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Community Land Trusts as Prevention, Not Intervention: Case Studies in Sacramento, Asheville, and Logan Square.

Theses: Community Land Trusts are an effective tool for preventing the spread of gentrification in communities vulnerable to displacement. As a preventative measure they can strengthen community bonds, stabilize communities suffering from disinvestment, and maintain racial/cultural diversity in each area (*tl;dr: CLT success is conditional and dependent on very specific and achievable factors.*)

All interviews cited in this paper, as well as others, are available in this project's sister website: "fightingdisplacement.com"

## **Introduction**

Gentrification has become a significant point of discussion within the scope of U.S cities, as its historical and contemporary origins make it a difficult beast to handle. The omen of displacement, that is the local coffee shop or craft brewery, has increasingly become a real threat to disinvested communities. As these neighborhoods grow increasingly needy of a way to fight back against the gentrification that can so rapidly consume their communities, the Community Land Trust (CLT) model has seen increased adoption through the United States.

## **Defining Community Land Trusts**

The Community Land Trust (CLT) is a nonprofit organization that functions to create housing that will remain sustainably affordable for people who otherwise would be unable to afford homeownership. This is done through several mechanisms, but the most important of which is the separation of land from real property that sits on top of it. The CLT will lease the land (typically for a duration of 99 years) and sell the property on top of it, thus creating two separate parcels on the same piece of land. The owner of the land, the CLT, and the homeowner are connected to the same area through the land lease signed by the homeowner. Typically, CLTs sell homes to buyers that meet particular income requirements, typically mirroring local Low Income Housing Tax Credit (LIHTC) requirements – i.e, earning 51-80% of the Area's Median Income (AMI).

Community New Communities Inc. was founded in Albany, Georgia in 1969, and is the very first Community Land Trust. New Communities Inc was the result of civil rights activists organizing to hold land in perpetuity for rural farmers and families. This pioneer effort for preservation of culturally significant land went on to inspire communities across the country. Later in 1984, the Vermont government delivered a \$200,000 seed grant for the Burlington Community Land Trust. This was the first time a CLT had ever received direct municipal support in the United States. In 1992, CLTs received a proper definition as part of an amendment to the National Affordable Housing Act of 1990. Since then, meaning from the 2000's onward, CLT-specific legislation has increasingly populated legislation at the local and state level.

### **Governance model (Tripartite boards)**

The standard governance model for CLTs is the tripartite board. This board is made up of three parts, typically sharing equal amounts of seats on the board. One-third of the board represents people who lease land from CLT, in other words homeowners on CLT property. One-

third of the board represents people who do not have a direct stake in leasing CLT land but live in neighboring communities that may or may not want to be involved in the land trust process. The final third of the board is made up of public officials, land trust experts, local funders, and/or individuals that have some sort of investment in the CLT. At least two-thirds of these board members are chosen by people who live on or around the CLT's land. CLTs are uniquely democratic in a way that other models of neighborhood governance, such as Homeowners Associations, aren't. Tripartite boards allow for community buy in and increased political engagement from community members (Wang and Spicer). Though there are other models under which CLTs may operate (traditional, adapted, SE land trusts, &c. &c.), there is little to no statistical difference in residential portfolio size, stewardship activities, affordability, and commitment to DEI practices (Ibid).

Yvonne Duvall, Chief Program Officer at Elevation CLT, expands on this idea: "Whenever you have a tripartite board in place, you get actual lived experience and the perspective of people benefitting from your program...I have been on boards where, to get funding, you have to have representation on your board."(Duvall)

Samantha Snyder, Community Engagement and Communications Manager at Elevation CLT, emphasized the importance of gubernatorial relationships in the CLT model: "A really big part of our model is having good relationships with local and state governments to help support policy and funding for development" (Snyder)

### **Separation of land and real property**

The CLT approach to home ownership is determinedly different from the traditional ideas of market-rate real estate. Though in reality, the concept of land being separate from the property

on top of it is not as complex as one may initially believe. For example, a “mobile home park where the mobile home is considered real property and owned separately from the land.” In these scenarios, state tax is paid on both the land and the real property separately. From this one can see that tax practices are already in place for CLTs to function properly. Some tax assessors consider the resale price cap placed on CLT homes and adjust their tax rates to be lower than market-rate homes.

