

OWNING A COMMUNITY LAND TRUST HOME:

A SURVEY REPORT ON HOMEOWNER SATISFACTION

A report prepared for the Institute for Community Economics

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Satisfactory housing is an important goal for members of every society, but one that for many people is difficult to achieve. In the United States, it has become increasingly hard for low-income individuals or families to find and maintain adequate and affordable shelter, because in most communities the cost of market-rate housing has dramatically outpaced wage growth. Rental housing and especially homeownership opportunities have become scarce and expensive. A large portion of the nation's affordable housing stock that has been subsidized over the last 20 years is at risk of being lost to market-rate housing due to the expiration of use restrictions that are only enforced for a 20-year period.

In this challenging context, the *Community Land Trust* model of affordable housing and community development has become increasingly popular. The founders of the Institute Community Economics (ICE) conceived the Community Land Trust (CLT) model in the late 1960s. The CLT is a contemporary American adaptation of diverse influences – among them, the 1950s *gramadan* or “village gift” land reform effort in India, the Jewish National Fund, the conservation land trust movement, and Native American concepts of land stewardship.

This model for land preservation, sustainable development, and affordable housing helps low income people in urban and rural America gain and preserve an ownership stake in their communities. CLTs have successfully done this in communities across the country by owning land on which individuals or families own homes and hold long-term ground leases. Such homes can be sold or passed on to other family members, but only under a set of agreements that primarily ensures permanent affordability and restricts absentee ownership.

CLTs are democratically controlled, private non-profit corporations that make land and real estate available for a variety of community purposes, including daycare and technology centers, neighborhood gardens, and for a range of housing options that include transitional housing, apartment buildings, condominiums, and co-op housing. Most significantly, CLTs assist low-income people to buy or construct houses on their land, and ensure that those homes remain permanently affordable while providing benefits of homeownership. Some CLTs, especially those that are neighborhood-based, nurture the creation of a mutually supportive neighborhood. The model is in essence as follows:

- The long-term goals of a CLT are threefold – to build and sustain homeownership; to limit resale values so that land trust homes will continue to be affordable; and to ensure long-term democratic local control and stewardship of land.
- A CLT acquires either vacant land or land with already-existing structures. In the former case, the land trust arranges for the development of affordable housing and other structures; in the latter case, existing structures are made available for subsidized sale, often after

extensive rehabilitation. Some CLTs also offer buyer-initiated programs through which pre-approved homebuyers can select homes within a certain community. The CLT maintains ownership of the land and sells the home to the homebuyer.

- Some CLTs also offer down payment assistance for purchase of CLT homes. Funding for purchases of CLT property and the subsidies to make housing affordable come from philanthropic support and the typical range of local, state, and federal housing programs.
- The land itself is held in perpetuity by the CLT to ensure it will always be used for the community's benefit, even though the buildings on the land are available for private sale to low- to moderate-income purchasers in keeping with the CLT's charitable mission.
- When a home is sold, the CLT leases the land on which it rests to the new homeowner, using the device of a long-term (usually 99-year) renewable lease, which gives the residents and their descendants the right to use the parcel for as long as they wish to live there.
- The mortgage and sales agreements contain language that allows the CLT to intervene before foreclosure, and to prevent the sale of homes on the open market in the event of foreclosure.
- If a CLT homeowner decides to move, he or she must either sell the home or pass it on to a relative. The CLT ground lease does, however, require that homes for sale must be sold either back to the land trust or to another low- or moderate-income household at an affordable price.

- CLTs set maximum resale prices, and most use appraisal-based formulas. Such formulas start with the owner's purchase price and add a percentage of an appraisal-determined increase in the home's market value. Any increase in market value (or "capital gain") is shared between the seller and the next buyer. Through the stewardship of the CLT, this cycle is repeated in perpetuity.
- Community land trusts are also membership organizations that have a distinct board structure designed to include a diversity and balance of interests. Most commonly, the board of directors is composed of three parts, each containing an equal numbers of seats. One third represents the interests of people who live in CLT homes and is composed of residents elected by residents. Another represents the interests of residents from the surrounding community, and the final third is made up of public officials, local funders, providers of social services and other persons presumed to speak for the public interest.

