

GPAHG MONTHLY MEETING: COMMUNITY LAND TRUSTS

Date: Tuesday, 3/24/20

Time: 7 pm – 9 pm

Location: Zoom

Attendees: Jill Shook, Anthony Manousos, Connie Milsap, Morgan Tucker, Bert Newton, John Stewart, Tom Petersmeyer, Carol Daley, James Scoggins, Russel Smith, Darrel Cozen, Areta Crowell, June Williams, Lawrence, Aaron Temin, Rev Kenny Baker, Eva Meyers, Jennifer Kerr-Boyd, Ferne Hayes, Eric Sunada, Adreienne N. Spires, Susan Cameron, Teresa Eilers

Zoom Conference Information:

Topic: GPAHG monthly meeting on Community Land Trusts

Time: Mar 24, 2020 07:00 PM Pacific Time (US and Canada)

Join Zoom Meeting

<https://zoom.us/j/764631235>

Meeting ID: 764 631 235

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Subcommittee Reports shared by Subcommittee Leaders

CLT (Connie Milsap)

- The CLT committee is still in the formation stage. I have a handful of people who have expressed interest and have had initial correspondence.
- Education is the primary goal at this time. Both Jill Shook, Executive Director of Making Housing and Community Happen and myself, Connie Milsap, CLT committee chair are taking webinars from Grounded Solutions on the Basics of CLT and the Municipal Perspective on CLTs.
- Zac and myself represented the CLT committee in the Leadership Pasadena Strategic Planning to propose a couple of goals and steps to achieve these goals over the next 18 months.
- In addition, I met with the City of Claremont on the San Gabriel Valley CLT. This CLT was developed in consultation with the cities of the SGV, including Pasadena and Supervisor Solis' office. Pasadena is not a part of this CLT, though could join at a later date. This CLT is now being presented to each of the cities for approval to participate.
- Future action includes GPAHG monthly education in tandem with Anthony Manousos. In addition, continue with webinars on CLTs, continue gathering contacts of interested persons.

Church Liaison (Bert Newton)

- Our goal is to have 20 liaisons in 20 faith congregations in Pasadena by mid-August. A liaison is someone who represents their congregation at monthly meetings and organizes their congregation to participate in the work of GPAHG. Ideally we'll be able to rely on liaisons to rapidly activate their faith community members for actions for which we need large numbers of people, usually at a city council meeting.
- We now have 18 people who have stepped up to volunteer as liaisons for their congregations. Of those 18, 15 have been recognized by the leadership of the congregation in some way (although not all have completed the liaison form or been dedicated to the ministry in a worship service which is something we want to do when possible). Three additional congregations have committed to identifying a liaison. One part of the liaison program is that each congregation contribute at least \$50 per year (not much). Three congregations have donated money so far.

Homeless Housing Subcommittee

- After completing our strategic plan for Leadership Pasadena, including a five-year plan to achieve "functional zero" homelessness in our city, our Homeless Housing Subcommittee rapidly shifted gears because of the Covid crisis and is now focusing on what we can do to advocate and support measures to help our homeless neighbors during this pandemic. We also switched from face-to-face to Zoom meetings, of which we have had at least five during this past week.
- We supported successful efforts by the Pasadena Tenants Union to convince the City Council to pass a 90-day eviction moratorium. We reminded the City Council that evictions are a significant cause of homelessness.
- Several of us took part in the March 17 Partnership to End Homelessness meeting, which took place via Zoom. We've done research and educated ourselves about what Pasadena and other cities are doing to help homeless people during this crisis.
- We also are crafting a letter to the City Council supporting the good work that the City is currently doing or plans to do, offering constructive suggestions and help, and are urging the City Council to make our homeless and low-income neighbors a priority. Specifically, we are calling for more motel rooms for those experiencing homelessness, trailers, contingency plans for quarantine motels, more personal protection equipment for those serving our homeless neighbors, more hygiene facilities including handwashing stations, porta potties, showers, etc. We continue to advocate for permanent supportive housing at the Civic Center and other parts of our city to meet a likely increase in homelessness due to the economic effects of this crisis.

