

Community Economics

Number 21

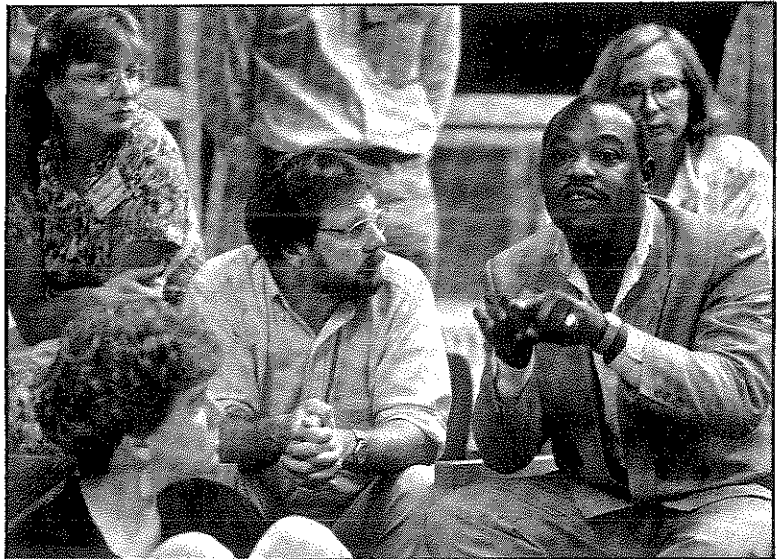
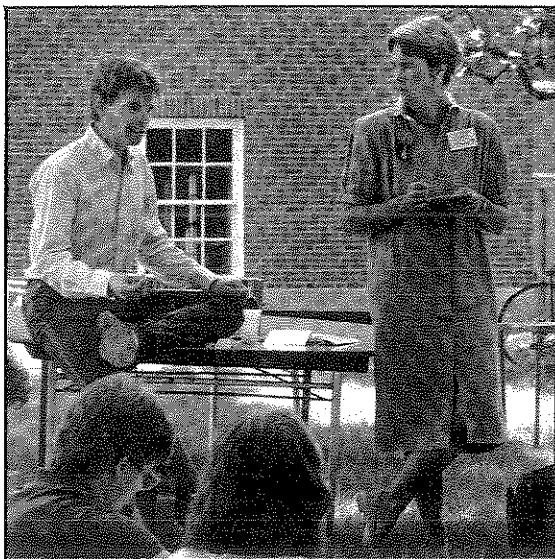
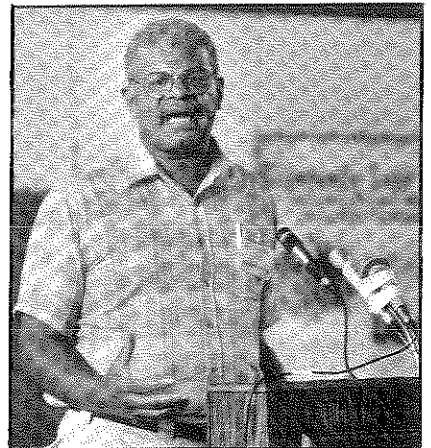
Fall 1990

A Movement Comes of Age *Largest CLT gathering to date*

Highlights from the
conference in
Burlington, Vermont

Burlington CLT
innovations

John Davis on
municipal housing
policy and the
future of the
CLT movement



Moving Forward

This issue of *Community Economics* records a time of progress, opportunity, and challenge for the community land trust movement and for the Institute for Community Economics.

In August approximately 350 people gathered in Burlington, Vermont, for the Third National Community Land Trust Conference — far more people, representing more organizations, more communities, more regions of the country, than had participated in previous conferences. The size and success of this event demonstrated how far the CLT movement has come in the past decade. The conference was both a time to celebrate this progress and a time to look toward the opportunities and challenges of the next decade — a time to consider ways of strengthening CLTs as local organizations, ways of expanding the movement's impact on public policy, ways of strengthening its relationship to the broader movement for social and economic change. Burlington, Vermont, with its unique partnership between a progressive municipal government and a strong CLT, provided an appropriate setting both for celebration and for hopeful discussions of the future.

This issue of C. E. includes an article on new initiatives of the Burlington CLT, and an interview with John Davis, Housing Director for the City of Burlington and a leader in the CLT movement over the past decade, who discusses the City's housing policies and their relationship to the CLT, as well as the progress of the CLT movement and the challenges facing it. Also included are excerpts from two speeches that challenge CLT activists to think beyond their immediate concerns with housing. Vermont Congressional candidate and ex-Burlington Mayor Bernie Sanders speaks of the need for a broad progressive coalition in this country. Native American activist Winona LaDuke describes the struggles of indigenous peoples to reclaim their land and re-establish sustainable relationships with the land — and reminds us that the values underlying these struggles are crucially important for all of us.

For ICE, the recent months have been challenging in several ways. In the week following the conference, we moved ICE's office and our households from Greenfield to Springfield, Massachusetts. It has been a strenuous time, but the new location, in a culturally diverse inner-city neighborhood, feels even better than we had hoped for — the right setting for our efforts in the next decade.

The other major change at ICE, however, is a loss. Long-time Executive Director Chuck Matthei has left the Institute and will establish a separate organization as a base for the Equity Trust Program. Chuck's crucial role in developing ICE and the CLT and community investment movements is described in an article in these pages. Many of us would not be doing the work we are doing today without Chuck's profound influence. We will miss his leadership at ICE, but we can expect him to remain a prophetic voice for the CLT and broader economic justice movements for years to come. □

Cover photos: (clockwise from upper right) Charlie King, Gus Newport, conference participants, David Berge and Amy Wright, conference participants, Nancy Wasserman.

All photos copyright © 1990 William Jordan.

Community Economics

Institute for Community

Economics, Inc.

#21, Fall 1990

Editor: Kirby White

Production/design: Lisa Berger

Writers: Kirby White, Lisa Berger

Circulation: Nancy Brigham

Photography: Bill Jordan

Community Economics (ISSN 1045-4322) is published quarterly by the Institute for Community Economics, Inc., 57 School Street Springfield, MA 01105. ICE may approve reproductions of articles on request. Comments, criticism, articles and information are always welcome from our readers. Notices of relevant events, publications and other matters may be sent to *Community Economics* for listing or review.

To be placed on the *Community Economics* mailing list, receive back issues, or notify us of your address change, contact ICE, c/o Education Department. We depend upon subscriber contributions to publish and distribute this newsletter. Your donation will be greatly appreciated.

The Institute for Community Economics has a range of programs which assist the efforts of community residents to gain control over and benefit from local economic development. ICE has developed the community land trust and community loan fund models to address the problems of lower-income communities suffering from limited access to land, housing, and capital.

ICE also provides organizational, community organizing and development assistance to community groups and public agencies around the country. The ICE Revolving Loan Fund enables socially concerned investors and property owners to provide capital to innovative community development projects. Speakers are available to address a range of land, housing, and capital issues.

Other ICE publications include: the *Community Land Trust Handbook*, the *Community Loan Fund Manual*, and *Common Ground: An Introduction to Community Land Trusts* — available in slide/tape or VHS video formats.

Contact ICE to receive specific information about our programs and resources.



COMMUNITY LAND TRUST Conference Highlights

Between August 14th and 19th, about 350 people gathered in Burlington, Vermont, for introductory CLT workshops and the Third National CLT Conference. By far the largest CLT gathering to date, it was also the longest, liveliest and, judging from participant feedback, the most successful. The number of participants, the seriousness of their interest, and the variety of communities and regions represented provided clear evidence of a rapidly developing CLT movement that is truly national in character.

Participants came from more than 100 cities and towns in 36 states and three provinces. More than 20 people travelled to the conference from the West Coast and Rocky Mountain states, where only a few CLTs existed until recently. More than 50 came from the Midwest, as well as many from the East Coast.

