

Community Land Trust

A community land trust (CLT) is a private, nonprofit organization that owns land on behalf of a community, promoting housing affordability and sustainable development.

Donna VanNess, President, Housing Channel
Presentation assistance provided by Grounded Solutions



Community Land Trust



Community Land Trusts: *How do they work?*



Buildings (residential or commercial) are owned by individuals. Because they pay only for the structure, and not the underlying land, purchasing the building is more affordable.

Land is owned by the Community Land Trust, which is governed by a non-profit board.



A 99-year ground lease between CLT and owner ensures owner-occupancy and responsible use and outlines fees paid to the CLT.

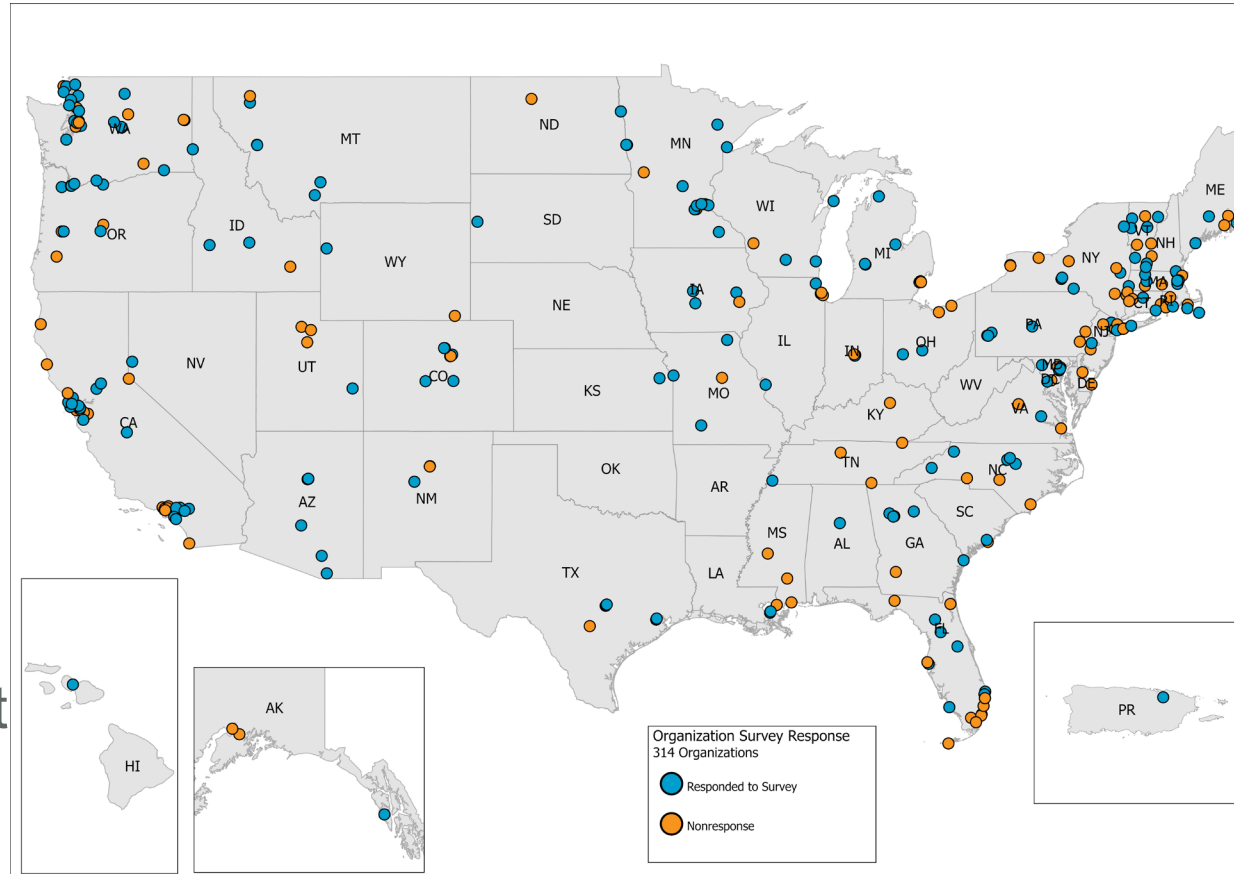
A resale formula built in to the ground lease is designed to keep homes affordable for subsequent buyers.