Safe Parking Subcommittee (Tom Pertersmeyer)

- Our last meeting was on 3/23/20. So far, we have two churches in Pasadena interested in hosting a Safe Parking program.
- We need to prepare for follow up meetings with these two churches. We need to ask the churches what they expect (Parker characteristics - e.g. women and children only).
- We want to ask existing Safe Parking programs for example contracts between the service provider and the church.

- We need to inquire about who provides the liability insurance. As always, we need to find sources of funding.
- Our next steering committee meeting will be on April 8.

ADU Subcommittee

- Jill shared in Anne Marie's absence
- The ADU committee was extremely busy this month. We participated in a housing forum on February 29th in District 4 which was attended by over a 100 people.
- February 25th, 2020, we had our GPAHG meeting that was dedicated to ADU's. Len and Anne Marie gave a presentation and the slides are now available if anyone would like to use them.
- Met with the planning committee as well as with the mayor in the month of February trying to advocate against litigation against the state regarding ADU bills that were passed at the state level January 2020.
- We will be meeting with architects and different affordable housing developers and looking into possible grants to begin our partnership project. We hope to be a liaison between developers and those groups that work with communities that are experiencing housing in securities.
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Executive Director Report (Jill Shook)

- All subcommittees have completed SMART goals through work with Leadership Pasadena
- PTU succeeded in securing an eviction moratorium for those at risk of being evicted due to Corona virus, but it still needs to be strengthened
 - Be sure to support this effort by signing the petition
- LA Voice wants a moratorium on evictions in LA County, we also need help for landlords facing foreclosure
- We have mostly finished the portals for each subcommittee and team

Introduction for Video Arch of Justice: The Rise, Fall and Rebirth of a Beloved Community (Anthony Manousos)

- Jill and Anthony attended 3 Housing Justice Conferences in the South in Fall 2019
- Jill and Anthony were present at CLT in Albany, GA celebrated 50th Anniversary of 1st Community Land Trust
- Charles and Shirly Sharrod, Co-founders of New Communities
- Read The Courage to Hope: How I stood up to the Politics of Fear, a book by Shirley Sherrod

Watched Arch of Justice: The Rise, Fall and Rebirth of a Beloved Community

Questions and Comments

- Sonja Berndt is putting together food deliveries in the community for those with limited access to resources due to Corona Virus.
- Many city park restrooms are locked which creates a health concern for those experiencing homelessness

- Many unhoused are unable to wash hands or use toilet facilities
- Some have considered handing out pamphlets about what to do if you have Corona Virus
- Connect with Carol Daley for info about Foothill Unity Food service program (foothillskitchen91016@gmail.com)
 - The ED of Foothill Unity serves on the Safe Parking Committee

Presentation on CLT (Connie Milsap)

- What is CLT?
 - 501 c 3 nonprofit
 - Membership Corp
 - Holds the land in perpetuity
 - Affordability mechanism
 - Responsibility held by the community
- What are the benefits of CLT?
 - Keeps homes permanently affordable
 - Fights gentrification
 - Reduces affordability gap
 - Create healthy and diverse community
- CLT Subcommittee Update
 - Jill and Connie completed two CLT education courses
 - First step is to gain education and develop relationships w/ potential stake holders
 - Connie will set up a CLT Zoom meeting for those interested in learning more
- How will CLT work?
 - Land trust throughout San Gabriel Valley that owns ground lease. Homes will be held by homeowners
 - CLT boundaries are defined by geography or type of housing
 - Most models for CLT have been home ownership
 - There is a connection between CLT and inclusionary policy
 - Alhambra is showing interest in Community Land Trust
 - Homes put into a community land trust would have to remain permanently affordable
 - A land trust is 99 years and always renewable
 - Jill and Anthony plan to put their home into CLT
- CLT Subcommittee is looking to learn during the first year as they work to build a team

More Questions

- How would CLT work w/ examples?
 - Like what happened in Huston, properties destroyed could be rebuilt with government money, then put in CLT Land Trust
 - Housing has value that could be sold or inherited.
 - Stewardship and management of the land is required
- Is CLT similar to Shared Equity?
 - Yes, the shared equity is one way to describe CLTs, but not equity with land value, but equity shared with future purchases with the increased value of home

- You will received a limited equity
- Subsidy retention created by resale formula. Everyone agrees to resale formula, not full equity but some. Future value of home is shared with the next purchasers and present owner upon resale.

