Breaking Ground

AN AFFORDABLE HOUSING RESOURCE GUIDE FOR LAND TRUSTS

Raffaele Sindoni, Colin Custer
Yale School of the Environment

Forrest King-Cortes
Land Trust Alliance
# Contents

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Introduction</td>
<td>1</td>
</tr>
<tr>
<td>Report Goal</td>
<td>3</td>
</tr>
<tr>
<td>Key Terms</td>
<td>5</td>
</tr>
<tr>
<td>Basic Housing Concepts</td>
<td></td>
</tr>
<tr>
<td>Housing Organizations and Models</td>
<td></td>
</tr>
<tr>
<td>Financing Organizations and Mechanisms</td>
<td></td>
</tr>
<tr>
<td>Foundational Resources</td>
<td>10</td>
</tr>
<tr>
<td>Case Studies</td>
<td>14</td>
</tr>
<tr>
<td>Story Mill Park and Bridger View Homes</td>
<td></td>
</tr>
<tr>
<td>Hudson Valley Affordable Housing &amp; Conservation Strategy</td>
<td></td>
</tr>
<tr>
<td>Kaniksu Land Trust</td>
<td></td>
</tr>
<tr>
<td>Piedmont Environmental Council</td>
<td></td>
</tr>
<tr>
<td>Explore Further</td>
<td>29</td>
</tr>
<tr>
<td>Supplemental Resources</td>
<td></td>
</tr>
<tr>
<td>Tools and Guides</td>
<td></td>
</tr>
<tr>
<td>In-Text Citations</td>
<td></td>
</tr>
</tbody>
</table>
Introduction

This decade has already established itself as a pivotal moment in the story of land conservation in America. Nearly 20 billion has been earmarked for conservation under the US Inflation Reduction Act. Critical conservation initiatives are beginning to take root, like the Biden administration's 30x30 initiative, which calls to protect 30% of all US land and water resources by 2030. Land trusts have already played an immense role in this commitment as the largest non-government driver of land conservation, preserving nearly one million acres a year.

As land continues to be protected, discussions are growing about how to best meet community needs while working alongside allied sectors that are facing challenges that impact people across the country. The affordable housing crisis is one such challenge, and it affects renters and home buyers alike, across many parts of the affordability spectrum. For example, the National Low Income Housing Association reports that as of 2022, no state or major metropolitan area in the US has sufficient affordable rental housing for extremely low income renters – defined as people whose incomes are at or below the federal poverty guideline or who make 30% of their area median income. On average, just 33 affordable and available rentals exist for every 100 households at this income level. Habitat for Humanity’s 2022 State of the Nation’s Housing Report also signals a critical need, pointing to record for-sale housing shortages and a projected increase in households experiencing unaffordability of both rent and mortgages in 2020.

No state or major metropolitan area in the US has sufficient affordable rental housing for extremely low income renters.

Throughout the United States, private land conservation has played an important role in the preservation of biodiversity and natural landscapes. Yet, in parts of the country that have experienced explosive growth and acute housing shortages, some communities see land conservation as a problem, exacerbating a housing crisis that disproportionately affects people of color, migrants, and those of a low socioeconomic status (Sanberg and Wekerle 2009, Farrell 2021). Historically, land trusts have steered clear of social issues like these, focusing predominantly on biodiversity preservation, forest health, agricultural land and other conservation topics.
As environmental principles evolve in the 21st century, more people are connecting the natural environment to social, economic and cultural concerns. As a result, many are calling on land trusts to consider these topics in their work.

Increasingly, land trusts are seeing the ways that conservation strategies may unknowingly perpetuate inequality through exclusion of marginalized voices in land acquisition, gentrification of historically Black, Indigenous or people of color or low-income communities, and other land-based means of societal division (Taylor 2016). Some land trusts have incorporated concepts like equitable land access, community cohesion, and land justice in their strategies, but for many, the intersection of conservation and social and economic justice is a relatively new phenomenon in the context of land trust history. Despite this sometimes difficult history, land trusts now have the opportunity to be part of a change that recognizes conservation as part of — not apart from — a larger system in which people and nature are intertwined.

For many land trusts, the intersection of conservation and social and economic justice is a relatively new phenomenon.

Many land trusts are beginning to acknowledge this connectedness, and rightfully so. The land trusts featured in the Case Studies are working with community land trusts and other affordable housing organizations to make commitments to the lived environment and their local inhabitants across the US. Through championing the importance of communities and human-impacts in the land conservation process, these organizations are showing that affordable housing can work in synchronicity with land conservation goals.

We are already facing a future shaped by climate change and climate migration, dwindling options for fair and affordable housing, and a universal need for open space and healthy ecosystems. Practitioners, organizations, and policymakers must bridge existing boundaries between affordable housing and land conservation (Michels and Hindin 2023). By proactively serving as unifying leaders, land trusts can better meet the needs of their communities, build broad support, and ensure lasting land conservation across landscapes that center both human and ecological needs.

Affordable housing can work in synchronicity with land conservation goals.
Report Goal

The Land Trust Alliance recognizes that the intersection between affordable housing and land conservation is an important and rapidly emerging topic. The purpose of this report is to provide a strong foundation for land trusts to gain literacy in the world of affordable housing, while encouraging cross-movement conversation and collaboration. While some organizations have strong partnerships and deep expertise related to affordable housing in their communities, many conservation-centered land trusts may not have previously engaged in this topic.

This resource is meant to be accessible to any land trust, at any stage of its learning journey about affordable housing. It includes an overview of key concepts, terminology, and structures through which affordable housing is developed. It also offers resources land trusts can explore to learn more about affordable housing topics, and examples of equitable, impactful and collaborative efforts between conservation and housing groups. The goal of this resource is to help land trusts get started on a pathway to allyship and partnership toward a future where communities have access to both secure, affordable housing and vibrant, thriving green spaces.

