



Organizational and Program Overview

Presented by:
Dr. Ashley Paige Allen
Executive Director



History

The first Community Land Trust in the U.S. was started in 1960s by African American farmers in Albany, GA

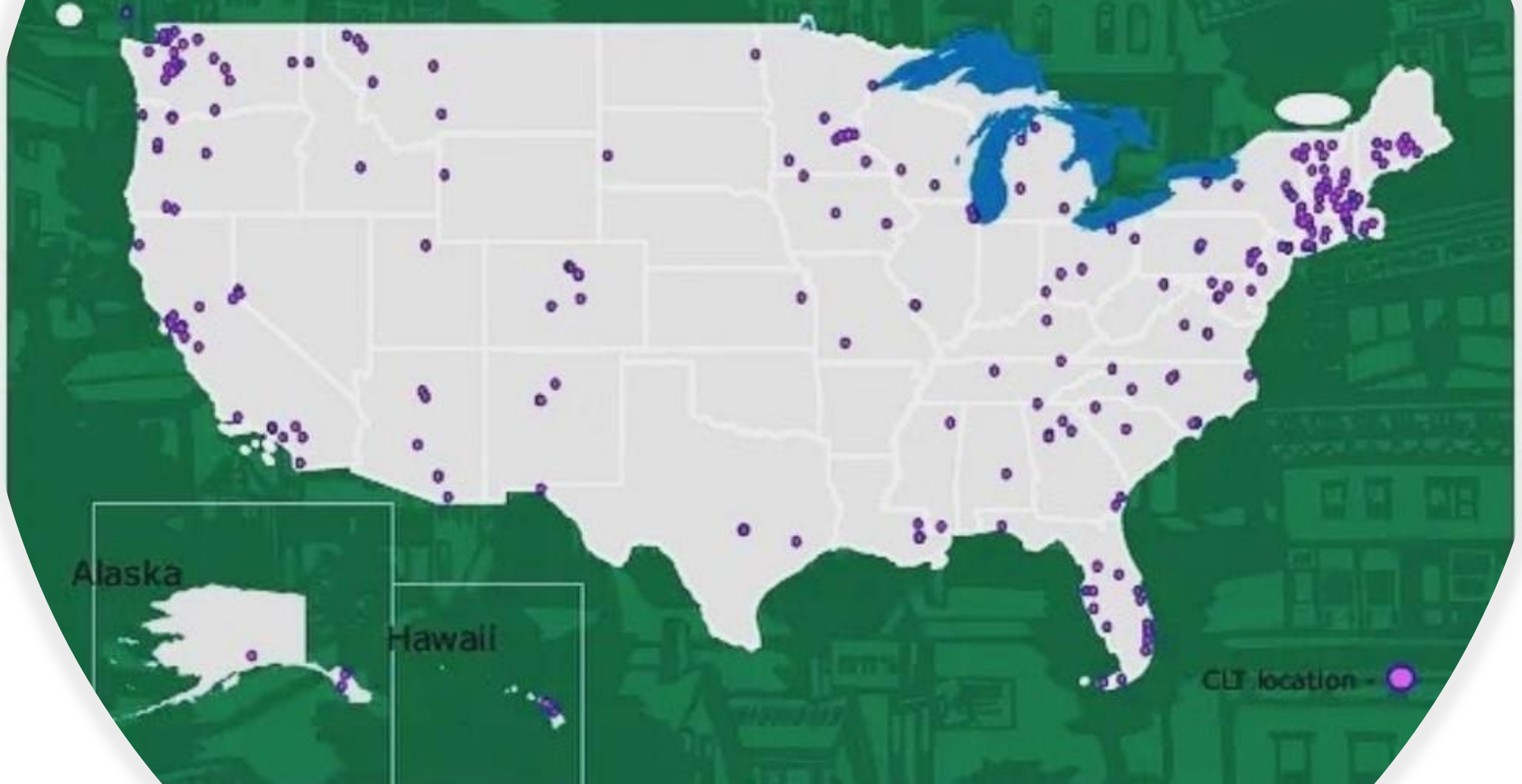
They developed New Communities Inc. as a means of protection from retaliation for participating in the Civil Rights Movement

Charles and Shirley Sherrod were leaders in the movement. New Communities, Inc is still running today

New Communities CLT is now a 1600 -acre farm that is an economic driver for the community and provides community education courses in agriculture and agri-business.



Community Land Trusts in the United States



About Us

Houston Community Land Trust is a 501(c)(3) non-profit organization founded in 2018.

