



Sticking Together: Community-Controlled Housing in New York City

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Sticking Together: Community-Controlled Housing in New York City

A Thesis Submitted to the Department of Urban Planning and Design,
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By Emma Colley

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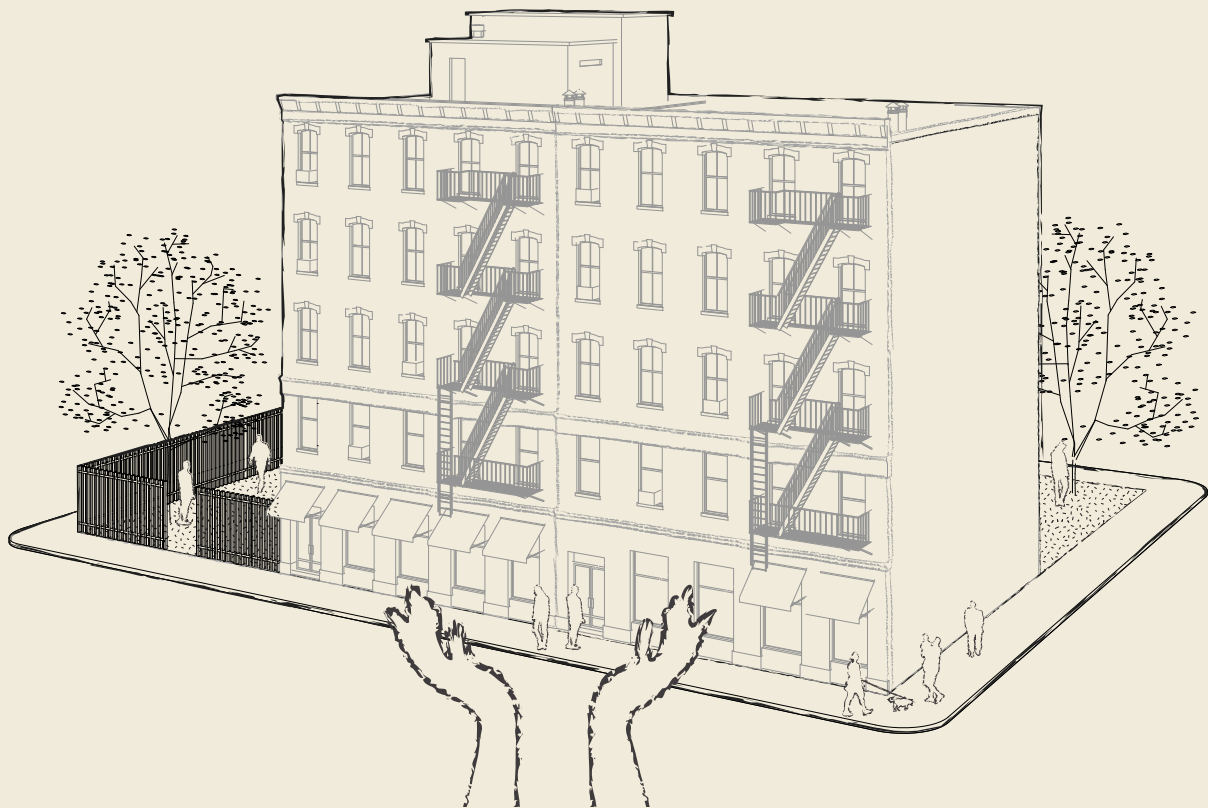
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Sticking Together: Community-Controlled Housing in New York City



Master in Urban Planning | Thesis
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Abstract

In New York City, ever-increasing housing costs and threats of displacement have led to a renewed interest in community-controlled housing—housing where community members are involved in the structuring, ownership, and regulation of their homes in order to control speculation and ensure permanent affordability. While this housing model is not new to New York, its recent resurgence calls for an understanding of its position within the city’s current housing ecosystem. This thesis investigates two types of community control—limited equity cooperatives and

community land trusts—to understand what challenges and opportunities exist in initiating, sustaining, and growing this housing type. I find that, given market conditions in New York, a substantial amount of local government support is necessary for communities to gain control over their land and property. By understanding the current state of community-controlled housing, planners and policymakers can better serve city residents and support the growth of affordable housing.

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Introduction

Overview

In the summer of 2021, as COVID-19 vaccines were being administered to the general public, the New York City housing market was frenzied. Residents who had spent the past 18 months quarantining outside of the city slowly began to return. The rental market was soaring back to pre-pandemic levels; tenants without the protection of rent stabilization were facing rents hikes upwards of 70% (Egkolfopoulou and Ballentine, 2021). Meanwhile, tenants who stayed in the city but couldn't pay rent faced the looming threat of eviction. Despite a nationwide eviction moratorium, new legal cases continued to be filed. In June 2021, over 40,000 tenants had active cases in court and would face eviction when the moratorium was set to end. Unsurprisingly, these eviction cases were—and still are—four times more likely to occur in Black and Latinx neighborhoods, where COVID rates are highest (Chen, 2021). Housing insecurity and instability remains a long-lasting side effect of the pandemic in New York City.

In that same summer, the Urban Homesteading Assistance Board (UHAB) helped residents of a limited equity cooperative board in Manhattan manage their finances in order to weather the pandemic. In July, the NYC Department of Housing Preservation and Development announced their decision to support a community-led and owned Land Trust in Edgemere, Queens (HPD, 2021). As the pandemic raged on, these two housing models would endure the housing market chaos of the months and years to come.

The limited equity housing cooperative in Manhattan and the community land trust in Queens are examples of community-controlled housing. This thesis defines community-controlled housing as housing where community members are involved in the structuring, ownership, and regulation of their homes in order to control speculation and ensure permanent affordability. Over the past fifteen years, referring to housing or land as “community controlled” has been widely adopted by grassroots organizations, non-profits, activists, and politicians

(Green 2008, Sabonis 2021, Silverman 2006). These groups use the term in slightly different ways, but all consider community-controlled housing to be a means to improve democracy, control speculation, and address housing stability and affordability.

This definition asserts that community-controlled housing plays two roles in the urban housing ecosystem: controlling real estate speculation and ensuring permanent affordability. Real estate speculation is the practice under which housing is primarily treated as a market investment—one to be bought, sold in order to maximize profits. Through deregulation, corporate consolidation, and technological innovation, the practice of real estate speculation has a growing stake in the housing market (Green 2018). Community controlled housing can control speculation by limiting resale values, equity, and qualifying household incomes (Davis 2006). Through these measures, community-controlled housing also manages the relationship between what people can pay for housing and what

they must pay for housing (Sabonis 2021). In turn, this secures affordable housing for middle to low-income households in perpetuity (Davis 2006).

Community-controlled housing takes on many forms. These vary widely based on the political, financial, and legal structures of a country, state, or city. This thesis focuses on two of the most common forms of community-controlled housing in New York City:

1. Limited Equity Housing

Cooperatives are democratic, member-run cooperative organizations that limit the equity individual homeowners can accumulate, thus preserving long-term affordability.

2. Community Land Trusts are multi-stakeholder organizations that own land for the permanent benefit of the community and sell and rent homes with various restrictions in order to maintain long-term affordability.

While these two forms of housing are different from one another in terms

of their legal structure, financing mechanisms, and governance, this broad approach will allow me to cross-analyze the successes and challenges of each.

This thesis hypothesizes that the most successful community-controlled housing developments have been initiated, supported, and managed by collectives of private citizens and grassroots organizations, much like the two examples above in Manhattan and Queens. Local governments—in this case the City and State of New York—often provide financial subsidies and legal or organizational support to promote such developments. The two community-controlled housing models explained above have received varying levels of governmental support.

Research Questions

Considering the above background information, this thesis aims to understand the process of initiating community-controlled housing and sustaining it for the length of its intended life. It also questions the role of the City

of New York in sustaining and growing this type of housing as a vital part of the housing ecosystem. In short, I am exploring two research questions:

1. What challenges do organizations face in initiating and sustaining community-controlled housing in New York City?

2. What opportunities exist for local government to support these organizations in order to grow community-controlled housing in New York City?

Background Rationale & Literature Review

Community-controlled housing is one approach to housing affordability and stability in New York and other similar cities throughout the United States. These housing models, subsidized and supported by the city, are effective intermediaries between the current capitalist free-market and a hopeful decommodified future. Therefore, it is important to understand its role in our past, present, and future housing ecosystem and economy.

Community controlled housing fits within several broader topics of research. Perhaps the most overarching is the topic of decommodified housing, which includes several other sub-topics such as shared or limited equity housing, mutual aid housing, public housing, and cooperative housing. These topics are studied in a variety of global contexts and vary based on the political and economic system under which they are created (Hojer 2018). Despite contextual differences, a common theme of community controlled

or decommodified housing throughout the Western world is that public policy interventions or government support results in varying levels of success or satisfaction (Balmer and Bernet 2015).

The notion of housing as a commodity is particularly impactful in the United States, where real estate is used as much as a tool for investment and wealth building as it is for shelter (Iglesias 2007). Many critics of free-market capitalism, or at least its effects on obtaining housing as a right, have claimed this process of commodification to be one of the root causes of our nation's housing crisis (Marcuse and Madden 2016). In order to make real progress on housing problems, researchers claim that we need to shift toward decommodified forms of residential development—such as public housing or cooperatives—in order to take homes off of the speculative market and advance housing justice and equity. Without decommodification, we will see a perpetuation of the wealth and ownership disparities that are seen across race and class (Green 2018).

Literature on the creation of community-controlled housing in New York City is also somewhat plentiful. However, while reviewing the literature on limited equity cooperatives and community land trusts in New York City, I found that the majority of it focuses on the challenges associated with initiating these housing models when they came into existence several decades ago. Limited equity cooperatives, for example, gained momentum in the 1970s, when the city was attempting to stabilize neighborhoods through urban homesteading (Urban Omnibus, 2019). A 1978 Tenant Interim Lease program transferred ownership of city-owned buildings to tenants once they demonstrated their capability to self-manage (Starecheski 2016). In some instances, squatters who occupied these city-owned buildings fought to keep their homes and form a legal cooperative ownership (Starecheski 2016, Katz and Mayer 1985). The community land trust movement has its origins in the 1990s, when the Cooper Square Mutual Housing Association wanted to acquire the land

on which their buildings sat (Savitch-Lew 2018).

Limited-equity cooperatives and community land trusts have seen somewhat of a recent resurgence in the past several years, which is not as well documented in existing literature. For example, legislation to advance the creation of community land trusts passed in 2018 (Savitch-Lew 2021). Additionally, our ever-increasing housing costs and displacement pressures have led to a renewed interest in shared-equity housing programs (Ortiz 2017). The city has again started supporting the construction, rehabilitation, and stabilization of limited equity cooperatives (HPD 2020). Housing organizations have seen millions of dollars donated toward affordable housing endeavors during pivotal moments like the COVID-19 pandemic and surges of attention toward the Black Lives Matter movement (Norwell 2021).

This thesis aims to understand how community-controlled housing is initiated and sustained during this renewed interest

and under these new circumstances we find ourselves in. Relatively speaking, there is still a small amount of community-controlled housing in New York City. The need and desire for this type of housing is still not well documented, so we cannot adequately plan for its future. Furthermore, best practices for creating and sustaining this type of community-controlled housing is not yet thoroughly documented and implemented at the city scale.

Research Design and Methods

This thesis focuses on community land trusts and limited equity cooperatives in New York City, but these models exist (in slightly different forms) around the United States and throughout the world. By focusing solely on New York City, I aim to understand how these housing models function under extreme economic and housing market conditions. The lessons learned in New York City will apply to other cities that face issues of limited land, density, and high real estate costs.

This thesis uses two primary methods of investigation: a content analysis of primary and secondary sources and semi-structured interviews. These two methods are outlined in detail below.

The first research method involved collecting data from existing primary and secondary sources and performing content analyses. This data collection and analysis was conducted by focusing on the two selected forms of community-controlled housing. It answers a series of questions that support my two larger research questions. Some of these questions include:

- How and when did these forms of community-controlled housing begin?
- What is the current state of these forms of housing?
- How are these forms of housing supported by the government, nonprofits, or private organizations?

