

The Sharing Equity Project

Bringing Community Associations and Affordable Housing Organizations Together

2015/2016 Survey

***The Sharing Equity Project: Bringing Community Associations
and Affordable Housing Organizations Together (2016)***

By Leslie Valencia, Master of City Planning, 2017, University of
California-Berkeley and FCAR Byron Hanke Fellow

Introduction

In 2015, the Foundation for Community Association Research (FCAR) awarded its Byron Hanke Fellowship to Leslie Valencia for a research project to collect data and evaluate potential collaboration between residential community associations (condominiums, cooperatives and planned communities) and affordable housing communities in suburban regions across the United States. This research project was conducted in conjunction with Ms. Valencia's graduate studies at the University of California Berkeley in 2015-2016.

Historically, developers of affordable housing for low/moderate income American families have focused on rental housing cooperatives in urban locations. In recent years, however, opportunities are rising in suburban areas of metropolitan centers because they offer lower acquisition costs for developers and access to transportation, schools, and other services for residents. Another trend in the affordable housing market is opportunity for home ownership rather than rental occupancy. New government-backed loan programs for first-time buyers have increased interest in developing affordable housing cooperatives and condominiums, and in creating new forms of community associations.

Valencia's innovative research explores how developers use various shared equity models to expand homeownership opportunities for low-moderate income buyers, and how the principles of community association management and government might be incorporated into operation of these communities. It provides examples of how various types of residential associations have been and will continue to be used to promote homeownership in the United States.

Through research, surveys, and data collection, Valencia compiled a database of affordable housing providers across the country. Her research paper provides a public map link (page 25) connecting this database with locations of chapters of the Community Association Institute (CAI), which could become a resource for training and support services for these affordable housing communities. The paper also identifies (page 6) the series of FCAR *Best Practice Reports* for volunteer leaders and community managers covering topics related to community governance, operations, and planning. These reports are available without cost at www.cairf.org, and link with multiple training programs and courses offered by CAI.

Submitted by Clifford J. Treese, CIRMS, past president of Community Associations Institute, past president of the Foundation for Community Association Research, and principal author of the Community Association Fact Book.

[Learn more about Byron Hanke.](#)

[Learn more about the Byron Hanke Fellowship.](#)

Acknowledgements

The author would like to thank Foundation for Community Association Research (FCAR) and Community Association Institute (CAI) for making the Byron Hanke Fellowship available to graduate students interested in researching topics related to community associations. A special thank you to Cliff Treese and Bob Browning for the constant support throughout, and to professor Carolina Reid. The author would also like to thank Alex Roesch and Andy Reicher from the Urban Homesteading Assistance Board.



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Leslie Valencia is a Master of City Planning student at the University of California, Berkeley, where she also obtained her Bachelor of Arts in Architecture. She is interested the asset building potential of shared equity homeownership and in the role that it can play in “bringing back the middle class”. Prior to graduate school, she worked as a Project Associate for The Urban Homesteading Assistance Board (UHAB) where she provided training and technical assistance to residents of shared-equity housing cooperatives in New York City. On behalf of the Foundation for Community Association Research Byron Hanke Fellowship, she created a database of all community association development organizations that currently foster affordable housing. This includes limited-equity cooperatives, community land trusts, resale and deed-restricted homes, affordable condominiums, planned communities and more. This research aims to expand the field of knowledge about community associations and raise their visibility and prominence as a viable community development strategy for creating affordable housing.

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The Sharing Equity Project

Community Associations and Affordable Housing

By Leslie Valencia

Byron Hanke/FCAR Fellow 2015/2016

Project Overview

Foundation for Community Association Research (FCAR)

The Foundation for Community Association Research is a national, nonprofit 501(c)(3) organization devoted to common interest community research, development, and scholarship. Incorporated in 1975, the Foundation supports and conducts research in the community association industry: condominiums, cooperatives and planned communities.

For more information visit www.cairf.org

Community Associations Institute (CAI)

CAI is an international membership organization dedicated to building better communities. With more than 33,500 members, CAI works in partnership with 60 chapters, including a chapter in South Africa, as well as with housing leaders in a number of other countries, including Australia, Canada, the United Arab Emirates and the United Kingdom. CAI provides information, education and resources to the homeowner volunteers who govern communities and the professionals who support them. CAI members include association board members and other homeowner leaders, community managers, association management firms and other professionals who provide products and services to associations.

For more information visit www.caionline.org

Community associations (also termed common-interest communities/developments), as defined by the Community Associations Institute¹ (CAI), are nongovernmental organizations with participating members living in a community that is based on mandatory membership. They provide a communal platform for the preservation and enhancement of one's home and/or property through ownership and governance. There are 3 major types of associations: Planned Communities (homeowner associations, property owner associations, and townhouse associations), Condominium Communities and Cooperative Communities. The Sharing Equity Project seeks to get an understanding of the national landscape of community associations that currently serve, or that could potentially serve as alternative forms of affordable housing. This project aims to fill the gap in both data and understanding of the different homeownership models that are currently being used, or that could potentially be incorporated into community association development by executing the following 3 things:

1. A National Survey of Existing Community Associations using various Affordable Housing Models— an online survey distributed to the Community Associations Institute list serve and to other networks
2. A brief review of the literature – visuals and guides that both explore and explain the intersection of community associations and shared equity homeownership.
3. An Interactive Map – a map of the national network of different types of organizations with experience in these types of shared equity developments, and of the different models that exist in the national fabric. The interactive map also shows proximity to CAI Chapters.

¹ Community Associations Institute is a 501(c)(6) organization.

Challenges and Research Design

Through preliminary research, it was evident that a number of affordable housing organizations had experience in community association development, but many of them did not utilize the terms explicitly. In searching for these organizations, it was clear that there is a lack of knowledge sharing between affordable housing and community association networks. For these reasons, a comprehensive contact list of members from the following networks was created:

[FCAR/CAI](#)

Together, the goal of both FCAR and CAI is foster competent, responsive community associations through research, training and education. Currently, there are an estimated of 338,600 community associations (condominiums, cooperatives and planned communities) in the U.S. that contain around 25+ million housing units. CAI also has 60 Chapters worldwide that administer a variety of programs and services to meet the needs of their members. You may [search for a Chapter](#) near you by clicking your state on the map, entering your zip code or viewing our full [Chapter list](#).

[Community Land Trust Network](#)

The National Community Land Trust Network keeps a directory of their members and non-members. There are about 249 community land trusts in the nation, but only about half of them are used for affordable housing. The state with the highest amount of land trusts is New York (21 CLT's), followed by California (19 CLT's), Massachusetts (17 CLT's) and Washington (17 CLT's).

[UHAB's National Cooperative Network](#)

The Urban Homesteading Assistance Board (UHAB) has a working map of the national cooperative community. Their current research estimates that there were likely 300,000 limited equity cooperatives produced across the country, and not 425,000 as previous researchers had estimated. Out of those 300,000m 155,000 remain as limited equity, and an additional 35,000 are naturally occurring affordable housing (NOAH).

[Housing Partnership Network](#)

The Housing Partnership Network fulfills its mission by supporting and partnering with 100 of the nation's leading housing and community development nonprofits that are working locally, regionally and nationally to ensure that people have the opportunity to live in decent homes in vibrant communities.

[Habitat for Humanity](#)

Habitat for Humanity is a well-known Christian housing organization with over 1,400 U.S. affiliates and more than 70 chapters around the world. Because Habitat for Humanity is so vast, for the survey the 15 states that showed up the most throughout our preliminary research. This totaled to 405 Habitat contacts.

[Fellowship for Intentional Communities](#)

The Fellowship for Intentional Community (FIC) keeps a directory of all intentional communities that are established, forming, re-forming and disbanded. Out of all 2,357 registered intentional communities, only about 431 are formed and provide housing.

[ROC USA](#)

ROC USA is non-profit that "helps resident corporations buy their manufactured home communities or 'mobile home parks' from private community owners." They have a network on their site, established in May of 2008, that includes 101 communities (6695 homes). This list only includes communities that receive supported from their Network's Certified Technical Assistance Providers.

Organizations that utilize shared equity models were specifically targeted because they use a variety of tools that could be used to create affordable community associations. The networks above were used to create a contact list that consisted of 140 organizations classified as shared equity organizations, 94 as non-profit developers, and 405 as Habitat for Humanity affiliates. The ROC USA and FIC networks were not included in the contact list because they mostly consisted of resident associations, and not developers or service providers.

Sharing Equity and Community Associations

Shared Equity Homeownership is an umbrella term for homeownership programs with lasting affordability. They can encompass single-family homes, townhomes, manufactured homes, and multi-family residential. These various forms of affordable housing infrastructure can be achieved through deed-restricted programs (usually in inclusionary zoning), community land trusts, and the limited-equity housing cooperative model. The intersection between shared equity homeownership and community associations is key because it offers opportunity in fostering permanent affordability through various forms of **shared ownership models** and through the **privatization of certain public services**. They also offer the opportunity to cultivate ideals of affordable housing advocacy and preservation through their **sense of community** and in the way that their residents collectively manage and operate their associations. In relation to affordability, they are also able to **contribute to the job market** and local economy.

-See [Community Association Fact Book 2015](#) for more data.

The Sharing Equity Project hopes to expand the field of knowledge about community associations and raise its visibility and prominence as a viable community development strategy for creating affordable housing. The goal is to create a database of programs and best practices that can further the goals of providing high quality and affordable homeownership opportunities in community associations.

FCAR and CAI Resources

The Foundation for Community Association Research, and the Community Association Institute will help promote the understanding of shared equity homeownership for the purpose of fostering affordable housing. The research in this report will be used to potentially develop educational materials around shared equity and affordable housing in the future. Below are the materials that FCAR and CAI currently provides.

