



Community Land Trusts in Memphis: A Blueprint for Equitable and Sustainable Affordable Housing

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World Journal of Advanced Engineering Technology and Sciences, 2025, 17(02), 039-047

Publication history: Received on 18 September 2025; revised on 01 November 2025; accepted on 04 November 2025

Article DOI: <https://doi.org/10.30574/wjaets.2025.17.2.1465>

Abstract

This study critically examines the role of Community Land Trusts (CLTs) as a mechanism for sustaining long-term affordable housing in Memphis, Tennessee, with a particular focus on the Binghampton Community Land Trust (BCLT). Adopting a qualitative case study design, the research integrates a comprehensive literature review with primary data derived from semi-structured interviews with key stakeholders, including residents, housing practitioners, and institutional partners connected to BCLT. The analysis identifies systemic challenges confronting the CLT in Memphis, including inadequate and inconsistent funding streams, the absence of dedicated organizational staffing, and competitive pressures from private real estate developers. Nonetheless, the research also reveals strategic opportunities for operational sustainability through inter-institutional collaborations particularly with faith-based organizations and the Shelby County Land Bank as well as through adaptive reuse of vacant and blighted properties. The study argues that the long-term viability of BCLT depends not only on institutional support and resource mobilization but also on robust community engagement, participatory governance structures, and the diversification of housing typologies. Ultimately, the findings contribute to a broader understanding of the structural conditions necessary for embedding shared-equity housing models in urban contexts marked by gentrification, disinvestment, and persistent housing insecurity.

Keywords: Affordable Housing; Community Land Trust; Binghampton Community Land Trust; Gentrification; Urban Development

1. Introduction

Access to affordable housing remains one of the most pressing social and economic challenges in the United States. Research indicates that housing is not only essential for shelter but also a primary vehicle for wealth accumulation and intergenerational economic mobility [1]. In 2006, real estate accounted for more than half of the nation's total assets, underscoring its centrality in household economic well-being [2]. Yet, in 2017, approximately 44.7 million households lived in inadequate housing conditions, paid more than 30% of their income on housing, or were homeless signaling a persistent housing affordability crisis [3].

The failure of traditional housing markets and public policy to equitably meet this demand has prompted the emergence of innovative models such as Community Land Trusts (CLTs). Originating during the civil rights movement with the founding of New Communities, Inc. in Georgia, CLTs offer a structural alternative to speculative housing systems by separating ownership of land and housing [4; 5]. This distinction enables CLTs to preserve housing affordability across generations by insulating land value appreciation from housing costs. While residents own the homes, the nonprofit CLT retains ownership of the land and regulates resale through ground leases and equity-sharing formulas [6; 7].

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A growing body of literature has explored the social impact, economic rationale, and governance mechanisms of CLTs [8; 9]. However, less attention has been given to the long-term sustainability of CLTs how: they can continue to grow, remain financially viable, and deliver on their promise of permanent affordability in gentrifying and high-need communities. Many CLTs begin with strong community support and successful property acquisition but eventually stall due to funding gaps, inadequate technical support, or limited institutional partnerships [10]. This study seeks to fill that gap by investigating the sustainability strategies of CLTs, with a focus on the case of Memphis, Tennessee.

1.1. Housing Crisis and Blight in Memphis

Memphis presents a unique and urgent context for CLT intervention. According to the Smart City Memphis Report [11], the city faces a deficit of more than 30,000 affordable housing units, particularly for those living in extreme poverty. Memphis also ranks among U.S. cities with some of the highest eviction and housing cost burden rates, trends exacerbated by stagnant wages and increasing rents. From 2012 to 2022, the share of renter-occupied units in Memphis grew from 47.9% to 53.4%, and housing values increased disproportionately compared to income levels [12]. Adding to the complexity, the city is also contending with widespread blight and property abandonment with over 10,000 vacant residential units and tens of thousands of vacant lots, many in severe condition [13]. These areas pose both a threat and an opportunity. They depress property values, attract crime, and erode neighborhood cohesion, but also present low-cost opportunities for community redevelopment and housing innovation through models like CLTs [14; 15].