For this phase of research, I collected data from sources such as the Directory of NYC Housing Programs (NYU Furman Center),

the Local Housing Solutions Directory (NYU Furman Center & Abt Associates), and HPD term sheets. I also analyzed local news media and existing research papers. Each source includes information on housing ownership types and governance structures.

The second research method involved conducting semi-structured interviews with community-controlled housing residents, advocates, organizers, and governmental agencies. These interviews again included a series of narrow questions that help to answer both of my primary research questions. I conducted a total of twelve interviews, primarily over Zoom. The interviewees were representatives from the following organizations:

- New York City Department of Housing Preservation and Development (HPD) (multiple departmental representatives)
- New Economy Project (NEC)
- New York City Community Land Initiative (NYCCLI)
- Western Queens CLT
- Urban Homesteading Assistance Board (UHAB)

In order to better understand how these two housing models work on the ground in New York City, I studied a case (Cooper Square) that highlights both the limited equity cooperative and community land trust model. While I was unable to speak with a representative from the Cooper Square CLT or the Cooper Square Mutual Housing Association, a significant amount of documentation exists on the neighborhood.

Limitations

My greatest limitation was the inability to speak with more community-controlled housing residents. I would have also gained perspective in hearing from those who oppose community-controlled housing. Because this is a thesis about ongoing dilemma and conflicting priorities, a larger sampling of interviewees would have benefited my research. I found that many people were unable to participate in interviews due to lack of time, burnout, and the COVID-19 pandemic.

Part I:
History of Community
Controlled Housing

Community Land Trusts in the United States

In the United States, the community land trust (CLT) model was pioneered by organizers from the Civil Rights Movement in the late 1960s as a mechanism for community control of land — especially for Black communities in the rural South — in response to devastating rates of Black land loss (Grounded Solutions, 2021). The model spread across the country as communities realized its potential for preserving access to land over many generations (Grounded Solutions, 2021). While many recognize Robert Swann as a pioneer of the CLT model in the United States, Swann gained experience, momentum and knowledge through many African American Civil Rights Activists. Swann worked with Slater King, C.B. King, Charles and Shirley Sherrod, individuals from the Federation of Southern Cooperatives, and other civil rights organizations in the South to work toward a model of shared equity (Davis, 2006). This community of organizers was devoted to achieving the equal rights and freedoms that African Americans had been denied during and since slavery.

In 1968, the group of activists, a majority of whom were Black, took a month-long trip to Israel to study the Jewish National Fund (JNF). Founded in 1901, the JNF had a long and established legal history of leasing land to individuals, to cooperatives, and to intentional communities (Grounded Solutions, 2021). Inspired by the example and experience of the JNF, the group introduced the idea of an agricultural cooperative network at a July 1968 meeting in Atlanta. The meeting hosted representatives of civil rights organizations in the South who had an interest in addressing the land problems of African Americans. A planning committee was formed to explore the feasibility of developing a leasehold model of rural development for black farmers. In mid-1969, the bylaws drafted by C.B. King were approved by the planning committee. The committee decided on the formation of New Communities, who, as described in their Articles of Incorporation, were “a nonprofit organization to hold land in perpetual trust for the permanent use of rural communities” (Swann, 1972). At the

peak of their success, New Communities was able to purchase a 5,000-acre farm outside of Albany, Georgia, developed a plan for the land, and farmed it for 20 years (Davis, 2014). The creators of the CLT model intended for collective decision-making around site planning and development to be controlled by the users of the land, with a board of CLT trustees (some living outside the CLT’s land) ensuring the land stayed affordable for generations (Swann, 1972). This experiment in community-controlled land eventually led to the founding of the Institute for Community Economics (ICE), which today is one of the key funders of CLTs across the US (Mironova, 2014).

The Problem of Urban Renewal and Commodified Housing in the City

New Communities and other early CLTs in the South sought to rethink property as a commodity defined by its exchange value as opposed to how it is physically used. While they continued to face issues of racism and discrimination when buying

and maintain land, New Communities continued to expand farmland and housing throughout Georgia and other parts of the South (Davis, 2014). However, the land trust model was not able to scale up and out. In other parts of the country, the capitalist stronghold of the urban housing market reigned supreme. While land trusts were gaining traction in rural areas, many redevelopment projects in American cities continuously disempowered and disadvantaged communities where African Americans migrated to because the neighborhoods in which they lived were seen as sources of value.

For decades in the mid-twentieth century, federal housing policies encouraged segregation and caused deterioration of the urban housing stock just as millions of Black migrants were heading to cities (Taylor, 2012). These policies, many of which were overtly racist, led to several issues that harmed Black communities and made models of decommodified housing, such as community land trust, feel downright impossible. First,

residential segregation limited the housing options of African Americans and drove up the price of already scarce housing. Also, the exclusion of African Americans from traditional sources of credit forced families to enter into predatory relationships with lenders. These conditions contributed to what is known as the dual housing market. Simply put, African Americans paid extra for their inferior housing because they lived in urban areas (Taylor, 2012). These added costs were commonly referred to in Black communities as the “race tax,” which not only harmed individual homeowners and renters but also took money away from investment in urban communities. Both the racially biased housing policies and predatory economic relationships contributed to a dual housing market that perpetuated economic exploitation of Black Americans in cities (Taylor, 2012). The mechanisms of capitalism were so strong and so deeply rooted that for a while, there was little conception of how to take Black ownership of land and operate outside the existing structure of the

housing market. For years, city-dwellers were displaced by various Urban Renewal projects.

Urban Renewal projects in American cities perpetuated racism because they existed within and contributed to the racist dual housing market. Between 1949 and 1974, the United States federal government invested billions of dollars in urban infrastructure through a series of planning, demolition, and construction programs that are collectively known as “urban renewal” (Budds, 2019). Urban renewal areas were purchased or taken by eminent domain, razed, and then redistributed to selected developers who dedicated them to new uses as deeded by the municipal agency. While these projects were originally packaged as anti-poverty initiatives, urban renewal often exacerbated existing problems and reinforced segregation (Center for Architecture, 2019). Urban renewal projects are in stark contrast to community land trusts and other community-controlled housing models because they’re made possible by top-down

government intervention that, as we’ve described, had embedded racist policy and implementation. Moreover, urban renewal projects were not community led initiatives and considered the needs and power of citizens other than through meager town-hall meetings or listening sessions. Those who were most affected by urban renewal—namely Black residents and other people of color—faced a lack of autonomy, much like the Black farmers and activists in the South who fought to own land. In many ways of course, the challenges faced by Southern Black farmers and Black city-dwellers during urban renewal were not dissimilar. However, Black communities in cities faced an added layer of complexity due to these federal government development programs that were disguised as mutually beneficial. Ultimately, the racist policies and practices that were embedded within and stemmed from urban renewal cause decades of undoing. Black communities were stripped of their autonomy and forced to operate under an abusive housing market.

The Emergence of Community Land Trusts in Cities

In the 1980s and 1990s, as urban communities fought to sustain themselves despite the negative impacts of development by the federal government, community land trusts emerged in cities. CLTs proved useful both in reducing blight and providing stability in disinvested neighborhoods (Grounded Solutions, 2021). The Lower East Side of Manhattan, a neighborhood threatened by massive scale urban renewal projects, was the home to two very early CLT initiatives.

Limited Equity Cooperatives in the United States

Housing cooperatives in the United States come from a deep history of community-building, community organizing, and mutual aid. At the most fundamental level, cooperatives are businesses or organizations that are jointly owned and democratically controlled by their members, who own shares in the corporation and elect a board of directors. (Urban Omnibus, 2018). In 1944, a group of textile workers in Rochdale, England formed a worker's cooperative and organized it through a set of seven principles. These principles, now known as the Rochdale Principles, guide cooperatives of all sorts today in organizing a cohesive and intentional community (Urban Omnibus, 2018):

Open and voluntary membership, democratic control, member economic participation, autonomy and independence, continuous education, cooperation among cooperatives, and concern for community

Housing Cooperatives

Housing is one of the more common forms of cooperative corporations in the United States. In housing cooperatives, real estate (a building or a property) is owned collectively by the cooperative corporation and controlled by its residents. The corporation holds the title to the property while each resident owns an interest or shares in that corporation, with a proprietary lease to their individual unit (UHAB, 2018).

Housing cooperatives were first documented in mid-nineteenth century Germany (Sazama, 1996) but weren't well-established in the United States until after World War I. The first U.S. based housing cooperatives were in New York City and took on two forms. One set of cooperatives were exclusive apartment dwellings for high-income families seeking similarly high-income neighbors. The second type of housing cooperatives were organized by ethnic immigrant groups and unions to provide affordable housing for their members during the post-war housing

crunch (Sazama, 1996). This second group initiated affordable or limited equity cooperatives as we know them today.

Introduction of Limited-Equity Housing Cooperatives

This history of affordable cooperatives in New York City is deeply rooted in partnerships between community organizations and the city government. The first non-profit housing cooperative dates back to 1916, when a group of Finnish immigrants in Sunset Park, Brooklyn built their own apartment building named Alku, Finnish for "beginning" (Urban Omnibus, 2018). A decade later, trade unions—desperate to provide affordable housing for their workers—initiated the limited-equity cooperative movement. These trade unions, working within the context of a 1926 New York State law that gave developers property tax abatements in exchange for limiting their profits, developed dozens of co-ops beginning in the 1920s. The leading union in this movement was the Amalgamated Clothing Workers of America (ACW). In

1951, the ACW joined forces with other labor and civic organizations to form the United Housing Foundation (UHF). Over the next several decades, the UHF, working through existing city and state policies, was able to build an impressive amount of cooperative housing (Urban Omnibus, 2018).

Under the guidance and leadership of Abraham Kazan, affectionately referred to as the "father of U.S. cooperative housing," the UHF changed the housing landscape of the mid-twentieth century (Urban Omnibus, 2018). Throughout the 1950s and 1960s, the UHF was able to take advantage of new federal housing laws and urban renewal funds to build cooperatives. Two of their major developments were Co-op City in the Bronx (15,300 units) and Starrett City in Brooklyn (5,800-units). Both developments were also funded by the state's 1955 Limited Profit Housing Companies Law, commonly known as Mitchell-Lama for the legislators who sponsored it (Urban Omnibus, 2018). The UHF and the Mitchell-Lama program formed the two major pillars of the

limited-equity co-op movement in New York.

Through federal mortgage and subsidy programs, the limited-equity co-op model grew in the 1950s–1970s in other cities throughout the U.S. Today, there are estimated to be as many as 425,000 limited-equity unites across the country (Ortiz, 2017). However, methods of producing these cooperatives began to change.

Community Control Comes to New York City

The conditions and motivations that influenced the national landscape of both community land trusts and limited-equity cooperatives transition in the context of mid-twenty century New York City.

In the 1970s, New York City mired in a fiscal crisis that resulted in a period of extreme disinvestment and neighborhood abandonment (Fields, 2013). Unable to pay taxes, collect rent, and maintain their buildings, landlords gave up on hundreds of thousands of units of multifamily housing occupied by low-income tenants in neighborhoods like the South Bronx, Harlem, Central Brooklyn, and the Lower East Side. These neighborhoods quickly suffered population loss, property destruction, as well as some level of abandonment (Angotti, 2007).

Despite this property abandonment and neglect, many lower-income tenants had nowhere else to go and remained in place. Squatters and homesteaders became active throughout Manhattan, Brooklyn, and the Bronx (Starecheski, 2016). Those who remained attempted to keep buildings

operational that lacked heat, hot water, and other basic services (Angotti 2007).

Buildings throughout the city that were abandoned by their owners soon became in-rem housing, meaning they were taken by the city for non-payment of taxes.

Over the course of a couple decades, the City of New York took possession of over 150,000 units of housing units in multiple neighborhoods throughout the boroughs. While housing activists called for a land banking policy (Homefront, 1977), the City created a plan to dispose of the buildings by selling them at a low cost to tenants, non-profits, or private developers (Angotti, 2007). This property disposition era gave way to the modern community land trust and limited-equity cooperative movements.

