions whether the increasing influence of local governments and expanded contexts in which CLTs are formed will leave room for the actual community members in the governance structures of CLTs.²⁸ As CLTs grow their portfolios and gain the interest and support of more parties, they are subject to the influence of more stakeholders. Thus, addressing local needs and wants while balancing the interests of those stakeholders becomes a more complicated venture. The representative governance structure of many CLTs aims to continually include the input and vision of community members while considering stakeholder interests and non-resident perspectives.²⁹ However, some research suggests that even this well-intended model caters primarily to residents or



Figure 13: A couple adjusts their will in order to bequeath their property to a community land trust

Source: provided by BNCLT, 2024

²³ Davis, J. E., & Jacobus, R. (2008). *The City-CLT Partnership: Municipal Support for Community Land Trusts*. Lincoln Institute of Land Policy.

²⁴ *Medford Community Land Trust Study*. (2021). City of Medford.

²⁵ *Somerville Community Land Trust celebrates first property acquisition*. (2022, August 24). The Somerville Times.

²⁶ Horan, C. (2023) *Building Non-Market Housing through Community Land Trust and Credit Union Partnerships*. McGill University. scholarship.mcgill.ca/concern/papers/bv73c608j.

²⁷ Williams, O. (2019, August 30). *Are We Diluting the Mission of Community Land Trusts?* Shelterforce.

²⁸ Davis, J.E. (2010)

²⁹ Chyi, N., & Wu, D. (2023). Community land trusts as a knowledge commons. In *Cambridge University Press eBooks* (pp. 83–111). Cambridge University Press.

community members who have the time, capacity, and skill sets to participate in governance roles, leading to tensions around the professionalization of CLT governance structures.³⁰ Organizations face the ongoing challenge of keeping the “community” in community land trusts as they grow in number, land holdings, and geographic area.³¹

As a model that protects residents from the whirlwind changes of the real estate market, successful CLTs must ensure the long-term sustainability of their organization and community assets (human, land, and otherwise). In the Community Land Trust Technical Manual, Grounded Solutions examines CLT sustainability through strategic planning, financial management, and organizational development.²⁵ Strategic planning includes co-creating a mission and vision with community members and specific, attainable goals for the organization. Financial management is essential for CLTs because budgeting and funding are necessary for keeping the organization operational and providing growth opportunities. Organizational development essentially refers to the CLT’s governance and its ability to invest in its employees and community organizing. Additionally, the manual stresses that CLTs must be able to adapt to market trends and policy changes.³² The City-CLT Partnership adds that for financial stability, CLTs should create multiple sources of revenue instead of solely relying on grants and subsidies from local or state governments.³³ These resources could include fundraising from private sources such as foundation grants, corporate contributions, and individual donations. Operational revenue from ground lease fees, resale fees, or membership dues should also supplement a CLT’s budget, though they should not burden residents living within community land trust properties. Resources such as these can help community land trusts not only strengthen their organization but also help ensure their longevity for the future.

Regional Housing Context

Housing costs remain the most significant expenditure for renters and homeowners alike in Massachusetts and beyond, and locally, these costs are driven by a chronic lack of affordable housing options for lower- to middle-income families and individuals.³⁴ Recent national research from the Harvard Joint Center for Housing Studies found that roughly 50 percent of renter households are cost-burdened, meaning that they spend more than 30 percent of their incomes on rent and utilities; 27 percent of renter households nationwide are severely cost-burdened, spending over half of their income on the cost of housing.³⁵

³⁰ Williams, O. R. (2018). Community control as a relationship between a place-based population and institution: The case of a community land trust. *Local Economy*, 33(5), 459–476.

³¹ Smith, H, personal communication, February 18, 2025.; Axel-Lute, M. “Keeping Community Control as Community Land Trusts Grow.” Shelterforce, July 20, 2021. <https://shelterforce.org/2021/07/20/keeping-community-control-as-community-land-trusts-grow/>; Gray, K. and M. Galande (2011). “Keeping ‘Community’ in a Community Land Trust,” *Social Work Research* 35, no. 4: 241–48, <https://doi.org/10.1093/swr/35.4.241>.

³² Grounded Solutions Network. (2018). Community Land Trust Technical Manual. https://groundedsolutions.org/wp-content/uploads/2018-10/Community%20Land%20Trust%20Technical%20Manual_0.pdf

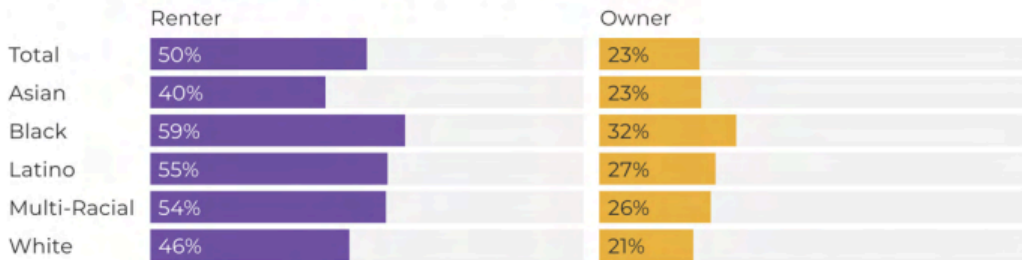
³³ Davis, J. E., & Jacobus, R. (2008). *The City-CLT Partnership: Municipal Support for Community Land Trusts*. Lincoln Institute of Land Policy.

³⁴ Bratt, R. G., Stone, M. E., & Hartman, C. W. (2006). *A right to housing: Foundation for a new social agenda*. Temple University Press.

³⁵ Airgood-Obrycki, W., Hermann, A., & Wedeen, S. (2024, December 16). *Deteriorating Rental Affordability: An Update on America’s Rental Housing 2024*. Harvard.edu; Harvard University.

HALF OF ALL RENTERS ARE COST-BURDENED AS RACIAL DISPARITIES PERSIST FOR BOTH HOMEOWNERS AND RENTERS.

Cost-burden by tenure and race. Greater Boston. 2023.



Note: White, Black, Asian and Pacific Islander are all single-race alone. Latino can be of any race. Other includes Some Other Race Alone and Multiracial non-Latino households.

Chart: Boston Indicators · Source: IPUMS, University of Minnesota.

Figure 14. Percentages of cost-burdened households in the Greater Boston area by race.

Source: 2024 Greater Boston Housing Report Card³⁶

Local research exploring housing affordability trends in Greater Boston found that the cost burden has increased for all low- and moderate-income renter households over the last two decades. For Black and Latine renter households in Greater Boston, these rates were even more severe, with 59 percent of Black households and 55 percent of Latine households spending over 30 percent of their income on rent and utilities.³⁷ Moreover, eviction filing rates in Massachusetts have surpassed pre-COVID averages for more than two consecutive years, with landlords initiating over 3,000 eviction filings each month. Nearly one-third of these filings have resulted in approximately 850 eviction executions per month, forcing a growing population of individuals and families into extreme housing insecurity and navigating an increasingly strained emergency support system to avoid experiencing unsheltered homelessness.³⁸ The current housing issues and the homeownership–rental landscape in Massachusetts exemplify the need for alternative homeownership models and housing development to create lasting affordability in Greater Boston.

Relevant Policies, Plans, and Processes

Various policies and funds relate to procuring and managing community land trusts in the Boston area. The first is the [Boston Acquisition Fund](#),³⁹ which the GBCLTN advocated for in 2022 in order to provide capital for keeping housing affordable for over thirty years. This is crucial for emerging CLTs that are struggling to find loans to procure their first properties. The [Tenants Opportunity to Purchase Act \(TOPA\)](#), which has not yet passed in Massachusetts, would be beneficial to

³⁶ Ciurczak, P., Kennedy, A., Munson, L., & Schuster, L. (2024). *2024 Greater Boston Housing Report Card*. The Boston Foundation.

³⁷ Ibid.

³⁸ Jankovic, M. (2024, December 6). HOUSING STABILITY MONITOR: Massachusetts Evictions & Foreclosures - Massachusetts Housing Partnership. Massachusetts Housing Partnership.

³⁹ <https://www.boston.gov/departments/housing/boston-acquisition-fund>



Figure 15: “CLTs Ask Cities and State to Commit \$250m to Acquire 1000+ Homes” BNCLT with peers the GBCLTN, CLVU, DOT Not 4 Sale, and other allies
 Source: provided by BNCLT, 2022

Communities Act,⁴¹ which was signed into law in 2021, does not directly mention community land trusts but opens the door for more by-right multifamily development and allows cities to continue to access funding from the state for housing development. This could benefit CLTs if cities and developers work with them to create new affordable housing.

Another important policy is the **Massachusetts Local Option for Housing Affordability or LOHA**.⁴² This essentially uses a transfer fee on certain real estate sales in order to fund affordable communities that actually need it. This was passed in August 2024 as part of the overarching Affordable Homes Act. This is one of the most critical pieces of legislation supporting CLTs since it includes several initiatives to support housing affordability across the state. Specifically, it funded \$2 billion toward improvements in public housing as well as increased contributions to several funds, such as the Affordable Housing Trust Fund and the Housing Innovations Trust Fund. Additionally, at a local level, the city of Boston has awarded a grant of \$2 million to the Greater Boston Community Land Trust Network.⁴³ Most of this is designated to the Acquisition Loan Fund, which seeks to add additional properties to current land trusts. The remainder of the funds will be used to help members within the network.

While supportive policies and funding sources for CLTs happen primarily at state and municipal levels, traditional federal financial institutions have started to develop tools to work more

preserving tenancy as it gives current occupants the right of first refusal, meaning they could purchase their current residence if it goes up for sale.⁴⁰ It is important to note that while this legislation would not directly impact home sale prices if tenants can't afford the property on their own, they can leverage the interest of the community land trust to purchase it for them. This would ultimately secure their occupancy and current rent prices by preventing a corporation or investor from taking over, renovating, and increasing monthly leases. Similarly, the **MBTA**

⁴⁰ DSNI. (2018). *Tenant Opportunity to Purchase Act (TOPA) - H.1260/S.786*. https://static1.squarespace.com/static/5515d04fe4b0263cc20b3984/t/603969b76aeea56882d5b905/1614375351767/_TOPA+-+Tenant+Opportunity+to+Purchase+Act+-+Quick+Summary.pdf

⁴¹ *Multi-Family Zoning Requirement for MBTA Communities*. (n.d.). Wwww.mass.gov. <https://www.mass.gov/info-details/multi-family-zoning-requirement-for-mbta-communities>

⁴² *Local Option for Housing Affordability*. (2025). Local Option for Housing Affordability. <https://www.realestatetransferfee.org/>

⁴³ City of Boston. (2023, May 18). Greater Boston Community Land Trust Network - Grant. Boston.gov. <https://www.boston.gov/buildinghousing/greater-boston-community-land-trust-network-grant>

cohesively with CLTs and similar entities. The Housing and Community Development Act of 1992 stipulated that CLTs can be considered community housing development organizations,⁴⁴ thus making them eligible to receive federal HOME (**HOME Investment Partnerships Program**) funds for the acquisition, construction, or rehabilitation of housing, as well as for organizational operating costs.⁴⁵ This legislative change was crucial to the CLT movement because it allowed the organizations to access the most significant federal block grant that provides funding to state and local governments for affordable housing acquisition and development. This designation also allowed CLTs to partake in the Community Investment Tax Credit (CITC) Program, unlocking another source of funding from the state of Massachusetts. Recognizing CLTs as community housing development organizations was an important milestone that gave many CLTs the financial momentum to begin pursuing or expanding their housing development and affordability preservation goals.

In addition to the HOME grant program, federal support of CLTs can be seen in the recognition of the nonprofit organizations by Frannie Mae and Freddie Mac, two government-sponsored mortgage-backed securities sellers whose primary purpose is to support liquidity and affordability in the housing market. Both Freddie Mac and Frannie Mae have developed guidance language and policies, as well as ground lease standards and ground lease rider forms for CLT homebuyers.⁴⁶ With the backing of these entities, the legitimacy of CLTs has slowly increased in the eyes of traditional mortgage lenders, giving CLT homebuyers more options for financing their home purchases. Furthermore, this acceptance of CLTs by federal agencies legitimizes the overall concept of shared-equity housing models as a solution to the country's affordable housing needs. With a combination of federal, state, and local support, CLTs can shift housing and land ownership landscapes.

⁴⁴ H.R.5334 - 102nd Congress (1991-1992): Housing and Community Development Act of 1992. (1992, October 28). <https://www.congress.gov/bill/102nd-congress/house-bill/5334>

⁴⁵ Housing and Urban Development, 24 C.F.R § 92.206. Retrieved February 28, 2025, from <https://www.ecfr.gov/current/title-24/part-92/section-92.206>

⁴⁶ *Community Land Trust (CLT) Mortgages - Freddie Mac Single-Family*. (n.d.). Sf.freddiemac.com. Retrieved February 28, 2025, from <https://sf.freddiemac.com/working-with-us/origination-underwriting/mortgage-products/community-land-trust-clt-mortgages>; *Shared Equity Programs*. (n.d.). Fannie Mae. Retrieved February 28, 2025, from <https://singlefamily.fanniemae.com/originating-underwriting/mortgage-products/shared-equity-programs>



METHODS

Methods

Resource Library

The goal of this project—to collect and curate informational resources for CLTs that support their success in formation and operation—required several iterative steps of research, information gathering, and feedback. The first step towards achieving the project goals was conducting comprehensive background research and a review of relevant literature. We approached this by exploring a wide range of academic articles, web resources, guides, manuals, and outreach materials about CLTs, as well as by having informational conversations with leaders from the region’s CLT movement. By assessing the overall landscape of CLTs in the United States and, more specifically, Greater Boston, we built both a foundation of knowledge around the topic and an extensive compilation of resources for the resource library. Resources were found through a combination of research, lists provided by GBCLTN, and suggestions from informal and formal interviewees. Informal information-gathering and relationship-building took place in interviews with key contacts in the CLT space, as well as two of the monthly GBCLTN Network meetings attended by team members.

At the heart of our creation process was a commitment to centering the voices and experiences of those actively working within CLTs and the Network coordinator, Minnie. For this to be a functional project, we knew that it had to be easily usable and accurately reflect the experiences of people embedded in the local CLT ecosystem. We based much of our content and resource organization on iterative conversations with key informants and interviewees, and selected web platforms based on their usability, affordability, and accessibility for non-developers.

Organizational structure of the database and website

The main component of the deliverables is a curated resource library. The team developed this library by compiling, sorting, and coding or “tagging” existing resources on CLT formation and operations, as well as by creating original website content to give context to the main takeaways from the best resources. The project partner suggested a basic framework for the structure and breakdown of resource sections (Fig. 16a) that the Field Projects team further refined through input from emerging and established CLT leaders (Figs. 16b and 16c). Resources are organized into six “**Umbrella**” categories, covering stages or broad aspects of CLT formation and operations. Within each section, the resources are further filterable by subtopics or “**Categories**” (Fig. 16 b), more granular **content terms**, and **resource types** so that users can find specific information and materials. See [Appendix I](#) for a full breakdown of the organizational structure of the resources.

Fig. 16a. Early list from GBCLTN of potential topic areas

History	grounding in land-, racial- and economic justice. Connection with other movements/experiments/practices
Model 101	a.) Graphic/explanation of CLT entity- land lease, board, shared equity, etc. // b.) FAQ- include ownership breakdown, rights and responsibilities, taxes CLTs relative to other ways of doing housing and land: Learn what a CLT is compared to other types of affordable housing structures/models (broadly) and the strengths/potential of CLTs for changing housing dynamics within a city
Organizing	How to start? Why in our neighborhood? What to prioritize and how to get going? How organizing? How to engage others? how to talk about CLTs? What are the benefits of a CLT? How will this be good for my community? What are early mistakes that you learned from? What decision did you make that ended up in unexpected territory?
Forming a CLT	Sources of funds-- city, philanthropy, other institution Policies, forming a board, business planning Who was involved, how did make decisions types of properties/ decide focus Governance structure Partnering Documentation and organizational policies
Running a CLT	staffing, money, stewardship, property management, Serving very low income people. Could include eviction prevention. Is that feasible for us? How to think through if we should raise rents, how to get resources for that. Common challenges in running CLTs and potential paths to overcome Equity formula
Acquisition/Development (real estate)	How we get land and housing, How we get land and housing, Deep affordability Basic development 101 Property management stewardship What processes are for acquiring processes-- learning about what we should and shouldn't do, say to tenants, sellers when a home is up for sale Financial feasibility and how to structure properties-- rent to own, ownership, rental, how to make viable, think through actual costs.

Fig. 16b. Second iteration of Categories.

- History & Roots
- Basic Structures
- Why a CLT?
- Why a CLT in my community?
- Storytelling
- Organizing
- Governance
- Financing
- Partnerships
- Staffing
- Legal
- Fundraising
- Property Management
- Community & homeowner stewardship
- Land Acquisition (How do we get land?)
- Land/Property Development & Leasing
- Financing Land
- Local resources and funding sources
- Local policies (existing and being fought for)
- State resources and policy
- Federal landscape

Research, conversations, sorting resources, feedback, iteration

Fig. 16c. Refined Umbrellas, Categories, and sub-category Content Tags

A. Umbrellas	B. Categories	C. Content Tags
1. CLT Model	1. History & Roots	1. History & Roots
2. Getting Started	2. Basic Structures	2. Basic Structures
3. Organizational Development	3. Why a CLT?	3. Why a CLT?
4. Operations & Stewardship	4. Why a CLT in my community?	4. Why a CLT in my community?
5. Land & Real Estate	5. Organizing	5. Organizing
6. MA resources	6. Storytelling	6. Storytelling
	7. Governance	7. Governance
	8. Financing	8. Financing
	9. Fundraising	9. Fundraising
	10. Partnerships	10. Partnerships
	11. Staffing	11. Staffing
	12. Legal	12. Legal
	13. Property Management	13. Property Management
	14. Community & homeowner stewardship	14. Community & homeowner stewardship
	15. Program Evaluation	15. Program Evaluation
	16. Land acquisition (How do we get land?)	16. Land acquisition (How do we get land?)
	17. Financing Land	17. Financing Land
	18. Land/Property Development & Leasing	18. Land/Property Development & Leasing
	19. Local resources and funding sources	19. Local resources and funding sources
	20. Local policies (existing and being fought for)	20. Local policies (existing and being fought for)
	21. State resources and policy	21. State resources and policy
	22. Federal landscape	22. Federal landscape

Figure 16. A visualization of sections of how the team iterated and refined the organization of the resources and content in the library through building understanding and conversations with the project partner.

Digital Platforms

After categorizing and sorting the existing resources, the team developed and designed a website to host the resource library and database. The team prioritized identifying platforms that are open-source, low-cost, easily editable, and accessible by people who have little or no coding or web development experience. We ultimately decided to use the Google Sites platform to build out the resource library website; for the database itself, we used NocoDB, an open-source version of Airtable that allows users to embed filterable spreadsheets into other website platforms; and the map is hosted on Felt Maps (see the section on the Network Map below for more).

Developing the content: static content and focus group

In addition to building out a curated database of outside resources, we also developed original static content for each umbrella category landing page. This content synthesizes key elements of the process that CLT practitioners should be considering and highlights top resources for each topic.

With support from the project partner, we held an informal focus group of GBCLTN-associated CLT practitioners to run through the framework. We solicited feedback and suggestions on the design, functionality, ease of navigation of the site, and the coherence of the content.

Interviews

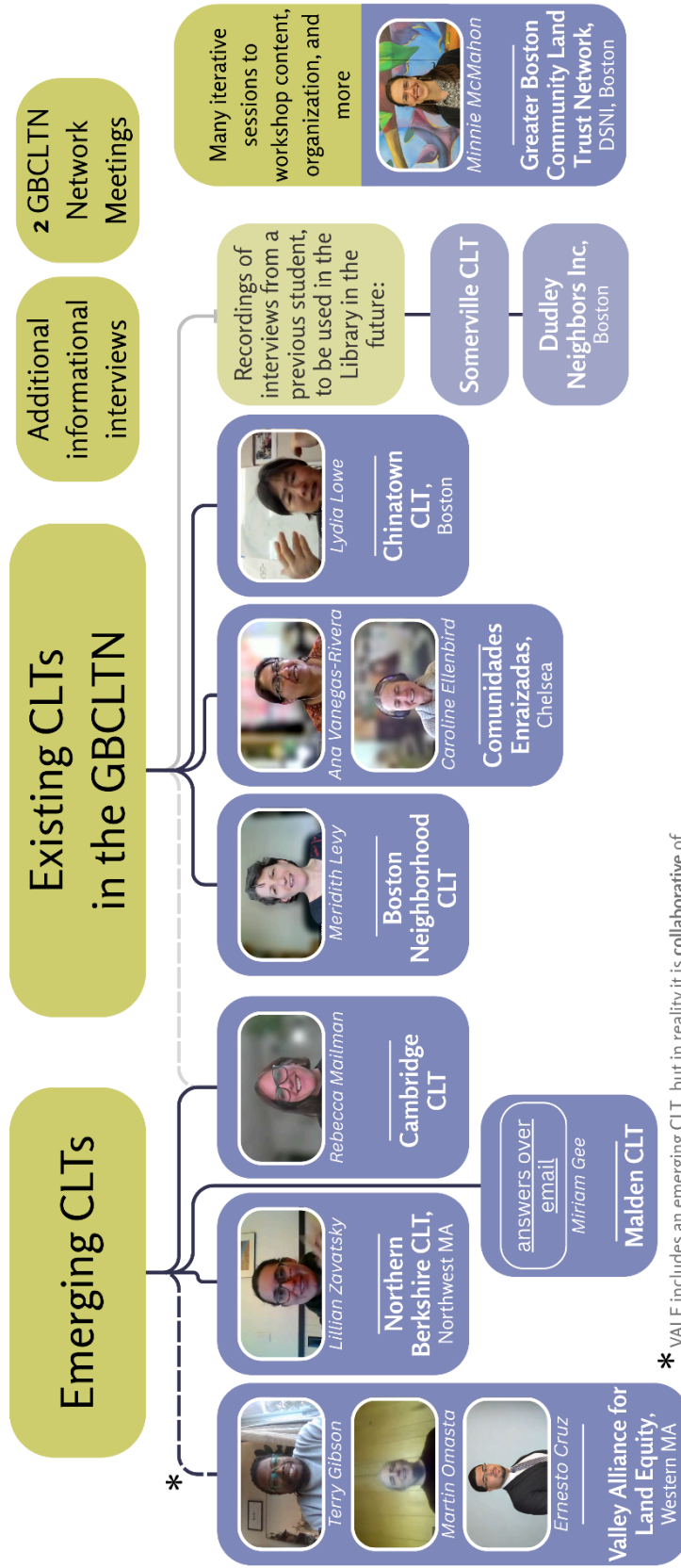
Interviews with emerging and established CLT organizers and housing activists were crucial to developing the resource library, both in terms of shaping the included existing resources and static content and providing narrative content for the site.

Our team conducted interviews throughout the course of the research and resource library development process. We selected interviewees based on their existing relationships with the project partner at GBCLTN and their willingness/availability to speak with the project team. All interviews were held and recorded via Zoom and lasted 30 to 60 minutes.

The parallel process of connecting with emerging CLT practitioners and developing the resource library allowed the team to edit the content and the organizational hierarchy of the resources as we learned more about what kinds of content, features, and information are of highest priority for practitioners in the field. For the emerging CLT interviews, the team developed an interview guide with the project partner to ensure the conversations were additive and not redundant, eliciting emotion-rooted narratives. This guide, which can be viewed in [Appendix II](#), was not meant to be an exact script or question list, but rather to provide structure to the interviews.

In addition to interviews with emerging CLT organizers, the team spoke to established CLT leaders. These interviews followed a format similar to the emerging CLT conversations; an interview guide can be seen in [Appendix III](#). The team used conversations with emerging CLTs to ensure that discussions with established CLTs covered topics of interest or challenges discussed in previous interviews. The goal of the interviews with the established CLTs was to pull out narratives, experiences, and lessons that may be helpful to emerging CLTs in their start-up process, as well as those that inform best practices for any CLT's operations.

INTERVIEWS AND KEY CONVERSATIONS FOR RESOURCE LIBRARY NARRATIVES AND DEVELOPMENT



* VALE includes an emerging CLT, but in reality it is collaborative of established CLTs, coops, and housing justice & solidarity economy orgs

Figure 17. Interviews completed by the project team. Original graphic.