The ultimate power of the CLT is that it removes land from the speculative market and, subsequently, from being subject to the same decoupling that occurs when an area is gentrified – that being the disparity between income and cost of living. CLTs have a right of first refusal, this means that when a homeowner wants to sell, the nonprofit has a right to purchase the home back before a third-party gets involved, thus preventing the risk of privatization in low- to moderate-income communities by keeping the property circulating below market-rate. Sales often must go through the nonprofit to ensure the home is being sold to an individual that meets their income requirements. To clarify: the resale value of CLT housing is almost always lower than market-rate and is within the initial ground lease. For the sake of sustained affordability, the nonprofit’s resale formula will typically distribute about 25% of the appreciated home’s price on top of the original price, though this varies by trust. The rest of this is reinvested into the nonprofit to go into expansion or maintenance of properties.

To expand on why avoiding privatization is vital to the CLT model, it is important to understand what exactly privatization is and why it has become so popular across the United States. Privatization is the process of transferring public housing units to private-sector companies. Proponents of privatization argue that, in a market-based economy, the profit incentive of privatization encourages companies to build quality housing at lower prices than

what local government can offer. Those opposed will argue that all privatization does is give the private sector easier access to public land in marginalized communities (Yavo-Ayalon). The research validates the opposition's beliefs that privatization is a gradual – and sometimes rapid – step towards gentrification and displacement. One of the major issues with privatization is its propensity to increase socioeconomic and racial segregation. According to a report by In The Public Interest, “When they are privatized, public goods that were meant to serve everyone can morph into separate and unequal systems that further divide communities and perpetuate inequality” (In The Public Interest).

### **Gentrification/What causes displacement?**

The concept of “lock-in” within housing markets is one of many factors that cause displacement in our modern era. “Lock-in” happens when homeowners are reluctant to sell their homes due to a lack of interest in purchasing new property. This can be for a few reasons, but often it is because replacement affordability can be too high to incentivize the homeowner to sell (Kupiec and Pollock). If one's current home is financed at a sub-market interest rate, then there exists little motivation to list a home and relocate into a market of higher interest. This blocks the reliable stream of new homes being sold on the market, forcing prospective homeowners to leave their areas of residence, and potentially their jobs, to find available listings within their price range (Russel). This “lock-in effect” is exacerbated by the observed increases in lifespan found in high-value localities (Bennett J).

“Think about the job market. People retire and open up opportunities for inexperienced employers. The housing market works in the same way. If people are living 20 years of retirement as opposed to five, they're staying in that house 15 years longer... You could say ‘oh it's the lack of supply.’ Yeah, but it's also

about persistent unrealized demand. That demand isn't chaotic, it's very stable and persistent. New builds often do not match up with local wages, so newcomers will have to fill that, people who already have equity built up. The people who have been there all the time are still stuck as renters. They'll have to leave even if they don't want to." (Russel, 2026)

### **Decoupling of labor from cost of living**

When most people think of gentrification, they are thinking specifically about the decoupling that occurs between the labor market and the housing market. When individuals (or families) of high equity migrate to areas of lower equity, this often increases the disparity between these two markets. This has become a very common trend in recent years, with data from the U.S Census Bureau showing increases in domestic migration out of states with high marginal PIT rates -- i.e, California, New York-- to states with significantly lower marginal PIT rates -- i.e, Texas, Florida, or Washington (Yushkov and Loughead). According to a 2024 policy brief from the University of Minnesota's Rural Health Research Center (Swendener, Schroeder and Henning-Smith), "significantly higher proportions of urban households are housing cost burdened compared to rural households across the U.S., with almost one-third of urban and one-quarter of rural households spending more than 30% of household income on housing costs." When high-income households begin migrating from their overheated housing markets into markets where labor and cost of living are more firmly coupled, these domestic migrations serve as agents of decoupling. Community land trusts, when in place before this decoupling commences, reduce tensions between newcomers and incumbents by reserving units for lower-earning incumbents (Russel).

