

3) a structure of community and resident control; 4) developing perpetually affordable housing; and 5) expanding homeownership make the community land trust model an ideal response to the challenges West Rehoboth is facing.

Under the auspices of the WRCLT, West Rehoboth plans create affordable housing and engage in neighborhood revitalization and community-building.

### Plan of Action

As of this writing, the WRCLT has secured initial operating funds through a generous grant from the Administrative Commission for the Speer Trust (New Castle Presbytery).

In the short term, the housing committee has elected a Board of Directors for the WRCLT; worked with volunteer attorneys to prepare articles of incorporation and bylaws; created a plan for leadership development; solidified partnerships with churches, funders, builders, realtors, and other community organizations; and secured technical assistance from national organizations, including the Institute for Community Economics and Burlington Associates. The WRCLT Board is setting up an accounting system, seeking a bookkeeper and Director, developing a more detailed fundraising plan both for the organization and for housing



Minnie Smith-Burton, WRCLT Honorary Chair, and Mable Granke, board member.

development; and creating an initial property acquisition strategy and housing development plan. The WRCLT is also working with a number of homeowners to help them resolve outstanding sewer bills which had previously threatened their continued residency.

In the longer term, the Board will be conducting organizational strategic planning; pursuing community housing development organization (CHDO) status; implementing the initial housing development plan; and creating an ongoing housing development plan.

There are multiple supporting partners from the wider community including business, faith-based, real estate, housing development, legal, civic, and financial.

### A Solution

A community land trust uses a ground lease and a resale formula to keep housing affordable for future homeowners, even in expensive areas. In fact, it is in volatile real estate markets that the CLT model is particularly useful. The CLT model makes a crucial distinction between two principles that are often conflated by housing pundits: a dwelling and a commodity. While we all need safe, decent, affordable housing; we do not necessarily need to reap the entire windfall that would come from allowing market forces completely free reign.

This distinction marks the CLT as

unorthodox or worse in the minds of some. However, the CLT does not stand as a contradiction to conventional homeownership but rather as a complement to it. As John Davis, of Burlington Associates, said on his recent visit here: "It is another rung on the ladder of affordable housing tenure." In the case of West Rehoboth, it also serves as a tool of community preservation. The CLT model is a reminder that different models are appropriate to different situations.

The CLT does offer a vehicle for housing affordability and neighborhood revitalization that says: "Neither 'market' nor 'state,' but, instead, 'community.'"

While we would protest the destruction of community by public action, we seem more amenable to its dismantling by market forces. "It is the market at work," we say, as though the issue is then closed.

In this sense, a CLT confronts interests which, in the name of property, would bid the community to dissolve.

After all, markets were made for human beings, not human beings for markets. If we cannot find ways to foster community in the teeth of rapacious economic forces and to engage our most closely held values, then truly – whatever religion or lack thereof we claim – must we not confess to being devotees of Mammon?



John Davis of Burlington Associates at the January 2005 WRCLT Board Training.