



Flexible Funding with Big Impact: Enterprise Looks Back at a Decade of Supporting Innovating Housing Programs Across New York State

Part 1: Community Land Trusts

Flexible Funds for Big Impact

Over the past 10 years, Enterprise has supported partners around the State with funding meant to address a wide range of housing challenges and issues. This unprecedented support allowed us provide municipalities, nonprofits and other entities throughout the State with resources to combat the impacts of the foreclosure crisis that were still being felt, most acutely among low- and moderate-income households.

This funding was designed to be flexibly deployed to meet these goals, and able to be responsive to the needs of individual communities. It funded a large variety of initiatives and programs, ultimately having a huge impact statewide.

This report series will focus on a handful of the programs supported through these funds, highlighting successes, challenges, and further opportunities to keep the impact of these programs going into the future. The first part will focus on Community Land Trusts.

Community Land Trusts

Community land trusts (CLTs) are nonprofit organizations that own and steward land for affordable housing or other amenities in perpetuity for the public's benefit. CLTs operate rural and urban agriculture projects, commercial spaces to serve local communities, affordable rental and cooperative housing, and conserve land and urban green spaces.

CLTs are generally governed by tripartite boards of directors that include representation of CLT residents, the surrounding community, and subject matter experts. CLTs seek to decommodify land to stabilize neighborhoods by enabling community control over land and community assets, including permanently affordable housing. To ensure the long-term affordability for housing, CLTs separate



the ownership of their land from the ownership of structure on the land, typically entering long-term ground leases with building owners

In New York State, there are an estimated 25 organizations that are incorporated or are actively considering incorporating Community Land Trusts, **with 19 in New York City.**

In 2017, Enterprise launched its **Community Land Trust capacity-building** grant initiative, investing \$3.5 million to support the formation and development of six community land trusts (CLTs) throughout New York State, as well as a CLT Learning Exchange comprising nine community-based organizations (CBOs).

Following the success of that initial allocation, Enterprise, with the support of the New York State Office of the Attorney General, launched the groundbreaking \$8 million Community Land Trust Building Initiative in 2019 to support Community Land Trusts across New York State to acquire, rehabilitate, and revitalize communities.

“The need for affordable housing is felt in communities throughout New York State...Community Land Trusts create and preserve affordable housing and ensure the process is in the best interest of the communities they serve. Protecting communities and providing safe and affordable homes will always be a priority, and I am pleased we will continue to support countless families with this program.”¹

- NYS Attorney General Letitia James

Through this initiative, Enterprise supported 11 Community Land Trusts in rehabilitating, revitalizing, and acquiring 123 properties consisting of 170 units. Our funding also provided technical assistance and government resources to support CLTs.

Program Outcomes From 2019-2022

Grantees	Service Area
Ithaca Neighborhood Housing Services Community Housing Trust	City of Ithaca
FB Community Land Trust, Inc.	City of Buffalo
Better Neighborhoods Community, Inc.	City of Schenectady
Long Island Housing Partnership CLT Housing Development Fund Company, Inc.	Suffolk County
Albany Community Land Trust, Inc.	City of Albany
The Uniondale Community Land Trust, Inc.	Nassau County
Cooper Square HDFC Community Land Trust, Inc.	New York City

¹ <https://ag.ny.gov/press-release/2019/attorney-general-james-announces-8-million-grants-fund-affordable-housing>

The Southern Door Community Land Trust, Inc.	City of Binghamton
City Roots Community Land Trust	City of Rochester
Interboro Community Land Trust	New York City
Western Queens Community Land Trust	New York City
New Economy Project Inc.	New York City
NYC Department of Housing Preservation and Development	New York City

Key Accomplishments Across Grantees from 2019-2022

New Executive Directors/Staff Hired	4
New Construction (buildings)	33
Rehabilitated (buildings)	72
Properties Acquired (buildings)	12
Buildable Vacant Lots or Parking Lots Acquired	6
Residents Benefiting from Training Events Held	509

Spotlight: New Economy Project

1. Developed comprehensive one-on-one CLT needs and assessments to inform shared-service planning
2. Provided tailored support to neighborhood-based CLT initiatives, and brought groups together for shared learning, strategy, and planning sessions.
3. Organized, facilitated and documented learning exchanges between local CLTs and counterparts in Seattle, California, Boston, upstate New York, and Baltimore, focused on promoting racial equity, deep affordability, and collaboration among CLTs.
4. Engaged public agencies and CDFIs in discussions about CLT financing needs and briefed foundations interested in grantmaking to support CLT organizing and advocacy.