### **When the model works and when it doesn't**

CLTs work best when they get in early before prices begin rising. Community Land Trusts typically focus on purchasing clusters of land in specific neighborhoods, ensuring that this housing is removed from the speculative market. Roughly 62% of CLT properties are obtained through direct acquisition (Ali and Raviola), which often will limit them to neighborhoods with affordable properties available (Ibid). Considering that startup funds from land trusts often come from municipally distributed grants for affordable housing, funds can be very limited. Acquisition costs are one of the first major hurdles that emerging CLTs will face.

The Stay In Place Program (SIPP) is a collaboration between the Elevation Community Land Trust (ECLT), West Denver Renaissance Collaborative (WDRC), and Denver's Office of Financial Empowerment & Protection (EFEP). This program gives homeowners at risk of foreclosure to refinance their mortgage and enter a land-lease with ECLT, joining the Land Trust and ensuring that families can keep their home and keep it affordable permanently (West Denver Renaissance Collaborative). The expenses of this program are covered partially by ECLT's own funds, but it is also covered with city/locality funding (Snyder and Duvall). At this point, the homeowners have two options: use the proceeds from selling their home to ECLT to reduce their mortgage balance/consumer debt, or, if eligible, work with the WDRC to build an accessory dwelling unit (ADU). This ADU can be used to house family members and friends or create an income source as a landlord for the community. This program is part of a larger strategy to secure housing stability and prevent homelessness in the city of Denver (Youngblood). As has been a recurring theme, the cost of land acquisition makes running these affordable home ownership programs a much trickier ordeal. Yvonne Duvall, Chief Programs Officer at ECLT, says '[ECLT] has to be able to meet [market] price with our subsidy. If you have a home that's valued at \$800

thousand it just feels like it's not feasible. Whereas a home that's \$450 thousand or \$500 thousand, it would be more reasonable to think that we would be able to help.”

The SIPP program illustrates the importance of municipal support in the battle against housing inequality. The costs of land acquisition are tremendous, so much so that expecting CLTs to thrive without this overarching gubernatorial support is just unrealistic.

### **Early, middle, and late stage gentrification**

In areas that are yet to be ‘revitalized,’ there tends to be a genuine issue of normalcy bias, wherein residents or those in charge will believe that, because it is currently not an issue, that housing affordability is not something that needs to be prioritized. Waiting until a problem becomes present is completely counterintuitive to the goal of housing equity. For a Community Land Trusts to perform exceptionally in its mission, it should be established long before the threat of displacement has gotten its hooks into a community.

There are many nuanced interpretations of how gentrification, but the Urban Institute has split the issue into three distinct cycles: Early stage, Middle stage, and Late Stage (Levy, Comey and Padilla). It is important for one to understand the unique properties of each stage to assess where CLTs have the best chance of thriving.

**Early-Stage Gentrification** is characterized by small, often individual-focused reinvestment such as house renovations. Typically, one can observe this stage through the replacement of locally owned business with upscale or ‘trendy’ stores, like cafes or vintage clothing stores (Huang, Dai and Wang). This is such a common phenomenon during the beginning that it can be used to detect neighborhood level gentrification using visual street-view data. When these new businesses are built over local establishments – that often serve some kind

of cultural/social role in a community – they are ‘discovered’ by artists, students, or recent graduates (Crisis House). All these people fall inside of a bubble that seeks cultural novelty while also searching for relatively affordable housing. Many of these individuals will then go on to open their own businesses, which will make the neighborhood even more attractive, which creates a cycle of early gentrification that ultimately leads to middle stage pressure. Urban housing coalitions at this stage still have major control over what happens within their own neighborhoods and are in the ideal position to begin creating protection against gentrification.

