

SPRINGFIELD COMMUNITY LAND TRUST

"Who, Why, What" -- A Brief Description of the SCLT

As you probably already know, the Springfield Community Land Trust ("SCLT") is a community group dedicated to providing housing that is affordable to low- and moderate-income individuals and families. Our focus is on homeownership but we might develop some rental properties too. We are not a government organization; we are a private, non-profit corporation. Every member has an equal vote. We serve the entire city of Springfield and our membership is open to anyone in the city who believes in what we stand for.

The SCLT is unique from many other affordable housing programs in two ways:

1) the houses will not only be affordable to people today, they will also remain affordable to any future buyers--forever! If you live in a SCLT house and you decide to sell, you are guaranteed to get back the money which you put into it, but you will not make a profit on it. This way the next family can move in at an affordable price. (Remember: the main thing which makes housing so expensive is the profit that people make on it when they buy it & then sell it off for a quick buck.)

2) if you are a resident, you own the house you live in, but, you don't own the land which your house sits on. The SCLT will remain as the owner of the land. You will sign a 99-year renewable Ground Lease so that you are guaranteed the right to use the land. And, if you should happen to pass on, your family has the right to inherit the Ground Lease and remain on the land.

Since we are a private community-based group, not tied to any government agency or any other community group, we run the show! This means you have as much say as anyone else! But it also means that we can't look to anyone else to do the work for us. We can only depend on ourselves to identify the properties we want, raise the money, pick the people to live in them, and arrange the financing with the state and the banks. We also have to raise our own money for staff and for office costs.

Yes, there is a lot of work involved but it will pay off in the end because we will have homes--at a price we can afford--which we can be secure in and then pass on to our children! And we can make our communities into the way we want them to be. Rather than constantly living with the worry that our rents may be jacked up yet again and that we may be out on the street tomorrow, instead we can have a community that offers safety, security and affordability. With this comes a new spirit of community and a greater sense of social, economic and political empowerment so that we can begin to improve the position of ourselves and our people.

M E M O

To: Springfield Community Land Trust

From: Institute for Community Economics

"You Are Not Alone" -- Community Land Trusts Around the Country

No, you are certainly not alone. At this moment there are more than 60 Community Land Trusts ("CLTs") around the country, and they are growing incredibly rapidly, especially here in the Northeast because housing is so ridiculously expensive. People all over the country are looking to the CLT model as the best way of creating affordable housing which is guaranteed to remain affordable forever. This way all of the hard work that people like you put into this organization and all of the money that private organizations and the government puts in to make the houses affordable does not go to waste in just 30 or 40 years. This work and subsidy money will constantly be recycled.

People all over the country—from Portland, Maine to Dallas, Texas—are also looking to the CLT model to provide a fair balance between the legitimate interests of the individual homeowner and the legitimate interests of the community. Looking at the inherent unfairness of the rental system, people are asking, "Why should poor people always be ripped off--throwing money down the drain every month in rent. After a lifetime of renting, most people have spent more in rent than if they had been able to buy their houses in the beginning. Isn't there a way to give poor people a fair shake, a fair return on what they pay? Can't they earn some type of equity?" Answers have been found in the Community Land Trust Model which, while removing any profit, grants a fair return on people's equity.

From Atlanta, Georgia to Chicago, Illinois, people are asking the critical question, "Should one individual have full and unrestricted rights to do whatever he or she wants to with land? -or- Should the community have some say over how that land is used and maintained?" More and more people are beginning to look to the CLT model which has learned much from ancient African, Asian and Native American values towards land. These values hold that one person does indeed have a legitimate right to use a piece of land, but that that person doesn't necessarily have the right to claim full ownership over that land. Afterall, he/she didn't create it, and he/she can't make more of it. Clearly it was a gift given to him/her by Nature or God. To the Native Americans, owning a piece of land was as ridiculous a notion as owning a piece of sky. It does not belong to any one of us but to all of us, with each having a right to use it, but to do so in a responsible manner. (This notion is called land stewardship rather than ownership.)

(please turn over)

Where exactly is this happening? Most CLTs are in the Northeast, with the largest concentration being in Massachusetts. Maine, New Hampshire and Vermont each have a few and Connecticut, New York, New Jersey and Pennsylvania are adding a number of new CLTs to the list. Moving further south, a very active CLT now exists in Durham, North Carolina and one of the largest CLTs is in Atlanta, Georgia. Moving West, Cincinnati has one of the oldest CLTs, and developments are happening in about 4 other cities in Ohio. And--jumping around a bit--CLTs are being discussed in Chicago, New Mexico, and Arizona, while work is already being done to deal with the affordable housing crisis in St. Louis, Northern California, and Dallas, where "Common Ground CLT" is one of the largest CLTs in the country. The CLT concept has received a great deal of publicity in the last few years and calls come in daily from cities and towns across the country. Today we can fairly say that there is really a "Community Land Trust Movement" growing quite rapidly in the United States.

Here at the Institute for Community Economics (located about 45 minutes north in Greenfield), we work as a national non-profit to help groups like yours with technical and financial assistance in setting up CLTs. We have assisted with the development of most of the CLTs around the country and we are happy to have this opportunity to work with you all and to add Springfield--along with Greenfield, Northampton, and Holyoke--to our official list of Community Land Trusts.

Best of luck!!

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THE COMMUNITY LAND TRUST

An Innovative Model for Non-Profit Affordable Housing Development

- by the Institute for Community Economics -

The Problem: At the beginning of this decade, the National Association of Homebuilders warned, in a report entitled "Housing At The Turning Point: An Assessment of America's Shelter Needs For The 1980's":

"Unless current trends are reversed soon, a housing crisis of unknown proportions could engulf this nation, pitting one generation of Americans against another, and further pushing from the mainstream of American society those who are being denied decent affordable housing -- the young, the elderly and the poor."

In the intervening years, this has proven to be a tragic prophecy:

- The federal government remains strapped by continuing budget deficits and mounting debt. Federal housing subsidy programs have been reduced by more than 70% under the Reagan administration, and private sector for-profit developers have not stepped in to meet the demand for affordable housing.
- Remaining affordable housing stocks are threatened by the unraveling of Great Society-era public/private partnerships. Federally subsidized mortgages on over 340,000 units of low-cost rental housing are eligible for pre-payment within the next decade, freeing owners to convert their units to market-rate housing.
- A Massachusetts Institute for Technology study, "At Risk Of Loss: The Endangered Future Of Low-Income Rental Housing Resources", projects 9.4 million low rental units available in 2003 for 17.2 million income-eligible families, leaving a deficit of 7.8 million units.
- The gap between income, rents and property values continues to widen for low- and middle-income wage-earners. And the growing number of homeless families has begun to direct national attention to the root causes of the housing crisis.

Where are the solutions? Non-profit housing developers and community-based organizations have emerged during the past decade as the most cost-effective providers of affordable housing. The **Community Land Trust (CLT)** represents one of the most innovative improvements in this sector of the housing economy.

Community Land Trusts:

The housing crisis of the 1980's -- with its combination of disinvestment and gentrification, and the confluence of growing needs, declining production and public budget deficits -- presents unique challenges. To respond effectively to present conditions and trends, a housing program for the 1990s and beyond must have three strategic objectives. It must:

- 1) provide decent affordable housing to those who need it most, with the essential benefits of homeownership where possible.
- 2) ensure long-term affordability by controlling transfer costs, protecting the gains made today from being lost to the market tomorrow.
- 3) build an economic base in low-income communities, enabling residents to reinvest the fruits of their labor and benefit from their own economic development efforts.

Traditional housing programs do not adequately meet these requirements. In different parts of the nation -- the rapidly growing Northeast and economically distressed southern oil producing states -- both economic upswings and downswings have caught a broader segment of the population in a housing squeeze. In high growth areas, middle income Americans as well as the poor are increasingly locked out of the homeownership market, paying more and more of their income in rent and falling further behind. New models are needed that can provide housing and guide economic development in a balanced structure that is appropriate to local conditions and needs. The Community Land Trust is such a model.

What CLTs Offer: For **individuals and families**, the Community Land Trust is designed to provide the three essential benefits of homeownership:

- the **Security** of lifetime tenure;
- **Fair Equity** based on actual investments and home improvements;
- a **Legacy** for descendants and the future.

A fundamental feature of the CLT is its ability to balance individual and community rights and needs. The CLT concept is rooted in the understanding that property value is created both by individual owners and by the surrounding community in the form of commercial and public investments. CLTs offer many advantages to the **communities** that create them as well. Community Land Trusts:

- make access to land and housing ownership widely and fairly available at affordable rates -- and keep them affordable for future users by preventing speculation and absentee ownership;
- ensure greater local control over long-term development;
- enable communities to preserve farmland, open space, commercial facilities and other resources through community ownership and careful land-use planning.
- allow the community as a whole -- rather than special interests or absentee owners -- to benefit from grass roots development and increases in land value.
- preserve and recycle the value of public subsidies within a community for greater impact from limited funds.
- build technical expertise and an equity base for community development.

How CLTs Work: A Community Land Trust is a **democratically structured non-profit corporation**, with an open membership and an elected board. The purpose of a CLT is to acquire land so as to remove it from the speculative market. The land is then made available to individual families, cooperatives and other organizations through long-term (lifetime) leases which may be transferred to the leaseholders' heirs if they wish to continue to use the land. All lessees are members of the CLT and are represented on its board.

While leaseholders do not own the land they use, they may own their buildings or housing units. The CLT retains an option to purchase the building, should the owner decide to sell, for the amount of the owner's investment, adjusted for inflation and depreciation. Homeowners are thus guaranteed a fair equity for their investments and their successors can purchase the homes at a fair price.

Committees of the CLT selected by the board do the work of managing the organization, assembling acquisition financing, creating lease agreements, selecting tenants, and coordinating volunteers, renovation and maintenance. The required mix of skills are drawn from CLT residents and community volunteers, providing channels for community involvement. Democratic representation on CLT

boards maintains the community's interest in long term affordability and locally-controlled development. As they grow, most CLTs hire staff to coordinate development and serve the elected board.

CLTs can be organized in urban or rural communities with vastly different conditions and needs. In some cases they are initiated by individuals acting on their concern about local housing and land-use trends. In others, coalitions of housing, social justice and community groups have joined with non-profit developers and local government to bring ongoing housing and land preservation efforts under the umbrella of a CLT framework. A basic CLT feature is its **flexibility**. It can be readily adapted to specific community needs while providing a galvanizing focus for community organizing for economic justice.

The CLT can serve as a structural, economic and political link between many kinds of development, without compromising the independence or the distinctive features of any one. Any CLT has the capacity to develop cooperatives, condominiums, single family housing, multiple rental units, and elderly housing within a neighborhood or over a regional geographic area. CLTs can also serve other land-use purposes such as preserving open space and farmland, and creating commercial facilities.

CLTs in the United States: There are currently more than 65 **Community Land Trusts in 18 states throughout the U.S.** Major cities with operating CLTs in varying stages of development include **New York, Atlanta, Dallas, Boston and Philadelphia.** Smaller cities with CLTs include **Trenton, NJ, Burlington, VT, Syracuse, NY, Durham, NC and Norwich, CT.** CLTs can also be found in small towns and rural areas from Maine to southern Appalachia and in a few Mid-western states. Although the oldest CLTs have not much more than a decade of experience, land trust development is gaining momentum: it is attracting the attention of other housing organizations, public officials and policy makers, religious organizations, the media and university academics.

Public Support for CLTs: Financing for CLT development has come from a variety of private and public lending institutions, including banks and state housing finance agencies, and from socially concerned investors. These investors include individuals, foundations and religious institutions. In some cases, development costs have been lowered by subsidy grants from religious organizations, charitable foundations, city governments and other sources.

The crux of growing needs and limited budgets has generated several particularly significant examples of local and federal support in the last few years. CLTs provide a desperately needed model for fiscally prudent public investment in affordable housing. Their successes have attracted attention among public officials and are encouraging new partnerships between city governments and community organizations. Listed below are a few recent examples:

- **New York, NY:** The City of New York provided vacant and abandoned property to the Lower East Side Catholic Area Conference (LESCAC) and the RAIN CLT's cooperative homesteaders for development within a CLT framework. More than **150 units** are currently under construction, with over **\$7 million** in public grants and loans from both state and federal housing programs.
- **Atlanta, GA:** The South Atlanta Land Trust (SALT) received two-year Community Development Block Grant (CDBG) funding from the city government.

SALT has also negotiated low-interest mortgages for homeowners through the Georgia Housing Finance Agency. With 50 housing units built and renovated, SALT is now assisting development of three new CLTs in adjacent neighborhoods.

- **Burlington, VT:** The Burlington CLT received a \$200,000 seed grant from the city. The CLT also secured a \$1,000,000 investment commitment from the City Employee Pension Fund, and a \$3 million line of credit from the Bank of Vermont for affordable CLT homeowner mortgage financing.
- **Syracuse, NY:** Time of Jubilee CLT was created by a coalition of major downtown churches to address the urgent housing needs of a low-income, center-city minority neighborhood. In a development partnership, the city government agreed to provide at least 30 house lots to the CLT, and a \$200,000 seed grant to begin construction.

Origins Of The Community Land Trust: The CLT model was conceived in the late 1960's by founders of the Institute for Community Economics. A primary source of inspiration was Vinoba Bhave's Gramdan or "land gift" movement in India, a successful voluntary land reform effort initiated during the 1950's to create "village trusts" to hold land for landless farmers. The Jewish National Fund, which owns a large part of Israel's agricultural land and leases land to rural communities, was another predecessor. Also influential were the conservation land trust movement and Native American concepts of land stewardship. The Community Land Trust is a contemporary American adaptation of these influences in a new model for land reform, fair housing and appropriate development.

ICE and Community Land Trusts:

The Institute for Community Economics (ICE) provides on-site technical assistance to more than 50 CLTs and other housing organizations in over 20 states each year. Founded in 1967, the Institute developed the CLT model as a means to address land and housing inequities in the United States. The oldest of currently existing CLTs was incorporated in the mid-1970's. With the benefit of early CLT experience and an increasingly obvious housing crisis, the 1980s saw the vast majority of current CLT development.

ICE also provides technical assistance to community development loan funds (CDLFs) across the country that direct capital to low-income communities often denied access to credit and development financing. ICE's Revolving Loan Fund, one of the oldest and largest CDLFs in the U.S., is currently capitalized at over \$9 million, primarily by individual lenders. The Fund channels socially responsible investment capital directly into land trust and other community development projects, often providing the first loans to facilitate larger loans by conventional lenders. Thirty-five similar funds managing nearly \$50 million in loan capital have joined the National Association of Community Development Loan Funds (NACDLF), which ICE helped incorporate in 1986.

ICE publishes and distributes The Community Land Trust Handbook (225 pp, \$10.00) as well as a free literature list of ICE publications on land trust and loan fund issues. A 25 minute slide show (also in video) on CLTs entitled "Common Ground" is available for rent or purchase. Work is in progress on a legal manual on CLT development, aided by a volunteer taskforce of 15 attorneys. For more information on ICE and Community Land Trusts contact:

A Brief Introduction to Community Land Trusts As A Vehicle for Developing and Preserving Low Cost Homeownership and Rental Housing

by Chuck Collins, Director of Technical Assistance
Institute for Community Economics

The need for decent, affordable housing in the United States is serious and growing. The dimensions of this crisis need not be detailed here, but it is appropriate to note that the housing crisis of the 1980s --with its combination of disinvestment and gentrification, and the confluence of growing needs, declining production, and public budget deficits --presents unique challenges.

To respond effectively to present conditions and trends, a housing program must have three strategic objectives. It must:

- * provide decent, affordable housing to those who need it most, with the essential benefits of homeownership where possible;
- * insure long term affordability by controlling transfer costs, protecting the gains made today from being lost to the market tomorrow; and
- * build an economic base for and by the local community and allow local residents to reinvest the fruits of their labors and benefit from their own community development efforts.

Traditional housing programs do not adequately meet these requirements. New models of community development and property ownership are needed, and the community land trust model is one such model.

A Community Land Trust (CLT) is a democratically structured, community based nonprofit corporation, designed to strike a fair balance between individual and community interests and to meet the strategic requirements for a new approach to land and housing problems. The purpose of the CLT is to acquire land and remove it from the speculative market. The land is made available to individual families, cooperatives, and other organizations through long-term (lifetime) leases, which may be transferred to the leaseholder's heirs if they wish to continue to use the land. All lessees are members of the CLT, and they are represented on its Board.

While leaseholders do not own the land they use they may own their buildings (as individuals, or as members of cooperative associations). The CLT, however, retains a purchase option --should the owners decide to sell --for the amount of the owner's investment of capital and labor, adjusted for appreciation and depreciation. Homeowners are thus guaranteed a fair equity for their investment, and their successors can purchase the homes for a fair price. No sellers benefit from speculative gains and unearned increases in market value, and no buyers are priced out of the market and denied decent housing by such increases (CLTs can also manage rental housing where appropriate).

Introduction to Community Land Trusts, Continued

CLTs combine the best features of private and community ownership. Residents have the essential benefits of homeownership: lifetime security, a fair equity for their investment, and a legacy for their descendants. At the same time, the CLT makes access widely and fairly available and prevents absentee ownership; it enables a community to exercise more effective and representative control over its long-term development; and it builds an economic base for the community through lease fees and appreciated value of CLT lands. A CLT distinguishes between the portion of property value created by individual owners and the portion created by community-wide improvement efforts, public investment, and larger economic forces.

The CLT's ability to reduce a community's dependence on outside financial assistance makes it an especially appropriate vehicle for both private and public investment. While funds applied to traditional home ownership programs are spent on a one-time provision of services, funds directed to CLTs are retained and reinvested within the community, for repeated use with multiple effect.

The CLT is a very flexible model. It can accomodate any form of housing, commercial activity, community gardens and other public purposes. It can work in partnership with other community development organizations, and serve as link between the various social and economic units in the community.

In recent years, spurred by the housing crisis and the need for new models of development that meet both immediate and long term needs, there has been a tremendous increase in the number of CLTs, the scale and pace of development, and the breadth of public and institutional interest and support. New groups are emerging in Syracuse, NY, Durham, NC, St. Louis, MO, and other areas --and the accelerated pace of development seems certain to continue.

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The Community Land Trust Model: Questions and Answers

by the Institute for Community Economics

- ¶ **Are you:** threatened with displacement because you don't own your own home? . . . a local public official looking for ways to address land and housing problems? . . . considering whether to join a local community land trust? . . . a community land trust member with a few questions? . . . a community land trust organizer looking who must field questions? . . . curious about the community land trust model?
- ¶ If you answered "yes" to any of these questions, this booklet was written with you in mind. Included here is a sampling of common questions about community land trusts (CLTs) followed by brief answers.
- ¶ For more information or to request speakers or technical assistance, contact the Institute for Community Economics, 151 Montague City Road, Greenfield, MA 01301, 413-774-7956.

FIVE BASIC QUESTIONS

1. What is a community land trust?

A community land trust is a private non-profit corporation created to acquire and hold land for the benefit of a community and provide secure affordable access to land and housing for community residents. In particular, CLTs attempt to meet the needs of residents least served by the prevailing market. CLTs prohibit speculation and absentee ownership of land and housing, promote ecologically sound land-use practices, and preserve the long-term affordability of housing.

2. What makes a CLT distinctive?

Several things--here are five:

■ *Commitment to Local Control.* CLTs are usually initiated to provide greater local control over land and housing ownership. The CLT is a membership organization with members drawn from the land-trust leaseholders and the wider community. CLT members elect a governing board that includes leaseholders, nonresident members and others who represent the broader community interest.

■ *Protects Long-term Affordability of Housing.* CLTs protect affordability for future residents by controlling the sale of buildings and other improvements on their land. Specifically, the CLT retains the first option to repurchase these improvements--if residents choose to sell--at a "limited appreciation" price. The CLT lease agreement includes a formula for calculating this price that offers resident-owners fair compensation for their investment. (Their share does not include value from market appreciation of the CLT's investment in the land or buildings.) In this way the CLT preserves the community's investment of public and private resources (time, treasures and talent) that go into creating a CLT and making housing affordable.

■ *Dual Ownership.* The way in which the CLT protects the community's long-term interest is by continuing to own land while conveying the long-

term use of the land to individuals, cooperatives or other entities. Leaseholders own their homes and other improvements. Terms of the arrangement between a CLT and an owner using the land are defined in a long-term land lease. The land trust offers leaseholders security, an opportunity to transfer the lease to their heirs and full rights of privacy.

■ *An Ongoing Development Program.* CLTs are not generally focused on a single project. CLTs are committed to an active acquisition and development program that attempts to meet diverse community needs.

■ *Flexibility.* CLTs can accommodate a range of specific programs while providing a focus for community organizing. A CLT can help create and preserve such critical local resources as affordable housing, family farms, neighborhood businesses and social services while establishing land-use controls that protect the long-term interests of the community. Although CLTs generally promote resident ownership and management, a CLT may also develop and preserve needed rental housing.

3. How are CLTs different from conservation land trusts?

They are similar in many ways. Both CLTs and conservation land trusts control land use for the benefit of people in the future as well as the present, but they tend to be concerned with different types and uses of land. Conservation trusts are primarily concerned with controlling rights to undeveloped land to preserve open space, ecologically fragile or unique environments, wilderness, or productive forest or agricultural land. CLTs, on the other hand, are primarily concerned with acquiring developed or developable land for specific community uses--particularly residential use. These concerns are not mutually exclusive, and some land trusts combine these purposes, preserving some land in a natural state while leasing other land for development. All land trusts have an ethic of land stewardship; they try to see that land is not developed or used inappropriately.

4. How does a CLT help residents?

By providing access, affordability, assistance and security. CLTs use various kinds of subsidies to make housing and land-use more affordable for people who cannot compete in the market. CLTs keep housing affordable for future generations by controlling the price owners receive when they sell their homes. CLTs might assist residents with home repair, rehabilitation and/or financing. The CLT lease offers residents and their heirs long-term security.

5. Are CLTs supported by local governments?

Yes. Though some of the first CLTs were started in communities suffering from government neglect, it is now more common for CLTs to work in cooperation with local governments in meeting present and future community needs. Public officials are recognizing that CLTs can play an important role as stewards of community resources--that property and funds allocated to a CLT can benefit not only present community residents but future residents as well. Several CLTs have been established with strong initiative and support from local governments. A number of municipalities have allocated Community Development Block Grant funds, as well as other available funds, to CLT programs. Some have allocated city-owned land. State housing financing agencies are increasingly interested in making financing available for housing on CLT land, and several state legislatures have acted to appropriate special funds to finance acquisitions by land trusts.

CLT MEMBERS & LEASEHOLDERS

6. How do people join a CLT?

Each CLT develops its own membership criteria. Most CLTs require an annual membership fee of a few dollars and expect members to attend at least an orientation session or a general meeting.

7. How are CLT homeowner/leaseholders selected?

Each local CLT develops its selection criteria based on local needs and resources available. When possible, occupants of buildings acquired by a CLT are given the opportunity to stay as homeowner/leaseholders or renters. Applicants for vacant units are normally judged on the basis of need, commitment to the CLT, and ability to make the necessary payments and handle other responsibilities of homeownership.

8. How much control do I give up by not owning the land beneath my house?

Leaseholders--homeowners, farm owners, or business owners--retain most of the rights and responsibilities that go with ownership. CLT control is generally limited to areas where the CLT has a long-term interest. For example, it is vital to the CLT to preserve affordability of housing units. Most leases also prohibit absentee ownership of housing because it is generally not in the community interest. Also, CLTs want to protect the condition of the land and buildings which would be left at the end of the lease term.

9. What kind of support does a CLT provide for first-time homeowners?

A CLT does not leave new homeowners to sink or swim on their own. The ability to provide support depends on the resources available to each local CLT. Some CLTs provide homeowner training and assistance as needed. CLTs serving cooperatives have assisted with back-up management services, such as financial management, arbitration, and resident training and selection. Some CLTs have developed home repair loan funds and have made special arrangements for leaseholders who face unexpected financial problems.

FINANCING

10. How does a CLT acquire property?

CLTs buy or receive gifts of property. If properly constituted, a CLT is a nonprofit, tax-exempt organization, which can use a variety of tools to lower the cost of acquiring property. CLTs sometimes receive donated property or donations to buy property, but an active CLT must be able to buy property and pay for the rehabilitation or construction of housing--and it must be able to borrow money to do so. CLTs have received loans from socially responsible investors--directly or through intermediaries such as community loan funds and ICE's Revolving Loan Fund--to finance acquisition and construction. Normally they can arrange long-term financing from other sources.

