



# THE EQUITABLE LAND INITIATIVE: COMMUNITY LAND TRUSTS IN DETROIT'S SPRINGWELLS COMMUNITY







**Capstone Project Submitted in Fulfillment of the Master of Community Development  
University of Detroit Mercy School of Architecture**

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**ABSTRACT**

The Equitable Land Initiative (ELI) Capstone Team is investigating issues of housing affordability, availability and equity in the Springwells community of Detroit. Through an analysis of historical housing practices in Detroit, existing conditions in the neighborhood and a variety of assessment tools, ELI became interested in exploring the implementation of Community Land Trusts (CLTs) in Springwells community of Detroit. This Capstone explores if CLTs can be used as a community-led, equity-building approach to homeownership and housing stability in Springwells.

## INTRODUCTION

The University of Detroit Mercy's Master of Community Development program provides its students with a comprehensive understanding of the complex tapestry of factors at play in communities. The program emphasizes that community development is not a strictly theoretical discipline. Rather, it emphasizes a hands-on approach strongly entrenched in the wider Detroit community. This approach is framed within MCD's interdisciplinary HOPE Model. The HOPE Model is comprised of Human Development, Organizational Development, Physical Development and Economic Development. It is imperative to stress that the four components of the model are deeply entwined and one facet cannot be studied in isolation from the other three. Each component of the HOPE model is informed by the 3 S's, a tripart ideological foundation of Service, Social Justice and Sustainability that grounds the entire program. To truly gain an understanding of the methodologies employed in this Capstone Project, both the HOPE Model and the 3 S's must be clearly defined.

### The 3 Ss

The 3 S's are the ideological underpinnings of the program. Service, Social Justice and Sustainability create an ethic shared by all MCD students and faculty. These foundational elements have strong roots in the Jesuit and Mercy traditions and, although they are each an important guiding principle in their own right, the MCD program urges students to use them in tandem as a holistic approach to community development.

The first S is service. Service aims to educate students through real world, community based experiences. As community developers, students often enter a community as outsider. Training in collaborative servant leadership stresses that community developers work with communities; it is completely distinct from charity wherein something is being done for an individual or community.

The second S is Social Justice. Social Justice in the MCD program focuses on equitable and community-driven development. It

teaches students to look critically at injustice and inequality in the community and formulate actionable responses to those issues. Social Justice in community development entails inclusivity, empowerment and advocacy.

The third S is Sustainability. The MCD program teaches sustainable community development; it acknowledges community development projects are not quick fixes or "band-aids" for systemic and complex social issues. This means that community development work should go beyond just meeting the immediate needs of a community and aim to create positive change in perpetuity. Sustainability is inextricable from working with communities to foster self-advocacy and community leadership. The Service and Social Justice components relate strongly to Sustainability. All three stress the integral role the community plays in community development work. It is only through serving others with an emphasis on equity and empowerment that community development ever truly works. The 3 S's are foundational tools for the MCD student that teach him of her how to be with a community and not just in a community.

### HOPE Model

Just as the 3 S's provide an interrelated ethical framework, the HOPE Model creates an interdisciplinary matrix of community development facets. Although each component will initially be discussed separately, this is only for clarity. In practice, the HOPE Model is not understood in silos. In reality, the HOPE Model works more like a web.

The H stands for Human Development which studies the interaction of the person with other people and with their surrounding environment. Human Development examines the entire lifespan of the individual in the community from early education to aging in place. This concentration studies the social and physical needs the individual has within their community.

The O stands for Organizational Development and studies how to leverage funding, politics and human power to improve the conditions of a community. This discipline focuses on how



Fig. 1: Springwell's boundaries  
Source: ELI Graphic over Google Earth Image

individuals within a community can organize and utilize the assets and skills within the community to strengthen the human, economic and physical environment.

The P stands for Physical Development and focuses on the built environment and its impact on a community. This area of study addresses the economic and human impact the physical environment has on the community. It uses design as a tool that can help communities express who they are and what they value.

The E stands for Economic Development which focuses on job and business development and the overall financial health of the community. The area looks at how economics impacts human well-being, the physical environment and an organization's ability to gain access to funding.

Although the HOPE Model is comprised of four components, MCD stresses that all four are needed together to truly create strong communities. It is, in fact, this belief in their integration that leads to the culmination of the Master of Community Development Program. The Capstone Project is the final step in the MCD curriculum.

### **Capstone Project: Equitable Land Initiative**

The Capstone Project is undertaken by a team of students who partner with a community organization to create a comprehensive project for a community. This project examines each facet of the HOPE Model and how it impacts the project community. The Capstone entails an in depth analysis of the community using tools like SWOT analyses, Needs Assessments and Asset Mapping. This research is then used to form a solution to a real situation or threat within the community.

This Capstone Project, the Equitable Land Initiative, focuses on Community Land Trusts and how they can be implemented in the city of Detroit. More specifically, the project will focus on Springwells (Figure 1), a community in Southwest Detroit bordered by Dix, Vernon, W. Fort St., and Woodmere St. The interest in CLTs is a direct response to present conditions

in this community and in the city of Detroit generally. Detroit is a historically spatially segregated city that is becoming rapidly gentrified with displacement of the most vulnerable and impoverished minority populations. Affordable housing, where it does exist, is often subpar and only adds to the spatial isolation of the poor from jobs, transit and amenities.

The Community Land Trust typically buys the land that a house is built on which lowers the cost to the purchaser. The purchaser often receives additional subsidization in exchange for giving the CLT a share in the increased market value when the time comes to resell. According to Harmon this system also protects the purchaser from the whims of the housing market. Because the original purchase price is substantially lower it would take a colossal housing collapse for the house to depreciate in value (8).

In her report, "Integrating Social Equity and Growth Management," Tasha Harmon lays out 5 conditions that make CLTs a viable solution in a community: 1. There is a shortage of dwellings for lower income individuals; 2. There is unequal access to services and economic opportunities; 3. There is a cycle of divestment; 4. There are unintended consequences from traditional revitalization approaches; and 5. The elderly are aging out of place due to few shared and smaller living arrangements. These conditions could serve as a checklist for current conditions in Detroit (Harmon 15).

CLTs offer a way of addressing issues of access to services and amenities while also building equity for both the individual homeowner and the community. CLTs offer a way to integrate subsidized housing into existing communities and offer affordable housing options in perpetuity by the nature of their organizational structure.

CLTs are an appropriate solution to the rapid gentrification occurring in many part of Detroit because they "revitalize economically depressed areas without displacing existing residents" (Harmon vii). This is the real appeal to CLTs. They can help provide the amenities and services that typical investment projects do, while retaining affordability and



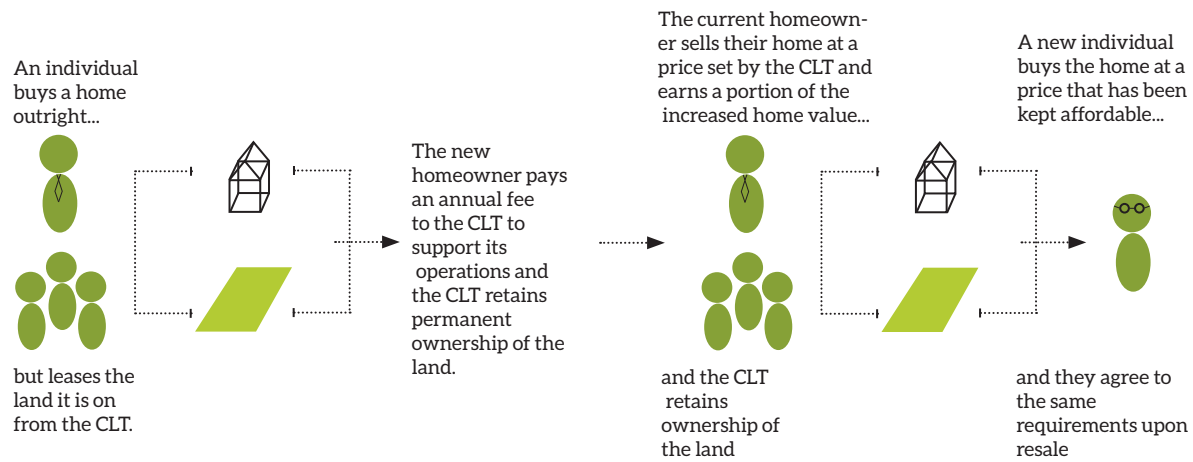


Fig. 2: What is a CLT?

Source: ELI graphic adapted from Benzamin Yi, Democracy Collective

control of community land for residents who make 30-80% of the area median income (AMI). When CLTs purchase land and housing, the organization is effectively removing them from the speculative market, thus creating and maintaining affordable and diverse housing stock in a sustained way (Harmon v1ii).

This sustainability is a built-in component of CLTs. Because CLTs remain affordable from one homeowner to the next, the housing retains the value of subsidies and donations in perpetuity (Harmon vii). In addition, CLT homeowners typically undergo homeowner and financial training. This prepares the first generation of purchasers from homeowners, but also creates a pipeline of potential future owners who are knowledgeable about finances and ownership.

CLTs support, create and preserve long term homeownership opportunities in three ways: 1. By keeping housing prices low by removing land from the purchase price of the home; 2. By leasing the CLT owned land to the the homeowner for a nominal fee; and 3. By creating an agreement with the homeowner that stipulates that in return for the reduced cost of homeownership, the owner agrees to receive only a portion of the appreciated value of the house and the CLT retains the remainder to keep the house affordable in the long term (Harmon 6). This system aims to give a fair return to the homeowner while also preserving the long term affordability

of the property. In this way, CLTs serve to provide equitable, sustained homeownership opportunities.

In addition to benefiting the individual homeowner, CLTs have far-reaching implications for the entire community primarily through an inclusive governing board structure. CLT boards often boast equal representation from CLT members, non-CLT community members, with the third being some combination of political representatives, community business leaders or youth. This board composition is significant because it ensures that the entire community has a stake in the stewardship and strengthening of the CLT. The inclusion of both non-CLT members and political or commercial entities demonstrates that CLTs are proponents of both individual homeownership and community control of assets. The composition of the governing board indicates that all community members, regardless of their direct involvement in the CLT, have a stake in the land and development being undertaken by the CLT.

The Equitable Land Initiative's interest is in examining if CLTs can provide equity, community access and control, and sustainability. Springwells exhibits many of Harmon's 5 conditions that make a CLT viable. Therefore, ELI will examine if CLTs can, in fact, address housing affordability and accessibility issues within the community.

## CLTs, the HOPE Model and the 3 Ss

CLTs are at the heart of this capstone because they speak to the HOPE Model and the 3 Ss. CLTs tackle the economic injustice of high housing costs and inequitable access to affordable mortgages by creating perpetual affordability and homeownership attainment. CLTs improve the physical environment by either creating new housing where there was vacancy or by fixing up derelict properties. CLTs have the potential to strengthen communities by serving as strong organizations that advocate for the rights of both CLT members and the broader community around the CLT. CLT boards can act as positive examples of public and private partnerships that bring residents and businesses to the table. Finally, CLTs have a strong influence on human development. CLTs create a sense of pride, efficacy and stewardship through homeownership. By providing quality housing at attainable prices, CLTs acknowledge the human desire for comfort, shelter, stability and stewardship.

The CLT model is inherently sustainable because it builds in perpetual affordability through subsidies and CLT control of the land. This model also remains sustainable because it creates a pipeline of potential homeowners who are trained in financial literacy and homeownership. CLTs promote social justice by providing affordable quality housing for populations who are often times locked out of the ownership system and forced into perpetual rentership. These people are, therefore, unable to build equity or have any opportunity for investing in land and real estate. This is rapidly becoming an issue as the middle class disappears and wealth, including real estate and land, are becoming increasingly concentrated. Service can also be an integral part of a CLT. CLTs encourage stewardship, community control and power. They do not offer superficial fixes or shallow charity. They provide a service by empowering residents to take control of their own assets and their own community. This model encourages members of the CLT and the wider community to serve each other and work for the greater good of the entire community.

## ORGANIZATIONAL Partnering Organizations

Throughout the Capstone process, ELI has partnered with Urban Neighborhood Initiatives (UNI) as the organization seeks to develop a plan for a potential CLT in the Springwells community. UNI works in the urban neighborhood of Springwells to strengthen community, families and individuals through emphasizing economic development, education and leadership development. UNI works to bolster the local economy through building the public assets of the community, improving the housing stock through blight removal and home improvements, and through educational and leadership training.

In addition to UNI as ELI's main partner, Springwells based groups Grace in Action and Young Nation also acted as collaborators and community partners. This partnership stems from Grace in Action and Young Nation's prior interest and involvement in CLTs within the community. ELI's objective was to work within their existing objectives and goals and provide resources and research these organizations could utilize in the future.

Grace in Action is involved in faith-based community organizing and strengthening. This grassroots organization focuses on education and inclusive economic development. Young Nation's focus is on youth development through social connections, education and fostering the interests of the youth. Young Nation has a heavy emphasis on youth engagement through art and creative expression.

Throughout this Capstone process, team ELI confronted many hurdles that seem typical of working in a community as outsiders within an existing web of community organizations. There was difficulty coordinating schedules for community meetings. There were multiple attempts to bring organizations to the table as one. There was tension between various organizations that predated ELI's involvement in the community. In short, ELI came into a community with a long and complex history of community organizations and was not totally prepared to navigate the intricate landscape of

### **ORGANIZATIONAL DEVELOPMENT CASE STUDY : Champlain Housing Trust Burlington, Vermont**

Founded over 20 years ago, the Burlington Community Land Trust (BCLT) began as an idea to promote homeownership and neighborhood revitalization. After witnessing a rapid rise in home prices the BCLT wanted to create housing opportunities for local residents. Its vision to de-commodify residential property by empowering residents led to a system of neighborhood co-ownership and community equity spanning from south of Burlington to north to the Canadian border. By combining BCLT's strengths with the Lake Champlain Housing Development Corporation (LCHDC) they merged in 2006 to form the Champlain Housing Trust to comprehensively serve the affordable housing and community development needs of Chittenden, Franklin and Grand Isle Counties.

As of 2015, the Champlain Housing Trust's portfolio includes 2,227 rental units, 530 homeownership units and 33 commercial spaces (Thaden and Lowe, 6). CHT has also developed 5 co-ops in the Burlington area, one of which is Rose Street Artists' Cooperative, a complex of twelve apartments with an internal gallery and housing for working artists.

Lower income individuals are guaranteed access to affordable housing through Champlain Housing Trust's Shared Equity Program [1]. The Shared Equity Program enables people to buy a home without a down payment with a reduced mortgage. According to CHT, through the Shared Equity Program state and federal funds provide down payments of 20-30 percent of the home's market value. Thus, the buyer does not need to save for a down payment and can also take out a lower mortgage than needed on the open market. The program outlines homeowner restrictions including who one can resale or rent the property to, home upkeep and maintenance, and income qualifications. In CHT's case, all of its housing is affordable to households earning between 50 and 80 percent of the area median income. (Champlain Housing Trust). Champlain Housing Trust has boosted 615 lower-income households into homeownership since its founding in 1984, making housing more accessible to those who may otherwise be unable to purchase a home in the open market.

With CLT designation, the Champlain Housing Trust is an active 501C3 organization with a tripartite board structure. This includes one-third public members, one-third general members and one-third resident members residing within their tri county reach. Like Springwells, many nonprofit organizations call the Burlington area home and even more individuals are active within the community. In the same way, Springwells and UNI have the opportunity to strengthen relationships with local organizations to develop a stronger network and partnerships. Furthermore, by leveraging the already active community members and leaders, Springwells can develop a sound organizational structure for their community land trust. By maintaining strong programming, Champlain Housing Trust has created both housing affordability and equity building within the Burlington community. Reportedly, the average income of a CHT homebuyer is \$48,023—73 percent of the area median income. With roughly 44 homeowners in the Shared Equity Program, the CHT is able to maintain an average net housing price of \$137,200. With an average monthly mortgage rate of about \$994.78 per homeowner, this is significantly less than what one would pay on the open market. Furthermore, homeowners gain wealth through their down payment, equity accrued through paying down their mortgage debt, the cost of preapproved capital improvements that were made, plus 25 percent of any value appreciation since purchase (Pound 3). The remaining appreciation stays in the home to keep it affordable and maintains the program. In Burlington, the 233 homeowners who have resold a CHT home on average have a 31% annualized internal rate of return.

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## **ORGANIZATIONAL DEVELOPMENT CASE STUDY: Champlain Housing Trust cont.**

The Champlain Housing Trust uses key financial literacy tools to educate prospective and active land trust homeowners. Early on the Burlington Community Land Trust believed that the financial health and consistent growth of the organization are best served by providing extensive educational services to potential homeowners. The Champlain Housing Trust's Home Education program educates potential homeowners on topics such as basic requirements for purchasing a home, credit repair and home upkeep. Additional workshops include, how to get a loan, credit repair, locating special incentive programs, and how to navigate the details of the home-buying process. CHT also offers counseling that provides one-on-one support before and after buying. This program is HUD certified and open to everyone, regardless of income.

The Champlain Housing Trust provides much needed rental housing through their CLT initiatives. According to "Housing and Homelessness: Opening Doors, Closing Gaps", for every 100 Vermont renters, there were only 11 affordable units available to the poorest residents. Likewise, affordable and accessible rental housing pose an issue within the Springwells community, wherein roughly 55% of residents making between \$20,000-\$34,999 spend 30 % or more of their income on rent. By utilizing the community land trust model more diversity of housing options are made available, thus creating greater stewardship and clout amongst fixed and transient residents.

As explained in "Lands in Trust Homes that Last," the high cost of land and housing in the greater Burlington real estate market has never made it easy for CHT to deliver homes that lower-income households can afford. Nevertheless, using grants provided by the City of Burlington, grants provided by VHCB [Vermont Housing & Conservation Board], project and capacity funding from NeighborWorks® America, favorable financing from the Vermont Housing Finance Agency, and units acquired at below market prices from private developers through inclusionary zoning, CHT managed to assemble a respectable portfolio of 410 owner-occupied houses and condominiums between 1984 and 2008, all of them selling for considerably less than comparable units offered for sale on the open market (Davis & Stokes 13). Furthermore, because the land trust is handled differently in state law, the property is not considered as a comparable in the appraisal of any surrounding property, thus the land trust does not positively or negatively impact surrounding property values.

Like Burlington, the Springwells community face similar struggles in addressing housing affordability and wealth building opportunities. In the case of Springwells, residents living within census block 5238 pay upwards of 80 percent of the AMI in monthly rent payments, yet have fewer affordable housing options. These findings demonstrate that CHT's efforts did expand homeownership opportunities for persons excluded from the market. There is evidence, moreover, that access to homeownership for this economic class was not only preserved when CHT homes were resold, but increased (Davis & Stokes 41). By establishing a community land trust in Springwells, current low-income residents with an interest in seeking more stable, affordable home ownership have access to diverse housing options.

[1] Shared equity homeownership is a way to lower the cost of buying a home. Champlain Housing Trust's shared equity program enables people to buy a home without a down payment and with a reduced mortgage ("Get a Home at Champlain Housing Trust").

interorganizational politics of the Springwells community.

Through this experience of entering a community for a limited period of time with limited insider knowledge, the team came to appreciate the difficulty of community development as a field of study. The experience was akin to walking into totally foreign land and not knowing the native tongue. As much as we were prepared from a training perspective, we could never fully comprehend the rich organizational and community dynamics at play.

### Existing Organizations

There are several additional existing organizations in Springwells that are helping to strengthen the community through either bolstering autonomy and stewardship or through housing initiatives.

The West Vernor & Springwells Business Improvement District (BID) is the first so designated in the state of Michigan and provides important community control and improvement. Although the Southwest Detroit Business Association had a voluntary BID since 2000, it became official in 2008. The current BID assessment stands at 2% of the assessed value of a commercial parcel. The West Vernor & Springwells BID is comprised of 300 businesses over 334 parcels. The average fee is \$404 per year per parcel. The power of a BID designation is that the assessments the BID generate can only be used in that particular BID area. In short, any funds or initiatives are tailor made to fit the particular personality and needs of that district. This is significant in an area as culturally rich as Springwells.

The West Vernor & Springwells BID holds a common fund to improve the stretch of W. Vernor from Clark to Woodmere and on Springwells from Vernor to I-75. Services include police patrols, bike watches, clean team, graffiti removal and providing garbage cans on public streets. In addition, the BID made improvements to 2.3 miles of road from W. Vernor to Patton Park with 2.3 additional miles under construction. Additions include 188 new light poles LED lights, new underground wiring, new sidewalks, 88 garden beds and new landscaping with funds from Michigan Department of

Transportation, South East Michigan Councils of Governments, the City of Detroit, The Kresge Foundation, and Kellogg Chase (Southwest Detroit Business Association).

Bridging Communities, Inc. (BCI) works more directly with housing, redevelopment and foreclosure. Among their many initiatives are the Pablo Davis Elder Living Center, an 80 unit affordable housing apartment complex in Patton Park and the Patton Park Redevelopment, a collaboration between Southwest Detroit Business Association, Urban Neighborhood Initiative, the Detroit Water Department and Detroit Parks and Recreation that aims to redevelop and reinvest in 96 acres of George S. Patton Park around the Pablo Davis Elder Living Center. Improvements include a \$10 million renovation of a full service recreation center; and a community planning process that began in 2000 to “brand and redevelop the Springwells Village area” (Bridging Communities). BCI focuses on housing, commercial development, transportation and parking, city services, community services, and organizational structure.

BCI also undertook a two phase Springwells Village Townhouse project. In Phase I, BCI built 24 townhouses on noncontiguous sites on Calahan, Olivet and Carson in 2008 in gated communities with a community center. These townhomes catered to grandparents who were raising their grandchildren. Phase II is currently in pre-development for a second phase of 48 scattered, single-family, infill townhouses in Springwells.

Finally, BCI received funding from Local Initiative Support Corporation to buy, rehab and resell foreclosed homes in Springwells. Southwest Solutions’ Housing Opportunity Center provided financial literacy counseling to prospective homeowners through the Springwells Village Single Family Foreclosure Program (Bridging Communities).

Clearly, there is a need for redevelopment both commercially and residentially. As the work of Young Nation, Grace in Action, the BID, UNI and BCI demonstrate, the community wants development and growth but on their own terms and with their input. CLTs could be a potential way for the community to assert its will while leveraging the legitimacy and funding that non-profits can provide.

## HUMAN

### Human Development in Springwells

The population in Springwells is over 70 percent Hispanic (2012 Data Profile Springwells, 13 and 35). According to the American Community Survey, 41.5 percent of Springwells population between the ages of 18 and 24 have less than a high school diploma or the equivalent. Across all age groups, attainment of a Bachelor's degree or higher is less than 10 percent. This points to a need for GED courses for younger populations and for college preparation courses for the wider community. One rationale for this low college degree attainment maybe the large immigrant population or a lack of English as a Second Language programs and support services. This figure could also speak to poor primary and secondary schools in the area.

The residents of Springwells are spread across all age groups from the very young to the very old. The bulk of the population (85.8 percent) is concentrated in three main age groups: Children ages 0 to 17 (33.3 percent), Younger Adults ages 22 to 39 (26.9 percent), and Older Adults ages 40-64 (25.6 percent). The two smallest population ranges (14.19 percent combined) are College Age 18 to 21 years (6.29 percent) and Seniors ages 65 and above (7.9 percent) (Statistical Atlas Chart #3). Ignoring the age cohort of children, for they do not have the individual means to relocate, Springwells seems to be a place where a person leaves either when they become college age or when it is time to find a place to retire.

Springwells is ranked 72 out of 92 Detroit neighborhoods when it comes the percentage of seniors in the population (Statistical Atlas Chart #38). At the present time the Pablo Davis Senior Center and the Senior Center at the Patton Recreation Center are the only two organizations addressing the needs of the elderly. The smaller scale of Springwells along with its existing assets would make it an ideal place to test out concepts like a Community Land Trust, Accessory Dwelling Units or Multi Generational Housing or to create a naturally occurring retirement community (NORC).