[FCAR Best Practice Reports](#): Function-specific best practices in topic areas such as: energy efficiency, governance, reserve studies, community harmony and spirit, financial operations, strategic planning, and transition are available at no cost below.

- [Community Harmony & Spirit](#)
- [Community Security](#)
- [Energy Efficiency](#)
- [Financial Operations](#)
- [Ethics](#)
- [Governance](#)
- [Green Communities](#)
- [Reserve Studies/Management](#)
- [Strategic Planning](#)
- [Transition](#)

[CAI Webinars](#): CAI webinars hosted by industry experts to keep you up to date on the latest legislative activity, management trends, industry best practices and subjects of special interest to community managers and homeowners. More than [200 on-demand webinars](#) are now available, and new live webinars are added every month. Continuing education credit for association management credentials are available.

[CAI Press](#): The publishing division of CAI is dedicated to publishing the very best resources for community associations. The Press offers over 100 books on association governance, management and operations.

Survey Design

A survey was designed to document the geographical location of all community development organizations with experience in shared equity homeownership and affordable community associations. The survey will be documenting the various ownership and affordability models present in current and future development.

1. Please enter your organization's name and location.

Organization Name *

Address, City, State, Zip Code *

(please use 2 letter state abbreviation)

Website*

Enter "not applicable" if not applicable

Email

Phone Number

xxx-xxx-xxxx

2. Please describe your organization/affiliation. *

- ☐ For-profit (.com)
- ☐ Government Agency (.gov)
- ☐ University or College (.edu)
- ☐ Other:

3. Please further describe your organization/affiliation. *

(Check all that apply)

- ☐ Community Development Corporation (CDC)
- ☐ Private Developer
- ☐ Community Development Finance Institution (CDFI)
- ☐ Private Lender
- ☐ Community Land Trust (CLT)
- ☐ Management Company
- ☐ Accountant
- ☐ Lawyer
- ☐ Member Association
- ☐ Consultant
- ☐ Insurance Agent
- ☐ Community Organizer
- ☐ Technical Assistance
- ☐ Other:

4. Please describe the areas that your organization serves/has served. *

(Check all that apply)

- ☐ Suburban
- ☐ Rural
- ☐ Urban
- ☐ Other:

5. Please check the following areas that your organization is currently thinking of EXPANDING their services to. *

(Check all that apply)

- ☐ Suburban
- ☐ Rural
- ☐ Urban
- ☐ We're not thinking of expanding our services at the moment
- ☐ Other:

6. Please describe the type of affordable housing that your organization works with/has worked with (check all that apply). *

- ☐ Affordable Cooperatives
- ☐ Affordable Condominiums
- ☐ Affordable Planned Communities
- ☐ Affordable Cohousing
- ☐ Community Land Trust
- ☐ Intentional Communities
- ☐ Mobile Homes/Manufactured Housing
- ☐ Deed-Restricted
- ☐ Resale-Restricted
- ☐ Inclusionary Zoning
- ☐ Tiny Homes
- ☐ Other:

7. Is your organization interested in learning more about affordable cooperatives? *

- ☐ Yes we would love to learn more
- ☐ No because we already do that type of development
- ☐ No were just not interested in that at the moment
- ☐ Other:

8. Is your organization interested in learning more about affordable condominiums? *

- ☐ Yes we would love to learn more
- ☐ No because we already do that type of development
- ☐ No were just not interested in that at the moment
- ☐ Other:

9. Is your organization interested in learning more about affordable planned communities? *

- ☐ Yes we would love to learn more
- ☐ No because we already do that type of development
- ☐ No were just not interested in that at the moment
- ☐ Other:

10. If you are a developer, please enter the # of affordable units that you have built in the last 10 years in the following:

of affordable individual units developed in cooperatives:

of affordable individual units developed in condominiums:

of affordable individual units developed in planned communities:

of affordable individual units developed in intentional communities:

of affordable single-family homes developed:

11. If you are a developer, please enter the # of affordable units that you have in the pipeline for the following:

of affordable individual units in cooperatives (in the pipeline):

of affordable individual units in condominiums (in the pipeline):

of affordable individual units in planned communities (in the pipeline):

of affordable individual units in intentional communities (in the pipeline):

of affordable single-family homes (in the pipeline):

Affordable Housing and Economic Disparity

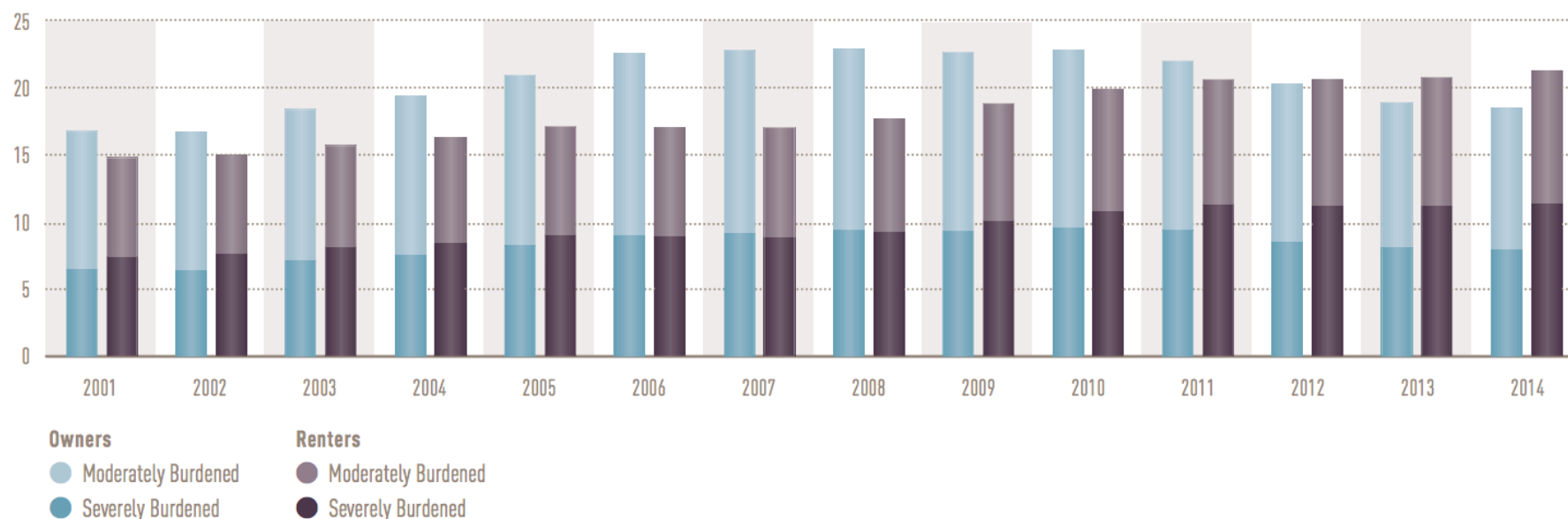
Housing is a human right that, unfortunately, not everyone gets to exercise. Americans of all income groups in cities, suburbs, and rural areas, are now struggling to find shelter in proximity of economic opportunity. Both the private and public sectors are looking towards creative solutions for providing affordable housing. Both FCAR and CAI are now interested in learning more about how models of shared equity can foster affordable housing in community associations.

The government defines housing as affordable when a family is able to spend no more than 30 percent of their income on housing, and there are now 12 million severely cost burdened households that are forced to contribute more than 50 percent (HUD, 2015). According to a study by the Joint Center for Housing Studies of Harvard University (JCHS), in 2014 more than a third of all households were cost burdened. When families are unable to afford rent, they are simultaneously unable to afford other basic necessities such as food, clothing, education, transportation and healthcare.

Figure 1. Cost Burdened Renters and Owners 2001-2014, JCHS

While the Number of Cost-Burdened Owners Has Fallen, the Number of Cost-Burdened Renters Has Reached a New High

Households (Millions)



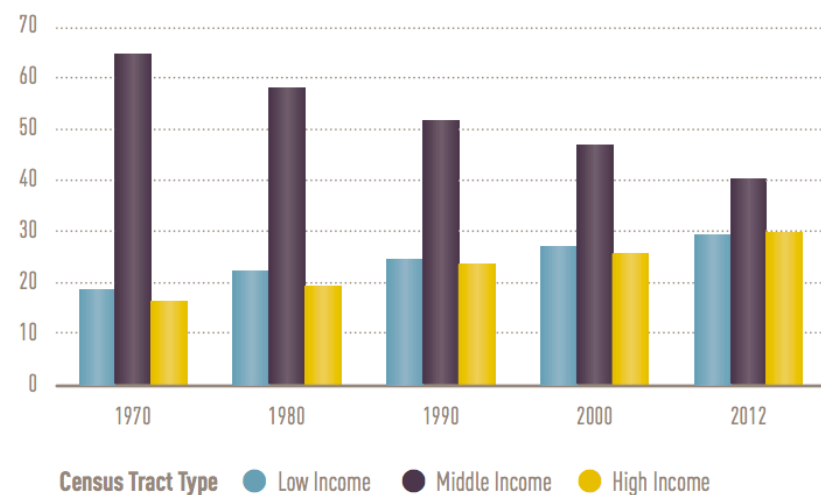
Notes: Moderately/severely cost-burdened households pay more than 31-50% of income for housing. Households with zero or negative income are assumed to be severely burdened, while renters paying no cash rent are assumed to be without burdens. Source: JCHS tabulations of US Census Bureau, American Community Survey 1-Year Estimates.