The Introduction of Limited-Equity Cooperatives

In 1978, the City's housing agency created the Tenant Interim Lease (TIL) program to assist organized Tenant Associations in developing economically self-sufficient

cooperatives (HPD, 2022). The agency was responsible for managing the units and planning their ultimate disposition. These units became Housing Development Fund Corporation co-ops (colloquially referred to as "HDFCs"), which are the most common form of limited-equity cooperatives in the City today. Through this program, existing tenants could buy into the cooperative conversion for a purchase price of \$250. New shareholders were also able to buy into HDFC co-ops. They paid a higher, but below-market, purchase price (UHAB, 2022).

Alongside the city-sponsored program for tenants to take ownership of in-rem buildings, a non-profit organization called The Urban Homesteading Assistance Board (UHAB) was formed. UHAB was founded with the belief that, provided with resources and tools, residents could own and run their own buildings and be "part of the solution of rebuilding their neighborhoods" (UHAB, 2018). UHAB helped tenants participate in the TIL program, but they also helped form the earliest affordable co-ops through "sweat

equity," in which residents rehabilitated buildings themselves, with their time and labor acting as a down payment toward their home. (Urban Omnibus, 2018). UHAB, still in operation, has successfully guided over 30,000 households in 1,300 buildings in the formation of limited-equity co-ops (UHAB, 2022). While the TIL program no longer exists, there are new city-sponsored programs to assist in the formation of limited-equity cooperatives.

The Introduction of Community Land Trusts

Despite the TIL program succeeding in providing affordable homeownership in previously disinvested neighborhoods, the program faced issues. Most of the existing tenants left in these neighborhoods were too poor to afford even a minimal down payment, despite help from UHAB. Moreover, the formation of stable tenant-run entities in each building was a difficult and long-term task for which all parties involved were ill equipped (Angotti 2007). Finally, as the city rebounded from the fiscal crisis, a period

of aggressive real estate speculation was beginning (Mironova, 2014). The confluence of all three of these issues led to other community-controlled housing movements in New York City.

The community trust movement was led by community organizers and tenant advocates who were committed to stopping displacement and preserving existing housing. The first CLT organizers were members of the Cooper Square Committee, a housing activist group formed during Urban Renewal in the Lower East Side of Manhattan. The Cooper Square Committee (CSC) had goals larger than just acquiring property from the city through the TIL program. In order to confront the practical problems that residents faced when taking more and more responsibility for their buildings, the CSC sought to own land and become affordable housing developers themselves (Angotti 2007). The best way to do this in order to maintain community control and permanent affordability for the lowest-income New Yorkers, would be to form a community land trust.

This Cooper Square Committee—comprised of the Cooper Square Community Land Trust and the Cooper Square Mutual Housing Association—serves as a brief case study for the thesis. The organization worked under the confines of the mid to late twentieth century housing conditions to manage both a community land trust and limited equity cooperatives. The following section explains the motivations and processes by which the Cooper Square Committee initiated and sustained both forms of community-controlled housing.

Top right: Frances Goldin, founding member of the CSC, speaks at a protest on 2nd Avenue in the Lower East Side in New York, circa 1960s. (ittook50.com)

Bottom right: Tenants march in a protest in the Lower East Side in New York. (Marlis Momber)



The Case of Cooper Square

Lower East Side

Manhattan



Image Source: 'This Land is our Land: The Cooper Square Community Land Trust History Project,' New York University.

The Lower East Side is a historic neighborhood in the southeastern portion of Manhattan with a long history of housing organizing and activism. During the Urban Renewal era of the 1950s and 1960s, the infamous New York City public official Robert Moses proposed to level an 11-block area in the Lower East Side near a vibrant intersection called Cooper Square. Moses intended to replace the existing tenement-style homes with union-sponsored cooperatives (Angotti, 2007). In 1959, the Cooper Square Committee, a group of residents and businesses, organized in opposition to the city sponsored project. These representatives believe that even these “affordable” cooperatives would be unaffordable to current residents of the neighborhood. The plan was stalled and two years later, the Cooper Square Committee (CSC) completed its own plan for the urban renewal area that included preserving existing housing and building new low-income housing (Angotti, 2007).

After ten years of advocacy, the City accepted their Alternate Plan for Cooper

Square, the first community-initiated plan to be adopted in the city (Cooper Square Committee, 1961). Shortly thereafter, the City experienced its fiscal crisis of the 1970s, leaving the city and neighborhood advocates with few resources to implement their plan. To add to this, there was a federal shift in housing policy away from funding low-income housing (Angotti, 2007).

Through the Alternate Plan for Cooper Square, The CSC had fought and won for the preservation of their neighborhood. The buildings that had been slated for removal under Moses’ original urban renewal plan remained. However, these buildings and their tenants and owners suffered through the fiscal crisis. Landlords across the city who were unable to pay taxes, collect rent, and maintain their buildings, gave up thousands of units of multifamily housing units. In this Lower East Side, this totaled around 11,000 units occupied by low-income tenants (Starecheski, 2016). Moreover, the buildings within this specific urban renewal area suffered from “planner’s

blight,” meaning their owners abandoned them out of fear of eminent domain and an uncertain future. (Angotti, 2007). All in all, this widespread property abandonment left tenants to fend for themselves.

Throughout this period, squatters and homesteaders were naturally particularly active in the Lower East Side and other neighborhoods facing such tumultuously living conditions. Much of the in-rem housing, taken by the City for non-payment of taxes, was located in and around the Cooper Square area. These buildings faced a few different outcomes. First, some in-rem buildings were vacated and demolished or sold to outside developers. More commonly, buildings were disposed of by the City through the Tenant Interim Lease (TIL) program. The Urban Homesteading Assistance Board (UHAB) helped many Lower East Siders take ownership of their buildings through the TIL Program (UHAB, 2022). Finally, some buildings in the Cooper Square Committee’s focus area eventually became a part of a mutual housing association and subsequent community

land trust.

Taking Community Control of the Lower East Side

As real estate speculation became to grow after the fiscal crisis and into the 1980s and 1990s, the Cooper Square Committee wanted to do more than just acquire units from the City. The CSC aimed to stopping displacement and preserving existing housing in the Lower East Side, which would mean more community-control of both land and property. Ultimately, the CSC achieved this through both tenant advocacy and protection as well as land and property ownership.

The first way in which the CSC assisted with resident and community-control was through tenant protection. Frances Goldin, Cooper Square’s main organizer for decades, had been a founder and leading activist in the Metropolitan Council on Housing, which was the city’s largest tenant organization. Goldin guided Cooper Square in helping tenants organize to get the City to provide services for the

in-rem units. They also helped tenants fight evictions. (Angotti, 2007). As the CSC found themselves and their residents taking more and more responsibility for their buildings, they sought to increase their property ownership and development.

This brought the CSC to their second was of creating community-control: property and land acquisition. Despite struggling through the financial crisis of the 1970s and shifting priorities around urban renewal, the CSC was able to contribute to the development of a housing project for the first time in 1984, using project-based Section 8 vouchers to create low-income units (Angotti, 2007). After the, in 1990, the CSC made major advancements in community-control by strengthening their bond with the city through the administration of Mayor David Dinkins, New York’s first Black mayor. Mayor Dinkins was from Harlem, a neighborhood in allyship with the Lower East Side and their fight for low-income housing and community control of vacant land. (Angotti, 2007). With

the help of this strong relationship, the CSC was able to form the Cooper Square Mutual Housing Association in 1991. The Cooper Square MHA, as its generally known, was formed with the purpose of managing the low-income housing in the Cooper Square urban renewal area that was once owned by the City. Under Mayor Dinkins’ administration, the Department of Housing Preservation and Development (HPD) agreed to use HUD and City capital funds to renovate the 19 buildings. From there, HPD would transfer management of the buildings over to the MHA (Cooper Square Mutual Housing Association, 2022). The MHA has a central management covering all the buildings and is governed by a board made up of two-thirds tenants and one-third appointees of the Community Land Trust (Angotti, 2007). Today, the Mutual Housing Association (CSMHA) manages nearly 400 low-income apartments in 23 formerly city-owned buildings, mainly on East 3rd and 4th Street between Second Avenue and the Bowery.

Forming a Community Land Trust

The Cooper Square Community Land Trust was founded at the same time as the MHA (Angotti, 2007). A few years later, in March 1994, the land trust was officially incorporated as the Cooper Square HDFC Community Land Trust (CLT), Inc. (Cooper Square MHA, 2022). The main purpose of forming a CLT was to acquire the land upon which the buildings managed by the Cooper Square MHA sat. At the time, 13 East 3rd Street- one of the city-owned buildings that was going to be renovated and transferred to the Cooper Square MHA- poised a unique opportunity. The Cooper Square MHA could create a land trust and designate it as the holding company owning the parcel of land. Once formed, the CLT would lease its land to the Cooper Square MHA. By structuring the acquisition in this manner, the Cooper Square MHA could ensure that this housing would remain permanently affordable. The building could never be re-sold at a project with the City (HPD) stopped monitoring and overseeing the buildings in the area, as was the case with

other buildings transferred to residents during the TIL program (Cooper Square MHA, 2022).

To ensure democratic governance between the MHA and the CLT, the Cooper Square CLT is comprised of a nine-member tripartite Board of Directors. Three individuals are members of the Cooper Square MHA HDFC cooperatives, three individuals are representatives of local community-based housing or social service organizations, and the final three members are city-wide housing or technical assistance professionals such as urban planners or housing policy experts (Cooper Square MHA, 2022). By combining the protections and control guaranteed by both a community land trust and a limited-equity cooperative, the Cooper Square MHA has ensured the preservation of affordable housing in perpetuity.

The Future of Cooper Square and the Lower East Side

It took over two decades to see the entire

urban renewal Plan for Cooper Square implemented. The construction of mixed-income housing and community facilities on the remaining vacant lots in the Cooper Square area continued well into the 2000s. The most recent housing development supported by the CSC is mixed-income, providing both market-rate and affordable housing. Even with this addition of higher cost apartment, about 60% of all housing in the Cooper Square urban renewal area is below-market rate. Rents are typically feasible for residents making around 50% of the Area Median Income (Angotti, 2007). Decades of advocacy and planning has paid off, but the fight for permanent affordability still continues. Patterns of gentrification, displacement, and wealth disparity have only worsened since the 1990s. Still today, the Cooper Square MHA and CLT face ongoing challenges and dilemmas around initiated and sustaining community-controlled housing.

**Part II:
Community Controlled
Housing Today**

Community Land Trusts in New York City Today

In the past decade, interest in community land trusts (CLTs) has spiked, particularly in high-cost cities like New York. Much like the fiscal crisis of the 1970s, the 2008 market crash and subsequent economic recession led to an increasing need for affordable housing. This need, coupled with a dissatisfaction with the public and private rental market, has led to this interest in CLTs and other forms of community-controlled housing. CLTs have been promoted by housing

and urban policy organizations, large philanthropy groups, and the Federal Reserve (Mironova, 2014). Because a CLT is inherently community-driven, it has a certain level of flexibility and adaptability to local market conditions. As politicians, policy makers, and planner attempt to find solutions to our housing affordability crisis, the CLT model is a promising solution to issues of disinvestment, gentrification, displacement, and foreclosure (Mironova, 2014).