Roughly half the participants were representatives of approximately 60 existing or developing CLTs, some of which sent substantial delegations including staff, board members, and leaseholders. Other participants — representing a variety of non-profit housing organizations, community organizing projects, legal services corporations, and public agencies — came to learn about the CLT model and the experience of existing CLTs and to explore the possible application of the model in their own communities.

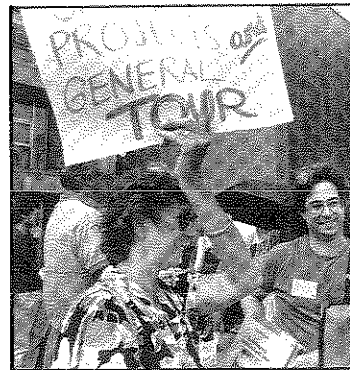
The Introductory CLT Seminar, held from August 14–16, was attended by 120 people. ICE had originally planned to limit the seminar to 60 participants, but the number of applications was so large that plans were altered to allow for more people — though a number of late applicants still could not be accommodated. The number of applicants and the enthusiasm of the participants left little doubt that there will be many new CLTs established around the country in the near future. About two-thirds of the seminar participants remained for the conference that followed.

The conference itself was launched on Thursday afternoon, August 16th, with a welcoming address from Burlington Mayor Peter Clavelle, who served as Director of Community and Economic Development in the Progressive administration of Bernie Sanders before succeeding Sanders as Mayor. Sanders himself, now a candidate for Vermont's one Congressional seat, closed the conference on Sunday afternoon with a powerful speech, excerpts from which are published in this issue. The many bold and effective housing initiatives of the City of Burlington include the initiation and support of Burlington Community Land Trust — which made its own contribution to the conference by hosting a tour of its many successful projects. City Housing Director John Davis also played an active role in the conference, as did others associated with the Burlington CLT.

"The land trust movement has very clearly grown over the past decade. It has achieved great credibility and it has done this rapidly. For those of you who have been working with land trusts, congratulations. For those of you who are here to learn about land trusts, congratulations also — you've picked a growth industry, and there aren't many growth industries out there today."

— From the welcoming address by
Burlington Mayor Peter Clavelle

ICE's Chuck Collins.



As host city, Burlington provided an inspiring context for the gathering of a movement that has come to be much more than a collection of isolated, privately supported local initiatives. The sense of the movement's engagement with public policy was further increased by participants representing not only a number of Vermont CLTs but the Vermont Housing and Conservation Trust Fund and other Vermont agencies and organizations, which together (as reported in *Community Economics* #20) have established the concepts of land stewardship and perpetually affordable housing as fundamental public policy within the state. At the conference banquet on Saturday night, Governor Madeleine Kunin accepted a special award for her support of the Housing and Conservation Trust Fund and other progressive state housing measures.

Among other conference speakers were Gus Newport, ex-Mayor of Berkeley, California, and now Director of the Dudley Street Neighborhood Initiative in Boston, who described the precedent-setting effort through which the Dudley Street neighborhood achieved control over its own land base (see *Community Economics* #19); and Winona LaDuke, Director of the White Earth Land Recovery Project in Minnesota, and an international advocate for the rights of indigenous people. Excerpts from

CLT AFFILIATE PROGRAM ANNOUNCED

At the August CLT Conference, The Institute for Community Economics introduced a new program through which community land trusts may affiliate with ICE, giving them priority access to technical and financial services and an opportunity to participate in shaping these services.

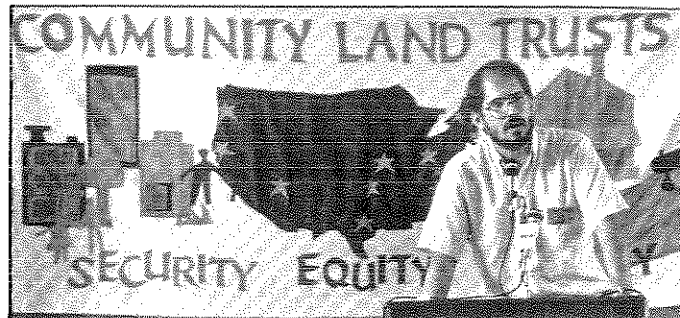
With increasing numbers of CLTs and expanding public interest in the model, there is now a great deal at stake for the CLT movement. ICE introduced the Affiliate Program as a means of helping CLTs to deal with the opportunities and challenges they now face. Affiliates will receive priority access to technical assistance and to the ICE Revolving Loan Fund, regular news of the CLT movement, discounts on ICE publications, conferences, etc., and opportunities to participate in regional "experience-sharing, problem-solving workshops."

For the longer term, the program is intended as a vehicle for developing a CLT peer review process and united CLT efforts regarding public policy and other issues affecting the future of the movement. ICE emphasizes that the program is not intended to preclude the eventual development of an independent national association of CLTs. In some respects, the program simply formalizes and strengthens ICE's present role in serving CLTs around the country and gives these CLTs greater influence over ICE's services. Affiliates will elect representatives to ICE's Land and Housing Committee, which develops ICE policy relating to CLTs.

To qualify for affiliation a CLT must be incorporated, must submit a Board resolution affirming ICE's "statement of essential CLT principles," and must document that the organization's structure conforms to the essential features of the CLT model. Required structural features include:

- Open membership structure;
- Election of a majority of the Board by the members, with Board representation for both residents and non-residents;
- Corporate purpose of providing access to land and/or housing for low-income people;
- Formal commitment to perpetual stewardship of land;
- Equity-limitation provisions assuring perpetual affordability of resident-owned homes on CLT land.

ICE will continue to provide technical assistance to groups organizing CLTs that have not yet incorporated. The Institute also expects to continue working closely with a number of organizations that share fundamental concerns regarding perpetually affordable housing and community empowerment but that differ from the CLT model in certain ways. □



ICE's Greg Ramm delivering the opening address.



Governor Madeline Kunin.



One of the women's caucus lunch tables.

LaDuke's speech are included in this issue.

The conference included plenary sessions devoted to "Organizing for Community Control," "New Directions in Financing for CLTs," and "Building Alliances," as well as a number of follow-up workshops relating to these subjects. In addition, series of "tracked workshops" were devoted to legal issues, cooperative housing, CLT management, and government housing policy. And, as always, one of the most important features of the conference was the opportunity for participants to talk informally with each other about the issues they face in their own communities and how they are dealing with them.

As participants met and talked, a wide variety of informal "mealtime caucuses" were arranged and announced, so that people sharing special concerns could gather during meals for conversation and strategizing sessions. Many of these were state caucuses — though some states found themselves filling more tables than could easily be brought together in a single discussion. Other mealtime caucuses focused on housing crises in resort communities, the development of CLT-based housing co-ops, drug problems, and issues relating to agriculture and rural communities, among other subjects.

A CALL FOR CULTURAL DIVERSITY

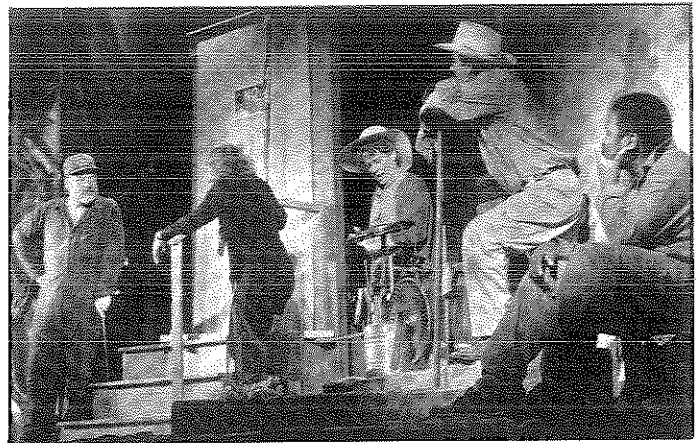
The community land trust movement is a rainbow of diverse people and communities. CLTs have been developed in African American communities, in Hispanic communities, in Appalachian communities, in rural New England communities, and in many communities that are themselves racially and ethnically diverse.