_The goal of this resource is to help land trusts get started on a pathway to allyship and partnership._

This report contains several components. The authors recommend that readers who are less familiar with affordable housing topics follow the suggested reading order below. Readers who are more familiar with affordable housing topics may prefer to skim each section and selectively review resources that complement their learning journey.

**Key Terms**

Provides essential context for conversations and learning related to affordable housing. These terms include affordable housing concepts and frameworks (e.g., what is a community land trust; what are the differences between rental and ownership affordable housing models; and what are the income thresholds for affordable housing residents?). See page 5.
Together, these resources will support land trusts in their continued learning about the fundamental work of the affordable housing movement and will prepare land trusts to engage with affordable housing advocates and organizations. After reading this report, you will:

- feel more familiar with key terminology;
- understand how housing may fit into a conservation organization’s goals; and
- envision the ways that a long-term partnership with housing organizations can serve both communities and natural landscapes.
Key Terms

This section is organized into three categories:

1. Basic Housing Concepts;
2. Housing Organizations and Models; and

Within each category, the terms are sorted alphabetically. The following terms are helpful to know before reviewing the remainder of this report.

Basic Housing Concepts

**Affordable housing:** At a federal level, the United States Department of Housing and Urban Development (HUD) defines affordable housing as housing on which the occupant is paying no more than 30% of gross income for housing costs, including utilities. At a more granular level, HUD sets the specific income limits for federally assisted affordable housing programs, which include Public Housing, Section 8 project-based housing, Section 8 Housing Choice Voucher, Section 202 housing for the elderly, and Section 811 housing for persons with disabilities programs.

**Area median income (AMI):** A key metric in the world of affordable housing, AMI is defined as the midpoint of a specific area’s income distribution and is calculated on an annual basis by HUD. This figure may also be referred to as median family income (MFI), based on a four-person household. Because the HUD figure is tied to a four-person household, these values are not absolute and are adjusted depending on the size of a household (Hamann 2023). You can look up a community’s AMI using this online tool.

**Deed-restricted housing:** A mechanism for preserving the long-term affordability of units whose price was reduced to below-market levels through a government or philanthropic subsidy, inclusionary zoning or affordability incentive.

**Displacement:** “[Displacement] occurs when any household is forced to move from its residence by conditions which affect that dwelling or its immediate surroundings, and: Are beyond the household’s reasonable ability to control or prevent; Occur despite the household’s having met all previously imposed conditions of occupancy; And make continued occupancy by the household impossible, hazardous, or unaffordable.” (Grier and Grier 1978).

**Gentrification:** The movement of higher-income households to an area previously made up of predominantly lower-income households, often because of revitalization efforts that are conducted without ample measures to prevent displacement. This can occur in both urban and rural areas. (Atkinson 2012).
**Ground lease**: An agreement in which a tenant is permitted to pay rent to develop or own the property sitting atop the land, while the landlord retains ownership of the land underlying any development. By splitting the value of these two assets, the property atop the land becomes more affordable. If the lessee sells the property atop the land, or after the term of the lease (typically 99 years), the land and all above ground assets are turned over to the landowner, who can then rent it out to a new individual (Chen 2020).

**Housing choice vouchers (Section 8)**: Funded by HUD, the Housing Choice Voucher Program is an assistance program for low-income families, elderly people, and people with disabilities so they can afford safe and sanitary housing in the private market through housing subsidies paid directly to the renter’s landlord. The renter then pays the difference between the full rent and the amount paid by their voucher (Warren 2021). In some cases, vouchers may be used to purchase a home. Eligibility is based on total annual gross income and family size. Learn more about housing choice vouchers.

**Inclusionary zoning**: A means of creating affordable housing and fostering social inclusion by requiring market-rate developers to make a portion of their housing units affordable. This can be achieved either by incorporating affordable housing into the same development, building it elsewhere, or contributing money or land to produce social or affordable housing in lieu of construction (World Bank).

**Low-income affordable housing**: Housing that is deemed affordable for those making less than 80% of area median income. This is often supported through a combination of HUD funding (see Affordable Housing above) and low-income housing tax credits (see LIHTC in the Financing Organizations and Mechanisms section below).

**Perpetual affordability covenant**: An agreement between the owner of rental housing and a state or district to create or maintain a permanent stock of affordable housing. This commitment is typically recorded within the chain of title on a private dwelling (Elia 2019).

**Transfer of development rights**: A process by which one property (the “sending site”) sells or transfers its development rights to another site (the “receiving site”). In localities where there are restrictions on the density of housing units, this may enable the receiving site to build at a higher density than normally allowed, since the sending site will be guaranteed to stay at a lower density. This can be especially powerful for sending sites that are in high-demand housing markets (Local Housing Solutions). Learn more about transfer of development rights.

**Workforce housing**: Housing that is deemed affordable for residents earning between 80% to 120% of area median income. This housing may not qualify for HUD or USDA housing funds and is often supported by philanthropy or cross-subsidized through the sale of market-rate or luxury housing. This housing supports essential workers in living close to their places of work and community, while reducing commute time and cost.
Housing Organizations and Models

Community land trust: A community land trust (CLT) is a nonprofit landowner operating on behalf of a place-based community. CLTs typically steward land for the purpose of retaining communally owned and operated assets, such as affordable housing, community gardens and more. CLTs balance the needs of individuals who want security of tenure in occupying and using land and housing, with the needs of the surrounding community, striving to secure a variety of social purposes, such as maintaining the affordability of local housing, preventing the displacement of vulnerable residents and promoting economic and racial inclusion.

