

TO HAVE AND HAVE NOT: HISTORIC PRESERVATION AND AFFORDABLE
HOUSING IN THE FLORIDA KEYS

By

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Although numerous studies have addressed the economic benefits of historic preservation, little to no empirical support exists to bolster the relationship between sense of community, quality of life, and historic preservation. This paper explores the relationship between these factors by examining the perceptions of two groups of stakeholders in this issue: residents of an affordable historic neighborhood in Key West, Florida, and directors from two historic land trusts. Seventy-two community land trusts were contacted via email to identify those that use historic preservation as a tool in developing affordable neighborhood housing. Two interviews were conducted with directors of historic community land trusts to assess their vision for and their opinions about the efficacy of using historic preservation in a community land trust to improve quality of life. Surveys were then sent to the thirty-one households in the Bahama Conch Community Land Trust in Key West, Florida. This information serves as preliminary data in developing and understanding the effects of historic context on quality of life in affordable historic neighborhoods as compared to non-historic affordable housing. The focus of the study was to establish that a positive social impact of living in a historic neighborhood

exists, particularly in the context of an affordable housing community land trust. Of secondary interest is the effectiveness of the community land trust model in historic communities.

CHAPTER 1 INTRODUCTION

Statement of the Problem

In 2004, with scores of households rushing to take advantage of low interest rates, homeownership in America reached an all-time high of 69 percent (*The State of the Nation's Housing: 2005*, 2005). First time single-family home purchases hit a record of 1.6 million units, while new and existing home sales grew to nearly 8 million. Households of all ages, races, and ethnicities joined in this home-buying boom; however, despite low prevailing interest rates, buyers entering the market are still struggling to keep up with rising costs. Although rents have not increased substantially, the number of low to moderate-income individuals who cannot afford the most modest two-bedroom apartment has increased. Nearly one in three American households devotes over 30 percent of income to housing; more than one in eight spends over 50 percent (2005). Moreover, the supply of affordable rental stock is rapidly shrinking with additions occurring only at the upper end of the rental spectrum (Bodaken, 2002).

Florida does not fare much better than the nation as a whole. In 2005, the Fair Market Rent (FMR) for a two-bedroom apartment is \$816 (Coalition, 2005). A monthly income of \$2,718, \$32,621 annually, is needed to afford rent and utilities without paying more than 30% of income on housing. Assuming a person works 40-hours per week for 52 weeks per year, this level of income translates into a housing wage of \$15.68 per hour; however, the estimated mean (average) wage for a renter in Florida is \$11.45 an hour (Coalition, 2005). Therefore, in order to afford the FMR for a two-bedroom apartment, a renter earning the average wage must work 55 hours per week, 52 weeks per year. Alternatively, to maintain a 40-hour work-week year-round, a household must include 1.4 worker(s) earning the mean renter wage to make the two-bedroom FMR affordable. Minimum wage workers earning \$6.15 per hour would have to work 102 hours

per week year round to afford the FMR for a two-bedroom apartment. For a single resident whose sole income is based on Supplemental Social Security Income (a monthly payment of around \$579), only a unit priced at \$174 per month would qualify as affordable. The FMR for a one-bedroom apartment is \$687 (Coalition, 2005).

Because of the shortage of affordable housing, people are often forced to make certain tradeoffs to keep their housing costs down. An estimated 2.5 million households live in crowded or structurally inadequate housing units (*The State of the Nation's Housing: 2005*, 2005). Others have been forced to move farther away from their workplaces where they can afford to pay for housing, yet these individuals must spend an average of \$100 more for transportation to their jobs, accounting for nearly 10 percent of their entire household budget (*The State of the Nation's Housing: 2005*, 2005).

With nearly 28 million American households spending more than 30 percent of their income on housing, it is clear that federal, state, and local government and private sector efforts must increase significantly for there to be any progress in addressing the issue of housing affordability. Despite the increasing number of voters with housing concerns, the federal government remains under fiscal pressure to cut housing assistance as defense spending has become a priority. Although state and local governments have increased funding for housing, this increase has not been sufficient to fill the gap, and most have done little to address other obstacles that hinder the construction of affordable units. Thus the ideal of “a decent home and suitable living environment for every American family” has become a promise more likely fulfilled by the private and non-profit sectors (Kenn, 1995:83).

