



THE FLORIDA
HOUSING
COALITION



Publicly-Owned Land and Community Land Trusts (CLTs)

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About the Florida Housing Coalition

- Statewide nonprofit organization that is primarily a training and technical assistance provider to local governments and nonprofits on all things affordable housing
- Our work covers:
 - Compliance with local, state, and federal affordable housing programs
 - Affordable housing program design
 - Capacity building for nonprofit housing providers
 - Land use planning for affordable housing
 - Research & data gathering
- We provide free training & technical assistance to you under the Catalyst Program



Community Land Trust Institute

- Established in 2000, the Community Land Trust Institute (CLT Institute) is a trusted resource for local governments, nonprofits, and lenders seeking to support, establish, or enhance Community Land Trusts (CLT) and permanent affordability programs
- The [CLT Training and Certification Program](#) provides essential training covering the foundational principles of shared equity (CLT) and hands-on guidance for establishing or improving CLT operations through:
 - Promotion of best practices; and
 - Encouraging the standardization of key documents and procedures.
- Certification for individuals and organizations dedicated to developing and stewarding permanently affordable housing made possible through partnership with Freddie Mac



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Every jurisdiction in Florida has the obligation to plan for housing for its entire current and anticipated population. This includes the provision of adequate sites for future housing, including affordable workforce housing. – *Fla. Stat. Chapter 163.3177(6)(f) relating to Comprehensive Plans*

The basics: what public entities can hold land?

- **Municipalities** - [S. 2\(b\), Article VIII of the Florida Constitution](#) – Municipalities have the power to acquire and dispose of real property for a valid municipal purpose that is not expressly prohibited by law.
- **Counties** - [F.S. 125.35\(1\)](#). Expressly authorized to sell and convey any real or personal property, and to lease real property
 - [F.S. 125.379](#). Disposition of county property for affordable housing.
 - [F.S. 125.38](#). Authorizes counties to sell or lease land to nonprofit entities for nominal or below-market value.
- **Community redevelopment agencies (CRAs)** - [F.S. 163.370](#). acquire and dispose of property in accordance with the goals and plans of the CRA
- **Housing finance authorities** - [F.S. 159.608](#). can own and use real property for affordable housing purposes.
- **School boards** - [F.S. 1001.43\(12\)](#). Can use land deemed not usable for educational purposes, to provide sites for affordable housing; [HB 1389](#) expands Live Local Act to School Board-owned land, and land owned by religious institutions
- **State agencies**
- **Special districts**



State requires “Inventory of public land appropriate for use as affordable housing”

In 2025, Florida State Legislature passed the Live Local Act, including **F.S. 125.379** (for counties) and **F.S. 166.0451** (for municipalities). Contains:

- (1) Land identification requirement includes:
 - Fee simple ownership of any dependent special district within its boundaries
 - Review of list by governing body, public hearing, and resolution for list
 - Make the inventory list publicly available on its website
- (2) Best practices
- (3) Land disposition options

What’s the point of the affordable housing land inventory requirement?!

Accountability; Transparency;

To encourage the use of as much publicly owned land as possible for affordable housing purposes

What does “appropriate for affordable housing” mean?

- F.S. 125.379 and F.S. 166.0451 require counties and municipalities to “prepare an inventory list of all real property within its jurisdiction to which [it] or any dependent special district within its boundaries holds fee simple title which is **appropriate for use as affordable housing.**”
- **Using public land puts local governments in the driver's seat** when it comes to creating the affordable housing they want to see:

Identifying Public Land

Key factors:

- ✓ Development readiness
- ✓ Access to infrastructure
- ✓ Physical dimensions
- ✓ Proximity to amenities
 - Consider walkshed:
 - ¼ mi = 5 min walk
 - ½ mi = 10 min walk
 - 1 mi = 20 min walk

Adopting Land Disposition Policies

Strong land disposition policies:

- ✓ Long-term affordability
- ✓ Serve the lowest-income households
- ✓ Partner with CLTs
- ✓ Build with resiliency in mind
 - Floodplain vs floodway
 - Flood insurance
 - Wind and hazard risk



Best practices listed at F.S. 125.379(3) | F.S. 166.0451(3)

Local governments are encouraged to adopt **best practices** for surplus land programs including, but not limited to:

- (a) Establishing **eligibility criteria** for the receipt or purchase of surplus land by developers;
- (b) Making the process for requesting surplus lands **publicly available**; and
- (c) Ensuring long-term affordability through ground leases by retaining the **right of first refusal** to purchase property that would be sold or offered at market rate and by **requiring reversion of property** not used for affordable housing within a certain timeframe.

What can be done with public lands placed on the affordable housing inventory list?