11. Will banks and other financial institutions make loans for homes on leased land?

Yes. There are dozens of banks, housing finance agencies and other mortgage lenders who lend to CLTs. When first approached, lenders may be concerned that a CLT will inhibit their ability to foreclose in the event of a default and make it difficult to remarket the property in a timely manner. CLTs have been able to negotiate mortgage agreements that address the legitimate concerns of lenders and also protect the CLT's long-term interest in the property by allowing the CLT to step in and cure a default, when necessary, to prevent the property from being sold on the open market.

12. How does a CLT make homeownership affordable?

CLTs have no magic method of creating the initial affordability in housing. The greatest advantage of a CLT is its ability to preserve affordability for future generations. Nonetheless, a CLT can use a variety of tools to make housing affordable. CLTs have arranged financing for people who cannot qualify for home mortgages from conventional sources. Other CLTs have worked to minimize the hurdle of large downpayments for first-time homebuyers by creating a downpayment loan pool.

Residents generally must have some money for a downpayment and be able to handle monthly mortgage payments and other costs (including reasonable lease fees for use of the land).

SELLING A HOME AND EQUITY

13. What happens if a leaseholder wants to move away from the CLT?

After giving the CLT adequate notice, a leaseholder may sell the improvements to an eligible buyer, transfer the lease, and move away. Since CLTs commonly retain a first option to buy all improvements on CLT land, a leaseholder who wishes to leave will often sell his/her house to the CLT. The CLT will, in turn, sell this house and lease the land beneath it to a new leaseholder.

14. How is the resale price of a home determined?

Each CLT has a formula that will determine the amount to be paid if a homeowner sells his or her home back to the land trust. Usually the CLT agrees to pay at least as much as the owner's original purchase price. The formula may also take into account the value of improvements made by the homeowner, and it may allow the price to be adjusted for inflation. Generally, the aim is to give the homeowner a fair return while limiting the price to insure the home will be affordable for the next low-income owner.

15. Why bother with resale formulas? Why doesn't the CLT simply allow leaseholders to sell their houses on the open market for whatever price they can get?

A limited appreciation (sometimes called limited-equity) formula keeps housing affordable for future leaseholders. If land is removed from the marketplace, but not the buildings that are on the land, then the speculative value that would have accrued to the land is merely transferred to

buildings on the land. Furthermore, if housing is in short supply, then residential structures become the object of intense speculative activity. The real estate market pushes prices higher, making access to land and housing more difficult for persons of modest means.

Also, in many cases, the owner has benefited from various kinds of public or community subsidies made available with the understanding that the value of these subsidies would remain in the property. By allowing only a fair return on owner investment, the CLT locks subsidies in for the benefit of future residents of the community.

MULTI-FAMILY BUILDINGS

16. How does a CLT deal with multi-family buildings located on CLT land?

In one of four ways: coop, condominium, single owner-occupant or rental. Most CLTs try to help all residents of a building organize so they can own the building together as in a cooperative or condominium. Until this can be organized--or if the residents do not want ownership--the CLT may own the building itself and lease the units to occupants. In some cases a CLT may sell a multi-family building to one of the occupants, with an agreement that the other units will then be rented to low-income people on a permanently affordable basis.

17. How are CLTs different from limited-equity cooperatives?

Both types of organization attempt to protect the long-term affordability of housing. However, they deal with the ownership of land in different ways; they control transfer costs differently; and the organizations are controlled by different types of membership. The membership of a housing coop is generally limited to those who live in the housing. Jointly, the residents own and control their own housing and, often, the land on which it is located. CLT leaseholders also own and control their own homes, but the land belongs to the CLT, which is controlled by a membership not limited to the leaseholders. CLT membership is open to residents of the larger community who have no personal financial stake in CLT properties. The housing coop limits equity internally, through its bylaws and through the leases for individual units within the coop.

A limited-equity coop may itself be a leaseholder on CLT land. A number of CLTs have helped the residents of multi-family buildings purchase their building as a cooperative with the CLT owning the land. In other cases, a group of existing coops may help to organize a CLT, with the intention of turning their land over to the CLT. The CLT can strengthen such coops by providing a structure for mutual support. Also, the lease agreement prevents coop members from amending their bylaws to remove limitations on the sale of their coop shares, and in this way, the CLT provides greater assurance that the coop's housing will remain affordable for low-income people.

ORGANIZING ISSUES

18. How does a CLT define its "community"? How large a community should the CLT serve?

CLTs usually decide upon a geographic area from which most members will be drawn. This may be a region, a county, or a neighborhood. Three considerations commonly guide organizers of a CLT when they define the CLT's "community": (1) Does something already bind the people of a certain area together--a common land or housing problem; a shared sense of common boundaries, marking one area as distinct from another in the minds of local residents? (2) Is there a "critical mass" for organizing a CLT--enough people, available land, and/or housing opportunities to accomplish its goals? (3) On the other hand, is the area small enough to encourage grassroots participation in the CLT's activities? There is no single way to define a "community." Different CLTs will serve communities that differ in size--a sparsely populated rural county might have only one CLT, a large city might have a dozen or more.

19. How are CLTs established, and by whom?

There is no single "right" way. CLTs have been established in response to different local situations by a variety of groups: neighborhood associations, religious coalitions, community development corporations, local governments, and groups of concerned citizens. Regardless of the kind of group, organizing a CLT involves a concerted effort to familiarize the community with the CLT concept and to develop grassroots support and participation.

20. How do CLTs relate to other housing and community development organizations?

Most CLTs work to support and complement existing efforts in a community. If a CLT is established in a community where other organizations are already engaged in activities such as organizing local residents, building or rehabilitating housing, training new homeowners, organizing community gardens, promoting employment opportunities, and so on, a CLT can support and enhance those efforts in a specialized way. For example, if another nonprofit organization is actively developing affordable housing, a CLT can cooperate with it. The nonprofit developer perhaps builds or rehabilitates housing on CLT land, while the CLT concentrates on acquiring and holding land, organizing grassroots support, and working with prospective leaseholder/homeowners.

A FEW MORE QUESTIONS

21. Isn't a mixed ownership arrangement of this sort--with buildings owned by one party and the land by another--pretty rare?

Not as rare as you may think. The separation of land and buildings and the leasing of land to the owner of the buildings is an old, established and widely-used mechanism. Many substantial commercial buildings are on leased land, perhaps the most famous of these being Rockefeller Center in New York City. There are large areas where people own homes on leased land: Baltimore Maryland, Davis County California, and many other regions. It is now becoming more common for developers to establish residential projects on leased land.

Outside of the United States, it is not at all unusual. Since World War II, for instance, nearly two dozen "new towns" have been established in Great Britain--most of them on leased land. In Israel, most rural settlements are built on land leased from the Jewish National Fund.

22. Do CLTs pay property taxes?

Yes. Residents pay taxes on their homes if they own them and the CLT pays property taxes on landholdings. CLTs can qualify for exemption from federal and state taxes, but they pay local real estate taxes on the land they own. It is politically important for the CLT to pay for its share of services enjoyed by the neighborhood. The cost of these taxes is covered by lease fees paid to the CLT by those using the land. (Although the CLT cannot directly reduce property tax assessments, residents may request an assessment based on the resale value of the home as determined by the CLTs equity formula rather than the market value of the property.)

23. Does the CLT ever sell its land?

Very rarely. Once the CLT has acquired a parcel of land, its intent is to hold it indefinitely--never again allowing the land to be bought and sold as a commodity. Most CLTs structure their bylaws to require the consent of all affected leaseholders and a supermajority of the board and membership for the corporation ever to sell any of its land. There have been situations, however, when CLTs have found it prudent to sell a parcel of land--exchanging land that is not appropriate for the CLT's purposes for land that is, or selling off some land to avoid losing the rest.

24. What happens to the CLT's land and lease agreements if the CLT is dissolved?

As a nonprofit corporation, a community land trust must distribute its assets--including land--to another nonprofit corporation if the CLT is ever dissolved. The recipient is obligated, as a condition of the transfer, to honor the long-term lease agreements between the CLT and its leaseholders. Should the CLT ever sell to a non-charitable buyer, the resident has the first right of refusal to buy the land.

25. What happens if disputes arise between leaseholders, or between a leaseholder and the CLT?

The parties will try to negotiate before litigating. The lease agreement, signed by every leaseholder, may establish an arbitration procedure for settling disputes or grievances. Each party may appoint an arbitrator. The first two arbitrators select a third. The three-person arbitration panel then meets to consider the case and to render a judgement. The decisions and awards of this panel are binding on all parties.

26. How many CLTs are there in the United States?

Because the basic CLT model lends itself to so many applications and variations, as people adapt the model to their own circumstances and needs, it is not simple to decide what to count as a CLT. There are nearly 75 organizations in the United States that would probably identify themselves as CLTs. Of these, few are old enough or large enough to serve as a full demonstration of what a CLT might be and do. Nevertheless, CLTs have been established in over twenty states, in urban and rural areas, and in every region of the country. Their numbers are growing. So is the interest in the CLT model. Every day, the Institute for Community Economics receives many requests for information about CLTs. The requests come from tenant organizations, farmers, community activists, environmentalists, and an increasing number of public officials. More and more of these people are asking not only for information, but for assistance in establishing a CLT. Currently ICE has a working relationship with about 50 CLTs.

Getting Organized

A Model Development Plan for Community Land Trusts

Prepared by the Institute for Community Economics

This outline of the stages for developing a community land trust (CLT) is based on ICE's experience working with numerous community land trust start-ups. As with any organizational development process, there is no automatic formula for success. Please use this outline as a tool for visualizing stages of development and specific tasks. Evaluate and modify it to suit your particular situation.

The development of a community land trust is more than simply putting together a set of legal documents. It is an outreach and education process. Ultimately, the success and dynamism of the organization will have a lot to do with the people involved, the level of internal education and training and the effort put into organizing and outreach.

This development plan should be used in conjunction with the **Community Land Trust Handbook**, the **Legal Manual for Community Land Trusts** and other resources available from the Institute for Community Economics. ICE staff are available to conduct educational seminars and meet with working groups. Contact ICE to receive information about technical assistance to land and housing groups.

Sections:

- I. Exploring the Option of a Community Land Trust
- II. Initial Working Group and Committee Tasks
- III. Incorporation, Board Formation and Training
- IV. Preparing for Start-up -- Tasks of the Board Committees

Phase I: Exploring the Option of a Community Land Trust

- Goals:**
1. To research and analyze land and housing problems in your community.
 2. To examine the distinctive features of the community land trust model in comparison with other approaches.
 3. To identify a core group of people interested in developing a CLT and assess whether there is sufficient interest and will to create an organization.
 4. To decide whether or not to proceed with developing a community land trust.

Initial Education and Outreach

1. Organize a gathering of community residents to share information on a variety of housing options and strategies.
2. Introduce the CLT approach. Such a presentation might include a speaker from ICE or another community land trust to share their experience and talk about the community land trust approach; or showing **Common Ground: An Introduction to Community Land Trusts** which is available from ICE for rental or purchase in slide/tape or video formats.
3. Distribute educational materials about local housing problems and the community land trust model.
4. Identify individuals interested in pursuing discussions about whether a community land trust might be appropriate for your community.

Initial Research Tasks

1. **Who else is out there?** Identify existing organizations in your community that are working to address housing problems. Determine whether a new organization is necessary. Speak with representatives of existing organizations about the community land trust model.
2. **Assemble existing data.** Collect any existing studies or information about housing problems in your community. Survey development activity, plans, and local lending patterns. (Note: It is not necessary to conduct comprehensive research, but it is very useful to know what statistical and anecdotal trends exist in your community. Any information and stories gathered will be useful for future outreach efforts and promotional materials.)
3. **Determine whether to move ahead.** Based on the information about housing needs and the response of existing organizations, make a tentative decision about whether to move ahead in developing a community land trust.

Phase II: Initial Working Group and Committee Tasks

- Goals:**
1. Build a social base for the organization. Bring together the critical mass of people needed to forge a successful organization.
 2. Analyze needs and resources available to address needs.
 3. Lay the groundwork for the organization's legal structure.
 4. Decide what the geographical scope and target area of the organization will be.

Convene an Initial Working Group

1. Draw up a list of potential participants to invite those that would broaden the existing core group. One-to-one contact is the most effective way to get people involved in a community land trust. Look for:
 - low-income advocates
 - tenants/potential future leaseholders
 - an attorney to assist in legal work
 - concerned private sector individuals
 - representatives of local government
 - representatives of labor and civic organizations
2. Convene an educational meeting to attract new working members.

Possible Agenda

1. Discussion of local housing needs
2. Presentation about existing CLTs and model
3. Review development plan
4. Solicit participation in working group (circulate a committee sign-up list)

Initial Working Group Tasks

1. Conduct additional education or training about regional housing needs and the community land trust model, if necessary.
2. Discuss organizational goals and objectives.
3. Make preliminary decision about geographical scope of organization and target areas.
4. Divide development tasks by forming the following committees: Legal Structure and Policy; Outreach and Membership; and Acquisition and Finance. (Note: Some of the tasks of these committees may vary--and as the development process continues, committees may evolve, dissolve or divide up.)

Phase II: . . . Committee Tasks

Some Thoughts on Committees: The committees should meet simultaneously to take on a number of the following initial tasks. Each committee should designate a chair who coordinates the meetings and maintains communications with other committees. Some CLTs form a steering committee to assist in the oversight of tasks. The entire working group should continue to meet to discuss reports and give input to the committees at key points in the development process.

Legal Structure and Policy

1. Based on full group discussion, draft a statement of organizational goals and purposes. This will correspond to the purposes section of the corporation's by-laws.
2. Draft corporate by-laws:
 - Set up a workshop on drafting corporate by-laws highlighting structural options and where group decisions are required.
 - Obtain model documents from ICE to work from.
3. Present draft by-laws to full working group and facilitate group discussion of key articles.
4. Redraft by-laws until approved by entire working group.
5. Draft Articles of Incorporation working from model documents available from ICE.

Outreach and Membership

1. Identify and approach additional people for the working group. Conduct personal orientations for people who are late coming into the development process.
2. Coordinate education and training opportunities for the working group/future board. It may be useful to design a number of skill-building workshops to strengthen the knowledge and confidence of group members.
3. Draft an outreach strategy for the CLT. Identify key individuals/constituencies to talk to about the CLT, including leadership and representatives of:
 - religious and civic groups;
 - low and moderate income tenants;
 - socially concerned homeowners who might support a CLT;
 - local and state government;
 - human service providers;
 - labor and women's organizations.

(continued on following page)

Acquisition and Finance

1. Develop a list of potential financing sources for CLT homes in your community. Identify banks with commitments to local lending.
2. Briefly survey the available housing market in your target area to get a sense of acquisition and rehab costs.
3. Identify a range of projects and prepare several hypothetical acquisition/financing packages (include anticipated subsidies) for review and discussion by the entire group. This is useful to determine whether there is basic agreement about the strategy for implementing the goals of the organization.
4. Draft selection criteria and guidelines for acquisitions (target areas, price range, necessary income level, type of houses, etc.)

(continued on following page)

Phase II: . . . Committee Tasks (continued)

Outreach and Membership

4. Develop a proposed timeline for presentations and one-to one approaches.
5. Review outreach strategy with full working group and assign individuals to do personal outreach.
6. Coordinate the community outreach and education process.
7. Liason with interested media.
8. Draft initial outreach brochure.

Acquisition and Finance

5. Meet with local banks and state housing finance agencies to discuss the possibility of getting financing for homes on CLT land.

Phase III: Incorporation, Board Formation and Training

- Goals:**
1. Incorporate and constitute the first board of the organization.
 2. Clarify organizational structure and committee roles and tasks.
 3. Provide training and educational opportunities to strengthen capacity and leadership of board members.

Incorporation

1. Prepare articles of incorporation and statement of corporate purposes.
2. Identify initial incorporators and file papers for incorporation with the Secretary of State.

Formation of Board

1. Convene full working group or first membership meeting of the organization, if deemed appropriate. (Some organizations operate with an interim board until membership and initial leaseholders exist.) Select first board, including public representatives and people representing the interests of future leaseholders.
2. First board meeting

Possible Agenda

- set agenda for board training and development;
 - elect officers and committee chairs;
 - discuss tasks for the next stage of development.
3. Form standing board committees: Lease and Policy; Acquisition and Project; Finance and Fundraising; Outreach and Membership; Personnel and Nominating; and Resident Selection and Training.

Board Training and Development

Possible training/discussion topics:

1. Effective group process and decision-making
2. Roles and expectations of board members and committee responsibilities and tasks
3. Review of the community land trust model (See the list of training workshops ICE offers.)

Phase IV: Preparing for Start-up--Tasks of the Board Committees

While the organization is incorporated and has a formally constituted board, it still may not be quite ready to own real estate. There are a number of essential tasks which will strengthen the foundation of the CLT. Many of the standing committees will easily evolve from the initial start-up committees. Several new committees will form, and it will be necessary to draw in even more new people to serve on these committees. See below for tasks of the Lease and Policy, Acquisition and Project, and Finance and Fundraising committees. See page 9 for tasks of the Outreach and Membership, Personnel and Nominating, and Resident Selection and Training committees.

- Goals:**
1. Determine organizational policies.
 2. Develop acquisition strategy and design first projects.
 3. Prepare budget and set up accounting system.
 4. Implement outreach activities.
 5. Hire staff and expand board.

Lease and Policy

1. Review corporate by-laws, as drafted and ratified by earlier working group; draft suggested amendments.
2. Present corporate by-laws to entire board for full adoption and ratification, incorporating any amendments as the committee recommends.

(continued on following page)

Acquisition and Project

1. Based on information about housing needs and financing sources, discuss parameters of first acquisitions or design first project.
2. Continue contact with potential lenders and discuss prospective projects. Have lenders review your CLT's legal documents and ground lease in order to obtain financing. If possible, begin this process several months prior to your first project financing request.

(continued on following page)

Finance and Fundraising

1. Prepare draft operating budget for organization.
2. Work with board to determine staff and funding needs for operations. Identify grant sources and begin application processes.
3. Set up organizational bank accounts, financial procedures and accounting systems.
4. Oversee and direct staff and consultants in maintaining quality financial records and reporting systems.

Phase IV: . . . Tasks of the Board Committees (continued)

Lease and Policy

3. Organize a workshop on the community land trust ground lease and choosing an appropriate equity limitation formula. This is an especially important time to obtain assistance from ICE.
4. Review ICE model ground lease and prepare your lease.
5. Contract for legal counsel, if necessary, to review organization's lease.
6. Facilitate entire board discussion on methods of equity limitation. Present proposed lease to entire board from ratification.
7. Prepare and file application to IRS for tax-exempt status (or supervise preparation of filing). Obtain model tax-exempt applications from ICE.

Acquisition and Project

3. Review proposed projects and financing plans with entire board for ratification.
4. Identify existing property owners, if any, that may be interested in selling or donating property to the CLT.
5. Work with Resident Selection and Outreach committees to design outreach and marketing plan to attract individuals and families to community land trust housing.

Phase IV: . . . Tasks of the Board Committees (continued)

Outreach and Membership

1. Develop an outreach brochure and supporting materials.
2. Continue outreach and membership drive including personal approaches to key individuals and organizations.
3. Organize and convene informational meetings for new members and interested individuals.
4. Maintain membership mailing list and records.
5. Assist corporation clerk in running full membership meetings and election logistics.
6. Produce a newsletter or networking publication.

Personnel and Nominating

1. Identify sources of volunteers and pro-bono assistance to the land trust.
2. Assess staffing needs and draft appropriate job descriptions. Work in conjunction with the entire board to set salary level(s) and circulate job notice(s). Interview and hire staff and consultants.
3. Note any weaknesses in board representation from key constituencies and solicit interest from the membership and the wider community in serving on the CLT board. Nominate "public representative" slate to entire membership for a vote at the general membership meeting.

Resident Selection and Training

1. Propose selection criteria and guidelines for leaseholders.
2. Propose selection criteria and guidelines for acquisitions.
3. Present acquisition and leaseholder criteria to entire board for adoption.
4. Design, in conjunction with the Outreach committee, informational meetings and advanced orientation sessions for prospective buyers.
5. Develop application form and draft selection process guidelines.

At this point the community land trust is ready to put together its first project and build its capacity to take on additional projects. Contact ICE for resources on CLT operations.

Institute for Community Economics
 151 Montague City Road
 Greenfield, MA 01301
 413-774-7956

HOMETOWN COMMUNITY LAND TRUST

ACQUISITION & FINANCE COMMITTEE

* DEVELOPMENT TIMELINE *

TASKS	MONTH 1	Month 2	Month 3
CHOOSING A DEVELOPER	<ul style="list-style-type: none"> * Investigate & make list of developers (non-profit & for-profit) in the area; check references * Develop criterion for picking which developers to interview * Present this information to the General Body (get approval to act on this) 	<ul style="list-style-type: none"> * Decide which developers to interview. * Set up interview schedule with developers. * Develop criterion for judging developers who are interviewed. * Conduct at least 1 interview within this month. * Review with General Body. 	<ul style="list-style-type: none"> * Continue to interview & evaluate developers. * Report to General Body.
GETTING PROPERTY	<p>Obtain map & list of all city-owned properties (from Tax Assessor's Office, Law Office, etc.)</p> <ul style="list-style-type: none"> * Establish criterion for acquisitions (2 family? triplex? particular area? 3 bedroom? zoning?) * Review with General Body 	<ul style="list-style-type: none"> * Pick 5 top properties to be visited. * Develop criterion for judging the properties (get help from someone knowledgeable in construction/inspection). * Conduct sight visits. * Write evaluation on each one. * Review with General Body. 	<ul style="list-style-type: none"> * Choose top 3 desired properties. * Begin more detailed research on these properties (back-taxes? zoning? have bldg. inspector walk through them--lead paint? how much rehab needed? etc.) * Inform appropriate City dept. of choice & begin negotiations process.
COLLECTING DEMOGRAPHIC INFORMATION	<ul style="list-style-type: none"> * Begin collecting in order to discover critical info. about the community & its residents (eg: average income, family size, rent, # of single-headed households, etc.) <p>(To find out what studies have already been done, check with: Planning Office, library, other agencies)</p> <ul style="list-style-type: none"> * Review collected data with General Body. 	<ul style="list-style-type: none"> * Continue collection of data; begin final needs assessment report. 	<ul style="list-style-type: none"> * Analyze the data collected; finalize needs assessment. * Review with General Body.
SELECTING RESIDENTS		<ul style="list-style-type: none"> * Resident Selection Criterion: <ul style="list-style-type: none"> - begin investigating feasible income guidelines for who can be served (for these first few properties) - begin drafting other criterion (eg: family size, single parents, etc.) - Review with General Body. 	<ul style="list-style-type: none"> * Resident Selection Criterion: <ul style="list-style-type: none"> - Finalize determination of income guidelines & other criterion. - Review with General Body.
DOING THE CONSTRUCTION (OR REHAB)			

HOMETOWN COMMUNITY LAND TRUST

ACQUISITION & FINANCE COMMITTEE

* DEVELOPMENT TIMELINE *

TASKS	Month 4	Month 5	Month 6
CHOOSING A DEVELOPER	* Make final decision.		
GETTING PROPERTY	* Continue negotiations with City for gaining title to properties. * Review with General Body.		
COLLECTING DEMOGRAPHIC INFORMATION			
SELECTING RESIDENTS	* Obtaining Residents: - Publicize the selection criterion being used & distribute Leaseholder Application Forms.	* Obtaining Residents: - Continue to publicize. - Begin evaluating applications.	
DOING THE CONSTRUCTION (OR REHAB)		* Begin looking at ways for prospective leaseholders to be involved as much as possible (eg: sweat-equity for finishing touches).	