Community-based development corporations (CDCs), a predominant concept in the Clinton administration’s War on Poverty, have been viewed with suspicion by some; however, others have lauded CDCs as capable bearers of the burden to devise and implement

comprehensive community renewal strategies. The community land trust, a 501(c)(3) organization created with the goal of rehabilitating existing housing or building new units, is one of the most heralded of this type of organization (Finkel, 2005, 24). In order to maintain affordability, the trust retains ownership of the land on which the homes are built, decreasing the overall cost to the homeowner. In addition, because preservation frequently costs less than demolition and rebuilding, some trusts have begun to investigate the possibility of using existing historic structures for affordable housing in lieu of building mass-produced, impersonal structures on acquired properties.

Preservation has frequently been used as a tool in urban revitalization and community redevelopment. A survey of urban economic development plans shows that in more than 300 cities, historic preservation ranks seventh of the forty-five most commonly used revitalization strategies (Listokin, 1998). It has provided new jobs in sectors ranging from service to construction. Impacts have also been associated with growth in employment in the manufacturing, retail trade, services and construction sectors, increased revenue from tax collections at federal, state and local levels, and sustained or increased property values. Planners have also discovered the added incentive of a growing interest in heritage tourism, encouraging cities to restore historic sites rather than replace them.

Preservation activities in Florida impact the state at a rate of \$4.2 billion annually (D. L. Listokin, M. & McLendon, T. & Klein, J., 2002). In 2000, Floridians spent an estimated \$5.4 billion on the rehabilitation of existing residential and nonresidential buildings, an estimated \$350 million, or 6.5% of which was devoted to historic properties (D. L. Listokin, M. & McLendon, T. & Klein, J., 2002). Nationally, the \$350 million spent on statewide historic rehabilitation was responsible for the creation of 15,258 new jobs, \$465 million in income, \$729

million in gross domestic product; and \$156 million in taxes (D. L. Listokin, M. & McLendon, T. & Klein, J., 2002). Approximately two-thirds of these benefits were directly realized in the state of Florida, capturing 10,443 jobs; \$317 million in income, \$496 million in gross state product, \$111 million in taxes (including \$50 million in state-local taxes), and \$446 million in in-state wealth (D. L. Listokin, M. & McLendon, T. & Klein, J., 2002). Heritage tourism expenditures in Florida in 2002 amounted to an estimated \$3.721 billion. As a result, the state realized 107,607 jobs; \$2.314 billion in income; \$4.552 billion in gross state product; \$1.093 billion in taxes (including \$583 million in state-local taxes); and annual in-state wealth creation of about \$4.042 billion (D. L. Listokin, M. & McLendon, T. & Klein, J., 2002).

In addition to its economic advantages, historic preservation also has the potential to influence an area's sense of community and quality of life. Preservation's impact was noted 1966 when the National Historic Preservation Act stated that "the spirit and direction of the Nation are founded upon and reflected in its historic heritage" and "the preservation of this irreplaceable heritage is in the public interest so that its vital legacy of cultural, educational, aesthetic, inspirational, economic, and energy benefits will be maintained and enriched for future generations of Americans" (National Historic Preservation Act, 1966:Section (b)(2)). President Jimmy Carter, in a 1978 Urban Policy Report, further recognized these connections. He advocated the need to "be sensitive to the fundamental social ties that bind human communities together by a clear, new emphasis upon the restoration of a sense of community through the reinforcement, rehabilitation and preservation of neighborhoods" (Collins, 1980:87). Finally, in the landmark Penn Central decision, Justice Brennan stated that historic buildings "represent the lessons of the past and embody precious features of our heritage; they serve as examples of quality for today. Historic conservation is but one aspect of the much larger problem, basically

an environmental one, of enhancing – or perhaps developing for the first time – the quality of life for people” (*Penn Central Transportation Co. v. New York City*, 1978:303).

Despite evidence of its economic and qualitative benefits, historic preservation faces a great deal of resistance from the very wealthy to the very poor. Unfortunately, housing practitioners and those involved in neighborhood revitalization programs are among the unconverted and have often overlooked the use of historic preservation as a tool for providing affordable housing that maintains a sense of community and an increased quality of life. Lower income residents are also often skeptical of change as a result of actions taken by the government, developers, and others with deep pockets; they often see preservation only as a threat with the potential to displace them from communities where they have lived for generations in favor of more affluent residents.

Purpose and Significance of the Study

Although endless studies have espoused the economic benefits of historic preservation, little to no empirical support exists to bolster the relationship between sense of community, quality of life, and historic preservation. This paper seeks to explore the relationship between these factors in order to develop a model that will determine whether a positive correlation exists between preservation and well-being. Housing policy advocates and private organizations with interests in the real estate market have used studies lauding the psychological and social benefits of housing and homeownership to foster support for their initiatives. Information regarding the psychological benefits of historic preservation is equally as important to the promotion of preservation as a means for improving economic and social welfare.