Community Land Trust



- 300+ CLTs nationwide
- Exponential growth in the 1990s and... now!
- 46 states plus the District of Columbia and Puerto Rico
- Over 30,000 units built





PROS AND CONS

Increased Affordability

Access to Homeownership

Wealth Building

Affordable Financing

Generational Wealth Transfer

Long Term Sustainability

Community Participation



Limited Ownership

Restricted Mobility

Limited Resale Profits



Unique Local Housing Initiatives

City of Fort Worth

Amy Connolly, Neighborhood Services Assistant Director

Fort Worth's Housing Finance Corporation

- Membership is same as City Council
- Staffed by Neighborhood Services Department & Law Department
- \$2.7M annual budget with funds in reserves
- No bonding, primarily HFC partnerships & HFC loans



Unique Housing Developments

Unique HFC Partnered/Funded

- Renaissance Heights
- Tobias Place
- Permanent Supportive Housing (PSH) Program

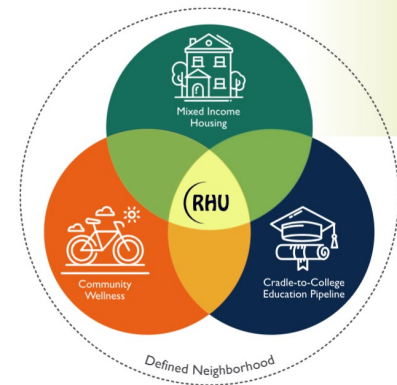
Not HFC Partnered, but Unique

- Stop Six Choice Neighborhood Implementation
- Motels to PSH



Renaissance Heights

- 200-acre master planned Community (former Masonic lodge orphanage)
- Retail development, mixed income housing, YMCA, Cook's Children Healthcare, elementary (public) and charter school
- 4 phases of housing - HFC repayable loans & HOME in each phase; 3 phases MF; 1 phase single family/townhomes



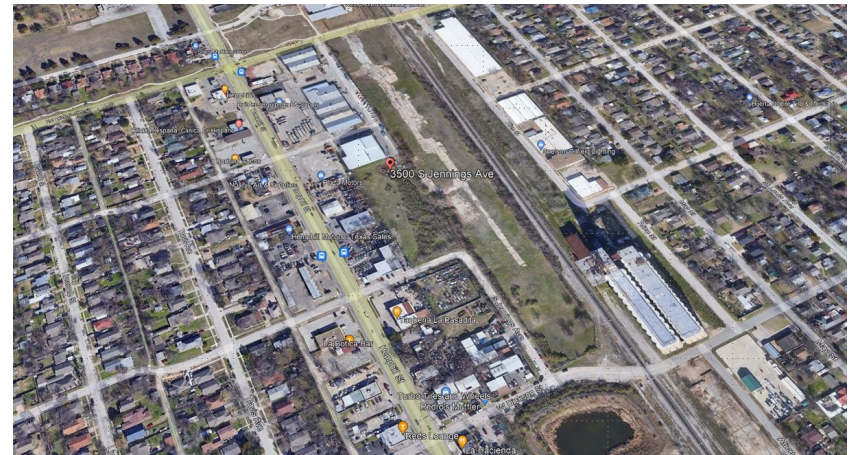
Tobias Place

- 288 units, \$74M development; 4% tax credit
- 60% AMI and below
- No new MF housing built in area in over 50 years
- County HFC bond; City partnership
- \$10M in storm water infrastructure costs because site was a regional storm water dumping ground (\$8M CFW/\$2M Tarrant Co.)



Tobias Place: Mixed-Income Housing

OjalaHoldings





Permanent Supportive Housing Pool

- Goal was set to produce 200 PSH units in 2020
- HFC Committed \$5M
- Local Foundations Matched \$5M
- Funded 242 PSH units
- Deconcentrated units to 4 Council Districts

Housing Finance Corporation Funding

	Units	Funding
New Leaf Community Services – Quail Trail (CD 2)	48	\$1,200,000
Fort Worth Housing Solutions Choice Neighborhood Project (CD 5)	50	\$1,250,000
New Leaf Community Services – Camp Bowie (CD 3)	48	\$1,200,000
Presbyterian Night Shelter – Journey Home Housing (CD 8)	96	\$1,350,000
TOTAL	242	\$5,000,000

