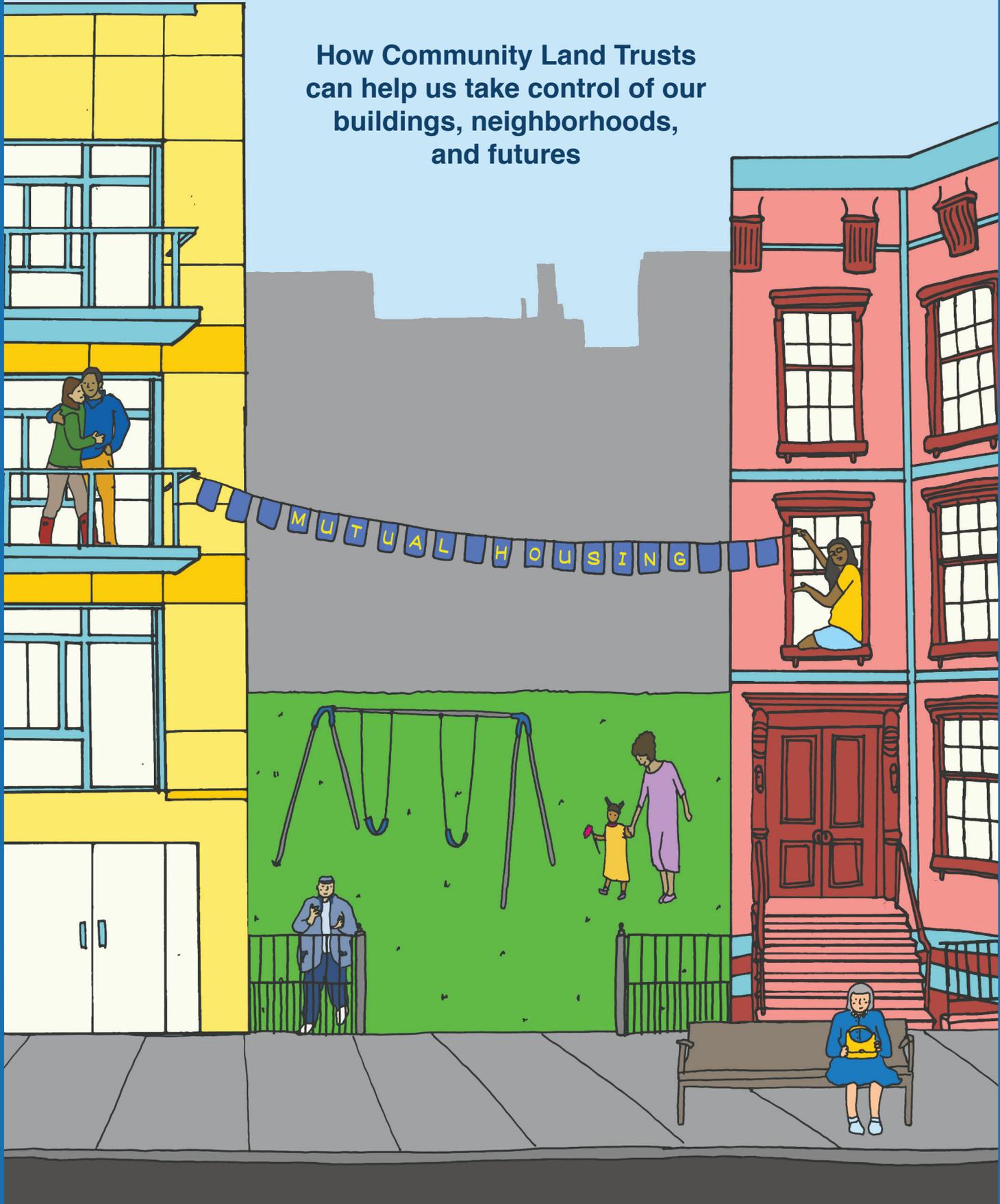


# Fighting to Save Our Communities

How Community Land Trusts can help us take control of our buildings, neighborhoods, and futures



# 1. Identifying the Problem

New York City . . . Joel sees that his neighbor is really upset.