This diversity was reflected in the CLT Conference — but not perfectly. Among the speakers and panelists, women and people of color were not represented in proportion to their number and importance within the movement. This imbalance could perhaps have been corrected through greater affirmative action in recruiting presenters, but in some respects it resulted from an underlying fact that needs to be squarely addressed. Though there are many talented and dedicated people of color among CLT leaders, the technicians of the movement — including ICE's staff — are disproportionately white at the present time and do not adequately reflect the movement's rich diversity.

One of the most exciting and hopeful aspects of the conference, however, was that this situation was addressed. On Saturday evening, a group of African American and Hispanic participants organized a meeting to discuss the issue of cultural diversity. This meeting resulted in a workshop the following morning that was attended by over 70 people. These previously unplanned events were themselves a milestone in the CLT movement — an occasion when minority leaders came forward, with skill and understanding, to claim appropriate roles and insist that we address the question of who we are and how we can work together. □



From the diversity caucus.



A scene from *Home is Where*.



Western Mass. chorus performing South African freedom songs at the talent show.

Thanks to the Ben and Jerry's Foundation, Equitable Life Assurance Society, and the Funding Exchange as well as a number of individuals for their contributions to the conference scholarship fund.

The conference was also enriched by many opportunities for fun, inspiration, and relaxation. The first plenary session opened with a rousing rendition of "This Land Is Your Land" by singer Charlie King, who had performed the previous evening for participants in the Introductory CLT Seminar. The Underground Railway Theater presented two performances of their drama "Home Is Where." There was a Friday evening cookout with entertainment provided by the French Canadian trio "Lausanne Allen," and later that evening a variety show featuring Vermont humorist Mac Parker, as well as impromptu performances by some very talented conference participants. There were also volleyball games, dancing, and excursions to Burlington's bustling downtown pedestrian mall, and to Lake Champlain for swimming.

On Sunday, August 19, participants left Burlington physically weary but with a sense of being a part of something important. Dedicated activists, returning to the demanding work of local organizing, had directly experienced the energy and hopefulness of a national movement that is just now coming of age. They took home with them new information, new concerns, and a greatly expanded sense of possibility. □

**“We
are
the
majority”**

**“We organized
a political
movement
and we took
power.”**

In 1981, Bernie Sanders was elected Mayor of Burlington, Vermont, over Democratic and Republican rivals. He was re-elected three successive times before leaving City Hall to run for Congress in 1988. Under his leadership, the Progressive Coalition transformed municipal government in this small but booming city, where the party continues to hold power. As we go to press he is again involved in a close race for Vermont's one Congressional seat. The following passages from his address to the CLT Conference have been condensed for publication.

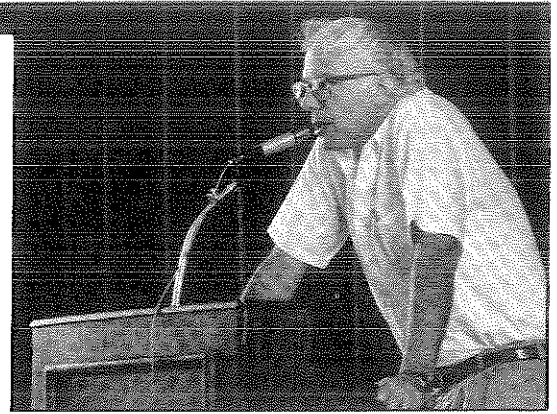
We are proud of what we have accomplished in housing in Burlington. We are proud that we were one of the first cities to say that the land trust idea makes a great deal of sense and that we were prepared to put significant sums of money into it. We are proud that we brought together in Burlington some of the best housing people in the country and that we have done some exciting projects.

But what I want to talk to you about today is not housing. I want to talk to you about politics, and to tell you that the reason we accomplished what we did is not that we are smarter than other city governments, or nicer. The reason is that we organized a political movement and we took power.

The most important question is how do we build in our communities, in our states, and in our nation, a political movement which finally says that this country belongs to all the people and not just the rich. What I want to say most strongly is that those of us who are working in housing have got to work right alongside those who are fighting for national health care, for major cuts in military spending, for the environment, for women's rights, for civil rights. The biggest mistake that we in the progressive movement have made is to have twenty different wonderful organizations going with our tin cups to Washington. Each one of these groups goes, and each one separately fails.

This country is very rapidly moving away from our democratic traditions. First of all the people are no longer coming out to vote. The real story of the 1988 campaign is that given the choice between Bush and Dukakis, over 50% of the people said, “Thank you but no thank you, it's not a choice.” And poor people in particular don't vote. Jesse Jackson and others deserve a lot of credit for trying to bring poor people into the process. But my guess is that in the state of Vermont 80% to 85% of the poor people do not vote.

So we have a situation in which more than half the people don't vote. Almost all the poor people don't vote. Big money buys the candidates. Incumbents have tremendous advantages so that they get re-elected all of the time. I don't know what the name of this system is, but I can tell you one



thing — it is not the democracy that people in this country fought and died for.

The problems facing the country are enormous and I am not suggesting that they can be solved easily. But Congress not only does not solve the problems, they do not have the guts to even deal with the basic issues because their corporate sponsors do not allow them.

Congress over the last decade has given hundreds of billions of dollars in tax breaks to the wealthiest people in this country and the largest corporations. During that same time, they have increased military spending by 50%. Add it up and, great shock of all shocks, we have a three trillion dollar debt. Then, when you come to them and say, “We have enormous problems in our community, can you help us,” they say, “God we would love to help you, but we have a three trillion dollar debt.”

We have got to develop a comprehensive approach to politics. We have to talk about such boring subjects as tax reform, and we have to say to Congress that those people who have got far richer while the middle class and the poor have got far poorer have got to start paying their share of taxes so that we can do the things that have to be done in this country.

Those politicians who say they're going to represent all of the people — the Exxons and the Amocos and the AMAs and the homeless and the sick and the poor — are really telling you that they're going to represent the rich and the powerful. So you've got to draw the line. You've got to ask which side are you on?

We are the majority of the people. Black and white, Hispanic, working people, poor people, farmers, the elderly, women who are not getting a fair shake, those of us who have fought the environmental fights, the peace fights — add it up and you know what? We are the majority of the people. This country belongs to us, and they took it away from us. We won't get it back tomorrow, but we have to keep our eyes on the goal. Our job is to bring our movement together, bring the people together, fight for the power that belongs to all of us, and finally create a humane and civilized society in this country. □

“We
belong
to
the
land”

Winona LaDuke works with the White Earth Land Recovery Project in Minnesota, which is attempting to recover original lands of the Anishanbeg people and is considering the use of the CLT model as a vehicle for holding these lands. An international advocate for the rights of indigenous people, she divides her time between White Earth, Minnesota, and Moose Factory, Ontario. The following passages from her address to the CLT Conference have been condensed for publication.



Indian people have aboriginal rights to the land, but what we say is that we belong to the land, as opposed to the the land belonging to us. A basic part of this kind of relationship is reciprocity. When we go out to fish or harvest wild rice or hunt for deer, we make an offering to the Creation and to what we are harvesting. In turn, the earth supplies us with food in ongoing ways. You don't just take, you give.

Also, you only take what you need. In our tradition, each extended family would have a certain area where they would harvest maple sugar, or wild rice, or would hunt, or collect berries. But they have to keep with the code and the tradition and only take what they need.

Those are indigenous concepts of how you relate to the land. The concepts that Europeans brought to America are concepts of conquest and private property. Our lands have been taken out of greed — by a system that supports the right of individuals to be greedy. That is the essence of American private property.