Of secondary interest is examining the efficacy of using historic preservation as a tool for affordable housing in the context of the community land trust model. The structure of this

relatively new housing concept has the potential to counter critics' arguments that historic preservation leads to gentrification by maintaining historic integrity and perpetual affordability.

Specifically, this paper serves as a descriptive study of sense of community in the historic Bahama Conch Community Land Trust (BCCLT) located in the Bahama Village neighborhood in Key West, Florida. Bahama Conch Community Land Trust, Florida's first affordable housing community land trust, is the sole example in the state of a land trust using historic preservation. Residents of this affordable housing community land trust neighborhood located in the center of one of Florida's wealthiest cities were asked to describe their perceptions about quality of life and sense of community, and directors from two historic land trusts shared their visions for and opinions about the efficacy of using historic preservation in community land trusts to improve quality of life. This information serves as preliminary data in developing and understanding the effects of historic context on quality of life in affordable historic neighborhoods as compared to non-historic affordable housing.

CHAPTER 2 REVIEW OF THE LITERATURE

Charles Kuralt said of Key West, "It is a speck of rock in a pastel sea. Palms whisper. Songbirds sing. The place has never known a frost. People spend their days at rest in wicker chairs on gingerbread verandas. Flowers bloom all year and love is free. Without a hint of irony, everybody calls it Paradise" (Kuralt, 1995). Located 150 miles south of Miami and ninety miles north of Cuba, the island is only four miles long, one mile wide, and is for the most part surrounded by a coral reef (Linsley, 1992). This diminutive island has survived devastating hurricanes, political turmoil, and economic hardships throughout its sometimes-sordid past. Residents ranging from pirates and soldiers to revolutionaries and writers have left behind a vibrant history, culture and architecture that the National Park Service found worthy of protecting when it declared a substantial portion of the island as a historic district in 1971.¹

Locals found merit in their island's history early on in 1960 when a group of native Key Westers and naval officers' wives organized the first "Old Island Days" to celebrate the restoration of the Audubon House (Ogle, 2003). Soon after the first festival, the original planning committee incorporated as the Old Island Restoration Foundation with the purpose of restoring the fading downtown and preserving the remains of nineteenth century Key West's architecture. Downtown preservation efforts led the Old Town to become an increasingly popular and expensive tourist destination. By the late 1970s, many fourth and fifth generation natives had left for the mainland after selling their "Conch" houses as chic vacation homes for the well-to-do, making Monroe County, the most expensive place to live in Florida at the time.

¹ The Key West Historic District, also known as "Old Section of the City of Key West, was designated by the National Park Service in 1971. The island is considered significant for its contributions to architecture, social history, the military, engineering, transportation, politics and government. The Islands periods of significance include 1750-1799, 1800-1824, 1825-1849, 1850-1874, 1875-1899, 1900-1924, 1925-1949 (Ogle, 2003).

Although Key West no longer holds this dubious title,² living in paradise still comes at a premium. Key West residents have always included the very wealthy; however, procuring affordable housing on the island is becoming less of a reality. Aware of the crisis, citizens of this increasingly expensive tourist town rank housing cost issues as the city's top priority in its strategic plan; managing homelessness ranks second (*City of Key West Strategic Plan Survey Results Summary*, 2005). Working under-cover in the service industry, journalist Barbara Ehrenreich discovered first hand that one job on Key West would not be enough to prevent her from having to take up residence in her car (Ehrenreich, 2001).

Part island appeal, part lack of expansion capacity, Key Westers have been hit with uncommonly high assessed property values (Hettinger, 2005). The most recent available statistics on housing costs in Key West place the average property sale at \$557,000 in 2003 (Dolan-Heiting, 2004). Even a family earning \$57,200 per year, the area median income, would need close to 60% of their income to afford a typical twenty percent down payment. With such high costs associated with homeownership, it is not surprising that 54% of the population rent, with at least 35% of those renters paying 35% or more of their income to cover the cost of housing (Bureau, 2000). The city's response, a revised housing ordinance and the construction of some affordable units, has proven insufficient; less than 500 affordable housing units exist in the city today, with an estimated deficit of 4,556 units by 2010 (Dolan-Heiting, 2004).

Fueled by the island's dire housing situation and determined to hold onto their neighborhood, five concerned residents of Bahama Village, an historic African-American neighborhood on the island, responded to the housing crisis by organizing and incorporating the Bahama Conch Community Land Trust of Key West, FL Inc. (BCCLT) (Sawyer-Atanda, 2005).

² Although the median home price in Key West, Florida is well beyond what could be classified as affordable, the dubious distinction of the most expensive zip code in Florida now belongs to Miami Beach (Clemence, 2006).