The team analyzed and informally coded all interviews to determine common themes and narratives that helped to shape the resource library. We identified quotes and clips in each interview recording to include in the finalized resource library website. Given the iterative and collaborative process of developing the resource library in tandem with conducting interviews, the conversations with emerging and established CLT leaders and activists associated with the CLT movement strongly shaped the content of the resource library database and the original website content.

Interactive GBCLTN Map

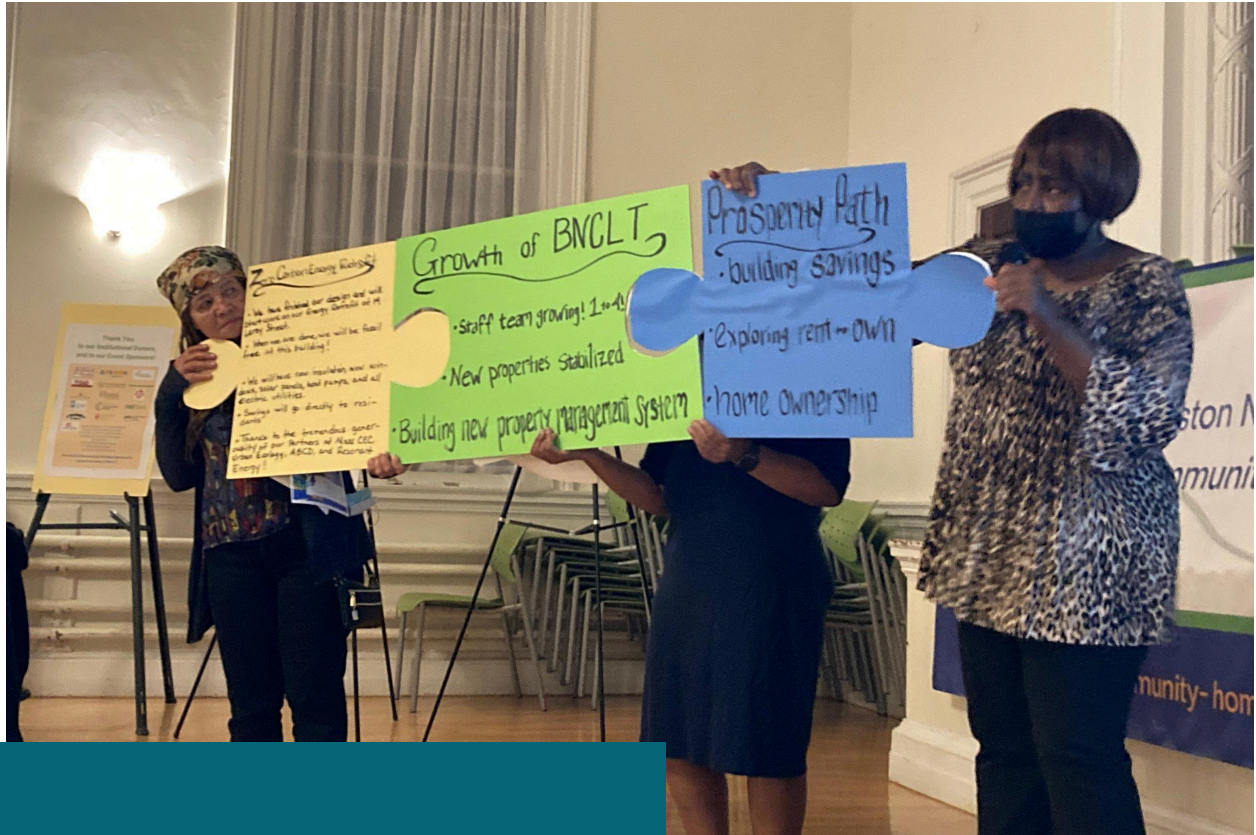
Through ongoing conversations with the project partner, an interactive web map of community land trusts in the Greater Boston Area was determined to be a priority for the GBCLTN. Previous mapping efforts for GBCLTN and its members are static maps that can only be shared as fixed images. In contrast, visually appealing, interactive maps provide accessible and contextualized information for users, allow for dynamic engagement with layered data, and are continually editable and customizable. An interactive map of [CLTs in New York City](#), recently developed by the New Economy Project, was identified as a reference and set a precedent for a practical mapping innovation in the CLT space.

[Felt Maps](#) was chosen as the host platform for a web-based, interactive map of the current GBCLTN member CLTs. We chose this tool over others because of its simple user interface, shallow learning curve, easy integration of creative visuals, and deeply discounted nonprofit subscription price. This platform will allow the Network, even members without significant digital mapping experience, to add and edit member information as well as create future maps to support grant narratives, build community buy-in, and visualize impact, all in a team workspace that allows for sharing among multiple collaborators.

The team generated point data, which includes each CLT's headquarters/office and the properties associated with each CLT. Properties are represented by different colors according to their use designation (i.e., urban agriculture, housing, commercial space, open space). We also populated pop-ups with existing information about and mission statements for each member CLT. Several optional layers are provided. Clicking on points offers more information on the property itself and the CLT that owns the property. This map is embeddable and editable using the new GBCLTN Felt Map account and requires little to no GIS or coding knowledge to update due to the user-friendly interface of Felt and the standard operating procedures created by the UEP team. The finished map is embedded in the final resource library website and is interactive with the viewer.

How-to document

In order to follow through on the goal of creating a continually-editable resource, we also wrote up a document giving a brief how-to for each of the three host platforms: Google Sites, NocoDB, and Felt Maps. This provides basic introductions to each tool, describes where to find tutorials and resources, and reminds users of any relevant GBCLTN login information. View these how-to documents in [Appendix V](#).



FINDINGS

Findings

Interview Findings

The interviews conducted with emerging and established CLT leaders gave the project team a deeper understanding of the strengths of CLTs, the systems that necessitate them, the tools that empower them, and the unmet needs for CLTs in Massachusetts. While the team did not formally code or quantify the topics covered in the interviews, the overarching themes and narratives significantly shaped the resource library content. This section broadly explores the common themes and challenges that emerged through interviews with various CLT leaders and organizers in Massachusetts.



Figure 18. Commonalities among CLT interviewees.

Source: the project team.

Context & Motivation

The interviewees from both emerging and established CLTs cited similar reasons and motivations for starting CLTs in their communities. Among these reasons was the desire to **stop the displacement of residents and the commodification of housing in the face of investors or speculative buyers** dominating the housing markets in their communities. Organizers from the Chinatown CLT and the newly forming Northern Berkshire CLT mentioned similar circumstances of real estate investors buying properties with the explicit intention of renting them out as short-term or vacation rentals, despite operating in very different environments in terms of population density. For both of these CLTs, and others that the team spoke to, the land trusts emerged as a solution to preserve residency and affordability in the face of outside influences and markets that treat housing as a privilege and commodity.

“Housing is a right, and when it's treated like a commodity, you have all of these horrible effects.”

Lillian Zavatsky, Northern Berkshire CLT, on the decommodification of housing

In addition to the goal of preventing displacement, CLT leaders stressed the **desire to foster community control** as a factor in the decision to form CLTs. Especially in communities where language or education gaps act as barriers for resident voice in their communities, CLTs can enable participation. CLTs can bridge language and education gaps by providing a space and a mechanism for all residents and community members to participate in the decision-making process. CLTs can further act as representative entities when it comes to voicing community opinions and advocating for equitable development in areas where they operate, giving residents a say in community development processes that they otherwise may not have. For many of the CLTs that the team spoke to, the lack of these processes for community involvement in decision-making and the absence of community power were strong driving factors in establishing their organizations.

“Home ownership or ownership of land is associated with money and power and that is something that people feel so distanced from, so having a community that has a voice and represented in a place at the table, is so powerful for me.”

Ana Vanegas-Rivera, Comunidades Enraizadas CLT, on the importance of land ownership

Challenges

The most common challenges expressed in the interviews with CLT practitioners pertained to a lack of technical knowledge, finding funding, staff and volunteer capacity, and political/established institutional barriers. Many CLT organizers do not necessarily come from housing or real estate backgrounds, so building the **technical knowledge** required to form and operate a CLT presents a steep learning curve. In many ways, this learning curve can be addressed by communicating with other CLTs, learning from their experiences, and accessing the many technical documents and templates available online. However, this process takes time. The resource library that we developed aims to streamline this learning process by providing quick access to the most relevant technical resources and templates for people who are new to the CLT space. Several interviewees

suggested adding a contact list or similar to the resource library where practicing and emerging CLTs could refer and find specific lenders, developers, lawyers, contractors, funders, and consultants, for example, who are familiar with and enthusiastic about the CLT process. We noted this area in our suggested next steps for the GBCLTN.

Unsurprisingly, **funding** was a significant challenge mentioned by the people that we talked to. Finding funds to run a CLT significantly impacts the organization's **staffing, capacity, and acquisition or renovation of land and structures**. CLTs can obtain capital and property from numerous sources, but the practitioners we spoke to mentioned difficulty navigating the financial landscape in areas such as applying for grants and competing with other movement members for limited available funding. Interviewees also mentioned the technical knowledge gaps around areas such as real estate transactions and mortgages as a barrier when navigating financing for property purchases, as well as land and community stewardship.

Related to funding challenges, most of the interviewees we spoke to mentioned **staff and volunteer capacity** as significant limiting factors for their CLT's operations. CLT organizers, especially in their organization's early stages, are often volunteers and employed in other roles, as is the case for the Northern Berkshire CLT. Even when CLTs acquire startup funding, staff are frequently limited and focused on organizational development before any property acquisition and growth can begin. As CLTs grow and gain more staff and properties, capacity remains an issue. Many interviewees specifically mentioned capacity issues around **property management and development**, which require a lot of technical knowledge, regular attention, and balancing morals and values with the practicalities of serving as a landlord. These capacity limitations further highlight the need for strong partnerships between CLTs and cities, as well as with other community-based developers and organizations. Further, it stresses the importance of adequate funding for CLTs to not only grow their land portfolios but also grow staff to support and maintain the organization and its properties. Our hope is that the resource library allows CLTs to access more information around funding and capacity-building so they can continue to expand their impact sustainably.

Broader issues faced by CLTs—and many other affordable housing initiatives—are the general **political and institutional forces** that may oppose their missions and goals, especially in today's political climate, where affordable housing and equitable development initiatives are facing intense funding cuts. Throughout many of the interviews, there was a general sense of uneasiness around the unknown future of the housing landscape at a federal level and how changes may trickle down to affect states and municipalities. Amid the confusion and anxiety, however, some interviewees noted that the current political landscape further underscores the importance of structures like CLTs and their ability to support resilient communities. Again, cooperative efforts between CLTs and municipalities/partner organizations will be crucial to sustaining the CLTs as they face uncertainty and an upheaval of broader political systems that support their work.

“So it's more important than ever to figure out a way to be more self-sustaining and resilient amongst ourselves, and to figure out how to, if possible, separate ourselves from those failing institutions.”

*Meridith Levy, BNCLT,
on the importance of
creating resilient communities*

Success Factors

With the common motivations and ethos surrounding many of the CLT practitioners that the team spoke to, many of them found similar strengths within their experiences that have contributed to movement victories. Particularly universal across interviews was the importance of **partnerships and co-learning** to successful CLT formation and operation. City-CLT partnerships are instrumental at various levels, whether through monetary or organizational support for budding CLTs or through informal avenues based on beneficial working relationships between CLT leaders and city officials.

Partnerships between CLTs and other community-based organizations are also crucial, such as in the case of Comunidades Enraizadas in Chelsea launching with support from GreenRoots, or the Boston Neighborhood CLT, which grew out of partnerships among housing justice and tenant rights organizations.

CLTs can appeal to a wide array of potential partners to help reach common goals due to their basis in community organizing and collaboration. Connection to existing CLTs also emerged as an essential factor for many newly-formed or forming CLTs. Interviewees emphasized how useful it has been to lean on established CLT practitioners as resources, sounding boards, and mentors, despite each organization operating within their unique communities and circumstances.

The location-specific nature of CLTs enables them to address various community needs and wants, ranging from housing to urban agriculture and community space development. This **adaptability and flexibility** in terms of use and function were mentioned in several interviews as a benefit and strength of CLTs. Interviewees discussed further adaptability when it comes to addressing housing inequity specifically, with several practitioners highlighting CLTs' ability to create **broad levels of affordability** for homeowners and renters. In contrast to some affordable housing measures that only benefit a limited number of very low-income residents, CLTs can provide affordable housing at a broader level while enabling **economic mobility**. By allowing residents to participate in their communities through economic participation, representative decision-making, and meaningful engagement, interviewees emphasized a desire to create **resilient systems and communities**. It was evident, both through the team's review of existing resources and literature about CLTs, as well as through interviews with CLT practitioners, that much of the power of CLTs lies in their collaborative nature, ability to meet multiple community needs, and their connectedness to local partners.

CLT Resource Library Website

The CLT Resource Library website is a product of an iterative and deeply collaborative process with our project partner. It is informed by the needs, experiences, and lessons shared with us by CLT organizers from across the entire state of Massachusetts, from Boston to Berkshire County. As discussed in the [Methods](#) section, the form, function, and content featured on the website are a reflection of this engagement process, culminating in the final product that is live and publicly accessible online at the following link:



We believe that our contributions to the CLT Resource Library website will serve as a strong foundation for the GBCLTN to build upon and further their goals of supporting emerging and existing CLTs across Massachusetts. To make the site useful to as many CLT practitioners as possible, we organized content and resources into different stages of the CLT formation and operation processes while focusing on clarity and ease of use.

CLT Resource Library: Home Page

The CLT Resource Library's *Home* page was thoughtfully designed with feedback from the project partner, with the goal of presenting a top-level view of the information available on each page of the site. The home page features a welcome message with information about the purpose of the resource library and guiding text about how to begin exploring the site. The primary function of the home page is to synthesize and summarize the wide variety of resources and information available on the site, while still presenting an approachable and inviting interface that allows the site's users to find what they are looking for with minimal scrolling and clicking through pages.

The main navigation window of the website, titled "*What You'll Find Here*" contains seven color-coded panes for each page of the website (Fig. 19a). Informative coaching text accompanies each of these sections. The six main sections of the site—*CLT Model*, *Getting Started*, *Organizational Development*, *Operations & Stewardship*, *Land & Real Estate*, and *Policy & Massachusetts Resources*—correspond to the umbrella categories assigned to all of the resources in the database.

Clicking on a pane navigates to the corresponding page, where additional detailed information can be accessed. Each section also features a dropdown window that provides a more detailed breakdown of the information on each page (Fig. 19 b). At the bottom of the main navigation pane, there is an additional unique button for the *Network Map*. This pane intentionally differs from the six umbrella page panes, as the map serves a distinct purpose on the site beyond categorizing

Figure 19a: The CLT Resource Library Home Page

resources. Moreover, the *Network Map* button contains a small “interactive” tag indicating the page’s unique functionality. At the bottom of the *Home* page, an FAQ section is included, featuring dropdown panels containing information on navigating the NocoDB platform, how resources were selected for the library, and an additional note on accessibility for people using screen readers (Fig. 19a). Contact information is included at the bottom of the page, encouraging users to contribute additional resources and feedback.

The team also developed a logo in collaboration with the project partner. The logo adds branding and overall visual appeal, giving the platform a more polished feel. The logo contains key features and characteristics of CLTs, including multifamily housing, urban agriculture, a mix of buildings and green space, and community members of different ages and physical abilities. The logo is featured on the backdrop of the home page, as well as on the navigation pane at the top of the site, and featured as the site’s favicon, displayed in the address bar of every browser accessing the site (Fig. 19c).

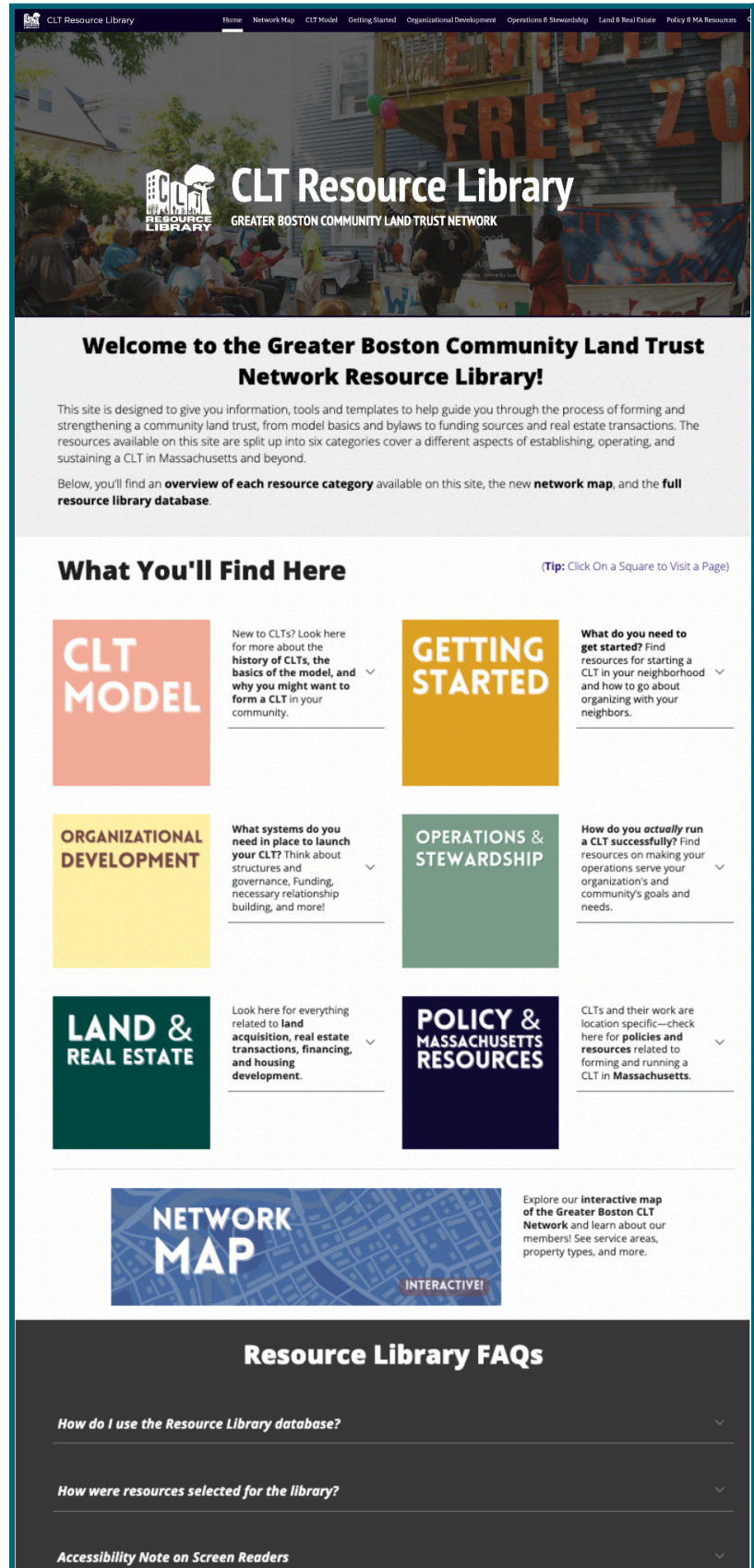




Figure 19b: An example of the umbrella pages' navigation dropdowns on the home page.

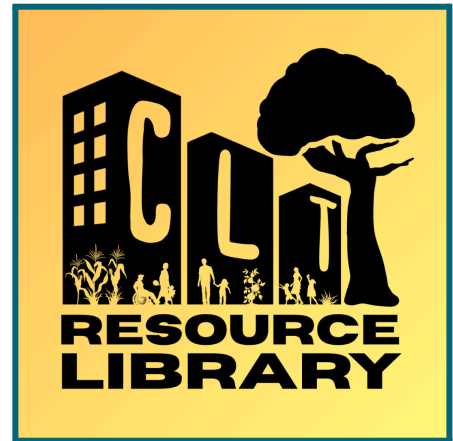


Figure 19c: The CLT Resource Library logo created with input from the GBCLTN coordinator

CLT Resource Library: Landing Pages

The site features six landing pages that guide users through the content curated and written for the CLT Resource Library. Each page was developed to highlight some of the most valuable resources, graphics, and videos that users should know about that category of CLT launch and/or development. The full static content (current at the time of this writing, May 2025) for the six landing pages can be found in [Appendix IV](#).

The landing pages are all organized following a uniform structure. Each page starts with an overview blurb that explains what information is included on the page. A table of contents pane titled “*What You’ll Find on this Page*” features anchor links that allow visitors to quickly navigate to the different sections of the page.

Each section within the landing pages contains detailed information on a specific subtopic. Figure 19d shows the “*CLT Model*” landing page along with the “*What is a CLT?*” subtopic section, which covers some of the introductory information a visitor might need who is learning about CLTs for the first time. The team also sourced useful graphics from across the web depicting key elements of CLTs and created various original graphics that supplement the resources and text included in each subtopic. Figure 19e shows a graphic developed for the “*CLT Model*” landing page. Similar graphics can be found on each landing page across the website.

CLT Resource Library Home Network Map **CLT Model** Getting Started Organizational Development Operations & Stewardship Land & Real Estate

CLT Model

New to community land trusts? This section provides an **overview of what CLTs are, how they work, and why they are a powerful tool for permanently affordable housing and community control of land.** Whether you're a resident, organizer, or policymaker, these resources will help you understand the fundamentals of the CLT model.

What You'll Find on this Page:

- [What is a CLT?](#)
- [History & Context](#)
- [Why a CLT?](#)
- [Explore the Resource Library database](#)

What is a CLT?

The **community land trust (CLT) model** is an approach to land ownership and housing that places the control of land and housing resources in the hands of a nonprofit organization—a CLT. The CLT holds titles to parcels of land throughout a specific geographic area, and the land itself is never resold. This removes land from the speculative real estate market, reducing the overall cost to homeowners and renters who purchase or rent housing on the land. Community members purchase homes on CLT-owned land and sign ground leases with the land trust spelling out all of the agreed-upon terms of ownership, including yearly lease fees and allowed price increases if the homeowner wants to sell in the future.

How a COMMUNITY LAND TRUST (CLT) Works

- 1. A community is struggling with things like:**
 - Rising housing costs and commercial rents
 - Overcrowding and displacement
 - Lack of community and open spaces
 - Vacant buildings
- 2. Community Members work together to form a Community Land Trust (CLT), a non-profit, democratically governed organization that gets and keeps land in trust on behalf of the community.**
- 3. The CLT facilitates community-driven planning to address the community's immediate and long-term needs. It works with resident groups, non-profit housing developers and other organizations to:**
 - Develop unused spaces to meet community needs
 - Preserve and enhance low-income housing and other places of value to the community

Source: NYC Community Land Initiative, nyccli.org

The motivations for creating a CLT vary and are community-specific—some CLTs focus specifically on home ownership, some on affordable rentals, and some on local food systems. All CLTs, however, share the common goal of fostering local control, community engagement, and representative decision-making structures within the organization while maintaining **permanent affordability** and **promoting**

Figure 19d: The top of the “CLT Model” landing page, the first of the six.

Additionally, subtopics across the six landing pages feature highlighted resources that the team identified as some of the most useful for CLT organizers. Alongside the written content, graphics, and links, the team also included embedded videos in each landing page. While some of the videos included on the website were sourced from the internet, most of the video content came from interviews conducted with CLT organizers from across Massachusetts (Fig. 19f). These clips are an

Questions to be asking when starting a CLT

You must have answers to these BEFORE you start planning

- Why a community land trust in our neighborhood?
 - (And why a CLT and not another solution?)
- How do you know this community wants a CLT?
- How are community members involved in planning and launching CLT?

THEN you can start answering these, collectively

- Are any other organizations or individuals doing this work?
 - How will CLT relate to other organizations?
 - How are our relationships with key decision-makers at the city/in elected positions? What does the legal/social landscape around us look like?
- What geographic area will the CLT serve?
- Who will be served and how?
- Who will govern and have decision-making power in the CLT?
- What resources do we and our people already have? Which can we feasibly get in the near future?