Motels to Permanent Supportive Housing

Casa de los Sueños



Casa de Esperanza

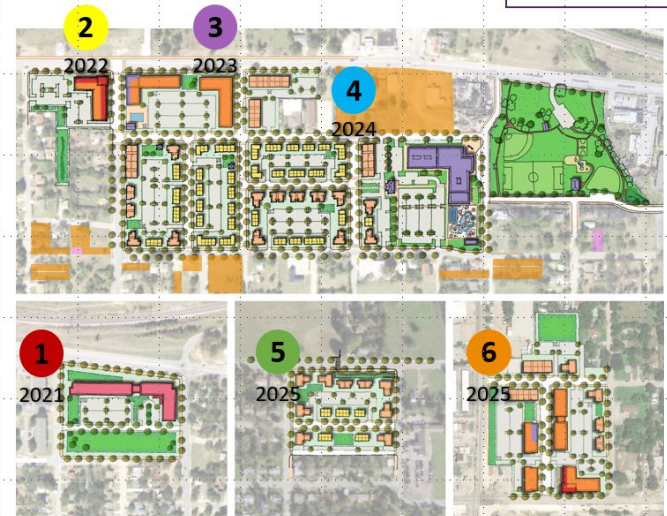


Stop Six Choice Neighborhood Implementation Grant



The Opportunity

	# of Units
Phase 1 (Cowan Place Senior)	174
Phase 2 (Cavile Site)	210
Phase 3 (Cavile Site)	187
Phase 4 (Cavile Site)	168
Phase 5 (Ramey Site)	79
Phase 6 (Miller/Rosedale)	224
Total	1042



Kimley Horn
 Rapid Urban Expansion Center

Thank you



Texas Association of Local Housing Finance Agencies

Unique/Local Housing Initiatives

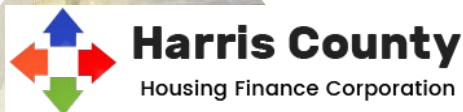
Ft. Worth Texas

October 19, 2023

Presentation:

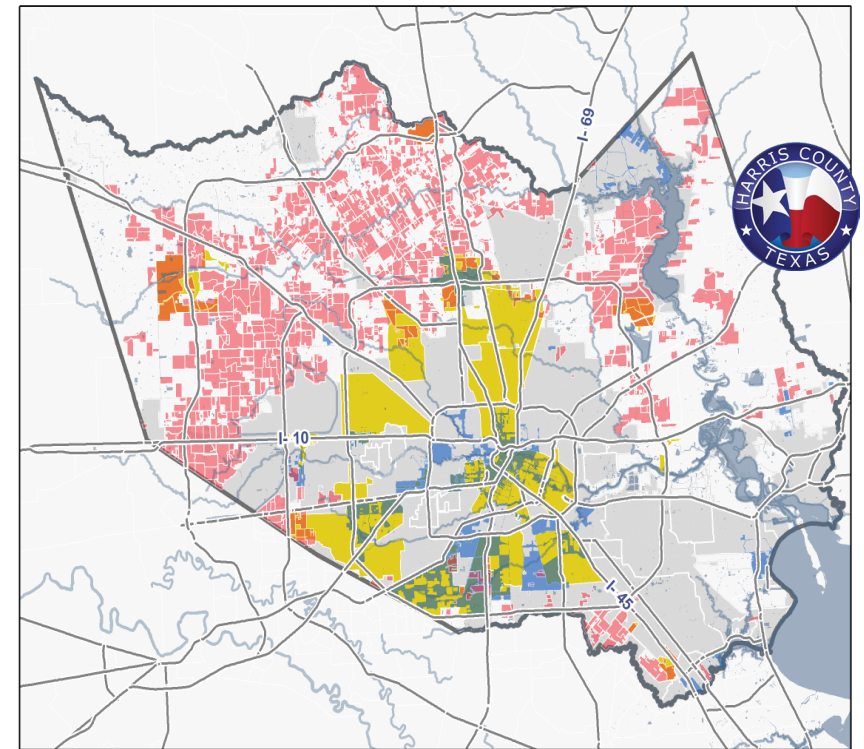
Rene Martinez, Executive Director, Harris
County Housing Finance Corporation

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Development and Governance Challenges

- The **1,800 square mile county** includes 34 cities.
- County Unincorporated area is approximately 2.5M pop. and would be 5th largest city in the U.S.
- Hundreds of Special Districts, including various Municipal Utility Districts or other water/sewer related districts, Municipal Management Districts. MUDs can restrict who connects for utilities. This can present challenges to utility service to affordable housing developments.
- No ordinance ability, Commissioners Court approves Orders.
- County cannot issue General Obligation Debt for housing. Powers derived from state constitution.