In addition to the need for access to affordable housing, access to **homeownership** also remains critical for Americans. The concept has been deeply integrated into “The American Dream” but it is unfortunately, becoming more of a dream than a reality. According to data released by the Census Bureau, the homeownership rate in the US is at a 48 year low of 63.5 percent in the first quarter of 2016, making it one of the lowest rates since 1967. While Figure 1 shows that renters are becoming more cost burdened than homeowners over time, Figure 2 shows the drastic decline in the middle class.

Figure 2. Shrinking Middle Class, JCHS

Income Segregation Has Steadily Increased Over the Last Four Decades

Share of Family Households (Percent)



Notes: Low-/middle-/high-income census tracts have median incomes under 80%/80–125%/more than 125% of metro area medians. Data include 117 metro areas with populations of 500,000 or more in 2007.
Source: K. Bischoff and S. Reardon, *The Continuing Increase in Income Segregation, 2007–2012*, Stanford Center for Education Policy Analysis, 2016.

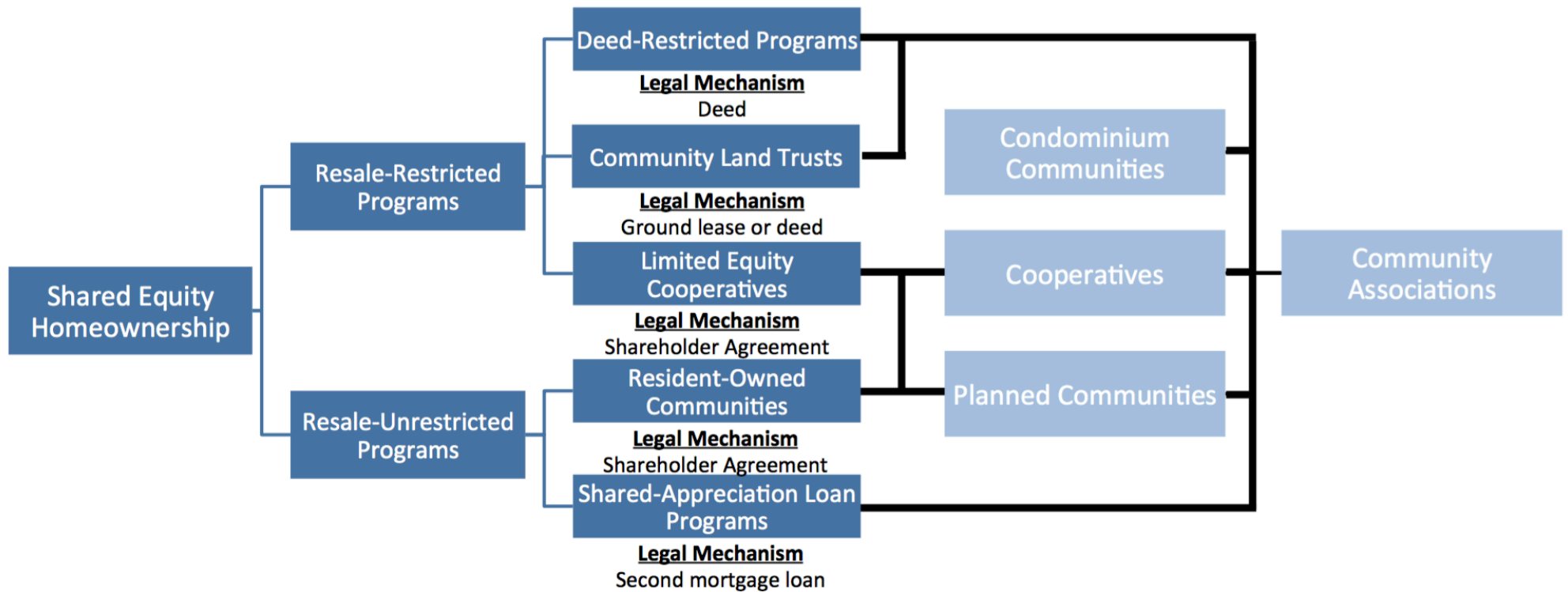
Researchers, investors, and affordable housing advocates have interpreted this data as a call for more rental housing, and while that may be also necessary, homeownership remains an asset building tool that is able to give families financial security so that they can plan for their future. Due to the growing economic disparity in the US, homelessness and the need for **affordable homeownership** will only continue to become more acute.

For far too long we have focused on one type of homeownership only: single family homes; but there are various alternate forms of ownership that can attract and assist a more diverse group of buyers. A growing number of **moderate-income potential buyers** are feeling more and more distant from the American dream of owning a home, and many are already looking into condominiums, cooperatives and planned communities as gateways to homeownership opportunities. The middle class is an untapped market that can benefit from the various ownership models in shared equity housing.

Shared Equity uses various legal and financial tools that often divide the equity of a property among participating stakeholders. Historically, shared equity programs often refer to community land trusts, deed restricted programs, limited equity cooperatives, and shared appreciation loans. In this report I will give a brief overview of each housing type under shared equity and community associations, but will go more in depth into the legal mechanisms that allow these frameworks to exist. As shown in Figure 3, different shared equity tools can be combined and applied to various types of homeownership infrastructure.

Shared Equity + Community Association Framework

Shared equity homeownership can be classified into two categories: resale-restricted and resale-unrestricted programs. A combination of these legal and financial mechanisms allow for hybrid models to be created between traditional shared equity homeownership models and community associations.



Source: This diagram was inspired by a [sector chart](#) that was prepared by Emily Thaden Ph.D., Research & Policy Manager, from the National Community Land Trust Network

Current Categories in Shared Equity Homeownership

Community Land Trusts

Nonprofit, community-based organizations designed to ensure community stewardship of land. Its governing board consists of the following: 1/3-CLT residents, 1/3-community members, 1/3-experts, stakeholders and/or public representatives. CLT's can essentially take land out of a volatile market for affordable housing purposes. They are usually large lots of land with several single-family housing developments in it.

Deed-Restricted Programs

These are affordable housing initiatives that use deeds in order to implement affordability restrictions. Deed-restricted programs are more often used with inclusionary zoning.

Limited Equity Cooperatives

Corporations created under a collective group of people whose purpose is to provide affordable housing. In this model, each resident is usually a shareholder with proprietary rights and equity is restricted at resale to ensure long-term affordability. There is usually a steward or sponsor organization, such as an outside non-profit or public agency, that provides technical assistance in running the corporation.

Resident Owned Communities

Similar to limited equity cooperatives, in that there is a cooperative structure that requires shares, however, in this model the corporation owns the land. Residents are usually required to purchase and/or finance the resale-unrestricted manufactured homes.

Shared Appreciation Loans

A second mortgage, that works like a subsidy, and is due at the time of the sale (usually resale unrestricted).

Current Categories in Community Associations

Condominium Communities

Communities where each individual member holds title to a specific unit and an undivided interest as a “tenant in-common” in the common elements: structural components, the exterior of the building or buildings, the grounds, the amenities etc. Unlike in a planned community or in a cooperative, the entity (the condominium association itself) does not own the common elements. A board of directors, that the owners elect, governs the condominium ([Community Association Fact Book 2015](#)).

Cooperative Communities

Similar to resident owned communities, except that they are not limited to manufactured homes. In this model the corporation owns both the units and common elements.

Planned Communities

Each member (owner) owns a dwelling unit/home on a lot, while a separate nonprofit corporation holds title to the common areas. The owner's deed requires membership in the corporation, which is governed by an elected board of directors. Planned communities are referred to by a number of different names that reflect diverse architectural styles and regional nomenclature variations, such as Homeowner Association (HOA), Property Owner Association (POA), Townhome Association and Planned Unit Development (PUD) ([Community Association Fact Book 2015](#)).

Sharing Equity Legal Tools

Deeds

A deed is most commonly used in developments where a ground lease isn't. In other words, it is a legal document that dictates the rights to a unit, and is technically not contingent on the land itself. This document is used when transferring title to property, thus enforcing whatever affordable housing regulations/resale restrictions included in the deed.

Ground Leases

A ground lease is a contract that regulates the use of a certain land. It is a powerful legal tool that can be used to enforce whatever affordable housing regulations/resale restrictions included in the document. They are usually underwritten for a period of 99 years because that is the maximum amount of time that they are legally allowed to be. At purchase, a buyer is usually required to sign a ground lease with a new term. This legal tool is most often used in CLT's.

Shareholder Agreements

A legal document most commonly used in limited equity cooperatives, cooperative communities, and resident owned communities. The shareholder agreement further stipulates the ongoing relationship between the cooperative and the shareholder, including, but not limited to, resale restrictions ([National Community Land Trust Network, 2014](#)).

Second Mortgage Loan

A mortgage that is due-upon-sale, along with some portion of the appreciation, so that a subsequent loan can be made to future low-to-moderate-income buyers. Typically, the second mortgage loan has a 30-year term with 0% interest and deed covenant stipulating the programs resale requirements.

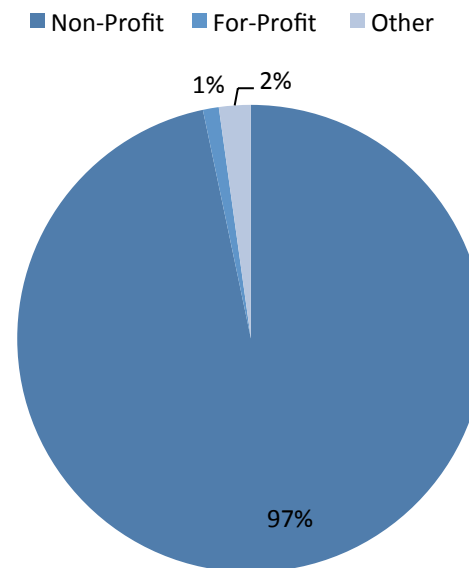
Summary of Findings

While there was a lot of groundwork that went into the survey design, it is clear that the questions failed to caption the terminology that these organizations are comfortable with. A lot of respondents opted for "other," producing a wide array of categories to analyze.