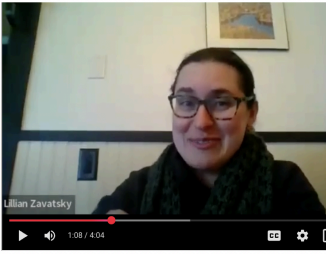
Figure 19e: An original graphic developed for the CLT Model landing page

Why a CLT?

(as opposed to other types of affordable housing)

A CLT's fundamental aim is to remove housing and land from the speculative market (**permanent affordability**) and put them into the hands of residents (**community control**). They allow historically disenfranchised people to build wealth through homeownership, but they also aim to **redefine wealth** in the first place. They ask: how can *all* community members benefit from stability, resources, and connection?

A CLT is most often run by a board that equitably represents the local community, ensuring community voice and leadership in decision-making processes. This requires community organizing and education, which, over time, can contribute to long-term power shifts, with community members asserting their collective voice in all aspects of civic life.



Lillian Zavatsky

1:08 / 4:04

CLTs aim to fill a gap in affordable housing efforts to protect deep and broad affordability within their communities. Traditional affordable housing initiatives may only touch some of the demographics in need, like those making between 30% and 80% of the **area median income (AMI)**. Meanwhile, CLTs preserve affordability for the whole community, including those that do not meet these AMI requirements. In housing markets like Boston, where even making 80-100% AMI might not be enough for some people to afford housing, CLTs can make housing affordable to a wider demographic of residents while building structures of community control.

An excerpt from our interview with Lillian Zavatsky from the Northern Berkshire CLT

Figure 19f: A video featured on the CLT Model landing page from our interview with Lillian Zavatsky from the Northern Berkshire CLT

essential supplement to the text-heavy online resources and provide narrative, motivating experiential examples in organizers' own words.

Finally, each landing page ends with a curated gallery of resources, hosted on the NocoDB platform. The resources featured in each landing page have been pre-filtered, so they are relevant solely to each umbrella category. The thorough content tagging system allows users to filter further within each landing page to find the most pertinent resources they may be searching for. For instance, within the "CLT Model" landing page, a visitor who is particularly curious about the structure of CLT can set the filter within the gallery to the "Basic Structures" tag. This will update the gallery to only display resources that discuss CLT structures and give the visitor a smaller list to select from, rather than digging through all of the resources to find this information (Fig. 19 g).

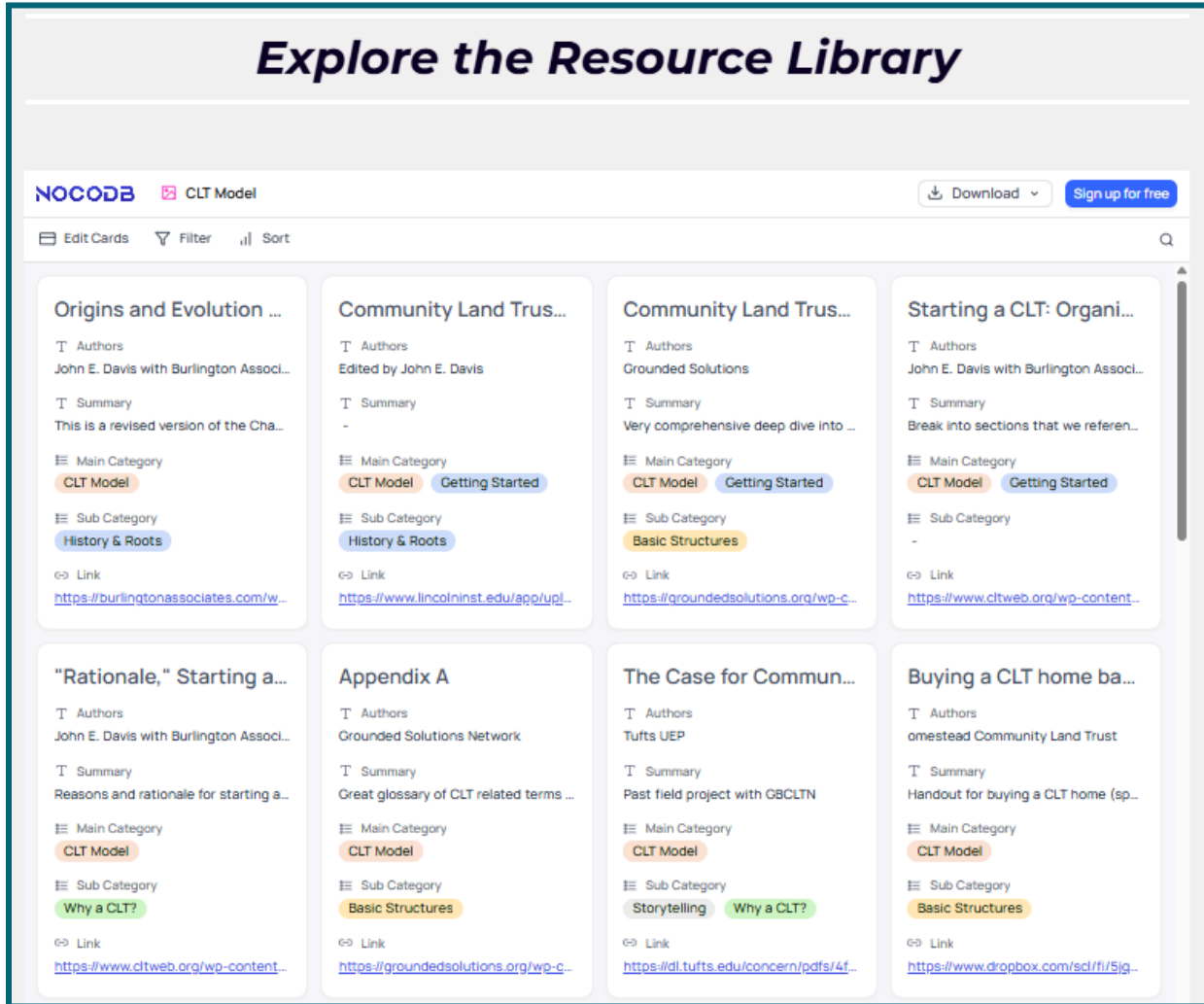


Figure 19g: The searchable database in “gallery” view, pre-filtered for the “CLT Model” page.

CLT Resource Library: The database

As already explained, the NocoDB database of external resources is sorted and filterable by several fields: Umbrella categories, Categories, Content Tags, and Resource Tags. This database can be edited on the backend, with embedded views in the website automatically updating. Reflecting a request made in the focus group, both a tile-style gallery view and a spreadsheet-style grid view are available of the entire database on the Home page (Fig. 20).

See the entire Resource Library Database below:

The screenshot displays the Resource Library Database interface. The top section shows a gallery view of resource cards, each representing a document. Each card includes the title, authors, umbrella category, categories, and a link. The bottom section shows a spreadsheet-style grid view of the same data, with columns for ID, Title, Link, Authors, Year, Umbrella Category, and Categories.

Gallery View Resources:

- Origins and Evolution ...**: Authors: John E. Davis with Burlington Asso...; Umbrella Category: 1 CLT Model; Categories: History & Roots; Link: <https://burlingtonassociates.com/w...>
- Community Land Trust...**: Authors: Edited by John E. Davis; Umbrella Category: 1 CLT Model; Categories: History & Roots; Link: <https://www.lincolinst.edu/app/upl...>
- CLT Technical Manual**: Authors: Grounded Solutions; Umbrella Category: 1 CLT Model; Categories: Basic Structures; Link: <https://groundedsolutions.org/wp-c...>
- CLT Resources**: Authors: Burlington Associates; Umbrella Category: 2 Getting Started; Categories: Basic Structures; Link: <https://burlingtonassociates.com/re...>
- Stewardship Policies a...**: Authors: Grounded Solutions; Umbrella Category: 4 Operations & Stewardship; Categories: Funding, Fundraising; Link: <https://groundedsolutions.org/wp-c...>
- Manuals and Guides f...**: Authors: International Center for Community ...; Umbrella Category: 2 Getting Started; Categories: -; Link: [https://www.cltweb.org/resources/...](https://www.cltweb.org/resources/)
- Starting a CLT: Organi...**: Authors: John E. Davis with Burlington Asso...; Umbrella Category: -; Categories: -; Link: <https://www.cltweb.org/wp-content...>
- "Rationale," Starting a ...**: Authors: John E. Davis with Burlington Asso...; Umbrella Category: 1 CLT Model; Categories: Why a CLT?; Link: <https://www.cltweb.org/wp-content...>
- "Sponsorship," Startin...**: Authors: John E. Davis with Burlington Asso...; Umbrella Category: 3 Organizational Development; Categories: -
- "Beneficiaries," Startin...**: Authors: John E. Davis with Burlington Asso...; Umbrella Category: 2 Getting Started; Categories: -
- "Education & Organizi...**: Authors: John E. Davis with Burlington Asso...; Umbrella Category: 2 Getting Started; Categories: -
- "Development," Starti...**: Authors: John E. Davis with Burlington Asso...; Umbrella Category: 5 Land & Real Estate; Categories: -

Grid View Data:

#	T Title	↔ Li...	T Authors	T ...	☰ Umbrella Category	☰ Categories
3	Origins and Evolution of the Community Land Trust in the United States	https://burlingt...	John E. Davis with Burlington Associates	2014	1 CLT Model	History & Roots, Basic Struc, Why a CLT?, Why a CLT in n
4	"Rationale," Starting a CLT, pg 11-14	https://www...	John E. Davis with Burlington Associates	2007	1 CLT Model	Why a CLT?, Why a CLT in n, Organizing
5	Appendix A	https://g round...	Grounded Solutions Network	2011	1 CLT Model	Basic Structures
6	The Case for Community Land Trusts	https://d...	Tufts UEP		1 CLT Model	Storytelling, Why a CLT?

Figure 20: At the bottom of the Home page, the searchable database is in “gallery” view and in a spreadsheet-style “grid” view.

CLT Resource Library: Network Map

As discussed in the [Methods](#) section, an interactive map of CLTs was identified as a priority for the GBCLTN to show the geographic reach of the CLT movement in the Greater Boston Area and to serve as a resource for site visitors looking for CLT organizations in their area. Developed using the Felt Maps online mapping platform, the interactive map features various helpful information for site visitors looking to learn more about CLTs belonging to the Greater Boston Community Land Trust Network.

The default view of the map is pictured in Figure 21a. This is what a user would see when first visiting the “Network Map” landing page. The information visible on the interactive map changes based on the zoom level chosen by the user. Offering different information based on the zoom extent was identified as a valuable strategy for incorporating a higher level of detail without adding visual clutter to the map. At the initial zoom level (Fig. 21a), the map displays the broader service area of the GBCLTN, which currently spans Boston, Somerville, and Chelsea. Additionally, the map features a point for each of the seven member organizations in the network, represented by the blue point locations. Clicking on one of these points opens a scrollable informational pane with additional information about each CLT (Fig. 21b & c), including basic overview information, a featured image, the address of each organization’s main office or headquarters, its year founded, contact information, and a direct link to the CLT’s website. This information was included with the intention that a site visitor exploring the interactive map could find a CLT in their area and be presented with all the relevant information they need to connect with organizers from a selected organization.

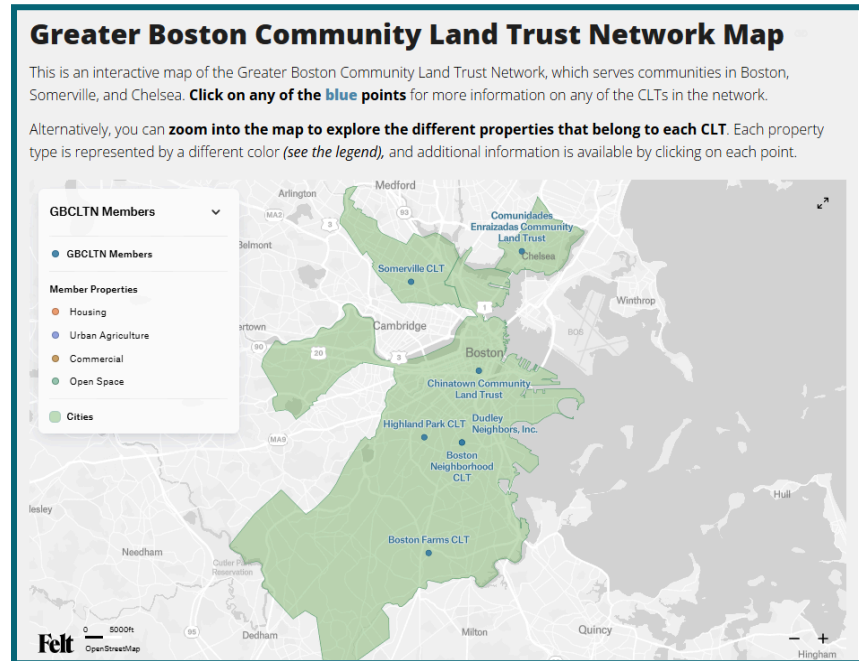


Figure 21a: The default view of the interactive network map



Figure 21b: Chinatown CLT organization informational map pane.

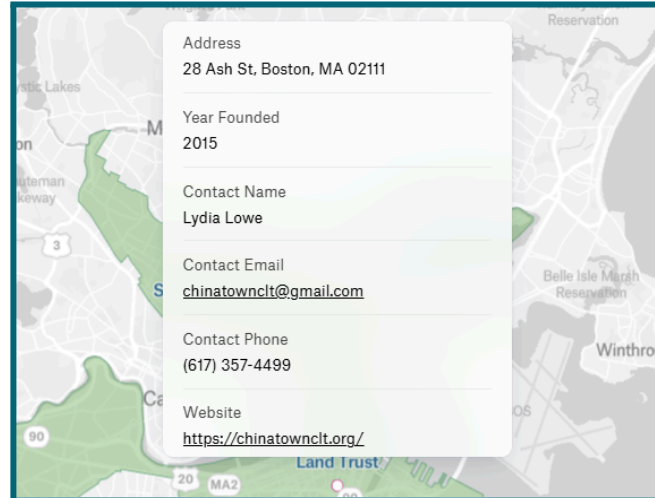


Figure 21c: Chinatown CLT organization informational map pane.

Finally, additional information on each CLT's portfolio of properties is included in the interactive map and appears conditionally when a user zooms further into any neighborhood captured in the GBCLTN's service area. The points representing these affiliated CLT properties are color-coded based on their different use type, as described in the interactive map's legend (Fig. 21d). Since CLTs manage a wide range of properties (including affordable housing, commercial spaces, urban farms, and open space) depending on their missions and the needs of their communities, we found it necessary to ensure this information was accurately captured in our interactive map. Each property point is interactive and features a pop-up informational pane that is presented to users when a point is clicked on. The information featured in these pop-ups includes the CLT organization that owns and operates the property, the name of the property, the site address, the number of residential units (where applicable), and the use description of the property.

Figure 21d shows the experience of zooming into a neighborhood and clicking on a selected member property—in this case, the West Cottage Farm in Roxbury, which is owned and operated by the Dudley Neighbors Initiative. Additional CLT property points, such as housing, commercial properties, and open space, can be seen in Figure 8j, as denoted by each point's color. Additional information may be added in future iterations of this interactive map, including points for emerging CLTs, properties that are in the process of being acquired by a member CLT organization, and other optional layers like public transportation.

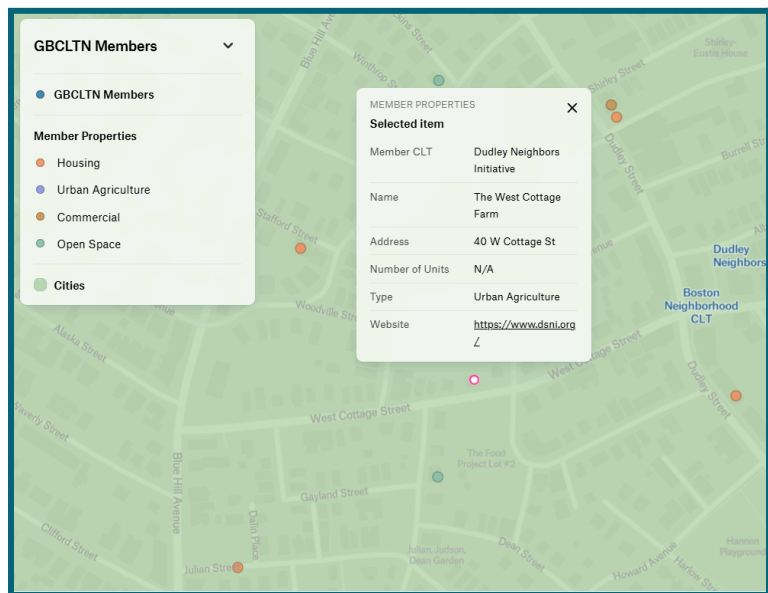


Figure 21d: GBCLTN map legend and property selection



PROJECT REFLECTION AND MOVING FORWARD

Project Reflection and Moving Forward

Limitations

Focusing on the project amid the ongoing threats to democracy, free speech, and human rights in the United States was our team's most persistent limitation. This concern was felt by our team, as well as our project partner and many of the project's contributors, particularly since most of the CLTs in the ecosystem serve and connect community members of a large diversity of racial/ethnic identities, immigration status, and economic security. Nevertheless, we all see the resource library as a tool for combating these political threats and supporting the community land trust movement, which helps create a more democratic and just society.

Relatedly, time constraints and scheduling also proved to be a limitation. Scheduling capacity, primarily of CLT practitioners, limited the number of interviews we were able to complete. Many CLT organizers are extremely busy with their work and, understandably, were not able to prioritize contributing to the resource library at this time. However, we feel that our team was able to lay a strong foundation for the GBCLTN to continue to build upon and continue adding to the collection of interviews we were able to provide for the resource library project.

Finally, we also encountered limitations with some of the online platforms we relied on to build the site. These limitations varied, from aesthetic challenges that hindered our user interface design process to overall ease-of-use limitations. Prioritizing open-source and free digital tools meant that we had to sacrifice some aspects of ideal functionality. That said, all of the most essential settings were still possible within these constraints, and we intentionally communicated these limitations with our project partner throughout the website design process. We addressed limitations to the best of our abilities by including detailed how-to documents and encouraging future communication with team members to support our project partner in taking over the site's stewardship.

Remaining Gaps

While we are proud of the resource library in its current state, it is an iterative project, and there are still many improvements to be made. Specifically, much of the static content should be expanded upon or edited by CLT practitioners in the network, both for accuracy and to better reflect members' voices. Some Umbrella categories, such as the "Land & Real Estate" and the "Policy & MA Resources"

landing pages, should be more thoroughly revised and bolstered by practitioners with deeper experiential knowledge in these areas. Similarly, several sub-categories like 'Organizing' and the financial and development aspects of 'Organizational Stewardship' remain underdeveloped due to time constraints. There is also room to grow other content areas with the help of local experts, such as more nuanced narratives that may entice decision-makers, case studies that elaborate on implementation, and exploring what radical community-based change looks like in a much more federally hostile and under-resourced landscape. Additionally, the resources and static material, such as policies, Massachusetts resources, and the Network map, should also be updated periodically to convey the most current information.

There is also potential for another section of the website, which could provide a forum to share knowledge across the community of practitioners. This would ideally include a password-protected section designed to help members within the network share resources and contacts. Additionally, we see a promising area of work for further use of the interview recordings. There are many more gems of stories, advice, and motivation within those conversations that could be pulled, spliced, quoted, and shared in numerous practical ways.

Finally, the Resource Library is a good jumping-off point for writing more concise and specific 1-2 pagers that can be translated into many different languages to support a much broader and more diverse community of potential CLT members.

All of these suggestions are enumerated in detail in documents we are handing off to GBCLTN staff.

Summary and Concluding Reflections

Over the course of the Spring 2025 semester, our UEP team created a new Resource Library for emerging and existing community land trusts. Through interviews, iterative workshopping, and research, we gathered and curated resources, wrote new consolidated content, and synthesized everything into an editable website, database, and interactive web map. We structured the site by identifying common topics and resources that were highlighted in the interviews, prioritized open-source and user-friendly web platforms, ensured the language we used was accessible and understandable, and implemented an intuitive process for future site development.

The project team is particularly excited about the investment from GBCLTN staff, CLT members, and other community partners in the CLT Resource Library website. The promise of continual connections with local CLT experts, organizers, nascent CLTs, and the Network at large gives us hope that the community that stands to benefit the most from this body of work has true interests in continuing to improve it. We have committed to assisting the project moving forward alongside these partners and future users, with the hopes that they will enthusiastically use and share it.

The success of this project largely stems from the decades of work and care upon which the Resource Library is based. These were braided with the trusting connections we built within the UEP Field Project Team and our project partner, the strong relationships of the GBCLTN staff and the broader network members and ecosystem, and the deeply relational nature of community land

trusts. The resource library represents a confluence of knowledge, practice, and dedication from countless individuals and organizations from whom the team learned. Without their commitment to the movement for housing justice at large and their willingness to engage with our team of students, this project would not have been possible.



Figure 22: A community member celebrates in front of *Our Tierra Livri* (English, Spanish, and Cape Verdean Creole for “Our Liberated Land”) on one of DSNI’s properties that is awaiting community process and funding for new community uses.

Source: DSNI

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Appendix I: Resource Library Organization

Umbrellas	Subcategories	Content Tags
1 CLT Model	1 History & Roots	1 History
		2 Broader social/economic movement
		3 CLT model
	2 Basic Structures	4 Benefits of CLTs
		5 Shared equity housing
		6 Land ownership
		7 Non-housing uses - eg urban farm
	3 CLT Benefits	8 Community control
		9 Resident-driven neighborhood planning
2 Getting Started	4 Narratives Framing Storytelling	10 Why a CLT in my community?
		11 Organizing 101
	5 Organizing	12 Power mapping
		13 Outreach & Relationship- building Strategies
		14 Systemic Change-making tactics
		15 Popular Education/ Political Education
3 Organizational Development	6 Governance	16 Board
		17 Board policy
		18 Bylaws
		19 Org. members
		20 Org. decision-making
	7 Policies and Procedures	21 Conflict Resolution
		22 Becoming a nonprofit
		23 Business planning
		24 Community/collective leadership
		25 Equity formulas / resale formulas
8 Legal	26 Land leases + ground leases	
	27 Deed restrictions	
9 Partnerships	28 Taxes	
	29 Partnerships: other orgs	
10 Funding	30 Partnerships: municipality	
	31 Funding sources	
4 Operations & Stewardship	11 Fundraising	32 Budgeting
	12 Staffing	33 Organizational management
	13 Supporting homeowners & the community	34 Homeowners
		35 Mortgage Lending
5 Land & Real Estate	14 Program Evaluation	
	15 Land acquisition (How do we get land?)	
	16 Development Types and Strategies	36 Real estate development
		37 Construction/Rehabilitation
	17 Financing Land	38 Property structure types - rent to own/ ownership/ rental, etc
39 Real estate financing		
18 Property Management	40 Leasing & renting	
	41 Tenants	
	42 Property stewardship	
6 Policy & MA resources	43 Asset stewardship	
	44 Enabling public policies and programs	
	45 Current Boston policy and programs	
	46 Current MA housing/real estate landscape	
	47 Current MA policy and programs	
	19 Local policies (existing and being fought for)	
	20 Local resources and funding sources	
	21 State resources and policy	
	22 Federal landscape	

Resource Type Tags
Video
Audio
Graphic
Comprehensive Resource
Template
Worksheet/ activity
manual/ toolkit/ guide
Chapter
Report
Story/ CLT experience/ narrative study/ peer-reviewed/ academic
Multilingual (ie. spanish)

Appendix II: Interview Guide — Emerging CLTs

Below is a sampling of questions established by the team and the project partner that guided interviews with emerging CLTs. Since the semi-formal interviews were conversational and aimed to elicit authentic narratives and reflections, interviews did not cover every question, and other topics arose during the interview process.

Get verbal consent to record and provide information about possible quotations in the final report and resource library.

Introductions

- A. Check-in: Why are you passionate about/involved in this work?

What is the status of your CLT project?

- A. Where are you in the process of creation?
 - a. Timeline
 - b. People, groups involved, funding
 - c. Are you working with a particular piece of property? Any idea of what land/ property you'd be interested in? How are you deciding what properties to pursue?

Why a community land trust + vision for your CLT?

What are their goals, and why are they using or considering the CLT model?

