

The Next Wave: A Florida Community Land Trust Institute Update



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The Florida Community Land Trust Institute (FCLTI) was established in January, 2000. The purpose of the FCLTI is to help local governments and nonprofits to create community land trusts in communities throughout Florida. Community land trusts (CLTs) are nonprofit tax-exempt corporations with the mission of developing and preserving affordable housing. CLTs maintain ownership of the land and convey the improvements together with a leasehold interest in the land. Affordability is preserved through ground lease provisions that require the improvements be sold or leased to income-eligible families at an affordable price upon resale.

The First Wave

The first wave of CLTs in Florida rolled in during the early 2000s in the southeast area of the state, at the height of the real estate boom and in high-price markets. These CLTs have had a measure of success, validating the use of this model in the state of Florida. For example, the Community Land Trust of Palm Beach County, established in 2006, today has a portfolio of 135 units, including 80 rental units. It continues to grow with 14 single-family homes and townhomes under construction.

The Delray Beach Community Land Trust incorporated in 2006 in partnership with the City of Delray Beach and Delray Beach Community Redevelopment Agency, continues to create and preserve affordable housing opportunities for very-low to moderate-income households. Their portfolio currently consists of 70 ownership units and 45 rental units owned and non-owned, with plans to add an additional 7-units this year.

The South Florida Community Land Trust initially served Broward County (with the exception of Delray Beach), but has recently expanded into Miami-Dade. This CLT has 63 units in its portfolio. It will soon start construction of 6 new units in Deerfield Beach that will boast

a sustainable and vernacular design, increasing affordability and respecting the history of the city.



The Community Land Trust of Palm Beach County includes Davis Landings



A Davis Landings home in Palm Beach County

The Second Wave

Today, a second wave of CLTs is rolling in as communities of all sizes again grapple with rising prices, the reality of diminishing public resources, and the need for creative and fiscally responsible solutions to create and expand the availability of affordable housing.

Through a grant from Wells Fargo Bank, the FCLTI is working with a handful of communities to determine appropriate CLT strategies, and assist with the launch of the CLT. Two of those communities are: Alachua County and the City of Gainesville; and the Florida Keys. We are also assisting with the first CLT in the nation to operate statewide for the purpose of providing permanent affordable housing for persons with developmental and intellectual disabilities.

Gainesville/Alachua County

North Central Florida now has Communities that Care CLT, Inc. The effort to establish the CLT began in 2016 through local grassroots advocacy, with leadership by Gary Hankins, a graduate of the University of Florida College

of Medicine. Since that time, the CLT has gained support from a broad coalition, with representatives from city and county housing staffs serving in advisory capacities, and board representation from several other local nonprofits and lending institutions.

The Florida Community Land Trust Institute facilitated the working group of housing staff, nonprofits, and elected officials to determine the pathway and focus for the new CLT. Although currently experiencing significant growth, Gainesville and Alachua County together still constitute a small metropolitan area. Therefore, the discussion centered on how the CLT would work with other established organizations to help them reach very low income households and other populations they could not otherwise effectively reach. One of the intriguing ideas explored was to use CLT to prepare land for development by other nonprofits, retaining ownership to steward the permanently affordable housing.



Florida Community Land Trust Institute April 2017 Meeting

Since that April 2017 meeting, the CLT has been incorporated and submitted its application for tax exempt status, and the working group has officially transitioned to executive and advisory boards. The Florida Community Land Trust Institute continues to provide ongoing guidance, including conducting a review of the organization’s by-laws and facilitating a strategic and business planning session with the board of directors. The Delray Beach CLT, a seasoned community land trust, answered our call to provide on-site

peer-to-peer mentoring, sharing the benefit of its experience.

Florida Keys

No one place in Florida was more affected by Hurricane Irma than the Florida Keys. Much of the affordable housing was damaged or completely lost in the storm. The Florida Keys already struggled with a lack of affordable housing, prior to Hurricane Irma; the storm massively exacerbated the existing problem. Enter Margaret Whitcomb, a part-time resident and philanthropist, moved by the plight of those in need. Ms. Whitcomb decided

to do something both to participate in the rebuilding of housing, and to ensure that affordable housing would remain affordable forever. With assistance from the Florida Community Land Trust Institute, Ms. Whitcomb established the Florida Keys Community Land Trust (Florida Keys CLT). Startup of the Florida Keys CLT has been entirely funded through private donations.

As part of a broader effort by the Florida Housing Coalition to aid in hurricane recovery, FCLTI visited the Florida Keys in December to get eyes on the ground observing the damage, and to meet with local governments and housing practitioners. While in the Keys, FCLTI met with Ms. Whitcomb and her team from the Cypress Group, best known for developing the Katrina Cottages in response to the housing shortage caused by Hurricane Katrina. We are assisting the Florida Keys CLT with developing Keys Cottages to serve the rental housing needs of the displaced lower income workforce.



Hurricane Irma pounded the Florida Keys

The Florida Community Land Trust Institute has been assisting with everything from writing a job description for the CLT to hire an executive director to putting an operations manual in place.

Residential Options of Florida

One of the most innovative new CLTs is being launched by Residential Options of Florida (ROOF). Established in 2014, ROOF was formed in response to work by a task force of the Florida Developmental Disabilities Council to carry forth its goal of

promoting affordable housing for individuals with intellectual and developmental disabilities that is integrated within the broader community – housing of their choice. To ensure these choices are available in communities throughout Florida for generations to come, ROOF established the ROOF Housing Trust in June 2017, becoming Florida’s first statewide CLT. ROOF Housing Trust aims to provide

homeownership opportunities for persons with developmental disabilities and preserve permanently affordable supportive rental housing. ROOF Housing Trust will provide an option for parents of persons with developmental disabilities to ensure their child can remain in the family home after the parents pass away, and then assist others in the future.

Currently, ROOF Housing Trust is fully established with a board, by-laws, tax-exempt designation, and even has its first house. FCLTI provided a review of ROOF Housing Trust’s organizing documents



ROOF Housing Trust Home

and has provided technical assistance to Executive Director Sheryl Soukup as the CLT pursues a number of prospective projects that, if all come to fruition, would quickly grow the number of units operated by ROOF Housing Trust. By utilizing additional grant funding, FCLTI continues to provide specialized technical assistance and training to ROOF Housing Trust to continue building its capacity to develop the statewide CLT.

FCLTI continues to be a resource for CLTs beyond initial formation. Current work is focusing on standardization and capacity-building for CLTs. FCLTI facilitates monthly calls open to all CLTs as an opportunity to share issues, challenges and triumphs among peers, and receive technical assistance from FCLTI. With our grant from Wells Fargo, we are also working on homebuyer and financial education modules specifically for CLTs, with

the anticipated release of both at FHC’s upcoming annual conference. Further, we continue to follow developments on the Federal Housing Finance Agency’s Duty to Serve rule, and preparing to provide services around the emphasis Fannie Mae and Freddie Mac are placing on standardization and recordkeeping for these ventures.

Keep your eyes on Florida Community Land Trust Institute as this next wave rolls in! [HNN](#)

**Statistics on existing community land trusts gathered from survey conducted in June 2017



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