## Aging in Place

Whether a community has a large senior population or not, the coming senior housing crisis will affect many urban areas in this country. Low income seniors in major metropolitan areas will probably not have the resources to move more appropriate housing. Retirees of all income levels might be looking for a return to urban areas that have, according to the World Health Organization, outdoor spaces, transportation, community support, health services, social and civic participation, and affordable housing. As the majority of America's population continues to head toward cities, community development will have to balance to desires of the young urban professional with the needs of the growing number of senior citizens. With proper planning communities nestled in our urban centers can become a desirable place to live for existing seniors while providing an attractive destination for seniors looking to escape suburban sprawl and reliance on the automobile for mobility.

According to an AARP report, in 2012 the 65 and over population was 43.1 million, by the year 2050 that same population is projected to be 83.7 million (Hannon). Coinciding with this population increase seniors will be living longer. The Social Security Administration states that if you are a man and you turn 65 today you will live to be over 84 years old and if you are a woman you will live to be over 86 years old (McGarvey). These averages of longevity will most likely increase as health care improves in the future. As seniors live longer many will outlive their savings. The Government Accountability Office said in 2015 that the average American, between 55 and 64 , has saved only \$104,000 (McGarvey). Many senior citizens have saved much less or nothing at all.

Many of these seniors are urban renters who need assistance. According to the Center for Housing Policy, only 24% of all renters with housing needs have received assistance (Center for Housing Policy, p. 16). How will these seniors survive for 20 to 30 years on such a small amount of savings? How can they survive in an urban environment if that is where they choose to live? Community land trusts could be a way for many urban seniors to find affordable housing for the long term.

Detroit, like a lot of major metropolitan cities, is experiencing a renaissance. Its urban core is rebounding as new development and business rise with every passing year. This should be a time of great joy for a city such as Detroit which has seen the absolute bottom, going through the first bankruptcy proceedings of a major American city. Institutions were saved from liquidation, such as the Detroit Institute of Arts, businesses are again looking to locate within the city limits, and residents are returning to some depressed neighborhoods. Things are looking up and the refrain “a rising tide lifts all boats” is widely heard-- but is that the case? Sadly, along with development comes displacement, usually displacement of longstanding residents or businesses in a community. Longstanding residents are forced to move. Most new or infill housing developments do not address the lack of low or middle income housing. Most of the projects that do are forced to offer some affordable housing by community benefits agreements or by lawsuit. The politically charged term “gentrification” is then thrown about and both side see the other as the villain. ELI’s goal is to find solutions to the issue of long term affordable housing. Situations vary and ELI believes Accessory Dwelling Units and Multi-Generational housing provide two alternative solutions especially for the growing senior population.

The senior population of urban centers is susceptible to the same effects of gentrification and development as other home owning populations, but they also have the additional need for greater health care, increased social connectivity, and a larger pool of support services. Today our country’s median age is 37.8 years. It is projected by 2035 to rise to 41.0 years old as the baby boomer generation (1946-1964) replaces the silent generation (1925-1945). Looking at it another way, over the next two decades, the number of adults aged 70 and over will increase by 91 percent (Joint Center for Housing Studies of Harvard University). As a result, across the country, the need for communities and affordable housing units with senior friendly design will increase in the coming years as aging in place is becoming more of an issue in future development.

Along with aging, the country's population is diversifying. As minority households increase, the range of cultural preferences will expand and so will the need for alternative

#### **HUMAN DEVELOPMENT CASE STUDY:**

##### **Storehouse of Hope**

##### **Detroit, MI**

Located in Detroit, Michigan, Storehouse of Hope Community Land Trust was established as a means to counter the effects of increased market rate housing. Storehouse of Hope is the first community land trust established in Detroit, a 5 year project to regain equity within the community. This Detroit CLT began with ten homeowners whose homes were up for auction through the Detroit Land Bank Authority. Storehouse of Hope purchased these homes from the land bank and engaged the owners on their interest in joining the land trust. For the homeowners that remained, Storehouse leases the homes to the tenants on a lease-to-own model, with hopes that the families will be able to repurchase the homes from the land trust in the future.

Families that joined the land trust were able to get much needed repairs on their homes that otherwise would not have been complete. This includes HVAC, electrical and exterior façade. These much needed repairs place a sense of hope back into the families and has helped re-anchor their place within the community.

The experience of Storehouse of Hope is extremely beneficial to Springwells as they consider a community land trust moving forward. With the constant threat of development and displacement, using Storehouse’s strategy of engaging residents and giving them the option to remain in their home by joining the land trust allows them to retain their residential base and grow within the CLT space without displacing current residents. Storehouse’s strategy of engaging residents and giving them the option to remain in their home by joining the land trust allows them to retain their residential base and grow within the CLT space without displacing current residents.

styles of housing (multi-generational). Couple that with the cultural shift of children leaving home later and not purchasing their own home, due to either wage stagnation, enormous student debt or caring for a parent, and a multi-generational approach to home building could help all Americans.

Another problem facing the senior population is insufficient retirement savings coupled with wage stagnation. The Joint Center for Housing Studies of Harvard University points out wages for all Americans have stagnated. Adjusting for inflation, real median household income is at the same level as in 1995 while costs have continually increased. The outlook is even worse for seniors or soon to be seniors. The real incomes for ages 45-54 are at the lowest levels since the 1960s while ages 55-64 did not experience any growth at all (JCHS).

The older Latino population (65 and older), although small in Springwells, is more vulnerable than the general population when it comes to aging in place. Three things stand out. Their numbers are growing. Hispanics made up 8 percent of the older population in 2014 and by 2060, the projected percentage of older Hispanics is to be 22 percent (Administration on Aging). They live in poverty. Twenty-four percent of Hispanic elders live below the poverty line, that is double the rate of white, non-Hispanic, older adults (Guzman). They have high levels of economic risk when looking at four major indicators; assets, healthcare expenses, housing expenses, and home equity. Eighty-five percent of Latino seniors do not have enough assets to meet lifetime projected expenses. Thirty-nine percent of Latino senior households are cost burdened with healthcare expenses. Six in ten Latino seniors' budgets are at risk due to high housing expenses. Thirty-seven percent of Latino senior households are at risk in regard to home equity. Meaning they have no home equity or are renting (Meschede, et al. ). All told the small Latino senior population in and around Springwells would benefit greatly from affordable housing initiatives and a community land trust could be one solution.

According to UNI, Springwells has expressed the desire to stay a "small" community and not allow high end, high rise housing. ELI believes Community Land Trusts are a concept which

will benefit homeowners of all age groups including seniors in their search for affordable housing. Combined with the concepts of Multi-Generational Housing, Accessory Dwelling Units, and Naturally Occurring Retirement Communities (NORCs) Springwells can stay "small" and position itself as a senior friendly community. With the existing housing stock, small business storefronts, small scale apartment buildings, and walkability Springwells need only improve on what it already has.

### **Accessory Dwelling Units and Multi-Generational Housing**

Accessory dwelling units and multi-generational housing can help to solve some of these problems by allowing seniors to stay in place. They will have an opportunity to increase income (with rental properties or combined family incomes), downsize when needed without economic loss (move from one unit to another on site), stay connected to family or relatives (multiple generations living on site) all while staying connected to a community which they have been a member of for many years.

Multi-generational housing is the building of two or more adjoining units, which look to be one traditional dwelling on a single lot. The field is so new there is some confusion as to the definition of multi-generational housing. Multi-family housing is a term interchanged with multi-generational housing but there are significant differences in their design. In multi-generational housing, there is no major division between lodgings; bedrooms, bathrooms, and public spaces are all in the same house. Bathrooms are with bedrooms and in separate wings flanking the common areas such as kitchens and family rooms. Multi-family homes have separate entrances, kitchens and living spaces (Alan Mascord Design Assoc. Inc.). For our purposes, either definition will work. The industry is in its infancy as there are only a few companies in the United States building these types of homes so at this time there is not much in the way of meaningful data.

Accessory dwelling units (ADUs) have a longer history and have been called many different names. They have been



called granny flats, mother-in-law apartments, carriage houses (Neumann), elder cottage housing opportunity [ECHO], mother-daughter residence (American Planning Association), alley flats or laneway housing to name a few (Peterson). If you look back through the early history of the United States, ADUs took the form of “taking on borders”, which increased income or “taking in family”, which created a multi generational home. After WWII, municipalities all across the country changed zoning laws to make it illegal to house multiple families or take on borders in a single dwelling. Recent times have seen a shift in attitudes in housing as people have rediscovered these concepts as a way to achieve smart density in housing. In Michigan, only seven municipalities allow ADUs in certain districts as a way to increase density without having to resort to building high rise units. ADUs are also a way to increase rental units in an area without changing the character of a neighborhood or requiring the construction of new infrastructure (Neumann). In Detroit ADUs are not allowed with the exception of carriage houses built before 1940 (Accessory Dwelling).

Accessory dwelling units are an allowed second residence on a property. It can be detached, attached or inside the primary unit in a multitude of configurations and sizes. They are usually smaller than the main unit due to accepted definition of accessory and feature separate facilities and private entrances. Due to the accepted legal meaning for “accessory” most municipalities will not allow the ADU to be larger than the primary dwelling or the owner to live in it. The AARP has commissioned a paper by the Public Policy Institute on a model state act and local ordinance for accessory dwelling units. In the report, one significant recommendation was made to make ADUs more attractive to municipalities. They recommend changing the definition of accessory for ADUs from “subordinate to principal use” to “for purposes of single family dwelling” so that owners could occupy either unit and the ADU could be the larger unit. This could make ADUs more attractive for two reasons. First, one might want to live in the smaller unit and collect more rent from the larger unit, supplementing income. Second, to age in place the property owner might want to downsize to the smaller unit (Cobb & Dvorak, 8-16)

## ECONOMIC

### Homeownership: An American Dream

The dream of homeownership has been a part of the nation’s culture for nearly a century. With homeownership, comes the potential for building wealth that then creates opportunity such as paying for a child’s education, starting a business, and having a safety net. Wealth is also something one can leave to his or her children; passing wealth and its benefits to the next generation. Homeownership also carries the dream of enjoying the social benefits of neighbors collectively having a stake in the health of the community, having control over one’s living situation and the sense of self-worth that comes with owning one’s home. The realization of this dream throughout the last century has seldom been obtainable for all and its attainability has been highly dependent on one’s socioeconomic status and race. Even for those that have obtained homeownership, the benefits of wealth accumulation have also never been equitable among households of color and lower income levels.

### The 1930s to 1960s: From Redlining to Fair Housing

The American Dream of homeownership has its roots in the Home Owners’ Loan Corporation and the Federal Housing Administration (FHA) that were established by the federal government in the 1930s as a response to the Great Depression’s negative effect on the housing market. These government entities revolutionized homeownership by creating our current mortgage financing system including the low-interest, low down payment, 30 year amortized loan that has become a staple of the mortgage industry. By providing government-backed loans written by banks, more American households qualified for loans than ever before. This unprecedented opportunity for individual wealth building was instrumental in the creation and expansion of America’s middle class.

Since its inception, the FHA had a racially discriminatory policy known as redlining that contributed to the racial hyper-segregation of cities like Detroit that persists today (Figure



Fig. 3: 1939 Home Owners' Loan Corporation map of Detroit. Red areas delineate where financial institutions would not invest.  
Source: Dustin Dwyer

3). Redlining was a system of color-coding neighborhoods on maps to denote their perceived stability and worthiness for FHA-insured loans. Neighborhoods that were outlined in red were communities of color and were considered the most undesirable and were ineligible for FHA backing. It was not long before the entire mortgage industry adopted this system of discriminatory policies, further excluding minorities from the means of obtaining a mortgage (Coates).

Minorities were therefore isolated in inner-city neighborhoods of aging housing stock, without the means to purchase homes at market rates because even local small banks deemed them too risky. Brokers began taking advantage of those who were desperate and short on options by selling homes “on contract” without the involvement of a bank. The person-to-person mortgage contract had no local, state, or national oversight which meant brokers could set whatever loan terms they wanted. Homes were sold on land contract to minorities with high up-front costs and difficult loan terms. Furthermore, the contracts stipulated that the seller holds the title until the contract is paid in full, and the buyer does not gain any equity in the home until then. When the brokers raised the interest rate and the owner defaulted, they would be summarily evicted and simultaneously lose all the equity they would have accumulated under a normal mortgage product (Coates). Buyers often knew these were predatory selling practices, but without access to normal mortgage products, they had few options.

High monthly payments on the land contracts were often the upper limits of what residents could reasonably afford. When

the economy slumped, upkeep and maintenance were the first to be put on hold. The result was the already aging housing stock deteriorating and overall home values decreasing with no financial institutions willing to provide home improvement loans (Sugrue 34). After one family was evicted, the broker would then sell the property on contract to the next family. The brokers knew they were setting people up for failure. In fact, it was very financially lucrative to have as much turnover as possible. The more people defaulted and were evicted, the more often the broker could resell the property with the high upfront costs.

For the next three decades, the discriminatory practices of the mortgage industry engineered the enormous wealth gap that persists today by locking communities of color out of “the greatest mass-based opportunity for wealth accumulation in American history” (Oliver and Shapiro 18). The Fair Housing Act passed by Congress in 1968 prohibited discrimination by landlords, real estate companies, municipalities, banks, and other lending institutions. Discrimination in other housing-related activities such as advertising, zoning practices, and new construction design was also covered by the Fair Housing Act. In effect, redlining practices were finally illegal (“1968: Federal Fair Housing Act”).

In the era following the inception of the Fair Housing Act, more covert redlining existed by creating more and more obstacles for minorities trying to get a mortgage. With researchers having access to Home Mortgage Disclosure Act (HMDA) data and Community Reinvestment Act (CRA) data, studies could be done to determine if racial discrimination was persisting in mortgage lending. A 1988 study by the *Detroit Free Press* compared “the number of loans made in similar, stable, middle-income neighborhoods in Detroit where the only difference [was] race.” The results indicated that financial institutions make home loans in the city’s white, middle-income neighborhoods at a higher rate than in similar black neighborhoods. Furthermore, the lending rate gap between black and white neighborhoods seemed to increase every year from 1982 to 1986. The *Detroit Free Press* reports appeared to confirm the belief held by many community groups in the city as well as by representatives of local government that racial bias affected mortgage lending (Perle 344).

### **The 1990s to Present: From Predatory Subprime Lending to Predatory Land Contracts**

Until the 1990s, many minorities in Detroit's neighborhoods could not get a mortgage. Before that time, banks were reluctant to lend to borrowers with weaker credit scores because of concerns that such loans would go bad. With the new practice of securitization, in which loans are sliced up and sold to investors to spread out the risk, this encouraged lenders to get into the subprime mortgage lending because they would not be exposed to the financial loss if the mortgages defaulted (Sherter).

Sociologists Jacob Rugh and Douglas Massey explain that during this period, "minority borrowers' underserved status made them prime targets for subprime lenders who systematically targeted their communities for aggressive marketing campaigns." This is often referred to as 'reverse-redlining'. "Discriminatory real estate practices such as this prevented black and Latino homebuyers from accessing better housing and sounder loan products in affluent suburbs and channeled them into depressed inner-ring suburbs that were undergoing sustained disinvestment" (632). As a result of these developments, from 1993 to 2000 the share of subprime mortgages going to minority households leaped from 2 to 18 percent (Sherter).

Due to the risky nature of subprime loans, they also have higher interest rates. This means that even if the borrower does not default, they still accumulate equity at a lower rate than a borrower with a prime loan. Minorities and communities of color in general were systematically given loans that meant they built equity and wealth at a slower rate than their white counterparts.

When the housing bubble popped, the damage was most intense in these targeted areas where subprime loans were held. Due to segregation, large numbers of these foreclosures were clustered in densely populated minority neighborhoods, victimizing not just individuals but whole neighborhoods that experienced great displacement of community (Sherter). The

result was a loss of not only homes but the wealth and assets that were tied to them. During the height of the housing crisis, an average of 26 percent of home equity was lost for all homeowners. Hispanics disproportionately suffered a loss in home equity at nearly double the national average (Herbert, McCue, and Sanchez-Moyano 27).

In the fallout of the housing crisis, the federal government has tightened its protections for consumers regarding subprime lending. However, instead of those communities that were targets of reverse-redlining now having access to affordable and conventional mortgage products, lenders have stopped doing business there altogether. From this void, Detroit and many other cities are seeing the resurgence of land contracts that is eerily reminiscent of the redlining period from the 1930s to 1960s and there are still very few legal protections to prevent exploitation and predatory terms (Goldstein and Stevenson. "Traps Low-Income Buyers"; Badger, "housing scheme founded in racism").

In addition to high interest rates, buyers are again faced with high up-front costs such as a sizeable deposit, having to pay off past due property taxes to keep the home out of foreclosure, and home repairs to make the home habitable and up to code. Buyers still do not earn equity until the entire contract is paid off. So if they miss a few payments, they are quickly evicted and lose all the financial investment they made. Like before, the system is rigged to make the buyer fail.

With hundreds and thousands of homes being sold at foreclosure auctions in Detroit every year, investors are buying large amounts of properties and forming companies to service the land contracts. Last year, more buyers purchased homes on contract in Detroit than with a regular mortgage (Badger, "housing scheme founded in racism").

Low-income and minority communities have not been given a fair and equal opportunity of owning their own home. The current models of homeownership are still not working for all residents and communities. Since people are faced with few financially stable options for homeownership, they are not receiving the long-term benefits it provides: a roof over

their head, wealth accumulation and upward mobility, and the building of community in the social sense.

### The Current Conditions of Housing Affordability in Project Context

The legacy of our nation’s housing inequities is apparent in the current state of housing nationally and in the state of Michigan. In a recently published report from the Corporation for Enterprise Development, nationally the “homeownership gap between white households (71 percent) and households of color (45 percent) remains as wide as ever. This gap has increased consistently over the past decade, and became more pronounced when the foreclosure crisis devastated the wealth holdings of African-American and Hispanic homeowners” (Wiedrich, Sims Jr., Weisman, Rice, and Brooks 11). The Joint Center for Housing Studies of Harvard University (JCHS) reports that the share of cost-burdened households (those paying more than 30 percent of their income on housing) including renters and owners is 34.1 percent. The report shows that “over 80 percent of households with incomes under \$15,000 (equivalent to full-time pay at the federal minimum wage) were cost burdened in 2013. Just over half of homeowners and three-quarters of renters with incomes between \$15,000 and \$29,999 were also cost burdened. Even those earning \$30,000–44,999 commonly face cost burdens” (30). Minorities and other demographics are disproportionately affected by housing costs. African Americans, Hispanics, Asian and other minority households are between 6 and 9 percentage points higher than white households when it comes to being cost-burdened. Almost a third of single-parent households are severely cost burdened as well (State of the Nation’s Housing 2015, 30).

In Michigan, the percentage of cost-burdened renters is a staggering 52.3 percent. Like the national statistics, minorities are disproportionately cost burdened. African American and Hispanic households are 56 and 55 percent cost burdened respectively, compared to 45 percent for white households. Homeowners with a mortgage experience similar financial strain from their housing costs. An estimated 1,750,000 homeowners have a mortgage in Michigan. Of those, 26.5

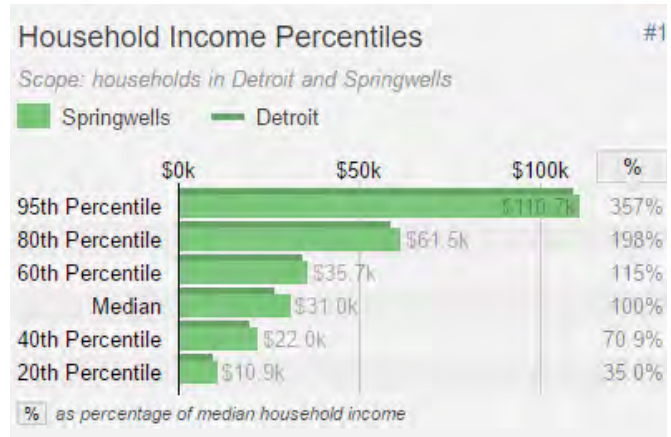


Fig. 4: Household income percentiles in Springwells  
Source: ELI using data from Statistical Atlas

percent are cost-burdened, paying more than 30 percent of their income on housing (Assets and Opportunity Scorecard: Michigan).

There is a very real human cost to having unaffordable housing. Cost-burdened households in the bottom expenditure quartile spent 70 percent less on healthcare and 40 percent less on food than their counterparts in affordable housing. Cost-burdened households under the age of 65 in the bottom quartile saved 52 percent less towards their retirement than those in housing that they could afford (State of the Nation’s Housing 2015, 32).

Low-income households far outnumber the number of available units to occupy. According to a report on the state of the nation’s housing from the Joint Center for Housing Studies at Harvard University (JCHS), “extremely low-income households (earning up to 30 percent of area median) have increasingly few housing choices. In 2013, 11.2 million renters nationwide with incomes this low competed for 7.3 million affordable units, leaving a shortfall of 3.9 million units” (32). As Harmon points out in her report, “a shortage of dwelling for lower income individuals” is one of the key conditions that make CLTs a viable solution (15).

## Financial Characteristics of Springwells Households

In the Springwells community of Detroit, the state of housing affordability for low-income and minority households is consistent with the story the data tells in our state and country. Over 35 percent of all people in Springwells are living below the poverty line (2012 Data Profile Springwells, 13, 35). Sixteen percent of all owner-occupied homes with a mortgage in Springwells belong to households with income less than \$20,000; all of those households are cost burdened (paying over 30 percent of their income on housing). In the next income bracket (\$20,000 to \$34,999), 24 percent of all mortgages in Springwells belong to households with income between \$20,000 and \$35,000 and 98 percent are cost burdened. Eighteen percent of households with a mortgage fall into the \$35,000 to 49,999 income bracket. Of those, 35 percent are cost burdened. As household incomes increase above \$50,000, none are cost burdened (US Census S2506).

For renters with income levels less than \$20,000, an estimated 83 percent are spending more than 30 percent of their income on their housing. For those with income levels between \$20,000 and \$34,999, 37.6 percent are cost burdened. The figure is 12 percent for those earning between \$35,000 and \$49,000 (US Census S2506).

In Springwells, the median annual household income is \$31,000, meaning half of all households earn less than this. As Figure 4 shows, 10 percent of residents earn between \$22,000 and \$31,000 and 20 percent earn between \$10,900 and \$22,000. The other 20 percent earn less than that (“Household Income Percentiles”). If the goal of the CLT is to provide access to affordable homeownership to low-income households, then deliberately targeting households in specific income percentiles can be a more calculated way to do so. Many established CLTs have adopted the practice of determining who qualifies based on income as it relates to the area median income.