The Binghampton Community Land Trust offers a microcosm of this potential. Established in 2018 by local residents in response to growing gentrification, the Binghampton CLT aims to preserve neighborhood affordability and ensure resident stability. Early successes include transitioning long-term renters into homeowners and initiating new home construction. However, the CLT also faces critical challenges such as scaling its operations, securing land access, and achieving financial sustainability. These issues are particularly urgent as Binghampton experiences demographic shifts; a rising white population, decreasing Black population, and growing household incomes, all indicative of displacement pressures [16]. This research contributes to the broader housing policy discourse by examining how cities like Memphis can utilize CLTs not merely as stopgap solutions, but as long-term frameworks for equitable and sustainable urban development. Through case analysis, stakeholder interviews, and policy review, the study aims to generate actionable insights into sustaining and scaling the CLT model to meet Memphis's urgent housing needs.

1.2. The Community Land Trust Model

The Community Land Trust (CLT) model is a distinctive form of shared equity housing that separates the ownership of land from the ownership of the buildings on it. In a CLT arrangement, a nonprofit organization acquires and retains permanent ownership of land, while granting individuals or entities long-term, renewable leases commonly through a 99-year ground lease, for the buildings situated on that land [17]. This structure ensures that land remains a community-controlled asset while providing secure, affordable homeownership or rental opportunities for residents.

The CLT model traces its roots to the civil rights and land reform movements of the 1960s, influenced by both cooperative agricultural communities in the American South and the “Bhoodan” land gift movement in India [17; 18]. The first formal CLT in the United States, New Communities Inc., was established in 1969 in Georgia as a response to systemic land dispossession and racial inequities in property ownership [19]. Over the decades, the CLT model evolved from rural farmland preservation to a widely adopted tool for urban affordable housing, with applications in over 300 communities nationwide [20].

1.2.1. Core Principles

Three defining principles distinguish the CLT model from conventional housing markets:

1.2.2. Community Ownership of Land

The CLT holds title to the land in perpetuity, shielding it from speculative market pressures. This “community stewardship” model removes land from the speculative market, ensuring affordability across generations [21].

1.2.3. Permanent Affordability

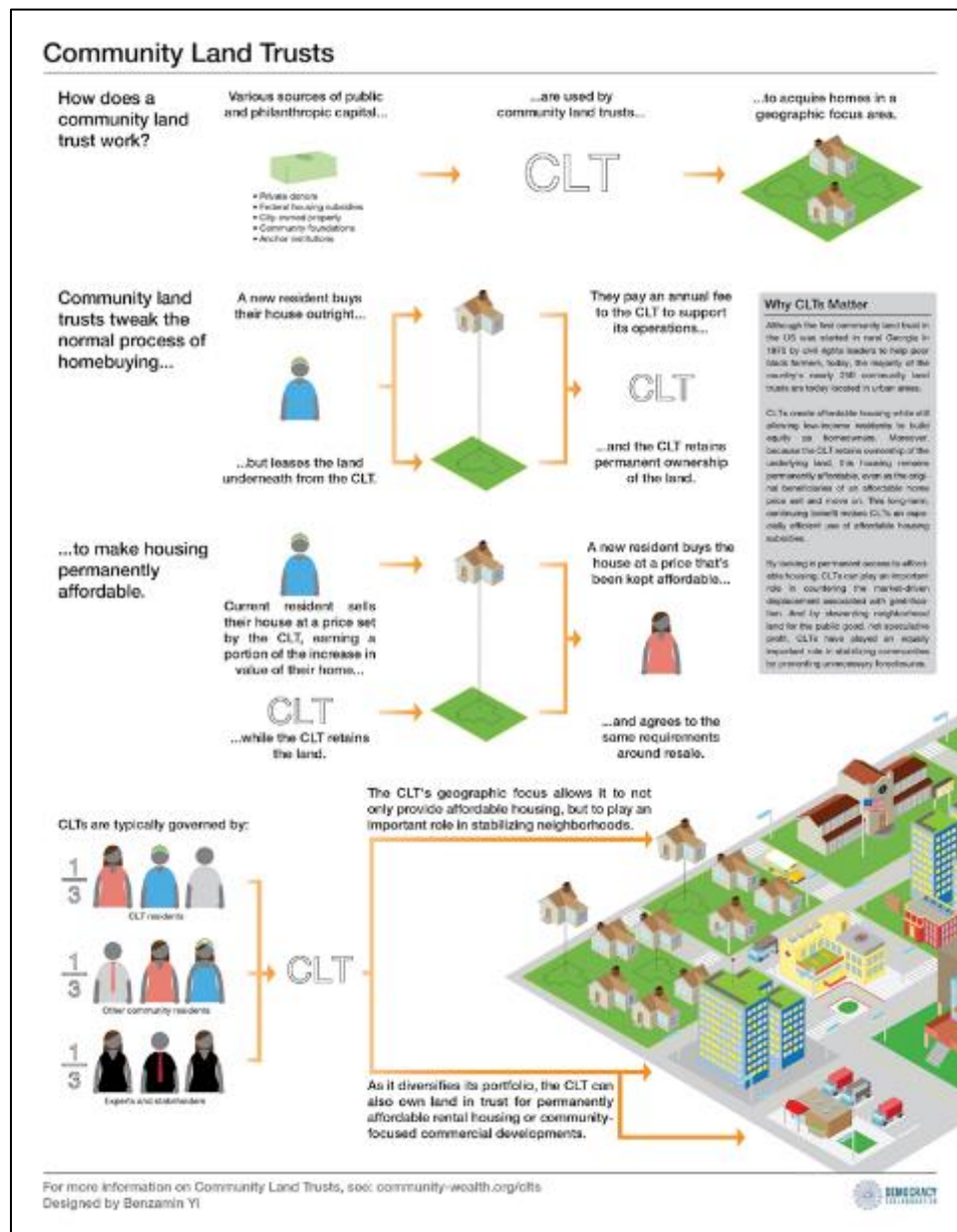
The resale formula embedded in CLT agreements limits the appreciation of housing to ensure affordability for subsequent buyers. This mechanism prevents displacement and supports stable, mixed-income neighborhoods [22].