Today there are 120 established or emerging CLTs in the United States, each adhering to some variant of this basic model and serving a diversity of communities. Until now, however, there has been no research concerning homeowners' experiences or satisfaction. With the growth of the CLT movement, the Institute for Community Economics (ICE), a national nonprofit serving the technical assistance and financing needs of CLTs, commissioned a study to research these aspects broadly and systematically. ICE staff members assisted in the formulation and design of a homeowner satisfaction survey. Following further consultation with Professor Michael Lewis and Dr. Elizabeth Williams of the Social and Demographic Research Institute

(SADRI) at the University of Massachusetts at Amherst, a national probability survey was then conducted and analyzed by staff members of SADRI's Local Community Research Group.¹

Method of the Study

A confidential telephone survey was conducted of homeowners belonging to eighteen CLTs located in eleven states. Interviewers attempted to contact individuals from a random sample of 529 homeowners who were identified by their CLTs. Interviews were completed with 216 of these homeowners. The cooperation rate for the survey was 80 (meaning that 80% of the people contacted agreed to be interviewed), and the response rate was 52% (meaning 52% of the sample contacted was interviewed).

The questionnaire was administered using computer-assisted telephone interviewing software; it consisted of 77 items designed to gather information about respondents' CLT homeownership experience (See Appendix A). Among other things, respondents were questioned about their home's physical characteristics, the composition of their household, their satisfaction with their current home, their satisfaction with their neighborhood, their living situation previous to being a CLT homeowner, their participation in CLT activities, and their attitudes toward the land trust.

Results

Demographic Characteristics

Age. Respondents' ages ranged from 25 to 82. The mean age of respondents was 44.4 years (standard deviation of 10.6 years) with a median age of 45. The two largest age groups were 35-44 years (32%) and 45-54 years (34.5%).

¹We are much indebted to Professor Michael Lewis and Dr. Elizabeth Williams, who so generously gave their time, efforts, and wisdom in furthering this study, and to the other staff members from the Local Community Research Group who did the actual interviewing and data analysis.

Race and ethnicity. Eighty-two percent (n=173) of respondents identified themselves as White/Caucasian and 12% (n=25) as Black/African-American. The remainder identified themselves as Latino/Hispanic 2%, (n=4), Asian/Asian-American .5%, (n=1), Native American 1%, (n=2), Biracial/Multiracial 2.5%, (n=5), or Other .9%, (n=2).

Gender. Female respondents outnumbered males by over 3 to 1; 76% of respondents were women.

Income. Respondents were asked to report the combined annual income of their household by choosing one of nine income categories (the maximum category being \$75,000 or more). Income was defined to include any form of financial support – such as child support, fuel assistance, food stamps, or other benefits, as well as annual earnings. The most frequently reported income category was \$25,000-34,999 (27%) in which the median also falls leading to the conclusion that the median income for the respondents is approximately \$30,000. Five percent reported household incomes of less than \$15,000, whereas 7.5% of respondents had household incomes above \$65,000.

Add income chart to become Table 1

Education. Education levels varied widely among respondents. As illustrated in Table 1, only 4% (n=8) of respondents reported having less than a high school education, whereas 44% said they had at least a college degree.

Table 2: Highest Level of Education Obtained by Respondents

Level Obtained	N	%
No high school	2	1.0
Some high school	6	3.0
High school graduate or equivalency diploma	38	18.0
Some college	46	22.0
Two-year college degree	27	13.0
Four-year college degree	47	22.0
Some graduate school	13	6.0
Graduate degree such as Master's, Ph.D., Medical, or Law	33	16.0
TOTAL	212*	100
*4 individuals did not report their education level.		

Household characteristics. Nearly one-fifth of respondents reported that they live alone. The average household size was 2.8 people (median = 3 people). Ninety percent (90%) of respondents said their household included at least one woman, and 64% reported at least one man in residence. Fifty-nine percent (59%) of respondents reported that their household included at least one child under 18 years of age; the vast majority of these households (87%) include fewer than three children. Fifty-nine percent (59%) of all respondents indicated having a partner or spouse, 19% of respondents are single-parent householders.

Housing History. Slightly more than half of respondents reported having moved at least once in the past five years. Forty-seven percent (47%) identified their previous housing situation as renting an apartment, whereas 29% said they had rented a house, 16% said they had owned a home, and 7% said they had lived with family or friends. Only three respondents reported ever having been homeless (or living in a shelter). Seventy-nine percent (79%) of respondents said that their CLT home was the first home they had ever owned. The average time respondents had owned this home was 5.1 years (median = 5 years). The average number of bedrooms was 2.8 (median = 3 bedrooms).