Comments

- CLT Subcommittee has no conversation w/ banks interested in issuing loans of CLT yet, but banks could be open
 - Far East, City Bank and Wells Fargo are potentially open to the idea
- Government involvement is essential for CLT to work
- Mayor of Pasadena and Bill Huang are interested in CLT
- The question is still funding. Where will money come from?
- City of Claremont is bringing a proposal for a San Gabriel Valley CLT what we may want to partner with..
 - CLT is an administrative vehicle to manage housing and keep it affordable, and also produces new homes to add to the trust. These do not need to be contiguous.
 - CLT subcommittee will follow up with each city to see if they have actually signed onto the CLT

After the meeting concluded we kept the Zoom rolling and a powerful discussing ensued that it worth noting here with notes from Jill and Anthony:

We mostly talked about Food distribution, but then more questions about CLT began, mostly from Carol Daley. She asked about the opportunity during this downturn of the economy and how property values may plummet. And if the CLT could be useful during this time to acquire these homes before investors gobble them up. We discussed how it can be an opportunity for banks and cities to invest in these properties, perhaps even with the use of eminent domain to take advantage of purchasing some property at a lower rate.

I shared how that's how the community Land Trust in Boston got started, whereby the city actually used eminent domain to purchase a large section of the city and give that to the Community Land Trust. Because this is low-income neighborhood, it is exciting that now almost all homeowners with great pride in their community with other significant changes they're creating. That is discussed in the book ***Streets of Hope : The Fall and Rise of an Urban Neighborhood*** by Peter Medoff (Author), Holly Sklar (Author)-
- A book I could hardly put down. I'm pretty sure I still have a copy and I'm glad to share that with you.

There was a question regarding helping people going through foreclosure. And that's how some homeowners became part of the community Land Trust in Minnesota. They have been able to stay in place once they go into foreclosure, but it gets changed initially to land contract. The CLT then helps them get ready for a traditional bank loan, and improves their home, helps them with budgeting and jobs to earn more income, and take ownership classes to make sure they stay housed. All to get them mortgage ready.

There was also a question about where the money comes from to purchased homes. And I mentioned how the Community Land Trust in North Carolina "acquired" inclusionary housing. In that case there was no transfer of money only a transfer of title. But there will need to be significant loans

and money if land and home are purchased to put in the trust. Most CLT do this, but it is not inconceivable that churches could partner with the CLT to have homes of parishioners who bequeath their home to the church to be places in the trust. All options need to be brought to the table as we begin planning the trust.

People were asking really good questions. Carol emphasized how important model is at this time when people may be losing their homes, for a community Land Trust to be able to be ready to acquire them and steward them.

Anthony shared the part of his blog that spoke of a Community Land Trust from a talk he gave. See below way below and here: <https://laquaker.blogspot.com/search?q=freedom+riders> scroll to the end. And see what got excited about here (for his own committee). Anthony wrote this up to share with his committee as a result of the latter part of the call.

During a discussion after our meeting, Carol pointed out that as a result of this Covid 19 crisis, housing values could fall, and housing could become affordable. Housing values tanked after the Great Recession of 2008, but it didn't help low-income homeowners, many of whom lost their homes because they didn't have the liquidity to cash in on this opportunity. Wall Street speculator saw a chance to snatch up homes on the cheap and made huge profits. Naomi Klein calls this "the shock doctrine" or "disaster capitalism." We need to make sure that speculators don't make a killing from Caronavirus Capitalism.

If the value of homes, and especially of motels, fall in the next few months, this could be a golden opportunity for the city and affordable housing developers to partner and purchase a motel or motels on the cheap and use it for homeless housing. If residents are obliged to stay in place for 2-3 months, as the Governor is expecting, motels will find it hard to stay in business and would be eager to master lease or sell their property. This is an opportunity that the City must be prepared to take advantage of.

I think this idea is probably on the minds of Bill Huang and some of our Council members. If it hasn't yet occurred to them, it behooves us to plant this idea in their minds and urge them to see this a chance to provide much needed homeless housing. It is very likely that our homeless population will increase as a result of this pandemic, and the need for homeless housing will become even more urgent.

Another idea is for the city to buy foreclosed properties and put them into a land trust. The city could hold the mortgage and get back its money and the homes procured for the trust would be permanently affordable