HOMETOWN COMMUNITY LAND TRUST

OUTREACH & EDUCATION/TRAINING COMMITTEE

* DEVELOPMENT TIMELINE *

TASKS	MONTH 1	Month 2	Month 3
GENERAL PUBLICITY	<ul style="list-style-type: none"> * FLYER: review & update the flyer & distribution list (repeat this process for each meeting) * MEDIA: review & update the PSA & listing for newspapers (repeat this process for each meeting) 	<ul style="list-style-type: none"> * Flyer: update & distribute for the next meeting. * Media: update the PSA & newspaper listing & send it at least 2 weeks in advance of the next meeting. 	<ul style="list-style-type: none"> * Flyer: update & distribute for the next meeting. * Media: update the PSA & newspaper listing & send it at least 2 weeks in advance of the next meeting.
OUTREACH LETTER	<p>Create a special (official-looking & generic) letter to use for general outreach. Briefly describe the CLT concept & the group's plans, and request the community's support. (Use this letter as your main outreach piece until your brochure is ready.)</p>	<p>Continue to modify for different constituencies & send out.</p>	<p>Same as months before.</p>
NETWORKING	<ul style="list-style-type: none"> * Review & update the list of "big-whigs". * Modify the generic version of the Outreach Letter to speak particularly to the type of person or organization you're addressing; send it out. * Follow-up by having the core organizer(s) set up personal appointments with these people & groups. 	<p>Continue to meet personally with the "big-whigs".</p>	<ul style="list-style-type: none"> * Continue to meet with the "big-whigs". * Begin to approach financial institutions.
GENERAL MAILINGS	<p>Do a general mailing to all who attended the first meeting & any other appropriate lists; announce the next meeting (date, time, place) & its focus.</p>	<p>Continue to do monthly meetings to all who have attended before and to any new names you receive.</p>	<p>Same as months before.</p>
MEMBERSHIP MATERIALS	<ul style="list-style-type: none"> * Collect & review forms from other CLTs. * Decide what questions you want to include on this form & write the 1st draft. * Review with General Body. 	<ul style="list-style-type: none"> * Membership Form: finalize, type & copy * Membership Packet: brainstorm other materials to go into this. 	<ul style="list-style-type: none"> * Continue to think about good materials (articles, press clippings, educational pieces, etc.) to add to people's Membership Packets which would help in the education & training of your members.
ORIENTATION & TRAINING	<ul style="list-style-type: none"> * Orientation: set up schedule for special sessions to show the slideshow/video & do an introductory talk for newcomers. (Perhaps do it immediately before the monthly meeting.) * Training: set up special sessions for more in-depth training on issues. (Perhaps do as part of the monthly meeting.) 	<ul style="list-style-type: none"> * Orientation: continue the orientations for newcomers. * Training: continue the more advanced training sessions. 	<ul style="list-style-type: none"> * Continue orientation sessions for newcomers. * Continue developing creative ways for holding advanced training sessions.
SPECIAL MEETING PRESENTATIONS	<ul style="list-style-type: none"> * Brainstorm list of issues (or people) which would be interesting and exciting to present for discussion at the monthly meetings. * Pick the top choices. * Contact them to get commitments to present at the next few meetings. 	<ul style="list-style-type: none"> * Continue to invite & confirm guest speakers; finalize the schedule for the next few months. * Possibility: research issues which members of the group want to present themselves. 	<ul style="list-style-type: none"> * Schedule of presentations should be set by now. Simply call & confirm with the guest presentors a few days before each meeting (& make sure you mention the presentation on the flyer for each monthly meeting & in the general mailing.)
BROCHURE			<ul style="list-style-type: none"> * Collect & review brochures from other CLTs. * Decide on your target market. * Write the 1st draft of text. * Make the 1st draft of the layout. * Have the General Body review it.

HOMETOWN COMMUNITY LAND TRUST

OUTREACH & EDUCATION/TRAINING COMMITTEE

* DEVELOPMENT TIMELINE *

TASKS	Month 4	Month 5	Month 6
GENERAL PUBLICITY	* Flyer: update & distribute for the next meeting. * Media: update the PSA & newspaper listing & send it at least 2 weeks in advance of the next meeting.	* Flyer: update & distribute for the next meeting. * Media: update the PSA & newspaper listing & send it at least 2 weeks in advance of the next meeting.	* Flyer: update & distribute for the next meeting. * Media: update the PSA & newspaper listing & send it at least 2 weeks in advance of the next meeting.
OUTREACH LETTER	Same as months before.	Same as months before (until the brochure is ready).	(shouldn't need anymore; brochure should be done)
NETWORKING	Same as months before.	Same.	Same.
GENERAL MAILINGS	Same as months before.	Same.	Same.
MEMBERSHIP MATERIALS	Same as months before.	Same.	Same.
ORIENTATION & TRAINING	Same as months before.	Same.	Same.
SPECIAL MEETING PRESENTATIONS	Same as months before.	Same.	Same.
BROCHURE	* Finalize text. * Find/create graphics. * Do final lay-out & typeset. * Present final draft to the Board.	* Finalize in committee * \$: determine cost of copying & find source * Copy * Set up distribution plan * Distribute	Should be finished; just keep distributing.

HOMETOWN COMMUNITY LAND TRUST

DEVELOPMENT TIMELINE

* LEGAL COMMITTEE *

TASKS	MONTH 1	Month 2	Month 3
INCORPORATION	<ul style="list-style-type: none">* Bylaws:<ul style="list-style-type: none">- obtain & begin to review Model Bylaws from ICE (&, if desired, Bylaws from other CLTs)- distribute copies to committee members- highlight major items & note questions- hold workshop with representative from I.C.E.	<ul style="list-style-type: none">* Bylaws:<ul style="list-style-type: none">- continue to review Model Bylaws & copies from other CLTs- begin discussion of major issues.- present conclusions to General Body.* Articles: obtain Model Articles from ICE &, if desired, Articles from other CLTs.	<ul style="list-style-type: none">* Bylaws: Finalize. Review with lawyer and/or ICE.* Articles: reviewing & attempt 1st draft.
BOARD OF TRUSTEES	At this early stage, have General Body act as the Board.	It still may be too early to actually elect the Board. If so, either continue to have General Body make decisions or elect an interim Steering Committee.	Will need to name Incorporators in the Articles. Therefore, either elect permanent Board, or, simply name members of the Steering Committee or even General Body members.
501(c)(3) TAX-EMEPT STATUS		Obtain necessary forms & model applications from ICE.	Begin reviewing the forms.
GROUND LEASE			Obtain Model Ground Lease from ICE &, if desired, Leases from other CLTs.

HOMETOWN COMMUNITY LAND TRUST

DEVELOPMENT TIMELINE

* LEGAL COMMITTEE *

TASKS

Month 4

Month 5

Month 6

INCORPORATION

- * Articles:
 - finalize & present to General Body/Board. Review with lawyer and/or ICE.
 - send off to Office of the Secretary of State.

Should be finished.

BOARD OF TRUSTEES

Probably a good idea to elect a permanent Board by now.

Should be in place.

501(c)(3) TAX-EXEMPT STATUS

Write 1st draft of the application. Review with lawyer and/or ICE.

Finalize application & send off to IRS.

GROUND LEASE

- * Distribute copies to members.
- * Have a few members of the committee begin familiarizing themselves with it.
- * Set up workshop for next month with ICE representative to review the Lease.

- * Review; highlight major items & note questions.
- * Hold session with ICE representative.
- * Create first draft.
- * Present to entire Board.

- * Finalize.
- * Review with lawyer and/or ICE.

HOMETOWN COMMUNITY LAND TRUST

DEVELOPMENT TIMELINE

*** Setting Up the First Organizational Meeting ***

* Obtain **CLT materials** from the Institute for Community Economics (ICE).

* **Recruit core group**; get initial feedback.

* **Identify** target geographical **community** (county-wide? city/town-wide? particular neighborhood?).

* **Target** the various **constituencies** (renters, activists, policymakers, etc.)

* **Set up meeting** (secure date, place & time).

* Decide the **meeting agenda**.

(Think about whether you want a speaker from ICE, and/or if you want to show ICE's slideshow/video "Common Ground: An Introduction to Community Land Trusts". You may also wish to distribute info. available from ICE describing what a CLT is; you may wish to supplement this with a handout describing the particular housing need in your area--eg: average house sale price; income required to purchase the average home; average rental; median income; etc.)

* **Make a Flyer:**

- make sure the date, time & place jump out at the reader
- include the expected highlights of the meeting (eg: speaker, video/slideshow, etc.)
- state the purpose of this particular meeting

* **Flyer Distribution:**

A) Mass/Street: make list of all major public locations most visible to your target population (eg: agency offices, laundromats, stores, subways, street lamps, bus stops, door-to-door, libraries, schools, etc.)

B) Specialized: 1. make list of community leaders (policy-makers, businesspeople, activists, organizations & agencies, religious leaders, etc.); be sure to enclose a personalized cover letter with the general flyer; 2. if there is already an organization with an appropriate mailing list (eg: a housing group or community development corp.), perhaps use that list (with the agency's permission, of course).

* **Media:**

- Radio: PSAs (Public Service Announcements)
- Newspapers: Meeting Announcements (under the Community Listings section)

TOPIC: MEMBER EDUCATION

SUBTOPIC: IDENTIFYING AN APPROPRIATE METHODOLOGY

=====

TITLE: "Choose Your Weapon"

AIM: To have the members decide upon the means they feel are appropriate for the trainer to use in order to impart the necessary information.

TASK: Have group identify the different possible alternative means for conveying this information & then select from among them

SETUP: - equipment: Overhead Projector
- copy Attachment 2 onto overhead transparencies
- Flipchart paper & markers

TIME: c.1 hour

Have participants reflect on "school" & other learning experiences. What did they like & what didn't they like? What tended to give them more energy & motivation, & what got them most turned off? (On the flipchart, list these items as they're stated, with 2 columns: "Pro" & "Con".) {10 minutes}

[Anticipated negative items are listed in Attachment 1]

Review both good & bad lists.

Pose questions: "So, how do we avoid these negatives & make the most of the positives in conducting these training workshops?" Have participants list the alternatives: experientially based, not pressured, sense of team-work, power over shaping the curriculum & design, creativity (films, role-plays, skits, etc.) {10"}

Describe design of these workshops, and the methodology underlying them. Show the overhead transparencies [listed in Attachment 2]. Discuss each of the points made in the transparencies. What do they think and feel about this? Does this match their needs? Can it be even more tailored to meet their needs? {30"}

Describe the content of these workshops. Does this match their needs? Can it be even more tailored to meet their needs? {10"}

ATTACHMENT I

Common Disliked Features of Conventional "Education"

- * Pressure
- * Feeling of alienation from teacher & whole process
- * Feeling of powerlessness: couldn't shape what to learn or how to learn it
- * Individualism -- no team spirit; aloneness
- * Boring
- * Lack of creativity
- * Teachers didn't care
- * No sense of purpose; curriculum disconnected from real life

TOWARDS A LIBERATING STRATEGY OF EDUCATION/DEVELOPMENT

Employing the methodology of:

- * Paulo Freire (Brazil)**
- * DELTA (Africa)**
- * SGAM (Europe)**
- * Human Relations Method (U.S.)**

**I. RECOGNITION OF NEED FOR A
RADICAL TRANSFORMATION TO
ACHIEVE A NEW SOCIETY**

**(fundamental change in the present
political, economic & social
structures)**

II. SKILLS NEEDED TO ACHIEVE THE NEW COMMUNITY



- to improve our communication;
- to learn to listen and
- to express our insights;
- to diagnose together our needs;
- to analyse together ~~the~~ the
causes of our problems;
and
- to plan and act together in teams,
organizations and movements.

III. SPECIFIC GOALS

- * get group actively involved**
- * break through apathy**
- * develop critical awareness of the causes of the problems - find the root**
- * develop solutions**

IV. KEY PRINCIPLES and ASSUMPTIONS

*** No education is ever neutral: it either maintains status quo (values, culture & structures of dominant class) or liberates (helping people become critical, creative, free, active & responsible members of society)**

*** Learning must be Relevant: must start with issues which people feel strongly about. There is a direct link between one's emotion & one's motivation to act.**

*** Goal: must be to uncover the root problems of what is impeding someone's progress.**

*** Ultimate Goal: to then find solutions to these root causes; to work out practical ways to achieve change**

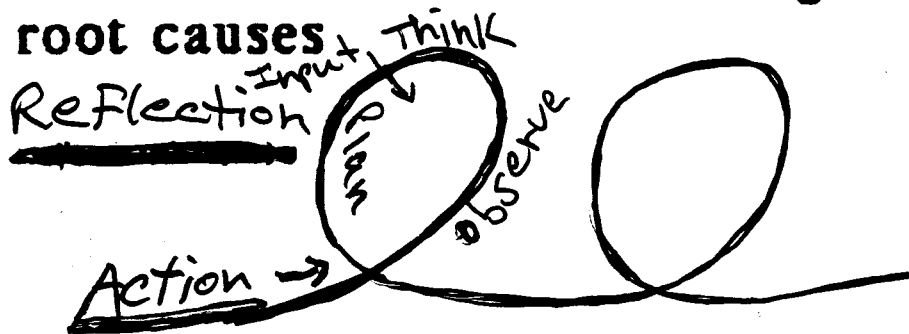
- but -

* People must find the answers themselves (including choosing the content of & designing their own education rather than having 'experts' doing so)

* All real liberation & development rises from the grassroots up. Transformation is not something that one person can do for another.

* Must be mutual learning process/interplay between participant & "trainer"

* Reflection and action (praxis): must work hand in hand in order to get down to root causes



* Intention must be Radical Transformation of a Community as a whole, not merely individual advancement

TOPIC: MEMBER EDUCATION

SUBTOPIC: THE PROBLEM -- CAPITAL LEAKAGE

=====

TITLE: "Fix the Leak"

AIM: To graphically depict the problem of capital leakage; to begin to explore problems with conventional solutions & point out need for permanent solution

TASK: Read the below story & have someone act it out. (The trainer or narrator can act it him/herself, but it's probably more fun if it's acted & read by two different people.) Then hold discussion.

SETUP:

TIME: c. 20 minutes

Props: bucket with big holes
coins -- lots of them

Story:

There once was an old man who loved collecting old coins. He had piles and piles of coins that just sat on his shelf. And he loved to just look at them. But then hard times hit, and he and his family had very little money and each day they grew hungrier and hungrier. Finally, it was clear that he would have to take some of his old coins and sell them in order to buy food. He had so many that wouldn't have to sell them all. He would take only one pile. But even this was more than he could carry in his pockets, so he grabbed a bucket, the only one in the house.

Unfortunately, the bucket had a hole, a pretty big one, and as he put the coins in it, many of them fell out. The man thought to himself, "Oh no, what will I do? This is the only thing I have to carry these coins in & I don't want to waste my money on buying a new bucket--they're so expensive! But it is such a long way to market, that I will surely lose this entire pile of coins by the time I get there. Hmm....what a dilemma!"

So, he sat and he sat, and he thought, and he thought,...and he thought some more. Until suddenly, the answer came to him. And he jumped up smiling from ear to ear. "Of course, it's so simple. All I have to do is make sure I put many more coins in the bucket in the beginning, that way by the time I get to market I will have lost many, but I'll still have enough left at the end of my journey to buy some bread and milk for me and my family." And with that brilliant conclusion, he dumped a few piles of coins into the bucket, and ran out the door, dropping coins all along the way.

(continued)

Narrator speaking to audience: So, that's the end of the story. What do you think of this old dude?

In the discussion that follows, people will obviously say--why didn't he just fix the bucket? or why didn't he just buy a new bucket? Make sure to draw clear analogy to gov't programs which have been designed in exactly this way--throwing more money at the problem without addressing the fundamental problems, remedying the main problems, or restructuring the system of exploitation. Some might say that it is too costly to fix the real problem but, oftentimes this is very short-sighted. This old man didn't want to buy a new bucket, but in the long run he probably wasted more money along the road.

A sequel to the story would show that the real beneficiary of the old man's approach would be the person who follows behind him, getting all the coins that fall threw his bucket. In fact, this person will probably end up collecting more from the ground than the family will receive from what's left by the time he makes it to market. In the same way, the biggest beneficiaries of the gov't programs have not been the people they were really intended to serve. To make this more explicit, performance the next exercise.

TOPIC: MEMBER EDUCATION

SUBTOPIC: THE PROBLEM -- CAPITAL LEAKAGE

=====

TITLE: "The Vampire Machine"

AIM: To graphically depict the problem of capital leakage; to begin to explore problems with conventional solutions & point out need for permanent solution

TASK: Create a human machine showing the flow of capital out of the community. Then hold discussion.

SETUP:

TIME: c. 15 minutes

[Select volunteers but don't explain to full audience what is happening. Leave it as a surprise.]

Exercise will show the flow of capital out of the community by creating a machine--consisting of human machine parts--which will pass the money from part to part.

Machine Parts/Characters:	Costume:	Props:
A> Main Character -- Tenant		
B> Employer	Tie	big wad of fake bills
C> Storeowner	Tie, Cigar	
D> Building Owner	Tie, Cigar, Hat	
E) Rep. of Overseas Co.	Anything foreign-looking	
F) Rep. of Military Co.	Tie, Cigar & Toy Weapon	

Note: all characters should have a sign around their necks making it explicit who they are.

* Set up the people according to the schematic attached as Attachement A.

* In advance:

- explain to characters that they are all parts of one machine. They should move very stiffly, mechanically & should repeat the same movements over and over. They should speak mechanically & in a monotone.
- all (play) money to start in hand of B
- tell each character who they pass their money to:
 - ^ B passes to A
 - ^ then passes some to C
 - ^ C passes to E. (stops here)
 - ^ A then passes almost all of remainder to D
 - ^ D passes to F
 - ^ F blows it up

- tell each character to adopt a sound or word to use when money is passed to them. For eg: B--"Paycheck.", (frown) A--"Bills.", (smile) C--"Profit.", E--"Investment". (frown) A--"Rent", D--"Profit", F--"Investment. BOOM!" (& throws up hands)

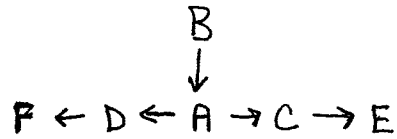
* When trainer calls "Power On!", B starts by passing to A, who should then pass only to C. Once E finishes, then A should then resume by passing (most of) the rest of the paper to D. When F finishes, B should restart cycle. It should move swiftly like a machine, with no pauses. Have them repeat three or four times before stopping.

* Questions to pose to group: "Does this look familiar? What did you see?"

(conclude discussion with:) "Since the tenant is left with very little in the end, would it be enough of an answer if we simply got her/him some more money to start with--perhaps subsidy money?" "If we did this, would this change anything about the machine?" "How do we break into this cycle?"

ATTACHMENT A

(schematic)



Audience

Place A, B, C & D in a semi-circle. E should be stage-left of C. F should be stage-right of A, & ~~F stage-right of D.~~

Note: to understand the terms "stage-left" & "stage-right" imagine the actors on stage facing the audience. "Stage-left" & "stage-right" are seen from the point of view of the actors, not the audience.

TOPIC: MEMBER EDUCATION

SUBTOPIC: THE PROBLEM--LACK OF AFFORDABLE HOUSING

=====

TITLE: "Is there really a problem?"

AIM: [Lead-in to showing the full value of the CLT]
To facilitate the group identifying specific signs of the problem & determine why it is more of a problem today than ever before.

TASK: Group discussion. Trainer posing carefully crafted questions.

SETUP: - blank flipchart paper
- in advance, write up Attachment 2 on flipchart & post

TIME: c.45 minutes

A) Pose Questions:

* "Do we have a housing problem in this community?"

* "How do we know it? What are the signs?"

[Make a list on flipchart paper. Ask follow-up questions to try to solicit all of the items listed in Attachment 1]

* "But is it any type of special crisis--or is it simply more of what always has happened for all our lives: some people can afford to live here and others can't? Is there anything unique to what's happening now in our community?"

[If no one offers clear answers, try these follow-up questions:

- "Who's lived here most of their life, or at least for 20 years?"

- "Did any of you, or your families, own your own home before? Do you remember about how much you bought it for? Do you remember about how much your family income was at the time? So, your family was able to buy a house worth \$_____ [\$30,000?] with an income of \$_____ [\$15,000]. That means the house was about _____ [twice] your family income. Would you also happen to remember what the terms of the mortgage loan were--for how long? what interest rate? how much downpayment?"

- "Ok, let's compare that to today. Now before someone said the average single family house today is selling for \$_____ [\$120,000]. If we used the same ratio that we used with _____ (in the example just above), the buyer of this house would have to have an

income of about _____ [half] of the cost of the house. This means that any person buying the average house today would have to make at least \$_____ [\$60,000]. [Make sure that everyone is following you.] How many people make this? [presumably no one].

- "So what has happened? If _____'s family was able to buy a house in 19____ for twice their income, why can't families today buy a house for about twice their income? Obviously the cost of housing has gone up, but so have people's salaries since 19____, right? So what's the problem?"

- [If no one offers the answer] "Problem is that people's income has not gone up nearly as fast as housing prices have gone up. And, housing prices in the last decade have shot up more than almost any other cost of living." {turn to Attachment 2}

- "Are there a few people who would not mind telling us how much their monthly income is & how much their rent is? [calculate them & report the results: what percentage of their income they pay on housing]

- "Fact is that most people used to only have to pay no more than 25% of their monthly income towards their housing (rent or mortgage). Today, most people pay at least 30%, with many renters paying 40 & 50% of their income towards their housing."

- "So, in summary, the main difference between the housing situation today & the housing situation 20 or 30 years ago, is what?

[That housing costs have increased much more rapidly than peoples incomes & therefore housing is less affordable/accessible.]

- "Ok, we have a pretty good grasp of what the particular problem is. But, this alone does not help us understand why the problem is. Let's consider the next exercise.

ATTACHMENT 1

Signs of Today's Housing Crisis

[Note: use this for your reference only; solicit these answers from the group based on the questions in the exercise.]

- * expensive rents (what's the average monthly rent for a 2 BR? 3 BR?)
- * expensive home sales (what is the average price of a single-family house? of a 3 BR in a multifamily? a condo?)
- * homelessness (anyone know about how many?)
- * many families doubled up
- * more & more adult children & their families living at home
- * low vacancy rate (anyone know what it is?)
- * more evictions
- * people being pushed out of the neighborhood
- * new people with money moving in

ATTACHMENT 2

(graph showing housing costs in relation to income--in 1960s & then today)

Housing = _____

Income = -----

1960

1989

_____ Avg. House: \$120,000

(much bigger gap)

_____ Avg. House: \$30,000

----- Avg Inc.: \$30,000

----- Avg Inc.: \$15,000

TOPIC: MEMBER EDUCATION

SUBTOPIC: THE PROBLEM--LACK OF AFFORDABLE HOUSING

=====

TITLE: "The Whys Behind the What"

AIM: [Lead-in to showing the full value of the CLT]
To have participants gain a better understanding of why the problem exists.

TASK: Small group activity

SETUP: - Flipchart

TIME: c.60 minutes

"We've just discussed in the last exercise how housing is too expensive & out of reach of the average person, especially working-class folks. But why is housing so expensive? It obviously wouldn't be so expensive if no one could afford to buy it, so obviously someone is buying it. Who are these people? Where are they from? Why is there such a high demand for housing?

* Break into small groups. List & discuss 5 major reasons why housing is so expensive, how is it that enough people can afford to buy these houses that they remain at high prices, etc. {c.20 minutes}

* Regroup: go round & take 1 reason from each group; discuss. {c.30 minutes} List on flipchart. In the discussion, make sure the following points are made:

- national trend of cities being rediscovered: gentry moving back into cities, middle & upper-class reclaiming cities. Why? Tired of commuting, resources of the city (arts, entertainment, culture, close to work). Is this bad? Afterall it makes your area more valuable, more "desireable"-- that's what "Urban Renewal" was all about. Is there anything wrong with this? What happens to you & your neighbors as the area becomes more desirable? Why doesn't it benefit you? [In order for something to increase in value for you, you've got to own it!]

(continued)

- what particular new developments in this community have occurred which make it more attractive to the new gentry? (new downtown development, improvement of infrastructure, new shopping mall, new theater, renovating of historic district, 'cleaning up' of neighborhoods, more cultural festivities, new industries/office complexes??)

- low supply: fed. gov't cutback in production; also cutback in private production due to high interest rates, etc. Especially low supply of affordable housing--little interest by private developers to develop housing for low & moderate income folks; usually want to make as much as they possibly can. Are exceptions: a) sometimes just plain altruism & philanthropy; b) benefits from doing aff. housing: good public relations, might get you in good with city for another project, tax breaks.