Since its inception, BCCLT has fostered a sense of community for its low to moderate-income residents by establishing a cultural history museum, establishing community education programs, and participating in city-wide events.

The term “sense of community” has been given a number of definitions. Minar and Greer describe it as a yearning for a commonality of desire and communion with people around us (Brownell, 1950). Brownell calls it a “cooperative fullness of action, the sense of belonging, the face-to-face association with people that are well-known (1950:4). It has further been characterized as a “feeling of belonging, of being needed, or identification” (Cowan, 1978: 298). Poplin strongly believes sense of community to be “the answer to many of our deepest problems [that will] restore the common bonds which seem no longer to typify the social life of modern communities” (Poplin, 1972:7).

The psychological sense of community exists in a number of contexts ranging from a geographically defined territory, or in an aspatial or extended space community such as a church, job, or lifestyle (Nasar, 1995). Glynn (1981) proposes that the concept of neighborhood is a significant contributor to the development and maintenance of sense of community. The former, referred to as a community of place, will be the focus of this study. A number of studies have shown that architecture and community design play a role in either fostering or inhibiting resident interaction (Talen, 1999); however, little to no research has been done regarding what impact living in a historic district or historic home has on quality of life and sense of community.

This review of the literature begins with a description of the current research on urban form and its impact on quality of life. It then discusses the indicators associated with sense of community in the neighborhood context. The existing issues of housing and historic preservation and are addressed, the community land trust concept is defined as used in the

historic neighborhood in Key West examined in this thesis. This chapter will conclude with a brief overview of the benefits associated with the community land trust model.

Form and Quality of Life

The difference between growing up a “have” versus a “have not” is overwhelmingly clear, a concept clearly demonstrated in the correlation between behavior and housing quality. Where a person lives affects him at nearly every stage in his life. Location influences the quality of local public services received, socialization by adults from outside the family, peer influences, social networks, exposure to crime and violence, physical distance and isolation, stressors that residents encounter, and contextual factors that may trigger coping mechanisms (Blackwell, 2000). For example, research has shown that young people living in undesirable, high-risk environments tend to exhibit a heightened sense of bravado as a short term coping mechanism, leading to illicit behavior in interactions occurring both inside and outside of their community.

Quality of community also influences family management practices. One study regarding the psychological aspects of parenting demonstrated that although practices were generally constant across neighborhoods, parents in areas marked by diminished social capital were more restrictive of their children and had to work harder to establish outside connections for them, while those in neighborhoods with more social cohesion were more likely to allow their children to move freely about the neighborhood (Blackwell, 2000). Children’s quality of life is particularly affected by lack of stability in their community. Several studies on childhood and homelessness have found a profound relationship between the lack of proper housing and serious threats to their well-being (Rafferty, 1991). In particular, the lack of a stable environment may lead to increased acute and chronic health problems, hunger and poor nutrition, developmental delays, psychological problems, and educational underachievement.

Psychological sense of community has been associated with a number of pro-social behaviors such as support for public school taxes, political participation, and taking local action (Kingston, 1999). Chavis D.M. & Wandersman (1990) examined the role of sense of community in promoting local action and found a correlation between more participation in block associations, increased neighborhood satisfaction, more positive social relations with neighbors, and greater perceived control over the immediate environment. One study of the Seaside, Florida new urbanist community linked feelings of membership, need fulfillment, and shared emotional connections with neighbors, all indicators of sense of community, with individual health (Farrel, 2004). Research points to a number of other indicators' correlation with sense of community. For example, the concept is significantly related to the number of years married, the number of children living at home, housing tenure, number of years in the community, number of neighbors one can identify, and satisfaction with the community (Farrel, 2004).

Low-to-moderate income individuals have fewer choices as to residential location. The existing housing stock, in particular the historic housing stock, can offer quality affordable housing and a sense of community that is lacking in many newer neighborhoods. In relation to older neighborhoods, studies have found that “older residential areas with their tree lined streets, traditional housing appearance, and varied age population structure create the image and feeling of continuity in an area of rapid change and great household mobility in the United States” (Rothblat, 1986). New Urbanists have sought to design communities similar to those of the past, which encourage social interaction and sense of community by reestablishing the relationship between the art of building and the making of community, through citizen-based participatory planning and design (Urbanism, 1999). Although the Congress for the New Urbanism recognizes the inability of physical solutions to solve social and economic problems, it holds that

economic vitality, community stability, and environmental health cannot be created or sustained without a supportive physical framework.

Sense of community may also be associated with place attachment, demonstrated by such indicators as degree of rootedness, satisfaction, sense of control, symbolism, social contentment, and perception of beauty (Proshansky, 1983). Sense of place also has individualized meaning, giving less credence to the concept of a physically determined sense of place (Talen, 1999).