F.S. 125.379 (for counties) and F.S. 166.0451 (for municipalities)

Subsection (2):

- **Offer for sale** and **use the proceeds** to **purchase land** for affordable housing
- **Offer for sale** and **use the proceeds** to increase the **local government fund earmarked for housing**
- **Offer for sale** with a **restriction** that requires the development of the property as **permanent** affordable housing
- **Donate** to a nonprofit housing organization for the construction of **permanent** affordable housing
- Otherwise make available for **production and preservation** of **permanent** affordable housing



Using sale proceeds for an affordable housing trust fund

- Inject local **Housing Trust Fund** with proceeds from marketable, publicly-owned parcels (includes those that may not be suitable for housing)
 - Purchase other parcels better suited for desired project, finance development of units, etc.
- Could earmark dollars for CLT stewardship or land banking

Miramar – S. 2-264(2)(a)-(b) of local code provides that their local affordable housing trust fund is funded by:

- 100% of net sales proceeds from all city-owned **residential** surplus lots
- 15% of net sales proceeds from city-owned **non-residential** lots

Fort Myers – S. 42.132(3) of local code provides that 3% of revenue generated from the sale of city-owned property shall go into the affordable housing trust fund account

Local Support Opportunities

- Convene Stakeholders
- Staff a CLT Start-Up; Provide CLT Start-Up Funding
- Ensure a Project Pipeline
 - Prioritize CLTs when allocating affordable housing subsidy dollars and land
- Develop and improve Publicly-Owned Land Policy
 - Prioritize lasting affordability in the conveyance of publicly-owned land
 - “First look” programs of surplus lots
- Influence and Drive Local Planning Policy to Support CLTs
 - Inclusionary zoning/housing policies
 - Flexible land use policies
- Incentives
 - Subsidies
 - Purchase assistance (that stays with unit, not buyer)
 - Fee waivers and expedited permitting
- Hire Consultants and Other Experts to assist with permanent affordability policies and procedures

Is Long Term Affordability Needed?

- Housing prices rapidly increasing at greater rate than income
- How many affordable housing units are needed in your County? Why isn't the "bucket" full?
- Challenges to filling the need
 - Diminishing value of public assistance,
 - Land and building costs,
 - Bigger more impactful outcomes to increase supply quickly,
 - Higher subsidy needed to make development work
 - Programs that retain subsidy and use shared equity such as CLTs can harbor investments for future benefit



What's Considered "CLT Origins" in the U.S.

- A product of the civil rights movement of the 1960s in Albany, Georgia to advance racial equity and maintain affordability.
- African American farmers who asserted their right to vote were being pushed off land owned by white landowners.
- Formed New Communities, Inc. which purchased over 5,000 acres
- Entered into long-term leases allowing the farmers and others to build homes and operate businesses on the property.

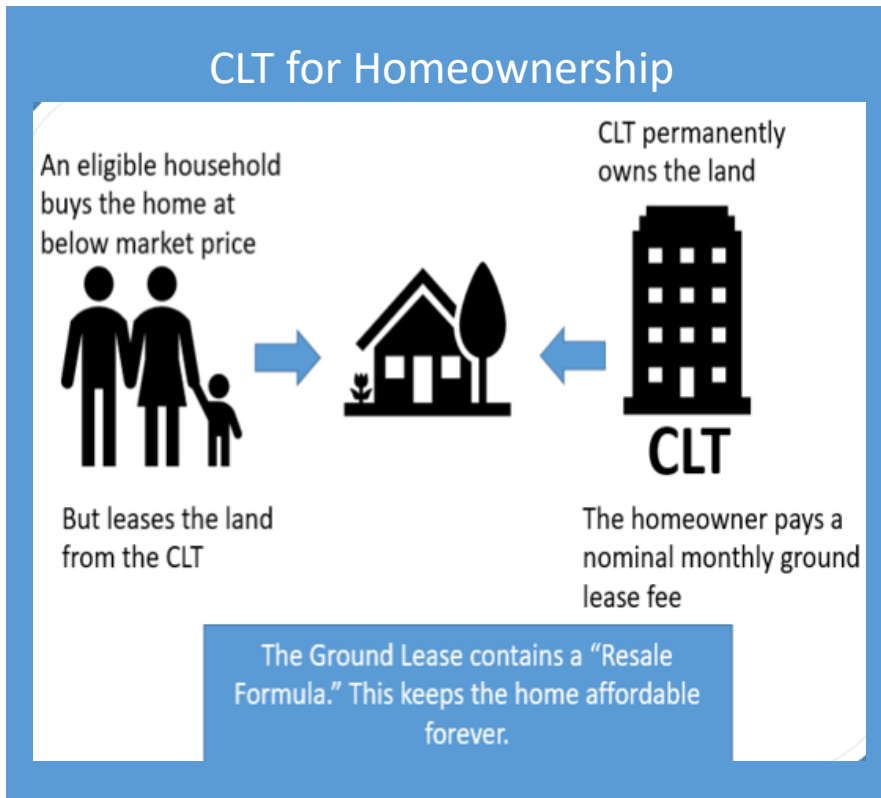


What is a Community Land Trust?