Cooperative housing: An alternate form of home and property ownership, in which the property is owned by an organization and then sold as shares to the residents of the community. A cooperative housing project begins with a corporation, frequently but not always nonprofit, purchasing a block of housing units. Members of the cooperative purchase a share of the corporation that corresponds to a particular property and gives them the right to live there. However, the ownership is of the share in the cooperative corporation, not of the property itself (Co-operative Housing International). This is often less expensive than the purchase of a single-family home or condominium and may include access to shared amenities and activities that foster community cohesion.

Land bank: A governmental or nongovernmental nonprofit entity established, at least in part, to assemble, temporarily manage and dispose of vacant land for the purpose of stabilizing neighborhoods and encouraging re-use or redevelopment of urban property. As governmental or quasi-governmental agencies, they often have abilities that private developers do not have—for example, to clear title or fast-track acquisition of blighted properties. If the land bank is a governmental entity, it may also maintain foreclosed property that it does not own, provided it charges the owner of the property the full cost of the service or places a lien on the property for the full cost of the service (United States Department of Housing and Urban Development).

Limited-equity housing cooperatives: A limited equity cooperative is a form of cooperative housing (defined above) in which residents purchase a share in a development where they live (rather than an individual unit) and commit to resell their share at a price determined by formula which limits the amount of equity an individual can gain. The arrangement maintains affordability at purchase and over the long term.

Resource commons: A model to protect access to shared resources and housing that grew out of a desire to increase self-determination amongst Black farmers who have been systematically stripped of opportunities over the past 100 years. A specific example of this is “an initiative of the National Black Food & Justice Alliance to strengthen Black-owned food sovereignty, which focuses on two strategies:

1. Liberating land from the speculative market and securing it for ecological, social and financial stewardship by rural and urban Black farmers, foresters and community gardeners.

2. Defending land at risk of being taken from Black people via heirs’ property rules, discrimination in lending, eminent domain or other threats.”
Financing Organizations and Mechanisms

**Capital stack:** The total basket of capital sources that go into the fundraising, purchase and continued operation of a real estate investment or land deal, typically including loans, private investment, philanthropic donations, public grants and more.

**Concessionary debt:** Also known as “soft loans,” these types of loans have more generous terms than those made in the public market. These generally include below-market interest rates; grace periods in which no payments are required; or the ability to delay payments during times of hardship (United States Agency for International Development). Many affordable housing projects may qualify for these types of loans, which come from entities such as governmental bodies, nonprofits, impact investment funds, NGOs and more.

**Density bonuses:** An incentive-based tool that permits a developer to exceed the maximum allowable development on a site in exchange for either funds or in-kind support for specified public policy goals. Density bonuses and inclusionary zoning can be paired. Developers who make a certain percentage of their units affordable are permitted to build more units than they otherwise would as compensation (World Bank).

**HOME:** The HOME Investment Partnerships Program (HOME) is a HUD program that provides non-competitive formula grants to states and localities that communities use – often in partnership with local nonprofit groups – to fund a wide range of activities including building, buying and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance to low-income people. HOME is the largest federal block grant to state and local governments designed exclusively to create affordable housing for low-income households (HUD 2022). Learn more about HOME.

**Low-income housing tax credits (LIHTC):** Low-income housing tax credits, or LIHTCs, are used to either construct new rental buildings or renovate existing buildings. Two annual tax credits are available for projects using HUD multifamily financing:

1. The 4% tax credit (also called the 30% subsidy) is for the acquisition of existing buildings for rehabilitation and new construction financed by tax-exempt bonds.
2. The 9% tax credit (also called the 70% subsidy) is usually for new construction and substantial rehabilitation without federal subsidies.

Either tax credit can be claimed for up to 10 years. The tax credit percentages are based on the eligible parts of a property’s construction budget, excluding things such as land, interest and insurance costs (Janover 2022).

**Program-related investment (PRI):** A type of mission or social investment that foundations make to achieve their philanthropic goals. Like grants, PRIs are vehicles for making inexpensive capital available to organizations that are addressing social or environmental concerns. Unlike grants, PRIs are expected to be repaid, often with at least a modest rate of return. Once repaid, PRIs are reused for other charitable purposes (Community Development Financial Institutions Fund). Unlike similarly coined investments such as “mission-related investments (MRI),” PRIs receive special
tax designation from the Internal Revenue Service.

United States Department of Agriculture (USDA): The United States Department of Agriculture (USDA) is an executive branch agency of the federal government that focuses on farming, forestry, rural economic development and food. The USDA provides grants and loans to support home purchase and repair in rural areas, and provides rent support to low-income people, elderly people and people with disabilities. The USDA also provides grants and loans to support public and nonprofit organizations in building and repairing housing in rural areas.

United States Department of Housing and Urban Development (HUD): The United States Department of Housing and Urban Development (HUD) is an executive agency that administers federal housing, drafts urban development laws, and provides significant grant funding to housing developers and land planners. These grant programs include affordable housing development, community and economic development, housing support and assistance and more.
Foundational Resources

This section presents selected resources for learning about affordable housing topics. The resources are listed in a suggested reading order designed to support those who are less familiar with affordable housing topics. Engaging with these foundational resources before reviewing the case studies will introduce terms and concepts referenced in the case studies.

If you are more familiar with affordable housing topics, you may prefer to skim the resource notes and select those that best complement your learning journey. Additional resources for continued learning on specific topics follow on page 29.

2022 State of the Nation’s Housing report: 4 key takeaways
HABITAT FOR HUMANITY • 2022

This summary of a Harvard report illustrates the need for affordable housing and points to drivers of the current affordability crisis.