There were a total of 91 responses, 6 of which were either duplicates or invalid and removed. The total number of respondents used for percentage calculations was 85. About half of all respondents were Habitat for Humanity affiliates, thus influencing the amount of times "other" was selected in most questions of the survey. Some questions allowed for respondents to choose more than one answer, hence the variance in number of responses per question.

Figure 3. Question 2

Please describe your organization/affiliation



As shown in Figure 3, almost all survey participants identified themselves as non-profit organizations. Only one respondent identified as a for-profit entity - a real estate and management company. Two identified as “other,” writing in “coop” instead.

Figure 4. Question 3

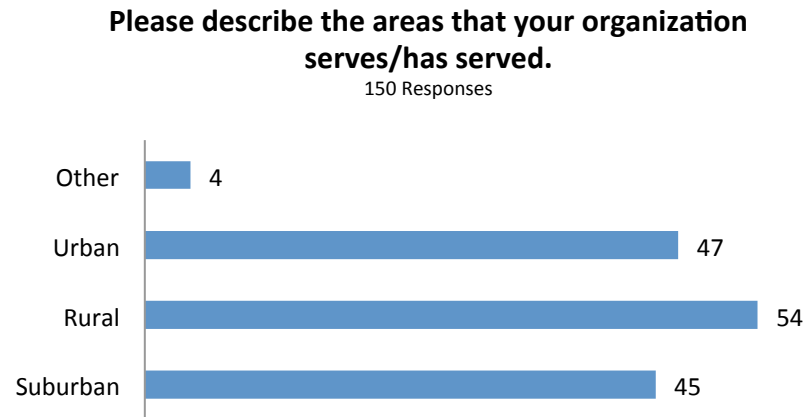


Apart from the fact that 22% of respondents were community land trusts, and that 21% were private developers, the majority of respondents (42%) actually identified as other. Out of the 36 categories under “other,” 5 of them were explicitly referring to Habitat for Humanity. 22 of them used very broad terms such as builder (9), non-profit (7), or affordable housing provider/developer (6). The rest of the categories include a Christian organization, realtor, disaster relief and preparedness program, condominium training program and a Neighborworks member.

Categories under "Other" for Question 3

- 1 Builder
- 2 Builder
- 3 builder
- 4 builder/developer
- 5 Housing Builder
- 6 Self Help home builder
- 7 home builder and lender
- 8 building communities and hope
- 9 We build, renovate and repair houses all over the world using volunteer labor and donations. We advocate increasing access to decent, affordable housing around the world.
- 10 nonprofit builder
- 11 Non Profit Construction
- 12 Non-profit
- 13 non-profit
- 14 Non-profit providing affordable homeownership
- 15 Non profit affordable home builder and renovator
- 16 non-profit builder and lender
- 17 low income housing provider
- 18 non-profit developer
- 19 Affordable Housing Developer
- 20 Affordable homeownership developer & mortgage lender
- 21 Affordable Housing Provider
- 22 Affordable Housing Advocate/Builder
- 23 Habitat
- 24 Habitat for Humanity Affiliate
- 25 Habitat for Humanity affiliate
- 26 Habitat Affiliate
- 27 construction and ReStore
- 28 co-op organizer
- 29 Cooperative Development
- 30 Housing Counseling agency
- 31 Housing Agency
- 32 Christian Organization
- 33 Realtors
- 34 construction; disaster relief and preparedness
- 35 Coordination of Village of Oak Park Small Condominium Training Program
- 36 Neighborworks Member

Figure 5. Question 4



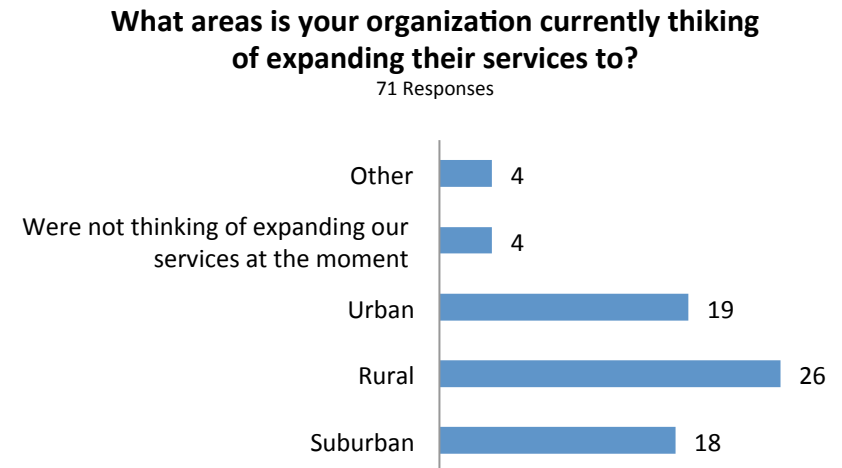
As shown in Figure 5, all organizations serve urban, rural and suburban areas equally. There are a few organizations that serve rural areas more than others. In this data, there is no distinction among organizations that serve one area only, two or all three areas. Categories under “other” are referring either to a specific place, or an entire county. One respondent identified as serving a “small historic town.”

Categories under "Other" for Question 4

- 1 Downtown Dover
- 2 service whole Benton County area
- 3 Maui County
- 4 historic small town

Question 5 received less than half of the responses than Question 4 did. As shown in Figure 6, most organizations are thinking of expanding their services to rural areas. An equally significant amount of organizations are also thinking of expanding their services to urban and suburban areas. From the 4 responses under “other,” one alluded to rentals, another to planned communities and ROC’s. The fourth response simply said “city.”

Figure 6. Question 5



Categories under "Other" for Question 5

- 1 planned communities
- 2 becoming a roc affiliate
- 3 city
- 4 we're not thinking of expanding our services at the moment, maybe into rentals

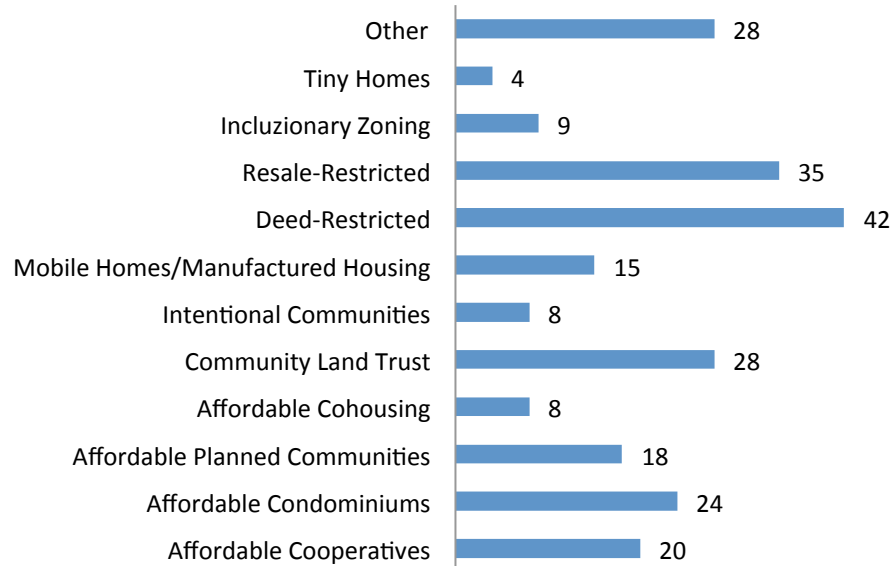
As shown in Figure 7, respondents had the least amount of experience in tiny homes, inclusionary zoning, intentional communities, and affordable cohousing. About half of all organizations have experience in deed-restricted programs, followed by resale-restricted programs and CLT’s. About a quarter of all organizations also had experience in affordable condominiums (28%), cooperatives (24%) and planned communities (20%).

Out of the 28 responses under “Other,” 8 of them used vague terms such as “affordable homes,” 7 of them referred to single-family housing explicitly, and 5 of them to rentals. The remaining 8 responses had little in common. Some of the responses include “historic homes” and “Native American housing”.

Figure 7. Question 6

Please describe the type of affordable housing that your organization works with/has worked with.

239 Responses



Categories under “Other” for Question 6

- 1 affordable houses
- 2 community owned and controlled housing
- 3 individual affordable homes
- 4 affordable new homes
- 5 affordable home ownership
- 6 affordable sfr for homeownership
- 7 construction of new homes
- 8 stick built townhomes
- 9 single family homes
- 10 affordable single family homes
- 11 single family homes
- 12 single family homes
- 13 single family housing
- 14 single-family detached dwellings for homeownership and homeowner rehabilitation

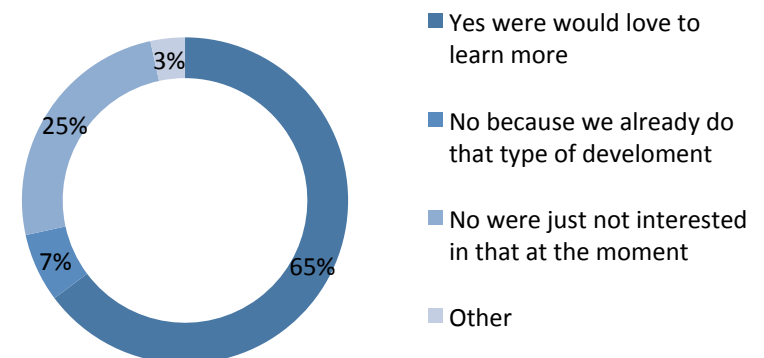
- 15 affordable new construction single family home
- 16 rental housing
- 17 multi-family rentals
- 18 senior and family affordable housing apartments for rent
- 19 multi-family rental, senior and disabled housing - condo owners re: housing choice vouchers
- 20 affordable rentals that we develop and organizing work in nyc
- 21 rent regulated apartments
- 22 energy-efficiency, etc.
- 23 interest-free mortgage; retain ownership of land
- 24 must meet hud guidelines
- 25 infill
- 26 city lots
- 27 modest historic homes
- 28 leasehold
- 29 native american housing and self determination act

Respondents were least interested in learning about affordable condominiums, and were equally interested in learning more about affordable cooperatives and planned communities.