A closer look at Figure 5 at the median annual household income of each of the Springwells community’s census

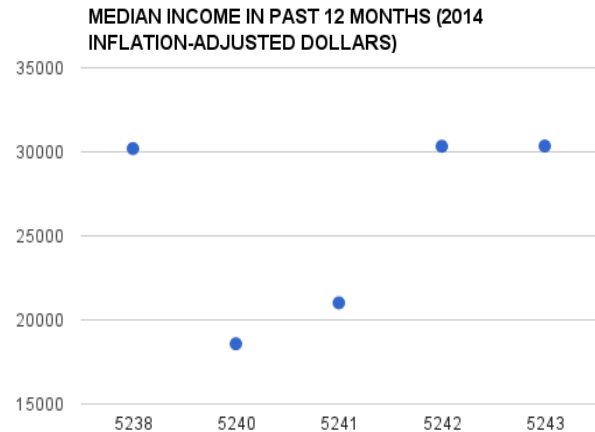


Fig. 5: Median household income by census tract  
Source: ELI using data from American Community Survey, 2014

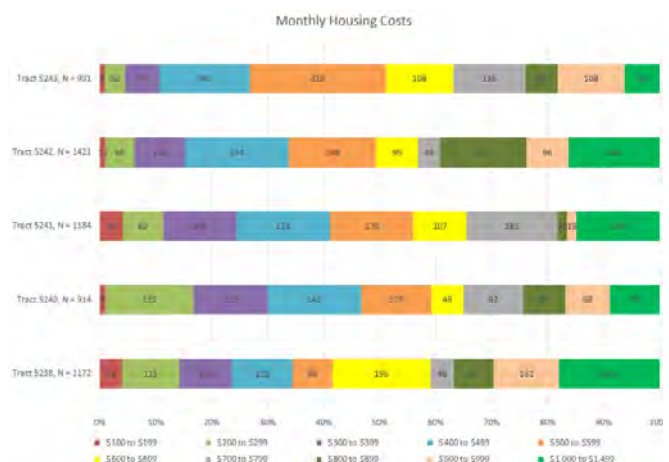


Fig. 6: Breakdown of monthly housing costs by census tract  
Source: ELI using data from American Community Survey, 2014

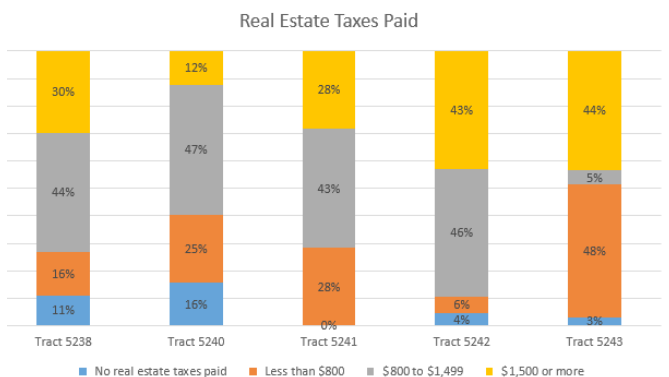


Figure 7: Percentage break down of real estate taxes paid by census tract  
Source: ELI using data from American Community Survey, 2014

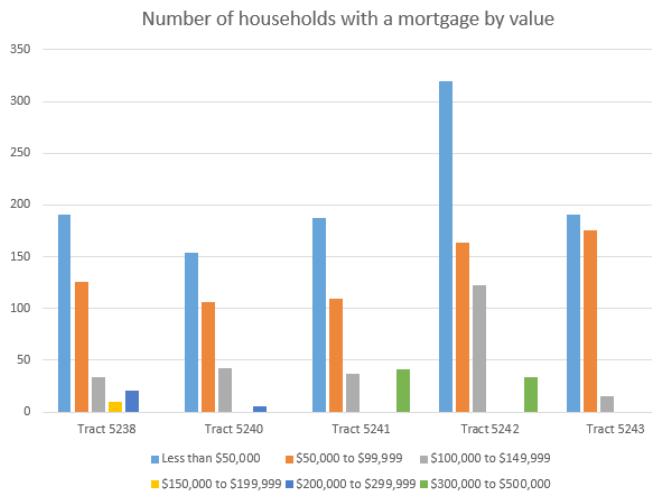


Fig. 8: Households with a mortgage by value by census tract  
Source: ELI using data from American Community Survey, 2014

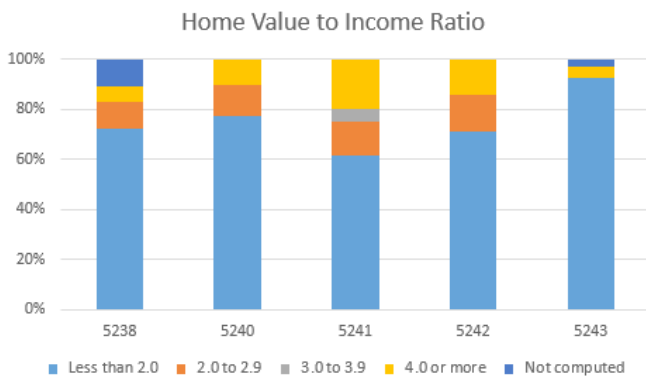


Fig. 9: Home value to income ratio by census tract  
Source: ELI using data from American Community Survey, 2014



Fig. 10: Springwells' median property values over the last 10 years  
Source: zillow.com

tracts reveals that income levels are not evenly distributed throughout the neighborhood. Tracts 5240 and 5241 have significantly lower income levels compared to the other three tracts (US Census S2506). This suggests that tracts 5240 and 5241 have a much larger share of households that fall into the low and extremely low income categories.

## Springwells Housing Costs

Understanding the income levels of a community is only one side of the coin when determining housing affordability. An overview of what the typical monthly housing costs are in the Springwells neighborhood will be important to determine if there are affordability issues and if a CLT is appropriate.

Figure 6 breaks down the portion of housing costs per tract. Figure 6 shows that tract 5238 has a significantly higher median housing cost than the other tracts in Springwells which may indicate this area has particularly few options for affordable housing, whether it be through renting or owning. A closer look at 5238 reveals that there is less available housing with costs between \$400-\$499 and \$500-\$599 compared to the other tracts. This payment range is considered the maximum affordable mortgage payment range for annual household incomes of \$16,000 to \$24,000 which is 50 to 80 percent of the area median income (AMI). Similarly, Figure 5 shows that in tract 5242 where ELI's community partner Urban Neighborhood Initiatives is located as well as Grace in Action and Young Nation, there is a low amount of housing options with costs between \$600-699 and \$700-\$799. This payment range is the maximum that is considered affordable for households that are 80 to 100 percent of the area median income. Therefore, households with annual incomes of \$24,000 to \$31,000 have limited options for housing in this range and may be paying more than they can afford. Recall that identifying income levels relative to AMI is used to determine eligible CLT homebuyers.

Figure 7 breaks down the price of real estate taxes in each census tract. Just over half of the properties in 5243 cost less than \$800 in property taxes per year. However, almost all of the other half cost more than \$1,500 per year; there

**ECONOMIC DEVELOPMENT CASE STUDY:****Proud Ground  
Portland, Oregon**

Proud Ground is a nonprofit organization that provides affordable homeownership opportunities for people who live and work in Portland, Oregon and some surrounding areas. In response to the rising cost of housing, community members and government officials felt that a community land trust could help residents who have been priced out of the housing market achieve the stability and wealth-building opportunity of homeownership (Proud Ground). Using the community land trust model, the organization first known as Portland Community Land Trust became the first city-wide entity to provide permanently affordable homeownership opportunities in early 2001. In 2009 the organization became Proud Ground and began servicing the broader Portland region.

Proud Ground has been an invaluable contributor to the social and economic equity in the Portland region. Since its foundation in 1999, Proud Ground has served over 310 first time homebuyers with more than 250 affordable homes in its portfolio. Those interested in a Proud Ground home must meet certain qualifications including: must be a first-time home buyer, income qualified, must be at or below 80% of the area median income adjusted for household size and must have an annual gross income of at least \$30,000 (Proud Ground). The community land trust model of shared-appreciation allows Proud Ground homes to remain affordable, while allowing fair return to the seller. Despite the reported decline of household incomes in the Portland Metro region starting in 2000, Proud Ground homes have remained affordable. The 2015 median sale price of a Proud Ground home is \$152,750, versus \$305,000 for a market-rate home in the region. Monthly house payments for Proud Ground homes purchased in 2015 are between \$600 and \$1,300 per month. As indicated on the organization's website, the purchase price of a proud ground home can range from about \$60,000 to \$100,000 less than a market-rate home. Additionally, in the CLT agreement, homeowners agree to sell their home at an affordable price to the next homeowner once they decide to move. With a minimum down payment of \$500, after at least 10 years of homeownership, a Proud Ground homeowner would earn an average of \$60,000 at resale (Solving the Affordable Homeownership Gap, 4).

With continued help from city government and private partners, Proud Ground is the largest organization of its kind in the Northwest. This has enabled them to continually grow their organization to better service those in need. Likewise, Detroit's growing philanthropic community can potentially act as a key partner by contributing to UNI's CLT initiative. Furthermore, UNI and its affiliates can capture critical government subsidies and the utilize the land bank to acquire necessary properties.

Financial literacy is key in legitimizing a community land trust. Proud Ground offers homebuyer information sessions which covers information about their program, the homebuying process, and community resources, as the first step to buying a Proud Ground home. Proud Ground attributes this along with other homeowner courses and counseling, to their zero foreclosure rate. Through Proud Ground's studies, they have found that homeownership has positive social impact such as school performance, employment outcomes, neighborhood involvement and family stability which exemplifies their vision of creating a livable, equitable and economically viable community for families.

By offering real estate services Proud Ground remains a unique organization in the CLT field. Proud Ground Community Realty is Oregon's only non-profit real estate brokerage firm, offering full service real estate assistance. The service is offered to any buyer with no income limitations or resale restrictions on homes offered through Community Realty Brokerage (Proud Ground). Furthermore, all commissions earned by Proud Ground Community Realty support Proud Ground's mission of providing permanently affordable homeownership opportunities. Additionally, Proud Ground has specific lender partners that are familiar with their programming that offer a variety of mortgage programs for prospective homeowners. This relationship helps protect homeowners from predatory lending, while making the transition into a CLT home accessible.

## Surrounding Initiatives Affecting the Springwells Neighborhood

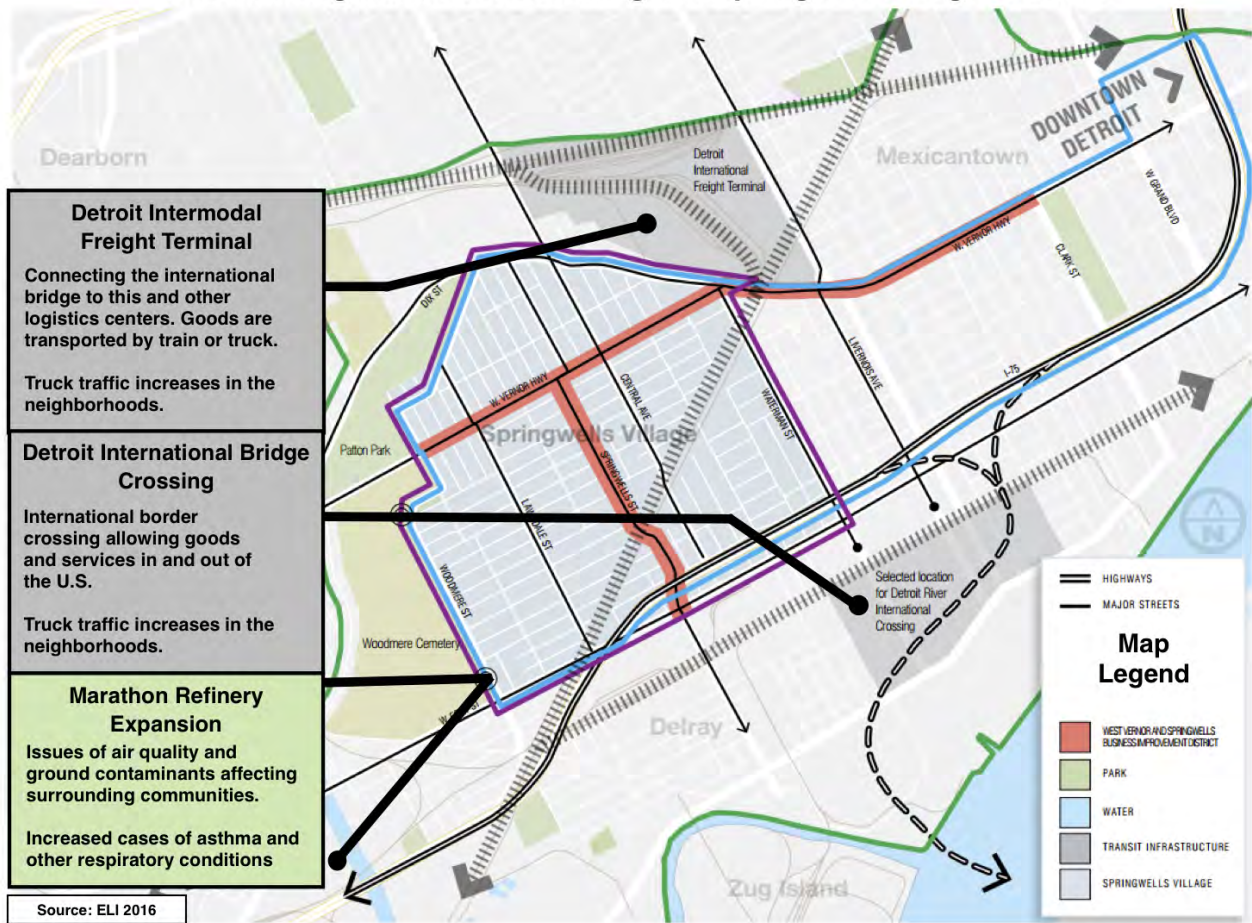


Fig. 11: Existing Initiatives  
Source: Elijah Kafer

seems to be a missing middle. Tracts 5242 also has a high percentage of taxes over \$1,500 per year. This is consistent with the higher values of homes which will be analyzed next.

Looking at the property values of homes that have a mortgage is another piece to understanding if homeownership is affordable to Springwells residents. According to Figure 8, not only does tract 5242 have the largest portion of homes valued less than \$50,000 with a mortgage, it also has the largest number of homes valued above \$50,000 with a mortgage. A diversity of property values is a good feature of a sustainable community because it allows for a diversity of

socioeconomic households.

Figure 9 measures the home values that have a mortgage compared to the area median income (AMI) of that tract. For example, the Springwells community has an area median income of \$31,000, so a ratio of 2.0 means that homes with a mortgage have values of about \$62,000. Home values up to three times a household's income is usually the maximum that is ideal when a buyer is shopping for a home. When values of homes are more than three times a household income, they tend to become unaffordable and therefore it is difficult to qualify for a mortgage (unless the buyer has a sizeable



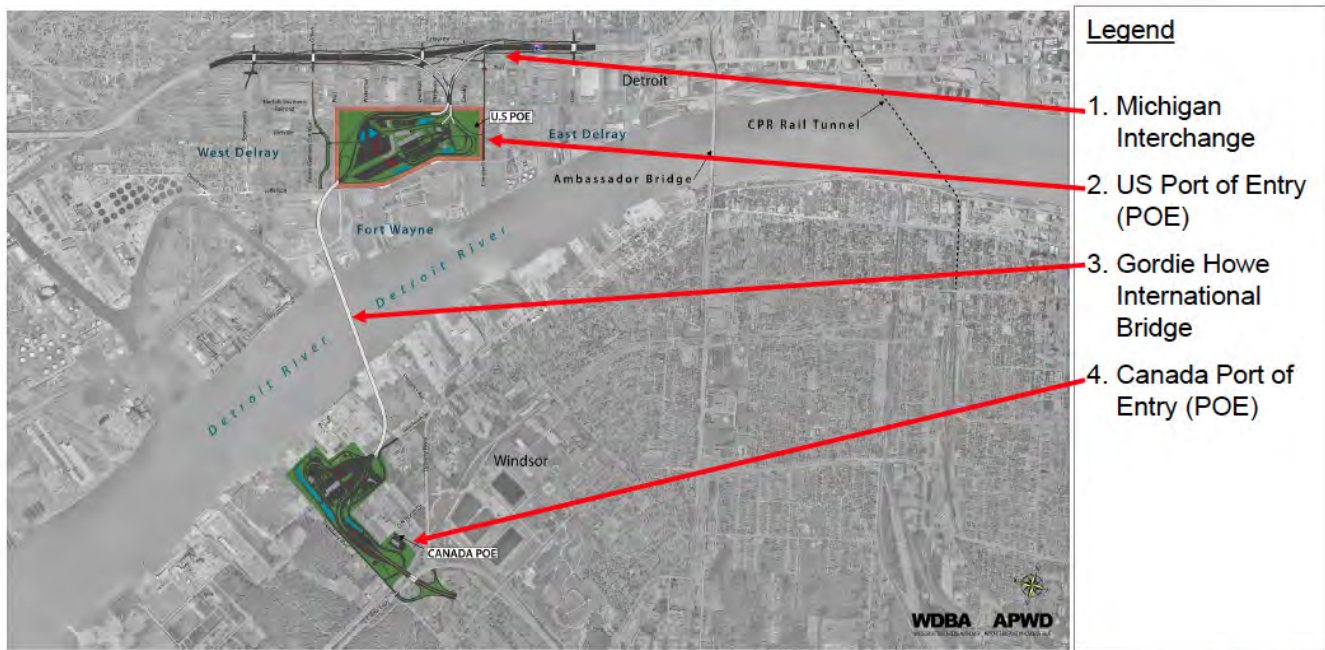


Fig. 12: Gordie Howe Bridge development  
Source: Windsor-Detroit Bridge Authority

down payment to offset the loan amount needed). Tract 5241 clearly shows the largest percentage of properties with a ratio over 3.0 at approximately 25 percent. Tracts 5240 and 5242 follow with approximately 10 and 15 percent of properties valued beyond three times the area median income.

This evidence shows that residents in tract 5241 may have the most difficulty qualifying for and affording a mortgage given the property values. However, the data could also indicate that current homeowners with a mortgage in tract 5241 have enjoyed the largest increase in property values, thus substantially increasing their equity. However, longitudinal data gathered from Zillow (Figure 10) indicates this is unlikely since Springwells as a whole has seen median property values cut by more than half in the last 10 years.

## PHYSICAL

### Existing Physical Development Initiatives

No community exists alone. Surrounding forces can creep into a community and change it in a variety of ways. Even the

most vibrant community can be destroyed by negative factors from around it. The opposite is also true, as surrounding positive development can lift a community, thereby making it more attractive to live in. These potential building blocks (resources originating outside the neighborhood, controlled by outsiders) do have an effect on a community and must be taken into account when engaging in asset mapping.

Industrial development surrounds Springwells and the physical effects it has on its residents needs to be considered. Environmental issues such as air, soil and noise pollution, knows no borders and can seep into a community, adversely affecting the quality of life of a whole region. Three initiatives which border the Springwells neighborhood, and will affect its attractiveness as a residential destination, are the International Bridge Crossing (Gordie Howe), Detroit Intermodal Freight Terminal and the Marathon Refinery expansion (Figure 11).

#### International Bridge Crossing

The proposed bridge's plans call for a 1.5 mile long, six lane span, connecting the United States to Canada. It is to be built at the Southeast corner of the Springwells community.



Fig. 13: The Marathon Petroleum refinery  
Source: ELI

On the American side, the 148 acre Port of Entry Terminal will have inspection facilities for passenger and commercial vehicles. The new facility will displace an estimated 850 Delray residents and there is concern that, the appraised value to buy out their homes will leave residents with next to nothing to purchase their next residence (Korzece, web). Although the proposed bridge's U. S. Port of Entry Terminal is slated to be built in the Delray neighborhood, south of I-75 (Figure 12), there is concern that increased truck traffic will flow along the east edge of Springwells along Waterman St. or some other road to get to the new Detroit Intermodal Freight Terminal. The fear is that noise and air pollution from the increased volume of semi truck traffic will spillover into Springwells. Some other concerns for the neighborhood are increased traffic congestion and the premature destruction of its roads. With the inability of the City of Detroit to maintain its infrastructure properly, will the increased tonnage rolling over the roads mean constantly crumbling pavement with a multitude of potholes?

#### Detroit Intermodal Freight Terminal

Situated at the Northeast corner of the Springwells neighborhood is the Detroit Intermodal Freight Terminal Project. Intermodal freight is when a single type of container or trailer is used for shipping by both truck or train. The plan is to consolidate the four Class I railroads; CSX (Chessie), Norfolk Southern (NS), Canadian Pacific (CP), Canadian

National Railroad (CN) into one terminal at the Livernois-Junction yard. Residents will be displaced, this time much closer to the Springwells border. Under the accepted plan 32 homes, 4 apartment units, and 29 businesses would need to be relocated resulting in a loss of 275 jobs. Noise concerns are seemingly addressed as, although there are claims of no negative environmental impact, buffet/barrier walls are being erected to shield the neighborhood from the noise of the trucks. Traffic concerns are addressed with the promise of \$11 million dollars of road improvements on roads carrying the DIFT trucks and the promise to channel trucks to I-94 from Livernois by directional curbing and closing the Waterman/Dix gate (MDOT).

#### Marathon Refinery

The permit application for the Marathon Refinery's expansion involves modernization of its liquefied petroleum storage tanks and installation of equipment to make mandated lower sulfur Tier 3 fuels. If approved, the areas around the refinery will be subjected to an increase in sulfur dioxide emissions on the order of 22 tons. That would be an increase of roughly 40 percent over the 58 tons it already releases into the atmosphere. Marathon stated that the increase in pollutants fall within the allowable state and federal guidelines for air quality (Matheny). The refinery and the airborne pollutants it spreads through Southeast Michigan has been a source of contention for years (Figure 13). This potential increase in emissions is being felt across the border in Canada. Members of Parliament from LaSalle and Essex Counties along with the City of Windsor, who are all downwind of Marathon, have asked the Canadian Environment Minister, Catherine McKenna, to invoke the Canada-Us Air Quality Agreement. If implemented it will lead to a study to determine the impact of increased emissions on the residents of the Windsor area (Steele). Springwell's residents believe they are being impacted by air pollution as much as the residents of Delray or the other parts of southwest Detroit.

Air quality and Public Health will suffer in Springwells due to these projects. Southwest Detroit is already home to many types of air pollution due to all the surrounding industrial facilities. In 1999 two of the closest air monitors to the DIFT project area had the highest readings of coarse and fine

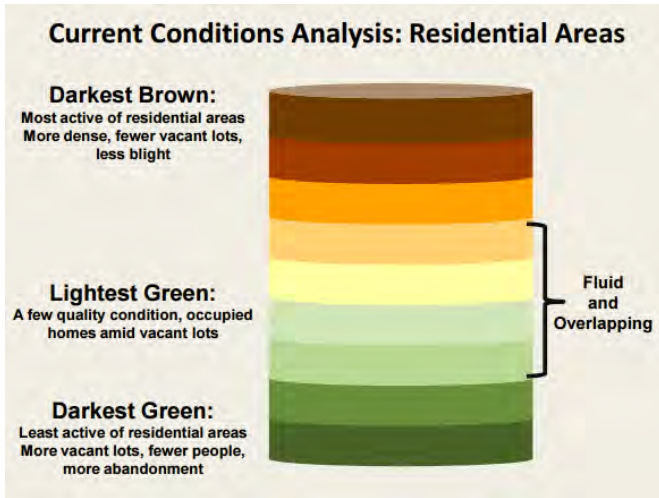


Fig. 14: CDAD’s neighborhood typologies  
Source: Data Driven Detroit



Fig. 15: The DIFT Terminal Project  
Source: MDOT

particulate matter in the state of Michigan. When checked, the ozone measuring monitor closest to the site exceeded the eight hour standard. Eighteen percent of the population within the DIFT study have asthma, compared to the national average of five to six percent (MDOT). The owners of all three projects insist that they will not cause more air pollution and the agencies regulating them agree, but neighbors are skeptical.

One victory realized through neighborhood input led to the scaling down of the DIFT Terminal Project (Fig. 15). Initially, in 2003, terminal site would have involved 800 acres, the taking of 90 dwellings, 99 businesses and 3,000 jobs. In 2013 when approval was given to begin the DIFT project the effects of the smaller footprint will be far less traumatic to the Springwells community (MDOT). Regardless, heavy truck traffic will increase in the neighborhoods adding to traffic congestion, increasing noise levels, and shortening the lifespan of the roads. Project owners have promised to keep the trucks separate from vehicular traffic as much as possible, but again the residents skeptical.

### Existing Residential Conditions

An analysis of the housing stock in Springwells is important to determine if homes can accommodate the households that

most need affordable housing. The Community Development Advocates of Detroit (CDAD) created a Neighborhood Revitalization Strategic Framework of Detroit using typologies to describe neighborhoods and the Springwells community was included in this study. Figure 14 uses a color-coded system to analyze the residential conditions. The results of the analysis are encouraging. Springwells is a community with a higher density of single family homes, along with some duplexes and quadplexes. It also has a higher relative population density. This typology of Springwells shows fewer vacant lots or properties owned by banks and investors (Neighborhood 2).

CDAD’s strategic framework recommends short, mid, and long-term goals for neighborhoods that have typologies like Springwells. The short term impacts are housing preservation and home repair. The mid-term impacts include the creation of collective ownership of vacant land, home greening/energy efficiency programs, and creating affordable and market-rate infill housing. CDAD recommends that the long term strategies for community sustainability include mixed-income housing development to prevent gentrification (Neighborhood 2). The goals and strategies of CLTs appear to be particularly appropriate to the goals and strategies outlined by CDAD. Urban Neighborhood Initiatives (UNI) in Springwells has already begun using the framework in their community development planning exercises (“Strategic Framework”).