City Limits and Special-Purpose Districts

Data Source: Harris County, City of Houston, and H-GAC.

Legend

- Highways
- Rivers
- Water
- Municipal Utility Districts (MUDs)
- Tax Increment Reinvestment Zones (TIRZs)
- Municipal Management Districts (MMDs)
- Harris County line

Type

- Cities
- Unincorporated without Districts

Data Limitations:

- MUDs on this map also include other special-purpose districts authorized in unincorporated communities which may include: Water conservation districts, utility districts, improvement districts, public utility districts, and other types of water districts.

Addressing Harris Co. Housing Crisis

- Layer CDBG-DR/HUD \$ with HFC Bonds/Treasury ARPA.
- Housing investment strategies: -- \$210M ARPA Treasury Affd. Housing Portfolio (SF & MF Acquis. Rehabs, Expand Homeownership). HFC acquiring underlying MF land & partnership with developers. 99-yr Affordability with Groundlease payments.
- Treasury ARPA: Catalyze HCHFC/Community Land Trust. 100 homes acq & resale.
- TDHCA Single Family Bonds Assignment- HFC Partnership: \$167M
- TIRZ (Capital & Affd. Housing): TIRZ can do affd housing inside or outside a zone. Harris Co. Redev. Authority/TIRZ #24 - \$5M affordable housing fund - CLT subsidies & devl. Plan \$16M Bonds set-aside for Perm. Affordability Housing Fund.
- Harris Co. Commissioners Court: \$5M Housing Capital Improvements Project
- My Home is Here 10-Yr Housing Strategy Funding Gap: \$9.2B in existing & potential public/private funding but need \$47B

500K current Cost Burdened HHs, 200K+ addn SF & MF Homes Needed to address 10-yr need

10-year County housing strategy: response to '17 Hurricane Harvey. CDBG-DR \$2.8M. Kinder Institute. 10-Yr. County Housing Strategy. Co. Administration seeks Implementation Plan in 2023.

New Housing to Meet the Needs of 20% of Today's Cost-Burdened Residents

	Renter	Owner	Annual Goal through 2031
0-30% MHI (\$20,000/ year)	24,465	1,288	2,575 Units
30-60% MHI (\$35,000/year)	23,564	1,240	2,480 Units
60-80% MHI (\$50,000/year)	11,622	7,116	1,874 Units
80-120% MHI (\$75,000/year)	5,550	6,892	1,244 Units
Total	67,729	14,008	8,174 Units Per Year

81,740 units

New Housing for Households Formed in Harris County over the Next 10 Years

	Renter	Owner	Annual Goal through 2031
0-30% MHI (\$20,000/ year)	45,175	2,378	4,755 Units
30-60% MHI (\$35,000/year)	45,384	2,389	4,777 Units
60-80% MHI (\$50,000/year)	0	0	0 Units
80-120% MHI (\$75,000/year)	1,680	27,156	2,884 Units
Total	98,160	27,156	12,416 Units Per Year

124,160 units



Rene Martinez, Executive Director, Harris County Housing Finance Corporation
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<https://csd.harriscountytexas.gov/Pages/default.aspx>



RICE UNIVERSITY
Kinder Institute for Urban Research

**MY
HOME
is here**



UNIQUE, LOCAL, HOUSING INITIATIVES

TALHFA Conference
October 19, 2023



What's In The Pipeline?