- A. What are your goals and mission for the CLT?
- B. Why do you think the CLT model will help achieve them?/ Why is this CLT forming?
- C. What was the main event/situation/factor that acted as a motivator to start this CLT?
- D. Organizing, planning, community involvement- what does that look like for your group, and what role does that play in your CLT vision?

Conditions in their community:

- A. What resources (money, partnerships, attorneys, schools, hospitals, relationships, land) do you have access to or are using?
- B. What are the challenges and opportunities with these partnerships?
- C. In what ways do you see the city/town as supportive; in what ways as a barrier?
- D. Are there other organizations or groups that are relevant to your project? How?

How's it going?

- A. What's going well? Where do you see momentum, opportunity, and good things happening through this project?
- B. What are you struggling with?

- C. What types of info do they want, and what would they like to learn from experienced CLTs?
- D. What resources would be the most helpful to you at this point or in the future
- E. What are the most helpful things you have learned from the network members so far?

Appendix III: Interview Guide — Established CLTs

Below is a sample guide for interviews with established CLTs/GBCLTN member organizations. We aimed to get at the *how* and *why* behind the formation of these groups and their process of getting to their current state. The interviews highlighted key processes, strategic choices, organizing tactics, and visions for the future. Each interview focused more heavily on specific questions depending on the work and context of the interviewee's CLT. The interviews also left space for conversations to flow naturally and for the interviewees to discuss topics that they deemed necessary.

Get verbal consent for recording and information about possible quotations in the final report and resource library, then intros all around

1. Tell us who you are and how you got into your work! What makes you passionate about it?
2. What is the (brief) history of your CLT?
 - a. **Why** and **how** did it start? Why was the CLT model chosen as a solution for your community?
 - b. What impacts have you seen in your community so far?
3. What **key factors** were most influential in forming your CLT and the success that you've had? Including circumstances, partnerships or members, processes like organizing or strategy, shifts in priority, and important decisions?
 - a. Partnerships with the city: what has your relationship looked like, how have you pitched the CLT to them, and tips for navigating that
 - b. Best advice for organizing?
 - c. What success have you had? (Tips for CLTs earlier in the development stage)
 - i. What resources and relationships have been most helpful to you?
4. What **would you have wanted to know early on** (What do you wish you had known)?
 - a. What **would you do differently**? Any missteps or mistakes?
5. What are the most common **questions that** people who are interested in starting land trusts ask (you)? What would be your answers?
6. [Optional] What have been the most significant challenges?
7. Looking ahead, what's next for your CLT? What are your goals?
 - a. What factors or resources would you need to reach the next steps or to fully realize your goals?

Appendix IV: How-To Documents

Below are instructional documents on how to use different platforms and elements of the Resource Library and GBCLTN Network Map.

HOW-TO DOCUMENT FOR CLT LIBRARY

Use this document to find the links, logins, and procedures for upkeep of each platform of the GBCLTN [CLT Resource Library](#).

Jump to:

[Quick Links and Logins](#)

[Have a question & need help from one of us? Contact:](#)

[Google Drive organization](#)

[Google Sites](#)

[Accessing the website backend](#)

[Adding new editors](#)

[Editing content on the site](#)

[Helpful resources on using Google Sites:](#)

[Felt Maps](#)

[Helpful Tutorials](#)

[Log in to Felt Maps](#)

[How to add a new CLT to the network map!](#)

[How to Add a Network Member's Property](#)

[How to embed a Felt Map](#)

[NocoDB \(the database\)](#)

[What is NocoDB?](#)

[Accessing NocoDB & sharing editing permissions](#)

[Adding new resources to the database \(also applies to editing resources\)](#)

[From Google Sheets first \(recommended\):](#)

[Directly in NocoDB](#)

[More complex edits: changing category names, changing the organization of tags, etc.](#)


[Creating custom "views" of the resource library database](#)

[Embedding NocoDB Galleries in Google Sites](#)

[Helpful resources on using NocoDB](#)

QUICK LINKS AND LOGINS



- ❖ **Google Drive Folder:**  RESOURCE LIBRARY
 - Log in with your own Gmail account that has been given edit permissions
- ❖ **Resource Library [website](#),** Google Sites
 - Log in with your own Gmail account that has been given edit permissions
- ❖ **CLT map, Felt Maps [GBCLTN Workspace](#)**
 - Log in with the GBCLTN account
- ❖ **Database in NocoDB:** <http://app.nocodb.com/#/wsfvv8t9/px97at6ccwfhmzx>
 - Log in with the GBCLTN account

Have a question & need help from one of us? Contact:

- Sophie Cash (Sophie.Cash@tufts.edu)
- Matija Jankovic (Matija.Jankovic@tufts.edu)

GOOGLE DRIVE ORGANIZATION





Google Drive Folder:  RESOURCE LIBRARY

- Original resources from the GBCLTN are in the shortcutted “.RESOURCE Library GBCLTN” folder
- “Images” folder: All images, including original graphics, others’ graphics, and pictures from various orgs to be used in the website or otherwise. I tried to download and label all photos with names that indicated where they came from, what year, and other info about them
- “Interviews” folder: full interview videos, clips that we made, notes from all the interviews in one doc.
- The back-end Google spreadsheets that are linked to the Felt Map are stored in the “Felt Map” folder. The Case for Felt Maps is also there just in case! :)
- Content Doc: This has, to the best of our ability, all the content from the website to be edited (track changes, of course) by CLT members.
 - List of potential improvements in a separate tab, “Future improvements, additions, etc.”
- Documents, PDF resources, and interviews are all stored in a Google Drive folder.

GOOGLE SITES

Accessing the website backend

- You can edit the site from the **regular viewable link** (<https://sites.google.com/view/gbcltn-resource-library/home>) if you are logged into your Gmail account that has been shared
- The CLT Resource Library website was developed using Google Sites, which is a free drag-and-drop website builder platform available through the Google suite of products. To access the website's backend as an editor, you can open the Google Sites item shared with you in your Google Drive:

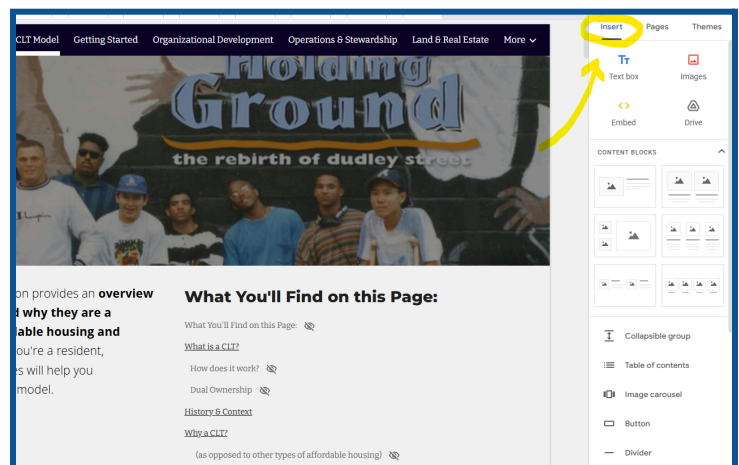
Name	Reason suggested	Owner	Location
 GBCLTN Resource Library 	You edited • Apr 28, 2025	 me	 GBCLTN Field Projects

Adding new editors

- Ownership, editing privileges, and access levels for a Google Site are managed in the same way as all other shareable Google products, such as Google Docs, Google Sheets, etc. Ownership of the site has been transferred to GBCLTN staff.
- To add new editors, navigate to the “Share” screen (or select the item in your Google Drive directory and press Ctrl+Alt+A), which will open the sharing window. Add a new email and set the access level to “Editor” to allow new users to edit the site.

Editing content on the site

- How to add and edit site elements
 - Click on the Insert tab at the top right of the page
 - Here, you can select from a variety of site elements to add to the site. You can add basic elements, such as text boxes and image containers, as well as more specialized

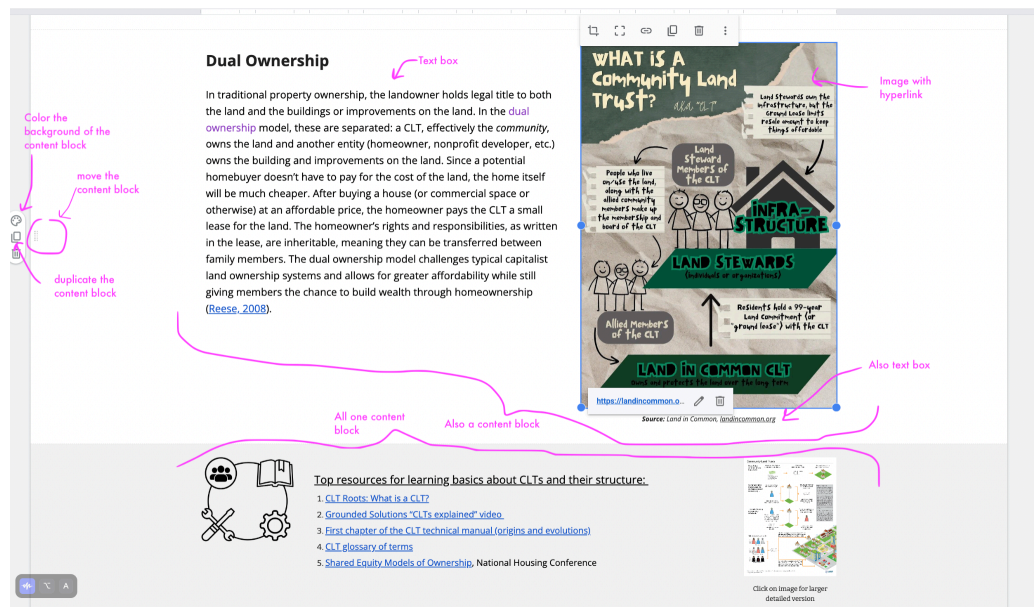


elements, such as image carousels, a table of contents, and action buttons

- Site elements we used:

- Content Blocks

- These are the building blocks of the site, and can be moved around and filled with other elements. Within them, elements can be made wider or narrower to fit multiple items. You may just need to play around with this to get the hang of it. Content blocks can be colored white, gray, black, or an image as background, so in the places that we wanted them to be a specific color, we just took a screenshot of a small part of a colored area and used that as the “image” background.

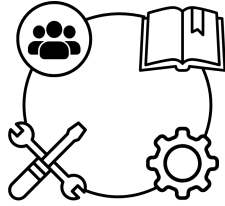


- Text boxes

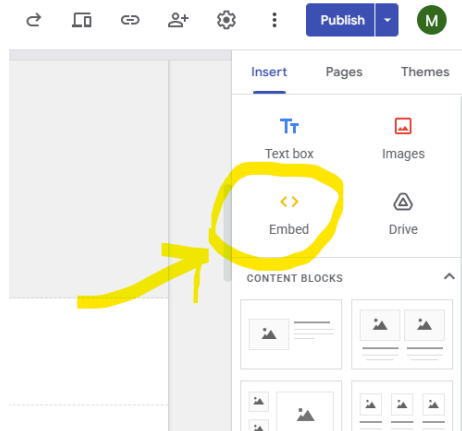
- Currently...

- All the body text is in Open Sans medium at 14pt.
 - Titles are Monserat, 34pt — these are the large Category sections within each Umbrella
 - Subheadings are Monserat, 18pt
 - Image captions are Open Sans italic, 9pt
 - Video captions are Bitter, 9pt
 - Drop-down menu titles use Bitter, 22pt

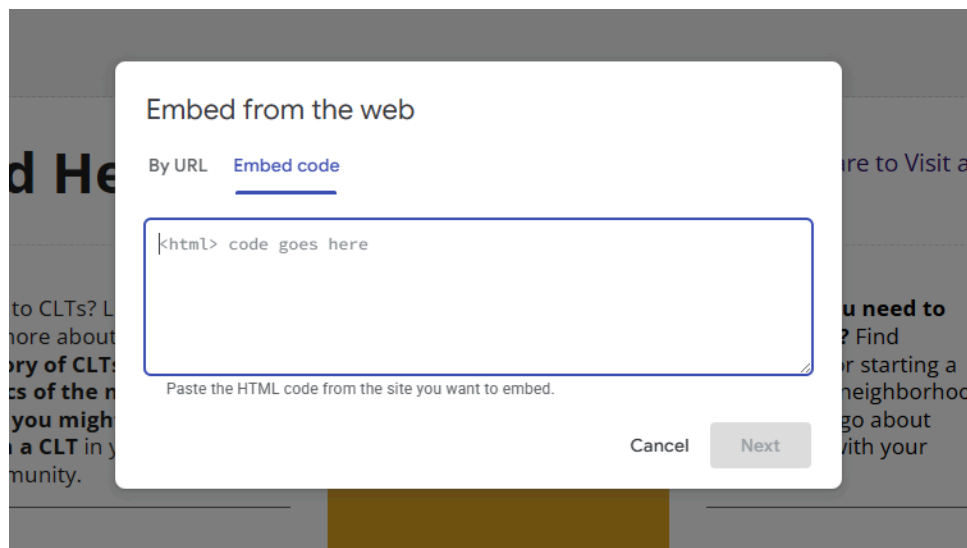
- All “Highlighted Resource” sections are in gray with this icon:



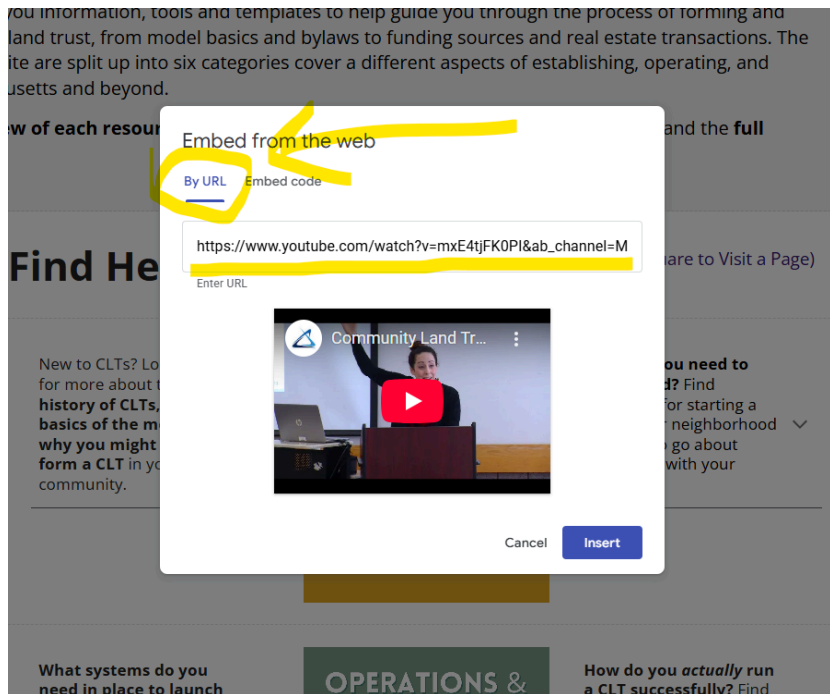
- All Category sections end with a small gray “[Jump back to the top](#)” to aid with navigation
- Images — any image that is not an original graphic is hyperlinked to its original website and/or given a caption with a source
- Collapsible (dropdown) group
 - These are a little frustrating because you can ONLY put text boxes and images in there, and can’t arrange them except in strict vertical order (not side by side), but they’re nice if you have simple content
- Table of contents blocks
 - These show the main headings and (optionally) subheadings in each section. Visibility can be toggled on and off for each heading/subheading.
- Dividers and buttons
 - Can be used to separate content or input quick links as buttons
- Files from Google Drive (eg, videos) or YouTube
 - Files can be directly linked to the site from Google Drive, permissions just need to be adjusted
 - YouTube videos can be linked directly from your YouTube account or from all of the public videos on YouTube
- **Embed <> blocks**
 - Embed codes allow you to display content from one website or platform on another. They offer an easy way of integrating external content – in our case, we used embed codes to incorporate the interactive map from Felt Maps, resource galleries from NocoDB, and videos hosted on YouTube and Google Drive.
 - To add an embed block, click on the “Embed” icon under the Insert tab at the top right of the website editor interface:



- This will open a pop-up prompting you to add an embed code:



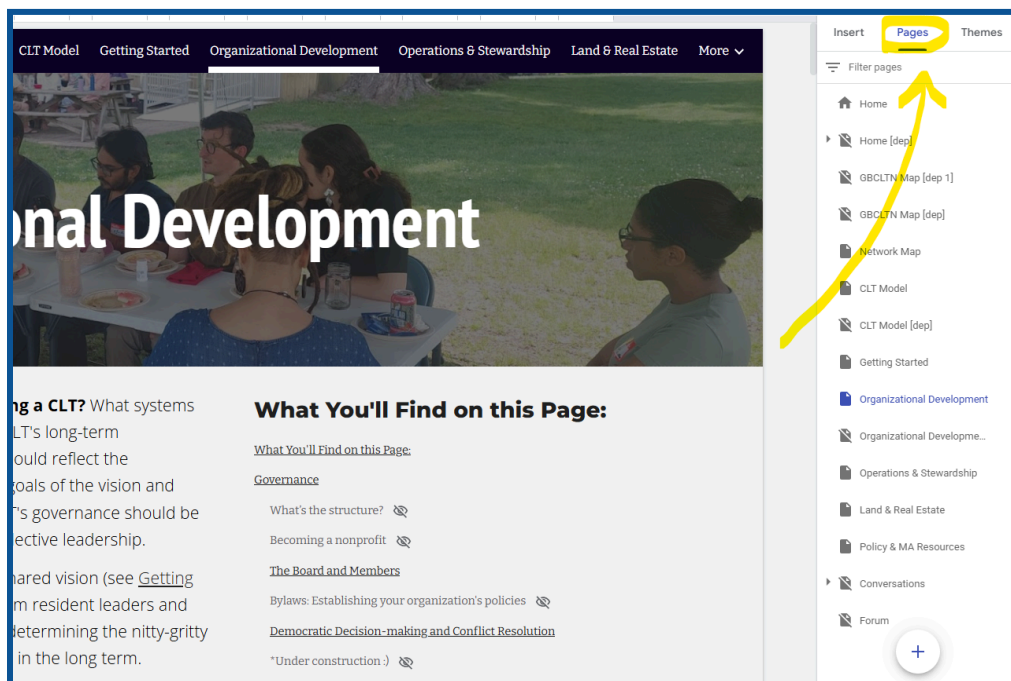
- Paste your embed code in the block and click Next. This will add an embedded element to the website.
- Embedding content from Felt Maps
 - This is covered in the [Felt Maps how-to section](#)
- How to embed NocoDB tables (will also cover this in the NocoDB section)
 - This is covered in the [NocoDB how-to section](#)
- How to embed videos (from YouTube or hosted elsewhere, like on Google Drive)
 - To embed a video from YouTube, click on the “By URL” option in the embed popup:



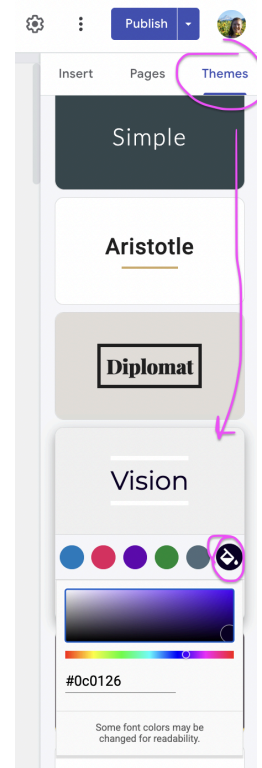
- You can simply paste a YouTube link in the URL box to embed it. Click Insert to finish adding the content.

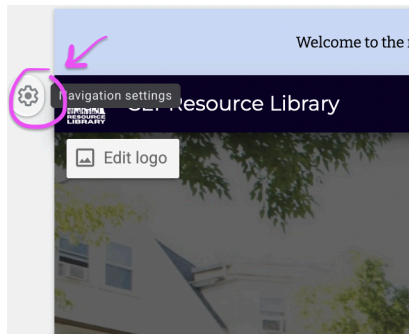
- **Managing website pages (Adding and deleting pages)**

- Select the “Pages” tab at the top right of the editor interface:



- To add a brand new page, click on the circle with a plus (+) at the bottom of the page window.
- If you would like to duplicate, delete, or hide a page, hover your mouse over a single page in the pane on the right-hand side, and three dots will appear next to each page name. By clicking the three dots next to each website page, you will open an options pop-up that gives you several options.
 - To duplicate a page, select “Duplicate page”
 - You can delete a website in this window as well by clicking “Delete” in the pop-up menu
 - You can also hide a page in this window by selecting “Hide from navigation”
- You can also rearrange the pages in this sidebar if you wish.
- **Managing the site’s theme & appearance** (see image to the left)
 - Navigation bar color:
 - Open theme, go to theme, click on the rightmost circle
 - You change color by moving the color selector on the slider/color viewer window
 - You can also change the hex code ([What is a Hex Code?](#)) directly by finding a specific hex code using tools such as:
 - [Color Picker](#) (Very straightforward interface, just find a color and get the hex code)
 - [Coolors](#) (More functionality, especially helpful for finding & exploring color palettes)
 - **Note:** If you would like to ensure your navigation bar is the color you selected in the theme, ensure that the navigation bar color in the settings window is set to transparent (more on the navigation bar settings)
 - Navigation bar settings
 - Open the navigation settings by clicking the gear that appears when you hover above the top left side of the navigation bar:





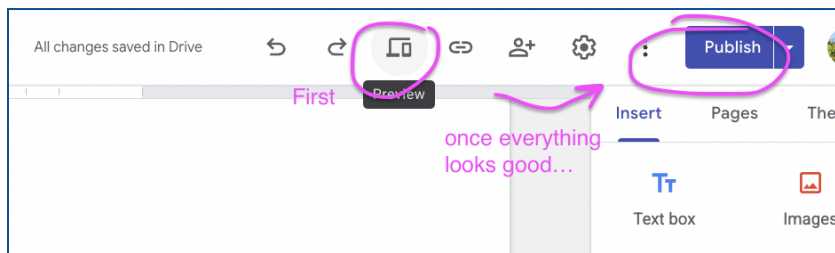
-
- Changing the position of the navigation bar
 - We selected top, you can also change it to be on the side
 - Set the color to “Transparent” to allow the navigation bar to show the custom colors you selected for the theme

- Changing the website logo
 - In the settings window, select “Brand images”

- Edit the logo that appears on the top left-hand side of the navigation bar by uploading a logo.
 - We created a white version of the logo with a transparent background to best fit the theme of the website. The logo can be found on the [shared Google Drive here](#). A transparent PNG is recommended for the logo.
- You can also change the website’s favicon ([What is a Favicon?](#)) in this menu

★ Once you have made edits you are happy with, you can **preview**

the changes you made (upper right of screen), and then **Publish!**



Helpful resources on using Google Sites:

- [How to use Google Sites - Tutorial for Beginners](#) (video)
- [Google Sites Tutorial for Complete Beginners 2024](#) (video)
- [How to use Google Sites](#) (webpage)

FELT MAPS

Hello! Welcome to the Standard Operating Procedure for the GBCLTN Resource Library interactive map.

Helpful Tutorials

Felt Maps has produced a wide variety of helpful tutorials to get users started. Here are some that were used to create the interactive maps on the Resource Library.

[Felt Maps: Getting Started Tutorial Playlist](#)

[Felt Maps: Tips and Tricks](#)


Feel free to reach out to us to connect about other issues or aesthetic changes

Log in to Felt Maps

1. Open the [GBCLTN Members map in Felt Maps](#)
2. Click on the “Sign Up” in the top middle.
3. Sign in using the account under:
 - a. **Login redacted*
4. Click “Edit Map” in the top right corner.


How to add a new CLT to the network map!

(Eg. Adding Cambridge CLT)

5. Open  GBCLTN Members
6. Insert the necessary information for each column
 - a. Don't forget an image link. This includes an image in the map popup for this member and is a visually appealing aspect to the map.
7. Log in to Felt Maps and open the [GBCLTN Members map in Felt Maps](#)
8. Hover over the legend on the layer called GBCLTN Members.
9. Click the ellipses icon (...)
10. On the dropdown, hover over the last option in the list, “Actions.” Then, select “Refresh Data”
11. Wait for the data to load, and then the new member's data point should populate in the map.