Figure 8. Question 7

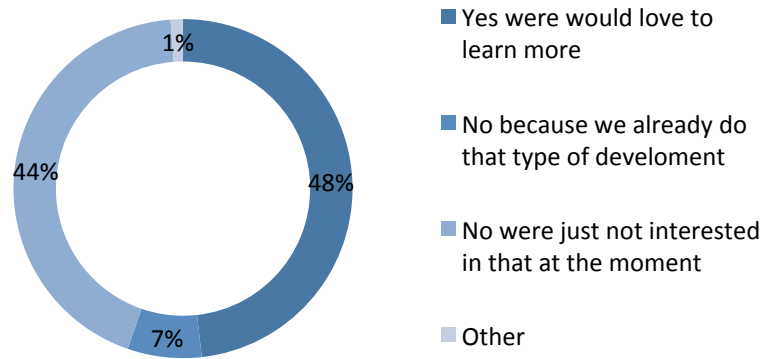
Is your organization interested in learning more about affordable cooperatives?

55 Responses



Is your organization interested in learning more about affordable condominiums?

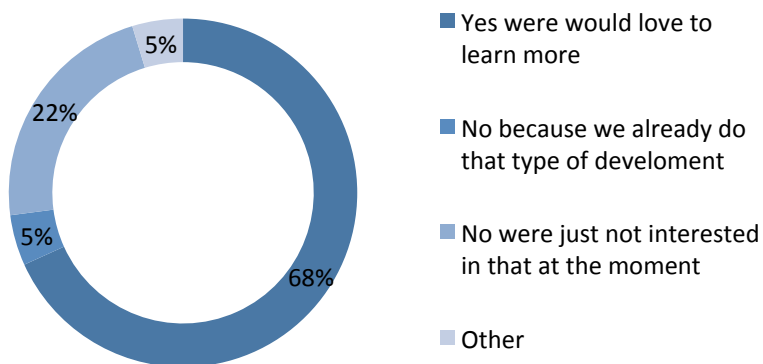
41 Responses



All responses under "other" were deemed insignificant, except for one under planned communities that read, "Maybe-I'm not totally sure what that is."

Is your organization interested in learning more about affordable planned communities?

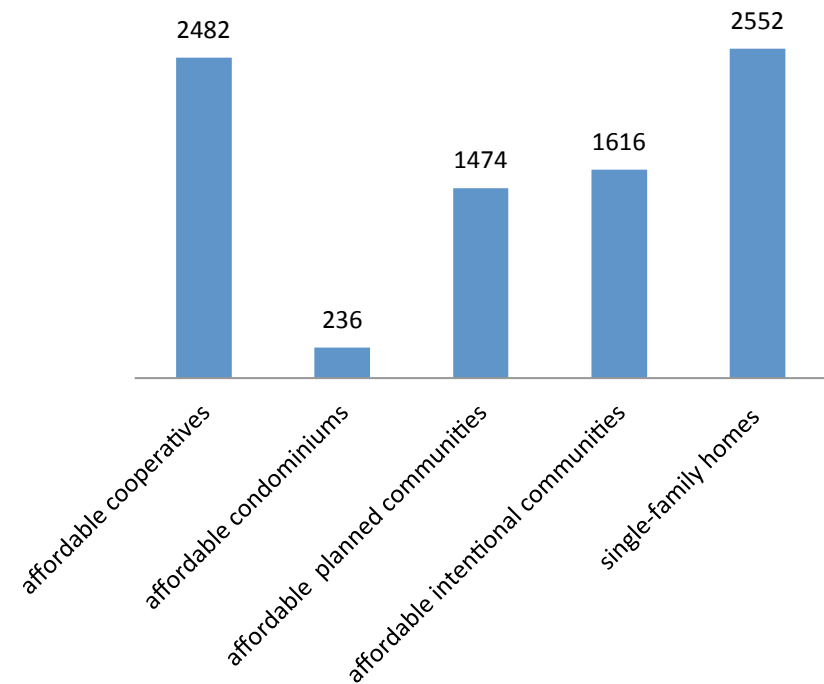
58 Responses



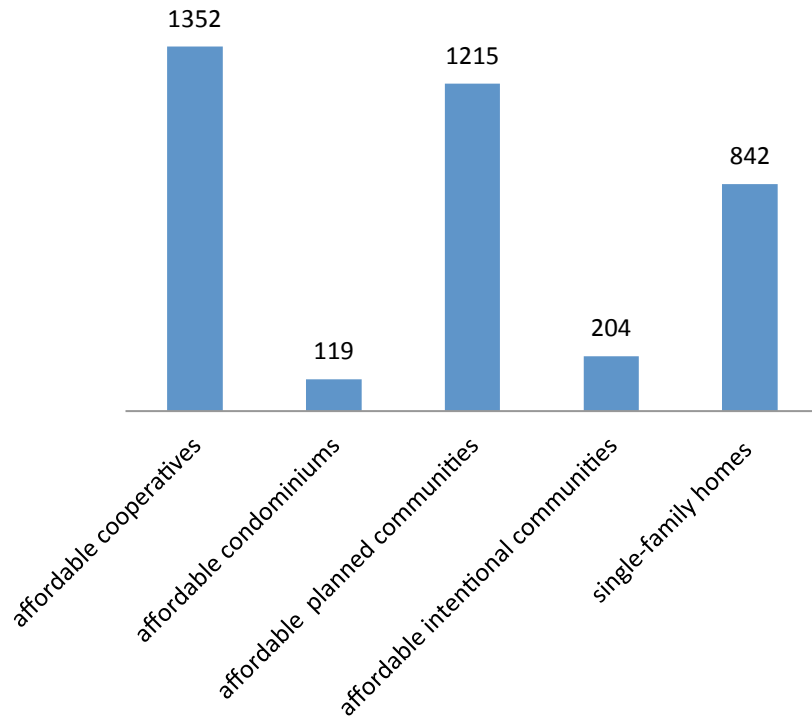
Most of the shared equity units developed in the past 10 years were in affordable cooperatives (2,482) and single-family homes (2,552). The high numbers behind the amount of single-family homes are likely due to the amount of respondents from Habitat for Humanity affiliates. There were a similar amount of affordable units in planned communities (1,474) and intentional communities (1,616), which could mean that respondents may have provided duplicated data if they didn't feel that there was a clear distinction between the two, or not since they didn't seem to do that in the following question. Surprisingly, there were only 236 units reported for affordable condominiums.

Figure 9. Question 8

Affordable units developed in the past 10 years

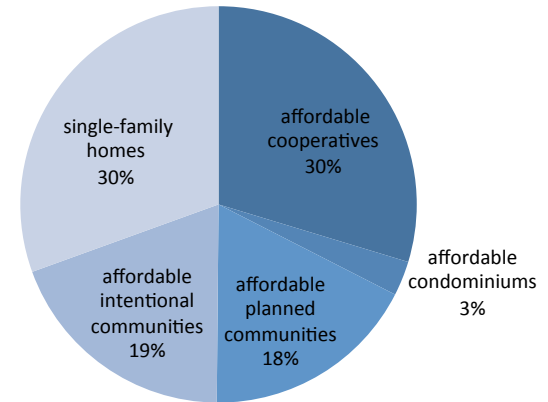


Affordable units in the pipeline

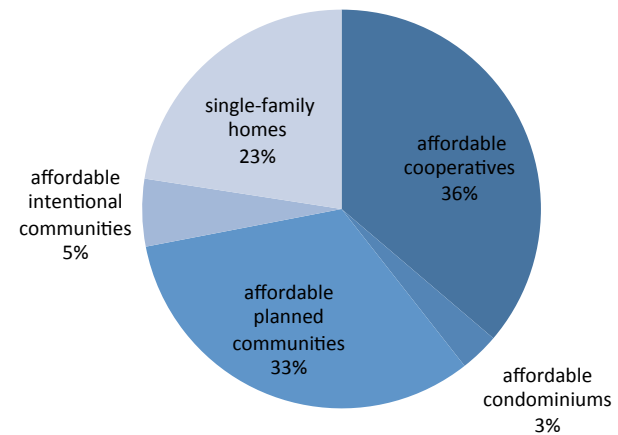


In the pipeline, there are only 204 units in intentional communities, but there are an astonishing 1,215 units in planned communities. There are also 1,352 units in affordable cooperatives, as well as 842 in single-family homes.