What Are Gentrification and Displacement?
URBAN DISPLACEMENT PROJECT • 2017

Three short videos introduce gentrification, displacement and the ties between gentrification and redlining. The videos also touch on the drivers for gentrification and displacement.
Healthy Development without Displacement: Realizing the Vision of Healthy Communities for All
PREVENTION INSTITUTE • 2017

This resource draws attention to the human health impacts of displacement and inequities in the land use system. It advocates for cross-sector collaboration to avoid harm to communities and amplify the health benefits of land use improvements like the creation of public transit hubs, trails and green spaces; highlights examples of this type of collaboration; and suggests practical approaches to address displacement.

Housing 101: The Basics
LOCAL HOUSING POLICY

This resource page includes brief videos on the following topics: what is affordable housing; why housing is unaffordable; how is affordable housing created; and what cities, towns and counties can do to address affordability challenges.

Community Land Trusts 101
BURLINGTON ASSOCIATES • 2021

List of resources from Burlington Associates, a leading community land trust (CLT) consultancy, on the basics of community land trusts, the history behind their development, and the advantages of CLT structures. It also includes links to interviews with key members of the CLT movement, answers frequently asked questions, and links to further resources for those who want to learn more or get more involved.
Land Banks and Community Land Trusts: Partnering to Provide Equitable Housing Opportunities Now and for Future Generations

CENTER FOR COMMUNITY PROGRESS • 2021

This resource defines what community land trusts and conservation land trusts each do, and outlines opportunities for them to partner. It offers examples of partnerships and suggests next steps for fostering continued partnerships. The table on Page 6 is a helpful snapshot comparison between the two, and the graphics on Pages 5 and 7 are helpful primers on land banks and community land trusts (respectively).

Building Collaboration among Community Land Trusts Providing Affordable Housing and Conservation Land Trusts Protecting Land for Ecological Value

LINCOLN INSTITUTE OF LAND POLICY • 2017

This working paper presents the benefits of collaboration between affordable housing organizations and conservation land trusts, details equity in collaborative efforts, discusses hurdles to collaboration, cites examples of joint projects and illustrates pathways to further collaboration.
Case Studies

While most organizations are focused either on affordable housing or land conservation, there are some who have developed deep expertise working at the nexus between the affordable housing and land conservation movements. Organizations such as Athens Land Trust and Vermont Housing and Conservation Board have many years of experience working in this space and advocating for greater cross-movement collaboration. This section profiles four organizations that have bridged the divide through their partnerships.

These collaborations can take many forms, as diverse as the contexts in which they take place—from “do no harm” efforts to avoid impeding affordable housing projects, to joint advocacy or regional planning, to building homes. This section contains four case studies of initiatives made possible by land trusts and affordable housing organizations with different yet complementary missions.
Story Mill Park and Bridger View Homes

In 2012, the Trust for Public Land (TPL), an accredited national nonprofit focused on developing parks and protecting public land and resources, purchased a 60-acre vacant lot on the edge of Bozeman, Montana that was previously slated for development. Immediately after the purchase, **TPL launched a call** for public input on the future of the property, and actively solicited input from local community members and organizations.

“It was a really visible property, right on the main route to the ski area,” remembered Maddy Pope, the head project manager for TPL in Bozeman. “People were really invested in the parcel’s future.”

A monthly working group was formed, with representatives not only from TPL and the city parks department but also the local food bank, housing groups, and water quality council. After 12 months of planning and community input, a master plan emerged for the park that had all the hallmarks of a TPL project: wetland restoration, hiking trails, open space, a community education center, and a playground for kids.
“Everything about the housing process was complicated,” said Pope.

The city zoning ordinances did not allow for the type of moderate-density housing the group envisioned, ultimately requiring them to get 19 separate approvals for variances to city ordinances mainly to shrink everything down in size — roads, lots, set-backs, utility easements — to use land more wisely. Because of the density, they needed to creatively mitigate stormwater, which TPL and a local engineer helped them design green infrastructure to do. To ease common neighbor concerns about impacts of the mixed-income nature of the housing, TPL and Navigate discussed the conceptual plans with numerous community stakeholders. The partners made a commitment to community groups that whatever housing was developed would be consistent in quality and vision with the park and an aesthetic “fit” with surrounding neighborhoods. Above all loomed the financial risks.

As Dick Dolan, director for Northern Rockies at Trust for Public Land, pointed out, “Real estate development holds risks for experienced development companies, even more so for land trusts. When you’re the one signing the contracts, that risk is on you.”

To navigate and manage this risk, the partnership leaned on the expertise of the housing organizations in the partnership.

Alongside the money needed to build the park and nature preserves, TPL was trying to pull together funding for what was to become the Bridger View neighborhood. The planning team didn’t want to settle for housing
units that would forgo important features. They wanted to embody the conservation and community mindset of the park and natural beauty around it, by investing in high-quality, energy efficient housing. This would require more initial investment in order to yield savings for homeowners and the community for generations. The funding came from a complex mix of sources: institutional funding from TPL and community partners, cross-subsidization from the sale of market-rate homes within Bridger View, business partnerships, and financial support from a lead philanthropic foundation, the Kendeda Fund. In the end, it took about $300,000 per home in support and donations to make the houses affordable, a number many find uncomfortable.

“A $300,000 subsidy for a single housing unit, for one family that’s middle class, doesn’t make sense to a lot of funders, but conservation land trusts are really well equipped to have this conversation,” Pope said. “You’ve got to keep in mind the permanence of affordability for these homes, and the series of families moving in over the generations.”

Just like a park or a restored wetland, it is this perpetual benefit over generations that gives the neighborhood its character, and the project its power.