1.2.4. Community Governance

Most CLTs employ a tripartite governance structure, resident, community members, and public representatives, ensuring decisions are rooted in local priorities and that the benefits of the trust are broadly shared [23].

1.2.5. Advantages of the CLT Model

The CLT model offers several benefits over traditional affordable housing programs. First, it addresses the “subsidy recapture” problem by retaining affordability without the need for continual public reinvestment [24]. Second, it supports wealth-building for low- and moderate-income households, albeit at a moderated rate, while providing stability in volatile housing markets [25]. Third, CLTs foster civic engagement through democratic governance, empowering residents to shape the future of their neighborhoods [21]. In Memphis, where housing affordability is threatened by rising rents, gentrification, and speculative investment, the CLT model represents a proactive strategy for securing long-term housing stability. By embedding community stewardship into the land tenure system, Memphis CLTs can counteract displacement pressures, preserve cultural identity in historic neighborhoods, and create a pathway to homeownership for residents historically excluded from the housing market.



Source: Community wealth.org/clts; Infographic by Benjamin Yi

Figure 1 Community Land trust

2. Literature Review and Case Studies

The Albany Community Land Trust (ACLT), established in 1987 by the United Tenants of Albany (UTA), focuses on increasing permanent affordable housing and improving neighborhoods like Arbor Hill and West Hill. Collaborating with the Albany County Land Bank (ACLB) since 2017, ACLT has expanded affordable housing through property dispositions. The ACLT housing portfolio consists of 36 homeowner units and 38 rental properties containing 56 units in total. However, financial constraints, especially in stronger housing markets, limit the scalability of these efforts. Despite challenges, ACLT remains committed to its mission, emphasizing collaboration with entities with more resources and adopting strategies like contiguous site assembly. Funding from the City of Albany and State of New York has supported these initiatives, aiming to combat vacancy and promote equitable neighborhood development [26].

In Columbus, collaboration between the Franklin County Land Bank and the City of Columbus Land Bank resulted in the creation of the Central Ohio Community Land Trust (COCLT). Columbus has committed millions in funding to build affordable single-family homes, with projects focused on rising property-value neighborhoods [26]. For those applicants who cannot afford the higher price, the CLT-Land Bank collaborative intends to use city funding to subsidize eligible homebuyers [27].