Affordable units developed in the past 10 years

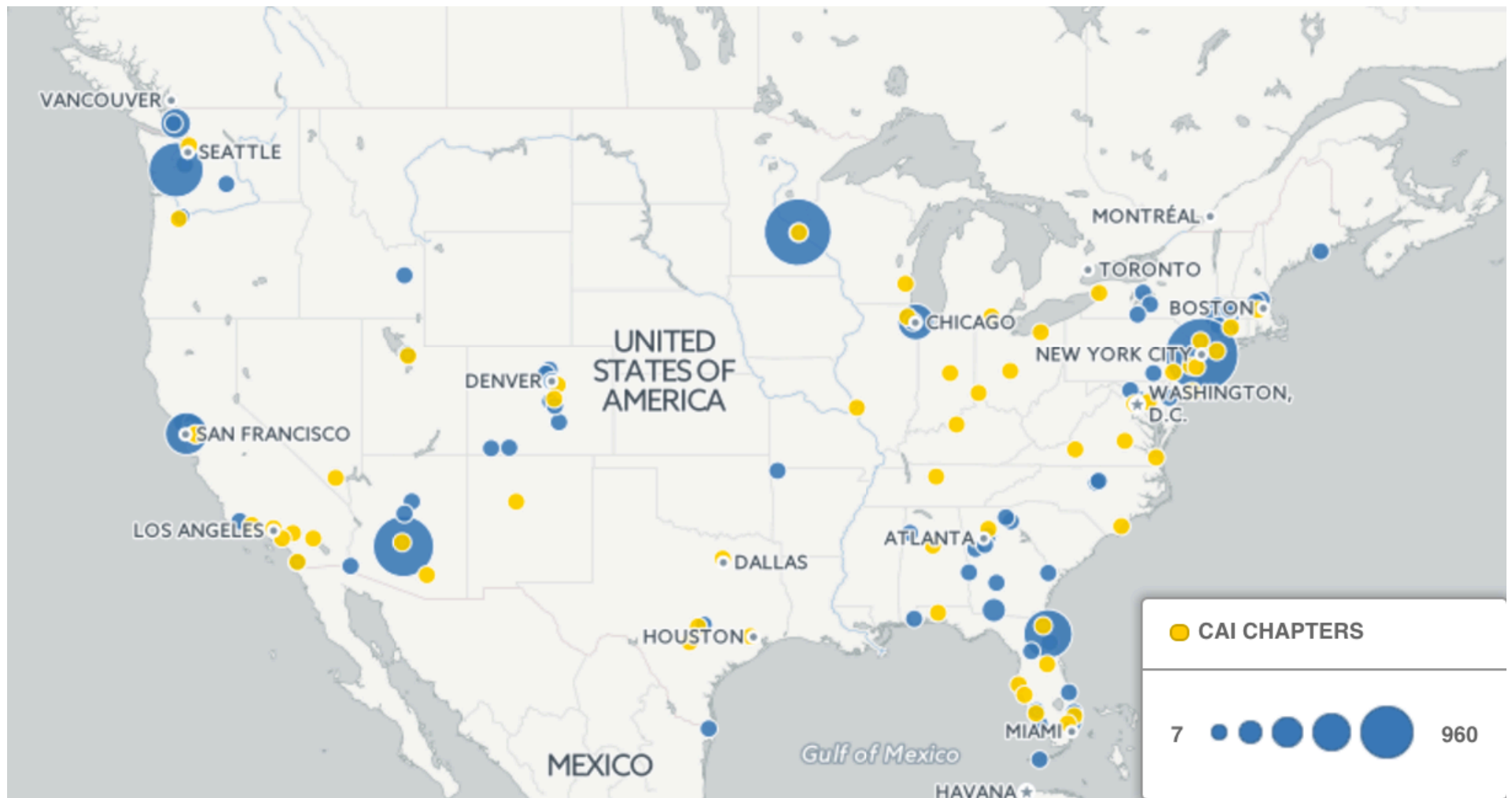


Affordable units in the pipeline



Affordable Cooperatives

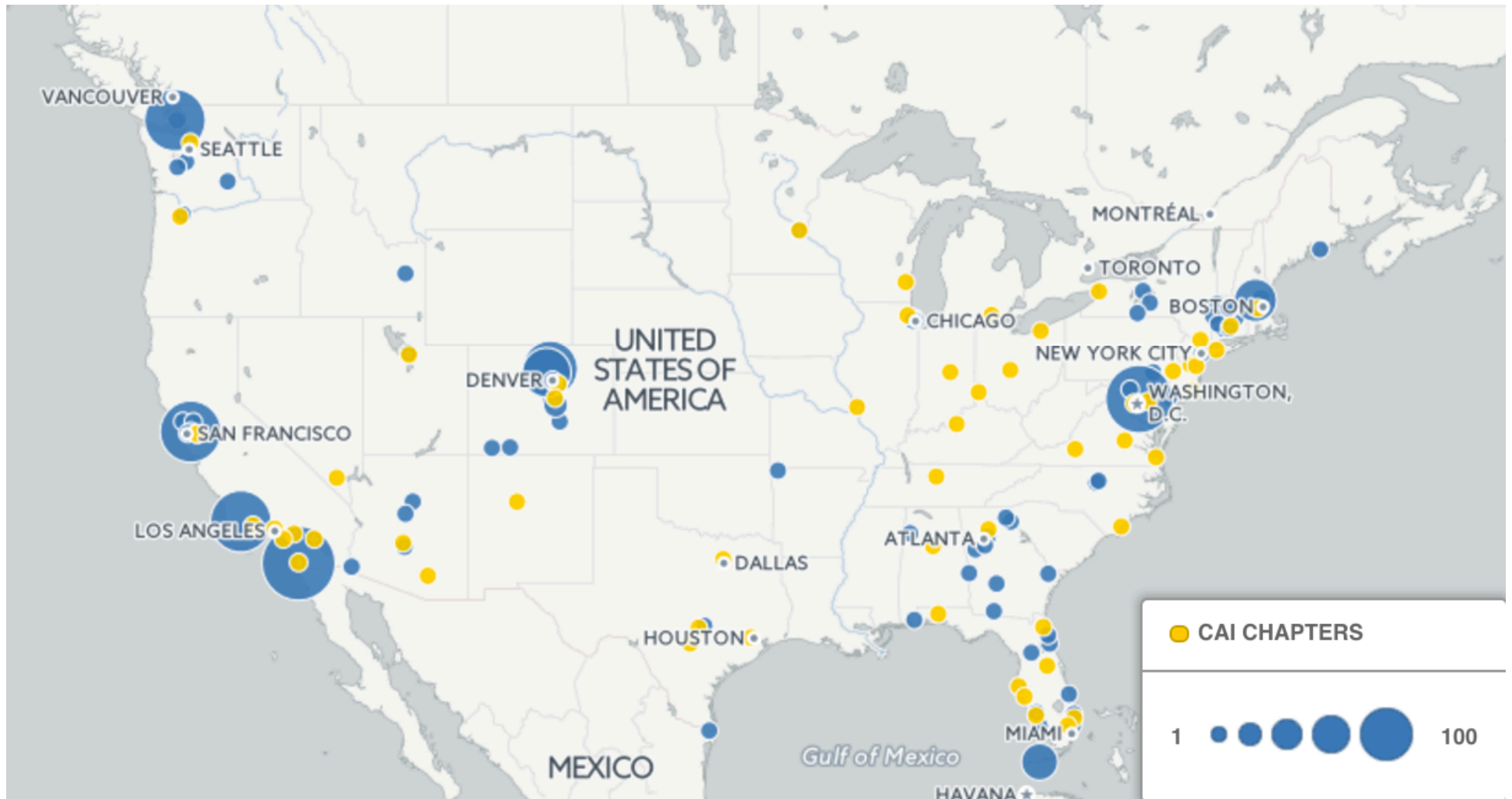
of Affordable units developed in the past 10 years



Most units are located in New York City, Seattle, Minneapolis, Phoenix, Florida and San Francisco.

Affordable Condominiums

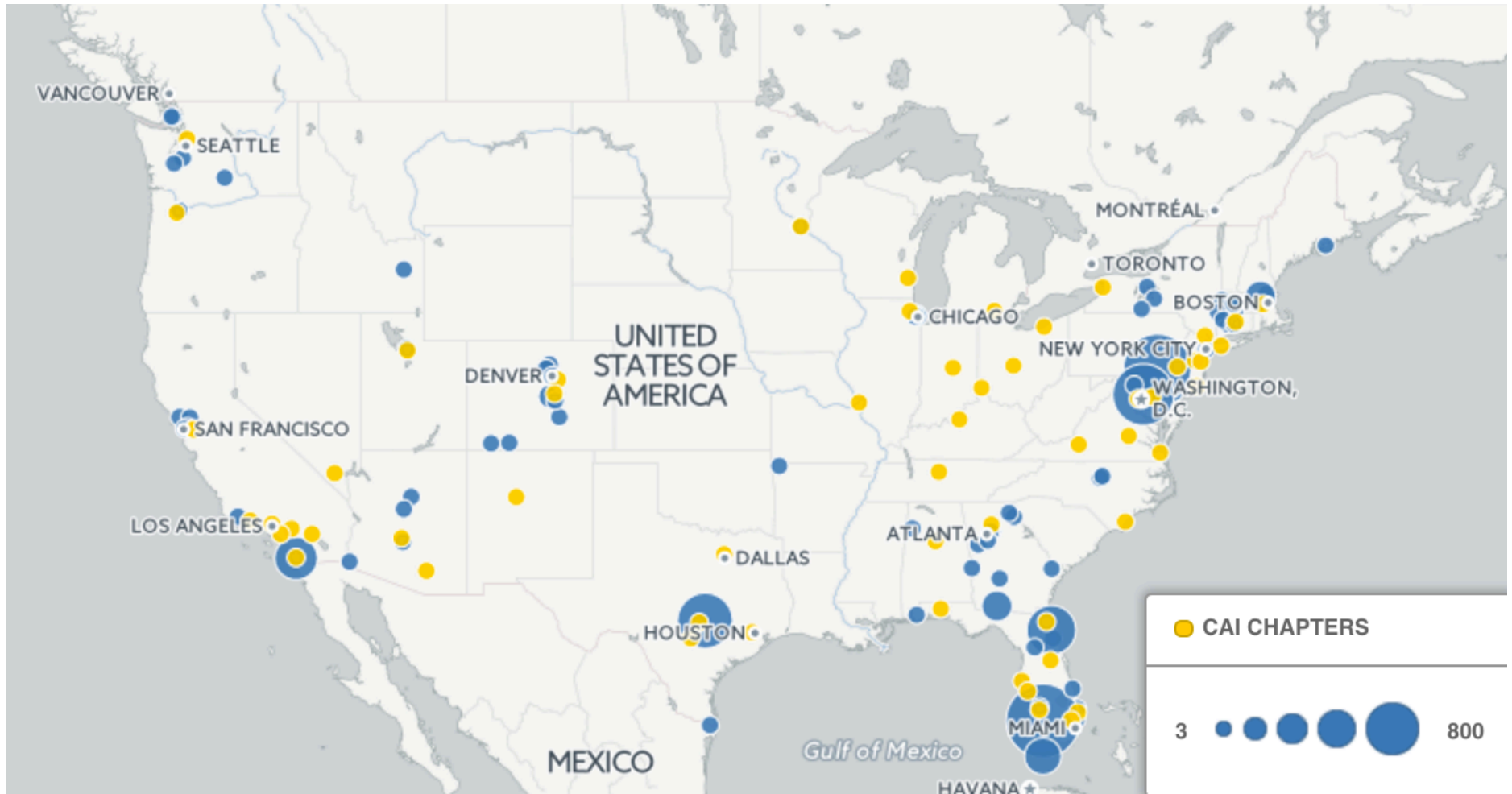
of Affordable units developed in the past 10 years