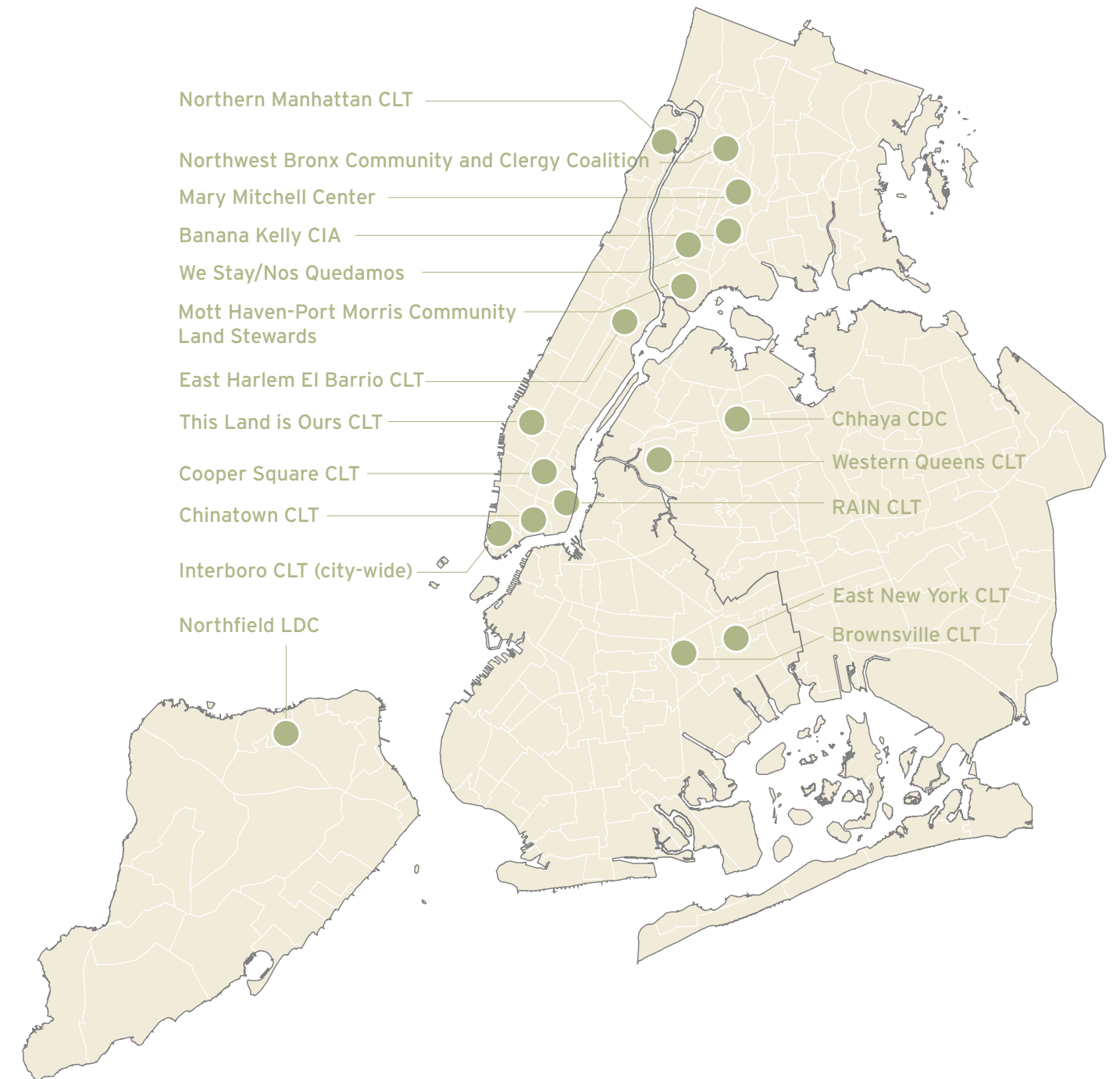


Image Source: New York City Community Land Initiative

In New York City, Picture the Homeless (PTH) — an organization founded and led by homeless and formerly homeless New Yorkers — was foundational in identifying the CLT model as a potential tool for addressing the severe shortage of permanently affordable housing that is within reach of extremely low-income people. PTH and its supporters advocated for CLTs as early as 2004 (Mironova, 2014). Like the activists shepherding the Cooper Square Committee and ultimately the Cooper Square MHA in the 1980s and 1990s, Picture the Homeless wanted to highlight the disconnect between the city’s vacant property and the exponential increasing population of New Yorkers experiencing homelessness and overcrowding. In 2011, PTH counted vacant lots and buildings in one third of the city’s community boards (Mironova, 2014). Working with other non-profit organizations and research institutions, PTH has provided years of advocacy to educate the public on CLTs as one solution to our housing and homelessness crisis.

Since PTH first focused on the revival of the CLT model, The New York City Community Land Initiative (NYCCLI) has championed the cause. NYCCLI grew out of several parallel efforts. Representatives of PTH, along with the New Economy Project, Community Board 11 in East Harlem, and the Housing Environments Research Group at the CUNY Graduate Center convened at the Ford Foundation in 2012 to identify ways to promote the CLT model in New York City (NYCCLI, 2022). Within the past five years, this activism on behalf of PTH, NYCCLI, and other CLT advocates has opened conversation and shifted priorities at the local government level. Eventually, the CLT organizing and formation that was happening elsewhere in the state, such as Rochester and Buffalo, made its way to the City, at least to some extent.

A series of small efforts throughout the past five years have advanced the potential of CLTs in New York. 2017 was a formidable year for CLT policymaking and organizing in New York City. Under Mayor Bill de Blasio, the Department of

Housing Preservation and Development (HPD) released a Request for Expression of Interest (RFEI), which called on groups to submit proposals detailing how they would develop and manage CLTs. With sufficient proven interest from nonprofit organization and developers, HPD would consider supporting and funding CLTs. In July of that year, the de Blasio administration received \$1.65 million in grant funding from Enterprise Community Partner for a variety of CLT projects (Savitch-Lew, 2018). By the end of the year, the City Council passed legislation that officially codified CLTs per City standards, which allows them to enter into regulatory agreements with HPD (Savitch-Lew, 2018).

The CLT movement experienced minor successes for the next several years and continues to grow their success to present day. In 2019, the city launched a Citywide CLT initiative, where the de Blasio administration committed to financing 3,000 affordable homes through CLTs or other shared-equity development models (HPD, 2021). In 2021, amidst the

COVID-19 pandemic, the City Council awarded \$1.5 million to support CLTs organizing across the five boroughs. (New Economy Project, 2021). This monetary commitment was coupled with more neighborhood-focused efforts to initiate CLTs, such as the Edgemere Community Land Trust RFEI in Edgemere, Queens. This RFEI was HPD’s first competitive request requiring the use of the CLT model (HPD, 2021). Additionally, the East Harlem El Barrio CLT struck a deal with the City to acquire four parcels and properties to development into affordable housing (HPD, 2021), which was agreed upon after the CLT agreed to partner with experienced developers and affordable housing service providers. Despite increasing uncertainty around the residential real estate market during the pandemic, the CLT model proved to be of interest to the City and especially low and middle income New Yorkers.

While there continues to be a clear interest from the City to advance CLT organizing, the financial commitment is relatively modest compared to the overall budget.

The \$1.5 million in discretionary funding from City Council in 2021 worked out to be about \$98,000 per CLT (Abraham 2022), which was enough to hire one staff member and cover modest administrative costs. This year, CLT advocates are asking for a total of \$3 million in funding from the new administration of Mayor Eric Adams (Abraham 2022). Organizing efforts remain strong among CLTs across all five boroughs, but it is not yet clear how the Adams administration will prioritize CLT advancement.

As of 2022, more than 15 CLTs are organizing across New York City (New Economy Project, 2021), primary in low-income neighborhoods, neighborhoods of color, and neighborhoods experiencing gentrification. In addition to the Cooper Square CLT formed in the 1990s, the East Harlem El Barrio CLT and the Interboro CLT own land. Other CLTs, such as the Western Queens CLT and the Bronx CLT (an offshoot of the nonprofit Northwest Bronx Community and Clergy Coalition) are working to acquire specific vacant properties in their neighborhoods.

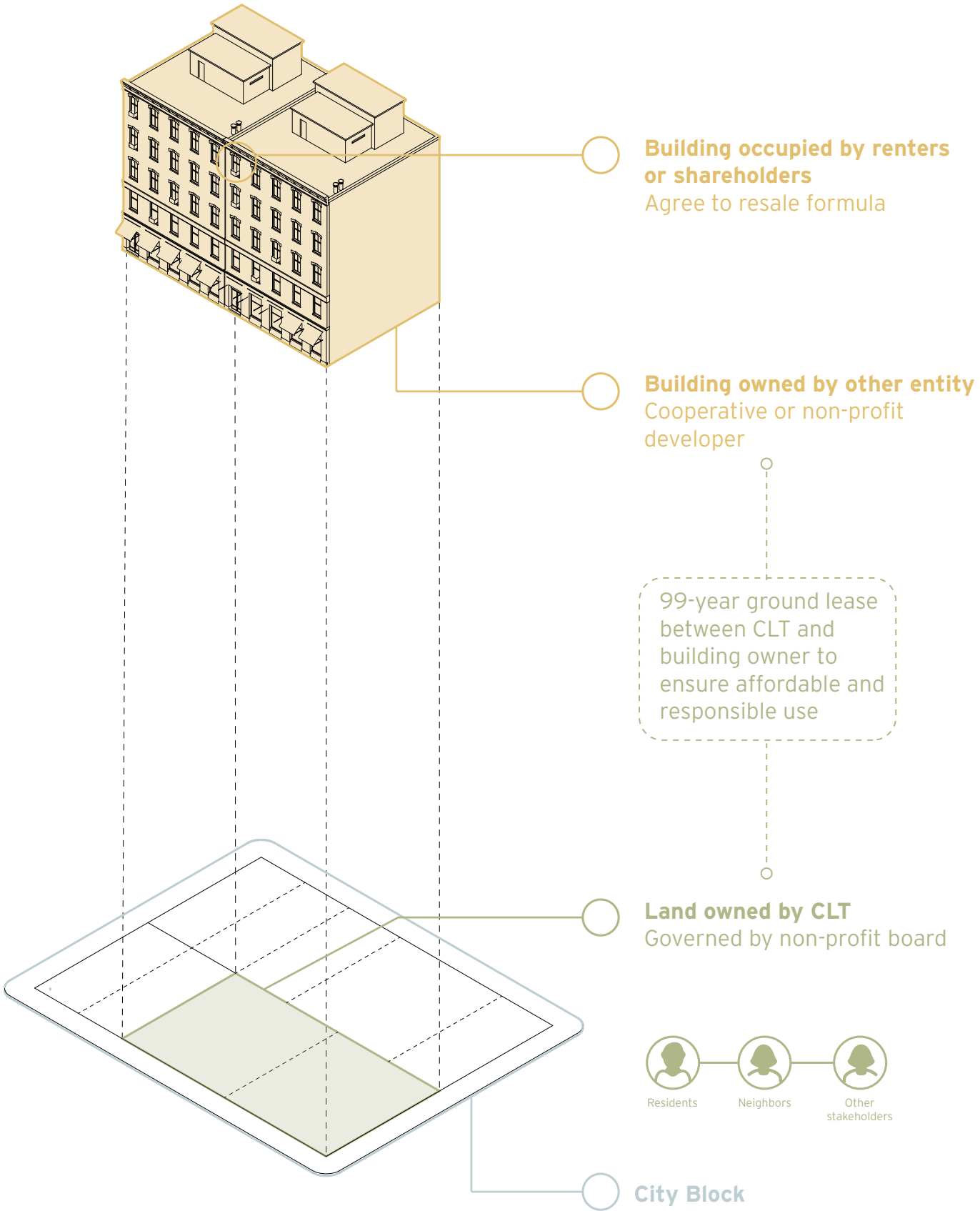
(Abraham, 2022). Representatives from HPD are optimistic about CLTs acquiring more land once they are able to partner with experienced housing developers. Just as the Cooper Square MHA and CLT fought for community-control amidst skyrocketing speculation and displacement, CLT today face an intensely competitive housing market. Despite these challenges, community members remain committed to growing this form of community-controlled housing.

Top right: Rally for CLTs (New Economy Project)

Bottom right: East New York CLT members (East New York CLT)



Ownership Structure of Community Land Trusts



The organization of the Cooper Square CLT and other functioning CLTs throughout New York City are good examples of the contemporary urban CLT ownership structure. This thesis defines a community land trust as multi-stakeholder organization that owns land for the permanent benefit of the community and sells or rents homes with various restrictions in order to maintain long-term affordability.

A CLT landowner is almost always a nonprofit community-based corporation, committed to acquiring multiple parcels of land throughout a targeted geographic area. The intention of this land acquisition is to retain ownership of these parcels forever (Davis, 2006). CLTs exist in urban, suburban, and rural areas, so the buildings on CLT land can include single-family homes, rental buildings, condos, co-ops, and mixed-use structures with commercial or office spaces (Mironova, 2014). In the case of New York City, CLTs house limited-equity cooperatives or affordable housing rental buildings.