In Houston, the Houston Community Land Trust (HCLT) was established in 2018 and works closely with the Houston Land Bank. HCLT's primary goal is to create permanent affordable housing through the New Home Development Program, which targets low-income households. HCLT continues to expand its portfolio with a focus on long-term affordability, including resale value caps and efforts to keep property taxes low. As of Spring 2021, HCLT had over 50 homeowner leaseholders [26].

2.1. Urban Blight in Memphis: Opportunity for CLT Development

According to Banai & Ploderer [15], blight refers to deteriorating properties that are abandoned, damaged, or neglected. This includes empty buildings, vandalized homes, and structures in severe disrepair, which can negatively impact neighborhoods and local property values. Federal and state definitions for blight remediation funding and programs lack consistency, according to literature, a blighted structure, for instance, is described by the U.S. Department of Housing and Urban Development (HUD) as one that "exhibits objectively determinable signs of deterioration sufficient to constitute a threat to human health, safety, and public welfare" [28], nevertheless, this definition does not deal with the problem of vacant blighted parcels [29]. From 1970 to 2010, the city of Memphis expanded geographically through annexation without population growth, leading to decreased density. This resulted in housing abandonment, especially in central and inner-suburban areas. As residents relocated to newer developments, older neighborhoods saw declining demand and property values. Many owners in these areas rationally stopped maintaining properties and paying taxes due to lack of financial incentives. By 2015, Memphis, like other cities, faced a large backlog of blighted properties, prompting the creation of land bank authorities.

Barlow et al [30] point out that Memphis' innovative approach to combating urban blight began in 2008 with the first civil lawsuit under the Tennessee Neighborhood Preservation Act (NPA), targeting negligent property owners for maintaining dilapidated properties that negatively impacted neighborhoods. This lawsuit set a precedent, leading to a more aggressive legal strategy. By 2010, the city of Memphis filed 138 civil lawsuits in a single day against negligent owners, signaling a dramatic escalation in its blight remediation efforts. The NPA served as the statutory foundation, empowering individual citizens and nonprofits to sue negligent property owners. This legal framework was a critical component of the city's shift towards a litigation-based approach. According to Barlow et. al [30], as of 2015, approximately 13,000 structures or vacant lots in Memphis were considered blighted. In response to these challenges, Memphis and Shelby County enacted the Memphis Blight Elimination Charter in 2015, aimed at creating a coordinated framework for addressing blight. The charter led to the formation of the Memphis Blight Elimination Steering Team (BEST), which brought together stakeholders from various sectors.