How to Add a Network Member's Property

(Eg. Adding a newly acquired property/house to BNCLT)

1. Open  CLT_Data.xlsx
2. Insert the necessary information for each column
3. Log in to FeltMaps and open the [GBCLTN Members map in Felt Maps](#)
4. Hover over the legend on the layer called Member Properties.
5. Click the ellipses icon (...)
6. On the dropdown, hover over the last option in the list, "Actions." Then, select "Refresh Data"
7. Wait for the data to load, and then the new member's data point should populate in the map.

How to embed a Felt Map

1. Log in to Felt Maps and open the [GBCLTN Members map in Felt Maps](#)
2. Click "Share" in the top right corner.
3. Click "<Embed>"
4. Adjust the location and zoom extent that is preferred for the home extent.
5. Click "Copy Code"
6. Go to the [CLT Resource Library](#) (make sure you are logged into the email that has edit permissions)
 - a. Locate the page and space you would like to embed
 - b. Click "Embed" on the side panel
 - c. Select "Embed Code" and click "Insert"
7. You can also use steps 1-5 to embed the map in other websites as well.

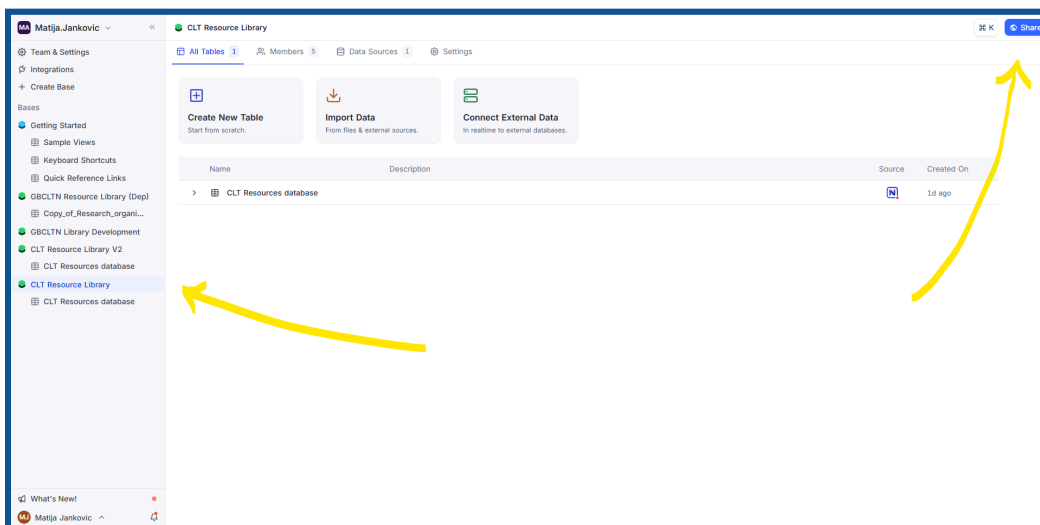
NocoDB (THE DATABASE)

What is NocoDB?

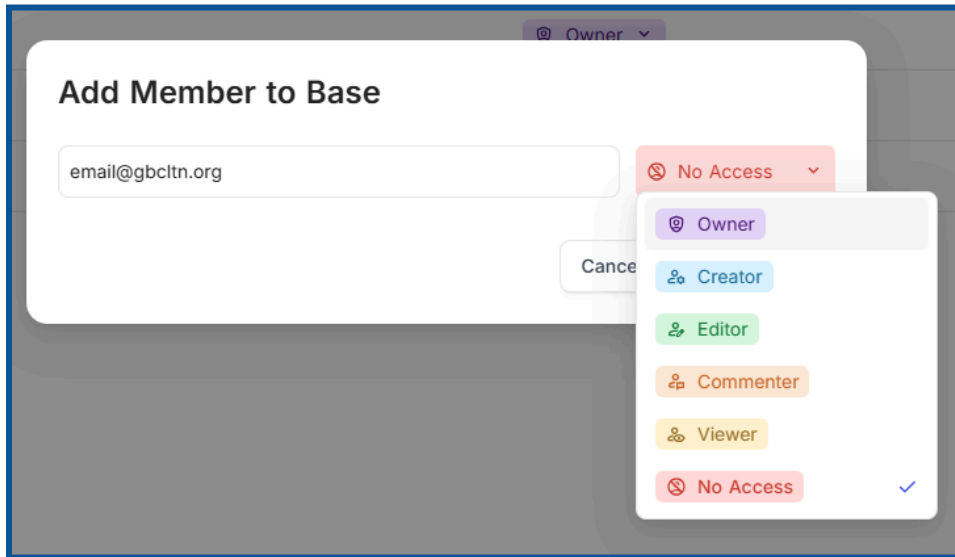
- NocoDB is an open-source no-code platform for storing data tables that features convenient spreadsheet and gallery interfaces that can be embedded into any website. It's an open-source version of the popular platform AirTable. Currently, the CLT Resource Library is hosted on NocoDB and can be accessed at this link **Link redacted*
 - You can also access it by going to [NocoDB.com](https://nocoDB.com) and clicking “Go To App” in the upper right-hand corner
 - You can also share the viewable database by copying this link:
<https://app.nocodb.com/p/CLT-Resource-Library>
- Access to the NocoDB database has been shared with GBCLTN staff.

Accessing NocoDB & sharing editing permissions

- Adding new editors on NocoDB is straightforward and can be done by anyone with editor permission on the platform.
 - **Note:** The UEP Field Projects Team assigned editor permissions to a GBCLTN staff member, and they will be able to add new editors by following these steps. If questions arise, please feel free to [contact](#) members of the field projects team!
- On the NocoDB home page, select the “CLT Resource Library” database from the list on the left-hand side. Then, click the “Share” button on the top right:



- In the “Share” pop-up window, select “Manage Base Access” on the bottom left. This will bring you to the current list of active users. You can add new members by selecting “+ Add Members” on the top right. Input an email address and set their permissions using the dropdown:



- Set appropriate permissions for the person you are adding. An overview of the roles and permissions is available here:


<https://docs.nocodb.com/roles-and-permissions/roles-permissions-overview/>

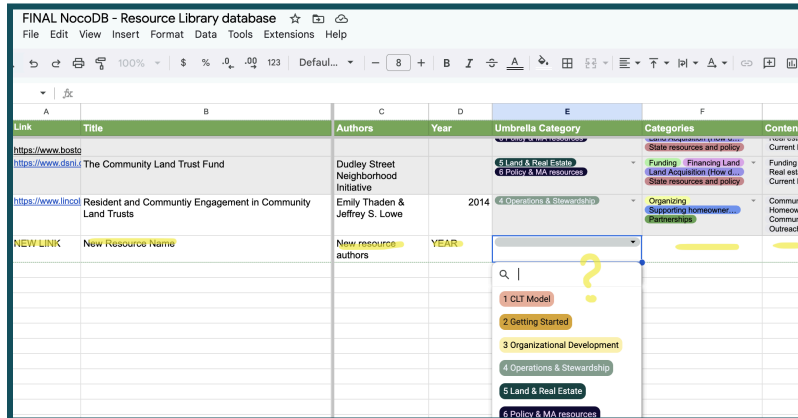
Adding new resources to the database (also applies to editing resources)

Note: though it may seem a little complicated, we recommend updating *both* the NocoDB and the matching Google Sheet at the same time whenever a resource is added or edited. Unfortunately, at this time, it is not possible to actually *link* a Google sheet and NocoDB to update automatically without coding.

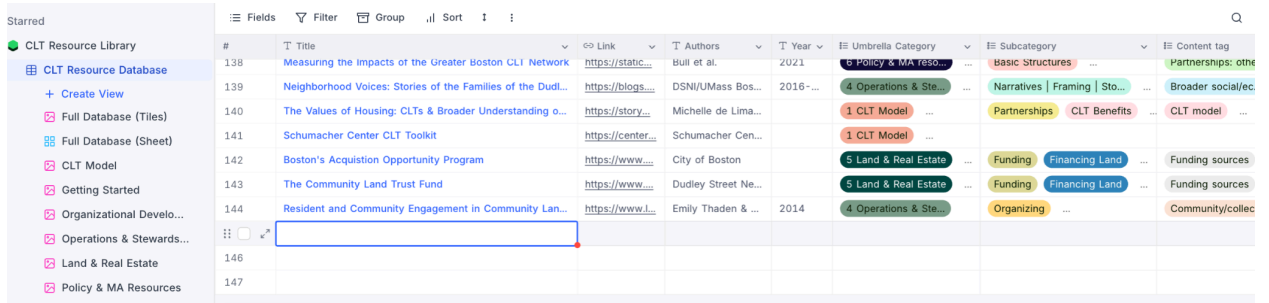
Adding new resources to the CLT Library on NocoDB is a straightforward process. You can either do it from Google Sheets or straight into NocoDB.

From Google Sheets first (recommended):

1. Open  FINAL NocoDB - Resource Library database
2. Add resource(s), including all the accessible information and any relevant tags.



- Open the NocoDB spreadsheet and navigate to the CLT Resource Database, and the first empty cell at the bottom:



-
-
-
-

- In the Google sheet, select all of your new cells and paste them into the NocoDB cells:

Google Sheet

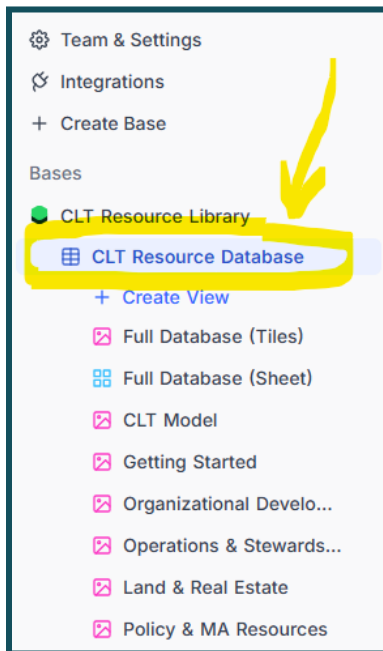
143	Boston's Acquisition Opportunity Program		City of Boston		5 Land & Real Estate 6 Policy & MA resources	Funding Financing Land Land Acquisition (How d... State resources and policy	Funding sources Real estate financ Current Boston p
144	The Community Land Trust Fund	https://www.dsni.c	Dudley Street Neighborhood Initiative		5 Land & Real Estate 6 Policy & MA resources	Funding Financing Land Land Acquisition (How d... State resources and policy	Funding sources Real estate financ Current Boston p
145	Resident and Community Engagement in Community Land Trusts	https://www.lincol	Emily Thaden & Jeffrey S. Lowe	2014	4 Operations & Stewardship	Organizing Supporting homeowner... Partnerships	Community/collec Homeowners Community contro
146	New Resource Name	NEW LINK	New resource authors	YEAR	1 CLT Model	Basic Structures CLT Benefits	
147						Q	
148						History & Roots	
149						Basic Structures	✓
150						CLT Benefits	✓
151							
152							
153							
154						Narratives Framing Storytelling	

NocoDB

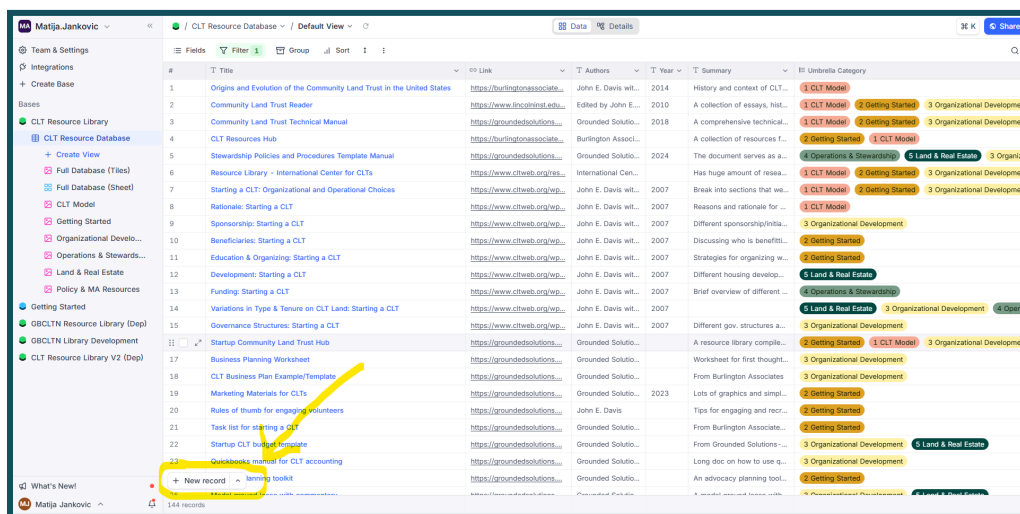
#	T Title	Link	T Authors	T Year	Umbrella Category	Subcategory	
137	USNI Historic Timeline (aiu)	https://static...			6 Policy & MA resources	History & Roots	His
138	Measuring the Impacts of the Great Boston CLT Network	https://static...	Bull et al.	2021	6 Policy & MA reso...	Basic Structures CLT Benefits	Pa
139	Neighborhood Voices: Stories of the Families of the Dud...	https://blogs...	DSNI/UMass Bos...	2016-...	4 Operations & Ste...	Narratives Framing Storytelling	Br
140	The Values of Housing: CLTs & Broader Understanding o...	https://story...	Michelle de Lima...		1 CLT Model	Partnerships CLT Benefits	CL
141	Schumacher Center CLT Toolkit	https://center...	Schumacher Cen...		1 CLT Model		
142	Boston's Acquisition Opportunity Program	https://www...	City of Boston		5 Land & Real Estate	Funding Financing Land	Fu
143	The Community Land Trust Fund	https://www...	Dudley Street Ne...		5 Land & Real Estate	Funding Financing Land	Fu
144	Resident and Community Engagement in Community Lan...	https://www.l...	Emily Thaden & ...	2014	4 Operations & Ste...	Organizing	Co
145	New Resource Name	https://New ...	New Resource A...	YEAR	1 CLT Model	Basic Structures CLT Benefits	
146							

Directly in NocoDB:

- To start, navigate to "CLT Resources Database" in the sidebar.



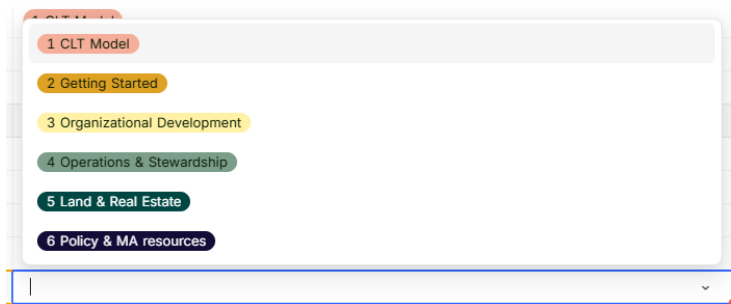
-
- The full database has a small table icon next to it, indicating that it is a spreadsheet. This sheet contains all the resources we've compiled for the CLT Resource Library so far.
- To add a new record, click on the "+ New record" button at the bottom left of the spreadsheet.



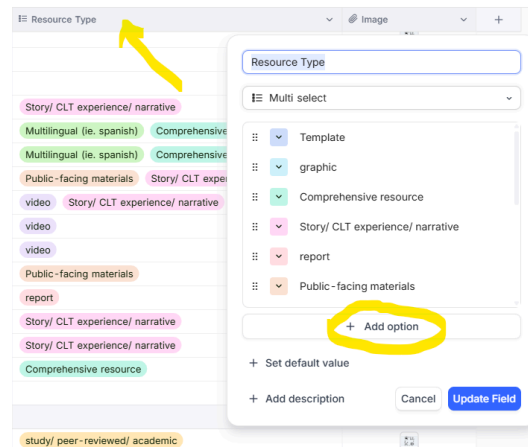
-
- This will add a new empty row at the bottom of the sheet.

	The Community Land Trust...	https://www.dsni.org/clt-a...	Dudley Street Nei...		DSNI's acquisition and impr...	Land & Real
144	Resident and Communitiy E...	https://www.lincolnst.edu...	Emily Thaden & J...	2014		Operations &
Row filtered						
+ New record ^						

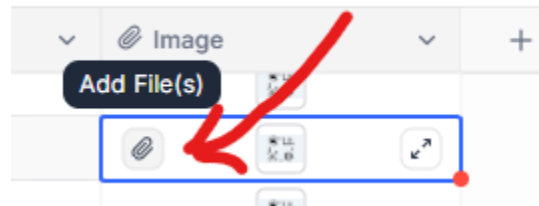
- Fill out all of the columns with all the relevant information. Make sure to include a link to the online resource you are adding and fill out all the category information.
 - When filling out the category information, we have included a predetermined set of categories you can choose from:



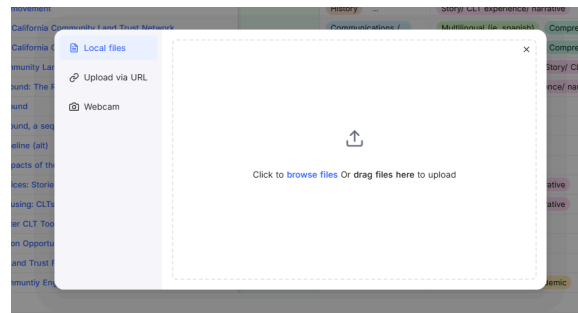
- You can choose one or more categories that may be relevant to the resource you are adding.
- The Umbrella Category, Subcategory, Content Tag, and Resource Type fields all have preset categories you can choose from. Filling out all of these categories allows for more detailed filtering on the website.
- If you would like to add new categories to any of these columns, simply double-click on the column header. It will open up this view:



- Click “+ Add option” to add a new category to the list. You can set a unique color for each category by clicking the icon next to each category name.
- If you would like to add an image or icon for your new resource, click on the cell in the image column and then hover over the cell. A small paperclip icon will appear:



-
- Click on the icon, and it will open this screen:



-
- If you have an image on your computer you would like to use, you can simply drag it over the pop-up and it will be added. Alternatively, you can find an image online and just drag it straight into the pop-up to add it. You can also find an image’s link online and “Upload via URL.”
- Once you are done adding a new resource, it will automatically be saved to the resource library database. Based on the “Umbrella Category” you selected, it will also automatically appear in the filtered gallery views on the website.

More complex edits: changing category names, changing the organization of tags, etc.

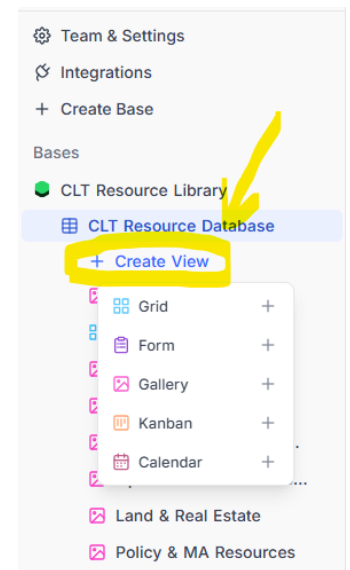
- It is definitely possible to do more comprehensive edits of the library, such as changing the name of a drop-down category, which *will* automatically update all of the items tagged that way (though if you do the name in Google Sheets, it will *not*, and you will need to “find and replace” all of the tags). In the “edit field” window, you can drag items around, change the colors, and more.

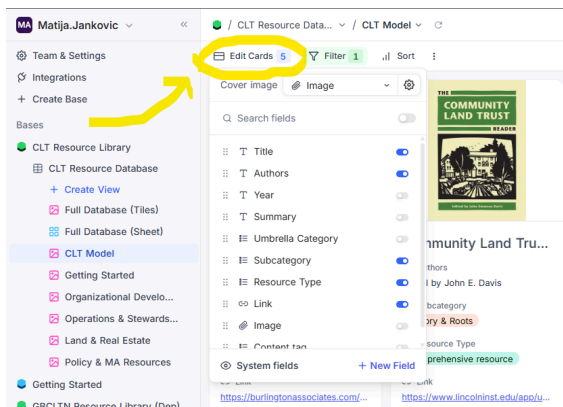
ID	Title	Link	Authors	Year	Umbrella Category	Subcategory
123	HUD Mass Housing Market Analysis	https://www...	US Department o...		6 Policy & MA reso...	State
124	Tenant Power -- Ownership Network Map	https://www.t...	Tenant Power		6 Policy & MA reso...	State
125	The Boston Tenant Coalition	https://www...	Boston Tenant C...		6 Policy & MA reso...	State
126	Small Properties Acquisition Fund	https://cedac...	Community Econ...	2024	6 Policy & MA reso...	Land
127	The CLT Acquisition and Preservation Fund	https://www...	Dudley Street Ne...	2021	6 Policy & MA reso...	Land
128	Local Option for Housing Affordability (LOHA)	https://www.r...	LOHA Coalition		5 Land & Real Estate	Final

That said, please feel free to reach out to the UEP team if you would like support on any of these types of edits, or if there are other functionalities we forgot!

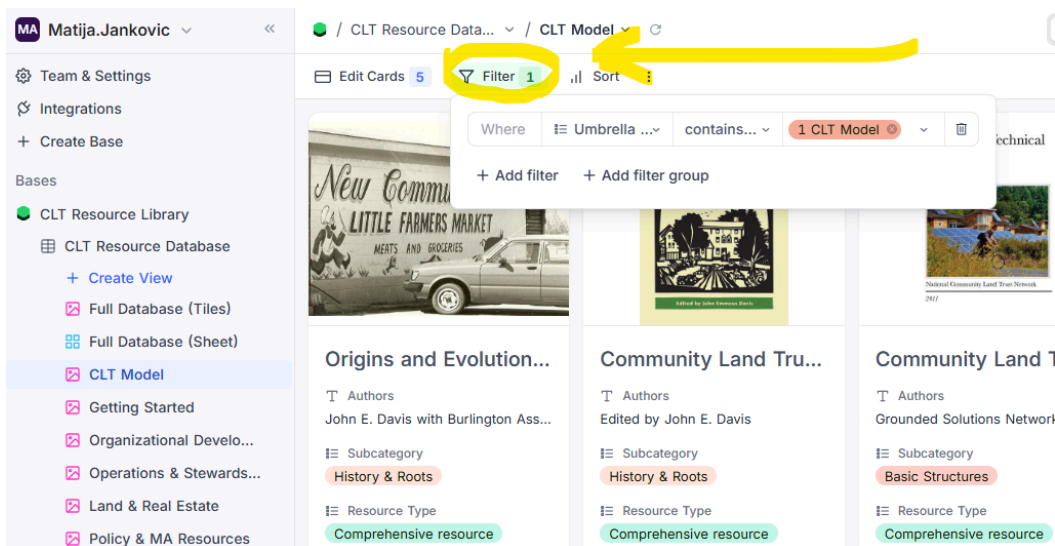
Creating custom “views” of the resource library database

- What are Views? Views are one of the main features of NocoDB that allow you to customize the way the information in your datatable is presented. They also allow independent control over sorting and filtering of records within each view.
- We used the Views feature in NocoDB to create filtered tables for each of the six landing pages that only display resources that are relevant to each page.
- An overview of the Views feature is available here:
 - [View overview | NocoDB](#).
- Creating new Views is very straightforward. In the sidebar, under “CLT Resource Database,” click on “+ Create View” (right)
- This will open a drop-down menu that allows you to create different types of views. For the website, we used the “Gallery” view. As the name suggests, these create a gallery of tiles corresponding to each resource. These tiles can include an image and allow you to set the information from the main datatable you’d like to show on each tile.
 - We also have one view, a “Grid” view, which can be found at the very bottom of the [Home page](#), below the whole-database gallery view.
- To set the information you’d like to display, click on “Edit Cards” within the gallery view:





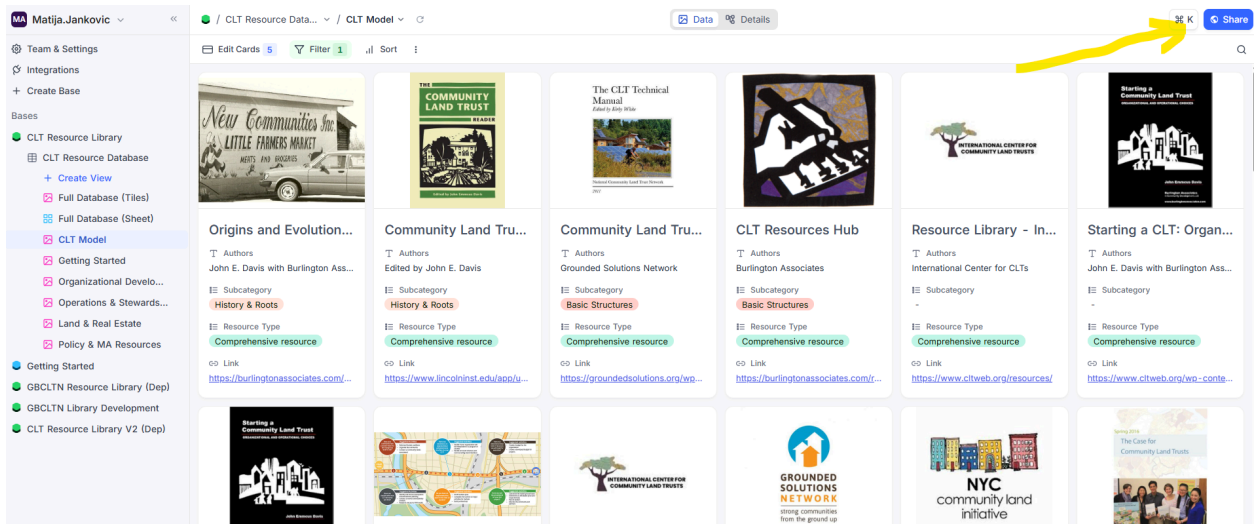
- Here, you can toggle different categories you would like to include on each tile.
- You can also add a preset filter to each gallery. For each of the galleries we created for the resource library, we set a filter based on the Umbrella Category. To add a filter, click on the filter button:



- You can set a filter by changing the options in this pop-up.