UNIQUE FUNDING
OPPORTUNITY



MIXED- INCOME
DEVELOPMENTS

HOME American Rescue Plan



HOME ARP Source & Requirements

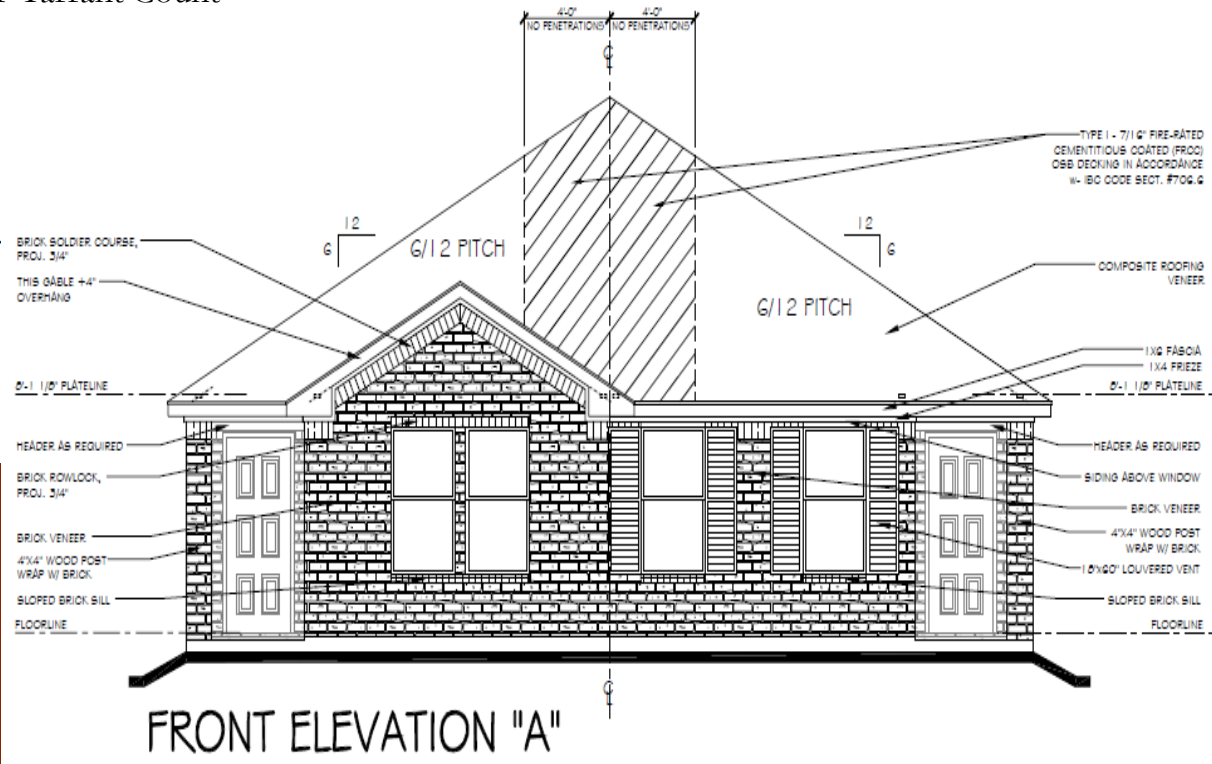
- On Sept. 20, 2021, the U.S. Department of Housing and Urban Development awarded the City of Arlington funds from the HOME-American Rescue Plan Act of 2021 ("HOME-ARP").
- HOME-ARP funds are to be used to help communities create affordable housing and services for people experiencing or who are at risk of experiencing homelessness.

City of Arlington HOME ARP Allocation Plan

- To house those experiencing chronic homelessness
- Create 26 permanent supportive housing (PSH) units
- Units shall be one-bedroom or efficiencies
- Collaborate to provide on-going supportive services for such households for a period of at least 20 years.
- \$3,250,000.00 - Development of Affordable Rental Housing /\$645,600.00- Supportive Services
- Units can be a part of a larger development to promote mixed income usage. Preference will be given to projects that are currently zoned as multifamily and that would benefit the area by being torn down or rehabbed.

Dan Gould Townhome Community

Development Corporation of Tarrant Count
& City of Arlington



- Ten - 3 Bedroom 2 Bathroom Duplex Structures
- Approximately 1500 Square Feet
- 4-duplex structures dedicated to supportive housing for homeless families
- Energy Efficient- Solar panels, hybrid water heaters, raised garden beds, and rain barrels.

Wynn Terrace Cottage Community

Collaboration

- Housing Channel
- UTA's College of Architecture Public Planning and Administration (CAPPA)
- City of Arlington



Community Elements

- Senior Cottage Community 55+
- Mixed income project that includes Twelve 600sqft and under, one-bedroom rental homes. High-level energy performance standards.
- Individual patios, a landscaped community gathering space, and covered parking.





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