



Advancing Racial Equity Through Community Land Trusts

Amal Alzhrani, Brittany Kiefer, Da-yup Kim, and Gabby Eissner

What Are Community Land Trusts?

A product of the Civil Rights Movement, community land trusts (CLTs) are nonprofit organizations that preserve affordable housing in perpetuity and ensure community-driven initiative in decision-making. The organizations are governed by community leaders, neighborhood residents, and program participants, ensuring that community stakeholders have shared power over investments in affordable housing. Under a CLT model, people are able to purchase a home that sits on land owned by the trust. The purchase price is much more affordable because the homeowner buys only the house, not the land.

What Are the Benefits of CLTs?

CLTs offer several benefits. They preserve affordable housing in rapidly gentrifying neighborhoods, offer a pathway to homeownership, provide housing security and stability, and create resident-informed and directed processes. The trusts also treat land as a collective, social asset, rather than as a private, economic resource.

Strategies to Promote Racial Equity With CLTs

CLTs can be effective vehicles for promoting racial equity. We offer three strategies for advancing this goal.

First, CLTs can promote racial equity by ensuring Black representation on their boards of directors. The boards of CLTs should adequately represent the community and prioritize people who have been historically displaced.

Second, CLTs can promote racial equity by affirmatively targeting Black families through strategic and intentional marketing. Information on CLTs should be made accessible through community-centered sources.

Third, CLTs can promote racial equity by using a home-resale formula that guarantees wealth accumulation. The home resale formula for CLT-owned homes should balance the opportunity for the homeowner—that is, selling to accrue wealth—while also making sure that the home remains affordable for the community.

Spotlight: Columbia, Missouri

The Columbia Community Land Trust of Columbia, Missouri, illustrates several of the points made here. At \$750 per month, mortgage payments under the trust are more affordable than the rents charged for many properties in the area. Home buyers through the trust receive a deep subsidy, as well as home buyer education, credit counseling, and loan underwriting. All of these services help to mitigate the risk of foreclosure. They also help to ensure that homes can be passed on generation after generation, creating the opportunity for intergenerational wealth.

Because of the history of racist housing policies in the United States, households of color transfer less housing-based wealth to their heirs. CLTs provide an opportunity to narrow the racial wealth gap. In Columbia, the average CLT buyer will build \$25,000 in equity over their first 10 years of owning their home, and compared with the population of homeowners overall, these CLT buyers are more likely to be people of color.

Resources

[Columbia Community Land Trust](#)

[Community Land Trusts, Grounded Solutions Network](#)

[The Growth of the Global CLT Movement, Part 1: CLTs in Mississippi—A New Take on Economic Revitalization](#), Rio on Watch



Interrupting Inequality Through Community Land Trusts,
Jakob Kendall Schneider, Mary Clare Lennon, & Susan Saegert,
Housing Policy Debate

“Real Power is in the Land”: Community Land Trusts—Past,
Present and Future, Julia Duranti-Martínez, Local Initiatives
Support Corporation

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Center for Social Development

Washington University
MSC 1196-251-46
One Brookings Drive
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