- loss of public & subsidized housing: subsidized housing going market (deed-restrictions running out); expiring use-restrictions & conversion to market-rate. Some public housing closed, due to neglect, mismanagement & underfunding (thus the ensuing vandalism, crime, horror stories, etc.)

- people making big profits: housing seen as major investment/commodity; real estate a fast money-maker--high turn-over rate. "Speculation". Tell stories of people making ridiculous profits with no real investment made.

[Try to have brief hand-out for people to take home & read which offers an overview of what has caused today's housing crisis. I haven't yet located anything adequate.]

TOPIC: MEMBER EDUCATION

SUBTOPIC: BASIC PRINCIPLES & STRUCTURE OF THE CLT
=====

TITLE: "No, We're Not Donald Trump"

AIM: To explain a specific principle of the CLT--
"Private Community Based Non-profit Organization"

TASK: Role play

SETUP: Need: * 3 small groups (of 3 each)--
 Group A = Gov't Agency
 Group B = Private, for-profit non-CBO
 Group C = CLT
 * 1 solo person
 (rest of the group observes)

TIME: c.15 minutes

Scene I:

Group A: act out Gov't Agency (adlib city-planners, bureaucrats, politicians looking to get re-elected, Downtown Redevelopment Authority, Housing Authority; restrictions, regulations, Sect. this, Chapter that)

Person: (comes up to group; pretends knock on door; no response; knocks again; no response; simply walks in) Umm....excuse me (they keep talking amongst themselves. Repeats louder) Um...excuse me. (they keep talking amongst themselves. Yells) Excuse Me!! (dead silence)

#1: (in real nasal, bureaucratic voice) Yes, may we help you?

Person: Yes, I want to speak to someone about housing development.

#1: (big smile & extends handshake) Oh, what realty company are you with? We've got this wonderful plan we're working on for development of the downtown area and.....

Person: Oh, I'm not with a realtor. You see some condos are going up on _____ Street and the tenants have reason to believe that rents are going to increase beyond.....

#3: Oh, then which district do you represent?

Person: No, I'm also not a politician. I'm just concerned that my rent is going to go sky high & me and my neighbors, you know we're hard-working folks with families and we need some affordable housing.

#1,#2,#3: (smiles & hands drop) Oh!

#2: You want "low-income housing"....ok...well, let's see....take this, this, this, this and this (gives Person stack of forms), fill them out in triplicate and bring them to the office at the end of the hall on the 32nd floor.

(#1, #2, & #3 turn & go back to what they were doing)

Person leaves.

Scene II:

Group B: act out greedy private for-profit developer. Ad-lib discussion on milking the area, don't give a damn about the community or its inhabitants, can't stand the place, live out in the suburbs, etc. Key thing is to express that they're only concerned about profit.

Person: (comes up to group; knocks on door)

#1: (big smile on face) Well hello there you hard-working young professional you. Looking for a home? You've come to just the right place--"Delectable Developers", that's us. Now, what can I do you for: a comfy little condo or perhaps a toasty little townhouse?

Person: Um, well, I don't think I'm really interested in either one. See, with all the condos popping up around our block, we're concerned about our rents getting so outrageous that we're not gonna' be able to afford to live in our community anymore, and so....

#2: Hold it fella! You're obviously in the wrong place. We'd love to help ya' but we're really busy right now. I think you want the 32nd floor of the Govt Office. No hand-outs here kid. Ok? Have a good day. (slams door)

Scene III:

Group C: CLT group -- ad-lib discussion about concern for what's happening in the community; critical need for affordable housing; need to have community participation; etc.

Person: (knocks on door)

#1: Come in. Hi! Can we help you?

Person: Um, maybe. See, I've been trying to talk to someone about the fact that me and my neighbors are real worried that we're about to lose our homes. With all these condos going up in the area, we can't afford to live here anymore, and....Oh forget it! No one wants to hear about it. No one cares. (turns to walk away)

#2: Hey wait a minute! We care! We'd like to try and help you if you'll finish your story.

Person: Really? I'd just about given up. The gov't housing office just threw a whole lot of papers at me, the developers in the area just laughed at me, it seemed like we didn't count.

#1: Well, you've come to the _____ Community Land Trust. We're not government bureaucrats or for-profit developers. We're a private org., but we're non-profit, and tax-exempt. And our members are residents of this community, not people from outside of it, so we all share the same concerns. And we're always looking for new members who share our concerns for a better, more affordable community.

Person: Wow! I'd really like to join and do my part. And I'll tell all my neighbors about this too.

#2: Great! If they become members, they each have one equal vote. And they can get elected to the board, just like anyone else.

#1: And you know, it's not just about housing. The land trust has a vision for this community. We're tired of absentee landlords and vacant lots owned by corporations in other states. We want some community control and that way we can develop our neighborhood the way we see fit.

#2: Yeah! Not luxury condos, but stable, affordable housing, day-care and some economic development.

Person: Well, it sounds great to me. Where do I sign up?

#1: Why don't you tell us your name first, and come join us for lunch!

(end of scene)

TOPIC: MEMBER EDUCATION

SUBTOPIC: BASIC PRINCIPLES AND STRUCTURES OF THE CLT

=====

TITLE: "If I Had My Way....."

AIM: [Lead-in to showing the full value of the CLT]
To have participants develop their own solutions to the problems underlying the housing crisis (identified in the last exercise).

TASK: In small groups, devise solutions.

SETUP: - post list of problems that group created in last exercise.

TIME: c.45 minutes

Break into small groups.

Explain:

"Ok, we've taken a quick look at the problems. Now you get to come up with the solutions. This is your opportunity to be top dog.

All of you are Cabinet members to the President. Each group is a separate advisory committee looking at the housing problem. The President will accept and implement the best plan (and that group will be well rewarded!). You have 20 minutes to come up with a plan to address the problems we identified in the last exercise."

In the discussion that follows after regrouping, try to solicit the following: (along the lines of the problems listed in the last exercise)

* Regarding national trend of cities being rediscovered & new downtown development: is this bad? again, what's the key problem [that local people don't own land & therefore are vulnerable as the value increases--pushed out to make room for more affluent folks who can pay more]. So, what's the solution? Ownership--or Regulation (like rent control). So what recommendation would you make to the Pres.?

- ownership
- rent control
- social impact surveys of any downtown development
- require any lost affordable units due to new development to be replaced

- require percentage of profits/revenues from new downtown development be put into pot for development of affordable housing
- require that the jobs created go to local people
- regulation/tight laws on condo conversions
- relocation plans a must for any displacement tenants

* Low supply:

- Gov't: fed. gov't to put major amounts of money back into the production of affordable housing.

^ What type of housing? Projects? Rental or ownership?

Guarantee of affordability (ie: deed restriction) for only 15 or 20 years?

- Private Market: provide incentives for private developers to develop affordable housing; provide penalties if they don't (ie: if you don't provide so many units of aff. housing, then don't expect to get the permits you need from the city in order to put up that luxury condo complex).

* Loss of public & subsidized housing:

- any new gov't subsidized or gov't built housing must remain affordable forever! It can never be sold on the open market for a profit.

- with already existing units, provide incentives & penalties to private developers to keep the units affordable

- place management of public housing in hands of tenants

- convert public housing to ownership (like Kemp's rhetoric--but backed by real money & technical assistance to do this).

* Speculation:

- real estate transfer tax.

- restrictions on the resale of any units which get anything from the public (money, special permits, land, tax breaks, etc.)

^ for limited time or in perpetuity?

Closing: unfortunately the Bush Administration has not asked us to serve on the Cabinet & unfortunately we can't just snap our little fingers & just have these things done. We can however work towards these ideas becoming reality on the national, state & local level by doing a number of things. What kind of things can we do?

- Lobbying: talking to & writing our local, state & federal officials so that they push for these things to be implemented in the design of gov't programs & legislation.

- Design programs ourselves--to act as models for the type of programs/legislation we want to see

- Implement certain programs that are within our power. Non-gov't community-based non-profits are now the main producers of affordable housing; it's within our power to design our programs pretty much the way we want to. Which leads to the next exercise.

TOPIC: MEMBER EDUCATION

SUBTOPIC: BASIC PRINCIPLES AND STRUCTURE OF THE CLT

=====

TITLE: "The Ingredients"

AIM: [Lead-in to showing the full value of the CLT]
To show the group what is involved, generally, in providing low-cost housing; the resources that go into making it happen.

TASK: Tell story (to lay the groundwork for next few exercises.

SETUP: - Blank flipchart paper posted.

TIME: c.15 minutes.

* Opening:

"It's hard to un-do what has already been done. We can try to change certain housing programs, for eg., which have already been designed badly but it's often very hard to do that. What we definitely can do however is make sure we design new programs well, bearing in mind not only short-term needs but the long-term situation as well."

* Tell story:

[Note to trainer: write down numbers on flipchart as they come up in the story.]

"A few years back a new housing program was started in this city. It was run by a non-gov't, community based organization called, "Unity." The goal of Unity was to help people get affordable houses. Quite a number of interesting people came to them to get houses, and their stories are quite interesting. Let me tell you what happened with one young lady, named Dionne.

Dionne was a single parent with four kids. She had divorced her husband a few years back because he was beating her & the kids.

Dionne put in an application with Unity to get a 3 bedroom house. The org. assigned one of its staffmembers, Paulette, to assist Dionne; Paulette spent a lot of her time helping Dionne look for a nice, suitable, & relatively affordable house in the city. It took a while, but finally they found just the right place. The price was \$95,000, which was reasonable

considering how much other properties of that size were. The owners were an elderly couple who were pretty well off and who were about to retire down in Florida.

Now, even though the price was reasonable, there was no way that Dionne could afford to buy this on her own. She had a clerical job downtown making \$20,000, and received some assistance from the gov't. Paulette knew therefore that somehow the price of this house would have to come down for Dionne to get it. There were a few ways to do this. The first was to negotiate with the owners to lower the price.

This took some time. The elderly couple wanted to wait and see if they received any offers at the full price. After a few weeks, they called Paulette to tell her that there were no other offers. In addition, they just wanted to get this over with & get down to Florida, & they really didn't need to make a big profit. Plus they liked the idea of helping out this non-profit org. & this young woman. So they agreed to bring down the price by a full \$10,000. Now the price was \$85,000.

This was better but Paulette and Dionne knew that the house was still out of reach at this price. With Dionne's income of \$20,000, she probably would only be able to get a mortgage loan to buy the house for no more than \$50,000, and most banks required the buyer to put up another 10% (\$5,000) of their own for the downpayment. This meant the amount she was actually paying for the house would have to be no more than \$55,000. So the price still needed to come down by another \$30,000.

Paulette and her org. Unity worked very hard to get additional subsidy money to bring down the price that Dionne would have to pay. They applied for special money from the Fed. Gov't, called the Community Development Block Grant (CDBG). And they put pressure on the city to provide more funds for affordable housing. It took some time and a lot of energy, but finally the federal CDBG money came through for \$10,000, and the city came up with another \$10,000. This left only \$5,000 to be raised before Dionne could get her mortgage loan from the bank, & then another \$5,000 for Dionne to come up with on her own for her downpayment.

Well, before I tell how that worked out, let's look at another problem that existed: getting the loan. Paulette first thought that Dionne's only problem was bringing down the cost of the house. But once Paulette started talking with the local bank for a mortgage loan for Dionne, she realized that there were problems here too. The bank didn't like the idea of making a loan to Dionne for a variety of reasons: she was low-income, didn't have much of a credit history (never had a credit card & had only a few dollars in a savings account), a single-parent with 4 kids & a low-paying job, etc. The bank said that this was a big risk for them to take; the chances were just not good of Dionne being able to make her monthly loan payments to them. Paulette argued with the bank, pointing

out that Dionne was a hard-worker who had been at her present job for the last three years & had excellent references; she was in the process of getting her G.E.D.; she was a responsible parent; and, the fact was that her monthly payment to repay the bank loan would be less than what she currently pays each month in rent.

The bank still said no. So, Paulette and Unity decided to fight the bank and its policies. They wrote letters to City Hall and to their local Congressional representatives; they picketed the bank; and they got many local residents and businesses to close their accounts at that bank. Their argument was that the bank was discriminating against hard-working, low-income folks and was not serving the needs of its community. To make a long story short, the group won.

So, after all this (which took a few months), the bank agreed to make Dionne, (and other similar responsible low-income folks), a mortgage loan to purchase her home. The terms were very good: 30 years, at 8%, with only a 5% downpayment required.

Now, to go back to the money. After the seller came down in price, and the federal and city gov't came through with \$10,000 each, there was only \$10,000 left to be raised: \$5,000 in subsidy & \$5,000 which Dionne would have to come up with on her own for downpayment. Well, now the bank had just lowered its downpayment requirement to 5% & so Dionne would only have to come up with \$2,500 of her own, if the other \$2,500 could be raised through gifts or grants. Well, Unity decided to do a fundraising appeal in the city to help raise money for Dionne and their other clients who were in similar situations. And the end result was that a full \$7,500 was in fact raised. And Dionne was able to come up with \$2,500 for her downpayment from her little bit of savings, and from friends and relatives.

Finally, after all this time & energy spent by Dionne, Paulette, Unity & the whole community, Dionne was able to buy her dream house. She and her kids were very happy. And Paulette breathed a sigh of relief."

* Postscript: now that's a happy ending, and this org., Unity, helped a number of low-income community folks to reach a happy ending. But, we have to ask the question, is this really the end? Is the only thing involved in owning a home the initial purchase? Let's go to the next exercise.

TOPIC: MEMBER EDUCATION

SUBTOPIC: BASIC PRINCIPLES AND STRUCTURE OF THE CLT

=====

TITLE: "Homeownership: What's Involved?"

AIM: [Lead-in to showing the full value of the CLT]
To identify all the various issues involved in owning a home.

TASK: Small groups; then tell sequel to story in last exercise.

SETUP:

TIME: c.45 minutes

- * In small groups, have participants discuss (& make list of) what's involved in being a homeowner. {15 minutes}
- * Re-group. Go around getting one item at a time from each group.
{20 minutes--assumes 4 groups at 5 minutes per}

Make sure the following points are made:

- making monthly payments on mortgage loan
- maintenance
- putting money aside for reserves
- utilities
- taxes
- insurance
- grounds maintenance

<<<< Additional issues which group probably won't mention:

- occupancy: absentee ownership?
- resale: long-term affordability?

! * Follow-up to story in last exercise: {10 minutes}

Unfortunately the org., Unity, had not thought through all of these different things. They only concerned themselves with helping low-income people to buy houses. So, they ran into a few problems:

- Ricky Oliver and his family got a house in a similar way as Dionne. Unity put a lot of work into getting a nice, decent and affordable home for them, and the gov't and private individuals and foundations put in a lot of money. However, Ricky did very little maintenance and didn't do any budgetting to save some money for reserves. So, a couple of years later, when a major leak happened in the roof, he & his family had no money to fix it. They patched it up but kept living there with the leak growing worse and worse. Finally, the Building Dept. got word about it and after inspecting it, was going to condemn the building. Unity heard about this, negotiated with the Building Dept. for some extra time, and was able to make a low-interest loan to the Rodriguez family, who then fixed all the damage.

- Dionne ran into some problems too. Her house was located in the middle of a neighborhood which rapidly "improved"--meaning the city put a lot of money into picking it up, it became more attractive and desirable for Yuppies, and the real estate value went up very quickly. Five years after buying her house for \$55,000 (remember it was actually worth \$95,000), the house was now worth \$130,000. Well Dionne had no interest in selling but the problem was that she was having a hard time paying the property taxes. Her taxes were calculated upon the full "fair market" value of the house--meaning a percentage of \$130,000, even though she only paid (& could only afford to pay) \$55,000. She was able to meet her monthly payments to the bank and her insurance costs, but the taxes were now so high that she thought she might have to move. Well, again, Unity heard about this & had its lawyers work out a deal with the city. Unity would have a special arrangement with the city where Dionne, & any other of its low-income homebuyers, would have their taxes assessed not on the full market value of their houses, but on the actual purchase price. This way the taxes would stay in line with what the homeowners could afford.

So, before I tell you the last story, let's just review these two: What was the problem in each of these cases & what did Unity do to deal with the problems? Were these good solutions? Are there any others you can think of?

So, is it enough for an org. or program to simply focus on selling affordable housing or does it need to take a longer view also? Should the types of things that Unity did be worked into any program that's designed? Is there value to having some type of network?

Let's look at the last story--the most serious one. {see next exercise}

TOPIC: MEMBER EDUCATION

SUBTOPIC: BASIC PRINCIPLES AND STRUCTURE OF THE CLT

=====

TITLE: Short-term or Long-term

AIM: To show the consequences of not limiting equity.

TASK: Tell final part of story from last few exercises; then hold a debate.

SETUP:

TIME: c.40 minutes

[Note to trainer: If you didn't do the last few exercises & are jumping to this one, then read the following paragraph to the group. Otherwise, jump to next paragraph:

A non-profit org. called Unity helped low- & moderate-income folks to buy affordable homes. They helped them by negotiating with the seller to try to bring down the selling price. Then they helped by getting money from the gov't (fed., state & local) & private sources to help pay off some of that cost, so that the buyer could afford the final amount, by getting a mortgage loan from a bank. Unity also helped in arranging this loan. Overall, a lot of resources went into providing an affordable home for a working-class family.]

"The most serious problem Unity came up against after helping a number of people get their own homes involved Angel Rodriguez. Angel & his family were also fortunate enough to get a nice, decent and affordable home through the hard work of Unity and lots of money from the gov't and private sources. Angel and his family were very grateful & took excellent care of their home. However, ten years later he & his wife decided that they really wanted to move back to Puerto Rico, and so they were selling their house. The house, when they bought it, was really worth \$110,000 but they only had to pay \$70,000 because Unity--after a lot of work--was able to get \$40,000 worth of subsidy (through the gov't and private donations). Now, when Angel's family wanted to sell, the market value of his house was \$160,000, and this is what Angel wanted for it. Most houses in the area were now going for about that much, meaning that more and more low- and moderate-income renters were being pushed out & only upper income people could afford to move in. When Unity heard that the Rodriguez family was asking for this much money--more than twice what

they paid--they were very upset. It didn't seem right that these people should be making such a tremendous profit--\$90,000--in 10 years. Unity had put all this time & effort in, the gov't had used people's tax dollars to bring down the cost, & people had donated their own money--all to help this family get an affordable home, not to become wealthy in 10 years. Representatives of Unity went & spoke with Angel. They encouraged Angel to sell his house only for what he paid for it--the \$70,000, plus the value of any improvements he put into it & then something for inflation. This would total about \$90,000, which would give him a fair return but would still be affordable to another moderate-income family. But Angel wouldn't change his mind. He sold the house for \$160,000 to a family from the suburbs. There was nothing Unity could do because the house belonged entirely to Angel & his family. That house will never again be accessible to low- and moderate-income people."

* Ask: "Now: how many people feel that what Angel did was right--that was his prerogative? [get showing of hands] And how many people agree with Unity--that Angel should only sell the house for a fair return but not the \$160,000 since only upper-income people could afford that? [get showing of hands. Then get a volunteer on each side--one to play Angel (or his wife), & the other to play the representative of Unity.

Instructions: "It is now 50 years later. Angel (or his wife) has just passed away & as his soul has now travelled to Purgatory where it will be judged to determine whether he goes Up....or Down. Now guess who happens to be there in that great courtroom in the sky--but the soul of a representative of Unity, who is there to argue in favor of Angel going Down! So, all of you [to the rest of the group] are the jury. Listen very closely to the arguments because at the end you will be determining the fate of this poor soul."

* Hold the debate. {15 minutes}

* Follow with brief & general further explanation of equity limitation.
{5 minutes}

[Note: don't try at this early stage to offer a full explanation of equity limitation; just introduce concept & make clear: "it offers a fair return to the seller, but removes the property from the speculative market, by prohibiting any profit. Thus it preserves the affordability of the housing forever."

How equity limitation is implemented (ie: deed restrictions & ground lease) is the topic for the next exercise.

TOPIC: MEMBER EDUCATION

SUBTOPIC: BASIC PRINCIPLES AND STRUCTURE OF THE CLT

=====

TITLE: "Your Intro. to Legalese"

AIM: To introduce the legal mechanisms for ensuring equity limitation.

TASK:

SETUP:

TIME: c.15 minutes

[Reminder from last few exercises: non-profit org. Unity sold house at affordable price to Angel Rodriguez. 10 years later he sold it for big profit. House is no longer affordable to future families. Unity realizes now that it should have done something to prevent this.]

Pose question to group: how could Unity have actually guaranteed that the house not be sold for a profit (or in real estate language, that there was "limited equity")?

I. Deed Restrictions

[Don't necessarily expect folks to know about deed-restrictions. Follow-up question leading to this:] Well, when you buy something like a house or a car, what do you get? [A contract, a guarantee, etc. etc.....with a house, you get a "deed".] Sometimes you get a simple deed which says, 'It's all yours. You do whatever you want with it. I have nothing to do with it anymore.' But sometimes you get a deed which says, 'It's all yours.....BUT.....you can't do certain things with it.' That's called a 'deed restriction' and they are pretty commonly used now for affordable housing. In the last decade, groups like Unity have come to realize the importance of having some type of restriction in the deed to prevent the house from becoming market rate in a little bit of time."

"However, what are the problems with deed restrictions?"

* usually, only last for certain, finite amount of time (perhaps 20 or 30 years). Often this is determined by the laws of the state. For eg: Mass. Courts usually only recognize 30 years as the limit to a deed restriction. This means that the housing can't be sold for a profit for 30 years; but what happens after that? Then we might lose it.

* legally, deed restrictions are not always sure-fire. The legal system doesn't seem to like the idea of saying, "I'm selling this to you....BUT..." Therefore, a deed restriction may not be upheld in court. If someone living in one your affordable homes decided they wanted to sell at market rate & they challenged the deed restriction in court, it may be overturned & then you lose that affordable housing unit.

II. Ground Lease

There is a way however of better protecting such a deed restriction. Remember, with the usual deed restriction I'm selling you everything--the house and the land--& saying, "It's yours,.....BUT...you can't do this & this & this." Another way is to do what Rockefeller Center in NY does, or most of the state of Hawaii.....I could sell you the house, but only the house & not the land...and then I could lease you the land by entering into a "Ground Lease" with you. In this Ground Lease, it says that one of the terms for you continuing to use this land is that you must agree to uphold all of the things in the Ground Lease. One of these terms is that if you should decide to sell your house, you will only sell it according to a limited equity formula which you agreed upon when you signed the lease--a formula which allows you to get back what you put in for the house, plus gives you the value of the improvements you put in, plus something for inflation, but doesn't give you any profit.

The advantages of the Ground Lease are two-fold:

1) practically, it is the most sure-fire way of insuring that the deed restriction/equity limitation formula will be implemented, so that the house will always remain affordable.

2) the second reason is given in the next exercise.

TOPIC: MEMBER EDUCATION

SUBTOPIC: BASIC PRINCIPLES AND STRUCTURE OF THE CLT

=====

TITLE: "Hey, Ya' Wanna' Buy Some Sky?"

AIM: To introduce the notion of separation of ownership of land & housing.

TASK: Series of Questions posed to Group.

SETUP: - have copies of Attachment 1 to hand out.

TIME: c.30 minutes

* Pose Questions:

- Who owns us--people? Why?
- Who owns the sky? Why?
- Who owns the air?
- Who owns the water?
- Who owns the earth?

* Give out quotes of traditional views of land stewardship, not ownership {Attachment1}.

* Clarify distinction between ownership of human-made commodities (stereos, tv's, refrigerators, Beemers) & natural resources which we didn't create & cannot create more of. They were given to us, with the understanding that we would use them responsibly & then pass them on to our children.

* But it's not only a philosophical belief: it is a different treatment of "community". The CLT creates community through common ownership & responsibility for land. It is up to the community as a whole to decide upon the responsible and needed use of that land.

HOWEVER---how does this actually work in practice? Does this mean that little hoodlums are always running across your steps & blasting their boom boxes into your windows? Does this mean that you have no privacy whatsoever?

* What does it means? What happens when you lease something? What rights does leasing entitle you to, & what not? How does it work?

[If this question doesn't solicit the right response, use an example like the following:

When you rent a car, it's not yours is it? You can't just do anything you want with it, can you? But, at the same time, does this mean that anyone can come along, take the keys out of your hand & take it for a spin? So obviously there's something in between pure, full ownership on one hand, & no rights or legitimate claim to something on the other. You can have the right to have exclusive use of something without owning it, right? And that's what you have with your land when you are part of a CLT.