Hey Greg, what's going on?

I just got evicted and now I'm homeless. Rent keeps going up, but my paycheck doesn't! The landlord doesn't care and he took me to court.

There's no hot water and I can't get in touch with the landlord!

I can't reach them either. I think they want us out of the building.

So they can build another big fancy condo...

Then where will we go?

Gentrification\* pushes out the poor to make room for the rich. Some neighborhoods are organizing to fight it... Have you heard about Community Land Trusts\*?

I'm an organizer at Picture the Homeless, one of many member groups of the New York City Community Land Initiative (NYCCLI). They fight for the right of low-income people to live in NYC.

We should have a meeting with our neighbors to let them know about it.

That's a great idea honey!

Things are changing fast around here. We better hurry up.

I have a full time job, so I can't go to a meeting before 6pm.

Let's have it in the evening.

We need to tell everybody about it!

The neighbors meet in Ms. Lopez's apartment to talk about their goals for their building and neighborhood.

If you were in control of your building what would you change?

I would make sure that everyone who lives here could afford to stay here.

I'd create a committee of neighbors to manage the building.

I want a safe place to play with my friends.

And everyone should get to vote for the committee members.

What you described could be an MHA on a CLT.

Hold up...

Spell that out for me.

So what was that about an MHA? And what does it have to do with a CLT?

A CLT owns and manages land, while a Mutual Housing Association\*, or MHA, owns and manages housing.

MHAs own multiple buildings, and help residents work together to manage their housing, with some outside help.

CLTs are like the safety net underneath, working with the MHA to keep the housing and other parts of the neighborhood under resident control and affordable over the long term.

We can dream all we want, but how do we get control of the building and our neighborhood?

The city has programs that take buildings away from bad landlords. We should try to convince the city to give us those buildings. There are also City-Owned buildings and vacant properties that we should look into!

Organizing groups have used surveys to find out what's really going on in their neighborhoods, and get their neighbors involved. We can use our research to come up with a plan to make the city work with us - if we have enough buildings and if we're organized!



# 2. Getting Organized and Exploring Alternatives

# 3. Learning More and Making a Plan

The residents decide to use a survey to find out about their neighbors' housing concerns. They also invite their neighbors to the next organizing meeting.

Have you been facing issues with your housing?

I've lived in this building for two years and I still can't use my oven.

Many of the neighbors have had similar problems.. We just spoke to Ms. Ortiz and her ceiling has been leaking for three months.

The residents expand their outreach to other buildings in their neighborhood, including low-income cooperatives.

Hey there, what changes would you like to see around here?

The commercial space downstairs has been empty forever. If we had a business in there, we could use their rent to fix our boiler. Maybe we could get a grocery store.

How can we fix up that storefront? We're a small building. We don't have the money to make repairs.

Hello! The reason we are out here organizing, is to help each other. Each building has its own strengths, and skills. Other buildings in the neighborhood have experience managing commercial space. Maybe they can help you! You should both come to the next meeting...

Residents' meetings are getting larger. They have taken what they learned from talking to their neighbors to create a report. They plan to use the report to help make their case for a CLT and MHA. In the meantime, they aren't waiting on a report to get organized!

The mayor's new housing plan says the city wants to work with communities to make housing more affordable, so we've decided to do our part.

We've surveyed our neighbors and done our research. We know what the problems are and we have ideas about how to deal with them.

The residents meet with the Dept. of Housing Preservation and Development (HPD) and public officials to present their ideas for a CLT/MHA.

How are you going to get property for this CLT?

Just you wait and see...

This sounds like a good idea, but how much neighborhood support do you have?

My building is in good shape, but I'm worried that my kids won't be able to afford to live in the neighborhood when they grow up.

I work with the community garden coalition and we're constantly struggling to get and keep control over land. Could we be a part of the CLT?

Yes!

CLTs involve more than just the people who live on CLT land, and include more than just housing. Gentrification affects everyone. If we, as local residents, can control and make decisions about land and housing in our community, we can keep our homes. At the next meeting we're going to figure out how to make it work.