The concept of capitalism itself is contrary to our understanding of how you relate to the land. As I understand capitalism, you put labor and capital and resources together for the purpose of accumulating more than you

“Our lands have been taken by greed — by a system that supports the right of individuals to be greedy. That is the essence of American private property.”

need. In that process of constant accumulation, there is always a conflict between industrial society and indigenous people.

By the 1880s, indigenous people were living on reservations, but government and the economic interests were not content with that situation. In 1889 they passed the General Allotment Act, which

divided collectively held Indian land into individual parcels of private property. Each Indian person was allotted one 80-acre parcel of reservation land. The result was that those lands could be picked off individually by the feds, the state, the county, and by land speculators. Between 1889

and 1934 the reservations lost two thirds of the land inside their borders in that way.

Within the White Earth Reservation, by 1980, 90% of our land was held by the federal state and county governments and by non-Indian land-holders. Our people had been driven off the land. Many were forced into urban areas around the country, and those who remain on the reservation live in dire economic conditions. We are a community in dire stress, and the reason that we are in stress is that we have been dispossessed systematically of our land.

In 1988, we established the White Earth Land Recovery Project to negotiate transfer of land from the federal, state, and county governments. We are interested in the concept of community land trusts as a mechanism for holding that land because it is similar to our traditional practices of land being commonly held by the tribe, with extended families having use rights to certain areas. We are also interested in the concept that a land trust empowers local people to control the use of the land. It is our sense that the land trust is a good structure, but we see it as part of a long-term process toward the goal of returning to tribal control of our land and regaining indigenous land use systems in our own communities.

To us, land is the issue. I think a lot of you here understand that — or you wouldn't be doing what you are doing. There is no reason why indigenous people should be made refugees in our own land, but there is also no reason why other people should be refugees. It is our belief that all people have a fundamental right to housing and to land. But I would say to you that it is important to think about the values with which you relate to the land. We need to be careful, all of us, because we all went to the same schools, and in those schools they preach an industrial world view. Don't take that view back to the land.

Five hundred years is enough. It is time that the invasion is over. We need to learn to live in a society that is based on survival, not conquest. That is something that indigenous people understand, but it is also something that all of us collectively must do. □

Pioneering Initiatives

Now seven years old, with more than 100 units of housing, Burlington Community Land Trust (BCLT) has become an important force in its community and an important model for other CLTs. Founded with strong support from a progressive municipal government to develop and preserve affordable housing within the City of Burlington, BCLT has since expanded its service area to address the shortage of affordable housing throughout the surrounding county.

Previous articles in *Community Economics* have described the founding of BCLT, the unique \$1,000,000 line of credit from the Burlington Employees Retirement System, and BCLT's influential role in promoting progressive housing policies in Vermont. In an interview in this issue, John Davis discusses the unusual relationship between BCLT and the City.

The present article focuses on two recent BCLT initiatives — one relating to affordable financing for single-family homes, the other to the conversion of multi-family buildings to cooperative ownership within a strong co-op federation structure. Both are significant not only as models for other CLTs but for the light they shed on basic issues around the ownership and control of housing.



Conference participants on a tour of BCLT properties.

Single Family Homes:

There are now 20 perpetually affordable single-family homes (plus 10 condominiums) on BCLT land. The organization has ambitious plans for the development of more homes, but in implementing these plans it has faced a problem that is peculiar to CLT-based housing development in areas where the cost of land is a major component of housing costs.

In its early years, BCLT used the most obvious CLT strategy for reducing the cost of single-family homes — using grant money (CDBG or City funds) to pay for the land. With the cost of the land removed, lower income families could purchase the homes with mortgages for 95% of the value of the houses themselves. But in a real estate market where residential lots appraise for \$35,000 it was clear that this approach could not yield a great number of affordable homes. There was simply not enough grant money to allow BCLT to purchase many \$35,000 lots.

In recent years, however, Vermont programs have been established to support perpetually affordable housing (see *Com-*

Small Housing Co-ops:

BCLT has 53 units of housing in multi-family buildings, with others in development. Of these, ten units are leased to another nonprofit as transitional housing for female-headed households. The remainder have been managed as rental housing by BCLT itself.

From the time that it first began acquiring multi-family buildings, BCLT has intended to convert most of these buildings to limited-equity co-ops, but this has not been its only goal. Preventing the displacement of low-income tenants and improving and preserving the physical quality of multi-family housing have also been important motives.

Like other CLTs in similar situations, BCLT found that repairing, managing, and maintaining an expanding pool of rental housing was in itself a demanding task, and that it was difficult to move beyond this task to the development of co-ops. Tenants had little immediate in-

Mortgaging the Value of the Lease

munity Economics #20). BCLT has received a grant commitment from the Vermont Housing and Conservation Trust Fund for \$160,000 to subsidize the cost of 16 single-family homes, to be sold to lower income families with mortgage financing through the Permanently Affordable Housing Program of the Vermont Housing Finance Agency (VHFA). This program — limited to households below 80% of median income purchasing homes with resale restrictions assuring perpetual affordability — currently offers 30 year mortgages, at 7.9% interest, for up to 95% of a home's value. Other VHFA programs expand the opportunities for lower-income families by providing down payment assistance and allowing higher debt-to-income ratios for purchasers of energy-efficient homes. BCLT Director Tim McKenzie says, "You put all of these things together, and it turns out that an \$85,000 purchase price is affordable to households earning 75% of median income in Burlington."

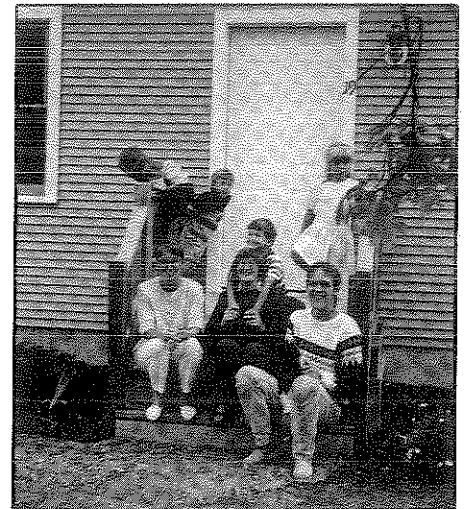
The problem was that this strategy would not work if the CLT retained title

to the land. If the cost of a house and land is \$85,000 and the value of the land alone is \$35,000, then the value of the house alone is only \$50,000. Homebuyers could not get a mortgage for more than 95% of the \$50,000 value of the house, even though they could afford the payments on a substantially larger mortgage. And the land trust had a grant of only \$10,000 to pay for a \$35,000 piece of land. It appeared that the project could

The problem was that this strategy would not work if the CLT retained title to the land.

work only if BCLT sold the land as well as the house, so that the value of both could be mortgaged.

"Here's the choice," McKenzie says. "We can give the \$160,000 back to the Housing and Conservation Board, and tell the VHFA that we really appreciate their programs but we can't use them — or we can sell the land to the homebuyers so



BCLT homeowners Lynn Witter (left) and Cynthia and Jeff McDonald both mortgaged the value of their leasehold.

they can mortgage it."

Given this choice, BCLT looked at the possibility of selling the land to the initial purchasers of the home and retaining an option to repurchase both house and land when the residents wished to sell. With the appreciation anticipated over a typical holding period of seven years, BCLT calculated that it would be able to retain title to the land "the second time around." The long-term goals of retaining community control and preserving affordability could still be achieved. But the idea of selling land as a means of gaining control of land still grated against the CLT's most central principle — that the land must never be sold.

In accordance with its bylaws, BCLT called a membership meeting to consider the proposed sale of land and a proposed change in BCLT's equity-limitation formula to allow the initial homebuyers to receive 25% of the appreciated value of that portion of the land covered by their mortgage loan, as well as 25% of the appreciated value of the house. The issues were strenuously debated, but in the end the members voted to approve the sale and the change in the formula.