Ownership is one thing; leasing--or what we call "stewardship"--is another.]

ATTACHMENT 1

"The warrior chief, Tecumseh, reacted with astonishment at the demands of the white buyers: "Sell the earth?...Why not sell the air, the clouds or the great sea?" ... Implicit in this feeling was what we now call a stewardship approach to the use of the land."

-- Stewart Udall, former Secretary, U. S. Dept. of the Interior

=====

"We abuse land because we regard it as a commodity, belonging to us. When we see land as a community to which we belong, then we may begin to use it with love and respect."

-- Aldo Leopold

=====

"Our land is more valuable than your money. It will last forever. It will not perish by the flames of fire. As long as the sun shines and the waters flow, this land will be here to give life to people and animals. We cannot sell the lives of people and animals; therefore we cannot sell this land. It was put here for us, by the Great Spirit, and we cannot sell it, because it does not belong to us."

-- Indian Chief, quoted in Akwesasne Notes

=====

"People talking about who owns the land is like two fleas arguing over which one of them owns the dog."

-- Crocodile Dundee (referring to Aboriginal land claims against the Australian government)

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(continued)

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"Those who make private property of the gifts of God, pretend in vain to be innocent, for in thus retaining the subsistence of the poor, they are the murderers of those who die every day, for the want of it."

-- Pope Gregory the Great

=====
"Land belongs to a vast family of whom many are dead, a few are living and a countless host are still unborn."

-- Credited to the Ashanti Tribe of Ghana

=====
"A place and a person can come to belong to each other -- or, rather, a person can come to belong to a place, for places really belong to nobody. There is a startling reversal of our ordinary sense of things, in the recognition that we are the belongings of the world, not the owners.

-- Wendell Berry

=====
"The land shall not be sold in perpetuity, for the land is mine," saith the Lord, "for you are strangers and sojourners with me. And in all the country you possess, you shall grant a redemption of the land ... in the year of Jubilee it shall be released."

-- Leviticus 25:23, 24, 28

TOPIC: MEMBER EDUCATION

SUBTOPIC: BASIC PRINCIPLES & STRUCTURE OF THE CLT

=====

TITLE: "One-on-One"

AIM: To help identify what items are clear & not so clear to members.

TASK: Role play (one-to-one)

SETUP: Have space around the room where pairs can talk, not right on top of each other.

TIME: c.1 hour and 15 minutes

* Count Off: have group count off in 1s & 2s & then go to their own spot.

* Explain purpose: 1s first play the role of someone who's been involved with the CLT for a few months now & is convincing their neighbor--a fellow renter--why s/he should join the CLT. The neighbor has heard a little bit about the CLT idea but is not sure if it's for her/him; he/she has lots of questions. (Note: CLT is in early development stage, with no properties yet but doing all the committee groundwork. Note: you only have 10 minutes to explain the concept.)

* First take a minute: 1s think about the three things which are most important to you--and probably to your neighbor--about the CLT; 2s think about the first questions which you had when you first heard about it, & maybe any questions which still remain in your head--but, keep it on the rather basic level, nothing too technical or complex.

* Do first round {10 minutes}

* Re-group & do quick evaluation: {10 minutes}

So...how did 1s feel? Nervous? What questions were you most comfortable with? Which were most difficult? Do 2s feel convinced of the benefits of the CLT? Which things were explained the best to you? which were the foggiest? (list points on flipchart)

* Review of CLT concepts {20 minutes}

* 2nd round: {10 minutes}

Switch couples (but have people retain their same status as 1s & 2s) & have 2s this time be the organizers. First take a minute: 1s think about 3 most important points; 2s think about first questions that you had.

* Re-group & evaluate {10 minutes}

TOPIC: MEMBER EDUCATION

SUBTOPIC: BASIC PRINCIPLES & STRUCTURE OF THE CLT

=====

TITLE: "Know Thyself"

AIM: To have participants identify for themselves which elements of the CLT--its principles & structure--they've really grasped & which are not clear.

TASK: Solo written exercise, followed by discussion in small groups.

SETUP:

TIME:

1. Solo task: make list of all the points which you think are important to tell someone about a CLT. Place a check mark next to those items which you feel pretty comfortable describing; place an x mark next to those items which you don't feel comfortable describing & which you think you need to get some help & clarity on.

2. Small group: come together & compare lists. Are there any items that everybody feels comfortable with? uncomfortable with? (Instruct people in small groups not to get into deep discussion over the various elements but simply to share what is & isn't clear. Identify & list both the clear & unclear points.)

3. Whole Group: have 1 person from each group read both lists (clear & unclear points). After all groups have read their lists, ask for people who were clear on certain issues that others were not clear on to volunteer to explain the concept.

TOPIC: MEMBER PARTICIPATION

SUBTOPIC: APATHY

=====

TITLE: "Understanding Apathy"

AIM: To identify reasons why people might not actively participate.

TASK: Small-groups: review Attachment 1 & critique.

SETUP: 1 copy of the attached letter to each small group.

TIME:

Each small group is a consultant to the CLT. The group receives the following letter (Attachment 1) from the organizer of the CLT. After reading the letter (note: have one person in the group read it out loud, or the trainer could 1st read it out loud to all the small groups--but make sure each group has 1 copy of the letter), group should address the following questions: what do you think might be going wrong? what might this person do to improve participation on the part of the members?

In the discussion that follows, make sure the following points are made:

- sounds like didn't notify folks of agenda in advance & give them time to review it
- she didn't get people ahead of time to: facilitate, take minutes, present topics. People are much more intimidated by notion of volunteering in the midst of a group & without any preparation. Need to approach people individually & in advance, & convince them. Perhaps you need to help train them in advance too.
- attitude! If noone's responding, don't assume silence is complicity! On contrary, assume something's wrong & take time to find out what it is.
- "moving ahead" & "making progress" must be redefined; can't be seen as simply receiving tacit consent
- person also needs to learn how to ask for help, which she never really does in this letter. Refusal to admit that she needs it.

ATTACHMENT 1

Dear _____:

I'm feeling very upset and frustrated. Last night we held our fourth Board meeting. The attendance was not great and most people just sat there not saying anything.

The meeting was scheduled to start at 6:00pm; instead we had to start at 6:20 because a number of people were late (some late-comers said they had to get their kids over to the neighbor's house or that the buses don't run very often at night but that's no excuse for being late if they knew this ahead of time!). Then I asked if someone would volunteer to chair the meeting and if someone else would take the minutes & no one would, so I had to do both, which was a real pain. Anyway, I read out the items I had down from the last meeting & asked if there were any additional items. Only one person added something. And then for the rest of the meeting it was like I was just talking to myself. I'd look around & see all these blank faces just staring at me. I made a point to keep asking, "So, does everyone agree with what I just proposed?" and there was never any objection so I just moved on.

Well, I was frustrated & exhausted, but at least I got approval on a lot of things so we can move ahead. I'm in the process of making up a list of duties which need to be covered for each committee & I'll give it to each one of them this week when I meet with them. Anyway, I just thought I'd write you to tell you that I just don't see why these people don't take more interest & charge over their own organization. I mean, it is their thing. That's the whole point of this. They're supposed to tell me what to do. But no one's really doing anything so I have to do it all myself.

Anyway, sorry for all the complaining. I'm sure it will work itself out. Adios!

TOPIC: MEMBER PARTICIPATION

SUBTOPIC: DELEGATING RESPONSIBILITY

=====

TITLE: "The Art of Delegation"

AIM: To help identify positive & negative ways of delegating responsibility

TASK: Role-plays in small-groups

SETUP: - (optional) Props: a few telephones

TIME: c.40 minutes

* Explain the following scenario to the group:

Last night the CLT held its second general meeting. Committees were formed. People signed up for them & 1 person from each committee volunteered to be the chair. It was agreed that the committees would meet at least once, maybe twice, before the next general meeting in one month. Unfortunately, there wasn't enough time in the meeting last night for the chairs to set up a meeting date, time & place for their committees.

It's now the day after the general meeting. The staffperson wants to do some follow-up to make sure everything happens that's supposed to happen.

* Pick one person in the small group to be the CLT staffperson. Pick three people to play the chairs of each committee. (Also, if there are more than 4 people in the group, the role of staffperson can be switched off for each different phone call.)

* Further explanation: the staffperson has decided to call up each committee chair to talk to them about their responsibilities. (Before starting in on the role-play, the person playing the staffperson may request assistance from the group in making a list of tasks which the chair needs to do & a list which the staffperson needs to do in relation to the committees.) [Trainer should give copies of Attachment 1 to whomever is playing the staffperson in each small group. Also, have the chairs of the people who are on the phone be back-to-back; this helps simulate the phone conversation (also use the prop phone if you have it, even though it may seem silly)]

* Conduct the role play {15 minutes}

(continued)

* Evaluation: {15 minutes}

raise the following points, if no one raises them:

- did the staffperson start by getting a clear sense of what the committee chair already understands as her/his job & what s/he plans to do?

- (optional:) was the staffperson a good listener? cordial?

- if the chair didn't have a strong sense of what to do, was the staffperson clear in articulating what needs to be done? did the staffperson her/himself seem to understand what needs to be done?

- if there was a difference of opinion, did the staffperson help find a constructive, mutually agreeable & specific resolution?

- did the staffperson achieve her/his goals? were there clear & specific answers to all questions? is the chair clear on what to follow-up on?

- was there any future check-in established so that the staffperson is sure that the chair did what s/he was supposed to? (a follow-up phone call, for eg., from the chair to the staffperson in a few days or in a week)

ATTACHMENT 1

MINUTES

of the June 8th, 1989 meeting
of the
Nowheresville CLT

* CLT held its second general meeting.

* Committees were formed. People signed up for them & 1 person from each committee volunteered to be the chair. It was agreed that the committees would meet at least once, maybe twice, before the next general meeting in one month. Unfortunately, there wasn't enough time in the meeting last night for the chairs to set up a meeting date, time & place for their committees.

TOPIC: MEMBER PARTICIPATION

SUBTOPIC: DELEGATING RESPONSIBILITY

=====

TITLE: "Less Frustration with Better Delegation"

AIM: To help identify positive & negative ways of delegating responsibility

TASK: Small-groups

SETUP: (optional:) a few telephones

TIME: c.50 minutes

* Break group into small groups.

* Explain the scenario:

"It's now 2 months later. The 3rd & 4th monthly general meetings have gone by and the Acquisition Committee has only met once, only 4 people showed up, and not much was accomplished. The staffperson feels frustrated. Additionally, the chairperson never calls the staffperson to fill her/him on what's happening; the initiative always has to come from the staffperson who feels that the chair is very resistant."

* Volunteers: get one person from the small group to be the staffperson & another to be the chair of the committee.

* Hold the dialogue between the staffperson & the committee chair, with others observing. {10 minutes}
(like the last exercise, place the chairs of the phone talkers back to back, & use the prop phones if available; this helps simulate the phone conversation)

* Mini-evaluations {5 minutes}

Have each small group hold their own discussion after each role play. Have them list the positives & negatives in the phone talk.

* Do one more role play, using 2 different people {10 minutes}

* Mini-evaluation {5 minutes}

* Regroup & hold large evaluation {15 minutes}

How did it go? How did the staffpeople do? What are the points of tension? Are expectations clear? Is either party making an assumption which is clashing with the other?

TOPIC: MEETINGS AND COMMUNICATION

SUBTOPIC: THE SUCCESSFUL AGENDA

=====

TITLE: "In the Hot Seat"

AIM: To have the participants experience/actualize making their own agenda; evaluate & introduce helpful tips.

TASK: Role-play a meeting.

SETUP: - post flip-chart summary of Attachment 2
- have copies of Attachment 2 to hand out
- paper & pens

TIME: c.1 hour and 15 minutes

Make an opening statement about the importance of knowing how to hold good meetings. Good meetings don't come easy; they take a lot of work: careful planning. The key is to have a clear sense of purpose, a good agenda and good facilitation skills. [Note: facilitation is dealt with in more detail in Section 5: "The Board"].

* Break group into 3 small groups. Assign each one A, B or C, & then give them Attachment 1. Have them make an agenda. {15 minutes}

* Then have each group present (back-to-back, with no comments in between presentations). However, only have them present for c.10 minutes each, then cut it (perhaps tell them ahead of time that you'll be doing this.) Purpose is simply to see how they laid out their agenda, structured the meeting, & open the meeting. {40 minutes--assumes 10 minutes for 4 groups}

* Evaluation: during this, point out that agendas can have a great deal of variation; but that certain things are pretty standard.

Use the flipchart summary of Attachment 2 & then hand out copies of Attachment 2.

ATTACHMENT 1

Group A:

You all are a few community residents concerned about the growth of drugs in the neighborhood. You've decided to hold a community meeting about the subject. You've already decided on the date, time & place. Now you are meeting to set the agenda.

Note: the meeting is planned for 7:00-8:30pm.

The main issues are safety, children and the CRACK houses located in the neighborhood.

Group B:

You all are a few parents who have been working to stop the city from closing the community school. You've already held two meetings in the community. About 50 people showed up at each meeting and there was a lot of support.

At those other two meetings, the group did the following:

- decided on a name: "Parents United to Save the School"
- elected officers
- decided on first two priorities:
 - 1) write a letter to the Mayor requesting a meeting
 - 2) begin to plan a picket outside of the local School Board office(these things were not done yet; people volunteered at the last meeting to do them & are supposed to have them ready for this meeting).

You are now planning the agenda for this next meeting.

Group C:

The issue is police brutality. A young African-American man was killed 2 days ago by a group of white cops. This is the third time this has happened this year. The community is very angry.

You all are a few community residents who don't want to just let this go by. You want to hold a community meeting tomorrow night. You have already set up the time & place, & got the word out. Now you're meeting to set the agenda. (Note: you have one and a half hours for the meeting.)

ATTACHMENT 2

DEVELOPING A SUCCESSFUL AGENDA

I. Items you may want to include in your agenda:

* **Opening:** some type of warm greeting to make people feel welcome. Remember that it's important not to view the group as just one entity, but to appreciate that it is made up of many individuals; therefore treat each person as special--greet them as they come in & establish some type of rapport with them. (A goal for the organizers might be to get to speak to everyone in the group personally by the end of the meeting.)

* **Main purposes:** it's helpful at the very start of the meeting to give everyone a clear statement as to what you intend the group to accomplish. Make sure you have clear, specific & measurable goals in mind--& not more than the group can handle in one meeting. (Remember: it's better to set too few goals & then end up covering more, than to set too many & feeling demoralized that you didn't get to all of them!)

* **Update:** since there are always new people & folks who miss a meeting or two, it's helpful to provide a brief summary of the group's highlights (you can save time by doing writing this, but a brief oral report is nice too).

* **Agenda Review:** it's important to give folks a final opportunity to make any changes--additions, deletions, shifting things around (maybe someone has to leave early).

* **Introductions:** they don't have to be formal, but some type of introduction of both the leaders & participants is good so people know who they are dealing with.

* **Stimulant:** try to include at least one exciting, upbeat issue or presentation per meeting (a guest speaker? a debate? a film? a hot discussion item?) It's often good to have this at the beginning, so that your meeting starts off with a bang & captures people attention.

* **Committee Reports:** since CLT's rely on active committees, allow them time to report & to take questions.

* **Officer Reports:** occasionally you might also want your officers to report on their activity, for purposes of information and accountability.

(continued)

* **New Business:** obviously there will be some general topics which come up which don't fit under Committee or Officer Reports. Know these in advance; know who will present on them & what needs to be achieved.

* **Unanticipated general group discussion/comments:** try to leave a little bit of time for this at every meeting.

* **Setting the Next Meeting:** don't forget to do this! (Hopefully this has been decided in advance so you can just announce it...& print it on the copies of the agenda as a reminder.) You may also want to quickly review the items identified at this meeting which need to be put on the agenda for the next meeting.

* **Closing:** it's good to close on a positive, "up" note & to try to hold some activity or ritual which brings people together. Some possibilities might be: joining hands in a circle; singing a song; saying a prayer; making a group pledge together; or some inspirational words by someone, possibly a religious leader.

II. General helpful hints to bear in mind for your agenda:

* **Time:** have an overall timeframe for the meeting, and, indicate the amount of time for each item (distinguishing between time for presentation & time for group discussion).

* **Presenters:** indicate who is presenting on each item of the agenda.

* **Specific goals:** state clearly what the group needs to achieve on each item (ie: someone to volunteer; take a group vote; form a committee; etc.).

* **Advanced preparation:** do careful, thorough planning, & have someone else review a draft of the agenda.

* **Hand-outs:** it's often good to have something for folks to take home with them to remind them of what this is all about, along with the date, time & place of the next meeting (if you know it in advance). Such a hand-out also helps people when they talk to others about the group.

TOPIC: MEETINGS AND COMMUNICATION

SUBTOPIC: THE SUCCESSFUL AGENDA

TITLE: "Cooling It"

AIM: To brush-up on skills learned in last exercise.

TASK: Role play.

SETUP:

TIME: c.40 minutes

Continuing from the last exercise, each group--now having heard the evaluation comments of their respective agendas & having the hand-out "Developing a Successful Agenda"--should re-group and revise their agendas accordingly for improvement. {only c.15 minutes}

Groups then come together not to present again but simply to evaluate the revised versions and evaluate. {20 minutes--assumes 5 minutes each for 4 groups}

Also introduce (& hand out) Attachment 1, "Running a Successful Meeting", but don't really go into great detail (this is covered in more depth in Section 5. "The Board")

And use Attachment 2, "Meeting Facilitation: The No Magic Method" for reference only; don't hand out.

ATTACHMENT 1

RUNNING A SUCCESSFUL MEETING

- * **The Setting:** - try to make it as comfortable as possible (the temperature; seats; lighting; position of the speakers)
 - try to make the location as convenient as possible (easily accessible by public transportation? if not, are you offering & publicizing rides?)
 - is the location wheelchair accessible?
- * **Refreshments:** always a nice touch (if you can afford them).
- * **Childcare:** if it's needed, is it being offered (& publicized in advance)?
- * **The Agenda:** make sure there's a well-constructed agenda & that copies of it are either handed out or that it is posted for all to see. (see "Developing a Successful Agenda").
- * **The Length:** generally, try not to plan them for more than one and one-half hours; people start getting real restless after this (unless the discussion or presentation is really dynamite!)
- * **Sensitivity:** hopefully you have some experience with, or have undergone training in, how to run a meeting. Just a couple of reminders:
 - be sensitive to the needs of the group (eg's: is the group bored with this topic? is a stretch break needed? should a window be opened?)
 - be aware of who speaks & how often; don't let a few people dominate & others be silenced
 - don't accept silence & unresponsiveness for complicity; really encourage & work at getting a clear response from the group
 - deal with questions in an effective manner; it's often helpful to have a system other than the usual one (eg: "stacking" people, listing questions & then grouping them together by topic, etc.)
- * **Personal Style:** turn on the charm; be charismatic (without being obnoxious or fake!) Remember: make eye contact; speak loud enough so everyone can hear you; take charge!; have a sense of humor; speak clearly & in simple language.

(continued)

*** Active Participation:** grab your audience! Don't leave them hanging on the outside; pull them into the discussion--by asking questions & being creative. One thing to remember is that you're a facilitator & not a solo performer: don't hog the stage! Have other folks participate as much as possible in the actual running of the meeting: facilitating certain parts, presenting topics, giving committee reports (& with setting up chairs, bringing supplies, closing up, etc.)

Also remember that many people are uncomfortable or even intimidated by speaking in large groups; therefore breaking into small groups may be a good idea for items which really require people's input. Try to think up other creative, innovative ways to engage people's interest & participation (role plays? debates? story-telling?)

*** Follow-up:** unfortunately, this is often overlooked. Though you may all leave the sight of the meeting, it ain't really over until all the business connected with it is completed. So, if the group decided that the organizers should send out some material or that the committees are to set up meetings within the week, then this has to happen.

TOPIC: MEETINGS AND COMMUNICATION

SUBTOPIC: THE SUCCESSFUL AGENDA

=====

TITLE: "Fine Tuning"

AIM: To develop a further understanding of what it takes to make a good agenda.

TASK: Act out mock board meeting, with a few people given specific roles.

SETUP: - copy agenda {Attachment 1} onto large paper & post.
- In advance, identify 4 people to play specific roles {Attachment 2}. Instruct them to raise their hands & read their lines right after you review the agenda.

TIME:

Trainer acts as facilitator for this mock board meeting. Open the meeting & then review the posted agenda. Characters (should) then play their parts. Trainer shouldn't respond but just hear all the comments. Then, after all the characters comments are made, address the group, something like the following:

"Hmmm....do those sound to the group like legitimate comments?
[presuming a yes response] Well, what can I do to avoid such problems in the future?"

In the discussion that follows, make sure the following points come out:

* regarding apathy not being put on the agenda: always review old minutes to make sure all items listed to be discussed later are in fact included. (Make sure however that it's not only 1 person's issue. Did the group agree in the minutes that they all wanted to discuss this?)

* regarding not knowing what was on the agenda: send out agendas in advance--if possible. Otherwise, make sure folks at the last meeting have some idea at the end of that meeting what the main items are for the next meeting. Or, if an issue to be discussed is really important, call all the members.

* regarding special events not happening: this is similar to the first situation--review old minutes & notes to make sure all prior decisions are acted upon. Also, specifically around the issue of special events: they're good to keep interest & sense of people being educated/informed. However they're hard to always have in your agenda if time is tight & you have much to cover.

* regarding the length of the meetings, getting stuck on just a few topics, & the facilitator doing all the talking: a) have a clear time-frame for the entire meeting (eg: 7:30-9pm, & stick to it! Note:it's usually hard to keep a meeting going for more than 2 hours. Shoot for 1 1/2 hours.); b) set specific amount of time for each item (perhaps include this on the agenda for everyone to see, or at least announce it); c) best way to prevent the facilitator from doing all the talking is to get people in advance to agree to present on different topics.

ATTACHMENT 1

Nowheresville CLT Board Meeting

Agenda

- * Agenda Review
- * Update
- * Committee Reports
- * Discussion: "Guidelines for Selecting Residents" ,
proposed by the Acquisition Committee
- * Discussion: Upcoming Fundraising Dinner/Dance
- * Announcements
- * Evaluation
- * Next Meeting

ATTACHMENT 2

Note to Trainer: don't give a copy of this entire sheet to each actor. Slice this up so that each actor has only their part.

Character A:

"I'm concerned about apathy. I want a discussion on why more people aren't coming to committee meetings. I expected that to be on the agenda but it's not. I raised this last time & stated for the minutes that I wanted to see a discussion of this at this meeting. I'm pissed that it's not on the agenda."

Character B:

"I didn't know the Board was going to discuss the Acquisition Committee's recommendations about guidelines for selecting residents. My husband/wife is particularly interested in this--even more than me--and if he/she had known in advance then he/she would've come instead, & I would've stayed at home with the kids. I think there should have been a letter sent out listing the things on the agenda."

Character C:

"I remember people saying at earlier meetings that they found the meetings really boring & that people wanted to have some type of special event or guest speaker at each meeting to make the meetings more lively and interesting. I don't understand why that hasn't happened."

Character D:

"I really care about the group but I think the meetings are too long. And we always get stuck on the first two items & then they drag on all night. Also, whoever chairs the meeting ends up doing all the talking."

TOPIC: MEETINGS AND COMMUNICATION

SUBTOPIC: THE SUCCESSFUL AGENDA

=====

TITLE: "Genesis: Creating Your Own Agenda"

AIM: To develop an agenda.

TASK: In small groups, create agenda; then critique.

SETUP: - break into small groups of c.5
- give one copy of the attachments to each group.

TIME: c.1 hour

Instructions to all the groups:

The next Board meeting is a few weeks away. The facilitator and a few other Board members have gotten together to plan the agenda.

You have the following notes {Attachments 1 & 2}

[Note: your meetings usually go from 7:30 to 9:00pm.]

Give the groups about 30 minutes to make an agenda. Then regather and evaluate why they made it the way they did, why they made the choices they did, can they really cover all the items they want to in the time given, and have they made a proposal for how to deal with all the items that were supposed to be discussed at this meeting but which there isn't time for?

ATTACHMENT 1

Nowheresville CLT Board Mtg.