The residents organize a BBQ for the neighbors to get more support.

Save our homes! We're fighting gentrification! We're organizing a Community Land Trust.

A CLT? That will never work!

Trust me. I've lived here for 30 years. I've seen it all and this project stands no chance against the developers who are moving in as we speak!

Things have changed, mister! There are successful CLTs in Boston, Chicago, LA, San Francisco, and even here in NYC!

You know, Ralph, you've been here for 30 years, but I've been here for 50- things haven't always been this way, I've seen people fight for and win what they want. Why don't you come to a meeting...

What are you guys trying to do?

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LAUNDROMAT

# 4. Key Questions and Next Steps

At the next residents' meeting...



Who will be in charge? How are decisions made?

CLT Board

MHA Board

Members of the MHA and CLT each vote to elect a Board of Directors\*, which make decisions on behalf of members, and with their input.

But how can this be good for renters, shareholders in Co-op buildings\*, and homeless people?

Gentrification affects everyone. Many of our buildings and community members are in trouble – but together we'll be stronger. The CLT/MHA will help us share resources and make decisions together about our neighborhood. But it only works if the land is collectively owned and at least some buildings organize to form a large scale cooperative MHA.

Who will take care of the building management?

I know this one! There are a few options that the MHA board can vote on...

Outside Management\*, contracted by the building or the MHA...

... And Resident Self Management\*, in which the residents take care of the building themselves.

If we're going to own land and pay for all of this, we'd better get organized. How do we go about becoming a non-profit organization\*?

NYCCLI can also put you in touch with a legal organization that can help you with this.

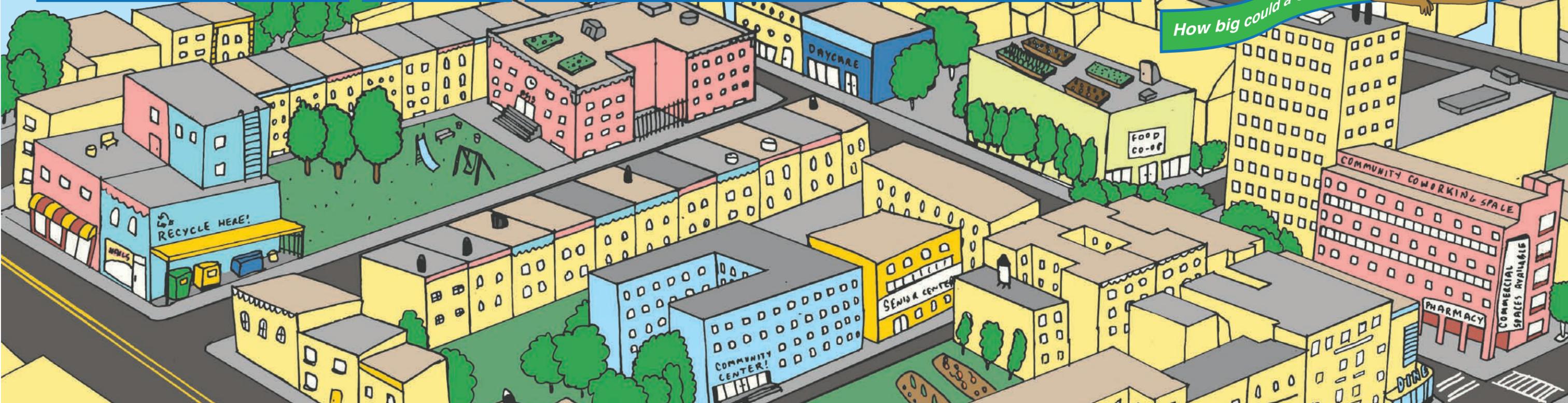
What makes this any different from all those other so called affordable housing projects?

The CLT board is responsible for making sure that the housing remains affordable for its members over the long term. The buildings on a CLT have a housing model that can involve financial support from the government, rent from commercial and higher income tenants, smart management, and ongoing protection and support from the CLT.

All of this financing can create housing for a range of income levels including low-income, extremely low-income and formerly homeless people. It also helps to fund building repairs and ongoing maintenance.