**A quick case study:** Sacramento, California (Sacramento Community Land Trust).

Sacramento has historically been a working-class city, its history being rooted in 1800s agriculture. The Oak Park neighborhood of Sacramento is particularly interesting when it comes to discussions of gentrification. In the early 1900s, prior to the Great Depression, Oak Park was known as a thriving and economically-sound neighborhood. After World War II, Oak Park saw massive redlining efforts split the neighborhood in half through for the sake of “urban renewal.” Starting in the 60s, continued disinvestment in the Oak Park area – which was in part due to its racially diverse population – led to White families, usually those with greater means, moving out to newer suburbs made accessible by the newly constructed highways. This disinvestment only worsened the existing disinvestment in the Oak Park area and contributed to increases in gang violence and poverty. However, the early 2000s saw Oak Park finally begin to change, through the efforts of its various housing equity organizations (namely, Habitat for Humanity, Sacramento Housing Alliance, and Building Unity) as well as major investments from real estate developers revitalizing dilapidated houses to sell as “starter homes.” This coincided with the expansion of the UC Davis Medical Center, which attracted numerous high-paying jobs into the area. Altogether this gradually increased the property value of the Oak Park region, bringing with

it a sort of ‘revitalized’ age. A nuanced look at Oak Park though must also examine the very real threat that this sudden reinvestment brings to the long-time residents of the neighborhood.

Starting in the 2010s and continuing well into the 2020s, home prices in the Oak Park area have started to increase well beyond the means of its long-time residents who, typically, have been working jobs that became available to them prior to the revitalization era. Sacramento’s Vacant Lot Development Program (VLDP) was a relatively small municipal attempt at preventing the Oak Park region from falling into low-occupancy disarray, giving fees for developers that enter in long-term affordability agreements with the city to ensure occupancy of their buildings. These fees ranged anywhere from \$7,000 for a two-bedroom home to \$25,000 for a four-bedroom home. These long-term affordability agreements, while now available to developers in the greater Sacramento area, do little to nothing to slow the spread of gentrification in the Oak Park area. Put simply, Oak Park has fallen behind severely in terms of preparation for the slew of developers and high-cost units that are being built within the previously disenfranchised neighborhood. Sacramento’s first major CLT effort, the Sacramento Community Land Trust, did not acquire its first piece of property until 2024, well after the threat of gentrification became apparent. As high-equity investors continue to migrate to the Oak Park area, and more projects such as the UC Davis Aggie Square initiative are completed, the Oak Park community will continue to struggle to fight against the growing gentrification. Considering the gravity of Oak Park’s switch from disinvested neighborhood to ‘up-and-coming’ cultural town, it is not unreasonable to say that it is about to enter or has entered the Acceleration Phase.

**Middle Stage Gentrification** (also known as the acceleration or rapid phase) is identified once gentrification pressure has gained momentum and begins to impact a considerable portion of a neighborhood’s socio-economic composition. By this point a neighborhood will still have a

sizable amount of affordable housing, but the quantity or quality of it is subject to great variation. The introduction of the corporate landlord/developer at this stage begins to drive up housing value, and the sudden reinvestment in the neighborhood, as well as the migration into the area by people of higher equity, causes gentrification to become far more felt than it was before. At this stage, local governments will often engage in a sort of modern-day urban renewal, with beautification projects being a primary form of government reinvestment into the area. This further increases neighborhood attractiveness, enhancing the appeal of the land for high-income individuals that often do not need to prioritize low-cost housing like the early-stage newcomers. It is also during this period that tension between long-time residents and new residents increases, with issues of community identity causing rifts among community members. Those who can see the economic benefits of investment from outside entities may welcome the new high-rise buildings and yoga studios, while less affluent residents may complain about rising costs and the loss of housing stability. Where previously nonprofits and government agencies were able to prioritize housing equality, the increased appeal of private investors makes that issue more difficult to focus on.