As the project grew in complexity, the national leadership of TPL recognized the value of transitioning the project to an organization more experienced with housing. So, in 2019, just before the rest of the park opened to the public, TPL donated the 8-acre housing parcel to Human Resources Development Council (HRDC), a comprehensive social service or “wraparound service” nonprofit, which had developed affordable housing in central Montana. HRDC held title to the parcel and led the development team based on the conceptual design established by TPL and Kendeda’s encouragement to consider what was truly needed to produce homes that are not only affordable but are also places where residents can thrive and contribute to the community where they work and live. It became clear that an organization that focused on middle-income homeownership that could preserve the investment in affordability was needed. So, Michael Brown of Burlington Associates was engaged to set up a new community land trust (CLT) called Headwaters Community Housing Trust.

In this community land trust model, CLTs build housing on land they own, selling the house to new residents but maintaining ownership of the land beneath it. Splitting the house from the land helps to keep prices affordable while allowing residents to own their homes outright and build generational wealth. Importantly for TPL and community partners, maintaining ownership of the land also allows the CLT to steward the neighborhood in perpetuity, maintaining affordability of the homes and ensuring the character of the neighborhood is preserved over time. The governing board of the CLT is made up of three equally balanced interests: representatives elected by CLT residents, representatives elected by community members in the service area, and representatives who speak to the public interest (e.g., government officials or non-profit leaders).
After TPL donated the land, HRDC took the project through two years of planning, zoning applications, design work and fundraising. After securing the rights to build Bridger View, HRDC transferred the land to Headwaters Community Housing Trust to build the neighborhood. In 2021, two years after TPL opened the recreational park, crews broke ground on the neighborhood, and a little less than two years later the first homes hit the market. The 31 market rate homes were made available to any interested buyer regardless of income, but the 31 affordable homes were awarded via weighted drawing. Applicants were required to make less than 120% of the Area Median Income and pass a creditworthiness check, and those who had lived in Bozeman longer were weighted more heavily. With the first two lotteries already complete, residents started moving in around mid-2023 and the community is quickly taking shape, just as envisioned.

It took 10 years and tireless attention to details and relationships, but what has emerged is a flagship example of what can come through partnership and perseverance.

“What great parks are about, what high-quality workforce housing is about, is presenting the best version of ourselves in the public square,” said Pope.

This requires a commitment to public process and a huge range of expertise, from community input and engagement to utility and city zoning to architectural expertise and financial engineering.

It takes diligence, added Christine Walker of Navigate LLC and an instrumental leader on the project. “You aren’t going to fix the housing issues with one project. You’re going to need community trust and goodwill for the second, third, project, etc. So invest, spend the time, be intentional.”

It’s a long and complex road, but the Story Mill Park and Bridger View neighborhood clearly show that it’s worth it.

**Links for further reading**

- [TPL overview of the Story Mill Park](#)
- [In-depth TPL article about the history and development of the park](#)
- [Bridger View Homes FAQ](#)
- [Writeup of the Bridger View Neighborhood project by the Minneapolis Federal Reserve](#)
Hudson Valley Affordable Housing & Conservation Strategy

As proactive problem solvers focused on the well-being of their communities, many land trust leaders want to spring into action to address community problems. But they may also be concerned about diverting resources from other priorities and the potential for what some may view as mission creep. Recognizing that, it is far more important to take time, listen, and foster dialogue between community partners from different social sectors rather than to steer the conversation.

Steve Rosenberg, former executive director of the accredited Scenic Hudson Land Trust, and Rebecca Gillman Crimmins, senior vice president at the Institute for Community Living (a New York housing and behavioral services nonprofit) have discovered the value of such a dialogue through a unique regional approach. The Hudson River Valley is facing the same issues as much of the US: low housing stocks, spiraling housing costs, the challenge of responding to the climate crisis, and fragmentation of wildlife habitat. Despite an abundance of nonprofit affordable housing and conservation organizations working in this region to address these issues, their efforts have been siloed and sometimes in conflict, and there’s little trust or cross-sector
“It was incredibly important to stay disciplined,” Rosenberg remarked. “Everyone we talked to had great ideas about how to expand this, other topics to add. But we knew handling housing and conservation together alone was hard enough, we had to maintain our scope.”

As they planned this series of nine monthly conversations, Rosenberg and Gillman considered the dynamics of the group, scope of work, and commitment from the individual organizations. They realized they needed the following components:

- Credible external facilitators who wouldn’t be perceived as favoring one sector or the other;
- A diversity of contexts represented: urban, rural, and suburban;
- Participation from both large and small organizations;
- Consistent representation from the leaders of each organization at each meeting; and
- Regional scope: too broad and the group would become unfocused; too narrow and they would struggle to get the breadth of participation they wanted.

Finally, they wanted each organization to contribute financially, in proportion with their organizational budgets, so they would have a greater stake in the success of the effort and to demonstrate their level of commitment to others.
“This type of [financial] commitment leads to categorically different engagement,” Rosenberg said, since members felt tied together by their commitments and jointly invested in the outcomes.

With contributions from these organizations, supplemented by philanthropic contributions from individuals, family foundations and The Nature Conservancy of New York, Rosenberg and Gillman Crimmins raised the $180,000 budget, and began the process of convening the participating organizations. They hired the Consensus Building Institute to facilitate each meeting with an eye toward relationship and trust building. The Regional Plan Association agreed to serve as the project’s fiscal sponsor and provided GIS mapping and technical support. And in consultation with the participating organizations, they defined and began work on four outputs:

1. a statement of shared values;
2. a map of the region highlighting areas most conducive to collaboration;
3. a shared set of policy ideas intended to break down programmatic silos and incentivize cross-sector outcomes; and
4. a website containing resources and information generated by the project.

In addition to meeting its stated goals, Rosenberg and Gillman Crimmins are just as excited about the project’s overarching achievement: sparking new conversation between two oftentimes siloed types of organizations.