Neighborhood characteristics. Respondents were asked whether their neighborhood was high density (lots of people living closely together), medium density (people living somewhat spread out) or low density (people living far apart). Forty-seven percent (47%) said “high density,” 45% “medium density,” and only 9 % said “low density.” Neighborhood type did not vary significantly by racial/ethnic background.

Satisfaction with the CLT Home

Overall, the vast majority of respondents reported satisfaction with their current CLT home. Ninety-one percent (91%) indicated they were either “very satisfied” (61%) or “somewhat satisfied” (30%) with their present home; none indicated that they were “very dissatisfied.” This high general satisfaction was consistent with other measures of contentment. For example, 81% rated the move-in condition of their home as “excellent” (43%) or “good” (38%), and 90% rated the current overall quality of their home as either “excellent” (43%) or “good” (47%). Satisfaction did not vary by racial/ethnic background² or gender.

Satisfaction with previous housing situation. When asked to rate the overall quality of their previous home, 52% rated it either “excellent” (16%) or “good” (37%). Sixty-two percent (62%) reported having been either “very satisfied” (21%) or “somewhat satisfied” (41%) with their previous home. Eighty-two percent (82%) perceived that their present housing was either “much better” (61%) or “somewhat better” (21%) than their previous housing.

Affordability. Respondents were asked how much they pay per month for their current CLT housing compared to what they were paying for their previous housing. Thirty-seven percent (37%) reported paying “a lot less” or “somewhat less,” whereas 26% said they were paying

² The small number of respondents in each racial/ethnic category (other than White) prohibited statistical analysis by specific racial/ethnic group. Consequently, non-white respondents were grouped together to comprise one racial/ethnic category. Thus, differences by race/ethnicity that are discussed in this report are based on comparisons of whites and non-whites.

“about the same,” and 38% said they were paying either “somewhat more” or “a lot more.” Respondents’ monthly mortgage payments ranged from \$100 to \$1500; the average payment was \$491.43 and the median \$500.00. Sixty-percent (60%) of respondents perceived that their home was “much more affordable” and 21% perceived it was “somewhat more affordable” than rental living situations available to them in their geographic area. Similarly, 61% perceived that their home was “much more affordable” and 23% perceived it was “somewhat more affordable” compared to other ownership living situations available to them in their geographic area. In summary, 81% perceived their CLT home was more affordable than rental housing and 84% more affordable than homeownership in their area.

Perceptions of neighborhood. Most respondents (76%) said they feel “very safe” in their present neighborhood, and an additional 17% said that they feel “somewhat safe.” Feelings of safety did not vary by neighborhood type, but white respondents were more likely than respondents of color to report feeling “very safe” (82% vs. 51%). Feelings of safety did not vary by gender. Thirty percent (30%) of the respondents said that they felt safer than in their previous neighborhood.

When asked whether their neighborhood had improved, stayed the same, or worsened since they moved into it, 45% said it had improved, 49% said it had stayed the same, and 7% said it had worsened. The fourteen respondents who reported that their neighborhood had gotten worse were split among rural, suburban, and urban locations.

Assistance received from community land trust. It is important to note that the 18 CLTs that participated in this study offer different types of services to members. Nonetheless, 50% of respondents said their land trust had helped them locate a home to buy. Respondents of color were more likely than whites to say that their CLT had helped them locate a home (66% vs. 47%). Two-thirds (67%) of respondents reported that their CLT had helped them find a

mortgage. Respondents of color were more likely than whites to report that their CLT had helped them find a mortgage (87% vs. 62%).

Many of these CLTs structure their ownership programs to offer homes that are sold at below market prices, because subsidies reduce a home's cost to the homeowner. Other CLTs, especially those using a buyer-initiated CLT program like the one in Vermont, offer funds for down payments and closing costs rather than using subsidy dollars to reduce the home's sales price. Sixty-two percent (62%) of respondents reported that their CLT had given them financial help with their down payment or closing costs. White respondents were more likely than those of color to report having received assistance with these costs (68% vs. 35%).³

Fifty-five percent (55%) of respondents said their CLT had helped them obtain access to homebuyer training. Thirty-one percent (31%) said their land trust had helped them repair or paint their home; respondents of color were more likely than whites to say that their land trust had helped them repair or paint (50% vs. 26%).