**Shared Governance,
Shared Ownership,
Shared Equity,
Subsidy Retention and
STEWARDSHIP**

- A nonprofit organization (ideally a **membership** org) typically targeting a specific community/geography that holds title to land separate from improvements (**shared ownership**), promotes affordability (**shared equity provisions**), and administers a 99-year ground lease (sometimes via LURA or Deed Restrictions) assuring that:

- Rights of owner of improvements to use the land,
- Public **subsidy is retained** in the housing unit,
- Future low-income households will afford the unit,
- Land is **stewarded and occupants are counseled to improve outcomes.**



Traditional Purchase Assistance & Subsidy Recapture

- **Unrestricted Deed** - No resale restrictions (aka, no shared equity).
- **Subsidy Recapture** - Assistance is provided at purchase to make home more affordable, but home is **sold at market rate** to (hopefully, but not guaranteed) an income qualified household (maybe sharing appreciation) and proceeds fund future affordable housing activity (aka, recaptured).

Shared Equity Provisions & Subsidy Retention

- **Limits are placed on resale price** (called “shared equity”) along with other key restrictions on income of buyer, etc; can be implemented via:
 - **Restricted Deed** - Land use restriction agreement (LURA) and/or deed restrictions
 - **Long Term (50-yr, 99-yr, 175-yr) Lease** - Owner or partner stewards land, user and long-term affordability.
 - Can be implemented through Community Land Trusts
- **Subsidy is retained** (e.g. mortgage is “forgiven” or “assumable”) when home is sold rather than *recaptured* by the local government or lender.



Plugging the Bucket: By the Numbers

2018 – Market Price \$250,000 | Buyer Affordability \$200,000 (1st Mtg) | Needed Subsidy \$50,000

Shared Equity | CLT

\$200,000 (with \$50,000 subsidy)

\$450,000

\$250,000 (25% of appreciation)

\$200,000 Mtg (\$50,000 **retained, not repaid**)

\$50,000 + Mtg Principal Paid

\$250,000

\$0

Affordability of Unit Preserved in Perpetuity
\$100,000 Could Support a New Unit

Original Purchase

Resale Market Value

Resale Price

Loan Repayment

Cash to Seller

Buyer Affordability

Subsidy Needed

Traditional Purchase Assistance

\$250,000 - \$50,000 (DPA-Recap)

\$450,000

\$450,000 (80% increase)

\$200,000 (1st) + \$50,000 (2nd)

\$200,000 + Mtg Principal Paid

\$250,000 (or increase income limit)

\$150,000 (\$50,000 + \$100,000)

New Unit Needed to Replace Loss to Market
One Household Assisted

The Equity Ladder!

CLT (Shared Equity) ownership offers an effective alternative to renting for lower-income households seeking the stability of homeownership, opportunity to build wealth

Example

Original Sale (2015)

Appraised Value: \$135,000
Affordable Price: \$127,000

Value at Resale (2024)

Market Value: \$532,500
Increase: \$397,500
Owner's Share: \$59,625 (15%)

Resale Price to Buyer

$\$127,000 + \$59,625 = \$186,625$

Creating opportunity where one did not exist



Community Land Trusts offer a critical rung

Community Land Trust - Stewardship

Stewardship - To manage and permanently preserve housing that is affordable to current **and future** consumers. Includes responsibilities over land, home, household, and broader community.

Board and Membership

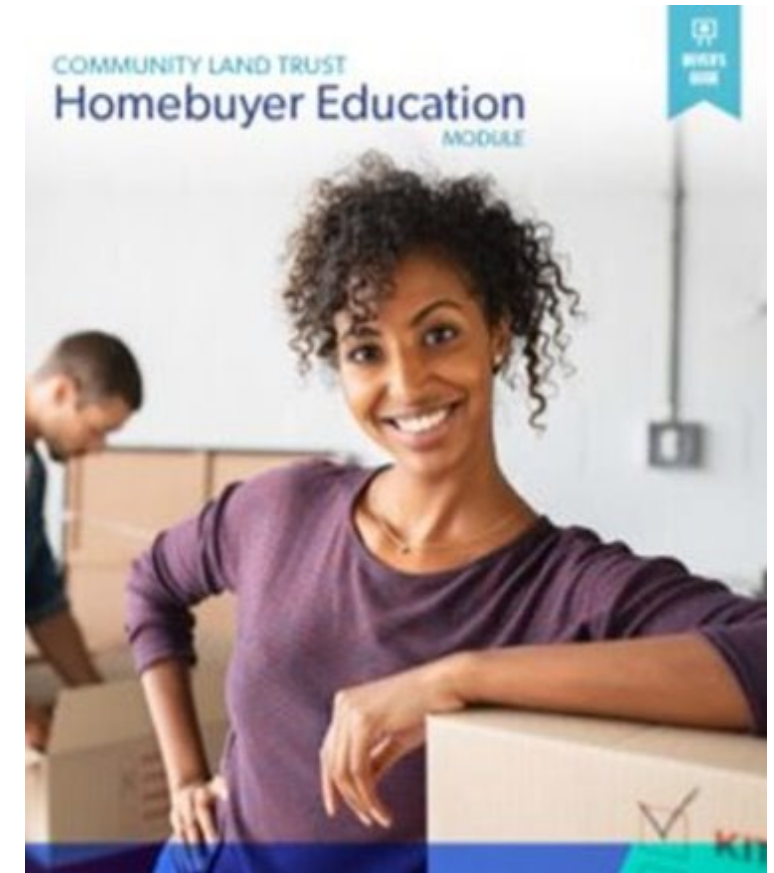
- Tripartite Board structure requires residents and voted-in members
- Membership organization open to the public