Yet it still seemed wrong to have to distort the basic CLT approach. After all, a 99-year, renewable CLT lease has real value to the family whom it enables to own a home at reduced cost. It seemed that the value of the leasehold itself should be mortgagable. Conventional lenders had not wanted to talk about such an idea, but BCLT decided to pursue the

United by a Strong Federation

terest in cooperative ownership (no housing co-ops existed in the state of Vermont), but they were intensely interested in good maintenance and low rents.

BCLT recognized that its first challenge was to strengthen its capacity to rehab and manage rental property. This it has done. However, the organization

The decision was to proceed with building-by-building co-ops, but to support them through a strong co-op federation.

has not wanted to be a permanent landlord for all of its rental units. As Tim McKenzie says, "There are always going to be some rental units in the system, but the next challenge is not to get buried as an organization with our own property management."

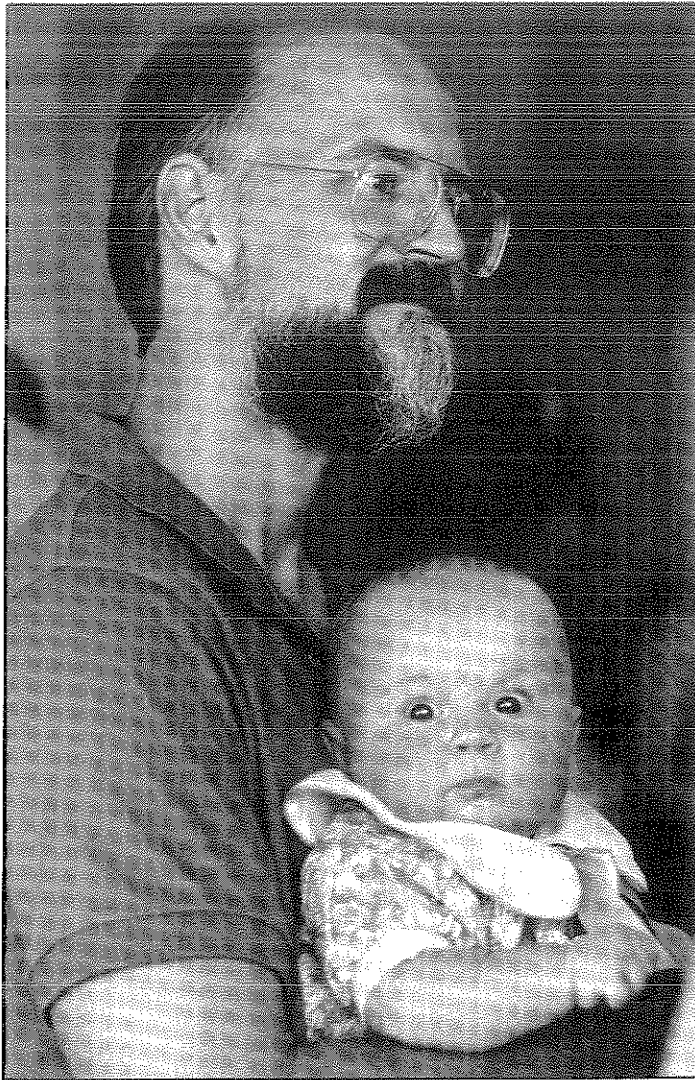
In meeting this challenge, BCLT was supported by the City, which offered to join with BCLT and the nearby City of Winooski (where co-op conversions were also planned) to employ a full-time co-op organizer. An extensive search resulted in the hiring of John Colborn, previously Director of North American Students in Cooperation, who brought first-hand experience with co-op development and substantial knowledge of the co-op movements in the U.S. and Canada.

Since BCLT's multi-family buildings were small — none larger than six units, with many duplexes and triplexes — one of the first questions was whether to organize small co-ops on a building-by-building basis or to establish a mutual housing association that would own a number of buildings. Small co-ops would give residents direct control over their

continued on page 14

continued on page 13

John Davis



Now Housing Director for the City of Burlington, Vermont, John Davis has been a careful observer of the CLT movement over the past decade, as well as one of the movement's most influential leaders. He was a co-author of the *Community Land Trust Handbook* and a member of the ICE staff from 1981 to 1985. While with ICE he provided technical assistance to the founders of Burlington Community Land Trust. In 1985 he was hired by the City and has played a crucial role in developing Burlington's remarkably progressive and successful housing initiatives. His book *Contested Ground: Collective Action and the Urban Neighborhood* is due from Cornell University Press in February, 1991.

John Davis listens to a speaker while Acadia Davis eyes the photographer.

Community Economics: The housing initiatives of the City of Burlington are so numerous and appear so diverse: are there some underlying policies that help to explain them all?

John Davis: We've tried to reduce all of these initiatives to a set of pretty easily understood, easily presented principles: the three P's — "protect, preserve, and produce." Our housing policy is guided by those three goals.

The first goal is the *protection* of the most vulnerable members of the housing population — the elderly, the poor, the disabled, tenants of all kinds — folks whose lack of property, lack of wealth, and lack of bargaining power in an overheated real estate market make their housing situation precarious. So we had to come up with a set of housing initiatives that increased their bargaining power and protected them. The second goal is *preservation* of the affordable housing that we already have. Concentrating on produc-

ing housing without preserving what you've already got is like trying to carry water in a leaky bucket. We had to come

"The land trust's other significant contribution is constantly reaffirming the idea of perpetual affordability as a cornerstone of public policy."

up with initiatives that would preserve housing against demolition, against conversion to luxury condos, and against expiration of federal 221(d)(3) controls.

The third goal is the one that most municipalities concentrate on, the *production* of affordable housing. The problem is that most municipalities made the production of new units the cornerstone of their housing policies only as long as the federal government gave them the money to do it. As soon as that money dried up, they got out of the business of producing affordable housing. So it wasn't just that we had to produce affordable housing; we had to commit ourselves to that effort even when the federal government got out of the game — and to produce it with some controls on long-term affordability. We have a commitment that any housing that we produce — whether through inclusionary zoning, or through our housing trust fund, or by any other means — will either be owned by a non-profit or involve limited-equity homeownership, so that long-term affordability is locked in.

C.E. How has the Burlington Community

“The three P’s — protect, preserve, and produce. Our housing policy is guided by these three goals.”

Land Trust related to those goals?

J.D. Because it’s a nonprofit owner and because there are resale restrictions on the units, the BCLT is going to preserve the affordability of newly produced housing. It is also committed to preserving the existing housing stock — going into some of the worst neighborhoods and buying that housing and doing extensive rehabilitation before those units crumble into dust.

As far as protection goes, the land trust has been one of our staunchest allies. Every time we’ve brought a measure to the City Council to protect the rights of tenants, the land trust was right there testifying as an ally.

More generally, BCLT’s effect on housing politics in Burlington I think is twofold. One, they have helped to keep the issue of affordable housing before the public and to make it a live issue. We in the City try to do the same thing, but having nonprofits raising the issue again and again — insisting that there are people who need housing and that something needs to be done about it — that makes a real difference to the public debate about housing. The land trust’s other significant contribution is constantly reaffirming the idea of perpetual affordability as a cornerstone of public policy. It’s one thing for a few bureaucrats in City Hall to have decided that this is the way to go; it’s another to have a larger constituency coming to the City Council every time we propose a new measure and saying, “But remember, if perpetual affordability isn’t part of this legislation then you’re going to piss away the public subsidies and lose the affordability of the housing.” That pedagogical element of the land trust participation in public debate just can’t be undervalued.

C.E. Has the land trust also been an effective way of organizing a lower income constituency to support the kinds of policies you’re talking about?