Small proportions of respondents reported that their land trust had helped them obtain human services (14%), credit counseling/repair (10%), other counseling and social services (3%), special education services (1%), police services (2%), crime watch (4%), day care/child care (1%), home health care (.5%), transportation (1%), recreational services (1%), or finding a better school (.5%).

Participation in community land trust activities. Respondents also answered questions about their participation in their CLT organization. Forty-four percent (44%) reported having volunteered at their land trust, 32% said they had served on a land trust committee, and 24%

³ This study is heavily weighted by 53.7% of respondents from Vermont, a state with little racial diversity. The CLT homeownership programs in Vermont emphasize the buyer-initiated program in which subsidy is provided through down payment assistance rather than subsidy investment in rehabilitation or construction of the home.

reported having served on the Board of their land trust. Thirty-five percent (35%) reported having participated in other types of land trust activities in the past six months, such as working in a community garden or attending a social event. Thirty-percent reported that they attend land trust meetings “very regularly” (17%) or “regularly” (13%). Overall, 55% of respondents reported having either volunteered at their land trust, served on a land trust committee, served on the board, or attended a land trust event; 10% reported having done all four of those.

A participation index (with scores ranging from 0 to 4) was created to measure level of land trust participation. No significant connection was found between level of participation and either age, gender, or racial/ethnic background (white vs. non-white). Also, the level of participation of respondents with spouses/partners did not differ significantly from that of those without partners; nor was it different between respondents with children and those without children. Finally, there was no correlation between level of land trust participation and satisfaction with one’s home, probably because such satisfaction was so high among the large majority of respondents.

Attitudes toward their community land trust. Respondents were read eleven attitudinal statements and asked to indicate the extent to which they agreed or disagreed with each. Table 3 which lists these statements in the order they were read, shows that six statements elicited agreement from 80% or more of the respondents.

Table 3 Attitudes Toward Land Trust

Statement	Agree Strongly	Agree Somewhat	Total
The land trust enabled me to become a homeowner more quickly than I otherwise would have been able to.	78%	17%	95%
I consider my land trust home to be a financial investment.	42%	38%	80%
Since I purchased my land trust home, I feel more financially secure.	44%	40%	84%
Since I purchased my land trust home, I feel more positive about my finances over the next ten years.	43%	45%	88%
If I were to move in the future, I would consider purchasing another land trust home.	39%	28%	67%
In the future, I plan to buy a home on the open, traditional housing market.	28%	32%	60%
Owning my land trust home will help prepare me to buy a home on the open market.	50%	30%	80%
Since I purchased my land trust home, I feel better about myself.	53%	33%	86%
Since I purchased my land trust home, my children are doing better in school.	24%	31%	55%
Since I purchased my land trust home, my children are healthier.	18%	35%	53%
Since I purchased my land trust home, I have been healthier.	24%	37%	61%

Respondents were also asked, “If a neighbor or friend whose economic circumstances were similar to yours came to you for advice about buying a home, how likely would you be to recommend that they talk to the CLT?” A large majority of respondents (80%) said they would be “very likely” to recommend the CLT. There were no differences by racial/ethnic background, but there were differences by gender; female respondents were more likely than males to say they would be “very likely” to recommend talking with the CLT (84% vs. 64%).

Open-Ended Commentary

At the end of the telephone survey, respondents were asked the following two open-ended questions: (1) “Would you please describe the *best* aspect of owning a home in your CLT?” and (2) “Would you please describe the *worst* aspect of owning a home in your CLT?”

Answers to these two questions are summarized below. It is noteworthy that, of the 216 respondents, only 8 failed to answer the question about a “best” aspect, whereas 91 people either said “nothing” or could not report any particular “worst” aspect.