“Writing a shared purpose statement was easier than we expected,” Rosenberg remembered. But the best part was that “it drove such insightful conversation” on topics that Rosenberg and Gillman Crimmins could not have anticipated—such as, the sources of opposition to otherwise well-conceived projects, the implications of local zoning and housing policies, and organizational capacity.

The series of nine meetings ended in April 2023, and at the end all 10 participating groups chose to continue their collaboration. They’ve started a “test kitchen” of new collaboration ideas and projects: two groups partnering with a municipality to conserve 100 acres of farmland and create 40 new affordable housing units; trading information on potential land acquisitions; and developing shared policy and advocacy outreach teams. And they’re moving towards more frequent, shorter meetings to maintain momentum.

Board members of the groups are getting involved too—many were at the group’s culminating “open house” event and walked away with a new perspective on the interrelated challenges of housing and land conservation. Of particular interest was the shared interest in addressing the climate crisis, with a common goal of promoting “smart growth” land use patterns and identifying places for people to live who will need to relocate away from vulnerable coastal areas.
Participants also want to hear more from the constituencies they serve, which they will do through engagement with grassroots groups as additional collaborative projects emerge. Through each of these budding initiatives is the hope that all this will lead to innovations within each organization, support for the other sector’s priorities, and collaborations between organizations as the participants continue to share ideas and circulate findings.

Rosenberg and Gillman Crimmins will be the first to tell you that they don’t know what’s coming next.

“We’re working really hard not to push for a predetermined outcome,” said Rosenberg.

What’s most exciting is seeing the groundbreaking work and tangible outcomes that arise when the housing and conservation sectors come together in conversation. But this conversation doesn’t happen organically and would not have succeeded with just an ad hoc meeting or two. Bringing in leadership from both the housing and the conservation sectors and investing time, resources and expertise brought heft to the discussion and kept organizations from walking away when other priorities began to compete. The regional focus, with outcomes and case studies that organizations could recognize from their daily work, helped keep the conversation grounded and avoided over-abstraction. It wasn’t easy, and it’s only just the beginning, but with continued nurturing, there’s little doubt that this convening has sparked new and innovative collaborations that will flourish over time.

### Links for further reading

- [Convening’s official website](#), containing a wealth of reports and further resources
- [Rebecca Gillman Crimmins and Steve Rosenberg’s keynote presentation](#) at a Connecticut Land Conservation Council conference in February 2023 and a [press writeup](#) of their presentation with additional detail
For Katie Cox, executive director of the accredited Kaniksu Land Trust, starting a new housing organization was a last resort. As one of a handful of employees at her land trust in northern Idaho, she already has a full-time job protecting and restoring ecologically sensitive land and waters around the lakefront and ski town of Sandpoint, Idaho. But as a community-focused organization whose motto is “caring for the lands and people of the Kaniksu Region, today, tomorrow, and forever,” she couldn’t ignore the sharp increase in housing prices in the surrounding region. As the Kaniksu board started its new strategic plan at the tail end of 2021, board members watched housing prices in the region skyrocket. According to Redfin, the median home price topped $750,000 in January 2022, more than doubling over the course of a year.

“We saw this as a conservation problem,” Cox said in an interview. While the lowest income residents could rely on the local housing authority, middle-income residents were being priced to the towns or rural areas outside of Sandpoint, sometimes as far as 32 miles away. “Instead of living in town, people are building new housing outside of town, fracturing the landscape,” Cox noted.
She spent months canvassing the region, talking to local government officials, housing authorities, state agencies, and major regional housing organizations such as Habitat for Humanity. She consistently received the same answer: while government had the resources to support very-low-income housing, workforce housing was not a priority. And national or regional nonprofits like Habitat, which has built workforce housing elsewhere in Idaho, had its hands full in larger cities like Boise and Coeur d’Alene, and couldn’t start something new in smaller towns like Sandpoint.

So after discussion with their board, the Kaniksu team decided to create their own community land trust (CLT) based on models like Headwaters Housing Trust in Bozeman, Montana and the Champlain Housing Trust in Burlington, Vermont. Under this model, the CLT buys or builds new housing on pieces of land it owns, selling the house to new residents but maintaining ownership of the land beneath it. Splitting the house from the land keeps housing prices affordable while allowing residents to build equity and generational wealth. Furthermore, maintaining ownership of the land allows the CLT to structure transactions to preserve affordability in perpetuity, taking homes out of the speculative market and placing them in perpetual stewardship. (For more on CLTs, see Explore Further on page 29 or view Burlington Associates’ CLT 101 resources).

Kaniksu did not try to start this new CLT from scratch, however. The team engaged Burlington Associates, a leading CLT advisory firm, to provide the initial planning and legal support, and developed an advisory committee with representation from the area’s top construction firm, urban planners, and design firms. After

Location: Sandpoint, ID

Summary: A land trust in northern Idaho is learning from the expertise of affordable housing organizations and founding a new Community Land Trust to accelerate workforce housing development in the region and lay the foundation for nearby housing organizations to expand their footprint.

Contact for further information: Katie Cox, Executive Director, Kaniksu Land Trust

Those who would normally be considered integral to a vibrant community—teachers, nurses, restaurant workers, resort staff—were now moving outside the town limits into the growing outlying communities. To combat this growing sprawl, the region desperately needed more “workforce housing”: homes affordable for residents earning 80 to 120% of the area median income.

As the Kaniksu team considered how to address this issue, their board worried about duplicating the work of other area nonprofits. “Our board pushed us to do an exhaustive landscape mapping of housing organizations in the area,” Cox said, to find potential partners.
briefly considering purchasing a property for housing in their first year, they decided instead to focus on building a strong foundation for the CLT. Now, they’re working with Michael Brown of Burlington Associates to craft governing documents and working with a local community foundation to establish an impact investment fund to provide stable funding for the new CLT so they can execute quickly should the right property come along.