**A quick case study:** Asheville, North Carolina. Asheville has had a long and complicated relationship with class and race. Like almost all other mid- to large-sized metropolitan areas in the USA, urban renewal projects in the 70s tore through the neighborhoods of largely Black communities, creating food deserts in neighborhoods such as Southside that remain an issue today. As of 2019, the southside area of Asheville was still considered a food desert (Economic Research Service). What makes this worth noting is partially because of the significantly shrinking Black population in Asheville as a whole. According to an analysis of NHGIS census data, in 2024 only 7.4% of Asheville residents identified as black alone, a decrease from 10.7%

in 2020, with the historically Black Southside being included in this census. Despite the lack of close access to grocery markets, Southside has become an entry point for gentrification through the construction of chic restaurants and arts centers (Daniell). This surge of expensive leisure has served as a major force pushing the remaining Black residents out of Southside due to the rapidly increasing prices. As scores of apartments are built and the area becomes more attractive to urban professionals, the average asking rent in Asheville has risen from \$521 (RentData.org) for a studio apartment in 2010 to a whopping \$1,286/mo (Ibid) in 2025. To further illustrate the strain this rapid acceleration brings to the area: 12.2% of the area's employment is centered in the food/service industry, up from the national average of 8.8%, but on average earning \$1 less hourly. These service workers simply cannot afford the price index of the rising cost of living. Also important to note is that in Southside specifically, nearly half of White residents make more than \$100,000 yearly (DeWitt, Boyle and Kestin). While CLTs have had a presence in North Carolina for many years, Asheville's only CLT– the Asheville-Buncombe Land Trust – has only been around since 2014 (Asheville-Buncombe Community Land Trust). While this organization has of course done great work in its near 12-year history, it clearly not going to end gentrification all on its own. Like many cities currently struggling with gentrification, Asheville's primary fault was not preparing for this displacement during the initial wave of gentrification during the late 90's. Though, to give credit where it is due, the government has been making efforts to allow for more community input within the rezoning process as it relates to new developments. With reworks to the way ADU's are handled municipally (Walton) and a 2-year hold on 2.43 acres of land, it is up to the Asheville government to decide how they will attempt to slow gentrification – because at this stage, slowing it is the best they can hope for.

**Late Stage Gentrification** (or mature gentrification) are found once a previously disinvested or affordable neighborhood has developed a strong and expansive private housing market, where nonprofits and local governments have limited options for addressing the needs of long-time residents – whose wages are now fully decoupled from the cost of living in their area. By now, shifts in demographic have pushed most long-time residents out, and the new cultural majority is made up of often upper class, college educated young people. While homeowners may be enjoying the increase in demand for their homes, and the equity that comes with that, long-time renters are now effectively priced out of homeownership. This leads to a noteworthy percent of original residents migrating out of their homes and into surrounding, lower income communities that have not yet been gentrified. While these newly gentrified areas may possess a higher rate of diversity and college-educated residents than before, gentrifying forces have created highly exclusionary urbanity through the sheer intensity of their price increases. The destruction of original cultural landmarks for the construction of upscale luxury centers leads to an even greater divide in social capital between the gentrifying residents and the original community members that remain. Without direct support from the government, it is highly unlikely that neighborhoods deep within Late-Stage Gentrification will recover for long-time residents.

**A not so quick case study:** Chicago, Illinois (Logan Square). Chicago and the greater Chicagoland have a long, complex history with gentrification, one of the longest in the nation. Logan Square is a historically Latino neighborhood, with an estimated 24,000 residents identifying as Hispanic or Latino as of 2023 (Chicago Metropolitan Agency for Planning). However, it is important to know that this is down from 58,833 in 2000 (Chicago Metropolitan Agency for Planning). All of the prior factors and leading causes of gentrification that have been

