

PHRC Webinar Series | Tuesday, February 9, 2016 @ 1pm

## Affordable Housing Initiatives in PA: Land Trusts

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Affordable Housing Initiatives in PA: Land Trusts

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### Learning Objectives

1. Discuss the **current needs** throughout PA for affordable housing
2. Analyze the structure of the **land trust model** when applied to affordable housing in PA
3. Identify key goals of two recent **construction projects** taken on by the CCHLT that relate to **quality & affordability**
4. Examine opportunities for future expansion of the land trust model at the **municipal level** throughout the Commonwealth



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**Agenda**

- Who is CCHLT?
- Defining affordable housing
- Understanding the Community Land Trust model
- Applying the CLT model
- Identifying goals for quality homes
- Discussing future opportunities at the municipal level



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Centre County Housing and Land Trust **strengthens communities** through the development and stewardship of **permanently affordable homes** for people of low- to moderate-income in Centre County, PA.

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**Charitable Purposes of CCHLT**

- To **increase ability** of low- to moderate-income households to **secure decent & affordable housing**
- To **preserve the quality & affordability** of housing for **future** low- to moderate-income residents
- To combat community deterioration in residential neighborhoods by **promoting development, rehabilitation, & maintenance of quality housing**
- To protect the natural environment & to promote the ecologically sound use of land & natural resources, as well as the **long-term sustainability** of the county
- To promote the **general social welfare** and to maintain the historic & **aesthetic qualities** of the community

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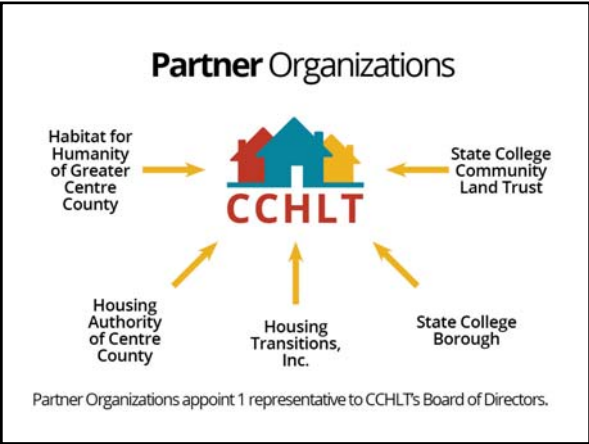
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**"Young professionals are essential** to the growth & sustainability of this area, **but we are limited** by the high cost of owning or renting a home. **CCHLT supports young professionals** as they look to **buy their first home."**

- Brookes Dalton  
Morgan Stanley Wealth Management

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**What is Affordable Housing?**

The government says housing is "affordable" if a family spends **no more than 30%** of their income to live there.

**CCHLT**

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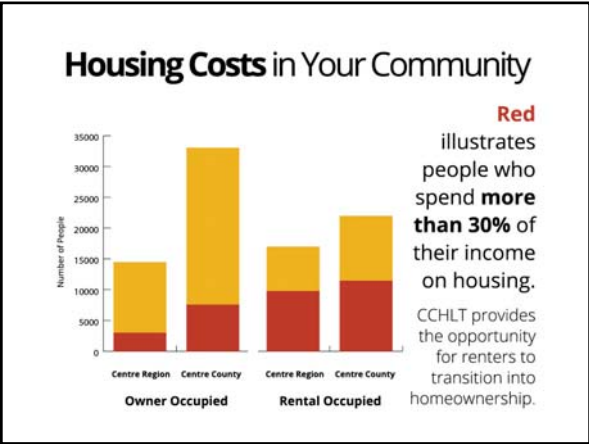
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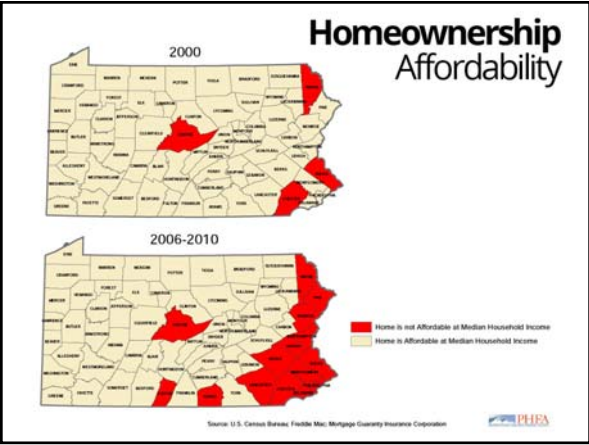
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"I support CCHLT because I feel that **everyone deserves and needs a home**. CCHLT provides the opportunity for people to have the **responsibility and empowerment of homeownership**."