J.D. Yes and no. The irony is that once a tenant who was formerly in a very precarious living situation is able to buy a

house or occupy a secure apartment through the land trust, that person is less likely to come out to the City Council and testify on behalf of a measure like just cause eviction. A lot of the motivation to fight for some of these measures evaporates if your living situation is suddenly stable, secure, and you have a benevolent landlord who is someday going to sell you this unit at a below market price. I think this is intrinsic to the land trust model.

Yet, there’s another aspect to all of this. Insecurity can also make people politically quiescent. The fact is that homeowners are a more activist population generally than tenants are. They vote more. They are more likely to get out on the streets to protest something that is going to impact on the amenity or value of their property. They organize more quickly, and they sustain their organizations over time. I think part of the reason for that is that they are not as precarious in their own situations and because they’ve got a stake to defend. So, whereas in the short term a CLT may encourage political quiescence around tenant issues, over the long run, if it really empowers the people in land trust property, then there is a potential for land trust homeowners to be a very potent — and progressive — political force.

C.E. About ten years ago, you were one of a little group of people who came together to write the *Community Land Trust Handbook*. Quite a lot has happened since then in connection with CLTs. What do you see as the most important accomplishments?

J.D. The most striking thing is growth. When we were writing that book, there were maybe half a dozen organizations that resembled the CLT model we were writing about, and all of them together held less than a hundred units of housing. Now the number of land trusts and the number of units held by land trusts have increased twenty-fold. In fact, in the tiny state of Vermont you probably have as many CLTs today as you had in the entire United States in 1980. And you’ve got

two CLTs in Vermont that have a hundred units each within their systems. That’s pretty dramatic. We can really begin to talk about a community land trust movement now, whereas ten years ago it was an aspiration, an ideal, but it was not yet a movement.

I think the other thing that has been accomplished is an ideological victory. Ten years ago there were relatively few people talking about limited-equity homeownership, perpetually affordable housing, and social ownership. People like Emily Achtenberg, Peter Marcuse, Chester Hartman, Michael Stone, and Allan Mallach were already talking about perpetually affordable housing as a necessary component of public housing policy. But the churches weren’t talking about it. The foundations weren’t talking about it. Certainly very few public officials had been exposed to those ideas. And even though the people I just named were instrumental in selling the concept, I think that Chuck Matthei and ICE, together with the people who created CLTs around the country, sought out a different constituency and made inroads into different institutions than the more academically inclined housing theorists had been able to.

Of course these things were happening at precisely the time that all of the failures of our national housing policy were coming home to roost — the prospect of losing hundreds of thousands of units as the result of the flawed policy of the liberal Democratic decade, combined with the cutbacks, the homelessness, and the complete abdication of federal responsibility of the decade of Reagan and Bush. That came at the same time that the land trust movement was out there preaching this idea of perpetually affordable housing. Suddenly this idea of long-term affordability and limited-equity homeownership started to have very wide currency.

C.E. Do you see the community investment movement as another significant part of that pedagogical, ideological process?

J.D. The fact that the community loan fund movement grew parallel with the community land trust movement helped tremendously. Not only did the existence of community loan funds bring a lot of CLTs into existence, but the fact that most community loan funds put long-term

BURLINGTON HOUSING INITIATIVES: 1983-1990

Year	Protection of the Vulnerable	Preservation of Affordable Housing	Production of Affordable Housing
1983		Home Improvement Loan Program.	
1984	Anti-discrimination Ordinance.	Burlington Community Land Trust.	Burlington Community Land Trust.
1985	Accessibility Grants Program. Overhaul of Minimum Housing Code.	Lake Champlain Housing Development Corp. Overhaul of Minimum Housing Code.	Lake Champlain Housing Development Corp. Howe Meadows Linkage Project (40 units)
1986	Security Deposits Ordinance.	Anti-Speculation Tax (passed by the City; rejected by the State). Northgate Task Force.	Fairmount Place Demo. Project (40 units)
1987	Reverse Equity Program for Elderly. Condominium Conversion Ordinance.	BERS \$1 million credit line for BCLT. Condominium Conversion Ordinance. Modernization Program for BHA Housing. Apartment Inspection Fee Ordinance.	BERS \$1 million credit line for BCLT. South Meadow HoDAG (148 units).
1988	Firehouse Family Shelter. Just Cause Eviction Referendum (defeated by Burlington voters).	Staff support: VT Coop Housing Act. Burlington Housing Trust Fund.	Firehouse Family Shelter (5 units). Burlington Housing Trust Fund.
1989	Rehabilitation of Wilson SRO. Housing Replacement Ordinance. Accessibility requirements added to building code.	Rehabilitation of Wilson SRO (22 units). Acquisition of Northgate (336 units). Tax levy for Housing Trust Fund, Housing Replacement Ordinance.	Salmon Run HoDAG (80 units), Heineberg Senior Housing (80 units). Tax levy for Housing Trust Fund. Mini-Act 250: Housing Linkage.
1990	St. John's Hall SRO. Transitional Housing Program. Group Housing Zoning Amendment.	Energy Conservation Bond (\$11 million). First Co-op Housing (12 units). Champlain Valley Mutual Hsng. Federation.	St. John's Hall SRO (21 units). Transitional Housing Program (9 units). Inclusionary Zoning Ordinance. City/UVM Agreement on Student Housing (544 new on-campus beds by 1995).

affordability as one of their priorities in making loans helped to sell the whole idea of perpetual affordability, both to the borrowers and to the lenders. Suddenly there was a whole group of social investors out there putting their money into these financial intermediaries and being educated about the importance of long-term affordability.

C.E. Now that there is a decade of experience to consider and we can begin to talk about a real CLT movement, what do you see as the major challenges facing the movement?

J.D. I think the weaknesses of what we can now characterize as a movement and the challenges for the next ten years have to do with management, organizing, and the ongoing sustainability of the organizations we've created. Those are the three points of vulnerability.

In the 1980s we sold the community land trust model to many groups with the idea that they would never be landlords. They expected to buy property and quickly resell it. They did not think that they were going to have to manage property in that interim between buying the

property and finally selling it to a homeowner. As a result, I think that the land trust movement generally, despite its best intentions, has not been a very good land-

“The challenges for the next ten years have to do with management, organizing, and the sustainability of the organizations we’ve created.”

lord and has not paid sufficient attention to its own internal financial systems. That is going to be an absolutely crucial component to pay attention to in the next ten years.

The second weakness involves the leaseholder-relations and community or-

ganizing aspects of the land trust model — building your constituency in the neighborhood and reaching out to the disempowered, and working with the leaseholders and the people on your waiting list.

The irony of course is that many CLT staff and board members come from backgrounds in community organizing, not in high-powered finance and housing development. Yet, because the demands of buying, developing, financing and reselling housing are so insistent and overwhelming, these organizations tend to stop doing what they do best. Part of the problem, too, is that even though the background of the leaders in this movement is in community organizing, it tends to be a style of organizing that is not necessarily compatible with the kind of organizing you have to do to cultivate, train, involve, and empower the people who are leaseholders on land trust property. The style of organizing that is more institution-building is very different from the advocacy organizing that most of us come out of. We're going to have to put as much energy into institution-building as we have to put into management.

“The membership aspect is as essential to the CLT model as the resale restrictions on the housing.”

The third vulnerability is the problem of sustaining the operations of this non-profit infrastructure that we have created. If you want to continue to expand that pool of decommodified social housing, then you've got to sustain a staff. And if you're talking about doing good management, there's a management staff; if you're talking about doing good organizing, there have to be people who work with the tenants and homeowners. If you're talking about buying, constructing, rehabbing, selling housing, then there have to be people that do that. I think the land trust movement has grown about as fast and as large as it can using private charitable money, and if we are ever going to ascend to the next level of influence and effectiveness, we're going to have to get the support of *public* money, particularly for operations.

C.E. You are doing that in Burlington, and it's happening in more limited ways in some other municipalities. Do you see some hope of its happening generally?