discussed prior have been present and may be applied in some capacity to Logan Square. Since this is a discussion of the late-stage gentrified Chicago, I find it more pertinent to discuss the modern, 21<sup>st</sup> century gentrification that has been growing in the area – particularly the “green gentrification” caused by the 606 trail, beginning in the 2010s. The Bloomingdale Trail (colloquially called “the 606” by Chicago residents) is a multi-use elevated trail that was first proposed in the 1990s, with construction beginning in 2013 and completion in 2015. It was built over decommissioned freight train tracks as a way of repurposing the space and connecting four major neighborhoods (Wicker Park, Bucktown, Humboldt Park, and Logan Square). In the eyes of Chicago’s numerous planning commissions, this was a solution to Logan Square’s open space issue – that being that Logan Square has the lowest amount of open space per capita in all of Chicagoland, except for South Lawndale (Chicago.gov). The project has fundamentally changed the landscape of Logan Square, both culturally and economically. A report by the Institute of Housing Studies at DePaul University found a dramatic increase in home prices along the trail line – with homes nearest to the trail rising upwards of 22.7% (Institute for Housing Studies). These increases were centralized along the low-income sections of the western trail, whereas the eastern 606 trail – serving neighborhoods like Wicker Park and Bucktown, whose property values were high even before the trail’s construction – saw a marginal increase in median home sales price of 16.4% (between 2016 and 2018). Western portions of the 606 trail, specifically those with a high-volume of low-income residents, experienced median sales price increases of 24.8% between 2016 and 2018 (Ibid). This marked a massive shift in affordability within the 606 west, which includes Logan Square. Census Tracts cited in a report by the Institute of Housing studies shows that the median sale prices in the 606 west (vulnerable) region has increased 343.8% since 2012, with the bottom of market home prices jumping from \$97,000 to \$430,500

in 2018. This kind of “city improvement” based gentrification is called “green gentrification,” and is often blamed for an influx of wealthier, whiter, and less dense homes in the immediate area surrounding the improvements. These gentrification accelerators cause rapid price increases which prevent renters from buying up homes and eventually pricing out long-time renters entirely – which opens the doors for further gentrification to fill in the vacancies.

Rahm Emanuel, who served as mayor from 2011 to 2019, developed a reputation among Chicago residents for his adoption of the 606 trail as a pet project and priority. During the planning stages of the trail, there was an active need for community advocacy and cooperation between investors and government leaders. However, Emmanuel’s philosophy was that “[f]or the people who have property there, that’s a good thing. Increased housing values are not a bad thing.” The most obvious reason for this kind of reaction to the threat of rising costs is that higher property taxes increase revenue for the city, especially when prices are jumping up as much as they have been in the 606-west area.

The Here to Stay Community Land Trust was incorporated in 2019 as a direct response to green gentrification caused by the 606 trail. Here to Stay serves the neighborhoods of Hermosa, Avondale, Humboldt Park, and Logan Square. Here to Stay has become a vital part of the Latin community’s fight for housing equity surrounding the 606 and has received support from several government leaders. However, despite the overwhelmingly positive reception of Here to Stay – which it has absolutely earned through its efforts, it suffers from the same major pitfall as many CLTs that are actively fighting gentrification: they showed up too late. In 2023, Here to Stay was awarded \$5 million in state funding to scale up their operations (Bloom). This was an amazing step in the right direction, as government support is how CLTs thrive and push back, but the

matter of the fact is that once gentrification has begun to consume a neighborhood, the cost to take it back has already outweighed the cost of having kept it safe in the first place.

“A real challenge about development of affordable housing is that it’s really expensive,” said representative of the 39th district Will Guzzardi, whose jurisdiction includes parts of Logan Square. We cleared 5 million dollars of funding state money into the Here to Stay Community Land Trust, and alright maybe that’s good enough to buy you 10 units.”