Our mission is to make quality, affordable housing achievable for limited-income households in Houston, Texas.

We help income-qualified Houstonians access quality housing in neighborhoods across the city.

Placing the land beneath properties in the land trust, helps maintain the quality and affordability of housing for future generations of Houstonians.



**The Future of Affordable
Housing Development
for Houston**

What Are the *Benefits* of CLT Homeownership?

Build equity by owning your home instead of renting (at 1.25% per year).

Lower mortgage payments.

Significantly lower, property taxes.


Ability to pass the affordability down to heirs

Post-purchase Stewardship & support from the CLT.

Community leadership opportunities.



Stewardship and Community Engagement



**HOUSTON
COMMUNITY
LAND TRUST**

PROPERTY TAXES

THE INFORMATION HCLT HOMEOWNERS NEED TO KNOW
DARREN BLAKEMORE, HCLT DIRECTOR OF REAL ESTATE OPERATIONS
CRAIG GREENBERG, LAND HOME FINANCIAL

Virtual Workshop
January 19, 2022 | 6PM



**HOUSTON
COMMUNITY
LAND TRUST**

WEDNESDAY
**APRIL
20TH**
6:00 P.M.

WILLS AND ESTATE PLANNING

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City of Houston and HCLT Partnership

The City of Houston has provided operating funds to support the day-to-day administration of the HCLT.

The City of Houston has also provided subsidy funds to make homes across Houston affordable for Houstonians under 80% of the Area Median Income

The first program of the partnership was New Home Development Program (NHDP)

The second program of the partnership was Homebuyer Choice Program (HCP)

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New Home Development Challenges

Home production could not keep up with buyer pipeline

Homes were initially only built in 1 neighborhood which was not always convenient for buyers in the pipeline

The builders chosen for the program were not reliable and did not provide a quality product

Repairing the homes has been costly and time consuming for HCLT

Homebuyer Choice Program Challenges

Buyer applications were held for long periods of time waiting for City of Houston approval which significantly slowed down our productivity.

The slow down in productivity resulted in a significant cut in our funding. After our funding was cut the City of Houston allowed HCLT to do their own eligibility which helped reduce the homebuyer's time from application to closing on their home to approximately 90 days instead of 7-9 months.

HCLT entered a partnership with an organization that communicated to HCLT and HCDD they had a pipeline of ready buyers and homes to accommodate the buyers. We saved funds for those buyers, but the organization did not have enough homes or buyers to fill the pipeline so we opened back up to the public after pausing applications from April- June.

HCLT had to adjust our internal processes several times to new align with new City program guidelines based on new funding sources

Program Success By The Numbers

Homeowners
197

First HCLT Home
Sold
June 2019

NHDP
Homeowners
30

HCP
Homeowners
167

Average HCLT
Homeowner AMI
61%

NHDP Average
HCLT Housing
Payment
\$649

NHDP Average
HCLT Purchase
Price
\$75,134

NHDP Average
Market Rate
Listing Price
\$180,000

HCP Average
Housing HCLT
Purchase Price
\$105,353

HCP Average
HCLT Housing
Payment
\$1,029

HCP Average
Market Rate
Listing Price
\$245,174

HCLT vs. Traditional Purchase (bankrate calculator)

HCLT Mortgage on a \$230,000 (\$90,000) Home and \$0 down at 6.7% interest

- Principal and Interest: \$580
- Insurance: \$120
- Property Taxes \$188 (2.5%)
- HCLT Fee: \$113

Total: \$1,001*

Approx Required Income: \$37,000**

*before homestead exemption

**33% front-end ration

Traditional Mortgage on a \$230,000 Home and 3.5% down (\$8050) at 6.7% interest

- Principal and Interest: \$1,432
- Insurance: \$120
- Property Taxes: \$479 (2.5%)
- Mortgage Insurance: \$191 (1%)

Total: \$2,222*

Required Income: \$80,000**

*before homestead exemption

**33% front-end ration



Payment for Median Home in Houston

Traditional Mortgage on a \$328,000 and 3.5% down (\$11,480) at 6.7% interest

- Principal and Interest: \$2,042
- Insurance: \$120
- Property Taxes: \$683 (2.5%)
- Mortgage Insurance: \$273 (1%)