A partnership between a CLT and a Land Bank Authority in the identification and acquisition of land can be key in the creation and growth of a CLT. Publicly owned properties are more likely than not to be held by the Detroit Land Bank Authority.

Some of the key takeaways are:

-Tract 5238 has the largest number of publicly owned residential structures with 29. Sixteen are rated to be in good condition and at least a third are occupied.

-Tract 5242 has eleven residential structures that are publically owned. Five are in good condition and 6 or 7 are occupied.

-Tract 5242 has the highest number of residential structures with 1,258 total (includes publicly and privately owned) and 61 percent are considered to be in good condition. Tract 5238 has the second highest total with 1,077. Seventy five percent are considered to be in good condition.

-Tract 5240 has nine publicly owned residential structures and 5 appear to be occupied. Four of the properties are clustered in close proximity to the Phoenix Academy.

## **A Market for CLT Homes**

A residential Target Market Analysis (TMA) report was completed for Southwest Detroit which included the Springwells community as one of the sub areas studied. ELI thinks the report can be used to indicate what housing and tenant characteristics should be sought after and if they are compatible with a CLT.

The TMA uses 'lifestyle types' to characterize residents into categories that can be marketed to. The lifestyle type they call Expanding Horizons is characterized as residents who tend to be middle-aged and have lived in the same home for over a decade, and also tend to be owner-occupants of detached housing (single family housing). Their individual income tends to be lower but since many have households have multiple earners, they are slightly over the area median income. The TMA lists this lifestyle cluster as making up 70%

of the households in Springwells (Residential TMA 14). What ELI draws from this study is that there may indeed be a market for a CLT that includes single-family detached homes at a more affordable price. Marketing these homes to lower income earners who tend to live in one place for a long period could be a good fit.

The TMA suggests that there is an annual potential for 194 new owner-occupied units in Southwest Detroit (or nearly 1,000 over 5 years) and based on the financial characteristics of residents, they will likely seek homes valued at less than \$100,000 (Residential TMA 21). It is suggested that detached single-family houses will be the primary demand and that the existing housing stock could be rehabilitated to meet that demand (Residential TMA 3).

The TMA also recommends that for the Expanding Horizons market the median income range will be approximately \$25,000 and the median home value will be \$52,000 which should be deemed within affordable limits. ELI compared this information with their research on what Springwells' households in this income range are currently paying for mortgages and recall those were found to be largely cost-burdened (The TMA Workbook, Exhibit F.3). Therefore, creating housing opportunities in line with what the TMA recommends could be a more affordable option for households in that income bracket.

## **Asset Mapping: Physical Capital and Community Control in Springwells**

Traditionally, asset mapping is not the first choice of developers when looking at an underserved neighborhood. A needs assessment tool is usually used to inventory what deficiencies are keeping a target neighborhood from achieving its full potential. In the media and in print, studies focus on what is absent in low income urban neighborhoods and the inability of the residents to lift themselves out of poverty. Combating crime, increasing employment, improving schools, and preventing teen pregnancy are some of the needs highlighted in a typical urban neighborhood. The general public then sees these neighborhoods as problems with nothing positive

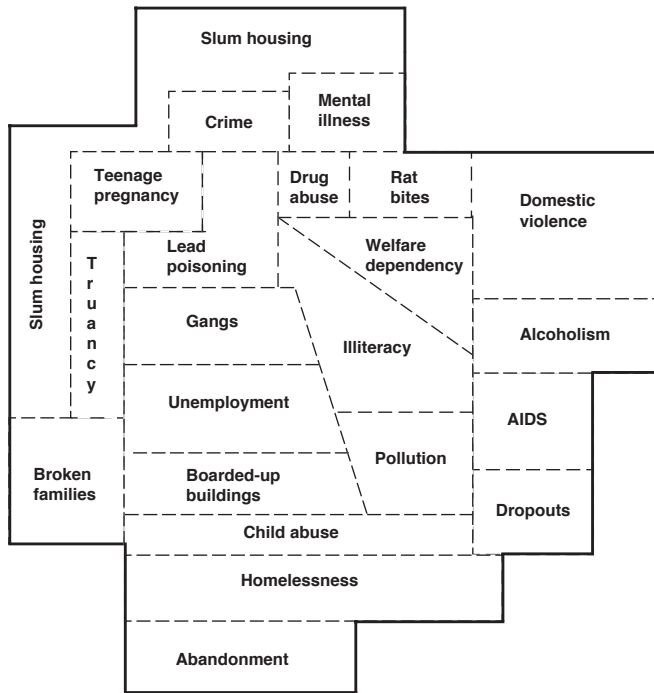
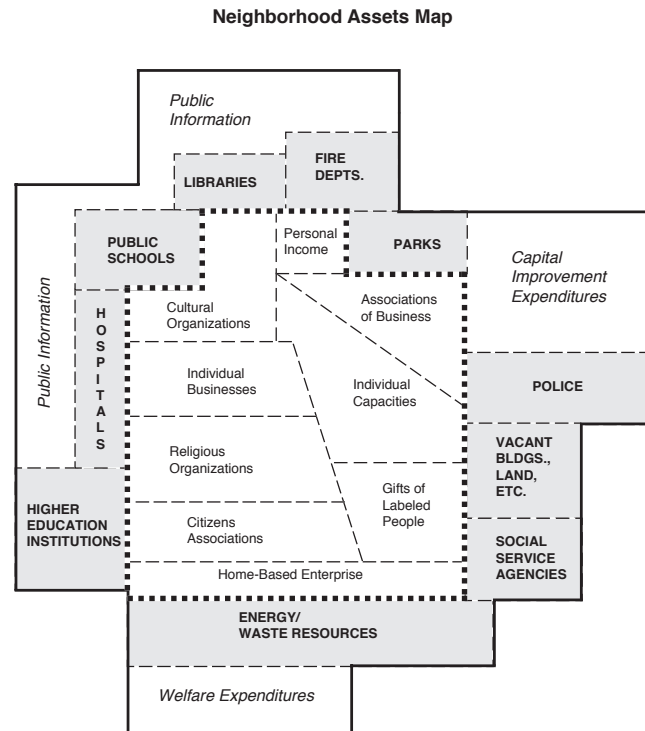


Fig. 16: Neighborhoods needs map focusing on deficiencies  
Source: McKnight and Kretmann



**Legend**

- Primary Building Blocks:** Assets and capacities located inside the neighborhood, largely under neighborhood control.
- Secondary Building Blocks:** ASSETS LOCATED WITHIN THE COMMUNITY, BUT LARGELY CONTROLLED BY OUTSIDERS.
- Potential Building Blocks:** Resources originating outside the neighborhood, controlled by outsiders.

Fig. 18: An example of the three category community capacity model  
Source: McKnight and Kretmann

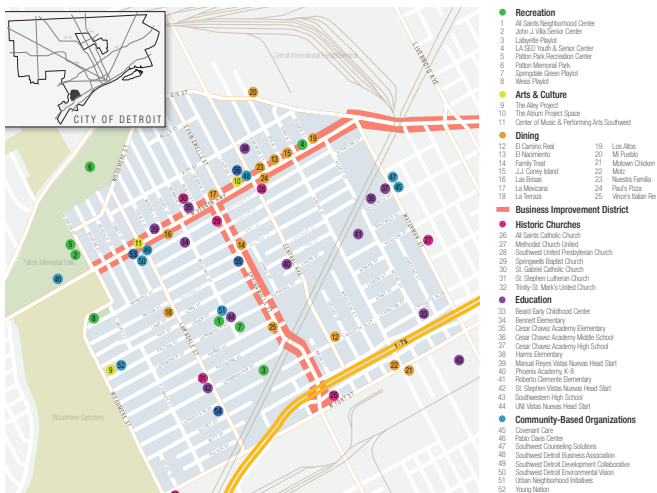
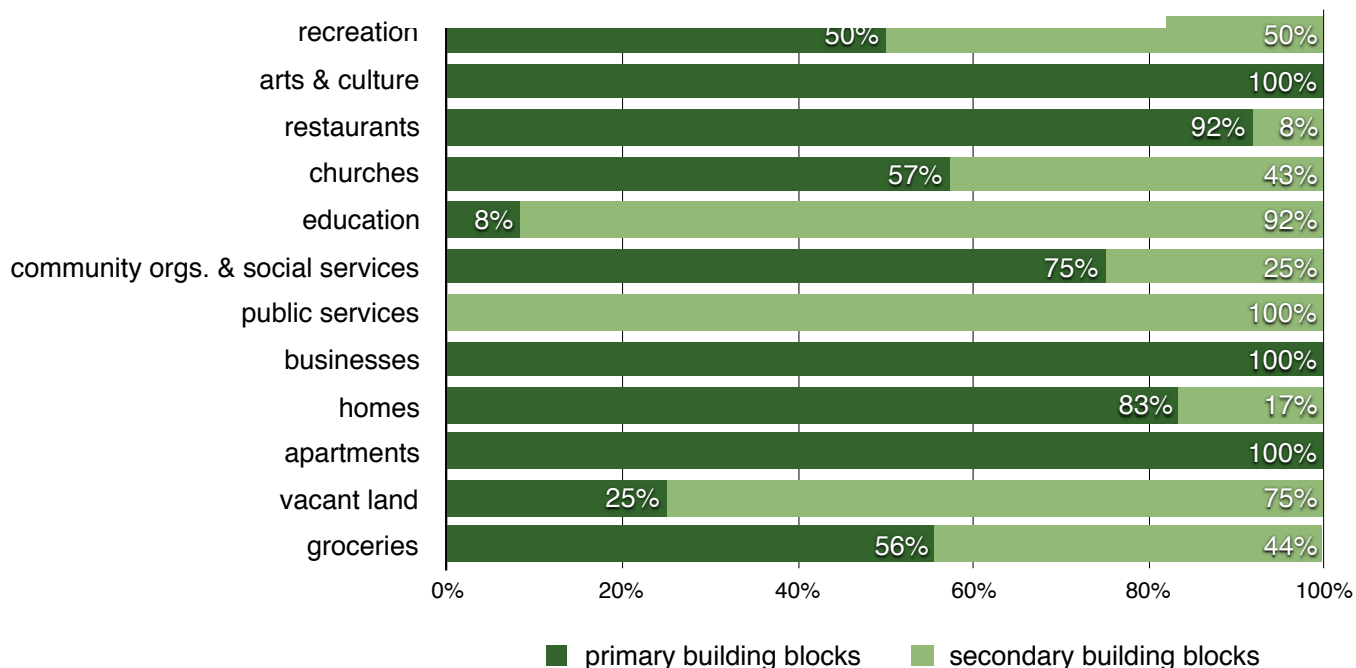


Fig. 17: Typical asset map showing physical and economic conditions within a community  
Source: unidetroit.org

to add to the urban landscape. Elected officials respond by developing deficiency oriented policies which treat residents as clients in need of service. Government, foundations and universities focus all their resources on the deficiencies of the area and the residents come to see themselves as reliant on services provided by others. More often than not these services are provided from organizations outside the community, further reinforcing the provider client relationship. Residents spend a large amount of time navigating the multiple human service networks or finding ways to “work around” them instead of generating their own solutions or forming their own organizations to combat neighborhood problems. With this common strategy of focusing on needs, community assets are ignored and funding for development never materializes (Mc Knight & Kretzmann 1,2).

### SPRINGWELLS ASSET OWNERSHIP CHART



- primary building blocks** resources located inside the community controlled by the community
- secondary building blocks** resources located inside the community controlled by outsiders

Fig. 19: Breakdown of assets by ownership type in Springwells  
 Source: Motor City Mapping + Field surveys by ELI

How do we break this cycle? In today's political climate less federal, state, and local money is available to help struggling communities as a result of lower tax revenues or a lack of political will. Large corporations are hesitant to locate in smaller communities without being granted large subsidies or tax abatements. As in the past, help is not coming and communities are rethinking the traditional model of relying on outside help and waiting for it to materialize. Many communities have come to the realization that the best and most sustainable way of development is from within.

The good news is that even communities with serious problems have untapped human and physical capital. Using asset mapping as a compliment to needs assessment highlights community potential and inventories resources that

a community has to offer. This potential can be leveraged into economic investment in the form of grants, loans and development. Capacity oriented assessments are good for two reasons.

First, community development is best when done from within not from the top down. Historical data shows that significant community development is accomplished only when the community is committed to investing their talents and resources to the effort (Mc Knight & Kretzmann, 2). This is also the core value of the community development program at the University of Detroit Mercy. Asset mapping can also be used as a catalyst for community engagement as it accentuates what the community can do with the resources it has.

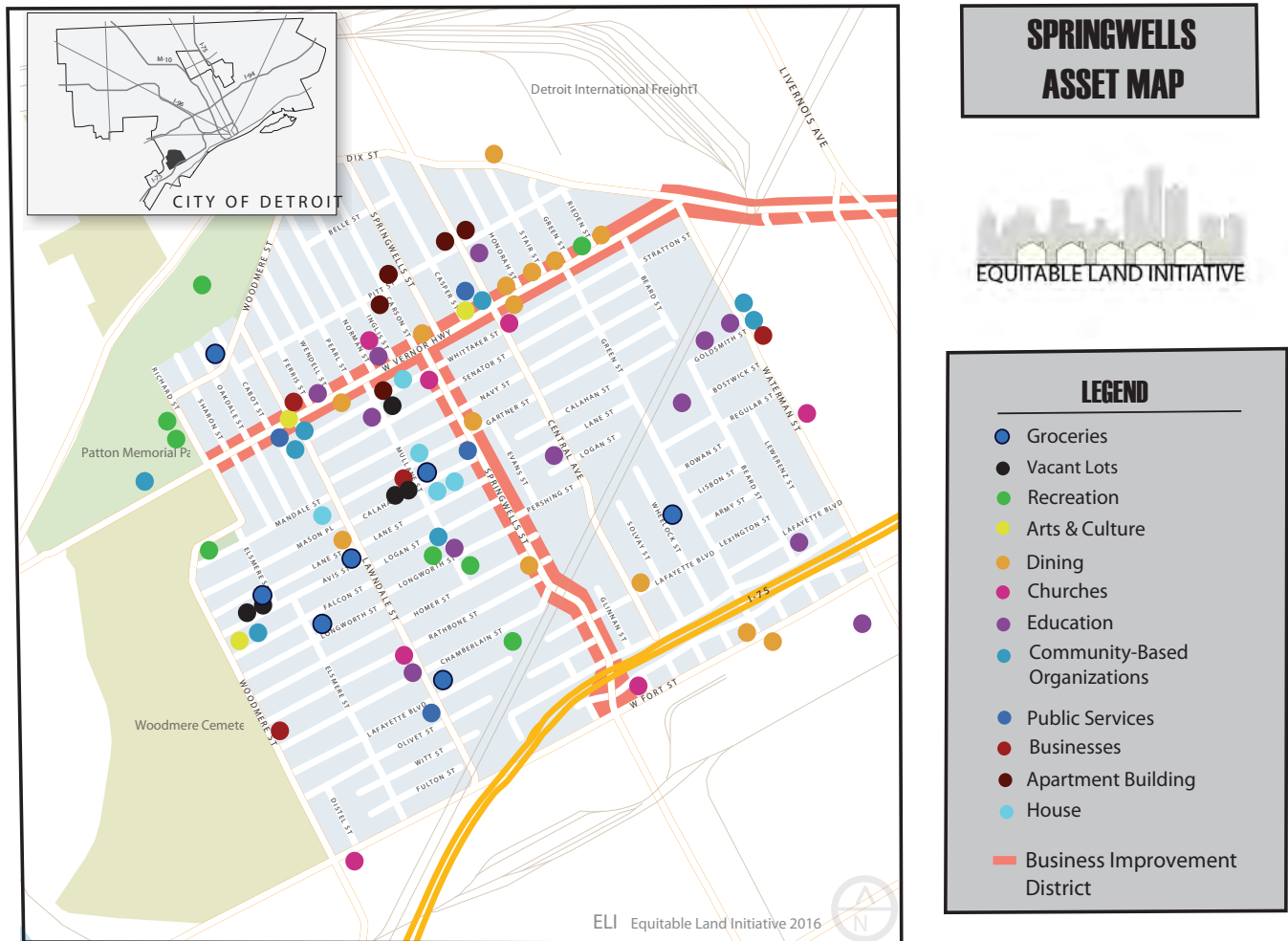
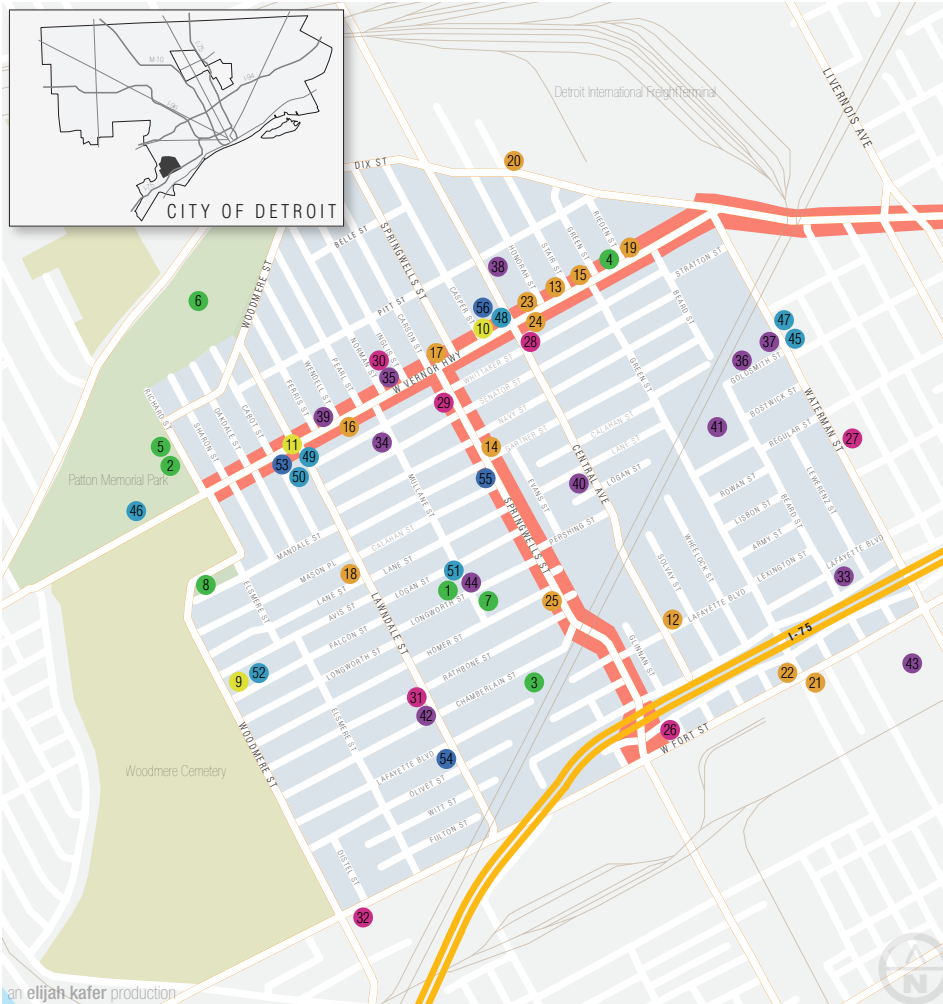


Fig. 20: Assets by amenity type in Springwells  
Source: Motor City Mapping + Field surveys by ELI

Secondly, program funding is not coming to underserved communities in the amounts seen in previous years and community groups are realizing that they must start building from within. More than ever community organizations must know what assets they have control of and be able to leverage their value to bring in more capital (Mc Knight & Kretzmann, 2).

Traditional needs maps do not touch on the positive aspects of the neighborhood as they focus on deficiencies (Figure 16). Traditional asset maps are a general point listing of physical and economic assets without an indication of the corresponding level of community control (Figure 17). The

Equitable Land Initiative’s (ELI) asset mapping is based on a model developed by John L. McKnight and John P. Kretzmann in *Mapping Community Capacity* (Figure 18). Their approach breaks down community assets into three categories: primary building blocks, secondary building blocks, and potential building blocks. Primary building blocks are located inside the neighborhood and are largely under neighborhood control. They are split into two categories: individual and organizational assets. Examples are skills, personal income, and home based businesses for the former and citizens and religious organizations for the latter. Secondary building blocks are comprised of assets located within the community, but largely controlled by community outsiders. There are three



- Recreation**
  - 1 All Saints Neighborhood Center
  - 2 John J. Villa Senior Center
  - 3 Lafayette Playlot
  - 4 LA SED Youth & Senior Center
  - 5 Patton Park Recreation Center
  - 6 Patton Memorial Park
  - 7 Springdale Green Playlot
  - 8 Weiss Playlot
- Arts & Culture**
  - 9 The Alley Project
  - 10 The Atrium Project Space
  - 11 Center of Music & Performing Arts Southwest
- Dining**
  - 12 El Camino Real
  - 13 El Nacimiento
  - 14 Family Treat
  - 15 J.J. Coney Island
  - 16 Las Brisas
  - 17 La Mexicana
  - 18 La Terraza
  - 19 Los Altos
  - 20 Mi Pueblo
  - 21 Motown Chicken & Deli
  - 22 Motz
  - 23 Nuestra Familia
  - 24 Paul's Pizza
  - 25 Vince's Italian Restaurant
- Business Improvement District**
- Historic Churches**
  - 26 All Saints Catholic Church
  - 27 Methodist Church United
  - 28 Southwest United Presbyterian Church
  - 29 Springwells Baptist Church
  - 30 St. Gabriel Catholic Church
  - 31 St. Stephen Lutheran Church
  - 32 Trinity-St. Mark's United Church
- Education**
  - 33 Beard Early Childhood Center
  - 34 Bennett Elementary
  - 35 Cesar Chavez Academy Elementary
  - 36 Cesar Chavez Academy Middle School
  - 37 Cesar Chavez Academy High School
  - 38 Harms Elementary
  - 39 Manual Reyes Vistas Nuevas Head Start
  - 40 Phoenix Academy, K-8
  - 41 Roberto Clemente Elementary
  - 42 St. Stephen Vistas Nuevas Head Start
  - 43 Southwestern High School
  - 44 UNI Vistas Nuevas Head Start
- Community-Based Organizations**
  - 45 Covenant Care
  - 46 Pablo Davis Center
  - 47 Southwest Counseling Solutions
  - 48 Southwest Detroit Business Association
  - 49 Southwest Detroit Development Collaborative
  - 50 Southwest Detroit Environmental Vision
  - 51 Urban Neighborhood Initiatives
  - 52 Young Nation
- Public Services**
  - 53 Campbell Branch Public Library
  - 54 Fire Station
  - 55 Post Office
  - 56 Secretary of State