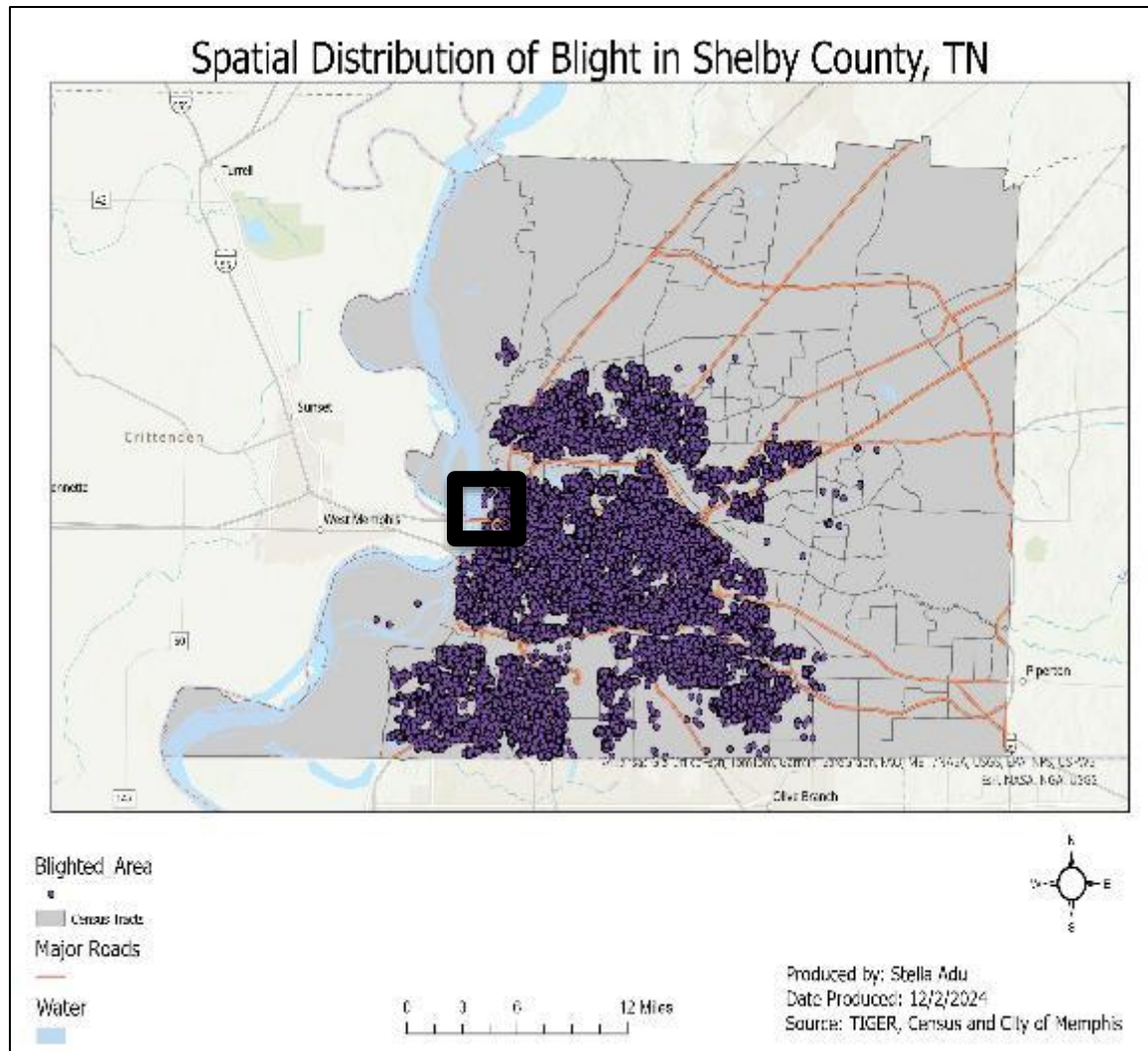


Figure 2 Spatial distribution of Blight in Shelby County, 2024

The blue-highlighted areas represent vacant and distressed properties held in the Shelby County Land Bank within the Binghampton neighborhood. This visualization identifies redevelopment potentials within the Binghampton community. This representation provides an approximate overview of land bank holdings within the community and represents a strategic tool for neighborhood revitalization efforts.

2.2. Stakeholder Analysis

The successful establishment and sustainability of Community Land Trusts (CLTs) in Memphis requires the alignment of diverse stakeholders whose interests, capacities, and influence shape the local housing ecosystem. These stakeholders include government agencies, nonprofit organizations, private developers, and community residents. Understanding their potential roles and interactions is critical to designing an implementation strategy that maximizes collaboration while mitigating opposition.

2.2.1. 1. Government Agencies

Local government agencies, particularly the City of Memphis Division of Housing and Community Development (HCD), the Memphis Housing Authority (MHA), and Shelby County's Division of Planning and Development (DPD), play pivotal roles in shaping housing policy, land use regulations, and public investment priorities. These entities possess the capacity to facilitate CLT development through land donations, inclusionary zoning, and dedicated funding streams [23]. Their interests often center on stabilizing neighborhoods, reducing blight, and increasing affordable housing stock goals that align closely with CLT objectives. However, shifting political leadership and competing budget priorities may hinder long-term commitments [24]. State-level agencies, such as the Tennessee Housing Development Agency (THDA), also influence CLT feasibility through tax credit allocation and housing finance programs.