Total: \$ 3,118*

Approx Required Income: \$113,000**

*before homestead exemption

**33% front-end ration



CLT Price:
\$84,700



CLT
Price:
\$92,900



CLT
Price:
\$90,000

***HCP Success
Stories***



CLT Price:
\$92,000



CLT Price:
\$78,056



CLT Price:
\$ 99,056



HCP Success Stories



HCLT Home Locations

Acres Homes

Kingwood

Sunnyside

South Acres/ Cresmont Park

Near Northside

Clinton Park

Settegast

Edgebrook

Westbury

Inwood

City Park

4th ward

Southeast Houston

Near Northwest

Humble

Westchase/BriarForest

Greater Hobby Area

Huffman, TX

Porter, TX



Local Partners

Houston Land Bank

Avenue CDC

5TH Ward CRC

Texas Southern University

Rice University

Covenant Capital

Family Houston

University of Houston

Tejano Center

Habitat for Humanity

LISC

Houston Housing Collaborative



Cities Supported by HCLT

Baltimore, MD

New York City, NY

New Orleans, LA

Louisville, KY

Denver, CO

Indianapolis, IN

Reno, NV

Dallas, TX

Austin, TX

Washington, DC

Washington State

Asheville, NC

Milwaukee, WI

Waco, TX

Rio de Janeiro, Brazil



Evento Comemorativo
5 anos do Projeto TTC
 Dia 28 DE OUTUBRO é dia de troca de conhecimento com lideranças comunitárias de TTCs ao redor do mundo.
 Horário: 09-17h
 Local: Sede da Defensoria Pública do Estado do Rio de Janeiro (4º andar) e Online

Ashley Allen
 Diretora Executiva do Houston Community Land Trust, EUA

Razia Khanom
 Vice-presidenta do London Community Land Trust, Inglaterra

Mário Nuñez
 Diretor Executivo e morador do Fideicomiso de la Tierra Caño Martin Peña, Porto Rico

Jurema Constance
 Integrante da UNMP e Liderança de Shangi-Lá, comunidades-piloto do Projeto TTC

Realização: Apoio:

Evento Comemorativo
5 anos do Projeto TTC

PROGRAMAÇÃO - III Seminário Nacional do Termo Territorial Coletivo

- 09:00 Boas vindas e café da manhã
- 09:30 Apresentação institucional + informações tradução ao vivo
- 09:45 Vídeo comemorativo 5 anos de TTC com depoimentos
- 10:00 1ª Mesa temática: O direito à terra e à moradia no TTC
 Foco: discutir a problemática do acesso à terra e à moradia nas cidades.
- 11:00 Dinâmica com audiência
- 11:15 Apresentação sobre o TTC no Brasil
- 12:00 Perguntas do público

12:15 - 13:45 - Almoço Agroecológico

- 13:45 Mesa temática: A mobilização comunitária no TTC (1:30min)
 Foco: circular a dimensão do fortalecimento comunitário no TTC, estratégias de engajamento e controle democrático da terra.
- 15:15 Dinâmica com audiência: potenciais e desafios do TTC no Brasil (30min)
- 15:45 Diálogos Sul-Sul: potenciais e desafios do TTC na América Latina (50min)
 Foco: debater a aplicação do TTC em favelas e comunidades urbanas na América Latina
- 16:35 Reflexão final dos palestrantes (10min)
- 16:45 Encerramento dinâmico (15min)
 Pergunta reflexiva: o que as experiências internacionais podem ensinar/agregar ao TTC no Brasil?

Rio de Janeiro, Brazil

MacKenzie Scott grant awards \$5M to Houston Community Land Trust for affordable housing pilots



R.A. Schuetz, staff writer

Updated: Oct. 17, 2023 11 a.m.

Gift this article



Pilot Project Overview

Houston Community Land Trust has been using the CLT model to assist Houstonians purchase single-family homes on standard single-family lots.

With the unrestricted funding, HCLT can explore various housing typologies to address the varying housing needs of Houstonians.

The goal of the pilot projects is to test other options for affordable housing and affordable community development. We also want to show that the CLT model can be used in creating affordability for all types of community spaces.

The pilots will have a primary focus on 3rd and 5th ward as traditional single-family homes in these areas have become so unaffordable that HCLT has not been able to assist buyers purchase homes in those areas.

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Pilot Projects

Preservation and Rehab

Tiny Home/ Small Footprint Homes

Small Parcel Activation

Affordable Rental/Co-op

Mixed Use Building



**THANK
YOU!!**

Thank you Mayor Turner, Members of City Council
and The Houston Housing and Community
Development Department

We are recognized as a best practice CLT within
Texas, nationally and internationally!!!!

Our collective efforts have made HCLT and
Houston leaders in permanently affordable housing.
We helped almost 200 buyers not just get in a
home, but in one they will be able to afford today,
tomorrow, 10 years from now and well into the
future.