Spotlight: Department of Housing Preservation and Development

1. Created underwriting standards for CLTs

2. Developed training curriculum for agency staff members regarding CLTs
3. Established agency guidelines/standards on property management and financing oversight concerning CLTs.
4. Developing standard regulatory agreements and annual certification forms for CLTs
5. Integrating CLT initiatives into other agency programs and disposition of City-owned properties to CLTs.

Four Areas of Impact With Case Studies

Below are some of the main ways in which the CLTs funded by Enterprise made an impact to (1) assist homeowners in financial and property distress; (2) mitigate the loss of existing quality housing and formalize community control; (3) promote resident and community empowerment through education; (4) promote housing preservation and production; and (5) provide technical assistance and strengthen government support. The descriptions below highlight some of the key aspects of their work but are not meant to be all-encompassing.

1. Assisting Homeowners in Financial and Property Distress

Fruit Belt Community Land Trust (FB CLT)

In the Fruit Belt neighborhood of Buffalo, the community has many long-term homeowners, with an average homeownership duration of 53 years. Most of these homeowners do not have mortgages. Instead, issues that they face include a lack of estate planning, which leads to limitations in the ability to build wealth across generations, and poor-quality housing. Additionally, the neighborhood has been affected by redlining, with limited access to traditional financing, including both mortgages and repair financing. Understanding these challenges, the CLT created a program to ensure low-income homeowners could successfully remain in their homes by providing home repairs and counseling, simultaneously facilitating long-term affordability.

Through the Owner-Occupied Opt-in Program, the FB CLT primarily worked with very low-income seniors living in unsafe housing conditions. The CLT undertook owner-occupied rehab, rehabilitating the home to bring it up to code. The financing was structured as a forgivable loan from the CLT to the homeowner. The CLT placed a deed restriction through a 99-year ground lease and then filed a lien for the total amount invested in the property. The CLT paired the repairs with estate planning training.

Throughout the course of the grant, the Fruit Belt CLT built two new single-family homes after acquiring five vacant lots dedicated to affordable housing and rehabilitated three multi-family units and three single-family units.

2. Promoting Resident and Community Empowerment Through Education

Community Land Trusts serve not only to steward land and properties but also to provide services and education to the residents and community at large. One example is the Cooper Square CLT, focused on advancing resident education and support.

Cooper Square Community Land Trust

The Cooper Square Community Land Trust (CSCLT) is a not-for-profit corporation founded in 1994. The CSCLT owns the land underneath a 21-building, 328-unit scattered site cooperative on the Lower East Side of Manhattan. After decades of planning and organizing, the community embraced this model in the 1990s, ensuring the collective ownership of permanently affordable housing. The CSCLT is the only CLT-connected community in NYC that has managed housing under a co-op framework. Leadership development and training of community members in the governance of the CLT was critical to its sustainability and growth.

Enterprise supported the group by covering the costs of leadership development trainings targeting existing residents. The workshops included topics such as organizing fundamentals and understanding regulatory agreements. Over the course of these workshops, the CLT surpassed the 75% threshold of tenant household participation even with the limitations presented by COVID.

Throughout this work, The CLT engaged emerging leaders from the buildings who consistently attended workshops and expressed interest in running for the Board. This type of work paves the way for residents to take on more leadership roles in their CLTs, which in turn, aids the sustainability and growth of the CLT.

3. Promoting Housing Preservation and Production

A key function of CLTs is the creation and preservation of community-controlled affordable housing. These funds facilitated new construction, preservation and acquisition, including the following examples.



Ithaca Neighborhood Housing Services

Ithaca Neighborhood Housing Services (INHS) is a non-profit corporation established in 1976 to revitalize Ithaca's downtown neighborhoods and promote affordable housing. Over the past four decades, INHS has significantly expanded its services, service area, and resources. Today INHS is an affordable housing provider that operates a comprehensive array of housing programs in seven counties in Central New York, including Cayuga, Chemung, Cortland, Schuyler, Seneca, Tioga, and Tompkins.

INHS ensured that households would continue to have an affordable place to call home by rehabilitating nine existing properties and building two new construction multifamily developments. All of the properties built and preserved under this grant were placed into a newly formed CLT.

Long Island Housing Partnership CLT Housing Development Fund Company, Inc

Incorporated in October 2016, Long Island Housing Partnership CLT Housing Development Fund Company, Inc (LIHP CLT) is an affiliate of the Long Island Housing Partnership (LIHP). LIHP CLT has provided affordable housing and pre-purchase housing counseling to low-income individuals since 1987.

Through this grant, the CLT constructed 23 new single-family homes.