CLTs lease land to property owners through long-term ground leases, which typically run for 99 years. Again, if the CLT is focused on housing, these property owners are almost always affordable cooperatives or another affordable housing providers. The long-term ground lease between the CLT and the property owner ensures affordable and responsible uses. The affordable housing on a CLT can be occupied by renters, homeownership, or cooperative shareholders who agree to a resale formula. This resale formula helps to ensure permanent affordability because it ensures that homes are rented or sold at a below-market price to a buyer or renter who meets agreed-upon income-eligibility requirements (NYCCLI, 2021).

When property on a CLT is sold, the deed to the building is conveyed to a new owner alongside this resale formula. However, the deed to the land always remains with the CLT (NYCCLI, 2021).

Limited Equity Cooperatives Today

Today, New York City has the highest presence of limited-equity cooperatives in the nation. While the true number of remaining limited-equity cooperatives is difficult to track and sources report different amounts, UHAB and HPD report that there are around 1,100-1,200 limited-equity cooperative buildings throughout the City (Brey, 2019). There are two types of limited-equity cooperatives in New York: Mitchell-Lama co-ops and Housing Development Fund Corporation (HDFC) co-ops (UHAB, 2018).

Mitchell-Lama Cooperatives

The city's first limited-equity cooperatives were constructed under New York State's Limited Profit Housing Companies Law, commonly known as Mitchell-Lama for the legislators who sponsored it (Urban Omnibus, 2018). Targeted at the middle class, the 1955 Mitchell-Lama law allowed developers to receive lower interest rate mortgages from the state or city in exchange for limits on profits, originally six percent. After a set period of time, originally 35 years, buildings could buy



Image Data Source: Urban Homesteading Assistance Board

out of the limited-equity program. The program produced around 140,000 units of housing across 269 buildings and ended in the 1970s. Half of the apartments produced under the Mitchell-Lama law were affordable rentals and the other half were limited-equity cooperatives (Urban Omnibus, 2018). While the Mitchell-Lama no longer produced new units of housing, 98 buildings remain and continue to influence the affordable housing landscape of New York City. The ability for Mitchell-Lama developers and cooperative members to buy-out of their affordable housing status is an important distinction from other limited-equity and affordable homeownership options throughout the City. Additionally, the robust cooperative boards managing thousands of units in Mitchell-Lama buildings play an important role in housing politics. These co-op boards have a close relationship with HPD and contribute to decision-making processes and regulations related to affordable housing. Mitchell-Lama cooperatives are heavily regulated but also influential

withing city government, which is much different than HDFC cooperatives, the other form of limited-equity co-ops in New York.

HDFC Cooperatives

HDFC cooperatives were formed in the 1970s and 1980s under the Division of Alternative Management Programs (DAMP) of the City's housing agency. The 1978 Tenant Interim Lease (TIL) program disposed of city-owned property to qualified Tenant Associations for \$250 per share or apartment (HPD, 2022). This history explains the HDFC co-op housing stock today, which tends to be older, small to mid-sized buildings in neighborhoods that once experienced disinvestment and property loss. Many of the original HDFCs are clustered in neighborhoods in Lower Manhattan, Harlem, the South Bronx, and Northeast Brooklyn. The TIL no longer exists, but other city sponsored programs such as the Open Door Program and the Affordable Neighborhood Cooperative Program, exist to fund new HDFC co-ops (HPD, 2020). Through these programs,

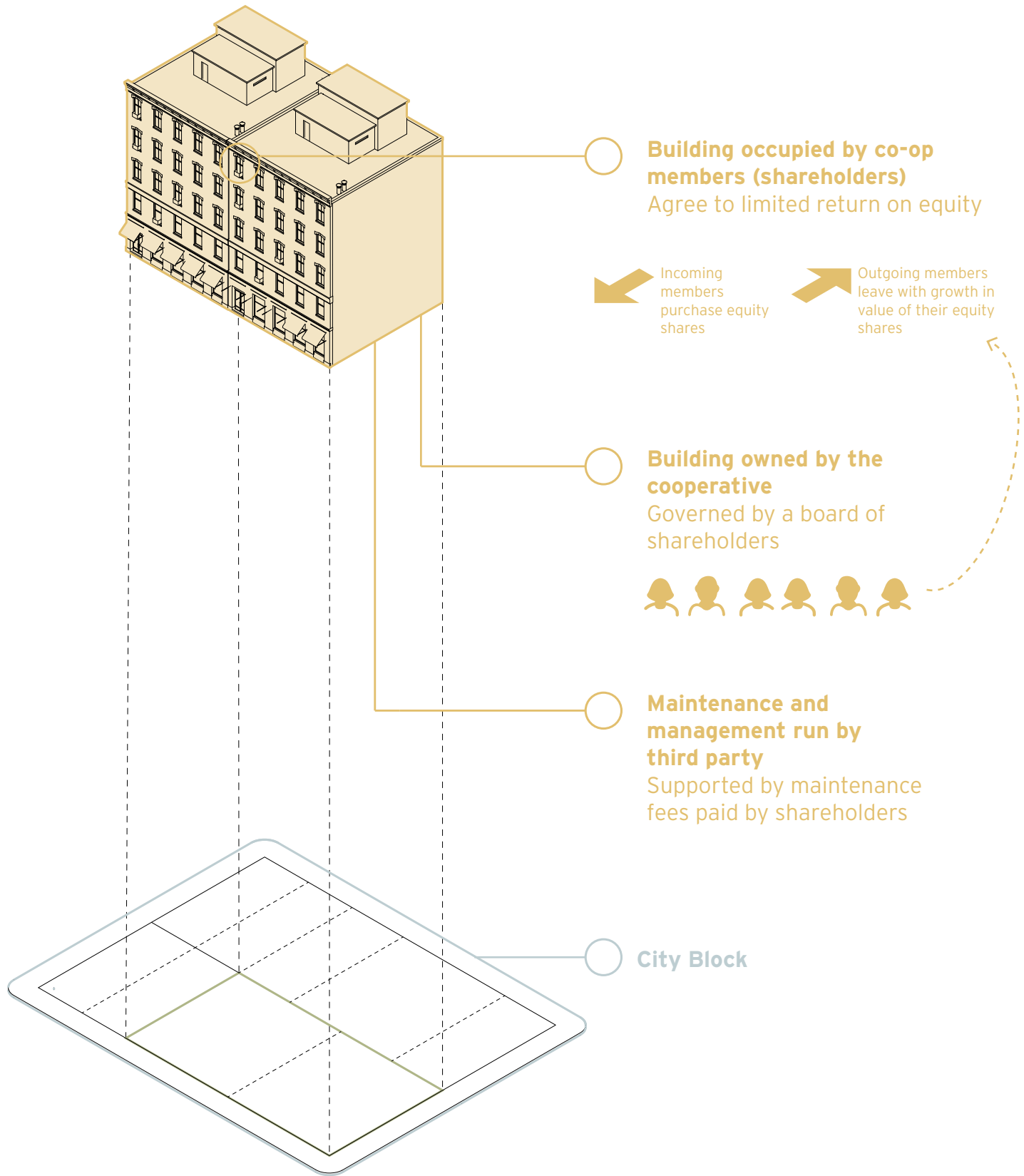
the City shows its continued commitment to affordable homeownership and community-controlled housing.

While the landscape of HDFC co-ops has altered dramatically over the past few decades, many of the original co-ops still exist and require a certain level of assistance and attention. In addition to new construction, the city also finances and provides tax exemptions for the rehabilitation and stabilization of HDFC co-ops (HPD, 2022.) Since the DAMP and TIL program of the 1970s, many HDFC co-ops have not survive: they were lost to foreclosure (Brey, 2019). Additionally, many of the older co-ops that remain have struggled to keep their properties maintained. Approximately 270 HDFC co-ops are considered to be “distressed,” meaning they have high levels of debt and disrepairs and face the threat of foreclosure (UHAB, 2020). Groups like UHAB are integral to the continued survival of these HDFC co-ops; they offer technical assistance and help finding loans and grants to fund repairs and maintenance. This helps stabilize co-ops

so that low- and moderate-income owners can stay in their homes (Brey, 2019).

Because of their small scale (in comparison to the total number of housing units in the City) limited-equity co-ops, particularly HDFC co-ops, remain somewhat of a mysterious housing tenure for most New Yorkers. The relationship with HPD and the city at large (or lack thereof) plays an important role in the ongoing challenges and opportunities that limited-equity cooperatives face.

Ownership Structure of Limited Equity Cooperatives



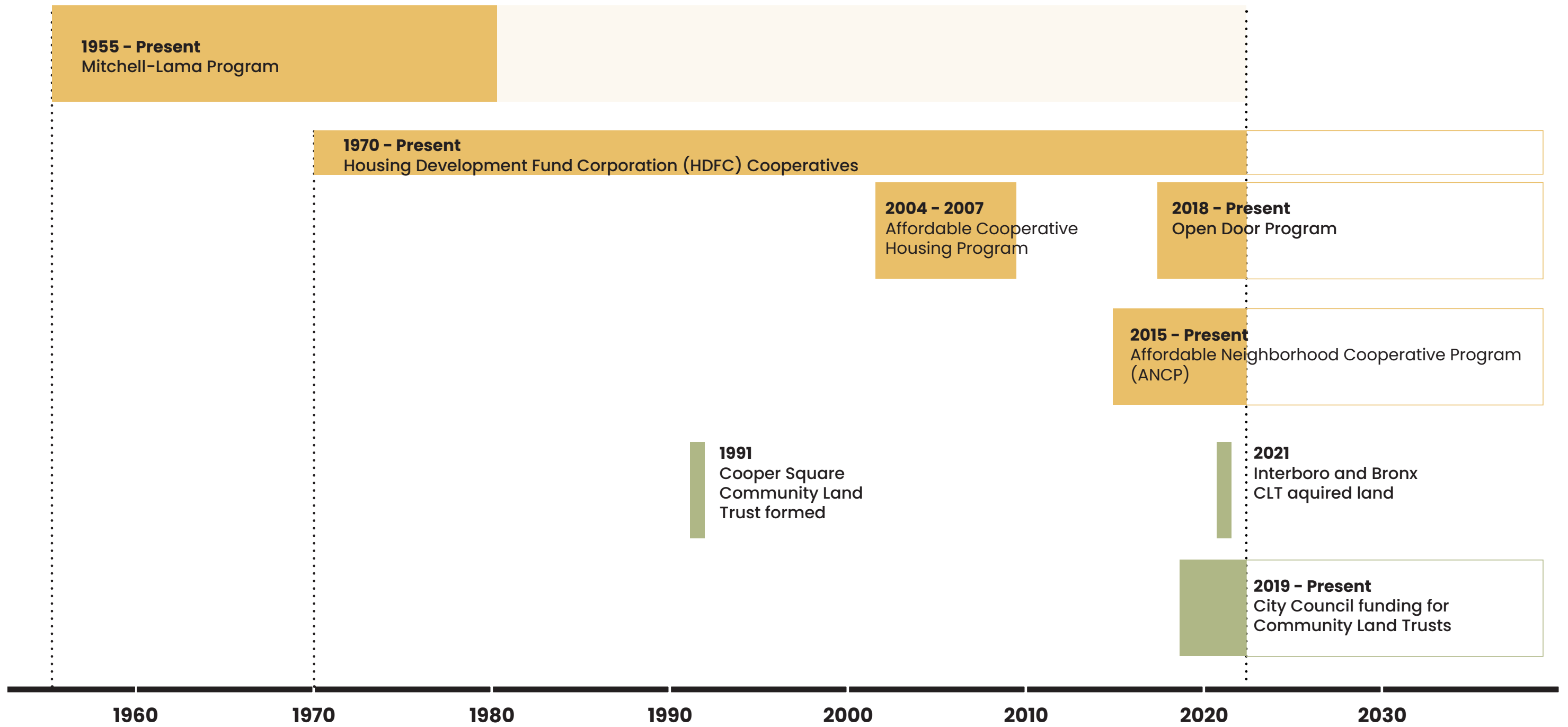
As with any housing cooperative, the building is owned by the cooperative corporation. Initially, a cooperative corporation obtains a “blanket mortgage” to acquire or rehabilitate a limited-equity co-op, using the entire property as security. By using the whole property as collateral, the shareholders (or residents) can obtain financing that they likely wouldn’t be able to as individuals. They can also obtain share loans for their units to cover the purchase price (Mironova, 2014).