The objective, Cox stressed, is not to run this new CLT forever. Kaniksu Land Trust may be experts in buying and perpetually protecting land, but the zoning, planning, and development expertise that sits on the advisory board should eventually be incorporated into a housing-specific organization. Nearby housing nonprofits have expressed interest in expanding to Sandpoint in the future, and Cox hopes they will be the long-term home for their budding CLT.

“If you can build a network of donors and an organizational infrastructure, it becomes much easier for a [housing-focused] partner org to take that on,” she said.

She’s had a few conversations about the topic already, but that’s still a long-term question. In the short term, they’re focused on building a strong organizational foundation and inspiring others to do similar work in their communities.

To other land trusts considering their own CLT, Cox suggests being thoughtful, but not shy.

“Really consider whether you’re the right organization to do this. If there are other partners within your area you should lift those groups up instead,” she said. “Call up your city or state housing authorities and ask [about housing partners].”

Don’t worry if you don’t know the right questions or have the right words, just state the problem and ask where to start. In her words: “Be vulnerable and start digging!” After all, that’s just what you need to do to lay a strong foundation.

Links for further reading

- Kaniksu Strategic Vision and Mission
- Regional News Coverage
The Piedmont Environmental Council (PEC), an accredited land trust in central Virginia, straddles nine counties, from the DC suburb of Loudoun County in the north, to the university hub of Albemarle County in the south. In between are miles of rolling countryside with a patchwork of smaller settlements, farms, forests and nature preserves. This breadth makes PEC the second largest land trust in the state, and PEC must be well-versed in issues rural, urban and suburban, like how to protect and manage wildlife habitat, build and fund community gardens, and everything in between.

Increasingly, that has meant advocating for local land use decisions and supporting affordable housing. PEC has formalized this shift in its new five-year strategic plan:

We will advocate for redevelopment, infill, and housing, including affordable housing, in our cities, towns and suburbs to make them more walkable, livable and vibrant. We will challenge development in rural areas that impacts the conservation values we are committed to protect.
This shift, according to PEC’s Senior Advisor and Director of Strategic Partnerships John McCarthy, comes from an increasing realization that “to save the countryside, you have to save the city.” Rural central Virginia is no exception to the Covid-induced migration to rural areas from the country’s urban centers. This exodus has dramatically increased housing pressure in towns and small communities throughout PEC’s service area, pricing longtime residents out of their neighborhoods and creating sprawling housing and commercial developments. In central Virginia, these pressures threaten the farmland, wildlife habitat and waterways that give the region its character and people their livelihoods. Yet, as McCarthy points out, you can’t ignore the pressures of the modern world, nor should you wall your region off to newcomers. The answer, PEC believes, is in advocating for smart growth in connected, livable communities.

Redevelopment of existing city land, rezoning, and increasing housing options (both market and affordable) will create dense, walkable communities that continue to make smaller towns attractive and vibrant, while still preserving the surrounding area’s character.

Piedmont Environmental Council, however, is a land trust, not a housing organization. And despite the temptation to jump in and get involved themselves, the board decided instead to take a partnership approach.

“We’ve been involved in land use planning since our beginning, so that wasn’t a huge shift,” McCarthy said. “What was big was the shift into advocating directly for housing. That’s materially different than just conservation.”

To avoid early missteps, PEC sought out partners in its communities that were already advocating for housing and offered its support, however it might be needed. Habitat for Humanity chapters asked for support removing invasive species and building rain gardens. Local housing advocacy organizations asked for support in lobbying and public advocacy. And sometimes it’s just sharing talent. The information technology director of PEC is also the treasurer of the statewide community land trust.
“The best goal for us is to make sure that [community housing organizations] are successful,” McCarthy said. “They need to be shored up, not competed against!”

The land trust has also assigned a staff member to each of PEC’s nine counties who is tasked to “delve into development proposals, zoning, and comprehensive plans to plan for now and the future [with the goal to] improve livability and strengthen communities.”

In many ways, the new language and focus on housing in PEC’s strategic plan is simply an extension of years of community engagement and partnership work. But it also reflects a new emphasis and a willingness to speak publicly about a housing issue that some land trusts have been accused of ignoring. This willingness to engage and support other organizations, rather than take the lead themselves, has already begun to pay dividends.

“We used to be perceived as the party of ‘No’,” said McCarthy. “Now, because we’re lending our voice to these issues, the urban nonprofit community is starting to look at us as a ‘good guy.’ More people understand our mission and are willing to support our work.”

That trust and support certainly didn’t grow overnight, and McCarthy cautions that “you need to invest some sweat equity before you can make any sort of ask of your own.” But that hard work has already led to new partnerships, stronger relationships, and renewed trust from the community.

“Trust other organizations to give you good advice,” McCarthy said. You’ll find help from friends you didn’t know you had.

**Links for further reading**

- [Piedmont Environmental Council Strategic Plan: 2023-2028](#)
- [PEC’s affordable housing resources](#), including past advocacy work
Explore Further

This section presents supplemental resources, tools, guides and citations for continued learning on specific topics. The Supplemental Resources and Tools and Guides sections are presented in a suggested reading order designed to support those who are less familiar with affordable housing topics. If you are more familiar with affordable housing topics, you may prefer to skim the resource notes and select those that best complement your learning journey.

Supplemental Resources


The authors examine 2022 housing markets, demographic drivers, homeownership, rental housing, and housing challenges. Pages 1 through 8 offer a helpful executive summary, and the remainder of the report offers a deeper dive.