J.D. Yes, to the extent that municipalities have taken two prior steps. The first step is basically for the city to act in exactly the same fashion as a community organizer. Saul Alinsky said that the first job of a community organizer is to transform a “bad scene” into a “problem,” into an issue. A municipality has to take responsibility for its bad scene in housing and through public debate and its own activist intervention create the public perception that this is a problem that we can do something about. In Burlington, I truly stand on the shoulders of giants. When I came here, Brenda Torpy, Kirby Dunn, Amy Wright and other people had already spent years transforming a bad housing scene into a problem that people accepted the City had a responsibility for solving. So the first step had already been taken.

The second step is for a city to get to the point where it has a commitment that perpetual affordability is going to be the cornerstone of *all* of its housing policies — in using CDBG money for housing, in the use of any housing trust fund it sets

up, in the use of the police power in protecting and producing housing. Then and only then do you start fashioning programs that direct resources to community land trusts.

C.E. There is certainly a need for municipal support if the CLT movement is to grow, but some people worry that government support may erode the independence of CLTs as politically active grassroots organizations. What do you see as the factors that have preserved the independence of the BCLT?

J.D. I think it's absolutely crucial that CLTs be true membership organizations. We talked earlier about the role that BCLT has played in the political dialogue that occurs in Burlington — that's only possible to the extent that it is an independent organization, and I think it's only possible to the extent that it is a true membership organization. The membership aspect is as essential to the model as the resale restrictions on the housing. It is certainly an essential aspect of BCLT.

The other really important aspect of the establishment of the BCLT is that it was not founded separate from the tenant movement in Burlington. There is an historic split in housing efforts in the United States between the housing movement and the tenant movement. The people who were committed to producing housing have gone off in one direction and the people who were advocating for tenants rights and tenant empowerment have gone off in another direction. What was special in Burlington was that people like Kirby Dunn and Barb Prine who had been organizing Vermont Tenants Incorporated worked with development-oriented people like Don Dickson and Sarah Carpenter to establish the BCLT. People came into the land trust as tenant advocates and remained tenant advocates. They have sometimes butted heads with the people who were oriented more towards building housing, but I think there has been a marriage of concerns in the land trust here that has stood us in very good stead over the years. □

Homes *from page 9*

possibility further with attorneys, appraisers, and lenders. Gradually, the perceived impossibility of mortgaging a leasehold interest began to disappear. Yes, the leasehold had value. Yes, it was possible for a professional appraiser to quantify this value. Yes, this value could be mortgaged along with the value of the home itself.

An appraiser familiar with BCLT's lease developed a formula for calculating the value of the lease in particular circumstances — based on factors including the monthly savings and the equity earned by the leaseholder-homeowner. The formula attributes enough value to the lease so that a mortgage for 95% of the value of home and leasehold would cover the full amount needing to be financed. The issue was then brought to the Vermont Home Mortgage Guarantee Board, which eventually agreed to guarantee VHFA mortgages for up to 95% of the value of home and leasehold, as appraised under the proposed formula. Sales of the first four homes with this type of financing were completed in September, 1990.

Financially the effect of this approach is the same as if the land had been sold to the initial homebuyer under the original plan. Homebuyers whose leasehold is mortgaged will still receive 25% of the appreciated value of the portion of the land that their mortgage payments help to purchase for the CLT. What is important in this BCLT breakthrough, however, is not the immediate financial effect, but the formal

“This has the potential to be one of the most exciting developments for the Burlington Community Land Trust.”

— Tim McKenzie

recognition, by mainstream financial professionals, of the nature and value of the basic CLT lease. Simplistic assumptions about ownership have been set aside and value has been understood, as CLTs understand it, in terms of where it comes from and who receives it. In a sense, the CLT groundlease has come of age through this agreement. Tim McKenzie says, “To me this has the potential to be one of the most exciting developments for the Burlington Community Land Trust — and hopefully for other CLTs.” □

Co-ops *from page 9*

own buildings, but would be financially vulnerable and less stable, as well as less economical to develop. Ultimately the decision was to proceed with building-by-building co-ops, but to support them through a strong co-op federation. John Colborn says, "There's a high degree of overhead in that approach — separate incorporation, mounds of legal papers for each of the buildings — but we chose it because it lent itself to the greatest sense of resident control and ownership."

Initially, three buildings were chosen for conversion, based on resident interest and practical feasibility (rehab completed, affordable financing in place). Residents of these buildings have gone through an extensive series of training sessions with John Colborn. The first co-ops are expected to take title to their buildings in late autumn, 1990.

Other buildings are now in various stages of the conversion process. If at least 50% of the tenants in a building want a co-op, Colborn will work with them to determine feasibility and proceed with conversion. Under Burlington's condominium and co-op conversion ordinance, residents who do not wish to participate initially are guaranteed two years in which to decide to join the co-op or find other housing. The land trust will help them secure other housing if they prefer.

According to Colborn, "The first buildings have been sort of guinea pigs. We've learned a lot from working with them. But at the same time we've been putting together an infrastructure for supporting not only existing co-op development efforts but also the long-term management and success of the co-ops." The key component of this infrastructure is

the recently established Champlain Valley Mutual Housing Federation, which Colborn now directs.

Like other CLT-based co-ops, the Burlington co-ops lease the land beneath their buildings from the CLT. The groundlease requires that the co-op be a member of the Mutual Housing Federation — in which BCLT and the Cities of Burlington and Winooski also participate as associate members. The Federation is controlled by a Board that includes three associate member representatives. In the first year, the co-ops themselves have only two seats on the Board, but in each of the next four years another co-op seat will be added, so that the co-ops will eventually control six out of a total of nine Board seats. Financial support for the Federation is now provided by BCLT and the two city governments, but, as it grows, the Federation is expected to support much of its operation through membership fees.

Each co-op enters into a contract with the Federation. Under this contract, the co-op's responsibilities include operating on a limited-equity basis and without discrimination, abiding by loan agreements, maintaining buildings adequately, and paying dues to the Federation. Federation services include quarterly reviews of co-op finances, annual property inspections, ongoing training, and assistance in filling vacancies, dealing with disputes, etc. Some of these services will be provided through a contract with the Lake Champlain Housing Development Corporation, an experienced manager of rental housing in Burlington.

The Federation also manages all co-op vacancy and replacement reserves. Co-ops make contributions of between 3% and 6% of their carrying charges to each of the reserve funds. The reserves are pooled and allocated where needed — so that, when necessary, a co-op may draw

an amount larger than its current balance. In exceptional circumstances, the Federation has the right to cure a default by a co-op and to assume management of its operation.

A federation with these powers clearly reduces the vulnerability of small co-ops, while still allowing each co-op to own its own building and manage its own affairs to the full extent of its ability. Though drawing on a number of models, the structure is unique in some respects. John Colborn says, "We're trying to do a sort of hybrid organization — not quite a mutual housing association, not quite just a membership association, but something between those two — hence the name mutual housing federation. In some respects we looked toward the co-op federations in Canada for models — in particular the Cooperative Housing Federation of Toronto. I've been impressed with

"In some respects we looked toward the co-op federations in Canada for models."

— John Colborn

the work they've done. They have never lost sight of the importance of ongoing training and support of the members."

The strong federation structure has already made possible a major breakthrough in co-op financing. The Vermont National Bank, through its Socially Responsible Banking Program, has agreed to provide first mortgage financing for the Federation's member co-ops. The bank will lend to the Federation, which will re-lend to the co-ops, subject to pre-established underwriting criteria. The Federation will service the loans to the co-ops and will deal with any problem loans. Colborn says, "We're very excited about this. Knowing we've got mortgage financing in place allows us to hammer down what is usually a very large variable in the co-op development process."

With the Federation in place, with an experienced and dedicated organizer, with the support of the City and the cooperation of Vermont National Bank, BCLT is now in an excellent position to pursue its multi-family program without being "buried" by property management responsibilities. In this as in other respects, BCLT continues to pioneer in finding ways to achieve its goals as a community land trust. □



John Colborn (standing) leading conference participants on a BCLT tour.