The cooperative is democratically governed by a board of shareholders, or residents, who vote on decisions that affect the building and cooperative as a whole. The board also manages monthly maintenance fees, which shareholders pay to cover the common elements of the building. These can include the mortgage, real estate taxes, insurance, repairs, and fuel. In New York, limited-equity co-ops benefit from reduced real estate taxes in exchange for following income and resale restrictions, among other governance restrictions (HPD, 2022).

Incoming shareholders (or residents) are able to purchase shares below market value and pay relatively low monthly maintenance fees because of these reduced real estate taxes and caps on income and resale restriction. When residents their shares, they receive a limited return on their equity, in adherent with the resale restrictions. The return on equity is typically capped at a certain percentage that is designated by the City and the cooperative. This ensure that the cooperative shares remain affordable.

While Mitchell-Lama co-ops are historically large developments, HDFC co-ops tend to be of a smaller size, from three to 230 units. This makes self-governance potentially challenging, but allows for a sense of greater control and autonomy as a self-functioning community.

City Sponsored Programs



Part III: Challenges and Opportunities

Challenges & Opportunities

Through their rich decades-long histories in New York City, community land trusts and limited-equity cooperatives have faced a myriad of ongoing dilemmas. In present day, both forms of community-controlled housing face new challenges related to our ongoing affordable housing crisis, the COVID-19 pandemic and subsequent economic depression, and racial injustices. This thesis seeks to understand what challenges exist that inhibit housing organizations from initiating and sustaining community-controlled housing in the city. By analyzing these challenges, we can also understand what opportunities exist for local government to help grow community-controlled housing in the City.

Community land trusts and limited-equity cooperatives experience similar lifecycles as they develop and grow. In short, this lifecycle consists of six actions:

1. Organizing a community around housing: Community-organizing is the first step in creating community-controlled housing. For these two models,

the housing “community” is often a group of tenants or residents of urban area, neighborhood, or sub-neighborhood.

2. Acquiring land or property: Housing organizations can acquire land and property in a variety of ways. Most often they purchase it off the open market with support or subsidy, receive it at reduced cost from the City, or receive it as an in-kind donation from third-party supporters.

3. Financing the development or rehabilitation of housing: The development of community-controlled housing can occur through traditional real estate financing mechanisms. It may also include subsidies, grants, and loans that are specific to limited-equity cooperatives and community land trusts.

4. Governing the housing: While governance structures vary between different models of community-controlled housing, they all include some level of democracy. The housing community works together, through a representative body, to make decisions that affect its

buildings and residents.

5. Sustaining the health of the building and community: Community-controlled housing organizations must find solutions to maintaining their buildings through the length of their intended life. These communities must also ensure their governance structures and organizing principles are sustainable.

6. Preserving affordability in perpetuity: Integral to community-controlled housing is the ability to maintain affordability levels in perpetuity. With inflation and rising costs of living, continued maintenance fees, and other ongoing costs necessary to sustain community-controlled housing, preserving affordability for decades often becomes a challenge.

Different challenges and opportunities arise during each of these six stages of this community-controlled housing lifecycle. In the first part of this section, I will share overarching challenges that are shared between both community land

trusts and limited-equity cooperatives in New York City. From there, I will address challenges that are specific to each model. In the second part of this section, I will share overarching opportunities to grow community-controlled housing. While these opportunities are related to the challenges that my research has identified, they are not meant to be “solutions” to the “problems” addressed in part one. Many researchers understand all of these challenges and opportunities to be ongoing dilemmas that have influenced the creation, or lack thereof, of community-controlled housing in cities like New York.

Shared Challenges

Initiating and sustaining community-controlled housing is particularly challenging because the key contributors involved in these types of housing—the government, the community, and the individual—have competing priorities. These three groups of key contributors are all trying to maximize multiple goals around varying levels of control, investment, and affordability. For example, the government has several sets of priorities—at the federal, state, and local government—around subsidizing affordable housing while maintain some level of control. These priorities are different from those of the community itself, be it the neighborhood or sub-neighborhood, the block, or the building. Housing communities often prioritize affordability but are also concerned about control, self-sustainability, decision-making power, an autonomy. Finally, these community priorities are often different than those of the individual household or resident, who may be concerned about their personal economic security, investment, and control.

To better understand these competing goals and priorities, I interviewed key contributors and conducted documentary analysis. My research finds that community land trusts and limited-equity cooperatives in New York City share three main challenges. First, the high cost of land and property makes autonomous acquisition nearly impossible. Second, strict regulatory agreements with the City are often necessary to ensure affordability but controversial among residents. And finally, a conflicting need to preserve affordability while ensuring economic mobility and wealth-building makes long-term success difficult for some community-controlled communities.

High Cost of Land and Property Acquisition

The first challenge is, unsurprisingly, the extremely high cost of land and property in New York City. Acquiring land or property remains nearly impossible for community-controlled housing organizations without support from the government or a third-party such as a foundation or developer.

Until early 2022, when residents in the Bronx were supported by UHAB and a private foundation to purchase their building, not a single limited equity co-op had been acquired without funding from the city. Even with city support, only 11 rental buildings have converted to a HDFC co-op over the past five years (Kaysen, 2022).

This challenge of high-cost land and property is not uncommon for any type of urban affordable housing development; developers almost always rely on government subsidies and grants to fund the construction and rehabilitation of below market-rate housing. However, this reliance on public or private support is particularly important to assessing the foundation of community-controlled housing. Returning to this thesis's original definition, housing is community-controlled when members are involved in structuring, ownership, and regulation of their homes. When a housing organization receives substantial support from the government, a developer, or a foundation to buy land or property, this can remove

it from the speculative market. However, this financial support calls into question the true level of ownership and control that these communities have over their homes.

Controversial Regulatory Agreements and Partnerships with City Government

The second challenge that both models of community-controlled housing face is related to managing City regulation, control, and partnerships. In order to receive financial and organizational support from the City, limited-equity co-ops and CLTs must enter into formal Regulatory Agreements with the Department of Housing Preservation and Development (HPD). These agreements work to preserve true affordability by mandating income restrictions for new residents, asset restrictions, and caps on sales prices. (HPD, 2016). The agreements also require co-ops to report on the financial and physical health of their buildings. These Regulatory Agreements tend to be highly controversial, especially among long term community-controlled

housing residents. Many residents who have contributed to their community-controlled homes for decades do not wish to be beholden to bureaucratic rules and regulations.

The challenge of managing relationships and regulations with the HPD and the city at large speaks to the competing priorities of key contributors to these housing models. Again, the definition of community-controlled housing asserts that community members are involved in the regulation of their homes, which this challenges calls into question. While the city's strict protocols and regulatory agreements help ensure permanent affordability, they potentially reduce the autonomy and decision-making ability of the residents and community.

Restrictions on Wealth Building and Economic Mobility

The last challenge that community land trusts and limited-equity co-ops face is the conflict between their goal of maintaining permanent affordability

while also ensuring economic security and mobility for residents. My research finds that community-controlled housing members live in these homes for a varying reason. In an interview with Next City, Ann Henderson of UHAB says:

“In most buildings, the shareholders have a deep, deep sense of ownership... it's not based on 'how much money I've invested' and 'how much I'm going to sell the apartment for.' It's, 'I lived through the abandonment of the sixties and seventies.’”

While some residents feel a deep sense of ownership in terms of permanence and stability, other residents do prioritize a return on their financial investment. Housing organizations and HPD are continuously working to strike a balance between shareholders who want to be able to sell their units and recognize significant financial gains, and those who want to limit sales prices to maximize ongoing affordability (HPD, 2016). Because this housing exists in communities that have experienced disinvestment since redlining

and urban renewal, the city has a duty and obligation to ensure economic mobility and community wealth building .

In the next section, I will detail more specific challenges that affect community land trusts and limited equity cooperatives individually. There are challenges related to each of the six phases of the community-controlled housing lifecycle. Ultimately, these challenges all tie back, in some way, to the three dilemmas outlined above.

Challenges Facing Community Land Trusts

Organizing

New York City neighborhoods have been organizing themselves to form community land trusts (CLTs) since the 1980s and 1990s, when the Cooper Square Mutual Housing Association fought for control over land in the Lower East Side (Cooper Square MHA, 2022). While the city's first two CLTs—the Cooper Square CLT and the RAIN CLT—were formed in the 1990s (Urban Omnibus, 2018), there has been little development of new CLTs. Over the past several decades, CLT organizers have faced challenges that are very similar to those of any grassroots or non-profit organizations working towards the betterment of a community or neighborhood group. This means that while many communities have successfully organized around CLTs, it is a slow and challenging process to receive formal commitment and acquire land or property. Throughout my interviews, I found that organizers face challenges related to knowledge sharing, capacity building, and prioritization when

attempting to form a CLT.

For many New Yorkers, CLTs are relatively unknown. While the term has gained familiarity in the housing and community development world, it is often difficult to describe the specific mechanisms and intentions of the model to a wider audience. Community organizers are faced with the challenge of sharing their knowledge of and expertise on the land trust model. For organizers who believe that CLTs are promising ways to secure permanently affordable housing, there is work to do around educating people why this model is better than more familiar ones, such as rent-stabilized apartments or public housing.

The second main challenge that CLT organizers face is a lack of time and capacity. In young organizations like the Western Queens CLT, most organizers, activists, and administrators contribute on a very limited part-time or volunteer basis. While recent New York City Council discretionary fundings has allocated money for CLT capacity

building, all CLTs continue to be understaffed and under-resourced. One representative from the Western Queens CLT mentioned:

“We’re overloaded with work all the time, we have so many things on our plate. We just hired our first part-time staff member are like just literally now... she’s going to be a huge help because now we’ll have somebody who can actually focus on this [on a paid basis].”

In addition to communities navigating knowledge sharing and limited resources, CLT organizations are continuously faced with reevaluating and renegotiating their priorities based on other community needs. Many CLTs have organized for five to ten years before acquiring land and developing housing. Meanwhile, community needs and desires can shift from year to year, even month to month. Neighbors can and have debated issues of building type and use, affordability levels, open space, and other needs outside of the built environment. The primary revaluation over the past two years was,

unsurprisingly, spurred by the COVID-19 pandemic. New Yorkers, hardest hit by COVID in the first several months of the United States outbreak, had an interest and obligation to focus on issues of safety and public health. In the case of affordable housing, that meant helping community members to pay their existing rent and mortgage, not creating new ones. As one lead organizer in Queens shared:

“There was all this excitement [about our CLT] in January 2020. Then March came and that was gone. We all kind of stopped and just tried to make sense of reality. The remainder of 2020 was basically us switching to mutual aid mode.”

Shifting priorities are a common difficulty for communities interested in initiating a CLT and make their first two challenges—around knowledge and capacity building—even more difficult. The challenges associated with community organizing, the foundational first step in this housing model, are a substantial reason why so few CLTs have fully formed.

Acquiring Land

Most often, community land trusts are committed to acquiring multiple parcels of land throughout a targeted geographic area. In the city known to be one of the least affordable housing markets in the United States (Rental Hope Affordability Index, 2022), it is no surprise that CLT organizations face some of their biggest challenges when it comes to acquiring land or property. Through interviews, I learned that CLTs face three main challenges related to the acquisition of land. First, plainly put, land in New York City is extremely expensive compared to the rest of the county. Related to the high cost of land is the fact that CLTs lack the technical experience and resources to compete with private real estate developers. Finally, CLTs face challenges related to acquiring city-owned land. CLTs currently receive support in all three of these areas, particularly through the New York City Department of Housing Preservation and Development (HPD) and partnerships with real estate developers, but the market continues to

outpace their ability to acquire real estate.

While the high cost of housing in New York City may be apparent to all, the effect of the unique real estate market on CLT knowledge sharing and development is an overlooked aspect that hinders CLT progress in the City. The rarity of large-scale land or property acquisition—other than by experienced developers—is a condition that sets New York City apart from other nearby cities who have functioning CLTs like Rochester and Buffalo. As one CLT organizer said:

“Land is so crazy expensive here. Rochester has an amazing CLT—and it’s challenging for them too—but imagine that price tag multiplied by ten. That’s what we have to face to be able to buy property and land.”