Homebuyer Education

- Opportunity to explain the differences between CLT homeownership and Fee Simple Homeownership
- Review a resale scenario as part of pre-purchase education and counseling
- Post-purchase counseling

Community Engagement

- Articulate the benefits of CLT in public forums especially for end user
- Minimizes impacts of gentrification



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Community Land Trust - Stewardship

Resale

- Sources the purchaser from pipeline of interested CLT buyers and assigns agreement
- Ensure subsidy is retained with the unit through the transaction

Contingency

- Save owner and home from default (Tax sale, foreclosure, etc.)

Home Maintenance

- CLT can stay alongside owner to inform on the necessities of maintenance and repairs of a home
- Authorizing capital improvements

Financial Planning

- CLT and buyer/owner develop a plan for moving to next rung in ownership
- Assuring proper taxation and authorizing refinances



COMMUNITY Matters!

Community Land Trust (CLT) homeowners often benefit from engaging with their communities.

Neighborhood Clean-Up

Organize or participate in regular clean-up events to maintain and beautify common areas and public spaces within the community. This fosters a sense of pride and collective responsibility.

Community Gardens

Start or join a community garden where residents can grow their own produce. This not only provides fresh food but also encourages social interaction and environmental stewardship.

Local Workshops

Host or attend workshops on topics like home maintenance, financial literacy, or cooking. Sharing skills and knowledge strengthens community ties and empowers homeowners.

Social Events

Plan events such as potlucks, block parties, or holiday celebrations to build relationships and create a sense of belonging among residents.

Neighborhood Watch Programs

Collaborate on safety initiatives by forming a neighborhood watch or similar program to enhance security and build trust among residents.

Community Meetings and Forums

Participate in or organize regular meetings to discuss community issues, make collective decisions, and stay informed about local developments.

Advocacy and Policy Engagement

Engage in local advocacy efforts to address issues that affect the community, such as affordable housing policies or public transportation improvements.

Youth and Family Programs

Develop or support programs for children and families, such as after-school activities, summer camps, or family movie nights, to strengthen community bonds.

Support Local Businesses

Promote and support local businesses and artisans through events like farmers' markets, craft fairs, or business spotlights, helping to build a vibrant local economy.

Volunteer Opportunities

Encourage homeowners to volunteer for local causes or organizations, which can help address community needs and build a network of engaged residents.



Key Benefits of CLT

- **Bridging the gap between renting and fee simple ownership**, making the dream of homeownership possible for lower-income AMIs
 - 95% of shared equity programs serve households earning 80% AMI or lower, and 87% of shared equity households are first-time homebuyers
- **Ensuring long-term, permanent affordability** through stewardship of land, home, and homeowner; particularly through monitoring
- **Drastically reducing individual foreclosures** (and delinquency and defaults) by providing critical support, including ongoing housing counseling, legal support, property monitoring, and financial support
 - Mandated notice periods where lender/servicers of the loan notifies CLT of delinquency; CLT stewardship check-ins with homeowners; further notice periods so CLTs can exercise right of first refusal
 - Less than 1% delinquency rate, according to Freddie Mac data



Key Benefits of CLT

- CLTs can **help stabilize disinvested communities** by increasing community engagement and ownership, and by reducing foreclosure-related costs to neighbors, lenders, and municipalities
- **Enhancing affordable housing subsidy investment** through subsidy retention approach rather than subsidy recapture
- **Property is removed from the speculative market;** prices are set by CLT (contingent upon fundraising, resale formula effectiveness, and business success)
- **Community ownership** and engagement provides a whole-community approach to the affordable housing problem
- Provides **tax benefits in Florida;** Florida Statute 193.018 instructs property appraisers to assess CLT properties in accordance with their resale-restricted value, rather than open-market value