1. *Best aspects.* When a respondent mentioned more than one aspect, we coded up to two, leading to a total of 232 coded instances. Most frequently mentioned were the following three categories: (a) It allowed me to buy an affordable home, it gave me financial independence or security, etc. (102 responses); (b) the CLT staff are helpful, knowledgeable, reliable, committed, provide great leadership, etc. (n = 71); and (c) there’s a sense of community, neighborhood support, good decision making, good CLT board, fine neighborhood gardens (n=45). Much smaller numbers of people mentioned three other categories as best aspects: (d) good location, opportunity to preserve property for all time (n=6); (e) our home is comfortable, well-built, good-looking (n=5); and (f) I’ve received a personal uplift, renewed sense of ability, and feel believed in (n=3). In other words, the main rewards seem to be the ability to own an affordable home in a supportive neighborhood, with the support of an active CLT leadership; other rewards, such as ego boosts or the fulfillment of idealistic goals, play only a secondary part.

2. *Worst aspects.* The two most frequently mentioned problems were as follows: (a) limited equity, poor resale value of the home, difficulty (or seeming impossibility) of refinancing the mortgage or getting home improvement loans, or needing a full reappraisal for renovation loans, etc. (n=40); and (b) poor, inconsistent, uncommunicative, or unresponsive CLT leadership (n=39). (c) Some homeowners were displeased that, despite not owning their land, they must pay taxes on the land occupied by their house (n=13); (d) another set dislike either the location or the density of their CLT area (n=10); (e) some were critical of their land trust meetings and the difficulty of reaching consensus or high attendance (n=9); (f) others complained about inferior construction, problems in renovating, or their house’s septic system (n=8); (g) a few were

bothered by their CLT's selection criteria or rigid guidelines as well as the problem of "not enough" homes (n=6); and (h) the remainder cited problems such as financing mess-ups (n=2), CLT start-up pains (n=1), or their own inability to do home maintenance (n=1).

Conclusion

The results of this survey confirm the success and continuing promise of the CLT model in making homeownership affordable for lower-income families. Several findings suggest a high rate of overall satisfaction. Ninety-one percent (91%) of respondents expressed satisfaction with their CLT home and 90% rated the quality of their homes as either excellent or good. Considering affordability, CLT homeownership rated well compared to other options: 81% felt owning their CLT home was more affordable than renting and 84% believed that it was more affordable than other homeownership options in their area.

Key goals of CLTs are to build the financial strength of low-income people and to help them attain homeownership. Regarding those aims, the study results are promising: 95% of respondents believe that the CLT enabled them to become homeowners more quickly than they otherwise would have, and 88% feel more positive about their finances.

Members of this sample had higher income and educational levels than initially expected. For instance, even though the median household income was in the (\$25,000 to \$34,999) category, 7.5% of respondents had household incomes above \$65,000. Such incomes may seem sizeable for households occupying affordable housing. However, these incomes are far more modest if we consider they may represent two wage earners each earning less than \$40,000. They also very likely represent households that have had their incomes rise substantially since they first bought their CLT home. Furthermore, at least three of the CLTs represented in this sample were in locations with high median incomes and expensive real estate markets.

As for education, it is noteworthy that 44% of the respondents reported at least a college degree. This reflects the growing national trend that people such as teachers and other professionals are struggling with affordable homeownership. It appears that the sample included many well-educated respondents in households with relatively modest salaries.

It is also notable that there is a relatively high participation rate among the respondents, 55% of whom had either volunteered at their land trust, served on a CLT committee, served on the board, attended a land trust event or had done several other things (see page 11).

The importance of CLT leadership and customer service was highlighted by the reports of both the worst and best aspects of CLTs. Although the most common criticism, voiced by 39 respondents, pertained to miscommunication or the lack of responsiveness of CLT administration, the second most common praise, mentioned by 71 other respondents, was that CLT staff members are helpful, knowledgeable, reliable, committed, and provide great leadership. Many respondents also feel that they benefit from the support of people in their neighborhood and from participating in land trust activities. In their comments regarding the best aspects of CLTs, one of the most frequent responses included appreciation of the sense of community, neighborhood support, good decision-making, a good CLT board, and fine neighborhood gardens.

There are, of course, exceptions to the mainly rosy reports from the 80-90% majority. Although such dissents are only to be expected from a satisfaction survey of this type, the expression of criticism provides useful information for the leadership of participating land trusts as well as the CLT movement in general.

The complaints elicited by the question about the worst aspects of CLT homeownership suggest that some of the land trusts in this sample need to pay greater attention to the consistency and quality of their services to their homeowner membership. The results also suggest a need for more extensive homeowner education before and/or after home purchase. This training needs to emphasize the reasons for the limited equity resale restrictions and to justify passing on the real estate taxes to the homeowner. Especially important would be providing additional education and making more capital available for refinancing and accessing home improvement loans.⁴ Only about 15% of the respondents, however, voiced concern about any of these aspects.