Professionals in architecture, planning, historic preservation, and crime prevention promote sense of community as a potential solution for a number of urban problems, each with claims that their own neo-traditional planning and design concepts are capable of restoring what was lost to the suburbs (Nasar, 1995). Sense of community is generally a good indicator of community satisfaction, which in turn has implications for program planning and urban policy (Glynn, 1981).

Much of environmental psychology points to the concept that environmental variables affect sense of community by influencing the frequency and quality of social contacts.³ Studies focused on the interrelation between architecture and quality of life point to the fact that physical factors such as architecture and urban design serve as a mechanism for promoting social interaction (Talen, 1999). Although this research tends to focus towards the environment of houses and interiors, that design impacts social interaction is generally supported. For example, a study of Boston's West End neighborhood revealed that the structural features of a building façade such as window and door placement, play a substantial role in resident interaction (Gans, 1962). Michelson (1977) continued this research, establishing that spatial proximity of residents, based on the positioning of doors played a role in determining interaction patterns (Talen, 1999).

³ According to the Chicago School of sociology, social contact is enhanced by environmental characteristics and ecological explanations such as housing type, density, and land use mix.

Studies of spatial concepts in low-income housing developments have also found a correlation between design, quality of life, and sense of community. Sociologists examining life at the Pruitt-Igoe development discovered that developed common areas and other shared features had a substantial impact on social interactions (Yancey, 1971). It has further been found that public housing built on a smaller scale, with low-rise buildings with high site coverage rather than high rise buildings with low site coverage provide a stronger sense of community for residents (Amick, 1975).

Research addressing the general loss of sense of community is also a common theme in contemporary research on neighborhoods and quality of life. As early as the latter half of the nineteenth century, there seemed to be a growing change in the nature of community relationships from shared interests and values to functionalization and impersonalization (Durkheim, 1964). Since this first evidence of decline, the consensus of the research on sense of community has indicated that there has been an erosion of what were traditional social networks in communities (Glynn, 1981). This diminishing sense of belonging often leads to feelings of isolation and loneliness and a loss of local autonomy and personal involvement within the community (Glynn, 1981). At worst it can spur an inability to maintain a readily available network of social relationships.

Lost sense of community has been blamed on a number of societal changes, the most common being industrialization, the development of large-scale bureaucracies and an increasingly centralized government, and an improper balance between local and centralized structures (Glynn, 1981). Social theorists also blame the nature of today's culture of mobility, convenience, and privacy for the decline in sense of community (Nasar, 1995). For whatever reason the decline has occurred, scholars have seen it as a threat; Sarason states, "the absence or

dilution of the psychological sense of community is the most destructive dynamic in the lives of people in our society” (1974:96).

Sociologists contend that neighborhoods and other geographic-based communities are being replaced with placeless communities of interest (Talen, 1999). Such non-spatial communities consist of those seeking affiliation with other like-minded social groups; those of similar socioeconomic status, age, gender, or profession may have shared values more similar than those only living in close proximity. Length of tenure, presence or absence of children, and homeownership are other non-spatial variables that may influence sense of community.

Researchers have lately found that sense of community can be measured by looking at indicators relating to “knowledge of the physical layout of the community, perceived safety of living in the community, presence of conflict issues, and perceived ability of the community to deal with adversity” (Glynn, 1981: 795). (McMillan, 1986) measured sense of community by examining the four aspects of membership: influence, integration, fulfillment, and shared emotional connection. (Kingston, 1999) measures included perceptions of neighborhood, perceptions of residents’ control over the neighborhood climate, and neighboring behavior and social interaction.

Historic Preservation and Affordable Housing

Turmoil over housing conditions has plagued Key West for decades. In *To Have and Have Not*, the former islander’s only novel set in the United States, Hemingway wrote of the harsh realities of poverty and housing on the island:

What they are trying to do is starve you Conchs out of here so they can burn down the shacks and put up apartments and make this a tourist town. That’s what I hear. I hear they’re buying up lots, and then after the poor people are starved out and gone somewhere else to starve some more they’re going to come in and make it into a beauty spot for tourists (Williams, 2003:179).