Fig. 21: UNI's Asset Map  
Source: Urban Neighborhood Initiatives



Springwells Village in Context

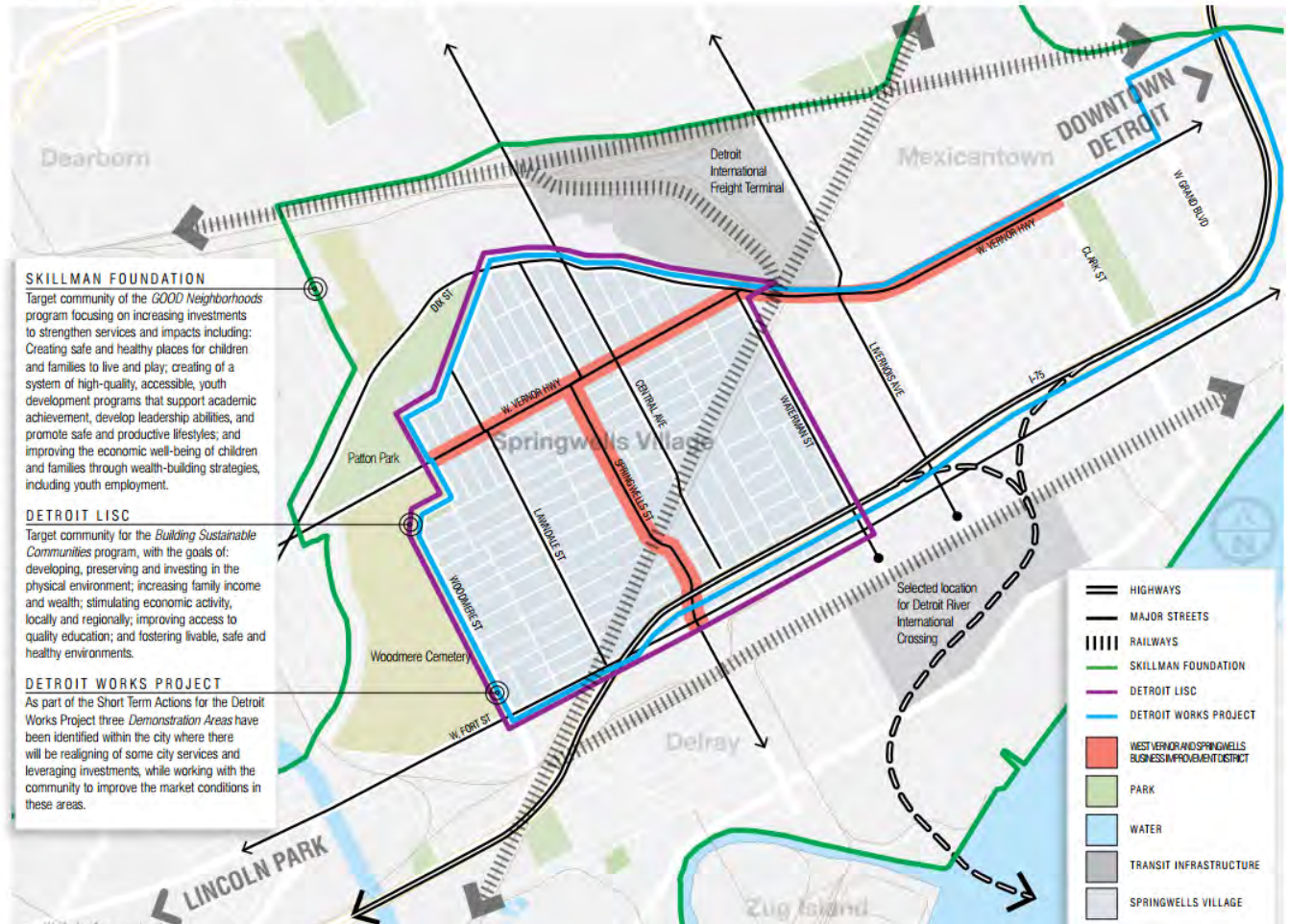


Fig. 22: Springwell Village Context Map  
Source: Elijah Kafer

**SPRINGWELLS PROPERTY INVENTORY**

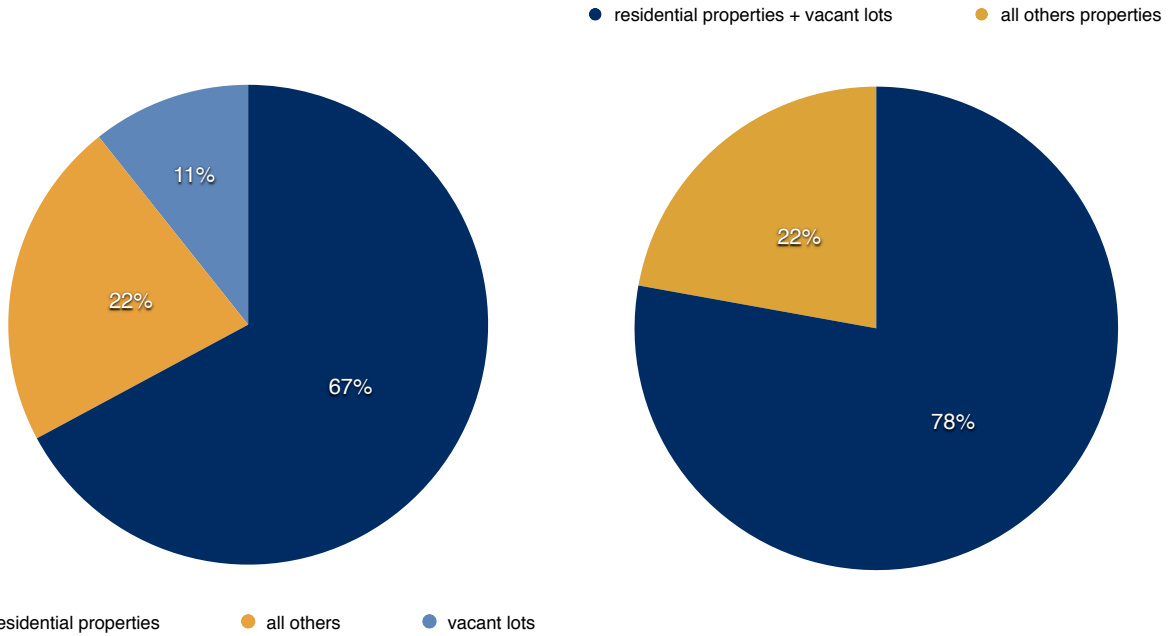


Fig. 23: Property Inventory by Type  
Source: Motor City Mapping and field surveys by ELI, 2016

categories for secondary blocks: a) private and nonprofit organizations, such as hospitals and social service agencies; b) public institutions and services, such as police, fire, and parks; and c) physical resources such as land, structures, and energy and waste resources. Potential building blocks are resources which originate outside the neighborhood and are controlled by outsiders. These encompass welfare expenditures, public information organizations, such as Data Driven Detroit, and public capital improvement expenditures (McKnight & Kretzmann, 4-15).

ELI has used this approach to asset mapping by taking community ownership and influence into account when trying to evaluate the potential success or effectiveness of assets. Building a strong community coalition is dependent on strong assets. Typically, who controls an asset and where it is located will give you an indication of how invested the residents will be.

**SPRINGWELLS PROPERTY INVENTORY**

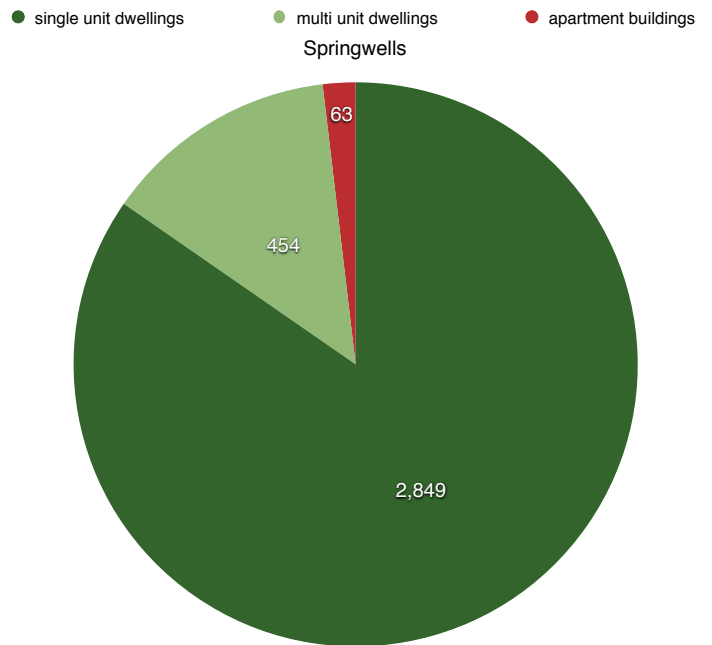


Fig. 24: Housing Typology Inventory  
Source: Motor City Mapping and field surveys by ELI, 2016

The assets available to the Springwells neighborhood are varied and numerous. When analyzing each asset's strengths using the McKnight & Kretzmann method, ownership is combined with location to help better predict each local organization's future success in effecting change in the neighborhood (see Figure 19 and 20). When Urban Neighborhood Initiatives did asset mapping in Springwells in 2012 it showed an almost equal mix of primary and secondary assets. Of the 52 assets identified by UNI (Figure 21) 21 are primary building blocks (#1) and 27 are secondary (#2). Most of the secondary blocks comprise the education category. With these assets controlled by DPS (Detroit Public Schools) these very local institutions can easily be changed. Being owned by outside forces, this change can easily happen without community input and in many cases it happens against the expressed wishes of the community. These organizations are weaker in their effectiveness as many times there is conflict between what ownership and local residents want to see happen.

The majority of primary blocks, 21 of 25, are concentrated in the arts & culture, dining establishments, community based organizations and recreation. Local ownership and control means each organization better understands neighborhood dynamics and culture better than organizations controlled by outsiders. Outside organizations and funders are attracted to areas, like Springwells, which have already organized and have shown an ability to understand and implement partner programs.

This might be why three well known organizations have targeted Springwells as an area to operate one of their community building programs. The Skillman Foundation, Detroit LISC and the now defunct Detroit Works Project have all worked in the area to improve the lives of all Springwells residents (Figure 22). The Skillman Foundation's programs target the youth of the area by creating safe places to play and learn along with funding youth employment. Detroit LISC is investing in the physical environment through the Building Sustainable Communities Program. The Detroit Works Project is a City of Detroit pilot program. Springwells is one of three demonstration (pilot) areas where the city will attempt to realign some city services for more efficient productivity (UNI).

Although, by definition, these three organizations would be considered potential building blocks (#3) ELI did not list them on the map. LISC Detroit is actually a hybrid mix of building blocks one and three as monies are awarded directly to local organizations to use for neighborhood projects while LISC retains control through a parallel system of local and regional oversight. This makes the arrangement a collaboration, managed by a mix of insiders and outsiders. In the Springwells neighborhood, the LISC Detroit Five Year Plan for Building Sustainable Communities is in year four. The LISC Detroit 2015 Annual Report stated that in 2015 10 new business licences were issued, 6,500 flowers planted, police patrols increased by 52 percent, and traffic in the business district increased by 29 percent (LISC Detroit). As for the other two organizations, from information gathered, The Detroit Works Project is completed in the Springwells area (O'leary).

### **Residential Ownership and Non-Residential Assets**

As ELI looked at the physical composition of the Springwells neighborhood the team saw a community with a wide range of resources that it can offer to its residents. It has a good mix of residential, commercial, and community spaces, the majority being in good shape. The predominant land form of Springwells is residential as 67 percent of all lots in Springwells contain dwellings (Figure 23). The 2,849 single family homes, 454 multi-unit dwellings and 63 apartment buildings throughout the neighborhood might provide a nurturing framework for a CLT that is focused on affordable housing (Figure 24). Springwells is no different from most other neighborhoods in the City of Detroit as it has a large amount of vacant lots scattered throughout. 11 percent of the land in Springwells is vacant, mostly in the form of single 40 foot wide lots (Figure 23). Vacant lots are also the largest percentage of non residential properties (67 percent) in the community (Figure 25). Most of these lots are the result of previously demolished homes. The rest of the lots have small structures on them. Most are of the same size (40 foot wide) and could host new home construction. Adding the over 530 vacant lots to the remaining residential properties means that

**SPRINGWELLS PROPERTY INVENTORY**

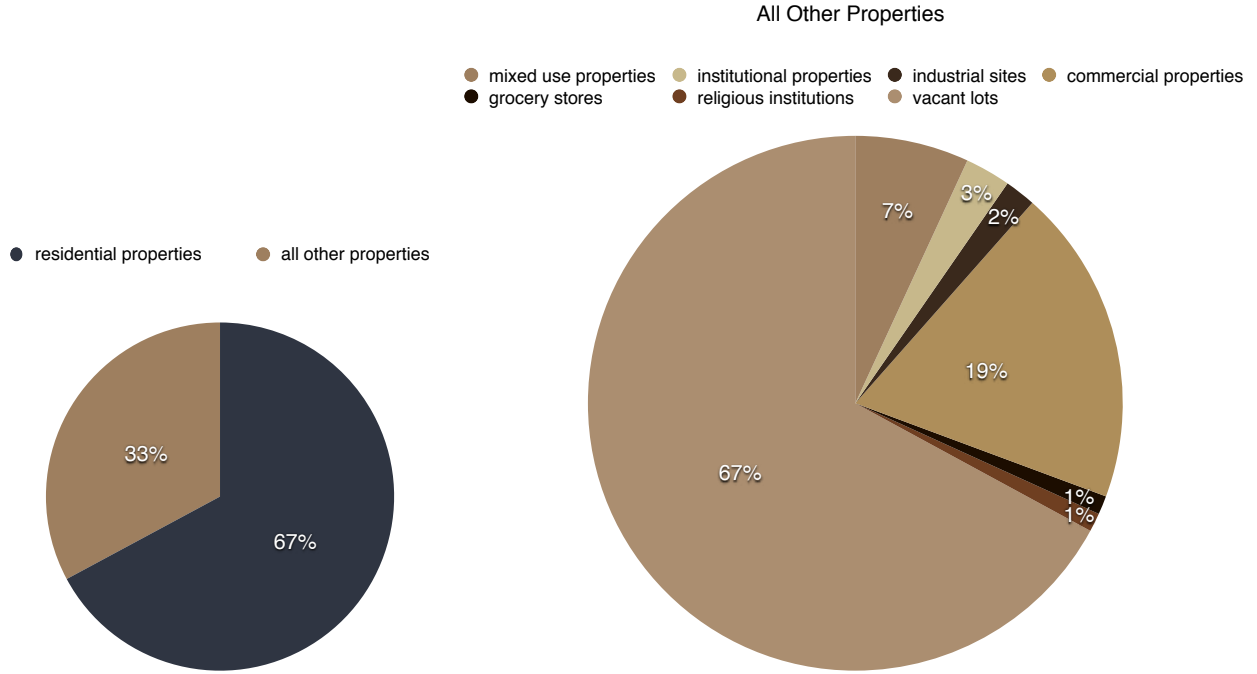


Fig. 25: Property Inventory

**SPRINGWELLS PROPERTY OWNERSHIP**

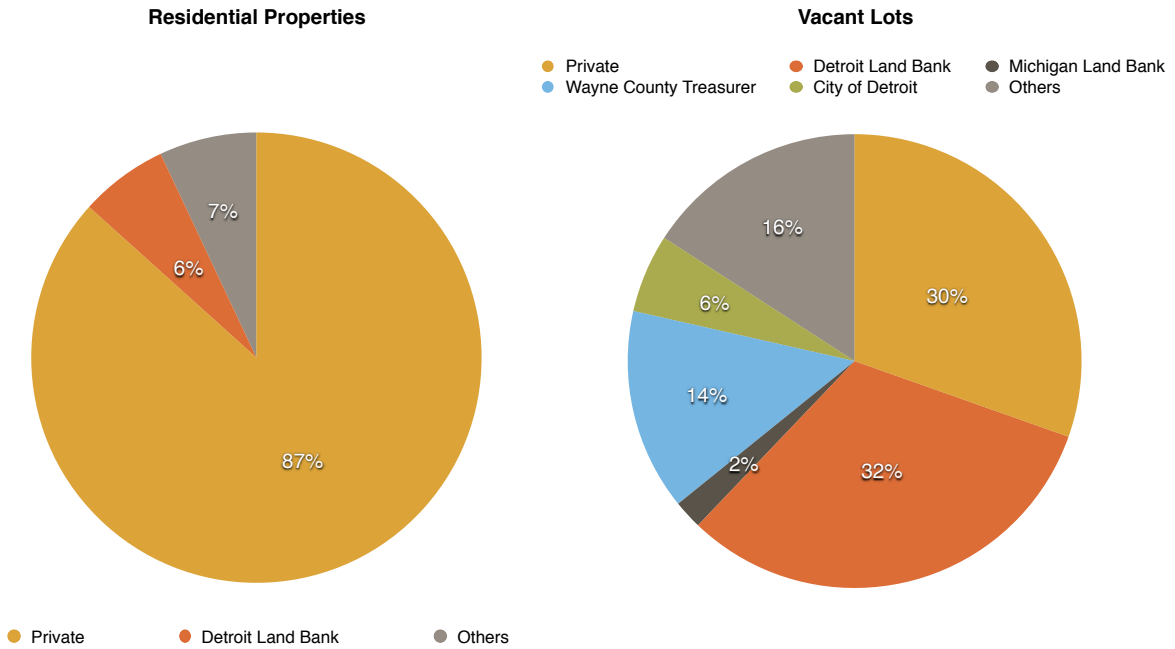


Fig. 26: Property Ownership  
Source: Motor City Mapping and field surveys by ELI, 2016

Springwells Non-Residential Assets

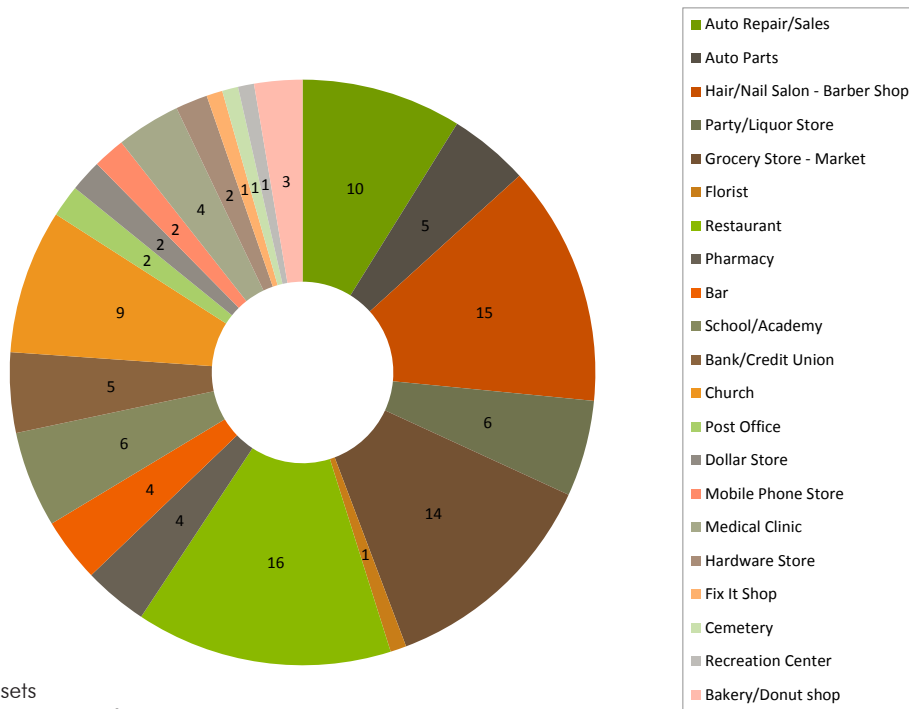


Fig. 27-: Springwell Assets  
 Source: Motor City Mapping and field surveys by ELI, 2016

78 percent of the all the land in Springwells is residential or has the potential to be.

Property ownership is another aspect of the Springwells neighborhood that needs to be looked at as the availability of properties to purchase, either with or without structures, is key to the growth of a CLT. 87 percent of the homes in the Springwells neighborhood are privately owned, whereas only 6 percent of homes are owned by the Detroit Land Bank (Figure 26). The chance of acquiring a large group of homes through this method is low. Vacant lots are a somewhat different story as over half of all vacant lots (54 percent) are held by some type of municipal entity. From highest to lowest percentage they are; Detroit Land Bank (32 percent), Wayne County Treasurer (14 percent), City of Detroit (6 percent), and Michigan Land Bank (2 percent) (Figure 26). Targeting vacant lots for acquisition for our CLT makes sense as vacant lots owned by municipal entities make up a larger number (288) than the number of homes owned by municipalities (19).

Non-residential assets play an important part in keeping a neighborhood viable and strong. They offer the goods, services and gathering spaces needed for residents to grow and thrive. They also provide a stable base for the local economy and a reason for new businesses, organizations, individuals, and families to move into the Springwells area. No matter the community we look at, if those assets move away or close the negative effects will be felt on every block. Springwells has a rich and varied group of assets capable of satisfying most any need from groceries to party stores to bakeries to bars. From schools to churches to clinics to hardware stores, Springwells has over 20 different types of non-residential assets necessary to enrich a community (Figure 27).

## NEEDS ASSESSMENT

In addition to its many Human, Organizational, Physical and Economic assets, Springwells also presents some unique challenges. This Needs Assessment contextualize Springwells' challenges within the HOPE model framework. The findings of

### PHYSICAL DEVELOPMENT CASE STUDY: Dudley Street Neighborhood Initiative Boston, Massachusetts

The Dudley Street Neighborhood Initiative (DSNI) was bred from community members' desire for community control of the land. In 1998, DSNI launched Dudley Neighbors Inc., a community land trust, to guarantee long-term community stewardship of the Dudley Triangle. The organization owns or manages 77 rental units, 50 coop units, and 96 homeownership units. It additionally maintains two commercial spaces and a community greenhouse, garden, farm, and orchard (Thaden 8).

Dudley has had a strong hand in altering the physical landscape of Roxbury and North Dorchester neighborhoods of Boston. According to Thaden, Dudley's principal success has been resident engagement that remained focused on creating and implementing a vision for approximately 34 of 62 acres of land in the Dudley Triangle. By harnessing community engagement, a Springwells CLT has the potential to redevelop vacant land to best fit the needs of the community.

NEEDS ASSESSMENT AND HOPE MODEL  
SPRINGWELLS

H	O	P	E
<ul style="list-style-type: none"> <li>• Equal access to economic opportunity (35% of all people live below the poverty line)</li> <li>• More community ownership and stewardship of community resources and land</li> <li>• Ample and affordable housing for lower income people ( 83% of households making &lt;\$20,000 are housing-cost burdened)</li> <li>• Programs providing, GED attainment, ESL courses and college prep classes to increase degree attainment</li> </ul>	<ul style="list-style-type: none"> <li>• More forms of business and community development that leverage community input and the West Vernor &amp; Springwells Business Improvement District</li> <li>• More collaboration and clearer communication across organizations</li> <li>• More transparency both between organizations and between organizations and citizens of Springwells</li> </ul>	<ul style="list-style-type: none"> <li>• Community input regarding physical development projects that have lasting impacts on the community (DIFT, Gordie Howe Bridge)</li> <li>• Preserve and repair existing occupied and vacant properties</li> <li>• Gain community control of the 11 percent of the land in Springwells that is vacant</li> <li>• Programs that assist residents with home repair/ maintenance funding and education</li> </ul>	<ul style="list-style-type: none"> <li>• More and diverse jobs (13.7% unemployment rate of population in the work force)</li> <li>• Housing costs and tax rates that are in line with the incomes of Springwells' residents</li> <li>• Housing options that have affordable mortgages and low tax rates</li> <li>• Financial literacy and job training courses</li> </ul>

the needs assessment are then discussed within the context of Harmon's community conditions to determine if a CLT may be a possible solution for Springwells.

Harmon's first condition is that there is a shortage of dwellings for lower-income individuals. As previously stated, 16 percent of all mortgages in Springwells are held by households with an income less than \$20,000. Of these, over 30 percent of all residents in Springwells are housing-cost burdened. Therefore, there is a clear need for ample and affordable housing with mortgages and tax rates that are scaled to the homeowner's income. One facet of ensuring equitable access to homeownership is to provide financial literacy and homeownership classes to all residents.

Harmon's second condition is that there is unequal access to services and economic opportunities. The data presented earlier in this paper speaks to low attainment of high school diplomas, GEDs and bachelor degrees. The poverty data further asserts that many residents of Springwells are not given equal opportunity for upward mobility and building equity. There is a 13.7 percent unemployment rate within the workforce population. Additionally, 35 percent of all households live below the poverty line and up to 50 percent of all households in certain census tracts depend on SNAP benefits just to meet basic food needs. It is clear that there is a need for job training and job opportunities that are full-time, offer full benefits and are open to a variety of skill sets. Because Springwells is also 70 percent Hispanic, it is important that training courses and materials are offered in both Spanish and English to ensure equal access to information and opportunity.

Harmon's fourth condition is that there are unintended consequences from traditional revitalization approaches. Emblematic of this issue was the rebranding of Springwells to "Springwells Village" (DeVito). Community activist Antonio Cosme speaks to the focus on Springwells as a potential hotbed for development saying, "Springwells is slated to become one of those enclaves that get investment whereas other communities around it don't. The other neighborhoods that they want people to move in [to]-they get rebranded" (DeVito). One need that arises from the concern of outside

investment and development is the need for new forms of business and economic development. Leveraging the West Vernor and Springwells Business Improvement District is one tactic to ensure that the people who live and work in the community are the people who make decisions regarding new economic and real estate initiatives.