Embedding NocoDB Galleries in Google Sites

- To embed a NocoDB gallery in Google Sites, first open the gallery in NocoDB. In the top right of the screen, click on the “Share” button.

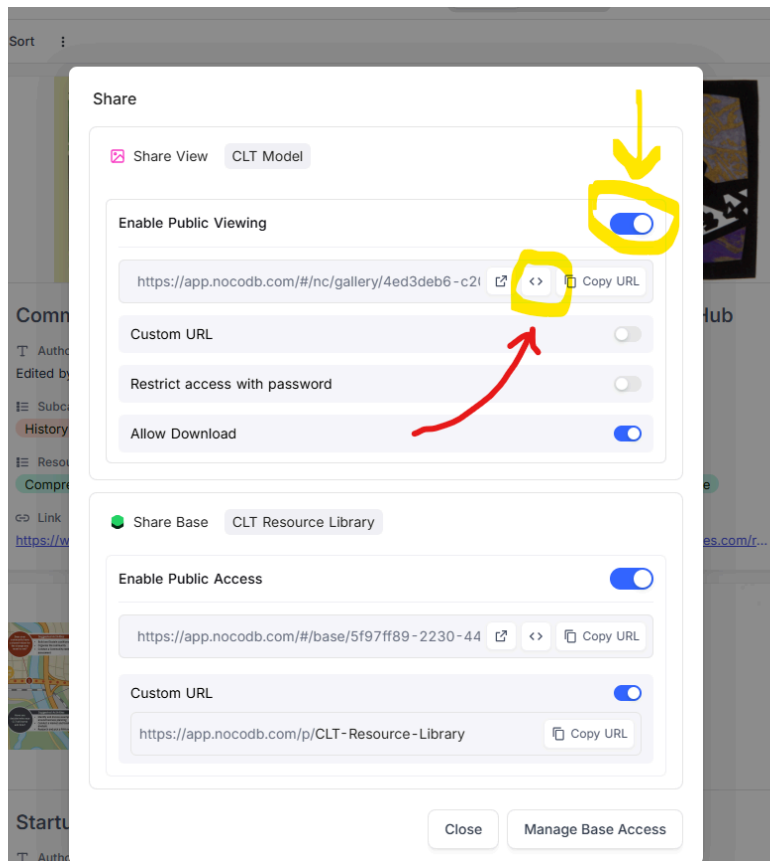


- This will open a pop-up window. In the popup, turn on “Enable Public Viewing.” Then, click the <> symbol to copy the embed code.

- You can paste this embed code in an embed block in Google Sites. This will display your gallery on the website. Any changes you make in NocoDB will be reflected in the embedded table in Google Sites.

Helpful resources on using NocoDB:

- [Importing Data into NocoDB](#) (video)
- [Creating and Sharing Views in NocoDB](#) (video)
- [Help resources from NocoDB](#) (webpage)



Appendix V: Static Content

Below is the content of the resource library. This is mainly for documentation and archival purposes since the GBCLTN team will likely adjust and alter the content.

HOME PAGE

What you'll find here

Welcome to the Greater Boston Community Land Trust Resource Library! This site is designed to give you tools and templates that guide you through the entire process of forming a community land trust, from model basics and bylaws to funding sources and real estate transactions.

BOX 1: [CLT Model](#)

Look here for more about the history of CLTs, the basics of the model, and why you might want to form a CLT in your community.

History

How do CLTs work?

CLT Benefits

Why a CLT (as opposed to other types of affordable housing)?

BOX 2: [Getting Started](#)

What do you need to get started? Find resources for starting a CLT in your neighborhood: community organizing and how to go about building support with your neighbors.

Organizing
Storytelling & Framing
Why a CLT in our community?

BOX 3: [Organizational Development](#)

What systems do you need in place to launch your CLT? Think about structures and governance, financing systems, necessary relationship building, and more!

Governance
 Basic structures
 Board & Membership
 Bylaws
 Decision-making
 Business planning
Policies & Procedures
 Ground Leases
 Equity Formulas
Legal & taxes
Funding your organization
Partnerships (including with the municipality)

BOX 4: [Operations + Stewardship](#)

How do you run a CLT successfully? Find resources to make your operations serve your organization's and community's goals and needs.

Staff & capacity building
Fundraising & budgeting
Supporting homeowners & tenants
 Mortgages
 Leases & Rents
Supporting homeowners and community members

BOX 5: [Land & Real Estate](#)

Look here for everything related to land acquisition, real estate transactions, financing, and housing development.

Land acquisition — How do we get land?
Financing land
Property management

BOX 6: [Policy & MA Resources](#)

CLTs and their work are location-specific—check here for policies and resources related to forming and running one in Massachusetts.

Local housing justice ecosystem
Local Policies — existing and potential
Funding sources
National policies

BOX 7: [GBCLTN Network Map](#)

This interactive map shows the members of the Greater Boston Community Land Trust Network, their service areas, and their current properties. Zoom in to view the individual properties of each CLT. To learn more about a property or member organization, click a point on the map!

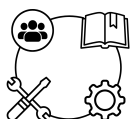
Resource Library Navigation and FAQs (drop-down)

How to use the Library database?

- How to navigate NocoDB within the database:
 - To search the entire database, use [this table](#) on the main homepage.
 - Each “umbrella” category, or major topic landing page, will be pre-filtered to contain only resources relevant to that page.
 - To filter resources in the database, **click the “Filter” button and the “Add filter.”**
 - We recommend filtering by **Category**, **Content Tag** (more specific), and/or **Resource Type**, and selecting “contains any of” to search for multiple tags at once.

- On the secondary menu, click “Download CSV”
- Once downloaded, import this file into Google Docs or Excel.

****DATABASE EMBEDDED IN TILE & SPREADSHEET VIEW HERE****



Other comprehensive resource libraries and guides to check out:

Note: We have scoured all of these resources (and many more) to simplify and summarize all of the relevant information in the resource library’s content, so try not to feel too inundated by these!

- [Startup Community Land Trust Hub](#) — Grounded Solutions Network
- [Starting a CLT: Organizational and Operational Choices](#) — John E. Davis, 2007
 - This guidebook is somewhat dry but has a lot of important questions and specifics to be considered as you start your journey. Several relevant chapters are linked throughout this website.
- [Resource Library](#) — The International Center for CLTs
- [CLT Resources](#) — Burlington Associates
 - Very helpful mini resource library about many stages of the process
- [Community Land Trust Technical Manual](#) — Grounded Solutions Network, 2011
 - This incredibly comprehensive guide may be somewhat overwhelming, but it has extremely helpful, in-depth information about all the technical aspects of the CLT process. Specific relevant chapters are linked throughout this website.
- [Resources - The California Community Land Trust Network](#)
 - This resource library is also available [in Spanish](#)
- [NYCCLI Resources](#) — New York City Community Land Initiative
- [CLT Toolkit](#) — Schumacher Center for a New Economics

On the Solidarity Economy more broadly:

- [What Do We Mean By Solidarity Economy?](#) and [The New Economy Coalition](#)
 - [System Change: A Basic Primer to the Solidarity Economy](#)
 - [Solidarity Economy Resource Library](#)
- [Solidarity Rising in Massachusetts](#)

Contribute to this Resource Library

This library is continuously being updated! Let us know if we should include a resource, if a link is broken, or if you have more questions!

Contact Us!

Get in touch with us! We want this resource library to work for everyone. Let us know if you have suggestions, edits, questions, or just want to connect.

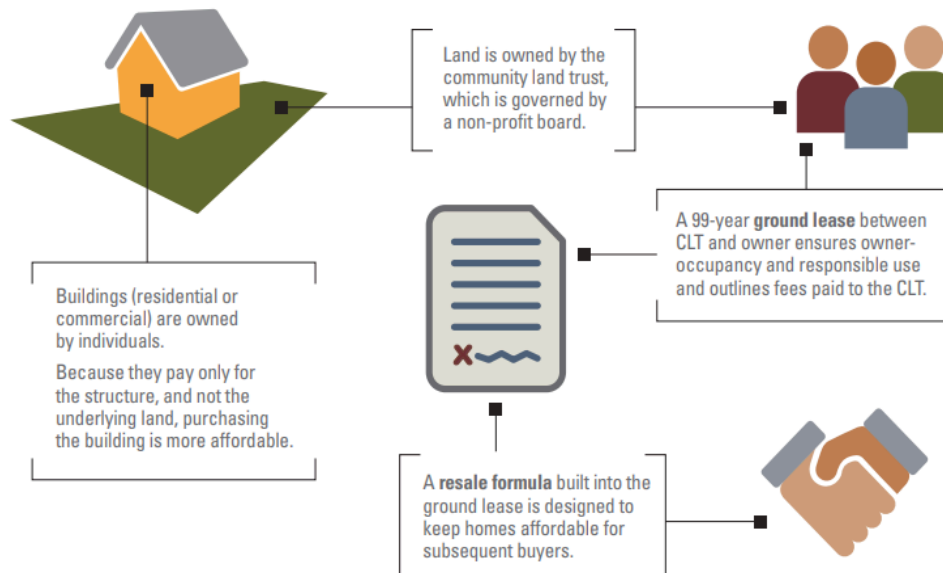
CLT Model

VIDEO FOR PAGE: 📺 LillianZavatsky_WhyCLTs.mp4

What is a CLT?

The community land trust (CLT) model is an approach to land ownership and housing that places the control of land and housing resources in the hands of a nonprofit organization—a CLT. The CLT holds titles to parcels of land throughout a specific geographic area, and the land itself is never resold. This removes land from the speculative real estate market, reducing the overall cost to homeowners and renters who purchase or rent housing on the land. Community members purchase homes on CLT-owned land and sign ground leases with the land trust spelling out all of the agreed-upon terms of ownership, including yearly lease fees and allowed price increases if the homeowner wants to sell in the future.

COMMUNITY LAND TRUSTS - HOW DO THEY WORK?



Source: Austin Strategic Housing Blueprint, austintexas.gov/housingblueprint

The motivations for creating a CLT vary and are community-specific—some CLTs focus specifically on home ownership, some on affordable rentals, and some on local food systems. All CLTs, however, share the common goal of fostering local control, community engagement, and representative decision-making structures within the organization while maintaining **permanent affordability** and **promoting development without displacement**.

How does it work?



CLTs usually follow the same basic structure. The CLT, a nonprofit entity, acquires land through various avenues—bargain sales, donations, transfers from municipalities, or regular market purchases—and holds the title to that land in perpetuity. CLTs either maintain existing housing on the land or develop new housing, often in partnership with other community development organizations or contractors, and sell or rent that property to community members.

CLTs use land use agreements and affordability restrictions (see more in [Policies and Procedures](#)) to limit the resale price of the housing on the land, reducing overall costs for homeowners/renters forever. People who buy CLT homes at a lower-than-market cost sign *ground lease agreements* with an *equity formula* that the CLT sets, ensuring that if they resell their unit in the future, the price will be limited for all future homeowners. This **allows homeowners to build wealth** (as the appreciation of the home increases at a steady rate versus the ups and downs of the market) while maintaining affordability into the future.

A few common questions...

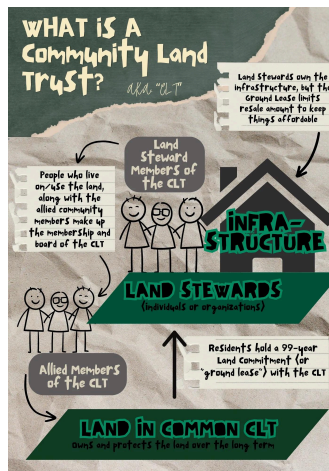
Renting vs. Home Owning in a CLT: How is renting in a CLT different from renting from a CDC or other landlord?

On a day-to-day basis, it is not different. However, land trusts have affordability restrictions of 99+ years that can be renewed, so they create permanently affordable housing. Residents also have seats on the board of directors of the land trust that owns the land under the rental housing and leases it to the CDC or nonprofit developer. In other words, **tenants have a seat at the decision-making table.**

Does a community land trust need to be one big plot of land, or can properties be spread out?

Land does not need to be connected in order to be included in the same land trust project. It is important for the residents of the land trust and the land trust board to have a shared vision and identity, but that does not need to be neighborhood-based.

Dual Ownership & Shared Equity



In traditional property ownership, the landowner holds legal title to both the land and the buildings or improvements on the land. In the *dual ownership* model, these are separated: a CLT—effectively the *community*—owns the land, and another entity (homeowner, nonprofit developer, etc.) owns the building and improvements on the land. Since a potential homebuyer doesn't have to pay for the cost of the land, the home itself will be much cheaper. After buying a house (or commercial space or otherwise) at an affordable price, the homeowner pays the CLT a small yearly lease fee for the land. The homeowner's rights and responsibilities, as written in the lease, are inheritable, meaning they can be transferred between family members. The dual ownership model challenges typical capitalist land ownership systems and allows for greater affordability while still giving members the chance to build wealth through homeownership (Reese, 2008).

What is “shared equity”?

Shared equity describes a strategy for permanent housing affordability where the equity, loan, and value of a home are shared. It is often less risky and burdensome for a single homeowner while balancing individual asset-building with long-term community affordability. This could look like ownership being shared between a nonprofit and a homeowner, several homeowners, or homeowners into the future (a subsidy where one family pays it forward to the next owners for long-term guaranteed affordability). Common examples of [shared equity models](#) are deed-restricted units, limited-equity cooperatives, and community land trusts. One might see the terms “shared-equity homeownership,” “shared equity mortgages”, “shared equity programs,” or “shared equity housing models.”

History & Context



A long history of urban planning decisions and policies such as redlining, urban renewal, discriminatory land use and siting, and highway projects, as well as *de facto* segregation and disinvestment, have all contributed to disparate health outcomes, poverty, environmental and climate vulnerabilities, and political disempowerment in low-income communities and communities of color. The community land trust model was first implemented in the

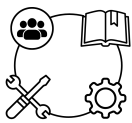
American South in the late 1960s and was born

out of the struggle for civil rights to combat racial inequities in land ownership and resist the displacement of Black farmers ([Davis](#) 2010). Through local networks of organizing and mutual aid, communities developed the CLT model as a means to build political power and gain greater control over their neighborhoods ([Meehan](#) 2013). In more recent decades, gentrification and displacement threaten these same communities, and many of them have turned to community land trusts as a powerful anti-displacement strategy (see [Narratives](#) section for more on anti-displacement). CLTs, led by residents often in communities of color and low-income communities, can help communities fight displacement and build wealth through homeownership while contributing to land use decisions in their communities.



[Communal ownership](#) and control of land is one aspect of broader paradigm-shifting movements that seek to prioritize people, earth, and interconnected relationships over racial-capitalist systems of profit and inequitable power. Sometimes called the [Solidarity Economy movement](#), this collection of related efforts around the globe works across housing, schools, food production, energy, local governance structures, art and culture, healthcare and healing, transportation, and other aspects of life for a collectively-led world. Community land

trusts are considered part of the Solidarity Economy movement, as well as within a broader ecosystem of housing justice and land justice efforts.



Best resources for history, roots, & the broader ecosystem:

- [Roots of the CLT Movement](#), International Center for CLTs
- [Origins and evolution of the community land trust in the United States](#), John E Davis
- Video: [Roots of the Community Land Trust](#)

CLT Benefits

- Ability to develop both homeownership and rental housing as well as urban farms, community gardens, commercial, and other uses
- Permanent Affordability through Ground Lease/Affordable Housing Land Trust Agreement
- Deep affordability <80% Area Median Income
- CLT ownership of land and stewardship activities reduced foreclosures and predatory lending
- Flexible Resale Formulas allow CLT to tailor programs to fit goals around individual/community wealth

(top of section) A CLT's fundamental aim is to remove housing and land from the speculative market (**permanent affordability**) and put them into the hands of residents (**community control**). They allow historically disenfranchised people to build wealth through homeownership, but they also aim to *redefine wealth* in the first place. They ask: how can *all* community members benefit from stability, resources, and connection?

TABLE 1
Comparison of Benefits across Affordable Housing Strategies

Legend: ● Fully Provides ◐ Sometimes Provides ○ Does Not Provide

Benefits	Community Land Trusts	Public Housing and Public Rental Assistance Housing Vouchers (e.g. Section 8), Public Housing	Subsidized Affordable Housing Federal/State Subsidies (e.g. Low Income Housing Tax Credit, HOME), Nonprofit Developers	Market-Based Affordable Development Inclusionary Zoning, Linkage Fees, 40B, Down Payment Assistance
Affordability Levels				
Deepest Affordability (30% Area Median Income AMI)	●	●	◐	○
Deep Affordability (50%-60% AMI)	●	●	●	◐
80% AMI	●	○	●	●
Moderate Affordability (100% AMI)	●	○	○	●
Mixed-income	●	◐	●	●
In-Perpetuity Deed-Restrictions	●	●	◐	◐
Homeownership (Wealth Building)	●	○	◐	◐
Resident Empowerment and Community Control	●	○	○	○
Local Community Benefits Policies	●	◐	◐	◐
Tenant and Neighborhood Stability	●	◐	◐	◐

A CLT is most often run by a board that equitably represents the local community, ensuring community voice and leadership in decision-making processes. This requires community organizing and education, which, **over time, can contribute to long-term power shifts, with community members asserting their collective voice in all aspects of civic life.**

CLTs aim to fill a gap in affordable housing efforts to protect deep and broad affordability within their communities. Traditional affordable housing initiatives may only touch some of the demographics in need, like those making between 30% and 80% of the **area median income (AMI)**. Meanwhile, CLTs preserve affordability for the whole community, including those that do not meet these AMI requirements. In housing markets like Boston, where even making 80-100% AMI might not be enough for some people to afford housing, CLTs can make housing affordable to a wider demographic of residents while building structures of community control.

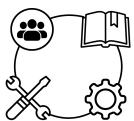
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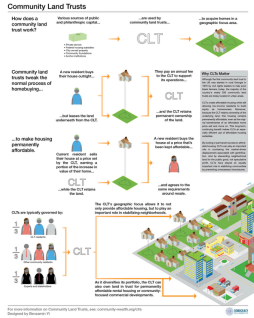
Caption: Dudley Street Neighborhood Initiative, one of the Northeast's oldest CLTs, includes several urban agriculture spaces, including this greenhouse, in addition to their homes and a few commercial spaces. (DSNI, 2023)

CLTs have the added benefit of often incorporating other land uses besides affordable housing. Housing is a human right, but humans need many other things to thrive: healthy, delicious food, social connection and relationships, art and joy, access to nature, and meaningful and well-compensated work. The CLT model is flexible enough to accommodate other uses such as **urban agriculture, open space, community gathering space, and commercial properties.**

Top resources for learning basics about CLTs and their structure:



1. [CLT Roots: What is a CLT?](#)
2. [Grounded Solutions "CLTs explained" video](#)
3. [Rationale](#)
4. [CLT glossary of terms](#)
5. [Shared Equity Models of Ownership](#), National Housing Conference



Getting Started

So you want to start a CLT— hooray! There are some key questions you and your people should be asking yourself before starting the launching process to nail down your motivations, goals, and the role of your CLT in the larger landscape of your community.

Questions to be asking when starting a CLT

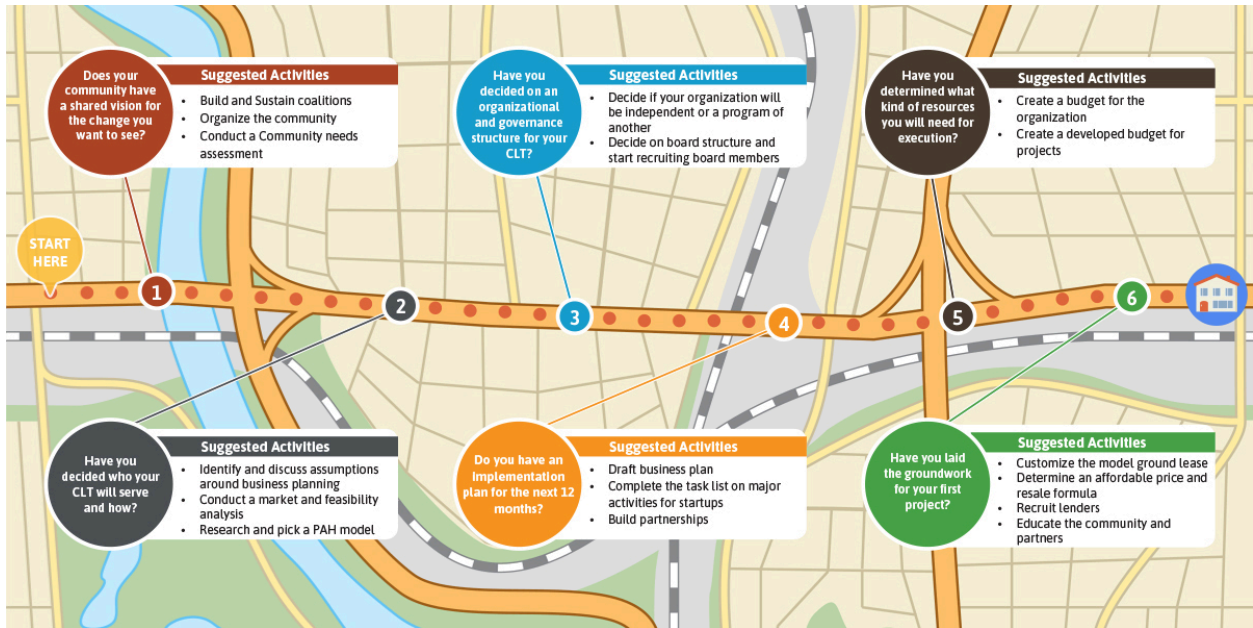
You must have answers to these BEFORE you start planning

- Why a community land trust in our neighborhood?
 - (And why a CLT and not another solution?)
- How do you know this community wants a CLT?
- How are community members involved in planning and launching CLT?

THEN you can start answering these, collectively

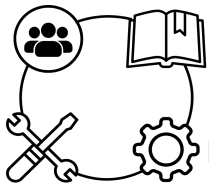
- Are any other organizations or individuals doing this work?
 - How will CLT relate to other organizations?
 - How are our relationships with key decision-makers at the city/in elected positions? What does the legal/social landscape around us look like?
- What geographic area will the CLT serve?
- Who will be served and how?
- Who will govern and have decision-making power in the CLT?
- What resources do we and our people already have? Which can we feasibly get in the near future?

By asking yourself and your co-organizers these questions, you can get a sense of your CLT's mission, focus area, and target beneficiaries. These questions will also help frame your community's needs and help you consider whether a CLT is the right tool to serve those needs.