It sounds like we have to work with a lot of people. How do we make sure the CLT and MHA become what we want them to be?

We need to keep organizing meetings and public events to expand the coalition and build support. Remember, CLTs are not just about housing... There are so many ways you can shape your neighborhood. We've got to think big.



# Worried about Gentrification?

## Want to be part of a Community Land Trust?

COMMUNITY LAND TRUSTS (CLTs) ARE NON-PROFIT ORGANIZATIONS THAT TREAT LAND AS A PUBLIC GOOD

Organizations, businesses and individuals own the buildings on top of CLT land.

The CLT owns the land and works to ensure it is always used in ways that benefit the community.

Community Land Trusts (CLTs) support **DEVELOPMENT WITHOUT DISPLACEMENT** by: working closely with **community members** and prioritizing **community needs** when making decisions.

CLTs can promote **ENVIRONMENTAL SUSTAINABILITY AND JUSTICE** by:  
Cleaning up toxic sites and fixing properties in poor shape.  
Requiring the use of **environmentally sound materials** and fair distribution of waste and resources!

CLTs can preserve and develop **GOOD COMMUNITY SPACES** like Parks, gardens, and public centers.

CLTs can work with **NON-PROFIT, COOPERATIVE HOUSING** models to: **Keep rents low** and to create and maintain homes not shelters.

CLTs can support **JOBS AND ECONOMIC JUSTICE** by:  
**Making affordable space available** to small businesses and non-profits.  
Requiring businesses and development projects to **hire locally** and **pay a living wage!**

Want to learn more about how to organize a CLT in your Community?

Check out the other side to learn how to get started! You can also visit [NYCCLI.org](http://NYCCLI.org)

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# Glossary

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**\*Gentrification:** A process in which lower-income neighborhoods, often of color, are transformed by the influx of higher-income people, often white. Gentrification typically results in displacement of lower-income residents and small businesses, leads to privatization or loss of public and community spaces, and changes the overall physical and economic character of the neighborhood.

**\*Community Land Trust (CLT):** A non-profit organization that obtains and holds land in trust (out of the speculative real estate market) on behalf of a community. CLTs separate ownership of the land from the structures on top of it, which may be owned and used by organizations, businesses and individuals in ways that benefit the community.

**\*Mutual Housing Association (MHA):** A non-profit, community-based organization that owns and manages housing. MHA housing is meant to be permanently affordable and democratically governed by low- and very low- income renters or homeowners, and to support community organizing on an ongoing basis.

**\*Board of Directors:** A group of elected individuals who are collectively empowered to make major decisions for a corporation (either for-profit or non-profit), within the guidelines established by the corporation's bylaws (aka rules).

**\*Co-op (Cooperative) Building:** A building owned by a democratically governed corporation, in which residents vote on a governing board of directors, own shares, have the right to live in a unit within the building, and pay monthly maintenance charges for shared expenses.

**\*Outside Management:** Arrangement in which building maintenance, repairs, bookkeeping, etc. are taken care of by a paid individual or corporation.

**\*Resident Self-Management:** Arrangement in which most or all maintenance, repairs, bookkeeping, etc. are taken care of by the building's residents.

**\*Non-profit Organization:** A tax-exempt corporation that is mission-driven and uses its income to achieve its goals, rather than for financial gain.

**\*Tax Credit:** A reduction in taxes, for example, that NYC offers to property developers in exchange for creating "affordable" housing units.

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## NYC Community Land Initiative

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The NYC Community Land Initiative fights to preserve the right of low-income people to live in the city by supporting Community Land Trusts and other community-led housing and neighborhood development. We believe that land is a common good and that housing is a human right. Housing should be for people, not profit. Decision-making about land and housing should include all community members, and prioritize people with extremely low incomes, who are homeless or otherwise in dire need of housing and not served by the private market. NYCCLI provides technical support and engages in research, popular education, grassroots organizing, and advocacy.

To get involved contact us at [info.nyccli@gmail.com](mailto:info.nyccli@gmail.com)

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**For more information visit: [NYCCLI.org](http://NYCCLI.org)**