Springwells displays many of the conditions Harmon claims are appropriate for a CLT to thrive. There is a need for wealth stabilization, but also for wealth building via homeownership. Because there is a strong commercial district, a high level of walkability and strong arts and culture, Springwells boasts many of the trademarks of areas that are desirable for traditional, investor led development (DeVito). There are rich resources and all the needs identified in this analysis show that it is a priority to prevent displacement of the people who have been historically in the neighborhood.

Springwells boasts many assets. There are various active organizations, local businesses and anchoring institutions. Despite these strengths, adequate affordable housing remains an issue. The low median household income and high level of housing-cost burdened households suggest that affordable housing is unavailable or unattainable for current Springwells residents. Furthermore, as DeVito discusses, current development of Midtown, Corktown and Downtown threaten displacement of current residents due to rising housing costs. However, the CLT model offer various strategies to inject stability, access, stewardship and equity. Furthermore, as Springwells exhibits many of Harmon's conditions, ELI believes the community could explore CLTs as a solution to affordable housing that could bring greater neighborhood stability and build both individual and community ownership and wealth.

## SWOT ANALYSIS

One powerful tool many community developers use to gather information about a neighborhood is a SWOT analysis. SWOT stands for Strengths, Weaknesses, Opportunities, and Threats. A SWOT analysis is a four category list that looks at the internal potential and limitations of a neighborhood along with the opportunities and threats coming from the external



SWOT ANALYSIS

S	W	O	T
<ul style="list-style-type: none"> <li>• <b>STRONG COMMERCIAL CORRIDOR</b> <ul style="list-style-type: none"> <li>• West Vernor &amp; Springwells Business Improvement District</li> <li>• West Vernor Streetscape Improvements</li> </ul> </li> <li>• <b>WALKABILITY</b> <ul style="list-style-type: none"> <li>• Proximity to parks (Patton Park, city parks, pocket parks)</li> </ul> </li> <li>• <b>ENGAGED POPULATION &amp; ORGANIZATIONS</b> <ul style="list-style-type: none"> <li>• (Partial List) UNI (Urban Neighborhood Initiatives), Bridging Communities, Springdale Woodmere Block Club, Grace in Action, Young Nation, Congress of Communities, TAP (The Alley Project)</li> </ul> </li> <li>• <b>POPULATION DENSITY</b> <ul style="list-style-type: none"> <li>• Higher population and housing density than most Detroit neighborhoods</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• <b>POVERTY AND JOB LOSS</b></li> <li>• <b>CRUMBLING INFRASTRUCTURE</b></li> <li>• <b>HIGH PERCENTAGE OF HOUSING COST BURDENED CITIZENS</b></li> <li>• <b>COORDINATION AND COOPERATION BETWEEN COMMUNITY ORGANIZATIONS NEED TO IMPROVE</b></li> </ul>	<ul style="list-style-type: none"> <li>• <b>20 MINUTE NEIGHBORHOOD DESIGNATION BY CITY OF DETROIT</b> <ul style="list-style-type: none"> <li>• Opportunity to develop a close and favorable working relationship</li> </ul> </li> <li>• <b>FOUNDATION INTEREST IN SPRINGWELLS</b> <ul style="list-style-type: none"> <li>• (Partial List) LISC Skillman</li> </ul> </li> <li>• <b>CITY OF DETROIT NEIGHBORHOOD DISTRICT OFFICE LOCATED IN SPRINGWELLS</b> <ul style="list-style-type: none"> <li>• Opportunity to develop a close and favorable working relationship</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• <b>HIGHER TAXES THEN SUBURBS</b></li> <li>• <b>ENVIRONMENTAL QUALITY ISSUES</b></li> <li>• <b>DETROIT INTERMODAL FREIGHT TEMRI-</b></li> <li>• <b>INTERNATIONAL BRIDGE CROSSING (GORDIE HOWE)</b></li> <li>• <b>MARATHON REFINERY EXPANSION</b></li> <li>• <b>GENTRIFICATION MOVING WEST FROM MIDTOWN</b></li> <li>• <b>MAJORITY OF VACANT LAND OWNED BY OUTSIDERS</b></li> </ul>

environment. Strengths and weaknesses, by definition, are considered internal factors which a community has control over while opportunities and threats are seen as external factors which a community has little or no control over.

Strengths are the qualities which allow a community to reach its full potential. Weaknesses are the forces that keep a community from achieving full potential. Opportunities are things presented by the outside environment that a community can benefit from. Threats are things from the outside environment which could jeopardize the community's growth or stability. All these defined factors can be tangible or intangible in nature.

Relying solely on a SWOT analysis has its advantages and disadvantages. The advantage of using a SWOT comes from its being a source of information for strategic planning and setting objectives. The information gathered, past and present, helps to establish a timeline of the community's ups and downs. This can lead to a more informed plan for the future. As far as limitations, a SWOT is a subjective exercise. When categorizing the Strengths, Weaknesses, Opportunities, and Threats of a community, each planner might have a different definition of the four terms. Another disadvantage of a SWOT analysis is that it can oversimplify events by "forcing" them into only four categories (Management Study Guide).

After spending time in the Springwells neighborhood, mapping its assets, talking to its people and working with its organizations, the Equitable Land Initiative (ELI) can attest to what the SWOT matrix tells us. The Springwells community has a lot of things going for it. Although it has many of the same challenges that other neighborhoods in the City of Detroit face, such as poverty, higher taxes, crumbling infrastructure, and vacancy, Springwells has advantages that some of the other neighborhoods do not.

Springwells is strong in community and business involvement and we see this in the many ways residents can voice their opinion, volunteer their time or donate to worthy causes. They know that their efforts will benefit the local community. The neighborhood is strong in physical assets as it is a

walkable neighborhood with high residential density, high local ownership, and less than average blight.

The opportunities that are coming Springwells' way could have lasting benefits for the community in the coming years. Designated as a 20 minute neighborhood by the City of Detroit even more developers and funders will target Springwells for projects. With the Neighborhood District Office for the City of Detroit located in Springwells a close working relationship could be developed between the city and the community and the mistrust of outside groups offering help might fade.

### **Physical Plan Recommendations**

The community organizations ELI contacted have expressed their desire to build a land trust in much different ways. UNI would like to acquire all types of properties including homes, and commercial properties; to gain control of the land and whatever is on it. They express a willingness to partner with all. Bridging Communities is interested in flats, duplexes and single family homes as rental properties and are undecided on who to partner with. Grace in Action and their partners are looking for control of land, not structures, possibly for art installations, and are leery of partnering with anyone.

The recommendations that Team ELI has for a Community Land Trust in the Springwells area leans heavily on single family housing and green spaces. Initially the Trust could grow through the acquisition of land, either through direct purchase or through land bank auction. Single family homes or vacant lots would be the easiest ways to acquire land for the trust. Existing homes could be purchased and rehabilitated. Vacant lots could be purchased for new construction or green spaces. The best scenario would be for the parcels of the CLT to be as close to one another as possible to foster an increased sense of community. This could help better "control" the surrounding land, using a block by block acquisition strategy. One lot, per block, could be designated for a pocket park and one for additional offsite parking on each side of the street. What ultimately emerges as a final plan will combine the best ideas from ELI, future community workshops, and the results of our upcoming stakeholder survey.

## Plan Funding Recommendations

Finding capital for a project of this unique scope will not be easy. A community land trust is hard to fund, its homes difficult to appraise, and most municipalities do not know how to structure the taxes on a CLT. Because of this, many funding organizations shy away and only partner with more traditional housing developments. As the physical plan is still in flux at the time of printing, what is offered here is a partial list of potential sources of capital who work with affordable housing issues. Funding opportunities fall into two groups. Organizations which have worked with community land trusts in the past and those who haven't.

Two organizations fall into the first category. The National Housing Trust has an arm called the Institute for Community Economics (ICE). ICE has a fund which offers pre-development, bridge, acquisition, and rehabilitation loans. Other acceptable uses for the loans are foreclosure avoidance, construction, and as a bridge to other subsidies (National Housing Trust). The second is the Catholic Campaign for Human Development (CCHD) which has historically been a good fit for CLTs.

Funders whose goals align with those of a community land trust but have not partnered with one fall into the second category. The Detroit Land Bank Authority (DLBA) Community Partner Program helps organizations purchase 9 or less properties at a 20 percent discount in a pre-determined target area. The target area cannot exceed 5 square miles.

## PROJECT PROPOSAL AND ACTION PLAN

The Equitable Land Initiative's action plan will result in an engagement session and booklet that can be utilized by non-profits in Springwells to actualize a Community Land Trust in the area. The process of creating the booklet encompasses research on the organizational and financial structure of a

CLT, meetings with community organizations that are currently focused on CLTs in Springwells and a community meeting where the team engaged key community stakeholders on the actual structure and form of a CLT in Springwells. From the engagement session ELI created a booklet that encompasses key stakeholder findings to be used as an educational tool for both community leaders and the populations they support. The goal in creating this booklet is to provide a resource for any organization within Springwells that is interested in leveraging the academic research and community engagement of this capstone to bring the idea of a CLT in the study area to fruition. Both the booklet and engagement session will layout the following goal setting strategy for the creation of a CLT in Springwells.

Goal Plan:

- Governance and Community Participation

- Board structure

- Education (what is CLT, why will Springwells benefit?)

- Recruitment and Coalition Building (who is this for and who should "opt in")

## Expected Human Development Outcomes

The expected human development outcomes of this process is primarily to gauge what population would most benefit from a Community Land Trust. Through demographic research, ELI will ascertain the groups who are most vulnerable to high housing costs and that are most isolated from more conventional forms of homeownership. This information will be included in the booklet and can be used by community organizations to tailor their future plans for CLTs to the population most in need.

Along with determining who will most benefit from a CLT, comes the potential for UNI and other community organizations to actually develop the CLT housing necessary to aid these vulnerable populations. The human development outcomes of this possibility are various. Providing affordable homeownership options for populations that have been historically excluded from the American Dream will allow those individuals to build equity, care for and improve upon a home

that they own, act as stewards to the wider CLT community and, when they decide to sell their CLT home, pay it forward to a new generation of CLT homeowners.

### **Expected Organizational Development Outcomes**

The expected organizational development outcomes stem primarily through determining the CLT board and governance structure the community wants during the community engagement meeting. The team hopes that the ratio of public, private, CLT members, non-CLT members and governmental seats on the board would be determined during the meeting for future use by based organizations to populate the board. Although ELI received valuable feedback from those present at the engagement session, a wider net must be thrown in order to fully gauge the most realistic board structure for those within Springwells. ELI hopes Springwells organizations and interested residents will use the booklet as a resource for drawing understanding of the CLT board structure. The information presented in the booklet could lead to the formation of board that is reflective of the opinions and voices of the community.

### **Expected Physical Development Outcomes**

After much conversation with Springwells community leaders, ELI learned that Springwells residents feel that single family housing and green space make the neighborhood unique. Thus, the physical development plan leans heavily on these physical characteristics. As with all community land trusts, to start will require land acquisition. Research has shown that single family homes and/or vacant lots are the easiest to acquire. The Springwells neighborhood has a large number of existing homes in need of rehabilitation and vacant lots which could be purchased for new construction. Because land control has been an issue of concern within Springwells, ELI recommends that any land acquisition should be acquired in groups in order to further build a sense of community, while enabling better control of surrounding land in a block by block strategy. ELI recommends partnering with the Detroit Land Bank Authority in the acquisition of said properties. With

their help Springwells can target certain areas and acquire desirable parcels as they become available.]

Throughout this capstone, ELI experienced conflicting expectations from organizational partners in regard to what a CLT could do for Springwells. The team learned that Urban Neighborhood Initiatives would like to combine homes with commercial properties and are open to partnering with other interested non-profit organizations in Springwells. Also the team found that Bridging Communities Inc., is most interested in using Springwells' varying housing typologies as rental properties, yet they remain undecided on which partnership would work best. Lastly, the group of community representatives and leaders who also expressed interest in land trusts early on are looking for control of the land as a means of controlling development, but remain leery of partnering with anyone until they feel further empowered.

In order to build a greater sense of unity within the community, ELI suggests utilizing the booklet as a means to start conversation about community land trusts cross organizationally. This could lead to more unity in purpose and ultimately help these organizations and community leaders feel empowered to spearhead a land trust and focus on those physical attributes that the community at large wishes to preserve.

### **Expected Economic Development Outcomes**

Early on, the team's organizational partnership revealed that economic sustainability for low income residents was a priority within Springwells. Through a community land trust, permanently affordable housing means families save money on housing costs and build wealth through home equity. Community land trust organizations utilize many strategies to economically empower its people. A CLT that offers financial literacy education and counseling means families become more financially literate, resourceful, and sustainable.

Additionally, CLTs have a property value stabilizing effect as discussed in previous sections. Since foreclosures have a negative impact on the property values of surrounding

homes, CLTs inherent ability to prevent foreclosures can negate these effects. Therefore a CLT can enhance the long-term economic health and stability of the community.

Home maintenance and upkeep can be one of the most costly expenses that homeowners face. Having a CLT is an opportunity to help low-income families avoid this problem by establishing a revolving home maintenance support fund that can be funded and replenished a number of ways. A portion of the monthly lease/mortgage payments the residents make going to an escrow account set up specifically for home maintenance is one option. Another funding option is through the share of equity the CLT takes when the property is sold to the next owner. Finally, a CLT can use its nonprofit status to apply for a number of low-income housing rehabilitation grants.

Through the control and stewardship of land, the community will have a much greater opportunity to benefit economically simply by having more negotiating power when it comes to future development in Springwells. Several members of Springwells organizations have repeatedly emphasized the importance that owning the land has in making sure the community has a say in what happens to their neighborhood (Appendix D). Having control over development can manifest in many ways economically, but some examples are ensuring a housing development includes low-income units to prevent displacement and gentrification, or ensuring that developers tap into the local labor force for construction and employment opportunities instead of bringing in workers from outside the neighborhood. Overall, ELI believes that by starting these conversations with residents the future land trust organization can offer the best programs to economically empower its people.

### **Social Justice Issues and Project Justification**

The justification for a community land trust lies heavily in addressing a history of social injustice within communities with high concentrations of poverty. The Federal Housing Administration's (FHA) history of discriminatory housing policies have excluded communities of color from obtaining

access to fair housing. As indicated in ELI's research, Springwells residents are disproportionately housing cost burdened, with upwards of 98 percent of both renters and homeowners spending more than 30 percent of their income on housing. By giving control of the land back to the community through a land trust, Springwells has the ability to ensure long-term housing affordability for its residents and the land trusts' stewarding activity can help protect CLT members from a variety of challenges homeowners face including foreclosure prevention and home maintenance and upkeep. Furthermore, a CLT can create a firewall for any impending gentrification and potentially regain greater community control of the land.

### **Impacts on Diversity and Multiculturalism**

A community land trust strives to not only address issues of housing, but builds community as well. As depicted in ELI's asset mapping, Springwells holds a unique cultural identity within Southwest Detroit. However, with its close proximity to downtown Detroit, creeping development threatens the traditional neighborhood fabric of Springwells. Community leaders have expressed to ELI the concern of impending development that could ultimately price out many of Springwells' existing residents, leading to displacement. CLTs have proven to enhance residential stability. By utilizing the CLT booklet, ELI hopes to empower UNI and its affiliates with the necessary educational resources to help them in their pursuit of protecting its community assets while influencing future developments, thus maintaining the current cultural and residential makeup of the neighborhood.

### **Impacts on Regional Development**

Given the team's research on CLTs nationally, it is expected that an established CLT in Springwells could have an impact on the Southwest region of Michigan. Traditionally, development is done by bringing in urban planners from outside the community with hopes to design new spaces. As the team has seen, those who own the majority of the land in a community control the direction of that community, which in turn gives them gross control of future composition and development. Unfortunately, most residents lack both the physical control

of the land as well as the social awareness that their neighborhood may be controlled by outsiders. Thankfully, a community land trust is different, and it gives the residents stake in community land ownership allotting them a larger seat at the development table. By utilizing the CLT booklet as a conversation starter, ELI hopes that leadership in Springwells will garner greater grassroots support from residents which will cause for long-term success of the CLT. This may be done specifically, by shining a light on who controls assets within Springwells. Furthermore, if successful, a land trust would be an example to local government and Metro Detroit residents of a different way to build community, stabilize neighborhoods, foster community involvement, and combat gentrification.

### **Influence on Public Policy**

Public policy could change for the better as a Community Land Trust could take the place of or compliment a Community Benefit Agreement (CBA). For example, an established land trust could stabilize or grow a neighborhood by attracting displaced residents from other gentrified neighborhoods. Or, instead of requiring 20 percent of a project to be affordable or low income housing on site for each project, set up a city sponsored CLT to satisfy the requirements for a group of dissimilar projects.

### **Implementation Strategy**

A community land trust does not happen overnight, and despite ambitious goals for this capstone early on, the team realized that the most important aspect of the project is community engagement and education. Thus, by creating the CLT booklet as a launching point to establish broad community engagement, ELI hopes organizational leaders within Springwells use this tool as an educational resource to gauge greater understanding of affordability within Springwells as well as capture what, if at all, a land trust within Springwells would look like. By using the booklet as a means of initiating the conversation, it is the team's hope that a land trust will be established later in the future.

As the project concluded, ELI found that politics amongst organizations within the community played a huge role in the team's progress. In order for the CLT to succeed, the organizations would need to leverage each other's resources in order to develop both widespread community education and support of community land trusts. However, in ELI's research it was discovered that some organizations found themselves to be the vanguard of the community over others, thus excluding them from the team's academic research and from any progress with a neighborhood CLT. ELI believes that this continued method will be more harmful than helpful to Springwells. Instead, the organizations must produce valuable synergies in a way that complements the needs of the community if they wish for a successful community land trust.

## **PROJECT ASSESSMENT METHODS**

The assessment method will be primarily based on the efficacy of the toolkit and teaching module. The exact metrics that will be used to assess how thorough and effective the training session was are unclear and need to be developed with UNI. This metric could be a survey at the end of the training module, it could be a sort of exam done by participants to test how effective the training content was relayed or it could be a longer term measurement of the actual success of a CLT implementation in Springwells.

The initial study of community land trusts was largely performed through research of various land trusts throughout the United States. This method allowed ELI to examine four specific case studies that identified diverse implementation strategies, various land trust portfolios as well as an array of positive outcomes in the CLT space. Research was primarily done using online tools, as well as through conversations with board and staff members from a local land trust, Storehouse of Hope. Using these methods, ELI amassed expansive understanding of the community land trust model which in part, has been used in developing the Springwells toolkit.

A housing survey (Appendix D) was created to gauge

neighborhood sentiment surrounding housing affordability. The questions were drafted by ELI and then revised by the capstone committee. Team members distributed the survey by going door to door in Springwells and also having the survey at the stakeholder meeting. From ELI's experience, it was clear that translating the survey and/or having a fluent Spanish speaker present would have helped during the process of acquiring survey responses. Additionally, the team found that further dissecting the concept of affordability may have helped build a stronger case either for or against community land trusts in Springwells. Nonetheless, the team was able to gather some insight from the surveys collected, as well as from the conversations with residents about their current housing situations. This insight was and continues to be instrumental in justifying a Springwells community land trust.

A SWOT analysis of the existing conditions (page 41 was undertaken to analyze the community for the suitability of a CLT in Springwells.

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On November 11, 2016 ELI held a stakeholder engagement meeting at Grace in Action to have an open discussion of issues related to community land trusts, affordable housing, and the stewardship of land in their community (Figures 28 and 29). Representatives from Springwells' neighborhood organizations UNI, Young Nation, Grace in Action, and Garage Cultural were in attendance as well as life-long Springwells residents unaffiliated with an organization (Appendix F). ELI



Figs. 28 and 29: ELI's stakeholder engagement meeting  
Source: Ceara O'Leary

provided the educational brochure (pages 48-50) that was created purposely for community organizations to use as a resource to inform residents about CLTs. ELI's intention of having the brochure at this stakeholder meeting was to get feedback regarding its practicality, effectiveness, and accuracy. Since some of the participants were already familiar with CLTs, and others had no knowledge of them, we could therefore gauge the effectiveness of the resource at informing people on what a CLT is. Likewise, some of the participants were already very knowledgeable on housing issues in the neighborhood, and could speak to the accuracy and relevance of the housing data in the brochure.

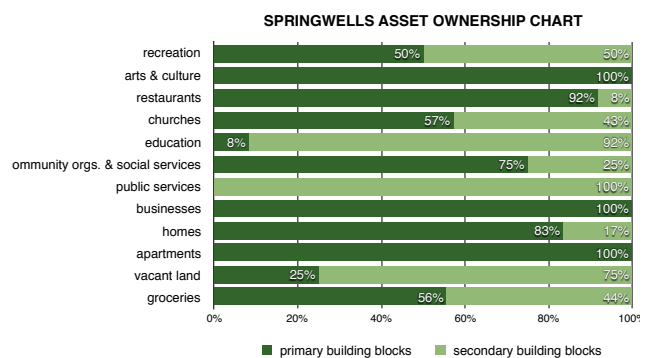
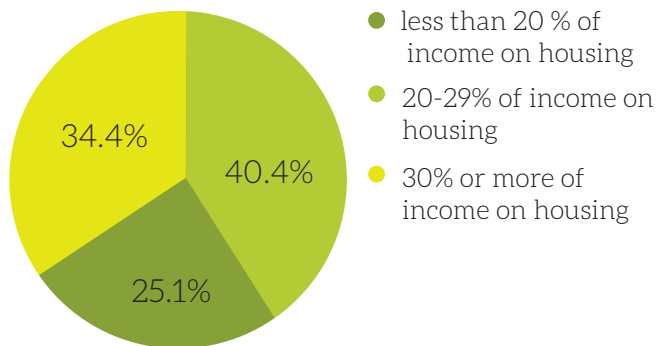
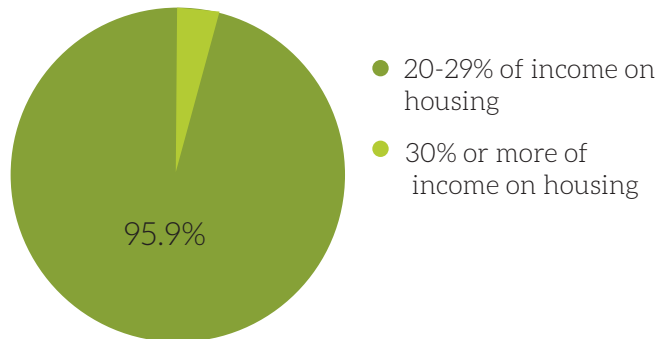
The power of CLTs as a preventative method to unwanted

# SPRINGWELLS COMMUNITY LAND TRUST INFORMATION BOOKLET

A BRIEF INTRODUCTION  
TO THE GOVERNANCE, MECHANICS AND  
BENEFITS OF A CLT IN THE  
SPRINGWELLS COMMUNITY OF  
SOUTHWEST DETROIT

## CURRENT ECONOMIC CONDITIONS IN SPRINGWELLS

24% of households that are owner-occupied with a mortgage are considered 'very low income'.  
Of those households, 95% are housing cost-burdened (spending more than 1/3 of their monthly income on housing costs)



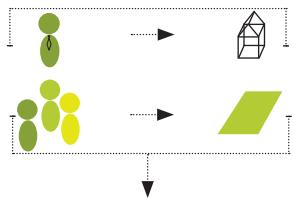
**PRIMARY:** Community resource controlled by the community

**SECONDARY:** Resource in community that is controlled by outsiders



### WHAT IS A COMMUNITY LAND TRUST?

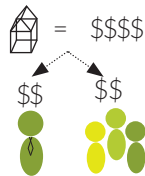
An individual buys a CLT home, but leases the land it is on from the CLT. This makes the cost of housing more affordable because land costs are removed from the equation.



The new homeowner pays an annual fee to the CLT to support its operations and the CLT retains permanent ownership of the land.



When the current homeowner decides to move, they sell their home at a price set by the CLT and earns a portion of the increased home value...



and the CLT retains ownership of the land.



A new individual buys the home at a price that has been kept affordable...



and they agree to the same requirements upon resale.

Adapted from Benjamin Yi  
Democracy Collaborative

### WHAT IS HOUSING AFFORDABILITY?

According to the Joint Center for Housing Studies of Harvard, housing becomes unaffordable when a household must spend 30% or more of its income on housing costs.