Minutes: Feb. 10th

* AGENDA REVIEW

Objections were raised:

- Sammy upset that issue of apathy is not on the agenda.
- Daresha wished agenda had been sent out in advance.
- Zeke said that he thought we were supposed to have special events.
- Maritza said meetings are too long & chair does all the talking.

Discussion followed:

- Secretary reported that it was never agreed to talk about apathy. Group then took a vote & decided that no they are not interested in talking about this.
- Chair apologized for not getting word out in advance & agreed to send out agendas in advance from now on, unless absolutely impossible. Group agreed to hold off discussing the Acquisition Committee's recommendations about guidelines for selecting residents until next meeting.
- Group decided to have a special event once every two months. Outreach Committee volunteered to coordinate this. Group expressed desire to have such an event at next meeting. Outreach Committee asked to try & get the head of the local New Afrika Housing Coop to come & speak.
- Chair agreed to put fixed time to the meetings and to each discussion item, and to get others to present in advance on different topics. Group liked the idea.
- Rest of the agenda was approved. (though this discussion took up much of the time so there was only a little time left for everything else).

* UPDATE

- Chair gave brief, general summary of what is happening.

* COMMITTEE REPORTS

- Outreach: ^ finishing the first draft of the brochure. Want the group to review it & give comments at next meeting.
^ began door-to-door outreach. Want people to join.
- Administrative: ^ just submitted application to get VISTA worker.
^ have identified a few different possible donated office spaces. Want to discuss with the group next time.
^ reminder that a lot of folks still owe their annual dues. Please bring them next time & pay the Treasurer.
- Legal: didn't have time. Will report next time.
- Acquisition: didn't have time. Will report next time.

* DISCUSSION: Upcoming Fundraising Dinner/Dance

- dance hall reserved & downpayment made.
- need to get final list of volunteers at next meeting.

* ANNOUNCEMENTS

- Tyrone Jefferson's daughter getting married 2/14. All are invited to the reception.
- Aida Sanchez was just evicted. Needs an affordable apartment immediately.

* EVALUATION

- people were glad that the meeting moved quickly and ended on time. Lots of good information was shared.

* NEXT MEETING

- Feb. 24, 7:30pm, Bethel Baptist Church.

ATTACHMENT 2

A) Marsha Smith has made a list of some old items which the group brought up before but which were never really dealt with, or so she says. They are as follows:

- the Land Trust helping some young folks to start a small restaurant.

- a review of the duties of the CLT's officers

- a scholarship fund to be started by the CLT in the name of her grandson, who was hit by a car a few months ago

B) For the last couple of months, the local Rent Control Campaign has asked the CLT for an endorsement. They would like an answer quickly.

C) An emergency has just come up in the last few days. A local bank has foreclosed upon 40 units of housing which were owned by a slumlord. The bank has offered to sell the buildings to the city for a pretty low price. The city however is talking about practically giving them away to developers to fix up and sell off to Yuppies, to help "pick up the neighborhood", they say. Some local housing activists are demanding that the city give the units to a local non-profit to develop affordable housing. The city is supposed to make a decision within one week.

TOPIC: MEETINGS AND COMMUNICATION

SUBTOPIC: PURPOSE OF GOOD MINUTES

=====

TITLE: "Is there life without secretaries?"

AIM: To develop an understanding of the purpose of keeping clear, effective & accurate minutes.

TASK: Skit

SETUP: - Get volunteers for the characters below. Give character #3 a really crumpled piece of paper. Give character #4 Attachments 1 & 2.
- Have actors fill in their names in the script, where appropriate.

TIME:

Characters:

- * President
- * #1 - Chair of the Legal Committee
- * #2 -
- * #3 - (perhaps played by Trainer)
- * #4 -

Hold a mock meeting of the board. The President is: presenting proposals made by the committees to the board for their approval. (Some non-board members are present since board meetings are open to anyone.)

_____ {Pres.}: Ok, the first issues for the Bd. to decide upon will be presented by the Legal Committee. _____ {#1}, the chair of the committee, will present these.

#1: Thanks _____ {Pres.}. In making the Articles & Bylaws, the committee recommends that the minimum age for membership to the CLT be 16. We just felt that the participation of young people is important in this process & that a 16 year old was old enough to handle such responsibility. So, are there any objections?

[no objections]

#1: Ok, next we decided that it's best if the group expand its scope to encompass the entire city, rather than just these few neighborhoods, and that we will state this in the Articles & Bylaws.

#2: Excuse me, _____ {#1}, are there any reasons offered for that change? Seems to be taking on too much area to me.

#1: Well, we had a long discussion about it and someone did say that. But, you know I don't really remember all of the arguments. Do you _____ {#3}?

#3: Uh, no I really don't _____ {#1}.

#4: You know, I remember that discussion pretty well & I seem to recall that we didn't really reach a conclusion on that one. I think we were going to summarize the different sides for the Bd. at this meeting & see what they thought of it.

#1: Oh yes, I think I remember that now. Well, I didn't have the minutes when I wrote this report. Who does have the minutes?

#3: Um, I think I have them here somewhere because I took them down (ruffles thru papers--produces really torn & tattered up piece of paper. Looks it over). But I don't see that issue on here.

Pres: Can you see anything on there?

#3: No, not really.

#4: Well, which meeting are those minutes for? What's the date on them?

#3: Umm, well, um.....(turns upside down) there's no date on them.

Pres: C'mon people, we can't spend all day on this one issue. We've got three other committees to go thru & other decisions to make.

#4: I think those are for a different meeting because I took minutes at two meetings & I think I have them here somewhere. (ruffles thru papers). Yeah, here they are. (reads the minutes--Attachment 1) And I also have these. (reads minutes--Attachment 2)

#1: Boy, I wish I had had those when I was writing up this report. It would have saved me a lot of grief.

#4: Well, you never asked.

Pres.: You know, I think it would be a good idea if every committee made sure that they had one secretary who collected the minutes from whomever took them at that meeting. The secretary should make sure they are in neat, readable order--with the name of the committee, date of the meeting, names of all the people at the meeting, & all the important discussion items & decisions listed clearly, like _____ {#4} did. And then keep all of them together in one looseleaf binder.

#4: Good idea, and I'll volunteer to be the first secretary.

Pres: Now, on to the next committee.....um....do you have your minutes ready?

THE END

ATTACHMENT 1

Minutes from the Sept. 16th Legal Committee Meeting

The meeting started promptly at 7:30pm.

In attendance were: the chair--Mustafaa Ali, Cynthia Banks, Theresa Ramos, Alan Chiu and Spike Morgan

* The first issue discussed was the question of whether to expand the scope of the CLT to include the entire city. Different members felt very strongly on different sides. It was therefore decided that the committee could not reach a resolution and that it would summarize the points on each side at the next board meeting & then ask for the board's recommendation.

ATTACHMENT 2

Minutes from the Sept. 7th Legal Committee Meeting

(note: this is from an earlier committee meeting)

The meeting started promptly at 7:30pm.

In attendance were: the chair--Mustafaa Ali, Norman Santos, Theresa Ramos, Spike Morgan and Betty Murvis

* At this meeting, representatives from the Institute for Community Economics were present. Among the many issues discussed was the question of how large an area should the CLT serve. It was their recommendation that the group not go too small but that it also not take on more than it could chew. It was recommended that the group think about how people in this city think of themselves--as members of a neighborhood or citizens of the city as a whole. The committee decided to discuss this in more detail at its next meeting.

MEETING MINUTES

Organization/Committee: _____

Date: _____ Minutes-taker: _____

Attendance (if there was a sign-up sheet, simply attach this): _____

Summary (briefly list the major items discussed at the meeting)

1. _____

2. _____

3. _____

4. _____

5. _____

[Attach any notes taken on the discussion items]

Decisions made (include when things are to be done and who is to do them):

1. _____

2. _____

3. _____

4. _____

5. _____

Next Meeting: Date _____ Time _____ Place _____

[Note: if there was a printed agenda for the meeting, attach it]

[Note: to save space, use abbreviations]

Reviewed & Approved by the Group: _____ (indicate date of meeting)

TOPIC: COMMITTEES

SUBTOPIC: CLARIFYING ROLES AND RESPONSIBILITIES

=====

TITLE: "What Are We Doing Here?"

AIM: To help identify the essential elements of each CLT committee.

TASK: Small groups to role play the 1st meeting of a CLT committee.

SETUP: - copies of Attachment 1 to hand out
- be prepared to break into small groups

TIME: c.2 hours

A) Break up into small groups. (Each small group will role play a different committee). Give entire group a general reminder of the principles & purposes of the CLT. Then give each small group a brief, very general description of their committee's purpose & activities. (Give out Attachment 1) And that's it. Leave the groups on their own to hold the 1st meeting of their committee. (Remember, they should do this as if it is really the 1st meeting--in every detail, EXCEPT they have only 30 minutes for this meeting).

B) Re-gather & evaluate.

{40 minutes--this assumes 10 minutes per group, 4 groups}

Did people do the basics: choose a facilitator & secretary; go around with intro's & why they chose this committee; etc. At the end, did they set up next mtg. time, date, & place?)

Other things to look for:

* review the purpose of the committee: is everyone clear on the committee's purpose & the types of activities it should be doing? do they need more info.?

* brainstorm a list of initial tasks it would like to see accomplished

* prioritize this brainstorm list & set timeline for achieving tasks

* identify different talents & particular interests of members

* get specific members to work on specific tasks (really to assume responsibility for them)

C) Regroup in small groups, with each group taking on a different committee than before. Now each group role plays the 1st meeting of a different committee, bearing in mind the evaluation points made above. {only 20 minutes}

D) Regroup & evaluate. (20 minutes--5 minutes per group)
Improvement over the 1st round?

Note: for this exercise, meeting style--how well they structured the meeting, etc. is not the primary issue here, so don't get caught up on this (though it is always a concern). Clarity of issues & purpose around the committees is the main focus of this exercise.

SPRINGFIELD COMMUNITY LAND TRUST

* Introducing The Committees *

"Lookin' Good": the Outreach Committee

Concerned with how you look? Want to find the best ways to attract others to you? Well....so does the Outreach Committee! Join with them and figure out the best, most creative & exciting ways to reach out to the community & to get people to join the SCLT. Radio ads? Posters? Street signs? Buttons? T-shirts? Bumper-stickers? Billboards? Airplanes? Well....maybe not all that....but use your imagination!

"Pushing the Paper": the Administrative Committee

BEWARE! It's daring, it's dynamic, it's dangerous. But someone's got to do it. Yes, the Administrative Committee... without it you're nothing.

And Fundraising!
Can't find those papers from last month's meeting? Can't find the promises which that developer wrote to you last week? Where's that list of numbers for the Board members?.....That's right. Without it, you're nothing. The organization just can't function without a good filing system, people to work the computers, answer the telephones, type up letters, do mailings. You may not think it's exciting, but, maybe that's just an excuse.....maybe you're just not good enough. The few, the proud...the members of the Administrative Committee. (music)

"Getting It Together": the Legal Committee

"Why does the SCLT exist? What is our purpose? Who gets to be a member? Who gets to vote?" These are all questions which the members of the Legal Committee get to answer when they write the Bylaws & the Articles of Incorporation. But that's not all.

"What happens if the family upstairs refuses to turn down the music & never cooperates with us? What protection do I have from being evicted for no reason? How can I be sure that my kids will get the house after I die?" These too are questions which the members of the Legal Committee get to answer when they write the Ground Lease.

It's exciting stuff! (You get to act as a lawyer--even though you didn't go to law school, you didn't take the bar exam and you don't make \$250 an hour!) So join it!

"Shopping Around": the Acquisition & Finance Committee

Are you one of...."them"? You know what I mean...those "coupon shoppers", the type of people who read through hundreds of newspapers and magazines every week just to find a few "25 Cents Off" ads. And is your big excitement of the week seeing that sign in the store window which says "Double Coupons"? Well, now you can come out of the closet because...WE WANT YOU!! Yes, the Acquisition & Finance Committee needs good shoppers!--to sniff out the best possible deals for buying property which we can make into decent affordable housing for our members. Know of an abandoned house just down the block from you? How about that lot that's been sitting empty across the street from you? Want to find out who owns these properties & whether we can get a good deal on them?

But that's not all!! This committee gets to perform amazing feats of magic--taking properties that you could never afford to buy on your own & making them affordable to low- and moderate-income folks. Yes, you too will learn the secrets of the magic wand, along with a little bit about financing, and in no time, you'll be pulling hats out of rabbits....um....well, something like that....

SPRINGFIELD COMMUNITY LAND TRUST

* Breakdown of General Responsibilities *

	<u>Committees</u>				<u>Bd</u>	<u>Fac</u>
	<u>Adm</u>	<u>Out</u>	<u>Acq</u>	<u>Leg</u>		
Board Meetings:						
setting date, time & place					X	
- confirming location						X
making the agenda	c				c	X
- writing the newsletter	c	X				c
mailing the newsletter	X					
- confirming a Secretary						X
setting up before the meeting	h					X
- facilitating the meeting						X

Orientation Sessions:

setting dates, times & places	c	X
- making the agenda		X
making the flier		X
- distributing the flier		X
making the P.S.A. & Newspaper Listing		X
- sending out/delivering the PSAs		X
& Newspaper Listings		X
- preparing hand-out materials		X
conducting the sessions		X

Committee Meetings {see Page 2}

Property Research X

Networking with Community Organizations X

~~Orientations for New Members~~ X

Raising \$ for the organization X

Staffing X

Answering General Questions X X

Explanations of Symbols & Abbreviations:

Adm = Administrative Committee

Out = Outreach & Membership Committee

Acq = Acquisition & Finance Committee

Leg = Legal Committee

Bd = Board

Fac = the Facilitator for the next Board meeting

X = it is their main responsibility

c = they must be CONSULTED

h = they are available if HELP is needed

TOPIC: COMMITTEES

SUBTOPIC: OUTREACH and MEMBERSHIP COMMITTEE

TITLE: "Duties"

AIM: To begin working with the actual committee to clarify its roles and responsibilities.

TASK: To be done only with the Outreach/Membership Committee.

SETUP:

TIME: c.40 minutes

I. {5 minutes} Review purpose: solicit this from group
[If needed, refer back to the Attachment/Hand-out "Introducing the Committees" in Section 3]

II. {10 minutes} Brainstorm possible activities/projects
- split into small groups of 4, if there are that many
- Trainer can use Attachment 1 for your reference, if desired (but don't give to group; get ideas from them)

III. {5 minutes} Prioritize the items listed in the brainstorm.

IV. {10 minutes} Pick top 3 & make action plan for them:
* all the details for what exactly is going to be done with each item
(Eg: with a flyer--what will it say? who will make it? print or copy it? how many? where to distribute? who will distribute it? what is the timeline for all this?)

ATTACHMENT 1

Possible Tasks/Activities for the Outreach & Membership Committee

- * Outreach Letter (simple letter explaining the CLT & this particular group's plans for the area; to send to anyone who might possibly be interested in helping)
- * Flyer
- * Brochure
- * Radio Public Service Announcements
- * Listing for Newspaper Calendar of Events
- * Special presentations for the general meetings
- * Orientation Sessions for new members
- * Maintain membership lists
- * Membership form
- * 'Speakers Bureau' (core cadre of people trained in public speaking about the CLT to give presentations in the community for recruitment & support)

SPRINGFIELD COMMUNITY LAND TRUST

* Breakdown of Committee Responsibilities *

Committee: _____

CC Sec _____

* Committee Meetings

- setting date, time & place	X
- making the agenda	X
- confirming a Secretary	X
- calling committee members	X
- taking Minutes	X
- taking Attendance	X
- keeping neat collection of Minutes	X
- keeping neat Attendance records	X

* _____

* _____

* _____

Explanations of Symbols & Abbreviations:

CC = Committee Chair

Sec = Secretary

X = it is their main responsibility

c = they must be CONSULTED

h = available if HELP is needed

EXAMPLE

SPRINGFIELD COMMUNITY LAND TRUST

* Breakdown of Committee Responsibilities *

Committee: Outreach

JM = Jim Mayo
RB = Rebecca Burston
KM = Kathy Merchant

CC Sec JM RB KM

* Committee Meetings

- | | CC | Sec | JM | RB | KM |
|--------------------------------------|----|-----|----|----|----|
| - setting date, time & place | X | | | | |
| - making the agenda | | X | | | |
| - confirming a Secretary | | X | | | |
| - calling committee members | | | X | | |
| - taking Minutes | | X | | | |
| - taking Attendance | | X | | | |
| - keeping neat collection of Minutes | | X | | | |
| - keeping neat Attendance records | | X | | | |

* Brochure

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| - write draft of text | | | X | | |
| - Find graphics/photos/pictures/cartoons | | | | | X |
| - research printing costs | | | | X | |
| - proofread | | | | X | |

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|-----------------------------|----|-----|----|----|----|
| - Membership form | | | | | X |
| - Membership Lists | | | | X | |
| - Description of Committees | | | X | | |

* Orientation Sessions for New Members

- | | CC | Sec | JM | RB | KM |
|---|----|-----|----|----|----|
| - set up schedule, confirm dates, times, places | | | | | X |
| - make the agenda | | | | X | |
| - prepare the handout material | | | X | | |
| - conduct the sessions | | | | | X |

Explanations of Symbols & Abbreviations:

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c = they must be CONSULTED

M = available if HELP is needed

Outreach/Publicity Tasks Between Meetings

Meeting Info.: Purpose _____
Date _____ Time _____
Place _____

<u>TASK</u>	<u>DATE</u>	<u>PERSON</u>
* Agenda established^	_____	_____
* Date, Time, Place set (& confirmed)	_____	_____
* PSA		
- Updated	_____	_____
- Copied	_____	_____
- Mailed/Delivered	_____	_____
* Newspaper Listing		
- Updated	_____	_____
- Copied	_____	_____
- Mailed/Delivered	_____	_____
* Letter to Membership		
- Updated	_____	_____
- Copied	_____	_____
- Mailed	_____	_____
* Flyer		
- Updated	_____	_____
- Copied	_____	_____
- Distributed	_____	_____
* Phone Calls		
- Update script	_____	_____
- Secure People	_____	_____
- Break up list	_____	_____
- Distribute list	_____	_____
* Facilitator selected	_____	_____
* Review Agenda with Facilitator	_____	_____
* Secretary selected	_____	_____

^ Establish the Agenda way in advance. This way you can determine what the highlights of the meeting will be (eg: guest speaker, film, special discussion, etc.) and include mention of these special features in all of the publicity.

mo:SPR/Tasks

TOPIC: COMMITTEES

SUBTOPIC: ACQUISITION and FINANCE COMMITTEE

=====

TITLE: "Duties"

AIM: To begin working with the actual committee to clarify its roles and responsibilities.

TASK: To be done only with the Acquisition/Finance Committee.

SETUP:

TIME: c.40 minutes

I. {5 minutes} Review purpose: solicit this from group

[If needed, refer back to the Attachment/Hand-out "Introducing the Committees" in Section 3]

II. {10 minutes} Brainstorm possible activities/projects

- split into small groups of 4, if there are that many
- Trainer can use Attachment 1 for your reference, if desired (but don't give to group; get ideas from them)

III. {5 minutes} Prioritize the items listed in the brainstorm.

IV. {10 minutes} Pick top 3 & make action plan for them:

* all the details for what exactly is going to be done with each item
(Eg: with identifying properties--who is going to obtain the city's list of city-owned property? who is going to do a windshield survey of the neighborhood to see what abandoned properties there are? who will interview realtors about the neighborhood? who will train folks to do these things? what is the timeline for all this?)

ATTACHMENT 1

Possible Tasks/Activities for the Acquisition & Finance Committee

I. Acquisition (& Development)

- * Education about Development Process: what's involved; do it yourself or get a developer; non-profit or for-profit developer?
- * Developers: making a list of local ones, creating interview questions, setting up interview schedule, interviewing, evaluating, getting references
- * Properties: gaining a list of city-owned properties from the city; doing a windshield survey in the community of vacant lots & abandoned properties; doing survey to determine prices--of vacant lots & of buildings
- * Criteria for Acquisitions: what kind of properties should the committee first focus on--vacant land for new construction or buildings for rehab? single-family or multi-family homes? how many bedrooms?
- * Assessment of Needs in the Community: average family size? two parents or single heads of households? median income (to determine what kind of unit they can actually afford)?
- * Criteria for Selecting Residents: who gets 1st priority for CLT units? what standards does everyone have to meet?

II. Financing

- * Education around the issues involved: overview of how the financing will work; technical stuff--mortgages, amortization, interest, loan funds, CRA
- * Identifying all possible sources of financing & obtaining material:
 - Local (conventional--banks; alternative--loan funds, religious institutions, etc.; gov't--city?)
 - State: housing finance agency? special 1st time homebuyer programs?
- * Meeting with potential financiers & establishing a relationship: familiarizing them with the CLT concept & what this group is doing
- * Running sample proformas to see how it might all work

SPRINGFIELD COMMUNITY LAND TRUST

* Breakdown of Committee Responsibilities *

Committee: _____

CC Sec _____

* Committee Meetings

- setting date, time & place	X
- making the agenda	X
- confirming a Secretary	X
- calling committee members	X
- taking Minutes	X
- taking Attendance	X
- keeping neat collection of Minutes	X
- keeping neat Attendance records	X

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Explanations of Symbols & Abbreviations:

CC = Committee Chair

Sec = Secretary

X = it is their main responsibility

c = they must be CONSULTED

h = available if HELP is needed

EXAMPLE

SPRINGFIELD COMMUNITY LAND TRUST

* Breakdown of Committee Responsibilities *

Committee: Outreach

JM = Jim Mayo
RB = Rebecca Burston
KM = Kathy Merchant

CC Sec JM RB KM

* Committee Meetings

- | | | | | |
|--------------------------------------|---|---|--|--|
| - setting date, time & place | X | | | |
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* Membership Packet

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| - Membership form | | | | X |
| - Membership Lists | | | X | |
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* Orientation Sessions for New Members

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|---|--|---|---|---|
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TOPIC: COMMITTEES

SUBTOPIC: ADMINISTRATIVE COMMITTEE

=====

TITLE: "Duties"

AIM: To begin working with the actual committee to clarify its roles and responsibilities.

TASK: To be done only with the Administrative Committee.

SETUP:

TIME: c.40 minutes

I. {5 minutes} Review purpose: solicit this from group

[If needed, refer back to the Attachment/Hand-out "Introducing the Committees" in Section 3]

II. {10 minutes} Brainstorm possible activities/projects

- split into small groups of 4, if there are that many
- Trainer can use Attachment 1 for your reference, if desired (but don't give to group; get ideas from them)

III. {5 minutes} Prioritize the items listed in the brainstorm.

IV. {10 minutes} Pick top 3 & make action plan for them:

* all the details for what exactly is going to be done with each item
(Eg: with exploring possible grants--who will identify the potential grant-makers & obtain the material? who will draft the proposals? who will review them? who will follow up to the grant-maker? what is the timeline for all this?)

ATTACHMENT 1

Possible Tasks/Activities for the Administrative Committee

I. Staffing

- * Volunteer resources
- * Part-time commitment of another agency's staff
- * Hiring: where will money come from? VISTA?
- * Criteria for the hiring of staff & recruitment plan

II. Office & Meeting Space

- * Any agency/religious institution willing to donate space?

III. Book-keeping/Filing

- * create workable system

IV. Budgeting

- * create Operating Budget

V. Fundraising

- * Grants:
 - identify potential grant-makers & obtain materials
- * Grass-roots
 - fundraising events
 - canvassing

SPRINGFIELD COMMUNITY LAND TRUST

* Breakdown of Committee Responsibilities *

Committee: _____

CC Sec _____

* Committee Meetings

- setting date, time & place	X	
- making the agenda	X	
- confirming a Secretary	X	
- calling committee members		X
- taking Minutes	X	
- taking Attendance	X	
- keeping neat collection of Minutes	X	
- keeping neat Attendance records	X	

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* Breakdown of Committee Responsibilities *

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TOPIC: COMMITTEES

SUBTOPIC: LEGAL COMMITTEE

=====

TITLE: "Duties"

AIM: To begin working with the actual committee to clarify its roles and responsibilities.

TASK: To be done only with the Legal Committee.

