

mission, as well as to strong public and community support.

Connecticut – Mutual Housing

In Hartford, CT, we met with Catherine MacKinnon, Executive Director of the Mutual Housing Association of Greater Hartford (MHAGH), and Pollie Clark, Resident Coordinator with MHAGH. Mutual housing associations are even less common than CLTs – while there are approximately 140 community land trusts in the nation, there are only about 15 mutual housing associations. Mutual housing associations own and manage multifamily housing. Mutual housing was brought to the U.S. and supported by the Neighborhood Reinvestment Corporation (NRC) in the 1980s. Since then, NRC has scaled back its initiatives in the MHA area. MHAs range in size from one small multifamily development to associations that own and manage

hundreds of units in multiple properties.

In the mutual housing model, residents are members of the Association that owns the housing. The MHA is governed by a Board of Directors comprised of residents and representatives from the private, public and community sectors, although resident and resident interests constitute a majority of the Board composition. Association members are not quite owners or tenants of their housing – the MHA owns the housing and residents pay a monthly housing charge that, as it is going directly back into the MHA, is generally significantly lower than other rental housing. Most MHAs also require an initial membership fee. The intent of the membership fee is to create a sense of a financial stake in the MHA. Once someone becomes a resident and member of an MHA, their housing is secure and they are

members for life, provided that they live up to their responsibilities as resident members of the MHA.

The Mutual Housing Association of Greater Hartford, incorporated in 1988, established the first mutual housing development in Connecticut in 1991. MHAGH operates seven multifamily properties. With the renovation of poorly maintained structures in struggling neighborhoods, MHAGH's work also functions to revitalize neighborhoods. All MHAGH properties have active social committees and resident leadership. With two Resident Coordinators, residents are supported to get and stay involved in the MHA's activities. Residents have chosen to undertake a variety of activities, from regular social events to developing an exercise/fitness room and managing an on-site emergency food pantry. MHAGH has recently begun expanding its services to include



Royal Crest Resident Owned Community, Rochester, NH