According to this measure, many low-income owners and renters in Springwells are housing cost burdened.

### WHO IS IN CHARGE OF A CLT?

CLT boards are often composed of:

- 1/3= CLT RESIDENTS
- 1/3= COMMUNITY RESIDENTS
- 1/3= EXPERTS AND STAKEHOLDERS



This mix of board members ensures that the CLT is truly an asset to the entire community, not just to members of the CLT.

By engaging CLT residents, community residents and community experts and stakeholders, the CLT fosters a sense of ownership, stewardship and empowerment for all individuals in the community.

## WHAT ARE THE BENEFITS OF A CLT IN SPRINGWELLS?



## FAQ

**- Do CLT homes negatively effect the property values of surrounding homes?**

NO! CLT homes have no negative impact on neighboring real estate prices

**-Who is responsible for paying property taxes, homeowners insurance, home maintenance, etc. on a CLT home?**

This is determined by the individual CLT board.

**- How are CLT homes taxed?**

Since property tax amounts are normally decided based on home valuation, CLTs often work with their City Assessing Department to reduce the taxable value of the CLT home.

THE EQUITABLE LAND INITIATIVE  
IS A PRODUCT OF THE  
UNIVERSITY OF DETROIT  
MERCY'S MASTER OF  
COMMUNITY DEVELOPMENT  
PROGRAM

Team members:

Molly Redigan, Amber Rucker,  
Alex Serowoky and Rob Weber



development was discussed at length by the stakeholders at the meeting. Erik Howard from Young Nation explained that “as a neighbor, I don’t have the power or forethought of an organization to react [to vacancy and development] until it’s already happening”. As a regular resident, one has little power to stop unwanted changes in the community, but with strength in numbers acting together people who might otherwise be disenfranchised have a platform to resist development that negatively effects their neighborhood. The point Erik Howard made about forethought was referring to how individuals often cannot anticipate how, when and from where unwanted development and changes are coming until it is too late. On the other hand, with a CLT having ownership and stewardship of the land, developers would have no choice but to work with and negotiate with a CLT that holds properties sought for development. Erik Howard refers to this as a kind of “firewall” that can ensure development is done with the community’s best interests in mind (“Community Stakeholder Meeting”).

The conversation shifted to some of the housing issues in the neighborhood when ELI asked the stakeholders if there was an issue in regards to homeownership in Springwells, referring to the data in the brochure. Blight was discussed as a real problem in the community that a CLT could combat. Amelia Duran from Garage Cultural explained that “the big banks hold onto their foreclosed and vacant properties for a long time. They sit there vacant and become blighted. We could take those properties off their hands” (“Community Stakeholder Meeting”).

The stakeholders also shared that land contracts are very prevalent in the neighborhood and they did not feel they are the ideal path to homeownership due to their predatory and risky nature. The stakeholders cited that there were a number of reasons that land contracts are widespread instead of traditional mortgages: values of home are often below the minimum amount a lender will finance, residents have less than stellar credit history, and citizenship status may also be a barrier since Springwells is home to a large immigrant population. ELI pointed out that a community land trust may be a way to overcome those barriers since many successful CLTs

have strong relationships with lenders which is essential due to the unconventional buying, selling, and ownership model. Purchasing a CLT home requires getting a mortgage for much less than what a home would be normally appraised at when including both land and structure in the purchase price. ELI suggested that since CLTs often establish partnerships with lenders for that reason, they could also address the minimum loan amount standard that lenders are willing to finance. Also, CLTs can provide pre-purchase counseling and financial literacy education that can help a homebuyer improve their credit history to get them mortgage-ready.

Throughout the meeting, ELI prompted the stakeholders with questions regarding the brochure, housing issues, and land stewardship. However, the stakeholders led the conversation with little facilitating from ELI. It was clear these are impassioned issues among this group, and that the idea of implementing a CLT is something they will continue to explore long after the completion of the Capstone project. ELI asked the stakeholders if they would use the brochure as a resource to inform their community about CLTs, and they pointed out that the brochure has already proved itself effective by being a great conversation starter at this very meeting. Nyasia Valdez from Grace in Action/Young Nation said “the community can use [the CLT brochure] as an opportunity to have conversations about housing” (“Community Stakeholder Meeting”). However, since there is a lot to know about CLTs and it is not a simple subject to grasp, the consensus was that the brochure is effective up to a point and that ultimately a deliverable that can provide even more information such as a PowerPoint presentation would be needed in tandem with the brochure.

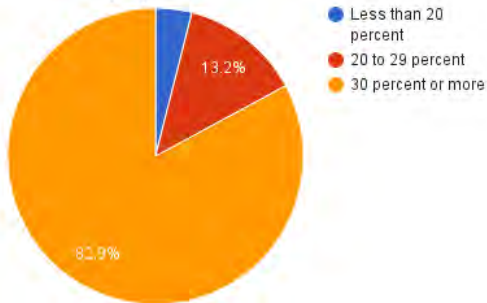


# Appendix

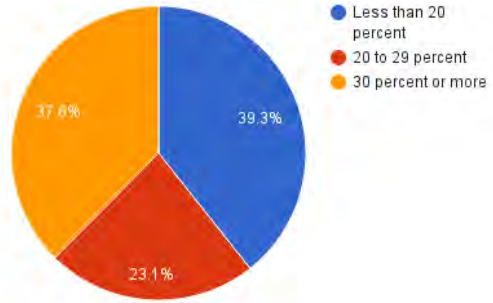


## Appendix A Housing Costs as a Percentage of Household Income

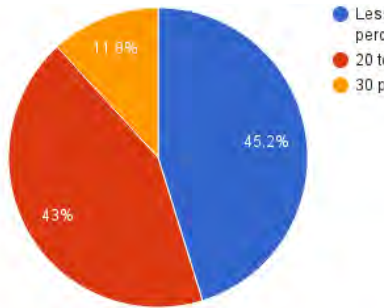
### SPRINGWELLS DEMOGRAPHICS: HOUSEHOLD COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME RENTER-OCCUPIED HOUSING



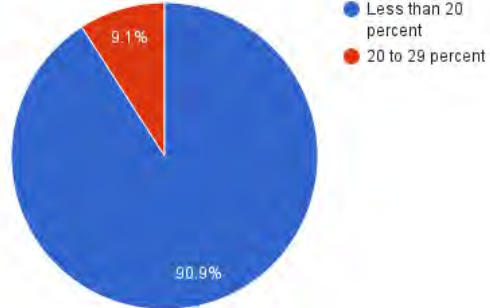
Renter-Occupied Housing with income <\$20,000



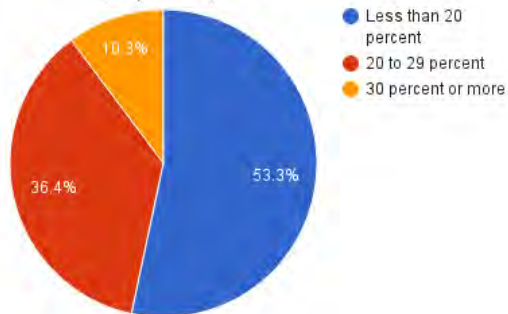
Renter-Occupied Housing with income \$20,000-\$34,999



Renter-Occupied Housing with income \$35,000-\$49,999



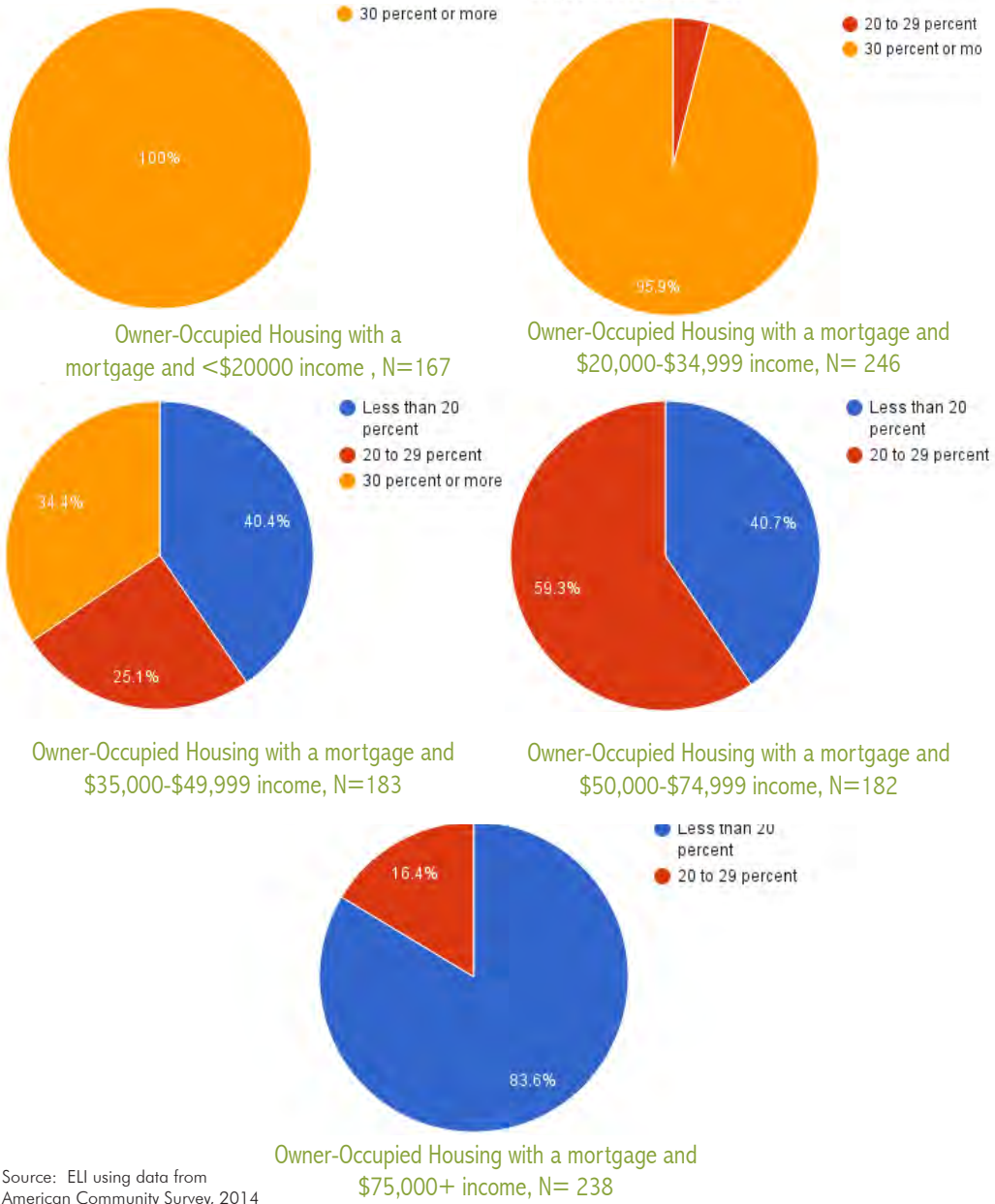
Renter-Occupied Housing with income \$50,000-\$74,999



Renter-Occupied Housing with income \$75,000

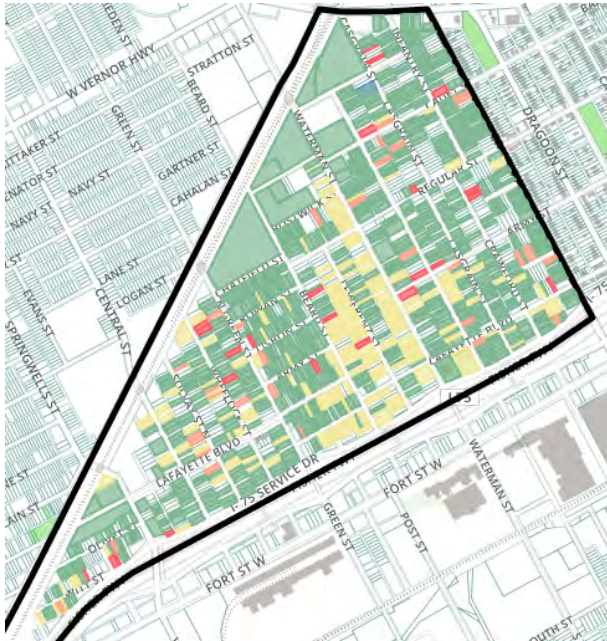
Source: ELI using data from American Community Survey, 2014

SPRINGWELLS DEMOGRAPHICS: HOUSEHOLD COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME  
OWNER-OCCUPIED HOUSING WITH A MORTGAGE



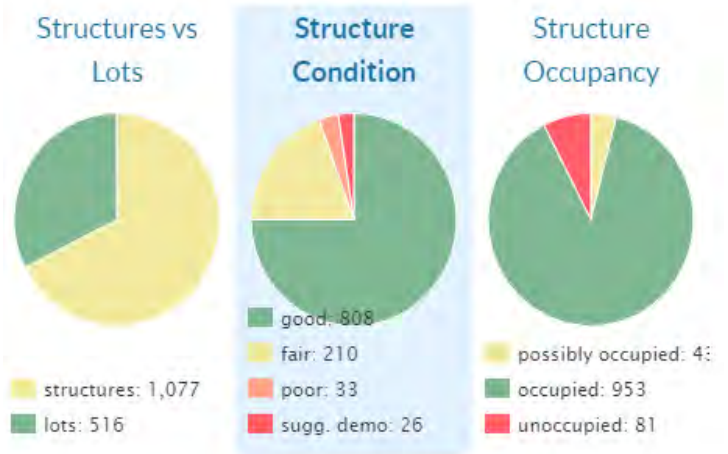
Source: ELI using data from American Community Survey, 2014

## Appendix B Existing Condition of Structures



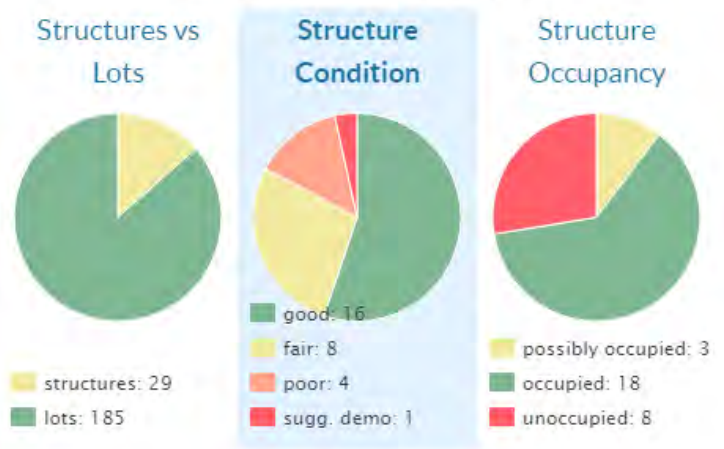
B-1: Census Tract 5238 All Ownership Types  
Source: Motor City Mapping

1,594 properties surveyed



B-2: Census Tract 5238 Publicly Owned  
Source: Motor City Mapping

214 properties surveyed

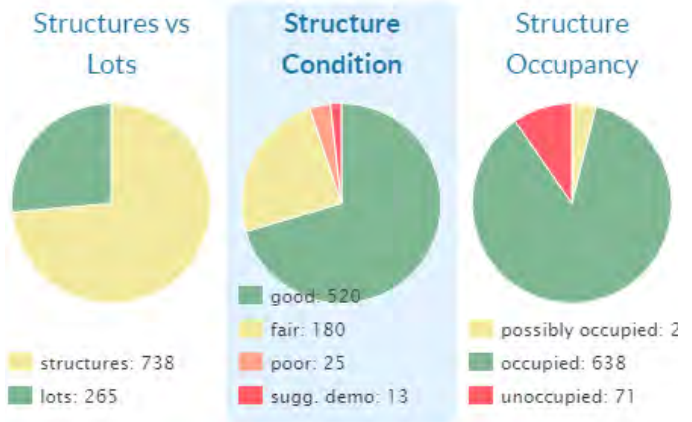






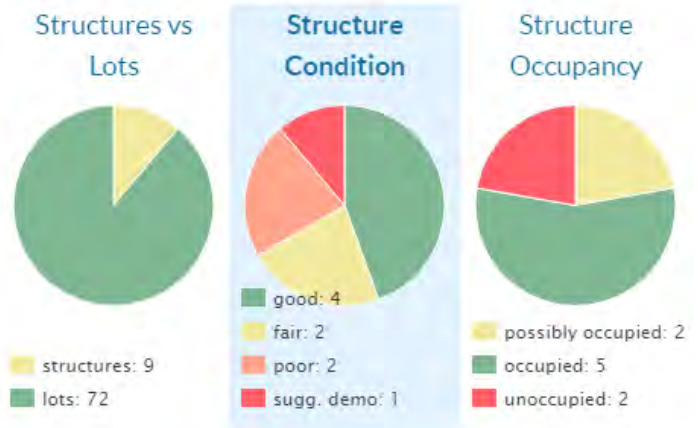
B-3: Census Tract 5240 All Ownership Types  
Source: Motor City Mapping

1,003 properties surveyed



B-4: Census Tract 5240 Publicly Owned  
Source: Motor City Mapping

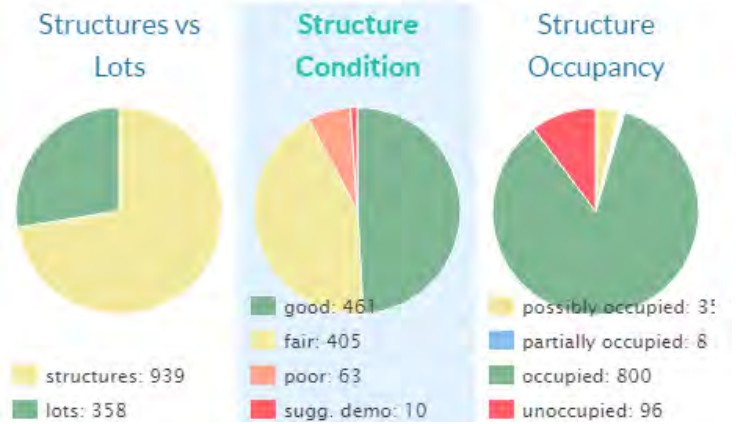
81 properties surveyed





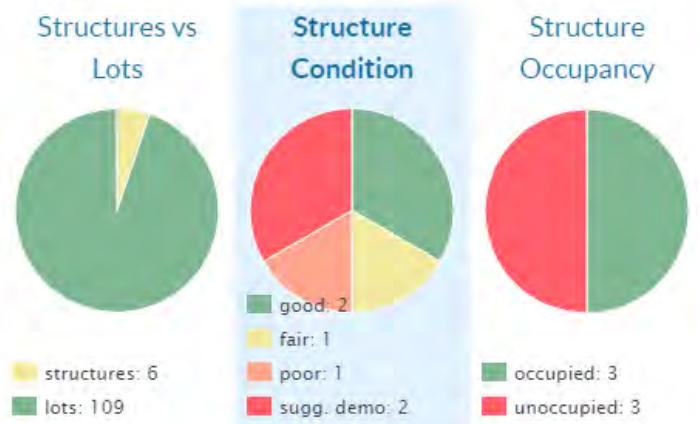
B-5: Census Tract 5241 All Ownership Types  
Source: Motor City Mapping

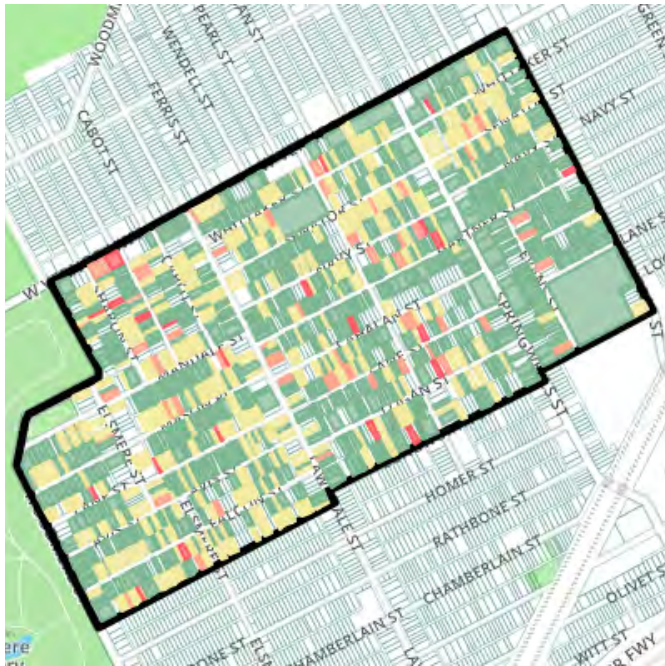
1,297 properties surveyed



B-6: Census Tract 5241 Publicly Owned  
Source: Motor City Mapping

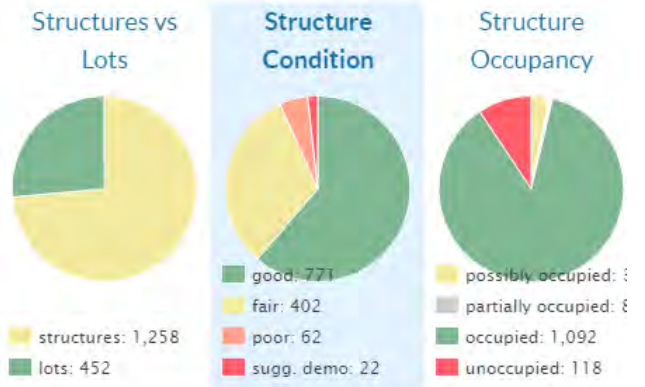
115 properties surveyed





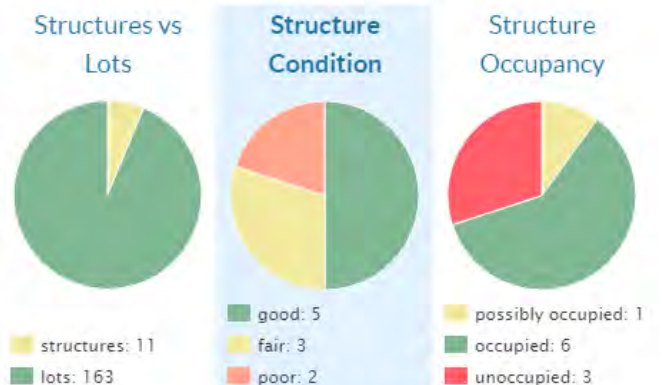
B-7: Census Tract 5242 All Ownership Types  
Source: Motor City Mapping