SETUP:

TIME: c.40 minutes

I. {5 minutes} Review purpose: solicit this from group
[If needed, refer back to the Attachment/Hand-out "Introducing the Committees" in Section 3]

II. {10 minutes} Brainstorm possible activities/projects

III. {5 minutes} Prioritize the items listed in the brainstorm.

IV. {10 minutes} Pick top 2 & make action plan for them:

* all the details for what exactly is going to be done with each item
(Eg: with the Bylaws--who will collect other samples? who will get these samples & all correspondence out to people? who will write drafts of new or different sections? who will set up the meetings? what is the timeline for each step & getting the Bylaws done?)

Note to Trainer: the Legal Committee is different than the other committees in that: a) it really does require a certain level of professional expertise & familiarity with legal concepts & jargon; b) there are very few overall tasks to be done: basically just the Bylaws, Articles, 501c3 tax-exempt application & Ground Lease (it's optional whether they want to draft the Resident Selection Criteria). However, each one of these tasks is quite time-consuming, warrants some level of expertise involved & particular attention to detail. Unless you have someone particularly creative leading the pack, it's not really fun stuff for most people. Suggestion: don't necessarily push many people to get involved in this;

instead, get a few good lawyers/para-legals to do most of the work & carefully select those items/tasks which are important for the entire working group or board to discuss--for eg: the statement of purpose for the Articles & Bylaws; certain key issues in the Bylaws, like minimum age for membership, size of the board, membership criteria, etc.; and in the Ground Lease, it's ridiculous to involve many laypeople in the actual writing but important to have them involved in the discussions about the major issues, like grounds for eviction, how many months of the year the resident has to actually occupy the unit, the appreciation limitation formula, etc.

SPRINGFIELD COMMUNITY LAND TRUST

* Breakdown of Committee Responsibilities *

Committee: _____

CC Sec _____

* Committee Meetings

- setting date, time & place	X
- making the agenda	X
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- calling committee members	X
- taking Minutes	X
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- | | | | | |
|---|--|---|---|---|
| - set up schedule, confirm dates, times, places | | | | X |
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TOPIC: THE BOARD

SUBTOPIC: CLARIFYING ROLES AND RESPONSIBILITIES

=====

TITLE: "What Are We Doing Here?"

AIM: To gain an understanding of exactly what role the Board is supposed to play & how it relates to the committees & staff

TASK: Discussion to learn people's common understandings; review of list of tasks & determination of who's responsible

SETUP: - write up Attachment 1 on flipchart

TIME: c.30 minutes

[Note: this exercise could be done with just the Board, or with the entire group for everyone to have an understanding of what the Board does.]

Pose question: "Who here belongs to some other organization (anything--church, block association, Parents Association, Girl Scouts, etc.)? How is it structured? [outline on flipchart the different structures] {10 minutes}

"What exactly is the role of the Board (or whatever the equivalent body is called) & how does it relate to the other bodies (committees, etc.)? {10 minutes}

Go through flipchart (of Attachment 1) & for each item ask group who should do what: Board, committees or staff? {10 minutes}

TOPIC: BOARD OF DIRECTORS

=====

TITLE: "Getting to Know You; Getting to Know All About You"

AIM: To get the Board members comfortable with each other.

SETUP:

TIME: c.40 minutes

1. Opening: {5 minutes}

- * why this is important for our future work together
- * pledge to take risks/chances; to look silly
- * rest of us pledge to be supportive

2. Go-round w/ names {10 minutes}

Stand, state name, preceded by (positive) adjective. Eg:
"Beautiful Beatrice." But, must 1st state all the names (&
adjectives) of the people before you in the circle. (This is
instead of nametags, to increase concentration.)

3. Intro. each other {20 minutes}

- a) find someone you don't know
- b) get info. from them {see Attachment A} (note: can't write it down)
- c) intro. each other (w/ both of you standing in front)

ATTACHMENT A

Peer Introductions: Info. to get from each other to share with the group

- * His/her Full NAME
- * His/her PLACE OF BIRTH
- * His/her ADDRESS
- * How long he/she has lived in Springfield
- * What TYPE OF WORK he/she does
- * Does he/she have a family? How many? What are their names?
- * What he/she does in his/her free time (Hobbies)
- * What his/her FAVORITE MUSIC is
- * What he/she likes to see in a LEADER
- * Why he/she is working with the Community Land Trust

TOPIC: BOARD OF DIRECTORS

=====

TITLE: "One-on-One"

AIM: To get the Board members comfortable with the CLT concepts.

{see Exercise "One-on-One" in Section 1. "Member Education"}

TOPIC: BOARD TRAINING

=====

TITLE: "The A-B-C's of Running a Meeting"

AIM: To provide a more advanced opportunity for Board members to practice the skills it takes to create an agenda & facilitate a meeting; & to give them an opportunity to try it.

SETUP: - chairs: both in center & spread out in small groups
- post flipchart summary of Attachments 3 & 4

TIME: c. 2 hours

With entire group:

- * Model a Terrible Example {see Attachment 1} {10 minutes}
- * Get feedback: make list of Pros & Cons (on flipchart) {5 minutes}
- * Run down Critique List {Attachment 2}, incorporating what others have said. {10 minutes}
- * Reveal flip-charts with summary of Attachments 3 & 4 {10 minutes}

In small groups:

* Explain:

"Each group will be given a different situation which I made up in advance; one person should read the instructions out loud; then set up the meeting accordingly. Be prepared to re-group & to actually conduct the meeting for the rest of the group. Feel free to make up anything that's not mentioned. You only have ____ minutes to do this! (Get a timekeeper from each small group.)"

* Give out situations {Attachments 5-A, 5-B, 5-C}
(Each person should have their own copy and one person should read it out loud to the small group.)

* Have groups prepare. {30 minutes}

* Have groups present. {40 minutes--assumes 10 minutes per group, 4 groups}

{be prepared to call "FREEZE"--meaning the group freezes the scene so that you can put in a helpful hint, then it picks up where left off. This is especially helpful if the group is off track (don't bother explaining this in advance--simply explain after the 1st time you've called freeze.)}

* Evaluation {15 minutes}

after all the groups have gone, then do an evaluation.

ATTACHMENT 1

Modeling Terrible Example of Running a Meeting

Explain only this: that they've come to this meeting simply because they saw these flyers -- see Attachment 1-A -- around town. That's all they know. They don't know me or anything more about this.

Then ad-lib a presentation on some community topic--preferably not housing, just for a change of pace (possibly the start-up of a community food coop.) Do a terrible job! Offer no specifics & don't make clear what the goals of the meeting are or what you want from the group. Make sure the style of presentation is really bad too: talk in a real dead-pan way with nervous habits & stutters & not looking at the audience; speak low & drop sentences.

(Note: might be helpful to wear something that distinguishes your role as presenter in this skit from trainer for this workshop.)

ATTACHMENT 1-A

Buy Cheaper, Quality Food
Help Start the Community Food Coop
of Mason Square

Thursday, January 8th
at the ARISE office

ATTACHMENT 2

Critiquing the Terrible Model

I. The Structure of the Meeting

- * Introductions: who is this guy? who are the people he works with, the "we"?
- * Expertise/Authority: did he have any? If not, why not bring in someone from one of those other coops he mentioned?
- * Purpose of Meeting: what were the specific goals of this meeting?
- * Time: how long was this meeting to go?
- * Agenda/Structure: what was it?
- * Gimmicks/Audience Grabbers: did they exist? Were you excited, turned-on?!?
- * Advanced Planning/Preparation: was there any? did he have suggestions for follow-up: a plan of action, the next meeting date, etc.?
- * Hand-outs: do you have anything to take home to remind you what this is all about & so you can tell your neighbors?

II. The Style of Facilitation

- * Presence/Charisma: did this guy have any?
 - a) could you hear him? did he speak clearly?
 - b) did he look right at you?
 - c) was he personable? did he smile, add any humor?
 - d) do you felt he took charge?
- * Sharing the Podium: did he have others present with him or hog it all himself?

Note: the style of facilitation is less important if you structure the meeting well. For eg: if you structure it so that different people are presenting different parts, then it doesn't matter so much if the facilitator is not a Jesse Jackson.

ATTACHMENT 3

DEVELOPING A SUCCESSFUL AGENDA

I. Items you may want to include in your agenda:

- * **Opening:** some type of warm greeting to make people feel welcome. Remember that it's important not to view the group as just one entity, but to appreciate that it is made up of many individuals; therefore treat each person as special--greet them as they come in & establish some type of rapport with them. (A goal for the organizers might be to get to speak to everyone in the group personally by the end of the meeting.)
- * **Main purposes:** it's helpful at the very start of the meeting to give everyone a clear statement as to what you intend the group to accomplish. Make sure you have clear, specific & measurable goals in mind--& not more than the group can handle in one meeting. (Remember: it's better to set too few goals & then end up covering more, than to set too many & feeling demoralized that you didn't get to all of them!)
- * **Update:** since there are always new people & folks who miss a meeting or two, it's helpful to provide a brief summary of the group's highlights (you can save time by doing writing this, but a brief oral report is nice too).
- * **Agenda Review:** it's important to give folks a final opportunity to make any changes--additions, deletions, shifting things around (maybe someone has to leave early).
- * **Introductions:** they don't have to be formal, but some type of introduction of both the leaders & participants is good so people know who they are dealing with.
- * **Stimulant:** try to include at least one exciting, upbeat issue or presentation per meeting (a guest speaker? a debate? a film? a hot discussion item?) It's often good to have this at the beginning, so that your meeting starts off with a bang & captures people attention.
- * **Committee Reports:** since CLT's rely on active committees, allow them time to report & to take questions.
- * **Officer Reports:** occasionally you might also want your officers to report on their activity, for purposes of information and accountability.

(continued)

* **New Business:** obviously there will be some general topics which come up which don't fit under Committee or Officer Reports. Know these in advance; know who will present on them & what needs to be achieved.

* **Unanticipated general group discussion/comments:** try to leave a little bit of time for this at every meeting.

* **Setting the Next Meeting:** don't forget to do this! (Hopefully this has been decided in advance so you can just announce it....& print it on the copies of the agenda as a reminder.) You may also want to quickly review the items identified at this meeting which need to be put on the agenda for the next meeting.

* **Closing:** it's good to close on a positive, "up" note & to try to hold some activity or ritual which brings people together. Some possibilities might be: joining hands in a circle; singing a song; saying a prayer; making a group pledge together; or some inspirational words by someone, possibly a religious leader.

II. General helpful hints to bear in mind for your agenda:

* **Time:** have an overall timeframe for the meeting, and, indicate the amount of time for each item (distinguishing between time for presentation & time for group discussion).

* **Presenters:** indicate who is presenting on each item of the agenda.

* **Specific goals:** state clearly what the group needs to achieve on each item (ie: someone to volunteer; take a group vote; form a committee; etc.).

* **Advanced preparation:** do careful, thorough planning, & have someone else review a draft of the agenda.

* **Hand-outs:** it's often good to have something for folks to take home with them to remind them of what this is all about, along with the date, time & place of the next meeting (if you know it in advance). Such a hand-out also helps people when they talk to others about the group.

ATTACHMENT 4

RUNNING A SUCCESSFUL MEETING

- * **The Setting:** - try to make it as comfortable as possible (the temperature; seats; lighting; position of the speakers)
 - try to make the location as convenient as possible (easily accessible by public transportation? if not, are you offering & publicizing rides?)
 - is the location wheelchair accessible?
- * **Refreshments:** always a nice touch (if you can afford them).
- * **Childcare:** if it's needed, is it being offered (& publicized in advance)?
- * **The Agenda:** make sure there's a well-constructed agenda & that copies of it are either handed out or that it is posted for all to see. (see "Developing a Successful Agenda").
- * **The Length:** generally, try not to plan them for more than one and one-half hours; people start getting real restless after this (unless the discussion or presentation is really dynamite!)
- * **Sensitivity:** hopefully you have some experience with, or have undergone training in, how to run a meeting. Just a couple of reminders:
 - be sensitive to the needs of the group (eg's: is the group bored with this topic? is a stretch break needed? should a window be opened?)
 - be aware of who speaks & how often; don't let a few people dominate & others be silenced
 - don't accept silence & unresponsiveness for complicity; really encourage & work at getting a clear response from the group
 - deal with questions in an effective manner; it's often helpful to have a system other than the usual one (eg: "stacking" people, listing questions & then grouping them together by topic, etc.)
- * **Personal Style:** turn on the charm; be charismatic (without being obnoxious or fake!) Remember: make eye contact; speak loud enough so everyone can hear you; take charge!; have a sense of humor; speak clearly & in simple language.

(continued)

*** Active Participation:** grab your audience! Don't leave them hanging on the outside; pull them into the discussion--by asking questions & being creative. One thing to remember is that you're a facilitator & not a solo performer: don't hog the stage! Have other folks participate as much as possible in the actual running of the meeting: facilitating certain parts, presenting topics, giving committee reports (& with setting up chairs, bringing supplies, closing up, etc.)

Also remember that many people are uncomfortable or even intimidated by speaking in large groups; therefore breaking into small groups may be a good idea for items which really require people's input. Try to think up other creative, innovative ways to engage people's interest & participation (role plays? debates? story-telling?)

*** Follow-up:** unfortunately, this is often overlooked. Though you may all leave the sight of the meeting, it ain't really over until all the business connected with it is completed. So, if the group decided that the organizers should send out some material or that the committees are to set up meetings within the week, then this has to happen.

ATTACHMENT 5-A

You have all been working with the Springfield Community Land Trust ("SCLT") for the last few months. None of you are experts but you have been through an orientation and you have been to a number of meetings.

The SCLT so far has held all of its meetings only in the Mason Square area. Since it intends to serve the entire city, it wants to hold meetings in other places too.

You are happy that the North End Neighborhood Development Council has invited you all to come & present the idea to a public forum which they have set up for you. They expect about 50 to 80 people from the community to actually show up. It will be held at a local community center.

The meeting is two weeks away. The Council is making all the arrangements. All you have to do is create the agenda. How are you going to present the idea and convince these people that joining the Springfield Community Land Trust is good for them?

(Note: the meeting will start at 7:00pm and must end by 8:30pm.)

Write out your agenda for the evening and also make a list of any tasks which need to be done before the meeting to make sure that it runs smoothly.

Be prepared to conduct the meeting with the rest of the group.

ATTACHMENT 5-B

One of you is the staffperson for the Springfield Community Land Trust ("SCLT"). The rest of you are members of the SCLT. Decide which one of you is the staffperson.

You have all called a meeting for next week with some "community leaders". These people are the directors of local agencies and development councils, local politicians, a few business-people and a few ministers.

These community leaders have already learned the basics about what a CLT is and how it works so you don't have to take the time to explain all of this. What you need to do is to make it clear to them what you want from them and to try to get them to commit to doing what it is that you want from them. (Note: the date, time and place of the meeting are all set; the meeting will begin at 4:30pm and must end by 5:30pm.)

Write out your agenda for the meeting and also make a list of any tasks which need to be done before the meeting to make sure it runs smoothly.

TOPIC: THE STAFF

SUBTOPIC: CLARIFYING ROLES AND RESPONSIBILITIES

=====

TITLE: "What Are We Doing Here?"

AIM: To gain an understanding of exactly what role the staff is supposed to play & how they relate to the Board & committees

TASK: To get people's common understanding of what the role of staff is in a (predominantly volunteer) organization

SETUP: - write up Attachment 1 on flipchart

TIME: c.30 minutes

Note: this exercise should obviously be done once there are staff (with the staff & Board), but there may be value in also doing it even before there are actually any staff so that the Board can get a clear sense of why staff are needed & what staff should be doing instead of the Board

Pose question: "Who here belongs to some other organization (anything--church, block association, Parents Association, Girl Scouts, etc.)? How is it structured? [outline on flipchart the different structures] {10 minutes}

"What exactly is the role of the Staff & how do they relate to the Board (or the equivalent) & other bodies (committees, etc.)? {10 minutes}

Go through flipchart (of Attachment 1) & for each item ask group who should do what: Board, committees or staff? {10 minutes}

TOPIC: THE STAFF

SUBTOPIC: APATHY

TITLE: "Understanding Apathy"

AIM: To have the staff gain an understanding of what it is that often keeps people from participating.

(refer to Section 2. "Member Participation" for this exercise)

TOPIC: THE STAFF

SUBTOPIC: DELEGATING RESPONSIBILITY

TITLE: "The Art of Delegation" - and -
"Less Frustration with Better Delegation"

AIM: To have the staff gain clarity on the most ineffective and the most effective methods of delegating responsibility

(refer to Section 2. "Member Participation" for these exercises)

TOPIC: THE STAFF

SUBTOPIC: CREATING YOUR OWN FILING SYSTEM

=====

All organizations create & receive a hell of a lot of paper! Some of it is garbage but some of it is good to keep & some of it is even extremely important! Therefore, staffpeople must create their own ways of sorting the paper so that they can easily & quickly put it away & find it when they need it, and/or when others need it.

You must make sure that you feel comfortable with the system: if you don't, change it so that you do! Just make sure that whatever system you come up with, you can describe it to others so that they too can use the files, if necessary.

The following is an exercise to help you get comfortable with filing the types of paper involved in a CLT. (Note: this is not a test!)

My suggestion is that you start by organizing the files according to the same structure which the CLT uses & that you use these categories:

Legal Committee: for all legal documents--Bylaws, Articles of Incorporation, IRS 501c3 tax-exemption, Ground Lease

Outreach & Membership Committee: for all materials on outreach & publicity, networking with people and organizations in the community, training of new members, and keeping track of the membership

Acquisition & Finance Committee: for all materials on getting property, working with developers, getting residents, and the financing for any developments

Board: any material related to the Board and its activities (notes, minutes, the Board members, etc.)

Administration: anything having to do with staffing, money for running the organization, office needs, etc.

Miscellaneous: anything which doesn't fit anywhere else

So, let's begin:

***#1: Now look at the second page. For each item on the left, choose the category above which it best goes under. Write the category in under "File" on the right. To make things easier, use abbreviations, for eg:

Legal Committee - use "Leg"

Outreach & Membership - use "Out"

Acquisition & Finance - use "Acq"

Board - use "Bd"

Administration - use "Adm"

Miscellaneous - use "Misc"

Look at the example on the next page.

Example:

<u>Item</u>	<u>File Name</u>
I.C.E. material: "What is a CLT?"	<u>Out.</u>
Operating Budget for 1989	<u>Adm.</u>
"Introducing the SCLT"	<u>Out.</u>
Possible Funding Sources	<u>Adm.</u>
Mason Square Map	<u>Misc.</u>
Kathy's schedule in the office	<u>Adm.</u>

Ok -- now you do the rest of them:

<u>Item</u>	<u>File Name</u>
October Monthly Meeting Minutes	_____
Attendance Records from Legal Committee Meetings	_____
Minutes: Blank Form	_____
"Board Members"	_____
Memo from Mitty to Tom written in January	_____
Blank form: Board Monthly Reports	_____
"How to run a meeting"	_____
SCLT Members	_____
"What the Acquisition & Finance Committee does"	_____
Draft of SCLT Brochure	_____
Correspondence with City about properties	_____
January Flier for Monthly Meeting	_____
Bylaws	_____
"Neighborhood Development Councils"	_____
June, July, Aug, & Sept letters to all members	_____
Description of the Acquisition Committee	_____
Notes on Meeting with Developer	_____
Personal notes taken by Tom	_____
Description of the Outreach Committee	_____
I.C.E. newsletter #16	_____
"Office Supplies Needed"	_____
"Flier Distribution Locations"	_____
Oct, Nov, Dec, Jan, Feb letters to all members	_____
Listing of abandoned, city-owned properties	_____
List of possible Special Events for Monthly Meetings	_____
Training Materials on understanding the CLT	_____
List of Local Developers	_____
Suggestions for additional Board members	_____
General Meeting Attendance Records	_____
Outreach Committee Development Timeline	_____

***2: (Now it gets a little harder.) It's usually not enough to file things under just one category - you usually need at least 1 more sub-category. For example--an automobile dealer may have all her cars listed under one file drawer called "Cars in Stock" - but - to make things quicker & easier, she will probably have many sub-categories like by name (Datsun, Chevy, Subaru, etc.) or by color, or by year, or by country (Japan, U.S., Germany, etc.) Remember: there are many different ways to set up files--there really is no right or wrong way. But, some ways will be slower & some will be faster. You need to find the best system for you.

So....now, look again at your list of items on the left of Page 2. See which ones you have listed under the same categories on the right. Now make up your own sub-categories for each item (try to get as many as possible to fit under the same sub-category). Look at this example:

<u>Item</u>	<u>File Name</u>
I.C.E. material: "What is a CLT?"	<u>Out. : I.C.E. material</u>
Operating Budget for 1989	<u>Adm. : Money</u>
"Introducing the SCLT"	<u>Out. : SCLT material</u>
Possible Funding Sources	<u>Adm. : Money</u>
Mason Square Map	<u>Misc. :</u>
Kathy's schedule in the office	<u>Adm. : Staffing</u>

Remember:

A) You want enough separate files so that you can find things easily but you don't want a separate file for every piece of paper 'cause you'll have 3 million file folders (which is no different than simply throwing all your papers in one big pile & wading through them). So, try to group things together as much as possible in a sensible manner.

B) Not all things will need sub-categories. Generally what I do is, if there are more than 3 items in a sub-category or if the material is very large, I'll make a new sub-category. otherwise I'll combine it with others.

***3. Well, now that you've done all that, just make sure you review the list before you finish. Does it make sense? Do items seem to be grouped together under the same categories and sub-categories in a sensible way? Are there any items which you think you will need to be filing which are not included on the list? Feel free to add them and create file names for them or see if they come under a file name which you have already created.

:workshopa
:outrch1

OUTREACH MATRIX FOR LOCAL COMMUNITY LAND TRUST

This is a form of questionnaire for members of a local CLT attempting to build its social base through outreach to individuals and organizations. This list of contacts might be utilized to achieve several goals including membership recruitment, marketing units and identifying key individuals who should be appraised of the CLT's work.

Each member of the working group might take this matrix and think about individuals they may know within each of the following constituencies. The most effective outreach for the CLT, as for any organization, is to personalize the organization's efforts with a personal one to one approach to key individuals you want to be involved or as allies. After the local CLT generates a list of constituencies and individuals --it should walk through the list and ask people to volunteer to contact particular individuals. Everyone should be clear about the CLT's objectives in making this approach. People will want to know why you are approaching them --Is it for money? Input? Membership? Board Membership? Or simply to keep them appraised of the development and determine whether they have any ideas or particular concerns? The Outreach Committee should decide in each case.

Follow through: The Outreach Committee might check in with people along the way to insure that contacts have been made or reassign as appropriate.

1. Local Government and Representatives

- A. County or Regional Government
- B. City/Town Council --Municipal Legislative Body
- C. Selectboard --Municipal Executive Body
- D. State Representatives and State Senator
- E. Planning and Zoning Board Representatives

2. Human Service Providers/Agencies

- A. Community Action Programs
- B. Mental Health Centers
- C. Others

3. Labor

- A. Local Labor Unions
- B. Health Professional Associations
- C. Teachers Associations

4. Senior Citizen organizations

- A. Home Care Corporation
- B. Elderly Advocacy Organizations

5. Organizations and Institutions Serving Low Income People

- A. Food Pantry or Soup Kitchen
- B. Tenant Organizing Project
- C. Tenant/Landlord Mediation Services
- D. Community Legal Services
- E. Emergency Shelters and Transitional Housing Organizations
- F. Local or Regional Housing Authority

6. Women's Organizations

- A. League of Women Voters
- B. Others

7. Religious organizations

- A. Local or Regional Interfaith Councils
- B. Catholic Deanery
- C. Social Concerns Committees
- D. List Churches and other religious organizations

8. Local Business and Finance

- A. Banks and Credit Unions
- B. Misc. Business Leaders
- C. Chamber of Commerce
- D. Local Realtors

10. Legal and Planning Professionals

A. Lawyers and Para-legals

B. Architects and Engineers

C. Community development and planning professionals

11. Fraternal Orders and other Civic Organizations

A. Rotary Club

B. Moose Club

C. Others

AS of 10/15/78

Sample CLT Contact Matrix

5. Organizations and Institutions Serving Low Income People

		Contact Person	Date of Contact	Comment
A. Food Pantry and Soup Kitchen				
1. Bread Basket Food Pantry				
	Jerry Dunn	Tom	9/30	
	Sr. Mary Borgonne	Alan	10/11	pot. board member
2. Salvation Army				
	Captain Fisher	Alan	10/11	
3. Providence Soup Kitchen				
	Pearl Duncan	Miranda	10/1	
	Margaret Rivera	JOSE		very interested
B. Tenant Organizing				
1. Spokane Tenants United				
	Roberta Douglas	Tom		
	Tony Davis	Tom		
2. Fifth St. Tenants Association				
	Bernie Taggart	Mary	10/5	
C. Tenant/Landlord Mediation Services				
1. Spokane Mediation Project				
	Anne Smith	Mary		
	Oscar Arbenz	Miranda	9/28	
D. Spokane Legal Services				
	Alicia Hum	Alan	9/28	too busy
	Marcy Rothschild	Stuart	10/1	- Int. in legal comm.
	Ed Bennett	Frank		

CONGRATULATIONS!