Ultimately, uniquely high real estate costs make it impossible for CLTs, or any other non-profit organization, to buy land on the open market without substantial financial support. Financial support from HPD is still a rarity and is only given

when CLTs have proven and sustained partnerships with experienced housing developers. CLTs are necessitated to rely on existing market drivers to have the finances necessary to acquire land and property. These acquisitions are the crucial first time in reaching their goal of developing permanently affordable housing on the land.

Difficulties around competing for land on the open market naturally lead to the possibility of CLTs receiving donated or discounted land. For decades, community-controlled housing advocates have called for the acquisition of city owned land. The Council also passed two bills requiring the city to take stock of, and report on, vacant land as well as property owned by HPD—measures that advocates believe will shed light on what properties could be potentially steered onto CLTs.

Overall, these challenges associated with land acquisition are not unique to community land trusts. However, because there are so few established

CLTs in the city, support for this land acquisition is infrequent and unreliable.

Financing the Development of Housing

Community land trusts’ reliance on the financial support of HPD and private developers leads to challenges related to the development of the affordable housing on the CLT. If and when a CLT is able to acquire land, they must navigate difficult development costs and secure partnerships with experienced developers. Interviewees I spoke with alluded to the clear challenges of high development costs as well as the necessity of finding development partners to mitigate these costs.

In 2021, the East Harlem El Barrio CLT was the first CLT to receive public land, capital financing, and startup support from the City in decades (HPD, 2021). Regarding this acquisition, one non-profit representative said:

“Maybe a CLT acquires land, but then how can there be enough financing to

develop [housing]? In the case of East Harlem El Barrio, the buildings that were passed to the CLT were in horrible condition. More money is needed to rehab the buildings and put them in good condition.”

According to HPD, the total cost for the rehabilitation is projected to be \$13.2 million. The financing for this project will be secured through a partnership with a non-profit developer, which HPD required before disposing of the land. Overall, the lack of precedents for CLTs in New York makes it difficult to establish the credibility that would allow for seamless financing.

Governing the Housing

The three functioning CLTs in New York City govern themselves in a manner that is typical for CLTs around the country. In order to ensure democratic community control, CLTs are run by a “tripartite board (Davis, 2006). This governance style allows for a variety of voices to be heard,

including the lower-income households that makeup such communities. CLTs present an opportunity for a particular neighborhood’s residents to advocate for housing and amenities that are truly “affordable” by their own definition. The tripartite board, a crucial component to a successful CLT, presents opportunities for equity but also challenges around decision making. Much like the challenges associated with community organizing, democratic governance leads to differing and shifting priorities.

Sustaining the Health of the Building and Community

The Cooper Square CLT is the only CLT in New York City that leases their land to an affordable housing provider. In this case, the long-term ground lease is with the Cooper Square Mutual Housing Association, who managed both affordable rentals and limited-equity cooperatives. Because this is the only example of functioning housing on a CLT, issues of building preservation and sustainability are limited. However,

much like the challenges facing HDFC co-ops, the Cooper Square CLT must maintain an older building stock. This is also the case with other CLTs who have recently acquired land: the land and property disposed of by the city are often old, distressed, contaminated, and in disrepair. CLTs must work with their land lessors to find solutions to high maintenance, repair, and preservation costs.

Preserving Affordability

The need to preserve permanent affordability is crucial to the ongoing success and sustainability of all CLTs. In New York, the CLT model was initially identified by Picture the Homeless as a tool to create housing that is within reach of extremely low-income people. As one advocate from the New York City Community Land Initiative (NYCCLI) stated, “we prioritize deeply, deeply affordable housing.” This priority makes CLTs slightly different from limited-equity cooperatives or other community-controlled housing that

aim to house a variety of low to middle income New Yorkers. While CLTs today have expanded their scope, many still prioritize housing extremely low-income individuals. Achieving deep affordability is extremely difficult when grants, loans, and subsidies target a wider range of affordability levels. The CLT ownership structure—a long term ground lease—is generally well suited to ensure some level of permanent affordability, but many CLTs will need to adjust their goals in order to acquiring land and enter into development partnerships.

Challenges Facing Limited Equity Cooperatives

Organizing

The first limited-equity cooperatives in New York City were formed through City and State sponsored programs: the New York State Mitchell-Lama Program of 1955 and the Division of Alternative Management (DAMP) Tenant Interim Lease Program of 1978. Today, limited-equity cooperatives are not typically formed through direct partnerships between the city (HPD) and building tenants. In some cases, HDFC new cooperatives are developed by non-profit partners through the support of city-sponsored programs and shares are sold to new members. That path to limited-equity co-op organizing, in this case, is straightforward. Alternatively, existing rental properties can be converted into limited-equity cooperatives by current tenants. (Local Housing Solutions, 2022). In the past five years, only 11 buildings in New York City have been converted to limited equity (HDFC) co-ops (Kaysen, 2022). My research focuses on the challenges associated with this tenant organizing, buy-out, and acquisition

process. Initiating this process is difficult because there is no direct or definitive path.

Much like community members who are interested in organizing a CLT, tenants who are interested in buying their building face challenges related to time, capacity, and relationship building. To understand the process of organizing with the end goal of cooperative ownership, we can look at the residents of 700 E 134th Street in the Bronx, who successfully gained community control of their housing in February 2022.

The process of organizing 700 East 134th Street has taken five years and is still ongoing. The tenants in this 21-unit building first began organizing in response to their landlord's attempt to deregulate their apartments and drive up the rent prices. They formed a tenant association and began organizing with community representatives from a non-profit called TakeRoot Justice. The tenants contacted UHAB in 2018 to explore the possibility of converting their

rental building to an HDFC co-op. After years of organizing, the tenants were able to use their legal fight to secure their rent stabilization protections to push their landlord to sell them the building. Once the tenants can successfully take ownership, their building will be converted into an HDFC co-op (UHAB, 2022). The success of 700 East 134th Street is triumphant but rare. Community organizing requires significant time and resources and is difficult to facilitate when connection points are limited.

Acquiring Land and Property

Limited-equity cooperatives typically acquire, or take ownership of, their property through the support of New York City government programs. This reliance on government support and assistance poses challenges because it requires communities and tenant organizations to adhere to City guidelines and manage bureaucratic processes.

While property acquisition and ownership are possible without government support,

it is uncommon. The case of 700 East 134th Street is the first in which a tenant association was able to initiate an HDFC co-op conversion without the aid of a government program (UHAB, 2022). Instead, tenants worked with UHAB to secure funding from a private family foundation to cover the acquisition of the building. The residents of 700 East 134th Street have proven that acquiring property outside traditional routes is possible, but it requires years of assistance and coordination with non-profit organizations and foundations. Support from private foundations is not always welcomed, particularly for community members with certain ethics or political agendas. Additionally, without a clear and efficient process for acquisition, tenant organizations may lose interest and capacity in buying out their building. While city programs and robust non-profit organizational support give LECs more pathways to property acquisition than CLTs, it is still a lengthy and unclear process.

Financing & Sustaining the Housing Development

Limited-equity cooperative, both new and old, face challenges around sustaining their buildings through the length of their intended life. Per the nature of their affordable housing status and because of tax incentives given to co-ops by the government, co-op members pay relatively low maintenance fees. Limited financial reserves mean that co-ops must be resourceful and discretionary about when and where they use their funds. Additionally, the older co-ops that were formed several decades ago are often in disrepair and face substantial maintenance needs. In an interview with Next City, a representative from UHAB stated that:

“The reality is that the city sold these unrenovated buildings to the lowest-income people in the city of New York and said, ‘Bye, have a nice life.’”

Government funding exists—such as HPD’s Green Housing Preservation

Program (GHPP)—but is fairly limited. Moreover, many older co-ops do not want to agree to Regulatory Agreements that would unlock these funding mechanisms.

Governing the Housing

Limited-equity cooperatives are community controlled because they are democratically run. A co-op’s Board of Directors is elected by its shareholders to make decisions about the co-op and is legally obligated to act in the best interests of the cooperative and its members (Urban Omnibus, 2018). The board is responsible for ensuring the financial well-being of the coop, as well as compliance with the law and regulatory restrictions placed on the property, including income, re-sale and subletting restrictions (HPD, 2022). This democratic governance strategy can lead to internal challenges related to capacity as well as external challenges related to third party intervention.

Many co-ops, particularly HDFC co-ops, are small and have a Board of Directors

with capacity constraints. According to UHAB, HDFCs house mainly people of color under 50% to 120% of the area median income. Most HDFCs are run by older women of color. Up to half of HDFCs in the City have a majority of residents that speak Spanish at home (UHAB, 2022). These co-ops can receive technical assistance from UHAB and other non-profit supporters, but governance is still a challenge when residents have other full-time jobs and life obligations.

Preserving Affordability

The need to simultaneously protect existing limited equity cooperative residents while also ensuring long-term affordability for future residents has led to some of the most challenging decision-making within the past five years. The issue of preserving affordability has led to a series of proposed interventions by the Department of Housing Preservation and Development (HPD) on limited equity co-ops, specifically HDFC co-ops.

While most existing HDFC co-ops have income restrictions imposed by the city and/or the co-op board themselves, only some have resale price caps. This has led to a strange market in which HDFC co-ops are being sold to low-income, asset-rich households, such as households with family support, a trust fund, or retirees with substantial savings (Higgins, 2014). Selling to this type of buyer makes sense for co-ops, especially those in financial distress, since high down payments or all-cash offers can get the co-op back on steady financial footing. However, housing these middle-income and asset-rich New Yorkers do not fulfill the HDFC co-op model’s intention of affordable homeownership.

To solve this issue of preserving affordability and to make regulations and restrictions consistent among all HDFC buildings, HPD the city has proposed controversial new regulations. UHAB has opposed the draft regulatory agreement, offering alternate reforms to maintain the quality and affordability of these co-ops for future generations (Urban Omnibus, 2018).

Shared Opportunities

The challenges faced by CLT organizations and limited-equity cooperatives call for actionable and sustainable solutions. In this section of my thesis, I aim to understand what opportunities exist for local government to support the growth of community-controlled housing throughout New York City. While the challenges outlined in the previous section have been—and will continue to be—long-term dilemmas, these opportunities can help mitigate particularly challenging conditions that prohibit the creation and growth of affordable housing. Through my research, I found three main areas of opportunity to grow community-controlled housing: acquisition and financing, technical assistance, and wealth-building. Within each of these focus areas, opportunities exist that are unique to these two specific housing models as well as opportunities that could influence affordable housing more generally.

Policy Support for Acquisition and Financing

The first way that local government can support the growth of community-controlled housing is through support for land/property acquisition and financing. This can be accomplished by the city and state government supporting policy interventions that would make it easier and more affordable for community-controlled housing organizations to acquire property and finance the development housing.

One example of a relevant policy intervention is the Tenant Opportunity to Purchase Act, or TOPA. TOPA refers to a law that would give tenants the first right to purchase their apartment building, with City support, should it go up for sale (Meixell, 2020). The first TOPA was adopted in Washington, D.C., but New York and other cities around the United States have borrowed the name for their proposed legislation. TOPA was put forth by Senator Zellnor Myrie in 2021 and is co-sponsored by over a dozen other representatives (New York State Senate, 2021). Once given the opportunity to purchase their building, tenants

could choose to form a limited-equity cooperative or assign their purchase right to a community land trust or other nonprofit organization to run the building as affordable rentals. In essence, TOPA is a mechanism for turning privately-owned apartment buildings on the speculative market into tenant-directed affordable housing at the point of ownership change.

In addition to the TOPA bill, a New York City Council bill has been introduced that would establish a first right of purchase for nonprofit organizations. This bill is commonly referred to as the Community Opportunity to Purchase Act, or COPA. The bill would require residential building owners to notify HPD and qualified entities (such as nonprofits) when their buildings will be listed for sale. The entities would then have the opportunity to submit the first offer and match any competing offers for the property (New York City Council, 2020). The goal of COPA is to allow non-profit and affordable housing organizations to have access to a sale before private equity firms or larger developers (Brenzel, 2021).