Check out this helpful graphic from Grounded Solutions to visualize startup activities and tasks!

Resources for getting your CLT off the ground:



- [CLT Startup Hub](#) — Grounded Solutions Network
- [Startup Checklist](#) — Lincoln Institute of Land Policy
- [Task Checklist](#) — Grounded Solutions Network
- [Starting a CLT: Organizational and Operational Choices](#) — John E. Davis with Burlington Associates, 2007
- [Initial Choices](#) — Ch. 2 from CLT Technical Manual

Organizing

This section is under development and will be updated in the coming months—stay tuned!

Community organizing is the bedrock of any successful CLT. Since CLTs aim to shift systemic power structures in addition to ensuring local affordability, every step of the CLT formation process should center community residents.



Organizing 101

- Language Justice is essential!
 - [Language Justice Toolkit.pdf](#) from Right to the City
- [Transformative Organizing Framework_April GA 2023](#) from Right to the City

Power mapping



Outreach & Relationship-building Strategies

- Engaging many sub-communities
 - Youth
- [Resident & Community Engagement in CLTs](#) from the Lincoln Institute of Land Policy



Popular Education/ Political Education



Systemic Change-making tactics

- Advocacy
 - [Developing an Advocacy Plan](#), Grounded Solutions



Narratives of a CLT show a variety of trends. Many CLTs were formed out of the need for anti-displacement work, for lifting up community voices in the face of change around their neighborhood, and when there is a lack of affordable housing. Here are some CLTs whose stories provide rich soil in which to grow new CLTs!

VIDEO FOR PAGE: 🏠 Comunidades_GettingStarted.mp4



Organizational Development

VIDEO FOR PAGE: 🏠 WesternMassGroups_Development.mp4

What systems do we need to establish to set up **our CLT's** long-term sustainability? Our **governance structures** should reflect the democratic, inclusive, and empowering goals of the vision and mission. When done effectively, your CLT's governance should be built on AND grow your community's **collective leadership**.

After asking the key questions about shared vision (see [Getting Started](#)) and establishing solid buy-in from resident leaders, and through ongoing community organizing, it's time to start determining the nitty-gritty of your CLT's structure and how to run it equitably in the long term.

Governance: What (who) makes a CLT run?

What's the structure?

1. Most are their own nonprofits (a "charitable organization" 501(c)(3) status)
2. Some are subsidiary corporations of a parent organization
3. Some are programs within the existing governance of an organization

Top resources about organizational structure

- [Chapter 3: Incorporation and Basic Structural Considerations](#) from *Grounded Solutions 2011 CLT Technical Manual*
- "[Sponsorship](#)" from *Starting a CLT*, pg 14-24 — different foundational models and types of organizations that might start a CLT, including pros and cons
- [Variances in Governance Structures](#) from *Starting a CLT: Organizational and Operational Choices*

Jump down to [Legal](#) to learn more about the tax implications of nonprofits and other organizational structures.

Becoming a nonprofit

Most CLTs are incorporated as 501(c)(3) charitable organizations, which can provide a variety of key benefits to your organization. These include exemptions from federal corporate income tax, limited liability for your organization's officers and directors, and the ability to apply for grants and accept donations. The process to incorporate as a nonprofit can vary for different organizations, but often follows this process:

1. Naming your organization (choosing a distinguishable business name)
2. Recruiting and appointing a board of directors
3. Filing "Articles of Organization" with the Secretary of the Commonwealth of Massachusetts (SOC)
4. Preparing bylaws for your nonprofit (*see [below](#) for more information on establishing your organization's bylaws*)
5. Applying for an Employer Identification Number (EIN) from the IRS
6. Obtaining necessary business licenses
7. Filing for tax-exempt status

For more information on incorporating your CLT as a nonprofit organization in Massachusetts

- Massachusetts: Boston College's Law Library [Nonprofit Resources](#)
- mass.gov: [Non-Profit Organizations/Public Charities Forms](#)
- Starting a nonprofit in MA from [Harbor Compliance](#) and [Nolo.com](#)
- [Starting a Land Trust in MA](#) — Massachusetts Land Trust Coalition
- [The Suffolk Questionnaire](#) — Suffolk Law School

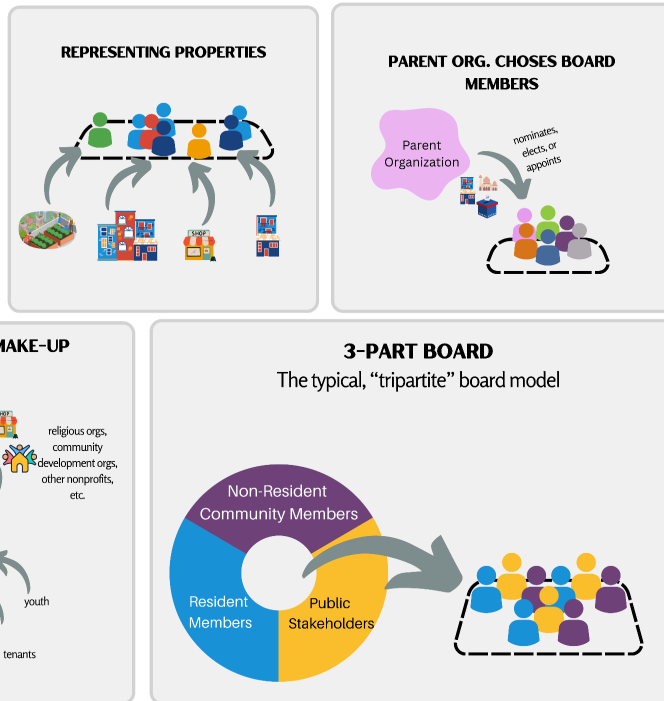
The Board and members

A CLT is democratically controlled by a **board of directors**. In line with the overarching goal of **community control**, most boards are made up of a representative mix of community members and stakeholders. Board makeups vary from organization to organization, but here are some common ways CLT boards can be structured:

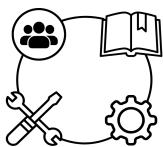
- **The tripartite board:** This is the “classic” CLT board structure where the board is made up of equal parts residents of the CLTs, non-resident community members, and public stakeholders.
 - **Residents of the CLT** — This includes not only owners and renters of housing but also those leasing commercial space and managing urban agriculture.
 - **Community members** — “neighbors” or people who reside within the CLT’s targeted “community” but do not live on the CLT’s land ([Davis, 2007](#))⁴⁷
 - **Public** — a broad category that could include a combination of:
 - people with skill sets/expertise that may particularly benefit the organization
 - tenant and housing justice organizations,
 - public officials
 - local funders
 - nonprofit providers of housing or social services
 - community development organizations
 - other individuals presumed to speak for the public interest
- **Parent organization determined:** In this case, the parent organization that hosts or supports the CLT nominates, elects, and appoints board members. Ideally, these board members are still representative of the CLT’s community.
- **Representative community board:** With this board type, seats are filled by a representative mix of community members. This can include: representatives from different racial demographics; youth from the community; stakeholders from religious or cultural groups, other nonprofits, or community development organizations; and local elected officials.
- **Property-representative board:** Since CLTs often host different uses on their properties, some boards are made up of representatives for each land use type. This means there are board seats for representatives of agricultural land use, commercial spaces, fee-owned homes, and rental properties.

⁴⁷ “[The Diverse World of Community Land Trusts](#),” Chapter 1 of *Starting a CLT: Organizational and Operational Choices* by John E. Davis, pg. 6

SOME EXAMPLES OF CLT BOARD STRUCTURES



Some CLTs have boards that specifically require certain percentages to be certain demographics that represent the community to ensure proportionality. CLTs that have different types of properties besides homeownership (coops, renters, commercial, community agriculture, etc.) should consider having different representatives from different property types on the board.

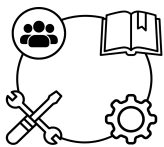
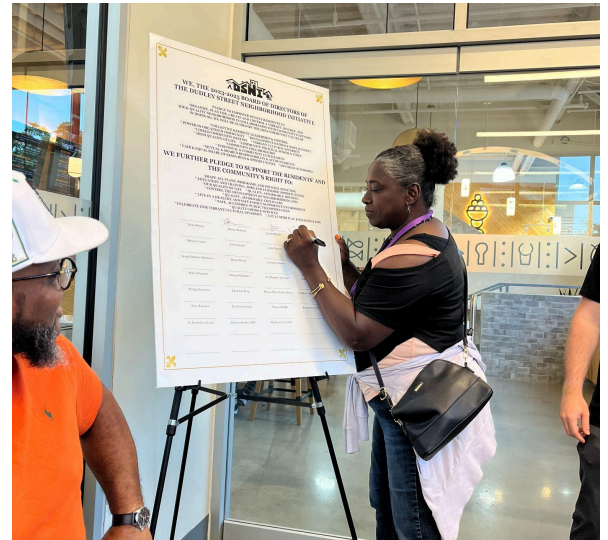


A few examples of CLT board structures


- [Parkdale Community Economies](#)
- [Dudley Neighbors Inc. Board](#)
- [Berkshire Community Land Trust Board](#) (see their bylaws for board details)

Bylaws: Establishing your organization's policies

Bylaws are the governing documents for your CLT that serve as your organization's operating manual. Your organization's bylaws should reflect your CLT's mission and purpose, outline membership structures, stipulate board and officer responsibilities, and spell out processes around conducting meetings and elections. Bylaws should also include information regarding decision-making procedures, adopting new or altering existing policies, recordkeeping standards, and who holds the authority to sign financial and legal documents for the CLT.



Model Bylaws:

- [Chapter 5A: Model Classic Bylaws](#) and its commentary companion
- [Chapter 5B: Model Classic CLT Bylaws Commentary](#) from *Grounded Solutions 2011 CLT Technical Manual*
-  [Dudley Neighbors Inc. Bylaws](#)

Democratic Decision-making and Conflict Resolution

- [Group decision making, conflict management, and power dynamics with Julian Rose](#)

This section is under development and will be updated in the coming months—stay tuned!

Business planning

Having a solid business plan will set your CLT up for success and legitimize your work, making it more appealing to outside partners and potential funding sources. You'll need to consider and communicate things like your target markets, community needs, current housing landscapes, governance structures, potential partnerships, and visions or goals for your CLT's immediate and long-term future.

- Start with: [CLT Business Planning Assumptions Worksheet](#)
- Then: [Business Plan Model](#)
- [Program & Business Planning](#), Ch 1 of [Stewardship Standards for Homeownership](#)

Policies & Procedures

Having consistent and well-thought-out policies and procedures will ensure that your CLT 1) accomplishes its goals of maintaining/creating affordability and community control, 2) is serving your community's needs, and 3) is treating all homeowners/tenants equally across the lifetime of your organization. These policies start with *who* is allowed to buy or lease CLT properties. In order to maintain affordability and serve their communities, most CLTs implement some kind of income limit or other restrictions for the sale of their properties. For more about what to consider when choosing these restrictions, see [Chapter 8 of the CLT Technical Manual](#), as well as the Getting Started section to revisit some of your initial guiding questions and the mission of your CLT.

Some common documents that further support these policies and procedures are **ground leases, deed restrictions, and resale/equity formulas.**

Ground Leases

Ground leases are the bread and butter of many CLTs. As described in the [CLT Model](#) section, when a CLT purchases land and sells/rents buildings or use rights to that land, that's all they're selling or renting! The title/deed to the land remains in the hands of the CLT. The ground lease is a document that spells out all of the terms of the agreement between the CLT and the new tenant of the land. Usually, ground leases are long-term agreements that last up to 99 years. They can be used for residential properties or, with some adjustments, for commercial-use properties. Some things a ground lease may cover are:

- Length of the lease
- Occupancy requirements/limitations
- Lease fees that the tenant pays to the CLT
- Schedules of payment
- Agreements about the goals to maintain the affordability of the property
- Allowed uses of the land/buildings
- Whether improvements or changes can be made to the land/building
- What kinds of changes are allowed, and what are the approval processes
- Resale formula specifics
- Homeowner responsibilities for property maintenance and taxes
- Financing requirements
- Insurance requirements and liability information
- Transfer of the home



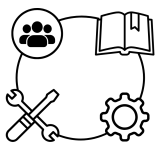
- This section is important because it stipulates to whom the home could be transferred or sold if the current owner can't or doesn't want to continue the lease. For some CLTs, this is where they build in an **inheritance** clause that states that CLT homeowners can transfer their home/lease to a qualified heir or relative if they pass away.
- CLTs may also build in rights of first refusal or the right to select a qualified buyer themselves in this section.

The ground lease also covers contingencies and potential situations, like what would happen if the CLT eventually needed to sell their land, or if some of the land was taken for eminent domain for public use, as well as what steps would be taken if a CLT homeowner missed a mortgage or lease fee payment.

The ultimate goal of the ground lease is to cover all of the possible situations and land uses in an agreement between the leasee (CLT homeowner or tenant) and the grantor (the CLT), so that the CLT is protected, homeowners are aware of their rights and responsibilities, and the mission of the organization is perpetuated.

As you might expect, this can be a lengthy and confusing document! Luckily, there are templates and guidance documents for CLTs to use when drafting ground leases, but it's important to remember that these leases are meant to be individual to each CLT, and that a legal representative should look over all final leases.

The best resources for getting started with ground leases:



- [CLT Model Ground Lease](#) — Ch. 11A of the CLT Technical Manual
 - Ch. 11B — [Model Ground Lease with Commentary](#)
- [Non-residential Ground Leases](#) — Ch. 16 of the CLT Technical Manual
- [Model Ground Leases](#), Grounded Solutions Network
- [CLT Toolkit](#) — Schumacher Center for a New Economics

Side box: What about deed restrictions?

Deed restrictions function similarly to ground leases in that they spell out what can be done to a property, price limitations upon resale, buyer eligibility restrictions, and more, but they're also very different! A deed restriction is a legal document that lives with the property deed/title itself and is not necessarily co-established and agreed upon by the lessee/buyer and the lessor/seller. This could lead to a disconnect or misunderstandings between parties. Deed restrictions are not as long-lasting as ground leases, usually only persisting for a maximum of 30 years. These restrictions also do not provide lease fees, which can fund monitoring of the property, and don't give CLTs a legally enforceable interest in reviewing mortgage terms or

financing agreements of their homebuyer when compared to ground leases, where the CLT is the lessor. Check out a full comparison of deed restrictions and ground leases in the [CLT Technical Manual](#).

Equity formulas

Equity formulas, also called resale formulas, are a crucial tool for CLTs. The resale formula determines how much a CLT home, or improvements upon the home/CLT land, can be resold for. The resale formula is carried through all of the CLTs' documents and agreements, and requires board approval to be changed.

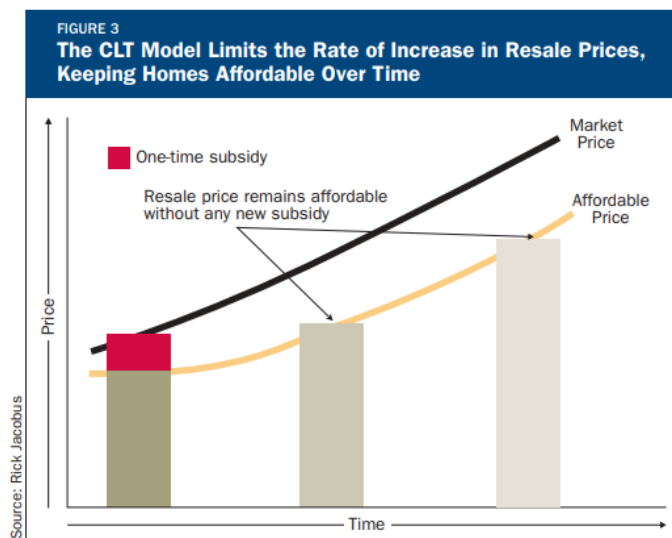


Image source: The City-CLT Partnership, John E. Davis & Rick Jacobus

Equity formulas are what allow CLT homeowners to achieve economic mobility and gain some profit from the improvements they make to their homes, as well as the market appreciation of the homes. The ultimate goals of the formula are to ensure fair access and maintain affordability for future homebuyers, as well as fairly compensate the current homeowner for their investment and stewardship of the property.

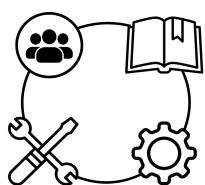
Each CLT has to determine the balance between those goals for their organization and establish their resale formula appropriately. Ideally, the resale formula should discourage quick turnaround sales (house flipping) while incentivizing upkeep and useful improvements. It can be a difficult balance to strike, so CLTs should carefully consider their values, mission, and strategies when developing their resale formula!

Some common resale formulas:

- **Itemized Formulas** — changes the original purchase prices based on itemized improvements, depreciation, damage, and homeowner equity.

- **Appraisal-based Formulas** — the original home price is adjusted based on a certain percentage of the increase in the home’s appraised market value.
- **Indexed Formulas** — the home’s price is adjusted based on a change in a certain index, determined by the CLT. This index can be something like a change in median income or a change in overall housing costs in the CLT’s service area.
- **Mortgage-based Formulas** — adjusts the resale price of the home based on the amount of mortgage financing that the CLT’s target community would be able to afford, given current interest rates.

Top resources for developing equity/resale formulas



- [Resale Formula Design](#) — Ch. 12 of the CLT Technical Manual
- [Affordable Pricing and Resale Formulas](#) — Grounded Solutions Network
- [Comparison of Resale Formula Types](#) — Burlington Associates
- [Interactive Resale Formula Tool](#) — Street Level Advisors
- [Video Series on Resale Formulas](#) — Grounded Solutions Network
- [Resale Formula Table](#) — Chinatown CLT

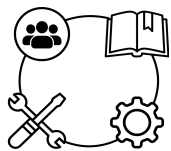
Legal

Taxes

Many community land trusts are formed as nonprofit (501(c)(3)) organizations, which makes them subject to different legal and tax considerations compared to for-profit organizations. This means they are exempt from federal income taxes and eligible to receive tax deductions. However, the CLT must meet a certain standard as a ‘charitable purpose’ to qualify for these benefits. Once the organization acquires properties, it typically uses a ground lease that allows individuals or families to lease them from the organization. However, this comes with limitations on the property’s intended use and restrictions on resale. Some community land trusts may also be eligible for tax exemptions on their properties. Specifically, land owned by your CLT may be eligible for this if it is used for a charitable purpose, as mentioned earlier. However, for homes located on CLT-owned land, the homeowner will still have to pay taxes on the house, just not on the land itself. To make sure your CLT is following all local, state, and federal tax regulations, refer to the [Community Land Trust Technical Manual](#) and local legislation.

There will undoubtedly be more legal questions and considerations throughout the process of [becoming a nonprofit](#) and operating your CLT, and many situations are specific to the states and towns in which you are operating. For this reason, it’s always a good idea to consult a lawyer if you have questions or concerns.

Resources to learn more about the legalities of CLTs



- [Municipal Taxation of CLT Homes](#), from the Lincoln Institute of Land Policy
- [Legal & Tax Issues Around CLTs](#), from the National Agricultural Law Center
- [Considerations of Community Land Trusts](#), from the Georgetown Law Center
- [Legal Issues Regarding CLT Ownership](#), Ch. 10 of the CLT Technical Manual

Funding Your Organization

Without adequate financing strategies, it won't be possible to form a community land trust and acquire and manage properties within it. There are a variety of options when it comes to funding your community land trust. The two broad categories of funding are public and private sources. Public sources include grants from local and state governments as well as tax credits that your CLT may be eligible for. In terms of private sources, these include philanthropy and donations (both monetary and property) as well as private investment from organizations or individuals. Additionally, community land trusts may be able to secure loans or mortgages at a lower rate than individuals. Regardless of the size and maturity of your CLT, it's essential to diversify your funding strategies to provide resilience in the event of market changes.

Primary sources of funding:

1. Government/city
2. Philanthropy or donor
3. Traditional bank loans/mortgages
4. Other Institution

Specific funding sources will vary depending on the type of project and where your CLT is operating, as well as the structure of your CLT and whether it is affiliated with a municipality or another community development organization.

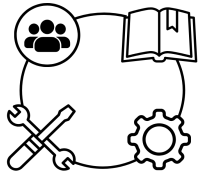
DROP DOWN Some examples of funding that may be available for land acquisition projects

1. Federal
 - a. [Community Development Block Grants](#)
 - b. [HOME Capacity Grants](#)
2. Local sources
 - a. Partnerships with local credit unions for financing

- i. Check out [this paper](#) to learn more about how local credit unions may be able to work with your CLT
 - b. Local housing trust funds
 - c. [Massachusetts' Community Investment Tax Credit Program](#)
- 3. Loans and mortgages
 - a. Traditional banks and lenders
 - i. CLTs, like their homeowners, often need to seek traditional loans and mortgages to purchase or develop properties. This usually happens before land and its use have been separated. Lenders will want to make sure that any future ground leases will not affect the repayment of the mortgage. Luckily, many major lenders are becoming more familiar with CLTs! See the Land & Real Estate section for more information on CLT mortgages.
 - b. Land banks
 - i. A [land bank](#) is an institution (public or community-owned) whose purpose is to acquire and manage properties that are deemed blighted or neglected and repurpose them for community use. These institutions can help CLTs purchase or acquire land, as was the case for the [Island Housing Trust on Martha's Vineyard](#) when they partnered with a local land bank to develop affordable housing.
- 4. Individual donations, institutional giving, and foundational grants
 - a. Funds can come from grassroots donations, individual gifts, or money from larger institutions or community foundation grants!



CLT FUNDING SOURCES		
Local Government	Federal Funds	Private Funds
Local Housing Trusts	Community Development Block Grants	Foundation grants
Community Investment Tax Credits	HOME Capacity Grants	Corporate donations
Donation or subsidy of municipal land	Federal Home Loan Bank's Affordable Housing Program	Individual monetary donations OR land/home donations
Other municipal funding sources, such as developer fees from affordable housing construction; other local affordability incentives or requirements like inclusionary zoning, or density bonuses	Other Sources The CLT's internal operational sources, such as ground lease or rental fees, resale fees, and membership dues Loans, from regular banks or Land Banks	



[For more on funding sources, check out these resources:](#)

- [“Funding,” Starting a Community Land Trust](#)
- Greater Boston Community Land Trust Network’s
- [Copy of CLT Financing Options.xlsx](#)
- [Solidarity Economy Funding Library](#)

Partnerships

As any community organizer can tell you, relationships are the bedrock of any organization, campaign, or program. In the transformative work that we know needs to happen, relationships are the basis for seeing each other as whole humans and building the necessary trust among residents, members, decision-makers, resource holders, allies, potential allies, and beyond.


In addition to cultivating caring and supportive relationships within the CLT’s community, relationships outside the CLT will be *essential* to its success. These partnerships can lead to access to information and resources, funding, new properties, media coverage, and even legislative and zoning changes. Building the world we want to see relies on a culture of interdependence and reciprocity. That means showing up for other people and organizations is critical to building this powerful piece of an interconnected ecosystem.

Coalitions and organizational cross-pollination

Nearly every CLT relies on some sort of partnership or collaboration with other community organizations. Leveraging partnerships can help with community engagement and growing support for your CLT amongst non-resident community members.

STORY SPOTLIGHT (side box): CLTs often emerge from within existing movements or organizations, as was the case for Chinatown Community Land Trust (CCLT), which grew out of the Chinese Progressive Association (CPA). Because of its history and deep roots in its service area, CCLT had a strong foundation of activists and organizers when it was officially formed. This partnership and cross-pollination between CCLT and the CPA were essential to the land trust acquiring one of the organization’s properties when residents and activists within the CPA fought to buy a row home through opposing zoning variances and applying social pressure to the outside short-term rental investor. The CPA then provided some of the critical funding needed to purchase the row home and turn it into permanently affordable housing for Chinatown residents. Without the existing relationships between the CCLT organizers, the CPA, and community members, this project to ensure perpetually affordable housing units in Chinatown may not have been successful.

CLT organizers also benefit from the collective learning and knowledge sharing that comes with being a part of a larger social housing/CLT network.

 VALE groups_Development.mp4 Embed video in the website.

Municipalities and city government

Municipalities and city governments hold a lot of enabling power when it comes to partnering with CLTs. Some CLTs even evolve out of municipal housing trusts or working groups within city governments. These government institutions have access to land, power, and money in ways that nonprofit entities may not, but CLTs have direct community connections and a focus on *perpetual* affordability. Together, cities/municipalities and CLTs can have an incredible impact on community control and housing affordability.