COALITION



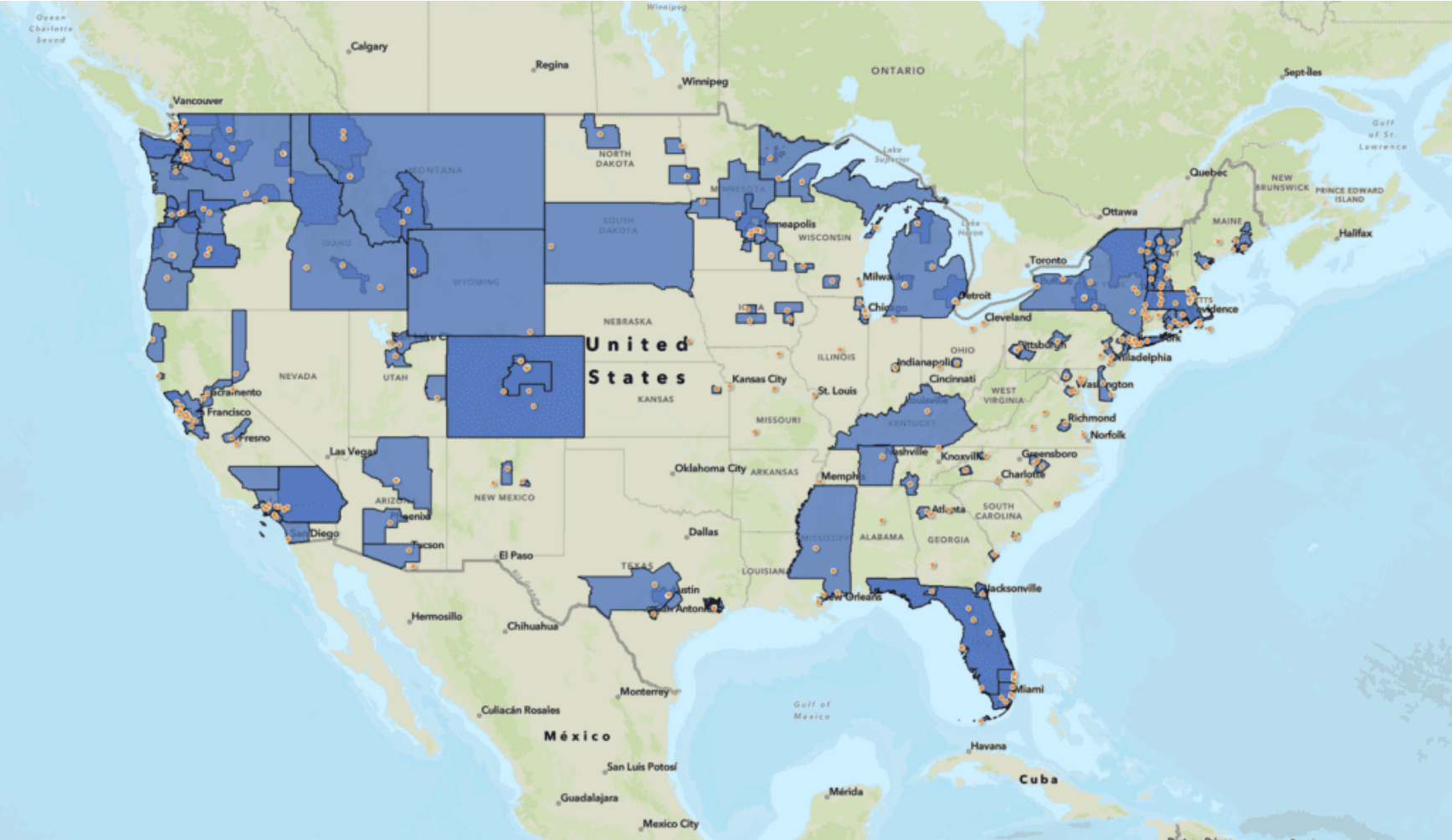
Community Land Trust Success

Many examples in ALL areas of Florida:

- **Local Governments** – Palm Beach County, Collier County, City of Tallahassee & Leon County
- **Community Redevelopment Agency** – City of Delray Beach
- **Housing Finance Authority** – Marion County, Pinellas County
- **Non-Profits** – Bright CLT, South Florida CLT, Community of Hope, Coalition of Attainable Homes
- **Habitat for Humanity** – Pensacola, Marion Regional CLT, St. Lucie
- **Housing Authority** – City of Pompano Beach