You have just become an official member of the

SPRINGFIELD COMMUNITY LAND TRUST

This is your official Membership Packet. You should receive this only after you have:

- * attended an orientation session;
- * attended at least one meeting of the Board;
- * filled out a Membership Form;
- * paid your \$10.00 annual dues (or applied for a waiver if you cannot afford this).

Inside you will find much valuable information which will help you to fully understand what the Springfield Community Land Trust ("SCLT") is all about and how it works.

Check to see that you have all the right materials in this packet. You should have:

- * "Who, Why, What" -- A Brief Description of the SCLT
- * "Where We Are & Where We Are Going" Update: April
- * Introducing The Committees
- * List of all the Committee members (with telephone numbers & addresses)
- * List of all the Board Members (with telephone numbers & addresses)
- * Official Bylaws of the Organization
- * Map of all the Community Land Trusts in Massachusetts
- * "Questions & Answers on Community Land Trusts"
- * MEMO: "You Are Not Alone" -- CLTs Across the Country

SPRINGFIELD COMMUNITY LAND TRUST

"Where We Are & Where We Are Going"

Update: April 1989

The SCLT is alive and kicking!

This is what our achievements have been so far:

- * The idea of the SCLT has been introduced, through orientation sessions using a slideshow and guest speaker, to more than 80 community residents.
- * A number of major community organizations have been contacted and have given their support.
- * The organization has been well-publicized through radio and a few articles in the local papers focusing on the organization and the city's crisis in affordable housing.
- * Bylaws have been finished describing the details of what the organization will do & how it will be structured.
- * The first Board of Directors has been elected—six highly committed and energetic members of the community (mainly from Mason Square and the North End).
- * Part-time staffing has been secured, along with free office space, access to a computer, telephones and copying, courtesy of the Springfield Action Commission.
- * Negotiations have already begun with a housing developer who wishes to build for the SCLT on an empty lot which he owns.

....And this is what we are currently focusing on:

- * Expanding the Board of Directors to be 12 people. We are looking for any good candidates but especially for people with experience and connections in the areas of housing development, banking and finance, city planning or other types of professional expertise.
- * Finalizing our Articles of Incorporation papers to send off to the Secretary of State so that we can become an official, legally chartered corporation.
- * Continuing negotiations with the developer. Our main concerns are talking with community residents where the building might go up, and making sure the price is a fair one and that the units will really be affordable to low- or moderate-income families. We will also be looking into alternative development strategies which might save us money and enable us to serve even lower income people.

cc:training
:bychart.1
1/88

WHO DECIDES? AN EXERCISE FOR CITIZENS DRAFTING THEIR CORPORATE BY-LAWS
(Prepared by the Institute for Community Economics)

Who makes what decisions? You are about to create a new organization. This organization must have a charter --a constitution --which describes who is responsible for what decisions and how decisions are made. These are your corporation's by-laws.

Before you begin to look at By-laws from other organizations and community land trusts, consider your initial instincts about where power to make certain decisions should be.

There are many layers of people and decision-making authority. Community land trusts are generally open membership organizations. This is to insure the greatest amount of community accountability and input. The CLT board of directors are elected by the membership to govern the affairs of the corporation and supervise corporation staff. The CLT may have volunteer and paid staff who may carry some of the organization's responsibilities. Finally, there are leaseholders --people who lease land from the corporation and own or rent their housing.

So who should make what decisions? What decisions are so important that the entire membership should be involved? What decisions reside with the Board of Directors? What decisions should be contained in the By-Laws and which should be placed in other legal documents?

Exercise

To initially stimulate a discussion, fill out this form as to what you think the decision-making structure should be. The following is a list of decisions. Who should make them?

Key

D --Decide. The power to decide.

C --Consulted. These people should be consulted about this decision.

	MEMBER- SHIP	BOARD	STAFF	RESIDENT
Call a Special Meeting of the Entire Membership				
Vote for the Board of Directors				
Remove A Director For Cause				
Organize a Neighborhood Clean-Up Day				
Appoint and discharge advisors and consultants				
Borrow Money From Bank				

Hire and fire employees of the corporation

Create committees for the CLT

Sell land

Establish or Alter the Limited Appreciation Formula

Amend the Articles of Incorporation

Cut down dead tree on CLT land

Amend the Corporate By-Laws

Pay bill for fire insurance on home on CLT land

Plant Garden in the Backyard of CLT house

Write Annual Report of Activities

Maintain financial records for CLT

Buy Property for the CLT

Select Residents for Houses

Allow for Land To Be Mortgaged

Dissolve the Corporation

Open bank account for CLT

Write Checks for Under \$500.00

Determine building rules for Housing Cooperative on CLT Land

Write Checks for Over \$500.00

Sign Contracts with Building Contractor

Expand the Board of Directors By 2 Seats

Call a Special Board Meeting

Nominate individuals to Serve on the Board of Directors

Appoint Board Member to Fill Vacant Seat

MEMBERSHIP

BOARD

STAFF

RESIDENTS

cc:training
:bychart.1
1/88

* RESPONSES (Based on ICE model Bylaws) 1/88

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Key

D --Decide. The power to decide.

C --Consulted. These people should be consulted about this decision.

	MEMBER- SHIP	BOARD	STAFF	RESIDENT
Call a Special Meeting of the Entire Membership	D			
Vote for the Board of Directors	D			
Remove A Director For Cause	D			
Organize a Neighborhood Clean-Up Day	ANYONE			
Appoint and discharge advisors and consultants Borrow Money From Bank		D		

Hire and fire employees of the corporation

Create committees for the CLT

Sell land

Establish or Alter the Limited Appreciation Formula

Amend the Articles of Incorporation

Cut down dead tree on CLT land

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Expand the Board of Directors By 2 Seats

Call a Special Board Meeting

Nominate individuals to Serve on the Board of Directors

Appoint Board Member to Fill Vacant Seat

MEMBERSHIP

BOARD

STAFF

RESIDENTS

D

D

D

C

D

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D

Community Land Trust:

Draft Homebuyer Selection Priorities

The following is a list of the kinds of social criteria that a local community land trust must consider in prioritizing and selecting residents. These are several social factors to weigh and consider drafting your local Selection priorities.

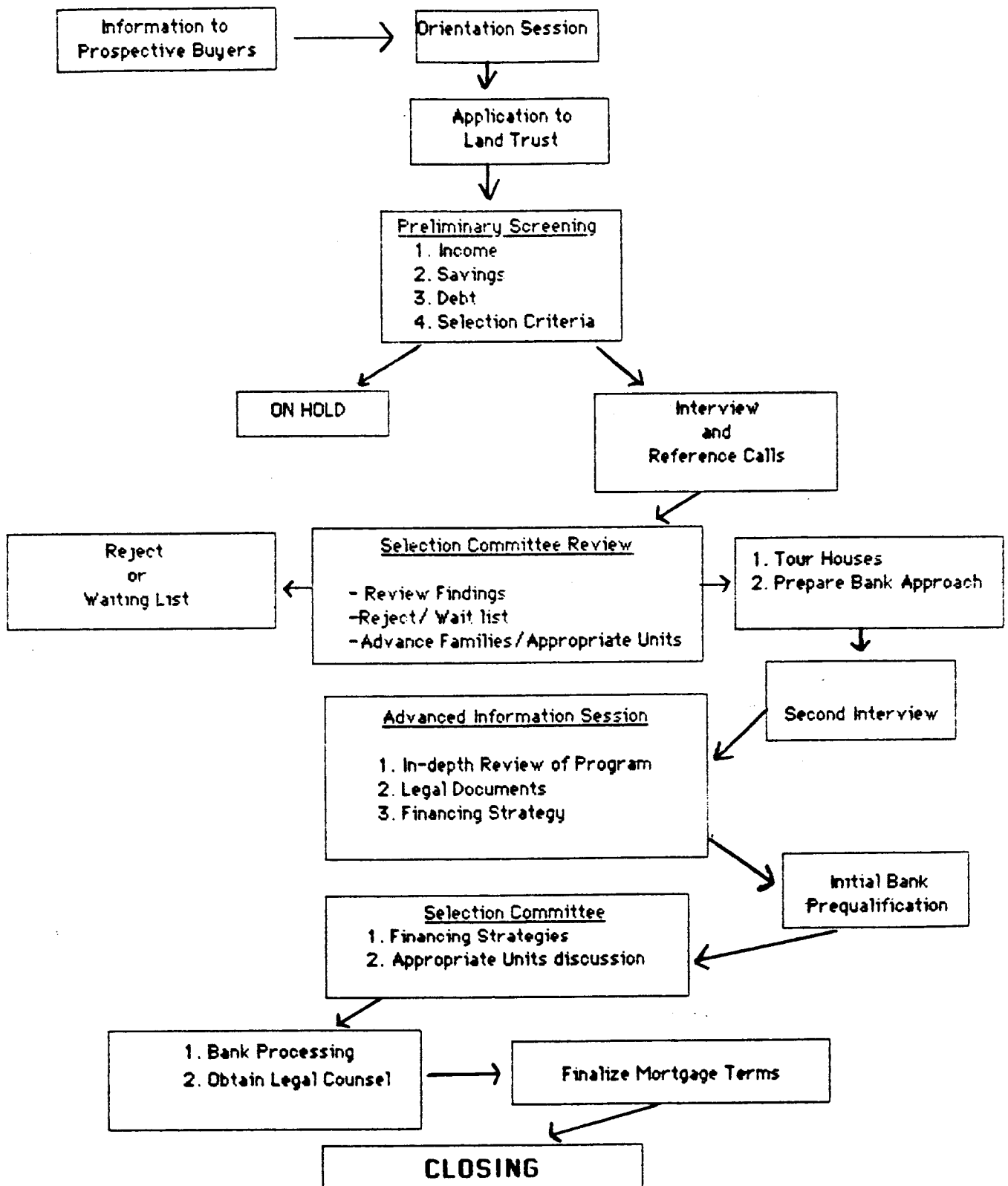
These social criteria should be considered when residents fall within the income eligibility set by your organization or any funding resources. Some organizations weight applications with a numerical score. Others leave some discretion to the Selection Committee in recommending residents. In either case, it is a value based selection process and some mechanism for accountability should be built into it.

Priority will be given to income eligible people in the following categories:

- 1) _____ area residents facing immediate displacement from the community because of housing costs.
- 2) Low income tenants (as defined as people below 80% of the median income for area).
- 3) Households with children.
- 4) Current or former residents of the _____ area (length of residence will be considered)
- 5) Families which contribute to the racial, ethnic and cultural diversity of the region. (Goal of breaking down racial and ethnic barriers).
- 6) Current or former _____ County residents (length of residence will be considered) who work in the _____ area.
- 7) Current or former _____ County residents
- 8) Length of time on _____ Community Land Trust waiting list.
- 9) Persons who have demonstrated a commitment to _____ CLT goals; length of time as member of organization.
- 10) Former community land trust leaseholders/homeowners from other communities.

(7/12/87)

Outline for Resident Selection Process



SPRINGFIELD CLT

* HOUSING ACQUISITION RESEARCH *

Investigator: _____

NEIGHBORHOOD: _____

STREET: _____ NUMBER: _____

REALTY FIRM: _____ PHONE #: _____
name of agent you spoke with: _____

SINGLE-FAMILY____ TWO-FAMILY____ THREE-FAMILY____

ZONING*: A____ B____ C____

PRICE: \$_____ (Is the price negotiable? Yes____ No____)

AGE: ____ years / TOTAL LOT SIZE: _____ sq.ft.

CURRENTLY OCCUPIED? ____ / RENTAL OR OWNED? ____ / OWNER-OCCUPIED? ____

CONDITION: Excellent____ Good____ Fair____ Run-down____ Abandoned____

ESTIMATED AMOUNT OF REHAB WORK NEEDED: \$_____

BEDROOMS: Unit/Floor #1 > 2 Bedrooms ____ 3 Brs ____ 4 Brs ____
Unit/Floor #2 > 2 Bedrooms ____ 3 Brs ____ 4 Brs ____
Unit/Floor #3 > 2 Bedrooms ____ 3 Brs ____ 4 Brs ____

TOTAL NUMBER OF ROOMS: (not including bathroom)____ / BATHROOMS: ____

BASEMENT? Yes____ No____ / FULL basement____ HALF basement____

HEAT: Gas____ Electric____ Oil____

PRESENT RENT PAID BY TENANTS: Unit #1>\$_____ Unit #2>\$_____

NOTES: _____

* Explanation of Zoning Classifications:

A = single-family houses **only**

B = single-family **and two-family**

C = single, two **and multiple** (triplexes & apartment buildings)

BOARD OF DIRECTORS'

* MONTHLY PROGRESS REPORT *

Month & Year: _____

Attendance at this Board Meeting

- * Number of Board Members present: _____ (out of total of _____)
- * Number of Non-Bd. Members present: _____

Number of Times the Committees met within this past month

- * Legal: _____ [Chairperson: _____]
- * Acquisition & Finance: _____ [Chairperson: _____]
- * Outreach & Membership: _____ [Chairperson: _____]

Tasks Completed since Last Month's Meeting

(note: also indicate the person responsible for the task)

- * _____
- * _____
- * _____
- * _____
- * _____
- * _____

Tasks Left Over from Last Month's Meeting

(note: also indicate the person responsible for the task)

- * _____
- * _____
- * _____
- * _____
- * _____
- * _____

New Tasks to be Achieved this Month

(note: also indicate the person responsible for the task)

- * _____
- * _____
- * _____
- * _____
- * _____
- * _____

GLOSSARY OF HOUSING FINANCE TERMS

A

***AMORTIZATION.** A gradual repayment of a loan by periodic(e.g. monthly) installments on a schedule established in the loan agreement.

AMORTIZATION SCHEDULE. Dated listing of payments usually including when payments are due, the amount of the payment, how much of the payment is interest payable on the loan and how much is principal and the remaining principal balance on the loan.

APPRAISAL. An expert valuation of a property by a certified professional using recognized techniques to reach a value.

***ASSUMPTION.** Agreement by the purchaser of a property to take on the primary liability for payment of an existing mortgage loan taken out by the seller of the property. Usually, the seller is relieved of any future liability for repayment of the mortgage loan.

B

BALLOON PAYMENT. Payment of a substantial part of the original principal balance of a loan after a period of amortization. (Example: A CDLF makes a five-year loan on a 15 year amortization schedule with a balloon payment after 5 years).

BARGAIN SALE. Financial technique used to induce owners of property to sell property at below market price to non-profit corporations. Seller's incentive to sell below market comes from the potential tax benefits of combining a charitable gift(amount given up by selling to non-profit at below market price) with a reduced capital gains tax on the profit earned when the property is sold.(See more detailed description available from J. Killackey).

C

CRA. COMMUNITY REINVESTMENT ACT, a federal law mandating banks and savings and loans(S&Ls) disclose their lending record in their local community. The law is particularly detailed with regard to mortgage lending. The Federal Reserve reviews the lending record and may take punitive action(e.g. holding up a proposed merger) if the record is deficient.

*key or root word

CLT. COMMUNITY LAND TRUST, a model of non-profit, cooperative housing offering homeownership to individual residents and long-term affordability and control of housing to the local community. CLTs have been developed mostly in low-income communities to fight absentee ownership and speculation in real estate.

CO-MAKER/ACCOMODATION CO-MAKER. Two organizations or people borrowing money together. Both are listed and committed to the payment of the obligation as set forth in the Promissory Note. (Example: The parent organization and its non-profit development corporation are asked to borrow together, or co-make a loan, so the lender can depend on their combined resources.)

CORPORATE BORROWING RESOLUTION. Authorization by the Board of Directors of the Borrower for the organization to borrow under the terms specified in the resolution. Also, the authorized signors on the loan documents should be specified.

CREDIT ENHANCEMENTS. Programs or mechanisms used to give a lender greater assurance of repayment of a loan (e.g. loan guarantee program).

*CLOSING. Settlement of loan transaction where both parties sign legal documents.

CLOSING COSTS. Various fees and expenses, not including the price of the property, payable by the seller and the buyer at the time of closing(e.g. title insurance premium, legal costs, deed recording fees, appraisal costs.

*COLLATERAL. The assets that the borrower agrees to offer the lender legal right to take possession of if the borrower defaults on the loan obligation. The collateral is often referred to as security. The borrower is said to pledge the collateral to the lender at the time of loan closing.

D

*DEBT SERVICE. Periodic payment due on loan(usually on a monthly basis).

DEBT SERVICE RATIO. Net income available for debt service(after expenses)/Total Debt Service

*DEFAULT. Borrower's violation of one of the legal obligations set forth in the loan agreement with the lender. This violation may lead to foreclosure action by the lender.

DELINQUENT RENT. Rent revenue due and payable by tenant or resident that has not been paid.

DEVELOPMENT BUDGET. Financial projection listing the full costs of acquisition, construction/rehabilitation and renting of properties before occupancy.

DEVELOPMENT BUDGET -- CONSTRUCTION CONTINGENCY. Amount of funds set aside by borrower to meet any unexpected costs on a particular construction/rehabilitation project(usually % of total hard construction costs).

DEVELOPMENT BUDGET -- CONTRACTOR'S OVERHEAD. Percentage of Hard Costs of Construction that the contractor adds to contract for administrative overhead and profits.

DEVELOPMENT BUDGET -- HARD COSTS. Development Budget line items that apply to the actual "bricks and mortar" construction work.

DEVELOPMENT BUDGET -- SOFT COSTS. Development Budget line items that do not apply to actual bricks and mortar construction work(Examples: Architects costs, loan closing costs, etc)

DEVELOPMENT BUDGET -- RETAINAGE. Percentage(%) of total hard costs of construction retained by Borrower/Developer until contract is completed in full in order and inspected by Borrower for quality. The retainage is kept as an insurance of timely and quality work performed by the contractor because it makes up the greater part of the contractor's profit.

DOCUMENTARY STAMPS. A revenue stamp issued for the payment of tax on notes, deeds, and mortgages.

E

EARNEST MONEY. A down payment made on a contract by a buyer indicating his intent to complete the purchase of property.

ESCROW. Money or other valuables left in trust with a third party until the fulfillment of a specific act or condition(e.g. Rent placed in escrow until a repair is performed).

F

FORECLOSURE. Legal action by lender with a lien on a property pledged as collateral on a loan obligation because the borrower has defaulted on the obligation.

FINANCIAL PACKAGING. The process of assembling all the sources of capital(grant or loan money) needed to complete the project and assure solvent operations.

G

GENERAL CONTRACTOR. Individual charged with coordinating the entire construction process to build or rehabilitate a property.

H

HOUSING COOPERATIVE. Housing model in which residents of a multi-unit housing development(e.g. apartment building) take an ownership share(an equal portion of the value of the total development) and manage the development together.

L

LEVERAGE. Relation of the total debt in a project or property to the total equity. Ratio is often shown as: Total Debt/Total Equity.

***LIEN.** Legal right of lender to foreclose on borrower of funds if the borrower defaults on the loan obligation.

LIEN POSITION. The agreed upon order that all lenders assume with regard to right to foreclose and collect foreclosure proceeds in the case of default of borrower.

LOAN TO VALUE RATIO Total Amount of Loan/Total Appraised value of the property.

LOAN AGREEMENT. Legal Agreement that accompanies the Promissory Note stating the rationale of the borrower and lender for the entering into the loan transaction and certain responsibilities and covenants of the lender or borrower that both are obliged to carry out during the time the loan is outstanding.

LOAN COVENANT. Agreement by the lender or borrower at the time of entering into a loan transaction to perform certain tasks or face default(e.g. transmittal of financial statements at specified time during the year).

LOAN GUARANTEE. Legal guarantee by a person or an organization to repay a loan made to a borrower if the borrower defaults on the loan obligation. Guarantee can be documented by having the guarantor signing the Promissory Note with the Borrower or as separate legal document referring to the Borrower's obligation.

LOSS PAYEE. Party that receives the insurance proceeds in the case of an insurable loss. A lender in a housing project should be the loss payee on the property insurance policy of the borrower on the property offered as collateral to the lender.

M

***MORTGAGE DOCUMENT/DEED OF TRUST.** Legal document certifying a lenders financial interest in a property owned by a party who has borrowed funds from the lender. This document is registered with the local registry of Deeds and is available as a public record of the loan transaction and the interest of the parties in the property. It is called a mortgage in some states and a deed of trust in others.

MORTGAGE INSURANCE. A policy that provides protection for the lender in case of default by the borrower and guarantees repayment of the loan in the event of death or disability of the borrower.

MORTGAGEE. Lender of funds who holds mortgage on a property owned by borrower.

MULTI-UNIT DEVELOPMENT. Housing development of buildings with more than one unit in each building(e.g. 3 unit apartment building).

O

***OPERATING BUDGET.** Financial projection of property operations after occupancy has been reached and into the future. Usually projected for a multi-year time frame. Projection would include all expected revenues and expenses, including reserves .

OPERATING BUDGET -- OPERATING RESERVE Funds set aside in an operating budget each month to meet any unusual costs that arise during the future, usually a % of gross potential rents,

OPERATING BUDGET -- REPLACEMENT RESERVE Funds set aside in operating budget each month to build as a reserve for replacing major building systems(e.g. oil tank).

OPERATING BUDGET -- BREAK-EVEN POINT. Number of units filled in a property or amount of monthly property revenue collected that meets the total operating costs and debt service of the property.

P

PERMANENT FINANCING. Long term loans that would replace short term construction loans or medium term bridge loans(loans for less than 5 years) with loans of more extended terms(e.g. 10 years or more)

POINTS. A point is one percent of the amount of a loan. They are charged by lenders to increase their profit on the loan without raising the interest rate. They are payable at closing.

***PRINCIPAL.** The initial amount of the loan made on interest.

PRINCIPAL AND INTEREST PAYMENT. A periodic(usually monthly) payment that includes interest charges for the period plus an amount applied to amortization of the principal balance.

PROMISSORY NOTE. Central loan document and actual financial instrument signed by the borrower of the funds only(except perhaps where there are guarantors) promising full repayment of the loan with interest on a schedule specified in the Promissory Note.

S

SECONDARY MARKET. Financial market in which lenders who make mortgage loans(or other types too) can sell their loans at a specified value to a buyer who would usually assume all the original lender's rights and obligations. The secondary market sets fairly uniform and stringent requirements of all mortgages it allows to be resold. Access to the secondary market is important because virtually all mortgage lenders desire to quickly resell their mortgage loans to liquify their assets, rather than holding them in their portfolio.

SHARE LOANS. Loans made to members of cooperative to buy ownership share in a housing cooperative.

SUBORDINATION. Agreement by lender to put their right to foreclose on property on which they hold a mortgage lien behind the right of another. The lender in precedent position has right, therefore, to recover loan principal, interest due and costs before the subordinated lender can collect anything.

T

TAKEOUT FINANCING. Loan used to replace the loans of another lender by paying off their obligation in full(usually replacement loans are for a longer term and made after the borrower has built a good credit history with another lender).

***TITLE/DEED.** Legal document certifying the ownership right of a property owner and giving a clear legal description of the property. There are different types of deeds or titles.

CLEAR TITLE. A title with no disputed ownership, where all former owners or parties with potential interest in the property(e.g. heirs) have relinquished their interests legally.

TITLE INSURANCE. Insurance policy issued to a purchaser of a title assuring their legal ownership of a parcel of property and, with a number of important exceptions, guaranteeing repayment of purchase price of the property to the purchaser if the property turns out to be owned by someone other than the seller.

V

VACANCY RATE. % of rental revenue lost due to a unit(s) of a property(ies) being unoccupied during the past.

*key or root word