There are many ways that cities can help CLTs, including providing administrative support, providing direct funding via grants or loans, or even donating or repurposing city-owned land for CLT use. In Boston, the city donated property to Dudley Neighbors, Inc., which now hosts 155 units of affordable housing. Some avenues of support are more political; municipalities and their zoning departments control building regulations and affordable housing minimums for new developments. By working to support inclusionary zoning in local bylaws, cities can enable CLTs' work.

Regardless of the depth of your city's involvement in your CLT, working relationships and continued communication will likely be key to your organization's success. For many city employees and officials, CLTs are new concepts, and they'll need guidance from organizers and leaders to understand the role of CLTs in their communities. Through open communication, collaboration, and early participation on the part of the municipality, CLTs and cities can form strong partnerships and work towards common goals of providing safe, affordable housing and thriving community spaces for all residents.

“







There is so much goodwill. And in our city partners there's so much desire to get this right because our social housing hasn't worked, and this is so much more connected to people's people's hearts that it attracts a lot of really positive, constructive thinking. And that's what we need.

Meridith Levy of Boston Neighborhood CLT on the CLT/affordable housing movement

”

HOW MUNICIPALITIES CAN AND SHOULD SUPPORT CLTS

LAND	CAPITAL	TECHNICAL SUPPORT	HOMEOWNER RESOURCES
 <p>Prioritize City-owned land for projects that offer the longest affordability and highest level of resident control. Public land should be used for public good.</p>	 <p>Create a line of credit for community land trusts, invest City subsidy in the creation and preservation of land trust units and help land trusts educate banks to lend to land trusts at fair rates.</p>	 <p>Support land trusts in growing their skills and having access to consultants in financing, development, land trust operations and more by connecting them with pro-bono experts.</p>	 <p>Expand homeowner programs for interest-free repair loans and support for elderly homeowners living in land trust homes to ensure successful homeownership.</p>

Greater Boston Community Land Trust Network

More Resources for CLTs working with local governments & for governments supporting CLTs

- [The City-CLT Partnership: Municipal Support for Community Land Trust](#) by the Lincoln Land Institute
- [Community Land Trusts: A Guide for Local Governments](#) by the National League of Cities and Grounded Solutions
- [Case Study—Champlain Housing Trust: When Government is a Committed Partner, Possibilities Abound](#)

Operations & Stewardship

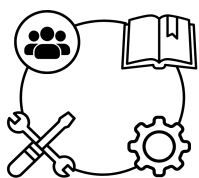
VIDEO FOR THIS SECTION: 🎬 [MeridithLevy_RunningACLt.mp4](#)

For a CLT to be successful in the long (and short!) term, leaders have to be intentional about many aspects of their operations, including cultivating and supporting their staff, creating and upholding effective policies and thorough documentation, ensuring that homes and land are safe and healthy, and that members of the community are heard and valued.

Staffing:

An integral part of operations is finding the appropriate staff to meet the needs of your community land trust. This includes roles that cover human resources, operations, management, finance, accounting, and others. An important consideration for training these new employees is providing materials that are accessible and offered in multiple languages, aligning with the community in which you operate.

Many community land trusts rely on volunteers to run their organizations before they can hire part-time or full-time staff. Volunteers can help with all aspects of the community land trust—from organizing and outreach to legal and real estate operations. Skilled professionals, such as realtors, lawyers, and developers, may offer their services for free or at reduced costs, saving the CLT some of the operational costs of doing business. Consider reaching out to your existing networks and other CLTs to tap into community resources!



Resources about staffing your CLT

1. [Launching Operations](#), Ch. 7 of the Grounded Solutions 2011 CLT Technical Manual
2. [The City-CLT Partnership, pg 12: Staffing the Startup](#), from the Lincoln Institute of Land Policy

Supporting homeowners & the community

In addition to monitoring physical properties, CLTs need to track the financial activity of their tenants and residents as it relates to their CLT tenancy. Ensuring that CLT homeowners stay on top of their lease fees and mortgage payments is crucial, as missed or late payments can result in fewer funds for the CLT and potentially damage relationships with mortgage lenders and banks. In general, CLTs should be aware of their homeowners' financial situations for their own fiscal well-being, as well as



to provide support and resources in case any homeowners are experiencing financial hardship. Being genuinely invested in your homeowners' lives can also be helpful if they decide to sell their homes or transfer their leases.

Stewarding your community also means giving your residents the tools they need to succeed. CLTs don't just stop once people buy or move into their homes. Your community members *are* the CLT, and their success is your success. Many CLTs provide education and resources to their members about financial literacy, home maintenance, career development, and more. To learn more about community organizing and engagement in general, see the [Getting Started](#) page!

Side bar: Community stewardship

CLTs need to integrate long-term stewardship and sustainability of not only their properties, but also of their homeowners and communities, into their operational planning. Physical upkeep and condition of properties, financial longevity of the organization, education and training for homeowner success, and actively engaged membership/community building are essential to serving the permanent function CLTs aim for. Check out these resources for more:

- [Post-Purchase Stewardship](#) Ch. 23 of the Grounded Solutions 2011 CLT Technical Manual
- [Planning for Sustainability](#), Ch. 24 of the Grounded Solutions 2011 CLT Technical Manual

Supporting members in buying CLT homes — Mortgages

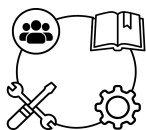
Buying a home usually requires a mortgage loan, and CLT homebuyers are no exception. To qualify, they typically need to meet underwriting requirements, which often include meeting specific credit score thresholds and providing proof of income.

While CLT homeowners are the ones who take out mortgages and make monthly payments, the CLT plays a crucial role in supporting their success. Because buyers purchase only the home (not the land) and enter into a long-term ground lease with the CLT, it's essential that lenders understand and accept this structure. The ground lease helps make the home more affordable, which increases the buyer's chance of qualifying for a mortgage. It also signals long-term stability, which can reassure many lenders.

As a CLT, you're not responsible for the mortgage loan itself, but you're invested in helping buyers succeed. That means preparing them for homeownership and ensuring your ground lease aligns with standard mortgage requirements. Their success is your success!

To that end, many CLTs connect homebuyers with CLT-friendly lenders, offer regular meetings/check-ins with homeowners, hold free financial literacy classes, and facilitate relationship-building between multiple owners in the CLT.

Resources about home buying and CLT mortgages



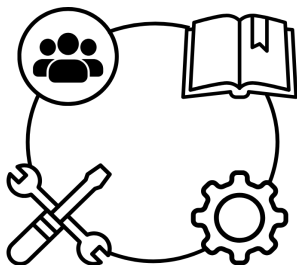
- [Community Land Trust Mortgages](#) — Freddie Mac
- [Financing CLT Homes](#)—Ch. 20 of the CLT Technical Manual
- [CLT Real Estate Transactions](#)—Ch. 22 of the CLT Technical Manual

Building community & self-governance (drop down)

Once you have homeowners or tenants in your properties, building community and encouraging self-governance are important to keep your members engaged in the CLT's mission. Some CLTs establish homeowners associations or community groups in order to maintain their homes. Not only does this encourage interaction between community members, but it could also alleviate some of the pressure on CLT staff or property managers if homeowners are governing themselves regarding the state of their buildings/properties.

For an example of what a CLT homeowners' association looks like, check out the [Forest Row HOA bylaws](#).

Resources for supporting your CLT members



- [CLT Homeowner Manual](#): a guide for homeowners from 1Roof Community Housing in Minnesota
- [CLT Homeowner Resources](#), from 1Roof Community Housing in Minnesota
- [Resident & Community Engagement in CLTs](#)—the Lincoln Institute of Land Policy
- [Stewardship Homeowner Manual](#)
 - [List of Land Lease topics common to stewardship](#)

[monitoring](#)

Leases and Rents

This section is under development and will be updated in the coming months—stay tuned!

Fundraising and Budgeting

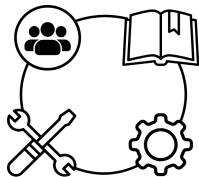
Two additional monetary topics should be addressed, as any organization needs to raise money for operations and responsibility track it.

Fundraising

This section is under development and will be updated in the coming months—stay tuned!

Budgeting

As you gain and spend money for your CLT's operations, it's essential to track it. Budget structures will vary from organization to organization, but they should all include: operating expenses, fee revenues, portfolio revenue, growth assumptions, and external fundraising revenue. Depending on your funding sources and tax requirements, you may need separate accounts or budgets for different projects. For example, if you receive grant funds from a private foundation for help with a property acquisition, you'll likely have to report back on exactly how those dollars were used. Therefore, you should track all expenses and incidental costs associated with that project as a separate line item in your overall budget. Keeping good financial records also comes in handy when you're producing annual reports and quantifying the CLT's impacts.



Resources for managing your CLT's budget

- [CLT Start Up Operating Budget Template](#)
- [QuickBooks Guide for Community Land Trust Accounting](#)

Land & Real Estate

VIDEO FOR THIS SECTION:  [LydiaLowe_Partnerships](#)

Acquiring land and housing is a key step in a CLT's functionality. It's also one of the most challenging parts of the process, both financially and legally. Acquiring land often involves working with banks, municipalities, mortgage lenders, lawyers, developers, and third-party stakeholders to complete the transaction. If you're new to the CLT space, this can be overwhelming! A CLT can acquire land through various avenues, including dispositions, bargain sales, gifts, or direct market purchases, each of which requires different legal and administrative processes.

Development Types and Strategies

Developing land for housing and other community uses can be a big undertaking. Not all CLT projects involve actual development of buildings or structures, but this may be something your CLT takes on eventually. Depending on your funds, partnerships, staff capacity, and board/staff expertise, there are a lot of different approaches for development on CLT land.

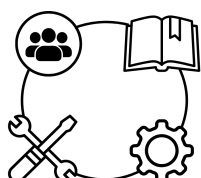
Some examples of development strategies may include:

1. **CLT-initiated development** — In this case, the CLT purchases land with the intention of developing housing or other community resources on their own or by contracting other development organizations.
2. **Buyer-initiated acquisition** — A pre-approved buyer may purchase a home with the intent of transferring or selling the underlying land to a CLT, either as a simultaneous sale or post-purchase transfer.
3. **Developer-initiated development** — Traditional real estate developers may collaborate with CLTs when initiating new projects by transferring or selling them the land on which the new development sits.
4. **Development by partners only** — Some CLTs prefer to stay out of development processes altogether and leave all of the development decisions to other nonprofit partners.

Municipally-initiated or mandated projects — Municipalities may look to (or be required to) partner with CLTs or similar organizations for desired or mandated affordable housing development projects. In this case, the municipality would transfer land to the CLT with the understanding that they will oversee the development and act as the long-term steward of the property.

This section is being further developed and will be updated in the coming months — stay tuned! In the meantime, see the [Financing and Fundraising](#) section for more on how you might access money for development projects.

Resources about developing CLT-owned land:



- "[Development](#)" — *Starting a CLT* by John E. Davis

THREE STAGES OF RENTAL HOUSING DEVELOPMENT

Property Acquisition & Pre-Development

- 1
 - Site Control
 - Calculations of cost and financing for all stages

Construction / Rehabilitation

- 2
 - Equity ("cash")
 - Debt

Operation


- 3
 - Paying off Loans
 - Maintenance — Repair
 - Creating "reserves" for emergencies

- [Creating Community Controlled, Deeply Affordable Housing](#) — Partners for Dignity & Rights
- [Community Land Trusts & Community Development: Partners Against Displacement](#) — Local Initiatives Support Corporation
- [Case Study: Western Queens Community Land Trust](#)

Financing land:

As part of the solidarity economy, CLTs work to redefine what constitutes “wealth” and reduce their dependence on capitalist systems of money. But of course, in the systems we live in, funding is necessary for acquiring land and housing and ensuring they are safe, healthy, and permanently affordable. These funds can come from various sources, such as city or state grants, private foundations, or grassroots fundraising efforts (see [this list of CLT Financing Options](#)). For a deeper dive into funding sources, check out the Financing section of [Organizational Development](#).

In terms of accessing and combining available funds, partnerships with municipalities, other organizations, and funders are crucial; see the Partnerships section in Organizational Development for more information. Some funding can even come from individual donations, institutional giving, and foundational grants.

Hear from Lydia Lowe of Chinatown CLT about how activism and partnerships can help fund land acquisition projects  [LydiaLowe_Partnerships](#)

Capital Stacks and Pro Formas

This section is under development and will be updated in the coming months—stay tuned!

Mortgages and Loans for Land Acquisition

It might make sense for your CLT to take out loans from local banks or federal lenders in order to acquire land or existing housing, especially when competing for market-rate developments. These are typically short-term “**pre-development**” or “**acquisition**” loans or mortgages that cover upfront costs like land purchase, permitting, or architectural plans.

Because CLTs are nonprofits and may not have large cash reserves, you’ll likely work with **mission-driven lenders** like CDFIs (Community Development Financial Institutions), local affordable housing funds, or public sector partners. These lenders often understand CLT models better than traditional banks.

Before applying, your CLT should:

- **Have a clear project plan, timeline, and budget/supplementary capital stack** (what other monetary resources will supplement the loan?)
- **Prepare a pro forma** (a financial projection of development costs, funding sources, and revenue)
- **Understand what collateral you can offer** — often the land itself
- **Be ready to explain your legal structure and community benefit**

Taking on debt requires careful planning, but it can be a powerful tool to secure land quickly in competitive real estate markets.

One factor to take into consideration when financing your CLT's assets is the differing interest rates on loans for land versus loans for real estate. Typically, interest rates on loans for land are higher than those for homes or other real estate. For land loans, borrowers usually require the land to be surveyed. Therefore, you will need to look into its zoning and any potential land use restrictions. Real estate loans, on the other hand, have lower rates on average since they are associated with lower risk compared to plots of land.

For more on mortgages from the CLT homebuyers' perspective, check out the section called "Supporting members in buying CLT homes — Mortgages"

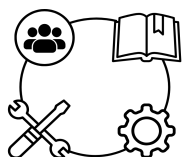
Property Management:

Once you have developed at least one property in your community land trust, you need to evaluate your options for managing the property. When selecting a property management company, it is vital to balance professional services with cost to prevent raising rent prices for your tenants. The two primary options for property management are to do it in-house, using employees from your own organization, or to outsource it to another organization. Inevitably, there are pros and cons to each option. Going the in-house route is likely more cost-efficient, but can prevent staff and employees from focusing on other areas of tasks, such as organizing property acquisition. On the other hand, outsourcing provides professional experience to oversee the properties in



your community land trust, but it might be relatively costly and increases the uncertainty that the tenant and building management will be mission-aligned in comparison.

Post-purchase management of properties looks different for each community land trust. CLTs should regularly monitor their properties for any maintenance needs or damages, as well as any occupancy or use-related noncompliance issues. If any problems are found, dealing with them consistently and in accordance with your CLT's policies and procedures is key. Regular monitoring of properties can be done by CLT staff if your organization has the capacity. However, **for CLTs with more extensive portfolios or those that focus primarily on rental units, using a property management company can help lighten the staff workload.** Ensuring that CLT properties are in good physical condition and that tenants are following the terms of their ground leases or use agreements is essential, not only for the quality of life of tenants but also for the longevity and sustainability of the CLT as an organization.



Resources to learn more about property management:

- [Maintaining Homeownership Units](#), from Inclusionary Housing
- [Working with Property Managers](#), from Inclusionary Housing
- [Post-Purchase Stewardship](#) — Ch. 23 of the CLT Technical Manual

Policy & MA Resources

What local, state, and federal policies might impact my CLT? On this page, you'll find resources and information about the Massachusetts housing landscape, as well as state-level policies and funding sources that support CLTs. You'll also find a section on policies that help enable and support CLTs, which we hope can be a tool for your advocacy in your community.

CLTs operate amid the existing political landscape of land ownership, affordable housing policies, and funding sources in Massachusetts and the United States as a whole. There are a lot of policies at various levels of government that can help enable and bolster CLTs.

Federal Landscape

At the federal level, the [Housing and Community Development Act of 1992](#) designated CLTs as community housing development organizations (CHDOs), making them eligible to receive federal HOME funds for the acquisition, construction, or rehabilitation of housing, as well as for organizational operating expenses. This is crucial for the CLT movement as a whole, as it allows

the organizations to access a significant federal block grant under the [HOME investment partnership program](#).

In addition to the HOME grant program, federal support for CLTs is bolstered by their recognition by [Fannie Mae](#) and [Freddie Mac](#), two government-recognized mortgage-backed securities issuers that support liquidity and affordability in the housing market. Both Freddie Mac and Fannie Mae have developed guidance language and policies, as well as ground lease standards and ground lease rider forms for CLT homebuyers. With the backing of these federal agencies, the legitimacy of CLTs is increased in the eyes of traditional mortgage lenders, giving CLT homebuyers more options for financing their home purchases.

In addition to existing federal policy, there are policies and proposals in the pipeline that could affect CLTs and help expand funding and access to affordable housing.

- [Neighborhood Homes Investment Act \(NHIA\)](#) — this act would provide tax credits to developers to improve homes in affected neighborhoods, ultimately improving living conditions for residents.
- [Housing Is a Human Right Act](#) — proposes a \$200 billion investment in social housing, as well as \$50 billion in community land trusts and cooperatives, to address housing justice at a national level.
- [Homes Guarantee Initiative](#) — pushes for investment in affordable housing that is sustainable in the long term, with CLTs as a specific solution to address affordability!

State/Local Landscape

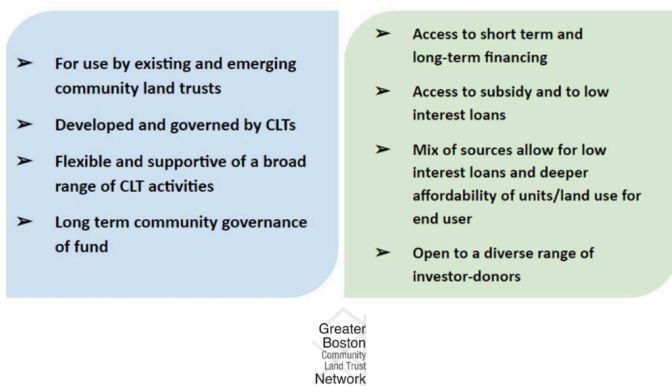
In addition to federal policies, Massachusetts and the City of Boston are working to support different affordable housing initiatives, which in turn can bolster CLTs! Boston's [Small Properties Acquisition Fund](#), which the GBCLTN advocated for in 2022, provides capital through the [Community Economic Development Assistance Corporation \(CEDAC\)](#) for the purchase of smaller residential properties.



The Massachusetts [Affordable Homes Act](#), filed in October 2023, authorized over \$5 billion in spending for housing initiatives in Massachusetts, much of which will be available for various types of low-income, mixed-use, or affordable housing development. Additionally, the AHA made the [Community Investment Tax Credit](#) program permanent. This program provides a 50% refundable tax credit for eligible donations towards a community development fund, unlocking another source of funding for CLTs!

At the local level, the City of Boston awarded a \$2 million grant to the Greater Boston Community Land Trust Network. Most of this is designated to DSNi's [CLT Acquisition and Preservation Fund](#), which seeks to support capital projects in the short term and, eventually, fund various affordable housing programs related to CLTs in the Boston area. The City also has access to [American Rescue Plan \(ARPA\)](#) funding, of which \$236 million has been allocated for affordable housing initiatives.

Features of the Fund



The [MBTA Communities Act](#), which was signed into law in 2021, does not directly mention community land trusts, but opens the door for more by-right multifamily development and allows cities to continue to access funding from the state for housing development. CLTs could play an important role in ensuring affordability through potential partnerships with cities and developers as they aim to create more housing in MBTA communities.

Potential policies supporting CLTs and affordable housing

Running a CLT and participating in the solidarity economy also means advocating for legislation that will help your community and the overall affordable housing movement. There are several policies on the table across the state of Massachusetts that would further support housing affordability and CLTs.

- [Local Option for Housing Affordability \(LOHA\)](#) — This

What is a Tenant Opportunity to Purchase Act (TOPA)?

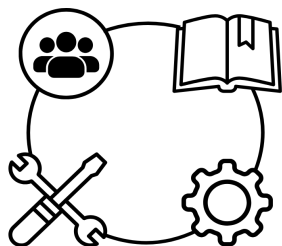
TOPA is a policy that gives renters options to secure their housing when the property they live in goes on sale, and helps to permanently preserve affordable housing. Here's how it works:

- ONE:** The owner of a rental property decides to sell.
- TWO:** Tenants decide collectively; purchase the property together or offer the rights to an affordable housing developer.
- THREE:** Either way, the city and supportive organizations help tenants find funding and provide technical assistance.
- FOUR:** The property is owned by the community, and stabilizes families and neighborhoods.

proposed legislation would allow towns and cities to implement a transfer fee on certain real estate transactions in order to create a fund for affordable housing initiatives.

- [Tenant Opportunity to Purchase Act \(TOPA\)](#) — TOPA would give tenants in multifamily rental units the option to purchase their home (at market value) if the owner decides to sell it. While this legislation would not directly impact the home price, it does allow tenants to partner with community organizations (like CLTs) to fund the purchase of their homes.
- [Local room occupancy excise taxes](#) — Massachusetts has a 5.7% room occupancy excise tax for room rentals 90 days or shorter in duration, aiming to disincentivize short-term rentals. Cities/towns can choose to adopt additional excise taxes—depending on where your CLT is operating, there may be advocacy efforts to adopt these higher tax rates and fight short-term rentals.

Top Resources for MA policies and programs



- [Affordable Homes Act MA](#) — Commonwealth of Massachusetts
 - [Condensed fact sheet](#)
- [The Greater Boston Housing Report Card: With a Special Analysis of Community Land Trusts](#) — The Boston Foundation
- [Renting to Own Boston](#)
- [FAQ for Short Term Rentals at the State Level](#)
- Map of [Housing Projects in Boston](#)
- [Adopting local option community impact fee on short-term rentals](#)

The CLT movement in context (drop-down)

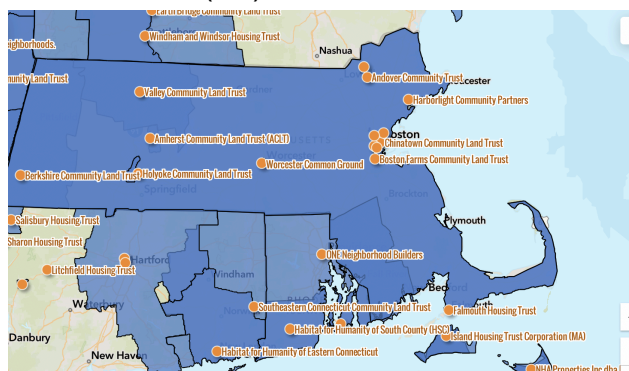
CLTs aren't just taking off around New England! Even with the highly localized missions of CLTs and shared-equity housing programs, it can be helpful to hear stories from different communities and neighborhoods when building and operating your CLT. Check out [DSNI's collection of CLT news stories and narratives](#).

See what other CLTs are doing around the country to preserve affordable housing and advance community control with this [map from the Grounded Solutions Network](#).

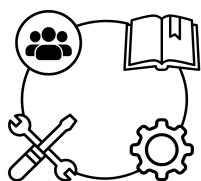
Zoom out even further with a [map of CLTs around the globe from the International Center for Community Land Trusts](#).

Massachusetts and Boston Landscape

CLTs in Mass (list)



For CLTs in the Boston area, the Greater Boston Community Land Trust Network is an amazing resource for information-sharing, networking, collaboration, and education. The Network, housed within Dudley Street Neighborhood Initiative, aims to support and engage with community land trusts while helping them access the resources they need to be successful. These resources can include funding sources, foundational documents, lease templates, or answers to common CLT questions!



Resources for connecting with other CLTs in Mass

- [Massachusetts CLTs](#) — The Schumacher Center for a New Economics
- [The Greater Boston Community Land Trust Network](#) — Dudley Street Neighborhood Initiative
- [Interactive Network Map](#)

FORUM: coming soon

We are working to develop a forum section where CLT organizers can post questions and get answers/input from other practitioners around the state! Check back soon for updates.