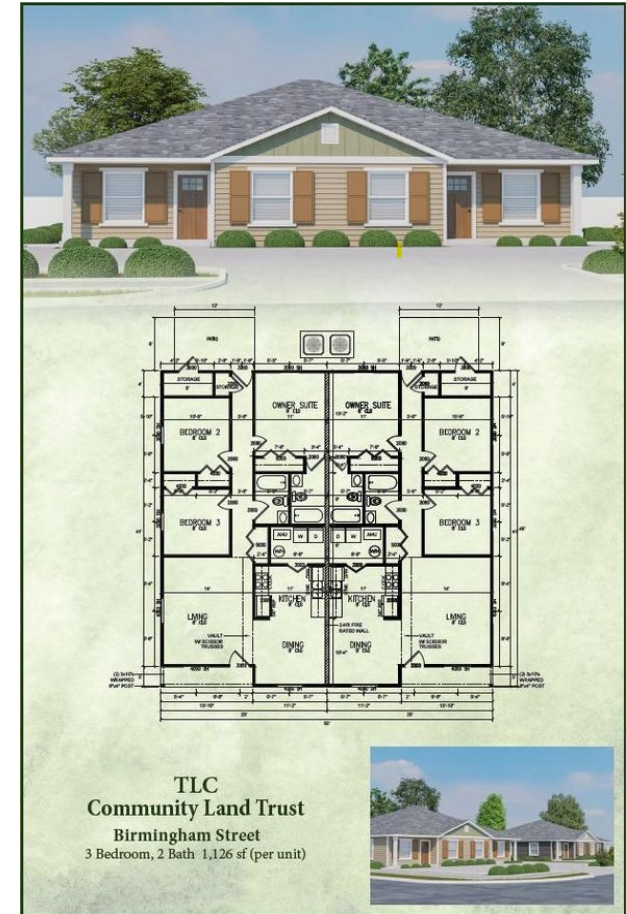
Community Land Trust Success



Source: Grounded Solutions Network

Tallahassee Lenders Consortium (TLC)

- 501c3 nonprofit founded in 1993 by 10 Tallahassee local financial institutions to provide funds for purchase assistance for first-time homebuyers. In 2004, became a HUD-approved counseling agency and a member of NeighborWorks America in 2014.
- As a long-standing partner of the City and County, (e.g., as an active designated CHDO since 2016), the TLC entered into an agreement in 2020 to serve as CLT for the City of Tallahassee and Leon County.
- Via land donations and funding from the City, County and NeighborWorks, TLC is developing many new missing middle and single-family detached units in the first few years of operation.
 - City provided lots in 2021 and today 8 units in total completed and sold including single family detached, a duplex, and a quad.



Plan for two, two unit SFA townhomes
(Source: TLC)

Tallahassee-Leon County CLT Approach

- 2016 - 2020: The City and County Commissions formed an Affordable Housing Workgroup; group recommended forming a community land trust; City and County jointly issued a competitive solicitation for organizations to operate the land trust.
- 2020: The Commissions approved the Tallahassee Lenders Consortium as the City/County Community Land Trust and approved start up funding to cover administrative costs.
 - **Conveyance and funding agreements established expectations and restrictions** even though the local government no longer controls the resources.
- City leadership provides incentives like inclusionary policies, density bonuses, fee waivers, and land use flexibilities.

POLICY EFFORTS TO SUPPORT CLT: City of Tallahassee

Land Use & Zoning Tool

- Allows smaller lots, duplexes, ADU's and other zoning flexibilities
- Has an inclusionary housing ordinance with affordability requirements

Financial Tools

- Provides subsidy via federal and state funding, local trust funds, and the CRA
- Public lands suitable for affordable housing are made first available via donation to the CLT

Capacity Building

- Provides technical assistance through the City's DesignWorks studio on planning, lot placement, zoning, land use, etc. free of charge
- Provides technical assistance on all federal cross-cutting requirements
- Provides fee waivers and reductions along with expedited permitting for CLT projects

Delray Beach CLT

- CLT established in 2006 to mitigate future pressure on housing prices and preserve public investment in CRA neighborhoods
- Partnerships – Startup and ongoing
 - City of Delray Beach (land donations, in-kind donations, SHIP funds)
 - Delray Beach CRA (initial staffing, startup funding, ongoing operational funding, land donations, acquisition and construction loans, purchase assistance)
- Approximately 90 units in the CLT currently; also manages 37 rental units owned by the CRA



Flyer for latest Delray Beach CLT development
(Source: DBCLT)



CLT of Palm Beach County & Treasure Coast



Created in 2006 by County as a new independent 501(c)(3)

- Nearly 200 units under management including
 - Single-Family Homes and Townhomes
 - Multi-Family Affordable Rental Units
- Buyer Initiated DPA partnership with the City of Port St. Lucie established in 2025
- Main revenue sources:
 - Government and corporate grants
 - Developer Fees
 - Property management fees

\$8.5 Million

CLT of PBC property value at purchase

\$9.9 Million

CLT of PBC property value in 2019

\$1.4 Million increase in value

\$1.24 Million retained for future affordability investments

with \$3.45 Million initially invested that is a 36.8% Return on Community Investment





Corey Jones Isle



The Delray Beach CRA acquired the ten properties (approx. 1.48 acres) in 2017 for \$487,000.

The Delray Beach CRA issued an RFP in April 2019

- Construction completed in one phase for all ten single family homes within 270 days of the notice to proceed.
- The Delray Beach CRA provided the construction documents and permits.
- The Delray Beach CRA made available a Construction Loan and Homebuyer Subsidies.

The Delray Beach CLT was awarded the RFP and purchased the properties at \$500 each, total of \$5,000.

Construction began in March 2020 and was completed in February 2021.



CLT in Albuquerque



- In 1986, a grassroots neighborhood organization formed to advocate for a cleaner, healthier neighborhood where the operation of a particleboard factory had created serious environmental problems
- In 1996, the Sawmill CLT formed to replace the Sawmill Community Development Corporation
- Sawmill Community Land Trust worked with the City of Albuquerque to clean up and reclaim 27 acres of a former industrial site and the CLT was able to secure an additional 7 acres of adjacent land
- 93 affordable homes (ownership), 3 affordable apartment complexes, community gardens, playgrounds and a plaza. Additional market rate apartments as well as mixed use buildings.