Other policy measures that New York housing advocates have pushed for include the Disposition of Real Property of the City Bill, which would require that HPD prioritize non-profits when disposing of city-owned land, as well as a Land Bank Bill.

Policies like TOPA and COPA, the Disposition of Real Property of the City Bill, and the Land Bank Bill would help to take land or property off of the speculative market. In turn, this could provide more community control. In the case of a bill like TOPA or COPA, the community, rather than a private real estate developer, has first say over who should own the buildings they live in.

However, offering land or property to community-controlled organizations doesn't fully address the challenge of acquisition and financing. Few CLTs or tenant organizations have the robust experience and resources needed to develop and manage affordable housing efficiently and effectively. While these policy measures would be a powerful

symbolic gesture of putting housing in the hands of the community, they just barely assist with the first step of acquisition. Housing organizations will still need financial support from the City and other private development partners in order to finance development and ongoing maintenance. In this sense, these policy measures do not necessarily remove land and property from city authority and the speculative market, as residents are still reliant on substantial support.

Technical Assistance Support through Non-profit Partners

The second way that the local government can help grow community-controlled housing is to support the non-profit partners that sustain cooperatives and CLTs. Non-profit providers typically offer support in areas such as technical assistance and organizing. The most evident example partner discussed throughout this thesis is the Urban Homesteading Assistance Board, or UHAB. UHAB supports limited equity cooperatives in many ways, one of which

is providing assistance and training on building and co-op board management. Other non-profit exist to support CLT organizers, such as New Economy Project and NYCCLI. These partners advocate for CLTs and cooperative and often act as intermediaries between several stakeholders: residents, community members, City Council, and HPD.

While it is important for the City to have some level of authority over these housing organizations, it is often more efficient or impactful to designate responsibilities to non-profit partners. For example, one city employee I interviewed mentioned that HPD has, in the past, contracted out technical assistance services to UHAB, so that limited-equity co-op boards can work with UHAB directly.

By giving decision-making power, authority, and funds to non-profit partner organization like UHAB and NYCCLI, community-controlled housing members and their supporters would have a greater level of autonomy from the city. Housing

organizations could receive support and assistance without having to work directly with or enter into strict regulatory agreements with the City. This decreased city control would, however, mean there is not necessarily accountability around maintaining affordability. Nevertheless, providing community partners will more authority would send a message to residents that their homes are truly community controlled. Strengthening these relationships could help the City and housing residents gain consensus around Regulatory Agreements and other ongoing dilemmas.

Support for Wealth Building

The final opportunity that New York City has to sustain and grow community-controlled housing is to plan for the future of economic mobility and wealth building in and around these communities. In this case, community wealth building can occur in two ways: within the community-controlled housing or outside but related to the community-controlled housing. Both options seek to address the ongoing

challenge these community-controlled housing residents face: they lack access to investment mechanisms that traditional homeownership models would provide. Limited-equity cooperatives and community land trusts were, and still are, developed in low-income neighborhoods. Through decades of racist planning practices and policies, neglect, and disinvestment, these residents have been stripped of access to economic mobility. While these two models of community-controlled housing provide permanently affordable homes, they can perpetuate the cycle of poverty and economic stagnancy. By supportive alternative models of wealth building, the City can ensure that these models remain an effective and responsible method of providing affordable housing.

The first way in which wealth can be built is from within the community-controlled housing. Some affordable cooperatives (particularly those funded under the Mitchell-Lama Program) have the ability to release their limited-equity status. With a majority vote, the co-op can return

to the open market, where shares are sold as the market dictates. Meanwhile, HDFC shareholders are restricted to limited equity in perpetuity. Cities and jurisdictions outside of New York, such as Cambridge, MA, have considered an intermediate solution, in which co-ops have the ability to slowly increase their ability to gain a return on investment. New York City could consider an approach like this, where co-op or CLT boards could vote to release resale limits or caps on equity after a certain number of years of residency. This solution could simultaneously serve long-term residents who wish to build wealth and gain mobility while also maintaining shorter-term residents who are in need of more immediate affordable housing and can forgo a large return on their investment. While this opportunity is feasible and addresses many dilemmas that current residents face, it does place community-controlled housing (or at least some amount of it) back into the speculative market.

Another opportunity the local

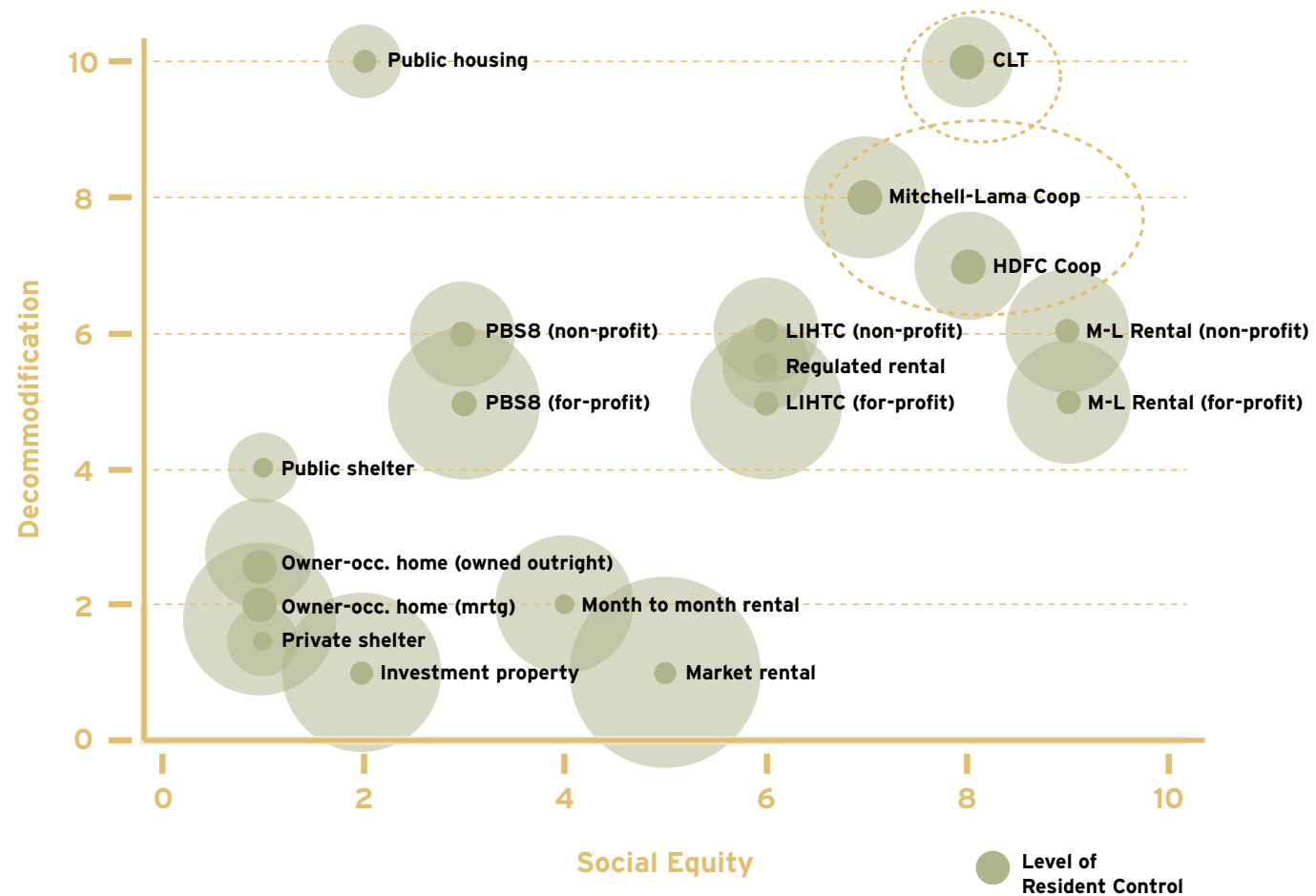
government should consider is to set up wealth building mechanisms outside of, but alongside, these housing communities. If New York City community land trusts and limited-equity co-ops continue to have strict resale restrictions, residents must accumulate wealth outside of the residential real estate market. Community wealth building works to produce broadly shared economic prosperity, racial equity, and ecological sustainability through the reconfiguration of institutions and local economies on the basis of greater democratic ownership, participation, and control (Community Wealth, 2020). Commercial real estate investment trusts, local credit unions, and employee-owned cooperatives are just a few examples of tools to be implemented in previously disinvested neighborhoods alongside community-controlled housing. While these are broader, longer-term solutions that are outside of the scope of housing, they are critical to consider if ones' home is to be excluded from wealth-building opportunities. Assuming community land

trusts and limited-equity cooperatives remain similar in structure to their current form, these housing organizations could partner with other community wealth building organizations.

Despite ongoing dilemmas that have faced community-controlled housing since its inception, a myriad of opportunities exists to refine these models. No one opportunity will be a "solution" to the challenges that these communities face, but implementing them will help chip away at and polish such a promising form of affordable housing that provides democracy, ownership, and stability.

**Part IV:
Conclusion**

Conclusion



Source: Mironova and Waters, Community Service Society

My research on community-controlled housing first kicked off when I found a “Social Housing Matrix” by Oksana Mironova and Thomas J. Waters of the Community Service Society. The authors examined three qualities of New York City housing models. First, decommmodification, which measures “a housing model’s vulnerability to real estate market pressures.” Second, social equity, which illustrates “a housing model’s promotion of equal status among its residents and between its residents and non-residents, including racial and economic integration.” And finally, resident control, which explores “the level of meaningful influence a housing model’s residents have over decision-making and governance.” (Mironova and Water, 2020).

According to this matrix, CLTs and limited equity cooperatives (Mitchell-Lama co-ops and HDFC co-ops) were some of the most decommmodified and socially equitable forms of housing. They also had the highest level of resident-control (other than owner occupied

homes). After understanding the ongoing challenges and dilemmas that have faced these forms of community-controlled housing, I have a more nuanced understanding of decommmodification, social equity, and resident control. While the level of these three factors remains high, I’ve found three main conclusions.

First, community land trusts and limited equity cooperatives are less resident controlled than I initially expected. A high level of support, subsidy, and guidance from the City of New York as well as private and non-profit organizations calls into question the true level of control and authority that residents have over decisions that affect their homes. This is not necessarily a negative thing. While these organizations have competing priorities, they are continuously working to find common ground and achieve outcomes that are necessary and desired by residents.

My second conclusion is that these two housing models are less autonomous from real estate market forces than I initially

expected. Once community land trusts or limited equity cooperatives are able to commit to a ground-lease, resale formula, or regulatory agreement that meets their affordability goals, the land and property will be taken out of speculation. However, this has proven incredible difficult over the past several decades. Until then, these housing models receive modest subsidized and remain beholden to market forces.

And finally, the success and progress of these models are largely dictated by the city's agenda and political will. As we've seen within the past several years, community land trusts and affordable cooperatives progress through advocacy and city support. As mayoral administrations change and affordable housing priorities shift, these models become more or less important to some politicians and policymakers.

The Future of Community Control

The scale of community-controlled housing in New York City is small.

My research estimates that there are about 1,200 limited-equity cooperative buildings and 3 community land trusts with land in the City. Meanwhile, there are over 3.5 million housing units in New York City (HPD, 2020). Yet, these two models are hugely impactful in the affordable housing world because they provide fairly new and unique approaches to housing stability and security. I assert that this psychological impact should translate to a physical impact: the government can and should prioritize creating significantly more community-controlled housing.

My research shows that they are both short-term and long-term—practical and imaginable—opportunities to grow community-controlled housing. These housing models, subsidized and supported by the city, are effective intermediaries between the current capitalist free-market and a hopeful decommodified future.

Pursuing strategies to grow community-controlled housing will help to

distribute the scale and impact of CLTs, cooperatives, and various other housing models that fit within the New York City housing ecosystem. As any affordable housing advocate will tell you, each housing model is just one tool in an endlessly large toolkit.

It is important to research and assess community-controlled housing because it is inherently human-centered. It is our duty, as planners and policy makers, to plan for our constituents, residents, and neighbors.

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