Center for Community Land Trust Innovation. (2023). What Is a Community Land Trust?

This resource page offers a detailed definition of what a community land trust is, how ownership of CLT properties works, and the range of operational forms CLTs can take.

Center for Community Progress. (2023). Land Bank FAQs.

Land banks are “public entities with unique governmental powers, created pursuant to state-enabling legislation, that are solely focused on converting problem properties into productive use according to local community goals.” This page offers an overview of frequently asked questions about land banks, such as what is a land bank, how do land banks work, how are land banks funded, and more. The Center for Community Progress runs the National Land Bank Network, which supports more than 250 land banks in the United States. This page offers an overview of resources about land banks hosted by the Center for Community Progress. The Center for Community Progress also maintains a map showing the locations of these land banks.


Indian Line Farm is a joint project between The Nature Conservancy and the Berkshire Community Land Trust. TNC has a conservation easement on the land, while the Berkshire CLT owns the land and has a long-term lease with the farmers. This website has links to many articles summarizing the project, in addition to a copy of the conservation easement, farm management plan and lease agreement.

In February 2023, the Connecticut Land Conservation Council held a summit on the topic of collaboration between land trusts and housing organizations. This website has recordings of all presentations, which includes a case study of relationship-building in the Hudson Valley; a presentation on what collaboration can look like; how affordable housing is financed; policy proposals to foster collaboration in Connecticut; and some local case studies.

Center for Community Land Trust Innovation. (2023). Land Trusts and Community-Based Agriculture.

This webinar shared three examples of how community and land trusts are each supporting community-based agriculture. It profiled Athens Land Trust (a joint conservation/housing land trust) and its community gardens and farmland access work; Boston Farms Community Land Trust’s work to develop and preserve urban farms; and Groundswell Conservancy’s work to create garden spaces for Hmong elders. The webinar also referenced this guide about starting urban farms.


Neighborworks USA is a national nonprofit with 250 local chapters that provide affordable housing, financial counseling and coaching, training, and resident engagement and collaboration in the areas of health, employment and education. It is focused on supporting the growth of shared equity and cooperative models within its network and in its partner organizations that do affordable housing and community development work. The article points to several additional resources on this topic.


The Schumacher Center for New Economics is based in Western Massachusetts. The organization has both developed CLT programs on its own, and are thought leaders on the role that community land trusts can play in ensuring community ownership of assets like land, currency, and food systems. This homepage for its community land trust program provides resources, case studies, background essays, and template documents (i.e., of easements or lease agreements).

Cohen, Helen S., Lipman, Mark, and Davis, John E. Arc of Justice: The Rise, Fall, and Rebirth of a Beloved Community.

The Arc of Justice is a film about New Communities, Inc. in southwest Georgia. It documents the roots of the affordable housing movement as it emerged from a legacy of community organizing, racial justice and the Civil Rights Movement.
Tools and Guides


Use this tool to look up the area median income in a particular census tract. This tool also provides 80% (low income) and 50% (very low income) levels to better illustrate which incomes qualify for federal housing programs. It is updated annually.

Center for Community Progress. National Land Bank and Community Land Trust Map.

This map illustrates the locations and service areas of land banks and community land trusts. It was updated in 2023. Zoom in to your service area to see if a land bank or community land trust might be operating in your service area. Stay tuned for a forthcoming map that will overlay land trusts!


This report introduces a toolkit for organizations that are developing or improving green spaces and green infrastructure. It suggests methods to ensure community engagement and reduce displacement at various stages in the planning and development process.


The Kingston Land Trust (KLT) has published a guide for land trusts and housing organizations to collaborate on inclusive, holistic, and sustainable affordable housing developments. This is an invaluable resource for land trusts and housing organizations alike to share knowledge on partnership building, timelines, financial planning, housing design, risk considerations and more.

Center for Community Land Trust Innovation. Manuals and Guides.

This resource page contains a wealth of information on topics such as strategies for community ownership and control of land and housing; how to start a community land trust (CLT); how local governments can support CLTs; and how to describe the impact of CLTs.


This resource page outlines a variety of housing policies that local, regional, and state government entities can use to create and preserve affordable homes (i.e., density bonuses or creating new revenue sources); align housing supply with market and neighborhood housing conditions (i.e., accessory dwelling units); help households access and afford market-rate housing (i.e., housing choice vouchers); and protect against displacement.
In-Text Citations

These resources are presented in alphabetical order rather than in suggested reading order.


Cooperative Housing International. (2023). What is a Housing Cooperative?


Local Housing Solutions. (2023). Deed-Restricted Homeownership.


PRIMakers Network (2023). FAQs about Program-Related Investments.


U.S. Agency for International Development. (2023). What sources of grants or concessional financing exist to help with mini-grids in developing countries?


The Land Trust Alliance’s mission is to save the places people need and love by strengthening land conservation across America.

Founded in 1982, the Land Trust Alliance is a national land conservation organization that represents about 1,000 land trust and affiliate members nationwide. As the national leader in policy, standards, education and training, we work passionately to support land trusts so that they can save and secure more lands now and for future generations. The Alliance is based in Washington, DC, and operates several regional offices.

More information is available at www.landtrustalliance.org.

Copyright © 2023 Land Trust Alliance, Inc. All rights reserved.

ISBN: 978-0-943915-65-4

Authors: Raffaele Sindoni, Colin Custer, Forrest King-Cortes
Managing Editor: Katie Chang
Executive Editor: Mary Burke

This material is designed to provide accurate, authoritative information about the subject matter covered, with the understanding that the Land Trust Alliance is not engaged in rendering legal, accounting, tax or other professional counsel. If a land trust or individual requires legal advice or other expert assistance, they should seek the services of competent professionals.