Most units are located in Washington, Maryland, San Diego, Santa Barbara and San Francisco.

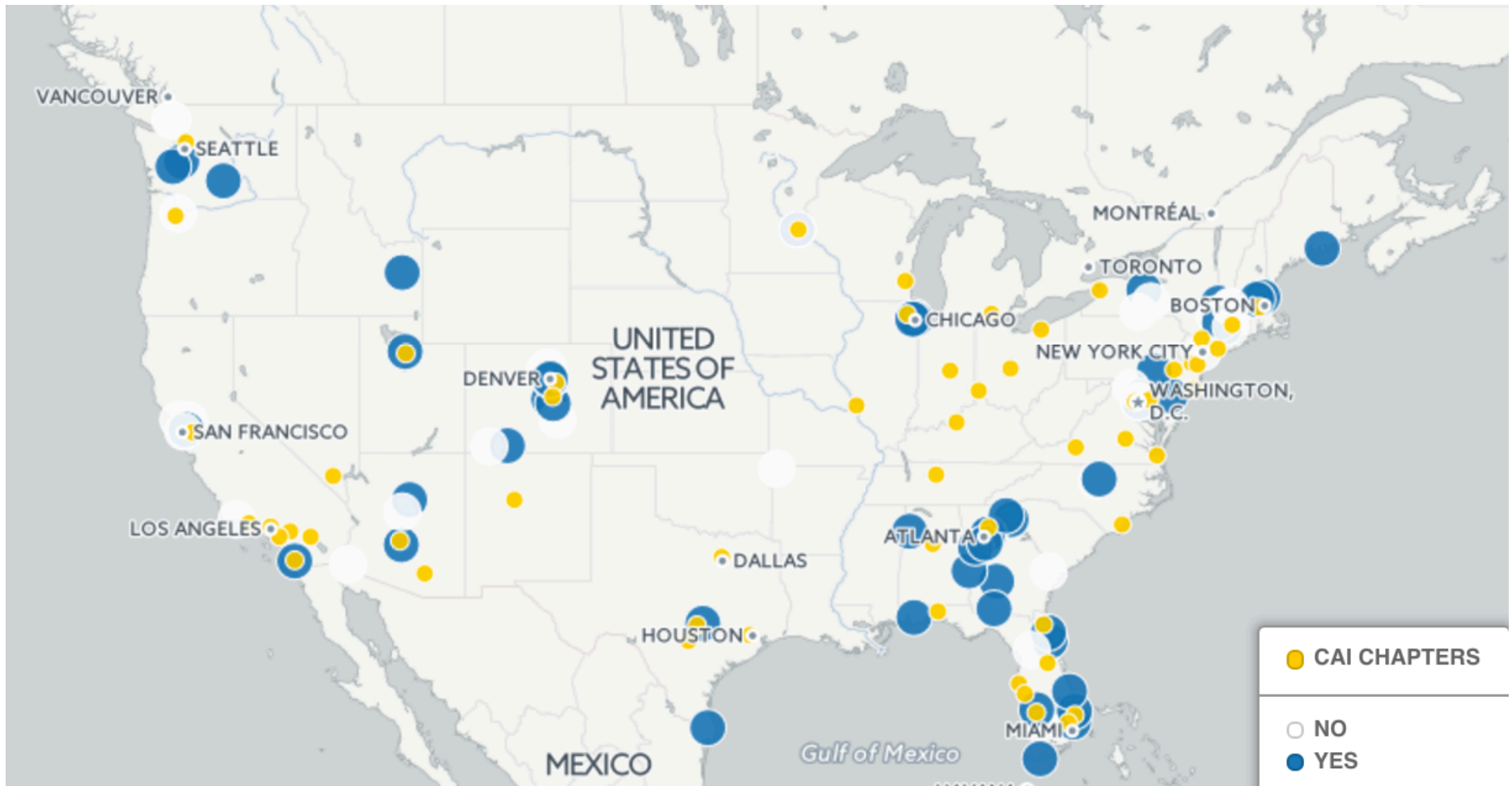
Affordable Planned Communities

of Affordable units developed in the past 10 years



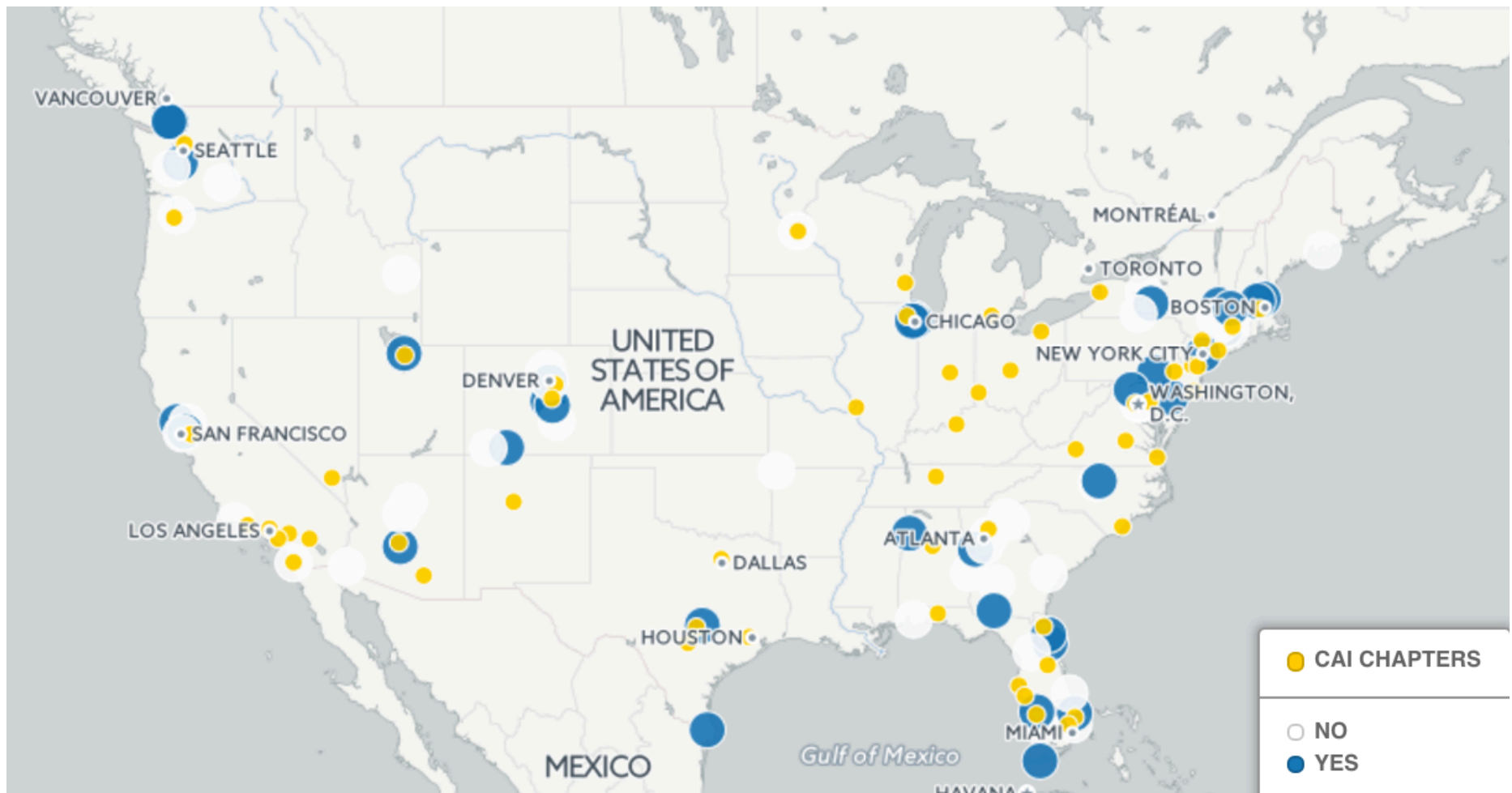
Most units are located in Florida, Pennsylvania, Maryland, Austin, and San Diego.