Despite a lack of burning shacks, island natives, workers, and other middle- to low income residents are systematically being displaced by more affluent newcomers. One Indiana columnist noted the overwhelming influence of the island's upper class, joking that "Street talk has it that the billionaires are now buying out the millionaires" (Degler, 2006). This process of gentrification causes low-income families to be priced out of their housing by rapidly increased rents, evictions, and rising property taxes. Destroying the affordable housing stock without adequately replacing it is frequently cited as one of the problems with historic preservation (Powell, 2003).⁴

Unfortunately, the nature of preservation as a tool for community revitalization often leads it into older, often run-down neighborhoods where low-income people and businesses can afford to live and operate (Werwath, 2001). Although neighborhood gentrification is detrimental to the affordable housing stock, oftentimes the success of an historic preservation project requires the removal of existing residents and businesses and replacing them with households and companies with deeper pockets. If this fails to occur, early investors may lose their investment due to a lack of demand for the area.

The high costs of historic preservation are also often cited as the reason why preservation is overlooked as a tool for creating affordable housing. Accurate building materials can come with lofty price tags. Regulations associated with owning and managing historic properties are also often seen as cumbersome. However, in spite of the costs associated with preservation, advocates believe that older neighborhoods and historic buildings can offer a unique opportunity

⁴ Gentrification is also known as "reverse-filtering," as it can shift the housing stock from the poor to the rich. "Filtering" is process by which high-income households purchase and move into new homes, leaving behind a house that is bought by a person of lesser means, who therefore leaves behind their home to someone with lesser means, filtering the house down from richer to poorer families (Adams, 1984). For criticism of the filtering model see Baer and Williamson (1988).

to create affordable housing. What began as a middle- to upper-class pastime preserving only historically significant buildings has shifted towards “championing the neighborhoods, downtowns, and rural areas that are less grand architecturally, but perhaps even more significant in the building of America” (Rypkema, 2002).

Preservation is not always the most expensive option; recycling already existing materials can save money. If existing building demolition is not required, a rehabilitation may cost from 12% less to only 9% more than comparable new construction; typically there is a cost saving of some 4% (Rypkema, 2002). If the new construction replaces an existing structure that must be razed, the extra cost means rehabilitation saves from 3 to 16%. Whenever major elements of a building such as mechanical, plumbing, or electrical systems, windows, or a repaired roof can be reused, the cost savings of preservation greatly increase.

Preservation also provides low-to-moderate income families with locationally advantageous housing. Historic neighborhoods provide homes to families in every financial bracket, particularly those in need of affordable housing. In addition to being of better quality than newly constructed housing, 40% of people living in historic homes are within five miles of their work compared with less than 25% in new homes (Rypkema, 2002:7). Over 60% of older homes have shopping within one mile; barely 40% of new homes have this convenience (Rypkema, 2002:8). Public transportation is available to 60% of older homes as compared to 25% for new homes (Rypkema, 2002). Finally, the percentage of homes in older neighborhoods under \$150,000 is over 70, compared to barely 50% in new neighborhoods (Rypkema, 2002).

Despite the many advantages of preservation and the best efforts of federal and state agencies, local governments, housing providers, and the preservation community in general, balancing neighborhood revitalization without risking the displacement of low-income families

poses a challenge. Striking a balance between preservation and affordability, however, BCCLT has been able to save the historic buildings of the Bahama Village, both as historic or contributing structures *and* as affordable housing units. Community land trusts across the country from Burlington, Vermont, to Seattle, Washington, have demonstrated that historic structures and affordability innovations can be used to further the cause of permanently affordable housing.

Community Land Trusts

Since its inception, communities throughout the United States and Canada have used the versatile community land trust model to address a variety of issues. Portland, Oregon's CLT has used the model to complement the city's smart growth initiatives, mitigating problems arising from gentrification and skyrocketing housing costs (I.C.E., 2002). Community land trusts such as the Central Vermont CLT also address the rural context, preserving family farms by ensuring affordable access to land and housing for low-income farm workers (Peck, 1993). Boston's Dudley Street Initiative has used a land trust to help redevelop the residential and commercial core of an economically distressed neighborhood. In Rochester, Minnesota, the Mayo Clinic committed over \$7 million towards workforce housing in a community where its employees were systematically being priced out of the housing market.⁵ Finally, land trusts also provide successful models of environmental and historic preservation; Key West's BCCLT has been able

⁵ The Rochester Area Foundation's First Homes initiative, launched in 1999, was created to alleviate a severe housing shortage. Rochester First has is in the process of completing 600 single-family homes and 275 rental town homes over a five-year span. With pledges of \$1 million from the Rochester Area Foundation and \$4 million from Mayo Clinic and more than \$14 million from community residents, businesses and organizations, First Homes is well on it way toward its goal of 875 new residences. Of the 420 single-family homes constructed, more than four-dozen are community land trust properties sold to homebuyers having an annual income that is below 80 percent of the state median income (First Homes, 2006).

to combine this concept in affordability with historic preservation.⁶ Today, over 160 models of community land trusts exist in 38 states and the District of Columbia (Greenstein, 2005).