2.2.2. 2. Nonprofit Organizations

Memphis has a robust nonprofit housing sector, including organizations like United Housing, Inc., the Community Development Council of Greater Memphis now (BLDG Memphis), and Habitat for Humanity of Greater Memphis. These entities have deep community ties, technical expertise in affordable housing development, and experience in resident engagement. They are natural allies in CLT implementation, potentially serving as founding partners or operational managers. Nonprofits may also act as intermediaries between residents and government agencies, translating community needs into actionable policy proposals [21]. Nevertheless, resource constraints and donor-driven agendas could limit their capacity to take on the long-term stewardship responsibilities inherent in the CLT model.

2.2.3. 3. Private Developers and Real Estate Investors

Private developers and real estate investors wield significant influence over Memphis's housing market through control of land acquisition, construction, and property pricing. While some developers may perceive CLTs as limiting profit margins due to resale restrictions, others, particularly those engaged in mixed-income or socially responsible development, may see CLTs as an opportunity to meet corporate social responsibility goals and secure favorable public-private partnership terms [25]. Strategic engagement with mission-aligned developers can facilitate land acquisition, joint projects, and infrastructure investment.

2.2.4. 4. Community Residents

Residents, particularly those in neighborhoods vulnerable to displacement, are both the primary beneficiaries and essential stewards of CLTs. Their participation in governance ensures that CLTs reflect community priorities, preserve cultural heritage, and build trust [18]. However, historical mistrust of institutional actors rooted in past urban renewal and displacement in Memphis may require extensive outreach, education, and capacity-building to secure buy-in [19]. Grassroots leadership development and transparent decision-making processes are vital to overcoming skepticism and fostering long-term commitment.

2.2.5. 5. Philanthropic and Financial Institutions

While not directly involved in housing delivery, philanthropic organizations (e.g., Hyde Family Foundation) and local credit unions can provide seed funding, low-interest loans, and capacity-building grants for CLT start-up operations. Their involvement can bridge financing gaps, especially in the early stages when CLTs have not yet established a steady revenue stream [24].

In Memphis, government agencies and private developers hold high structural influence due to control over land use policy and capital flows, respectively. Nonprofits and residents wield moral and social influence, particularly in shaping public perception and ensuring legitimacy. The optimal implementation strategy requires building a coalition that leverages the institutional authority of government, the resources of philanthropy, the market expertise of developers, and the lived experience of residents.

2.3. Opportunities and Barriers to CLT Implementation in Memphis

The potential for Community Land Trusts (CLTs) to address Memphis's affordable housing challenges is shaped by a combination of enabling policy frameworks, resource availability, and the ability to navigate legal, financial, and operational complexities. On one hand, Memphis presents a promising environment for CLT adoption, with clear policy alignment, available land resources, and a robust nonprofit infrastructure. On the other hand, significant systemic barriers, including regulatory ambiguity, funding constraints, and market resistance must be addressed to ensure successful implementation. One of the most significant opportunities for CLT development in Memphis is the alignment of the model with existing municipal policy priorities. The Memphis Blight Elimination Charter and related housing initiatives explicitly seek to reduce blight, stabilize neighborhoods, and expand long-term affordable housing options. CLTs directly support these goals by removing land from speculative markets, preventing displacement, and preserving affordability in perpetuity [23]. The City of Memphis Division of Housing and Community Development (HCD) has also demonstrated openness to innovative tenure arrangements, creating a favorable environment for pilot CLT projects.

Another opportunity lies in the city's large inventory of underutilized and tax-delinquent properties, especially in historically disinvested neighborhoods. Through the Shelby County Land Bank, many of these properties can be acquired at low or no cost, significantly reducing the initial expense of land acquisition major barrier in other markets [24]. This availability of low-cost land positions Memphis well for launching CLTs in targeted areas that most urgently need affordable housing preservation.

The strength of Memphis's nonprofit and philanthropic infrastructure further enhances the prospects for CLT adoption. The city is home to a network of community development corporations (CDCs), housing-focused nonprofits, and philanthropic organizations such as the Hyde Family Foundation and the Community Foundation of Greater Memphis. These entities have the potential to provide seed funding, capacity-building support, and technical assistance for CLT operations [21]. Additionally, there is a growing public conversation around housing equity, driven by reports, forums, and advocacy campaigns that highlight gentrification pressures, displacement risks, and racial disparities in homeownership. This heightened awareness provides a fertile ground for introducing CLTs as a proven tool for equitable and community-led neighborhood revitalization [25].