CLT in Ft. Worth



**FORT WORTH
COMMUNITY
LAND TRUST**

Example

- Formed in 2023 with significant input and support from city staff and leadership, nonprofit housing experts, and philanthropic leaders, including the Rainwater Charitable Foundation.



- In 2023, FWCLT acquired 15.61 acres, Carroll Park
- 200 thoughtfully designed one- to three-bedroom homes (54 rehab), starting at \$135,000
- Projected 400+ homes by 2029 through two major subdivisions and an infill development program

Atlanta Land Trust

- In 2017, a previous effort was renamed and relaunched
- In 2018, a multi year \$1,000,000 grant from a local foundation was secured and an executive director hired
- In 2020, a five-year strategic plan was adopted which identified five key areas of focus:
 1. Programmatic – Goal of 300 homes
 2. Finances & Fundraising – A sustainable organization with a diversified annual operating budget comprised of equal parts earned income and philanthropic funding, and adequate funding for land acquisition and development
 3. Community Engagement & Awareness – A community-centered ‘Trusted Partner’
 4. Human Capacity to Serve – Adequate staffing
 5. Operations & Facilities – HQ in targeted community



**ATLANTA
LAND TRUST**
STEWARDS OF PERMANENTLY AFFORDABLE HOUSING
STRATEGIC PLAN

EXECUTIVE SUMMARY
2020-2025

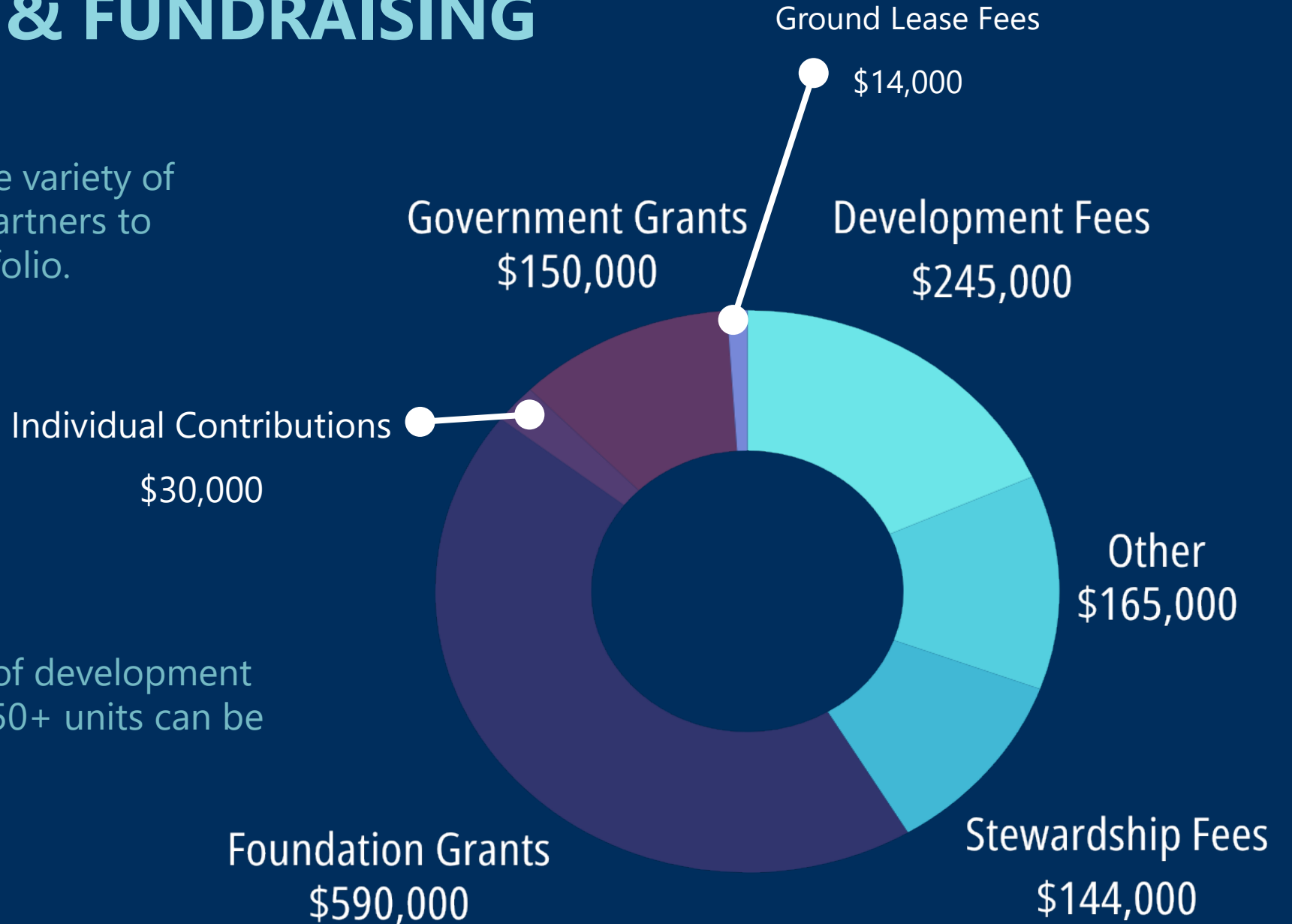
ALT FINANCES & FUNDRAISING

Diversified revenue from a wide variety of public, private and nonprofit partners to acquire land and grow its portfolio.