Acquisition costs are a major hurdle for CLTs across the nation, and without government support it can be incredibly difficult for a CLT to gain traction or make a dent in existing gentrification. In an interview with Todd Baker, a project manager at Our Bronx, said, “the more that neighborhood is already experiencing [gentrification], the more likely there is to be competition over that site, or that there’s going to be an acquisition cost that’s going to force you to tradeoff. If I want to buy a site in this neighborhood, I have to pay more which means I can’t make it as affordable as I could if I was paying less in a different neighborhood.” (Baker)

Further evidence that CLT responses need to come before gentrification begins is found in a study conducted by Choi et. al. In a comprehensive analysis of the effects of a CLT’s presence on a community, it was found that CLTs decreased the offs of gentrification by 74% (Choi, Zandt and Matarrita-Cascante). In neighborhoods where gentrification is not already taking hold of a community, a CLT can ensure that affordability does not change significantly.

Even with this in mind, Here to Stay – and the CLT model as a whole – is still able to make an impact with what they have available to them. Neighborhoods already experiencing gentrification saw affordability decrease less dramatically when a CLT was present, signifying

that CLTs can stabilize affordability in gentrifying neighborhoods (Choi, Zandt and Matarrita-Cascante).

“Instead of that money buying 10 units and being done, we get the 10 units, we get 10 owners who buy it, and that money comes back to the land trust and then they can build, whatever, 8 more units,” said Representative Guzzardi.

Last year, 2025, the Here to Stay CLT received an additional \$1 million in state funding. This will allow them to build six affordable condos in Logan Square – with expected sales prices of \$135,000--\$165,000, whereas market rate listings for similar condos begin at \$300,000 (Parrella-Aureli). While Here to Stay may not be able to entirely reverse the effects of gentrification, it is doing real work in the affordability crisis of Logan Square.

### **Why Municipal support matters**

The Community Opportunity to Purchase Act (COPA) is a major piece of legislation for CLTs and other non-profit housing organizations (NYC Community Land Initiative). The policy has been implemented in jurisdictions such as San Francisco, and similar policy has been passed in cities like Washington, D.C – the Tenant Opportunity to Purchase Act (TOPA) was first enacted here in 1980 and has since spread throughout the country as “right of first refusal” bills. Both COPA and TOPA have shown significantly decrease rates of displacement, with over 1,000 units preserved in SF since 2013, and over 1,400 units preserved in Prince George’s county,

Maryland (Raghunath). This is just one of many examples that show government involvement creates real change in communities, specifically a community's ability to self-stabilize.<sup>1</sup>

As it relates to gentrification, this is a perfect example of how government support can make the acquisition of new homes much less difficult for CLTs, which in turn makes those homes more resilient to gentrification. In the much more concise and apt words of interviewee Todd Baker, "Looking nationally, there tends to be a correlation that places with higher land cost also have more public subsidy and funding available. New York City has extremely high acquisition costs, but it also has very robust public funding for this kind of affordable housing development, and a city/state government that are willing to experiment with other models like community land trusts" (Baker).

"For me, I would love to see a restructuring of the way AMI's are calculated. It's quite limiting the way it is now. 80% for a one-person household makes sense, but for two people it's only 80 thousand in Denver." (Snyder)

## **Conclusion**

CLTs and their success depend largely on when they are established and the support they receive. Logan Square is a particularly strong case study for this because it shows us that CLTs still provide tremendous value to their community – but only if they receive assistance from local governments. Here to Stay has significantly shifted the power dynamics of Logan Square's housing market, allowing community leaders to work alongside the CLT to keep the remaining

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<sup>1</sup> Re: housing markets.

affordable housing affordable in perpetuity. However, its capacity is structurally weaker than it would be if it were established as a preventative measure.

The implications these case studies have for policymakers are simple: local governments concerned with housing equity need to take a stance of support towards the CLT model, ideally through proactive efforts towards establishment. Without municipal support, CLTs are left to compete directly against private capital, a bidding war they structurally do not have the capacity to win on their own. If this government support does not occur early, it is highly likely that gentrification will continue to sweep through underprivileged neighborhoods, thus leading to further displacement.

Ultimately, CLTs are an actionable option for long-term equity if municipal support and early intervention are present. Without these conditions, CLTs are unable to implement preventative measures, meaning once displacement has already begun, they are limited to mitigation rather than prevention.

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