Although the results of this study will encourage CLT practitioners that the work they do is greatly valued by CLT residents, more extensive research should be conducted to take into account the broad diversity of CLTs and the communities in which they serve. There are major variations in CLT neighborhoods and locations around the United States, which affect differences among homeowners' needs, resources, and attitudes. Future research would do well to study subsets within the CLT movement. For example, studies could focus on CLTs in urban neighborhoods, or the application of the buyer-initiated programs within metropolitan regions. There are various questions – especially those about growth of equity or net worth among CLT homeowners, or the long-term maintenance of affordability – that could not be addressed in this telephone survey that was largely focused on homeownership satisfaction. Future research is needed to explore these topics that have strong policy implications for the promotion of the CLT model as an individual and community asset building strategy and one that preserves the public investment in affordable housing.

⁴ In Vermont, home to a majority of respondents, the source for CLT mortgages will not provide mortgages for refinancing CLT homes. CLTs in Vermont are committed to working with their financial institutions to introduce a loan product for refinancing CLT homes. Lenders in much of the country offer CLT mortgages that are sold to Fannie Mae.

Future CLT research will require considerably greater financial and technical resources to address these issues. In the meantime, the results of this survey clearly suggest that CLTs offer a valuable means of not only gaining affordable housing but of achieving homeownership.

The satisfaction and positive experiences reported by the vast majority of the study's 216 respondents should be encouraging to the founders of the CLT movement and the many dedicated professionals and administrators who continue to promote its use and application in urban, rural, and suburban communities throughout the country.

Add additional credits:

- CLTs and homeowners who generously participated.

Institute for Community Economics

The founders of Institute for Community Economics (ICE) developed the community land trust model. ICE has supported the growth of the CLT movement across the United States and Canada for the past 30 years. ICE provides technical assistance to developing and established CLTs, sponsors conferences and training events, and supports the Community Land Trust Network, which promotes this movement. ICE has a contract with the U.S. Department of Housing and Urban Development (HUD) to provide technical assistance to existing and developing CLTs. ICE is also a certified Community Development Financial Institution with a \$13 million loan fund that provides project financing to CLTs and other community development organizations. ICE's resource materials on CLTs include *The Community Land Trust Handbook*; *The CLT Legal Manual*; *Managing the Money Side: Financial Management for Community Based Housing Organizations*; and the video, *Homes and Hands: Community Land Trusts in Action*.

About George Levinger

George Levinger is Professor Emeritus of Psychology at the University of Massachusetts, Amherst. He is a social psychologist whose research and publications have focused mainly on close relationships, group behavior, and conflict. Levinger received his Ph. D. in social psychology from the University of Michigan at Ann Arbor, and he later taught at Bryn Mawr College and Western Reserve University before going to Amherst in 1965. Since his retirement from teaching he has been associated with a number of socially progressive organizations, including the Institute for Community Economics.

Appendix A – Survey Questionnaire

Appendix B – List of CLTs Surveyed

1. Action Community Land Trust - Kingston, Rhode Island
2. Albany Community Land Trust – Albany, New York
3. Brattleboro Area Community Land Trust – Brattleboro, Vermont
4. Burlington Community Land Trust – Burlington, Vermont
5. Community Land Cooperative of Cincinnati – Cincinnati, Ohio
6. Durham Community Land Trust – Durham, North Carolina
7. The Litchfield Housing Trust – Litchfield, Connecticut
8. Monroe County Housing Solutions – Bloomington, Indiana
9. Northern Communities Land Trust – Duluth, Minnesota
10. Of People and Land (OPAL) Community Land Trust – Eastsound, Washington
11. Rockingham Area Community Land Trust – Springfield, Vermont
12. Rondo Community Land Trust – St. Paul, Minnesota
13. Thistle Community Land Trust – Boulder, Colorado
14. Time of Jubilee – Syracuse, New York
15. Twin Pines Housing Trust – White River Junction, Vermont
16. Valley Community Land Trust – Greenfield, Massachusetts
17. West Hartford Interfaith Coalition – West Hartford, Connecticut
18. Worcester Common Ground – Worcester, Massachusetts

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[EY1] Why necessary?