- Cheryl Kiser  
Registered Nurse, Donor

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### What is a **Community Land Trust**?

Community Land Trusts keep homes affordable and in the hands of the community by only putting the homes, not the land they occupy, on the market for low- to moderate-income people.

**CCHLT**  
Made up of local partner orgs and people in the community

**LAND**  
Brought by or donated to CCHLT

**HOMES**  
Built by CCHLT or developed by partner

**GROUND LEASE**

**RESALE**  
Home is resold to another qualified homebuyer at affordable price

**HOMES**  
not the land is owned by low to moderate-income people



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### Income Guidelines 2015

Household Size	60% of Area Median Income	80% of Area Median Income	100% of Area Median Income	120% of Area Median Income
1 Person	\$30,000	\$39,950	\$50,000	\$60,000
2 Person	\$34,260	\$45,650	\$57,100	\$68,520
3 Person	\$38,520	\$51,350	\$64,200	\$77,040
4 Person	\$42,780	\$57,050	\$71,300	\$85,560
5 Person	\$46,260	\$61,650	\$77,100	\$92,520
6 Person	\$49,680	\$66,200	\$82,800	\$99,360
7 Person	\$53,100	\$70,750	\$88,500	\$106,200
8 Person	\$56,520	\$75,350	\$94,200	\$113,040

CCHLT Income Limits: 60-120% AMI  
Thompson Place Limits: Max. 100% AMI



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**"Affordable housing is necessary to ignite & maintain a community of innovative professionals. I support CCHLT because of their commitment to **reducing barriers to homeownership** and their dedication to **sustaining young talent** in Centre County."**

- KELLY RYAN  
ASSOCIATE ARCHITECT, DONOR



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### Current Homes

CCHLT has been **preserving permanently affordable homes on 14 lots (1.6 acres)** in Patton Twp. since its incorporation in August 2007. 11 of these lots have been developed in **partnership with Habitat for Humanity** of Greater Centre County.



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### Stories from Home

**"Home means to me, my kids.**  
That's all I work for."



**"I couldn't believe the home was ours** until I got the keys in my hands."



**"We love** it here. I can get to where I need to be."

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"A healthy community provides homes that are **affordable to people at all income levels.** I support CCHLT to help correct the imbalance of housing costs and **provide options** for people at all income levels to have a home."

- George Khoury  
Board of Directors, Donor



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## Thompson Place Home Build

2015

Two remaining lots for homes



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Site Location  
of New  
Homes



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## Design Decisions

### Goals

- To increase ability of low- to moderate-income households to secure decent & affordable housing
- To preserve the quality & affordability of housing for future low- to moderate-income residents
- To combat community deterioration in residential neighborhoods by promoting development of quality housing
- To maintain the aesthetic qualities of the community

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- Build both at same time / economy of scale
  - Modular construction
  - Floor plan suited to various life stages
  - Meet current market demand

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### Home Drawings



**Market Demand**

- SF detached
- 3 Bedrooms
- 2 Bathrooms

Approx. 1236 sq. ft.

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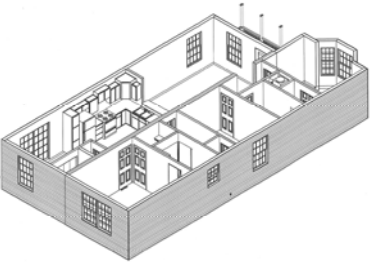
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### Home Drawings



**Visibility**

- Maximize interior space
- Open floor plan

**Continuity**

- Ranch
- Vinyl siding
- Front porch

**Aging in Place**

- Essentials on one floor

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"I was a single mother with two sons looking for **a home that I could afford**. I support CCHLT because I want to ensure that other single mothers **have the opportunity to own their home**."

