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Community Land Trusts and Rental Housing: Assessing Obstacles to and Opportunities for Increasing Access

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Abstract
Community Land Trusts (CLTs) are an affordable housing model based in the principles of community control of land and housing, as well as the permanent affordability of home ownership. Because of their membership-based governance structure and limited-equity formula, they are uniquely positioned to target reinvestment in communities of color and low-income communities without perpetuating cycles of displacement. Though focused on home ownership, many CLTs have adapted the model to include rental housing. This addition has the potential to expand affordability and opportunities for community governance to lower-income renters; however, it also challenges CLTs as organizations with little experience developing or managing rental housing. CLTs interested in providing rental units also find limited sources of research guidance on the topic.

This thesis intends to evaluate the reasons CLTs do or do not provide rental housing, the obstacles to providing rental housing, the strategies they use to overcome those obstacles, and the resources available to them. To achieve these objectives it assesses interviews with staff at 22 CLTs around the U.S.

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The research finds that CLTs begin providing rental units to meet the housing needs of low-income people who do not qualify for mortgages, and when the resources available to them supports this strategy. It also reveals that CLTs face significant challenges taking on large rental projects early in their rental careers, but may succeed with smaller-scale rental development and management.

The findings suggest that CLTs require much more technical assistance in developing and managing rental properties. The modification of the CLT model to include renters also necessitates some re-thinking of how to provide the full benefits of the model to these new tenants, as well as how to best market the organizations to municipal officials.

Lastly, this research aims to encourage planners to reevaluate housing policies biased toward home ownership, especially given the instability of the housing market and the increased demand for rental units. CLTs' success with rental housing should also prompt these public officials to challenge the typical stereotypes of renters and understand the stability, flexibility, and sustainability that CLTs can bring to affordable rental housing.

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