Organizations interested in learning more about:
Affordable Cooperatives?



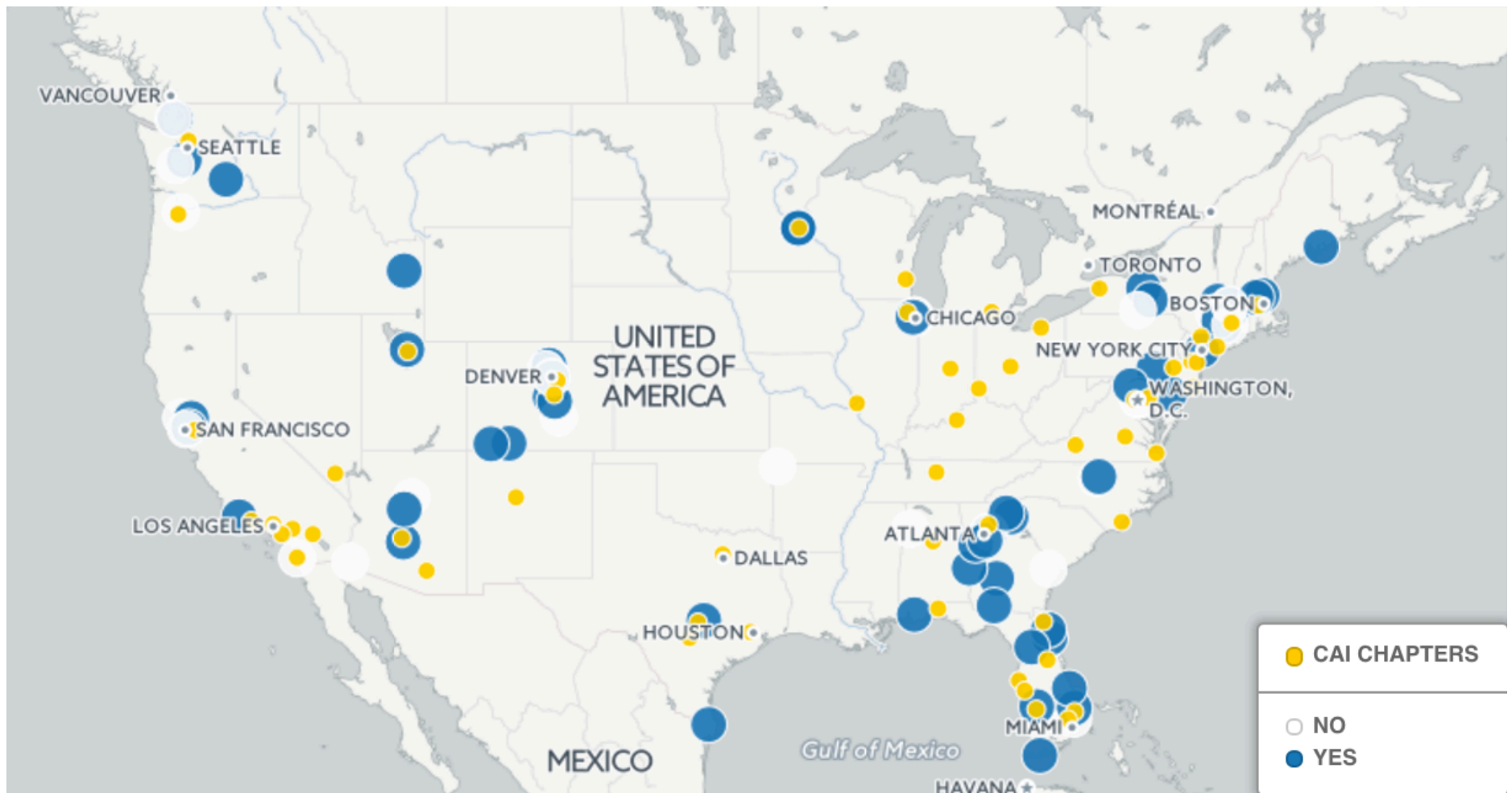
A total of 55 organizations are interested in learning more about affordable condominiums.

Organizations interested in learning more about:
Affordable Condominiums?



A total of 41 organizations are interested in learning more about affordable condominiums.

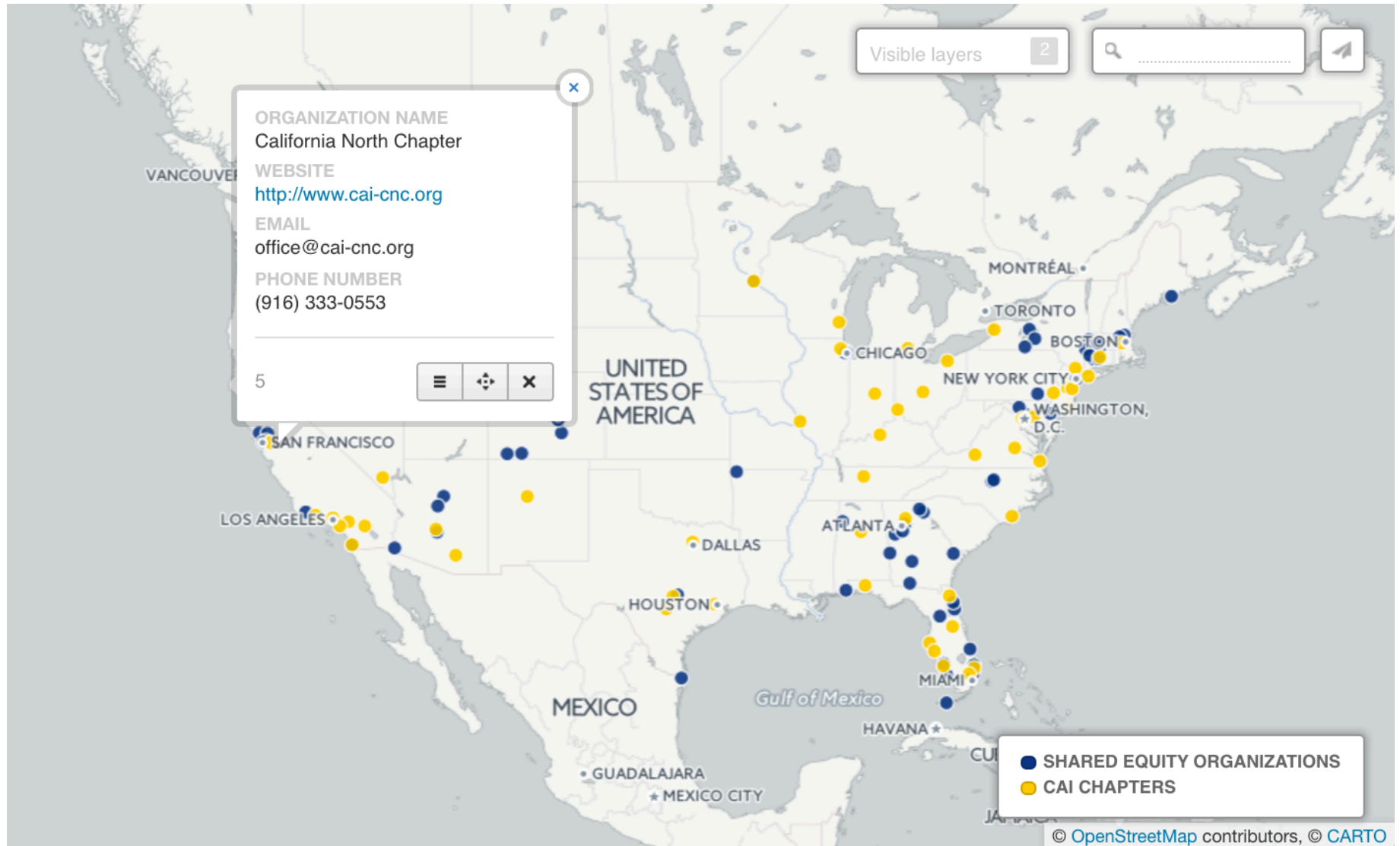
Organizations interested in learning more about:
Affordable Planned Communities?



A total of 58 organizations are interested in learning more about affordable condominiums.

Interactive Map

An interactive map that combines the contact information of all shared equity organizations, and CAI chapters, to facilitate networking at a national level was created. The map can be accessed at: https://leslielv.carto.com/viz/9e5e9665-a455-4493-952f-a8024a7989ac/public_map



Conclusion

Although shared equity is an umbrella term that includes various types of long-term affordable housing models, there is no overarching entity that represents them. While there are many networks that connect residents and associations in their respective types of shared equity homeownership, there is a lack of network architecture among the developers and stewards. There is also a lack of communication among the existing networks themselves.

With the help of the National Association of Housing Cooperatives (NAHC), Grounded Solutions Network, and City First Homes, UHAB will be fulfilling the Coalition Strategic Plan 2016 to merge the existing networks working with cooperatives. Existing networks around shared equity should consider merging networks whenever possible, so that knowledge sharing between shared equity organizations and community associations can truly become feasible.

The abundance of responses in the category “other” reveals the complexity behind the vocabulary that is used in the literature. The nuances among the various terms make it difficult for researchers to gather reliable data, and also make centralized representation challenging. In order for this research to truly represent the number of affordable units developed in the past 10 years, a more comprehensive list of the organizations will have to be developed. There is also the issue of including Habitat for Humanity affiliates as individual organizations. A non-profit of that size should attempt to consolidate their data for the sake of their own research.

Overall, good network architecture, a simplified understanding of shared equity, and conferences that focus on cross-pollination of ideas, are required in order to push any significant SEH federal policies forward.

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