- Sally Lenker  
REALTOR, Donor, Past Board of Directors



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### Vision for **Future**

#### **Legacy Program**

Under development, as a strategic countywide effort to promote and preserve affordable housing through inclusionary housing ordinances.



CCHLT will serve as **stewards to maintain affordability**.

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## What is **Inclusionary Housing**?

Inclusionary housing is a concept that promotes the **creation of housing** that is **affordable to income eligible** households as part of a subdivision or land development proposal.

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## **Inclusionary Housing** in the U.S.

- Over 500 programs in 487 jurisdictions in 27 states
- More than 80% of programs require units to remain affordable for at least 30 years
- One-third of those require 99-year or perpetual affordability
- Other CLTs administer inclusionary housing programs (*Burlington, VT; Chapel Hill, NC; Irvine, CA*)

Inclusionary Housing: Creating and Maintaining Equitable Communities, Lincoln Institute of Land Policy, 2015



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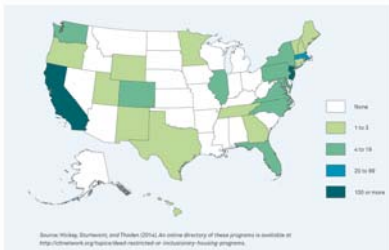
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## Concentration of **Inclusionary Programs** Throughout the U.S.



Inclusionary Housing: Creating and Maintaining Equitable Communities, Lincoln Institute of Land Policy, 2015

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## Inclusionary Housing in Centre County



## Inclusionary Housing in Centre County

Centre County Housing and Land Trust  
Housing Market Study

Community	Number of Units	Income Target	Affordability Period	Developer/Owner	Location	Project Status	Notes
Spring Township	100	80% to 120% Median Household Income	40 years	Centre County Housing and Land Trust	Spring Township	Under Construction	See notes on project status and location.
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## Legacy Program

### Why Stewardship Matters

Ensuring long-term affordability requires on-going administration and monitoring

- Highest return on investment in affordability
- Helps meet affordability challenges in community
- Key mechanism to offset market pressures on home prices
- 84% of 307 homeownership inclusionary housing programs require homes to remain affordable for at least 30 years

(Achieving Lasting Affordability through Inclusionary Housing, Lincoln Institute of Land Policy, July 2014)

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## Legacy Program

### Why Stewardship Matters

Services provided by knowledgeable and experienced housing professionals

- Assistance on type, price, and location of homes
- Preparing homebuyers for responsibilities of homeownership – reduces foreclosure rates

Consistency across municipal boundaries



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## Legacy Program

### What We Do

1. Consultation with Developer  
set home prices, verify consistency with municipal regulations, Housing Development Plan
2. Homebuyer Qualification  
income qualification, budget counseling, review of deed restriction
3. Monitoring  
assure owner occupancy annually
4. Resale Assistance  
calculate resale price, assist with marketing, repeat steps 2-4 with future homebuyers

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"A **sustainable community** supports **quality homes** that are affordable for any income level for **years to come**. I support CCHLT to be visionary by providing **affordable, healthy living** that will provide for the **present and future**."

- Julie Thornton  
Engineering Tech, Donor



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## Summary

- CCHLT serves as a non-profit to **promote and preserve affordable housing** opportunities.
- Housing is affordable when **no more than 30%** of your income is spend on housing costs.
- A **community land trust** typically operates by **maintaining control of land** for the public's benefit (*often for affordable homes*).



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## Summary

- **Quality** must also be considered in building an affordable home
- **Inclusionary Housing** is another method to promote the **creation of housing** for income eligible households.
- **Stewardship** matters for affordable housing. This preserves the **investment long-term**.



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**Join in  
giving back**

Become a part of the CCHLT Family  
and help strengthen our community.

**STEWARDSHIP, SECURITY, MOBILITY**

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**CCHLT CONNECTS**



/CCHLT



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