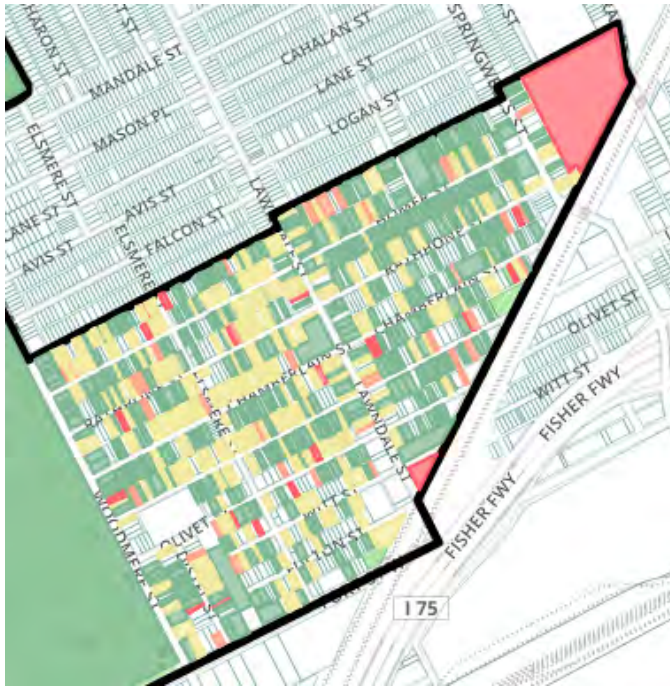
1,710 properties surveyed



B-8: Census Tract 5242 Publicly Owned  
Source: Motor City Mapping

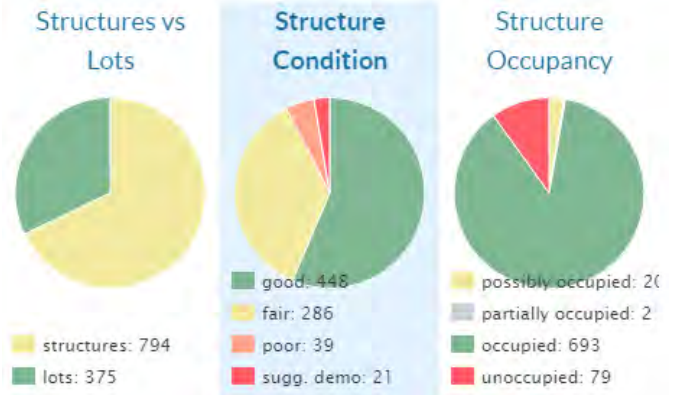
174 properties surveyed





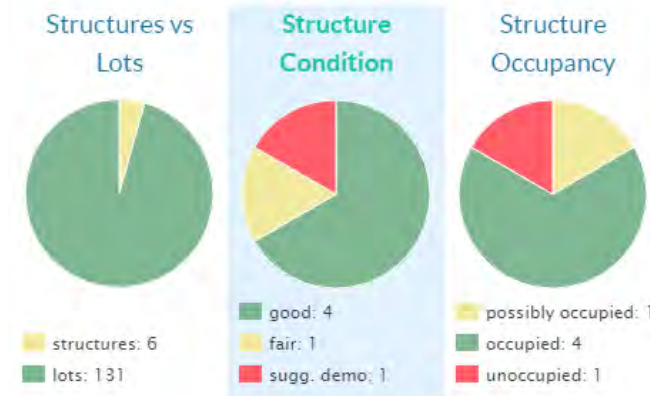
B-9: Census Tract 5243 All Ownership Types  
Source: Motor City Mapping

1,169 properties surveyed



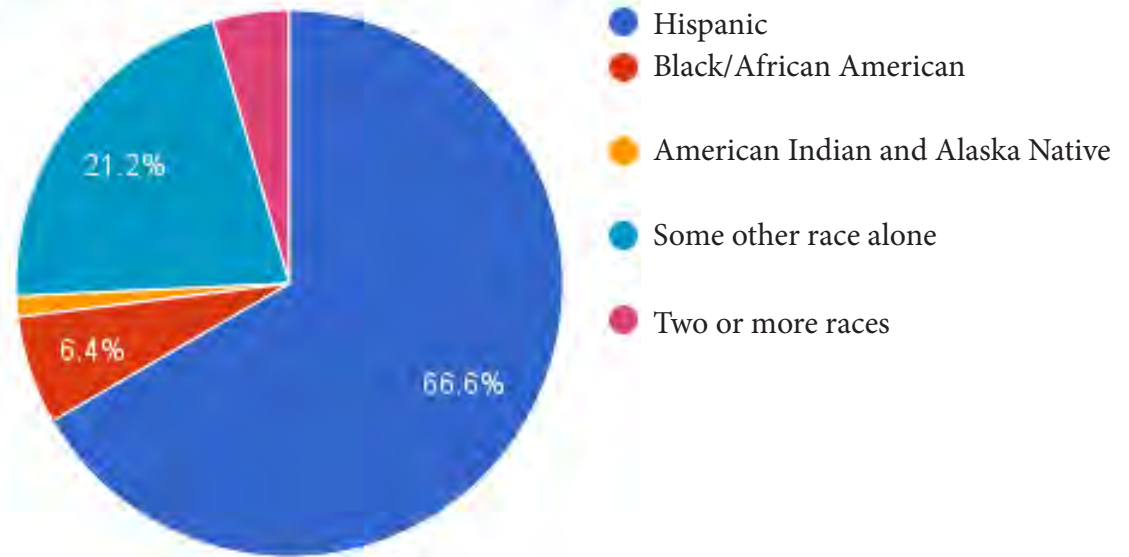
B-10: Census Tract 5243 Publically Owned  
Source: Motor City Mapping

137 properties surveyed

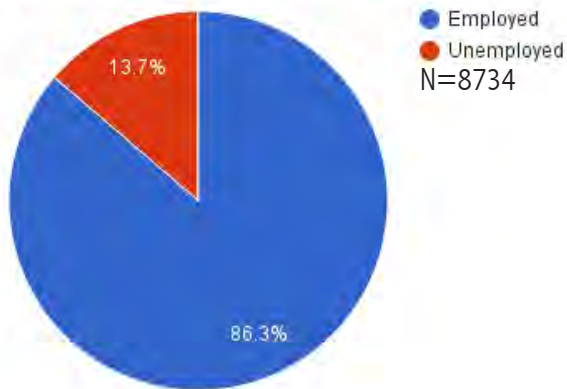


**Appendix C  
Demographic Information**

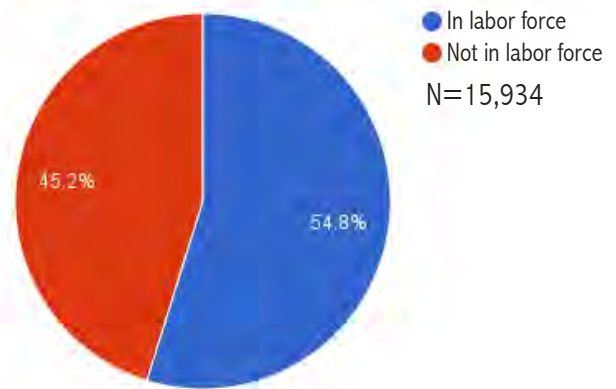
**Population by Ethnicity (N=19,703)**



**Population Over 16 in Labor Force**



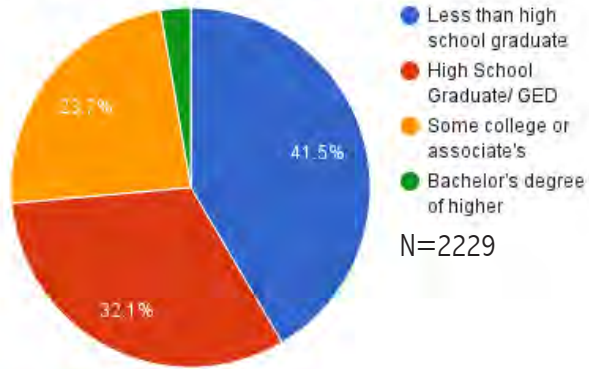
**Employment Status of Population 16 and over**



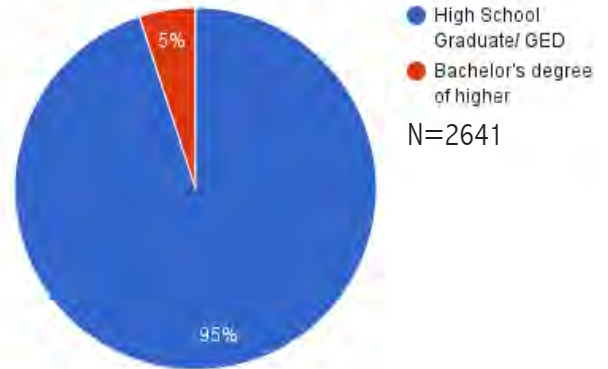
C-1-3: Population by Ethnicity and Labor Force Statistics  
Source: ELI using data from American Community Survey, 2014

## EDUCATIONAL ATTAINMENT BY AGE GROUP

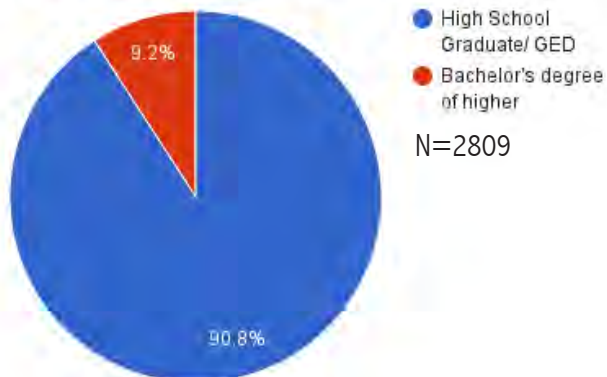
**Education Attainment for Population 18-24**



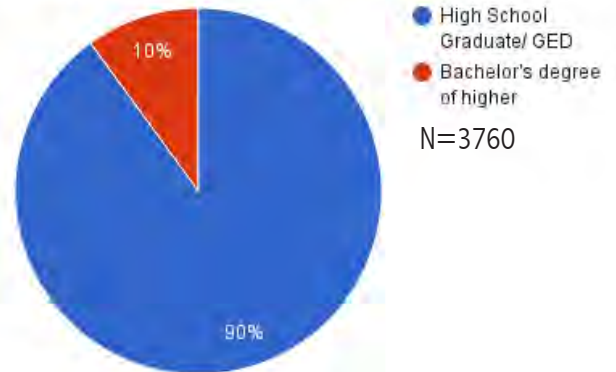
**Educational Attainment for Population 25-34**



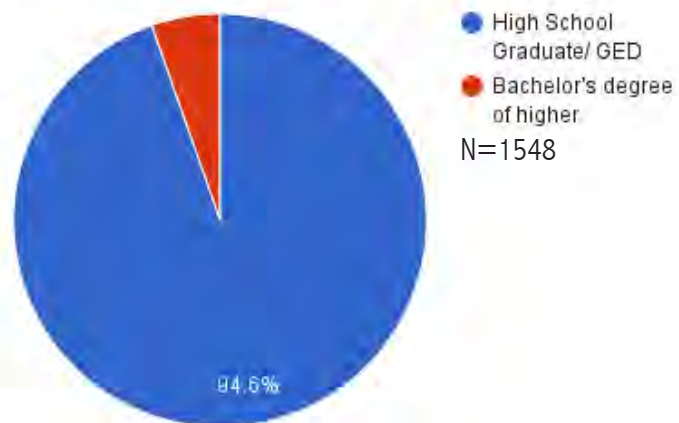
**Educational Attainment for Population 35-44**



**Educational Attainment for Population 45-64**



**Educational Attainment for Population 65+**



C-4: Educational Attainment from Age  
 Source: ELI using data from American Community Survey, 2014

## Appendix D Survey



UDM School of Architecture | Master of Community Development

### Springwells Neighborhood + Equitable Land Initiative Stakeholder Survey

1. Select the option that best describes your age group?
    - a. Under 18
    - b. 18 - 34
    - c. 35 - 54
    - d. 55 and Over
  2. How many people live in your household? \_\_\_\_\_.
    - a. Please write in the number of people in your household from each age group (including yourself).
    - b. \_\_\_\_\_ Birth - 9
    - c. \_\_\_\_\_ 10 -17
    - d. \_\_\_\_\_ 18 - 24
    - e. \_\_\_\_\_ 25 - 39
    - f. \_\_\_\_\_ 40 - 64
    - g. \_\_\_\_\_ 65 +
  3. What is your annual household income?
    - a. \_\_\_ \$0 - \$15,999
    - b. \_\_\_ \$16,000 - \$25,000
    - c. \_\_\_ \$26,000 - \$35,000
    - d. \_\_\_ \$36,000 - \$45,000
    - e. \_\_\_ \$46,000 - \$57,000
    - f. \_\_\_ \$58,000 +
  4. Which of the following describe your living status
    - a. Rent
    - b. Rent-to-own
    - c. Own with mortgage
    - d. Own
    - e. Other \_\_\_\_\_.
  5. How much is your monthly housing payment?
    - a. \$0 - \$299
    - b. \$300 - \$599
    - c. \$600 - \$899
    - d. \$900 - \$1299
    - e. \$1200 +
    - f. Other
  6. My monthly rent/mortgage is
    - a. Affordable
    - b. Sometimes hard to afford
    - c. Always difficult to afford
  7. Given a choice, do you prefer to rent or own a home? \_\_\_\_\_
  8. Are you a Resident, Business Owner, or Both (please circle)?
  9. How long have you lived and/or worked in Springwells?
    - a. Lived \_\_\_\_\_
    - b. Worked \_\_\_\_\_
  10. Are you planning to move within the next 1-3 years? Yes/No
  11. Have you ever taken a class on financial planning, budgeting, or homebuyer education? Yes/No
  12. Would you like to update your home/business? Yes/No
  13. Are any major repairs/renovations needed on your home? List any here \_\_\_\_\_
  14. Do you have savings for future home maintenance/repair costs? Yes / No
  15. What is one thing that you would like to change about your current housing situation?
-

## **Appendix E**

### **Community Interaction Timeline**

June 8, 2016 - first meeting with UNI

Raul Echevarria, Christine Bell, Amber Rucker, Alex Serowoky, Rob Weber

ELI met with UNI partners to discuss capstone project plans and discuss UNI's interest in becoming a community partner to the Capstone group. Raul and Christine said that a Target Market Analysis has recently been completed by an outside firm they contracted with. The focus was on housing and commercial which could be informative to our capstone. Raul explained that UNI is interested in CLTs mainly for two reasons. The first is how can they stop the migration of Latino's to down-river. He said "how can we stop gentrification if people won't stay?" He cites the stigma of Detroit and that upward mobility means (to some) getting out of the city. He also cites the perception of safety as another influence on people leaving. The second is how can they control the assets of the community to mitigate outside capital investment that has power to change the community into something that is not their community or is not the choice of the community. Raul named Grace In Action, Young Nation, and Bridging Communities as important organizations to the neighborhood who either are or potentially could be interested in CLTs. He suggested our group should meet with those organizations collectively or even separately and that he could help facilitate that for us

Early June- Meeting at UNI office - Raul from UNI leads, Robert Dewaelsche from LISC, Annie Byrne from Woodmere Springdale Block Club, representative from District Manager's Office, Gabrielle White from Bridging Communities among attendees.

June 11 at Phoenix Academy - In attendance: Adam Tivedau (President) - Congress of Communities, Wilson Junior High Alumni Group, Neighborhood Church (Didn't get name), Erik Howard - Young Nation & The Alley Project (TAP), Rob Dewalgic ( LISC) , Raul Echevarria - Land Use and Economic Development Director.

Main Topic: Phoenix Academy closing. Community meeting to brainstorm ideas for the school building.

September 20, 2016--Cafe Con Leche

Raul, Christine, Molly and Rob

Strategy for meeting. Decided we need to meet with YN and GIA before meeting

With community. Suggested a "World Cafe" style training/ info gathering

Thursday, September 22, 2016

Meeting with Bridging Communities for today was cancelled last minute.

Agreed to reschedule for Thursday September 29.

Thursday, September 29, 2016

Meeting with Bridging Communities @ 2 pm in their offices.

6900 McGraw, Detroit, MI.

Main topics: Most of meeting consisted of answering questions they had about the policies and procedures of operating a CLT. Their focus at this time is rental



properties and housing for undocumented peoples. Bridging agreed to take upcoming survey and meet with us at a later date for further discussions.

In attendance: Alex Serowoky, Mary Reising, Gabrielle White

Wednesday, October 5, 2016

Meeting with UNI + Grace in Action + Young Nation

ELI met with community leaders from UNI, Grace in Action, and Young Nation to further discuss their ideas of a CLT in Springwells. During this meeting the team was able to establish greater relationships with Springwells residents, while mapping out the stakeholder meeting details.

In attendance: John & Megan Cummings, Erik Howard, Raul Echevarria, Amber Rucker

Wednesday, October 19, 2016

ELI met with Nyasia Valdez (representative from Grace in Action & Young Nation) to further discuss the CLT project and gather a list of community stakeholders to invite to the planned community engagement meeting.

In attendance: Nyasia Valdez, Amber Rucker

Thursday, November 3, 2016

Invited to Springdale Woodmere Block Club meeting to do housing affordability survey.

Invite was last minute (day before) so no one could attend due to scheduling conflicts.

Friday, November 11, 2016.

Stakeholder meeting at Grace in Action. The toolkit was discussed.



June 11, 2016 -  
COMMUNITY  
MEETING AT  
PHOENIX  
ACADEMY

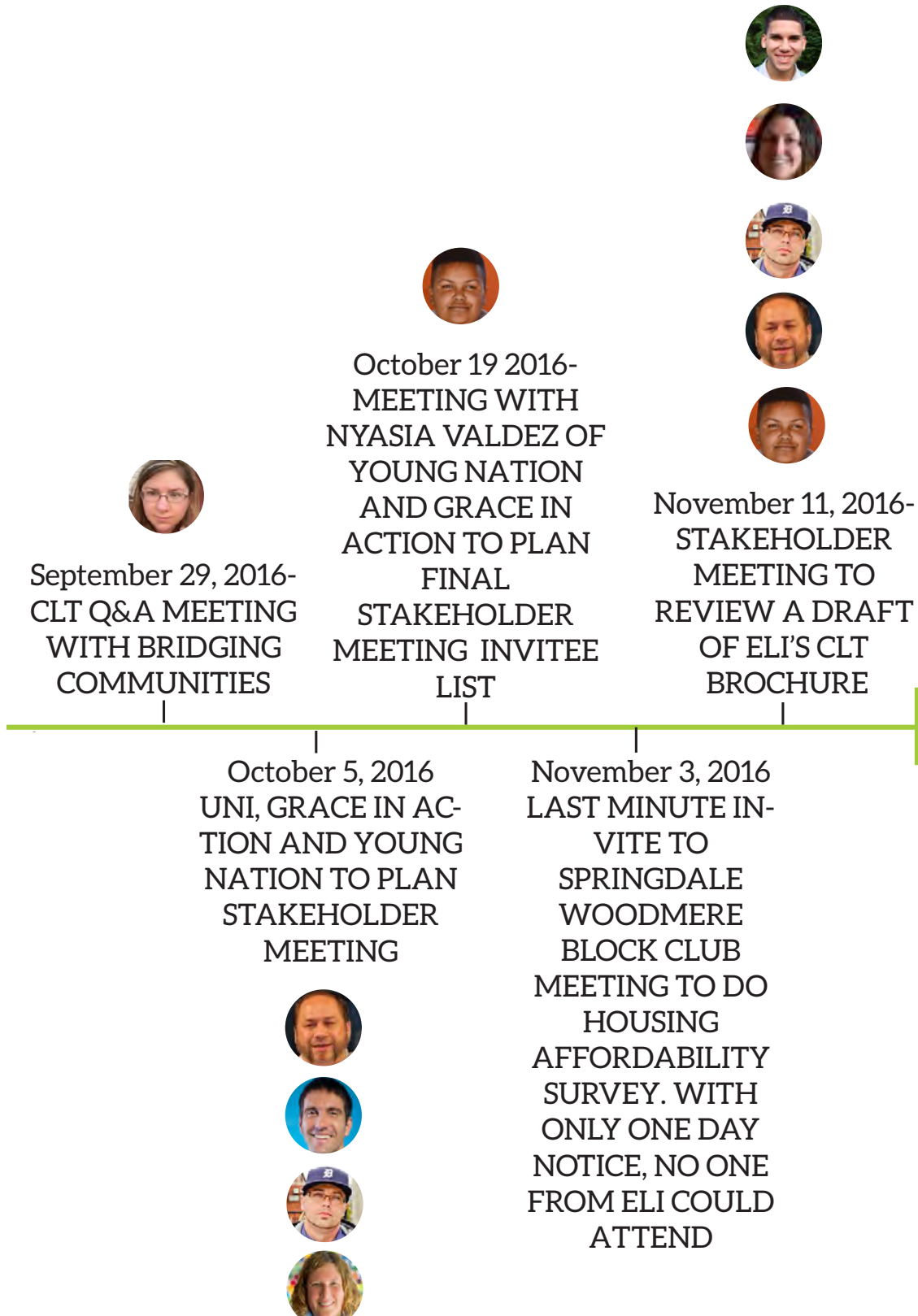
September 20, 2016-  
PLANNING  
MEETING AT CAFE  
CON LECHE

June 8, 2016 -  
FIRST MEETING  
WITH UNI

July-August, 2016 -  
EMAILS  
EXCHANGED,  
DEMOGRAPHIC  
RESEARCH,  
LAND  
SURVEY

September 22, 2016  
MEETING WITH  
BRIDGING  
COMMUNITIES  
CANCELED LAST  
MINUTE





## Appendix F Community Meeting Sign-In Sheet

MEETING SIGN-IN SHEET			
<b>Project:</b>	Community Land Trusts: Capstone Project by UDM Master of Community Development students	<b>Meeting Date:</b>	Friday, November 11, 2016 6:00 – 7:00 PM
<b>Facilitators:</b>	Molly Redigan, Rob Weber	<b>Place/Room:</b>	Grace in Action, 1725 Lawndale, Detroit, MI 48209

Name	Title	Organization	E-Mail or phone
Raul Echevarria	Dir. Econom of Land USE + ECONOMIC Dev.	VNI	Rechevarria@Midetroit.org
NYASIA VALDEZ		YOUNG NATION	NYASIA412@Gmail.com
AMELIA E. DURAN	CO-DIRECTORA	EVANGELIC CULTURAL	amelita823@yahoo.com
Mary Luciano	No title	KC	MARQUETIA@aol.com
Oscar Chapa	—	—	oscar.chapa@gmail.com
Ceara O'leary	Designa/director	DCDC/MOD	olearycm@udmercy.edu
ERIK HOWARD	E.D./DAD	YOUNG NATION/FAM	MPEHOWARD@YAHOO.COM



## Appendix G Community Partner Agreement

UDM School of Architecture | Master of Community Development  
MCD 5900/5950 Capstone I Memorandum of Understanding

### MEMORANDUM OF UNDERSTANDING (MOU)

Between

Urban Neighborhood Initiatives (UNI)

and

MCD Capstone Team ELI (Equitable Land Initiative)

This is an agreement between Party "A", hereinafter called UNI and "Party B", hereinafter called Team ELI.

#### I. PURPOSE & SCOPE

The purpose of this MOU is to clearly identify the roles and responsibilities of each party as they relate to Party B partnering with Party A for the academic purpose of completing the University of Detroit Mercy's Master of Community Development Capstone Project.

In particular, this MOU is intended to:

- Enhance the experience for both Parties A and B throughout the process
- Increase the likelihood of positive outcomes for both parties
- Establish clear boundaries of understanding regarding the academic nature of the partnership
- Clarify any misconceptions on the part of either party

#### II. BACKGROUND

Urban Neighborhood Initiatives (UNI) is a 501(c)3 nonprofit corporation that works with communities in urban neighborhoods to build safe and thriving environments where people want to live, work, and play. We believe that healthy neighborhoods are the basic building blocks of a successful city. Accordingly, UNI concentrates on one neighborhood at a time as it builds an inclusive, collaborative template for a given community's renewal. UNI is based within Springwells Village, a 1.3 square mile southwest Detroit neighborhood bounded by Fort, Dix and Waterman Streets.

The Capstone Team is comprised of four students who have completed all of the required in-class coursework for a Master of Community Development. They must now complete a comprehensive final Capstone project, presentation, and Capstone book.

#### III. RESPONSIBILITIES UNDER THIS MOU for UNI

UNI shall undertake the following activities:

- Support the Capstone Team throughout the Capstone process from May, 2016 through December, 2016
- Provide introductions to various community organizations which currently or previously have worked directly with UNI

- Develop a process of communication with the Capstone Team that allows for the Capstone Team to have the best access to UNI's practices and procedures
- Share any information that UNI considers pertinent to the Capstone Team's process
- Refer the Capstone Team to any community or local activities that may impact the outcomes of the Capstone Team's findings
- Promote the activities of the Capstone Team as they work through the development of their final project, presentation, and Capstone book
- Refer the Capstone Team to any organizations or local community figures that may have an impact on the Team's outcomes
- Evaluate the Team's performance throughout the process

**IV. RESPONSIBILITIES UNDER THIS MOU for the Capstone Team**

The Capstone Team shall undertake the following activities:

- Develop a work plan in conjunction with UNI
- Share any information gathered relevant to the project with UNI
- Support UNI in their efforts to move forward with the project selected by the Capstone Team

**V. EFFECTIVE DATE AND SIGNATURE**

This MOU shall be in effect upon the signature of Party A's and Party B's authorized officials. It shall be in force from May, 2016 to December, 2016.

Parties A and B indicate agreement with this MOU by their signatures.

*Signatures and dates:*

UNI

Capstone Team

Justin A. Bell 6/28/16  
Date

\_\_\_\_\_  
Date

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