2024 - \$1.3 million

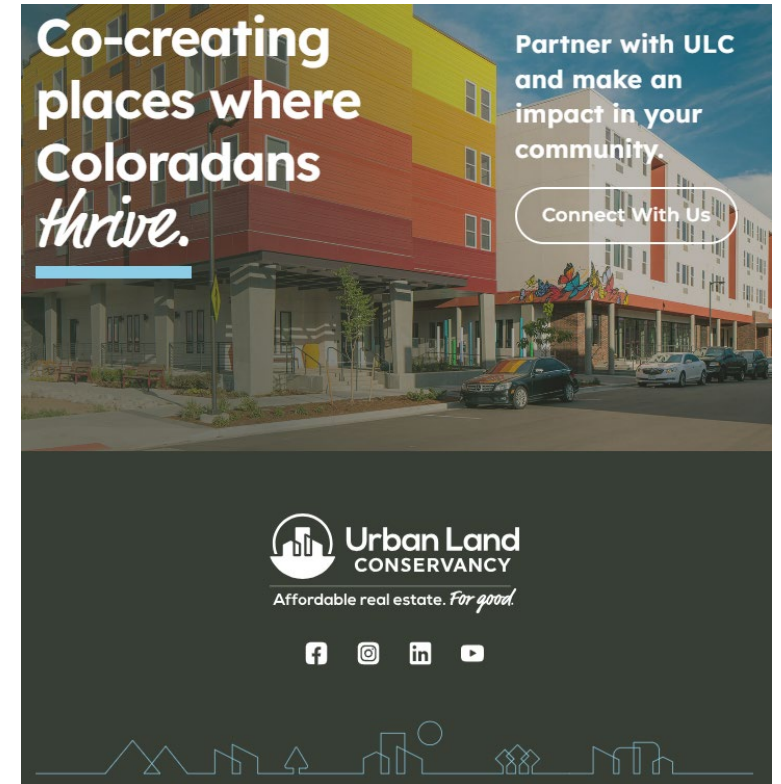
ALT has:

- 90 homes in trust
- 100 units in various stages of development
- Additional land on which 150+ units can be developed in the future



Urban Land Conservancy, Denver CO

- Founded in 2003, takes a multi-directional approach to community stabilization.
 - Out of over 320 CLTs in the United States, **less than 5%** of them include commercial and other non-residential uses.
- ULC programs include CLT, land-banking, real estate development, and low-cost leasing for nonprofits
 - Leasing over 165,000 sq/ft at well below market rate to over 50 nonprofits and schools
 - Office leasing at 30% below market rate
 - Partnering with ownership-focused CLTs to deliver ownership opportunities (such as Elevation CLT, 2018, 92 for-sale condominiums)



Urban Land
CONSERVANCY

Africatown, Seattle WA



- In 1890, African Americans settled in the Central District of Seattle, which later became the “Soul of Seattle”; CLT founded in 2016 with a focus on housing.
- Africatown CLT Mission: Africatown Community Land Trust’s mission is to acquire, develop, and steward land in Greater Seattle to empower and preserve the Black Diaspora community.
- Has since expanded efforts to include education, workforce development, and innovative programming.
 - **William Grose Center**, revitalized a fire station into an entrepreneurship hub
 - **Benu Community Home**, a homeless shelter for single adult males intended to address overrepresentation of Black or African Americans in homelessness system through program design
 - **Liberty Bank Building**, 115 units of affordable rental housing, bottom floor is reserved for retail space for Black-owned businesses
 - **Africatown Plaza**, 130 affordable rental, ground floor reserved for public art, community space, and retail for Black-owned businesses
 - **Summer of Soul** summer-long community events



SUCCESS

The community land trust model is the affordable housing **best practice** solution that **CAN**:

- Bring community together to grow while **minimizing displacement** associated with community development.
- Foster **BIG** subsidy as an **INVESTMENT** necessary to develop more affordable units.
- **Create opportunities** for **homeownership** that didn't previously exist.
- Act as a safety net and **ensure residents are successful in tenure**.
- Be a trusted partner in the **stewardship and development** of **[publicly owned] land, proceeds from sale**, especially parcels strategically selected for housing.

CLT IS THE KEYSTONE strategy to create a stock of PERMANENTLY AFFORDABLE HOUSING

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Q&A