Despite these opportunities, CLT implementation in Memphis faces considerable barriers. Legally, Tennessee property and nonprofit laws do not explicitly address CLTs, creating ambiguity in areas such as governance structures, resale restrictions, and enforcement mechanisms. This lack of statutory recognition can hinder municipal approvals, complicate property tax exemption processes, and create inconsistencies in how CLT-owned properties are appraised [14]. Financially, while philanthropic contributions may support early-stage efforts, securing sustained funding for land acquisition, development, and stewardship remains a major challenge. Traditional lenders are often unfamiliar with the CLT model, making them hesitant to provide financing [24].

Capacity constraints within implementing organizations pose another hurdle. Although Memphis has capable nonprofit housing providers, few have experience with the dual-ownership structure and perpetual stewardship responsibilities unique to CLTs. These responsibilities require specialized governance systems, ongoing monitoring of resale formulas, and a dedicated operational framework that may exceed the current capacity of most local organizations. Furthermore, resistance from market-driven stakeholders, including developers and real estate investors, could limit momentum for CLT adoption. Many private actors view permanent affordability covenants and resale restrictions as limiting potential profit, reducing their willingness to collaborate without clear incentives [30].

Finally, there is a significant trust gap that CLT proponents must address. Decades of displacement, inequitable urban renewal projects, and discriminatory housing policies in Memphis have created deep skepticism toward new housing initiatives among low-income and Black residents. Without sustained community engagement, resident leadership, and transparent governance structures, CLTs may struggle to gain legitimacy in the very neighborhoods they aim to serve [18].

In balancing these opportunities and barriers, CLT advocates in Memphis must take a strategic approach. Partnerships with the Shelby County Land Bank should be prioritized to secure low-cost land. The HCD could be engaged to create a local policy framework that formally recognizes and supports CLTs. Nonprofit capacity can be strengthened through technical assistance and collaboration with national CLT networks. Equally important, robust public education and outreach campaigns should be undertaken to build community ownership of the CLT vision. While the challenges are significant, the policy momentum created by the Memphis Blight Elimination Charter and the city's growing affordable housing crisis offer a timely opening to position CLTs as a scalable and equitable solution for neighborhood stabilization and affordability preservation.

3. Conclusion

The findings of this study hold significant implications for the Binghampton Community Land Trust (BCLT) and other community land trusts (CLTs) seeking to promote equitable and sustainable affordable housing in Memphis. One of the most critical insights is the need to diversify funding streams beyond traditional grants and donations. This includes exploring innovative financing models such as establishing a stewardship fund from resale proceeds, forming partnerships with local businesses for sponsorships and in-kind contributions, cultivating recurring individual donations, and organizing targeted fundraising events. Such diversification not only strengthens the financial resilience of the BCLT but also mirrors best practices from more established CLTs, which have excelled in assembling creative, multi-source funding packages to sustain their operations and projects. Expanding these financial avenues will help create a stable and predictable foundation for long-term sustainability and growth.

Equally important is the investment in recruiting and retaining skilled, committed, and adequately resourced staff. Addressing the cyclical challenge of limited capacity requires a staffing structure aligned with the size, scope, and ambitions of the BCLT. A dedicated full-time team is essential to manage operations effectively, secure funding, and deepen community engagement ensuring the organization has the capacity to deliver on its mission.

From a policy standpoint, the results indicate that local government agencies, such as the Shelby County Land Bank, could play a more active and strategic role in enabling CLTs' success. Streamlined property transfer processes, targeted

technical assistance, and zoning reforms that support diverse housing types within CLT frameworks would strengthen the BCLT's capacity to address affordability and density concerns. For the BCLT specifically, establishing a clear definition of success, supported by measurable indicators that reflect both housing production and broader community outcomes, will provide strategic direction and accountability. Additionally, offering structured opportunities for community involvement even during periods without active housing development will help maintain the sense of community ownership that is central to the CLT model's philosophy and effectiveness.

Compliance with ethical standards

Disclosure of conflict of interest

No conflict of interest to be disclosed.

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