Better Neighborhoods Community, Inc.

Better Neighborhoods Community, Inc. has provided affordable housing services for low-income families in the City of Schenectady since 1991. Its mission is "to foster healthy communities through the creation, stabilization, and preservation of quality long-term affordable housing." Better Neighborhoods Community Inc. CLT is the first CLT to be included in NYS Homes and Community Renewal Neighborhood Preservation Program (NPP).

With the funding, the CLT undertook the development of two new buildings. Additionally, the organization is packaging a rehabilitation project comprising 15 properties and a buildable parking lot.

Albany Community Land Trust

Albany Community Land Trust (ACLT) is a non-profit housing organization serving Albany, New York. ACLT develops affordable housing opportunities for low-income people, preserves housing affordability for future generations, combats community deterioration by promoting economic opportunities in low-income neighborhoods, and educates the public about ongoing and innovative community development methods. ACLT has been acquiring and preserving affordable housing since 1987 and specializes in building rehabilitation.



Through the funding support from 2019 to 2022, ACLT rehabilitated seven properties and built one new construction, totaling 17 units, to improve and provide housing accessibility for families.

4. Providing Technical Assistance and Strengthen Government Support

New Economy Project

New Economy Project (NEP) has been working with community groups since 2012. NEP co-founded and co-staffs the NYC Community Land Initiative (NYCCLI), a citywide coalition dedicated to advancing CLT work in New York City.

During the term of the grant, NEP coordinated weekly CLT organizing and education sessions and developed virtual workshops and training curricula. NEP expanded technical support for CLTs, bringing together traditional non-profit affordable housing developers and CLTs focused on preserving affordable housing after the pandemic. NEP organized, facilitated, and documented learning exchanges between local CLTs and counterparts in Seattle, California, Boston, upstate New York, and Baltimore, focused on promoting racial equity, deep affordability, and collaboration among CLTs. NEP mobilized CLTs and other cooperative and community wealth-building practitioners to share their best practices and ideas with the New York City Department of Housing Preservation and Development. These achievements bolstered CLT visibility and capacity as they advance permanently affordable housing and community land stewardship, propelled by the urgency that the pandemic and growing racial inequities have fueled.



New York City Department of Housing Preservation and Development

NYC's Department of Housing Preservation and Development (HPD) has long held the mission to uphold quality and affordability in NYC. Through the grant, HPD was able to develop a strategy for a subset of its remaining City-owned properties which are too small to be used for larger multi-family housing. HPD worked on building out its internal capacity to develop legal, financing, and programmatic guidelines for small homeownership opportunities, multi-family cooperatives, and rental buildings on CLTs. Funding from the Enterprise grant was used to hire a full-time Director-level staff person to work extensively with various teams across the agency to refine and implement CLT policies.

There are now legal and programmatic templates for small homeownership opportunities on CLTs, multi-family cooperatives on CLTs, and rental buildings on CLTs.

Moving Forward

There is a growing desire for affordable housing creation that is community-driven, permanently affordable, and which flexibly meets a variety of local needs, often described under the umbrella term of "social housing." As seen in these case studies, Community Land Trusts can be a tool to further those goals when provided with the right resources and guidance.

The funding and support Enterprise provided to CLTs in New York State catalyzed a robust sector overseeing community-controlled housing and created pathways for community members to take the lead on development activity in their neighborhoods. In order to thrive, CLTs will need ongoing investment of funding and expertise.

As described above, a significant portion of the need for these start-up organizations is for flexible grant dollars as they take on the time intensive work of developing and then maintaining a robust community leadership structure. In the long run, CLTs will need to develop financial sustainability strategies; the additional costs inherent to the community oversight model add a layer of complexity to achieving this. CLTs and the affordable housing industry will need to develop creative strategies to fund their operations for the long term.

Additionally, in order to play a meaningful role in housing development and operations, CLT staff and members will need ongoing training and support on the different facets of our complex industry. In 2023, Enterprise launched our [**New York State Community Land Trust Training Series**](#) to provide tools and expertise on housing development and operations. 12 CLTs have met monthly to learn about and refine their understanding of housing development.



About Enterprise

Enterprise is a national nonprofit that exists to make a good home possible for the millions of families without one. We support community development organizations on the ground, aggregate and invest capital for impact, advance housing policy at every level of government, and build and manage communities ourselves. Since 1982, we have invested \$72 billion and created 1 million homes across all 50 states, the District of Columbia, Puerto Rico and the U.S. Virgin Islands - all to make home and community places of pride, power and belonging. Join us at enterprisecommunity.org