Although the details of community land trusts have been tested and modified over time, the concept of preserving affordability has remained the same. It began as part of an initiative known as the Boodan or the Land Gift movement in 1960s India (Benello, 1997:23). Organizers walked from village to village in rural India gathering people and asking those with more land than they needed to donate a portion to the poor (Oommen, 1967). Many of the new landowners, unable to afford the necessary tools and seeds to plant their new plots, became discouraged with land that was useless to them; they were then forced to sell their property back to large landowners and return to the cities. Upon seeing that this program was unsuccessful, the organizers altered it to a Gramdan or Village Gift system where all the donated land was held by the village and then leased to those able to work it; if the land went unused, it reverted back to the village.⁷

The Gramdan movement anticipated the establishment of community land trusts in the United States (Witt, 2002:4). The first US trust, also established in the 1960s, provided African-American farmers in the South access to farmland. The protocol for this initial trust was based on a program used in Israel, a country with an established history of leasing land to individuals, cooperatives, and intentional communities such as kibbutzim. With the assistance of Martin Luther King, Jr., New Communities in Albany, Georgia, purchased a 5,000-acre farm, developed a plan for the land, and leased it to a group of African-American farmers.

⁶ Although the BCCLT is the only existing trust in Florida to use historic preservation, other communities in the state have adopted the community land trust model, including the Middle Keys Community Land Trust, the Escambia County Community Land Trust, the Delray Beach Community Land Trust, the Community Housing Trust of Sarasota County, and the Winter Park – Canton Community Land Trust.

⁷ For additional sources on India's Land Gift movement, see Rolnick and Linton.

Community land trusts today operate as 501(c)(3) organizations created with the goal of rehabilitating existing housing or building new units (Finkel, 2005, 24). Under this model, trusts retain ownership of the land where the homes are built, thereby decreasing the overall cost to the homeowner. Trust agreements also often contain resale restrictions that help to maintain the affordability of the property. When the properties are sold, the separate market values of the land and the improvements to the property are appraised; the sale price is then determined by a previously agreed upon formula, with the value of the improvements going to the homeowner. This separation of title and reversionary interest is not unique to the CLT model as commercial property transactions use similar lease terms (Singer, 1997); however, CLT properties are sold only to income-qualified buyers and the land remains with the trust in perpetuity.

Creating a CLT

Community land trusts are often formed as a grassroots response to some local need ranging from affordable housing to environmental issues (Peterson, 1996). These non-profit organizations often bring together diverse groups in the community to collaborate in the decision-making process (Finkel, 2005). Community land trusts are governed by a board of directors that oversee the operations of the organization (Peck, 1993). Membership on the board is open to land trust residents, homeowners from the surrounding community, and area stakeholders such as foundation members or local government officials (Hovde, 1997).

Funding for community land trust start-up costs and property acquisition costs usually come from sources similar to those used by other affordable housing programs (PolicyLink, 2005). These sources may include grants from government programs or national non-profits or direct donations of property from public and private sources (Peck, 1993). Strong local support for low income housing often results in a greater potential for local allocation of resources to

community land trusts. Finally, trusts mitigate start-up costs with contributions of time and money by local supporters, many of whom are low income themselves.

At the federal level, the 1992 Housing and Community Development Act makes specific provisions for CLT funding under the federal HOME program, which provides block grants to municipalities and states to be used for affordable housing programs in their jurisdictions ("Housing and Community Development Act", 1992). The Act, defines CLTs as community housing development organizations. It provides for support and assistance for the education of low-income homeowners and tenants, the promotion of maintenance, rehabilitation and construction of housing for low-income and moderate-income families, operational expenses, and expenses associated with the training, technical, legal, engineering and other assistance to the board of directors, staff, and members of the organization ("Housing and Community Development Act", 1992).

Support for rural-based land trusts is provided by the Rural Housing Service (RHS), a program formerly administered by the Farmers Home Administration through the U.S. Department of Agriculture (Peck, 1993). RHS offers Section 515 rural rental housing assistance, which provides very-low, low and moderate income families mortgage loans for a period up to 30 years at an effective 1% interest rate amortized over 50 years (H.U.D., 2002). Through this program, tenants pay either basic rent or 30% of their adjusted income, whichever is higher, for affordable, multi-family rental housing. Further funding for rural land trusts is available through RHS Section 502 housing loans that provide lower-income people living in rural areas with funding to acquire, build, rehabilitate, improve, or relocate dwellings in rural areas ("Direct Single Family Loans and Housing Grants", 1999). The interest rate on these loans can be subsidized at rates as low as 1 percent for 33 to 38 years.