Chuck Matthei Leaves ICE Directorship

After more than a decade of service, Chuck Matthei has left his position as Executive Director of the Institute for Community Economics, his resignation having become effective July 31, 1990. He will establish a new organization as a base for the Equity Trust Program, which he conceived while with The Institute, as well as continuing his public speaking and consulting with CLTs and other organizations. Chuck's remarkable accomplishments as ICE Director are described below.

ICE is currently conducting a search for a new Executive Director. At present, Assistant Director Greg Ramm serves as Acting Director. Greg joined ICE in 1985, after three years with the Peace Core in Zaire. In addition to fulfilling the many managerial duties of the Assistant Director position, he served as primary staff person for the National Association of Community Development Loan Funds during the Association's start-up period, when it was housed and staffed by ICE. He continues to be an active participant in the community investment movement and serves as a director and officer of the Social Investment Forum.

A Decade of Accomplishment

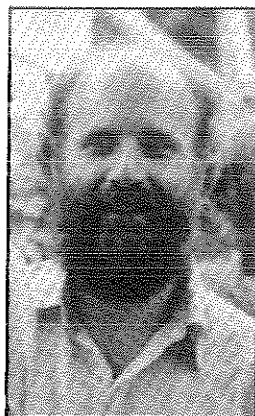
When Chuck Matthei joined ICE more than a decade ago, the Institute had played a pioneering role in developing and promoting the community land trust concept and in exploring ways of channeling capital into community-based projects. However, in 1980, the year when Ronald Reagan was elected President, there was little reason to think that the next decade would see the development of vital and influential community land trust and community investment movements.

As an ICE Board member at a time when the Institute had no paid staff, Chuck committed himself to a full-time effort to strengthen the organization and implement its ideas. With extremely limited funds, he hitch-hiked around the country, meeting and talking to many people and a variety of groups. In Eastern Maine, in Appalachia, in inner-city Cin-

cinnati he spent time helping local organizers establish some of the first community land trusts. As these CLTs needed financing for initial acquisitions, he began talking with potential social investors, telling them of the capital needs of these low-income community groups. The ICE Revolving Loan Fund was established to receive loans from these investors and make loans to those groups.

In the summer of 1980, with Board member Chuck Geisler, he organized a week-long workshop on community land trusts at Cornell University. Shortly thereafter, the two men reassembled a number of the conference participants to begin planning and drafting the *Community Land Trust Handbook* — an extensive group effort incorporating the experience of many, but particularly articulating Chuck Matthei's clear vision of how the CLT model related both to the needs of low-income communities and to larger economic and ethical issues.

In the fall of 1981, Chuck arranged the purchase of a building in Greenfield, Massachusetts, and recruited four additional people to live and work in that building, staffing a burgeoning program. Throughout that period — and throughout the decade of the 1980s — he continued to travel, keeping to an exhausting schedule, talking to organizers and community groups, to church groups, to investment professionals, to public officials, to an ever-widening assortment of people and groups. He talked eloquently. With his personalist approach to social issues, he did more than disseminate ideas; he affected people. He affected people's sense not only of what ought to be but of what is possible — and of what each of us can do to make it happen. He told stories about real CLTs providing homes for real families, and about a loan fund that was growing geometrically from year to year and compiling an impressive track record. In the mid-80s, with interest in community investment growing rapidly, he pro-



noted the concept of the community loan fund, similar to ICE's loan fund, but organized through local coalitions of social investors and community organizations. As successful community loan funds were established with ICE's help in New Hampshire, Boston, Philadelphia, and other areas, ICE convened a national conference of fund representatives and initiated the process that was to bring about the National Association of Community Development Loan Funds, which Chuck Matthei has since served as Board Chairman. Chuck was also a founding member and director of the Social Investment Forum, and through this organization did much to establish community investment as an important part of the larger field of social investment.

In recent years, seeking a way to encourage more people to apply the principles underlying the CLT model to their own property interests, Chuck conceived the Equity Trust. Through this program, concerned property-owners can pledge a portion of the appreciated value of their property to an Equity Trust Fund. When the property is sold, the designated percentage of appreciated value realized in the sale will be committed to the Fund, which will use it to capitalize projects serving low-income people and communities. Originally conceived as an ICE program (announced in *Community Economics* #19), the Equity Trust Fund will now be administered by a new organization to be directed by Chuck Matthei.

Today it is possible to say that the community land trust and community loan fund concepts are ideas whose time has come — ideas that now have the power to inspire constructive efforts and to liberate a sense of hope. But it is hard to imagine that the power of these ideas would have been recognized and released without Chuck Matthei's vision, intelligence, persuasiveness, and endless hours of work. Chuck's departure from ICE is a sad event for all of us, and a loss for the Institute. He leaves behind a strong organization, indelibly stamped by his vision and committed to carrying that vision forward. But he does not leave behind the movement that he has done so much to create. We trust that he will continue to inspire and guide this movement for years to come. We wish him well in all his endeavors. □

LAST WORDS

A-Z Moving

Five days after the conclusion of the National CLT Conference A-Z Movers arrived at ICE's Greenfield office and took it to Springfield. Not satisfied with this workout, they returned each of the next four days and moved the personal possessions of 15 of us — refrigerators, clothes, toys, furniture and all.

Sleep-deprived from the conference and living on pizza and subs we arrived in Springfield and found a busy crew renovating our 98-year-old former school building. They've added electrical outlets, exit signs, a new furnace, and an entrance ramp. Soon we will unveil our remodeled basement complete with bathrooms, meeting rooms, and a kitchen/dining room. ICE will celebrate these achievements and introduce ourselves to the Springfield community with an open house reception on November 15th.

We're still unpacking, looking for what was lost, and arranging our new spaces. But don't hesitate to call. The heat is on in the guest room, and we welcome your visit. □

Jobs at ICE

Housing Technical Assistance Provider: with experience in affordable housing development and a willingness to travel to provide assistance to groups developing community land trusts.

Loan Officer: with a background in community development finance or commu-

nity organizing to evaluate loan proposals, monitor loans and assist groups with financial planning and loan applications.

Administrative Assistant: with strong communication, organization, and typing skills to provide administrative support for the Technical Assistance Department Director.

To request job descriptions and compensation information contact Lynn Benander, Personnel Coordinator, ICE, 57 School Street, Springfield, MA 01105; (413) 746-8660. Women and people of color are strongly encouraged to apply. □

Tapes Available

ICE has audio recordings of most of the conference workshops and plenary presentations. Tapes include sessions on legal issues, public policy, co-ops, management, resident selection and training, forging conservation and housing coalitions, financing, the Community Reinvestment Act, and speeches by Winona LaDuke and Bernie Sanders. Also available are some tapes from the *Introductory CLT Seminar*. Copies are \$6.00 each. To order or request a list of tapes write or call Kevin Drexel at ICE. □

800 Photos!

Bill Jordan photographed the conference for ICE at a reduced cost to support the CLT movement. His bulging file of negatives are indexed for easy reference. Contact Bill to order prints at 1695 Commonwealth Ave., Brighton, MA 02135; (617) 789-4581. Thanks Bill! □



CLT-Shirt

Artist Bonnie Acker designed a beautiful community land trust t-shirt featuring one of spouse John Davis' favorite slogans, "The best things in life are perpetually affordable." They were a big hit at the conference and can be ordered from Maggie Skenderian at the Burlington Community Land Trust, (802) 862-6244. □

THANK YOU to all who responded to ICE's mid-year funding appeal! Your donations and words of encouragement got us through a demanding summer.

Institute for Community Economics
57 School Street
Springfield, MA 01105

Non-Profit Org.
U.S. Postage
PAID
Springfield, MA
Permit No. 734

Make a note of ICE's new phone number: (413) 746-8660.