State and local governments, pleased with the community land trust model's perpetual affordability have also adopted special methods and mechanisms for supporting this type of third sector housing (Davis & Demetrowitz, 2003).⁸ These strategies may include prioritizing funding for the construction and rehabilitation of CLT properties, providing assistance for daily operations, establishing regulatory incentives, assigning powers usually reserved for public entities (i.e. eminent domain) to these organizations, and providing a legal groundwork for such operations. Thus CLT's ultimately contribute to sense of community: they involve a number of stakeholders on the Board from the trusts themselves to local businesses and financial institutions to homeowners. Home ownership is also an important factor in sense of community.

When the BCCLT first organized, several options for financing the organization's start up costs were considered. Part of the BCCLT's start-up costs were locally provided; the organization received a \$2.5 million bond from the City of Key West for the initial acquisition of properties for resale. The Community Development Block Grant program (CDBG), which directly funds entitlement cities and counties and competitively funds small communities, offers another important source of funding (Peck, 1993). Community Development Block Grant funds can be used for the purchase of land, infrastructure development costs, rehabilitation costs, and other housing development costs benefiting low-income households.

Federal and state tax credits are another available source of CLT funding. Pursuant to Section 42 of the Internal Revenue Code, tax credits can be received for the benefit of residents of low-income housing. In the context of a CLT, because the land beneath the home continues to

⁸ The term "third sector housing" or "social housing" refers to alternative models of private, non-market rate housing that seek to preserve the public and private subsidies that are used to bring private housing within reach of people of low to moderate income; these models include deed-restricted, owner-occupied housing, community land trust housing, limited equity condominiums, limited equity cooperatives, mutual housing associations, and multiple forms of nonprofit rental housing (Davis, 1994). These models, although different in their legal and organizational means, provide housing that is privately owned, socially oriented and price restricted.

be leased to the homeowners, the credit still applies to the trust property. The tax credit requires an extended period of affordability, including an initial fifteen year compliance period where the taxpayer must own the low-income housing project followed by an extended fifteen year low-income use period during which low-income unit rents cannot be raised beyond maximum levels unless the relevant state or local housing agency fails to obtain a purchaser at a minimum statutory price. Other government-based funding may include dollars from the Federal Home Loan Bank, state housing finance agencies, housing trust funds, tax increment financing, municipally mandated “donations” by private developers, and local development fees (Burlington Associates in Community Development, LLC 2003).

Land trusts using historic structures may also take advantage of the Historic Preservation Tax Credit in addition to the low-income housing tax credit. For example, the Athens Community Land Trust in Georgia, in operation since 1994, has completed the rehabilitation of three historic homes and is in the process of working on four more. On two of the organization’s current projects, the Trust is applying for a tax freeze with the State Historic Preservation Office and as part of that process they are nominating the neighborhood as a district to the National Register of Historic Places.⁹

Because sufficient government funding for affordable housing is not available, private funding is also an important resource for the non-profits that manage land trusts. For example, the Land Cooperative of Cincinnati, Ohio, receives no federal, state, or local funding for its operations. Instead, the Coop runs on funds donated entirely by local religious organizations (Hastings, 2006).

⁹ The National Register of Historic Places was created as a result of Title I of the National Historic Preservation Act of 1966. The list of properties, including “sites, buildings, objects, districts, and structures significant in American history, architecture, archaeology and culture” creates a record of properties considered “worth keeping” (Murtagh, 2006)51).

The Institute for Community Economics also provides much needed financial and technical support to developing community land trusts (I.C.E., 2001). A key contributor to developing the concept in the 1960s, this organization has supported the growth of trusts in urban, suburban, and rural communities across the country. Since the Institute developed its Revolving Loan Fund in 1979, it has provided more than \$34 million to community organizations in 30 states for the financing of land acquisitions and improvement, construction, and housing rehabilitation. The Florida Community Land Trust Institute¹⁰ is a similar organization at the state level that provides start-up trusts with assistance in understanding the terms of the ground lease, options for resale provisions, capacity building, homebuyer counseling, internal operations and marketing, legal questions, and tax and financing issues (Ross, 2004).

Other sources of private funding for CLT operations include, but are not limited to private financial institutions, pension funds, private foundations, and private land donations (Burlington Associates in Community Land Development, LLC 2003). It may also be the case that the CLT's daily expenses are paid for by the actions of the trust itself. Monies from rental income, lease fees, and transfer fees can be collected for current expenses or future acquisitions (I.C.E., 2002). Finally, trusts typically find another source of operational funding through grassroots fundraising.

The CLT Ground Lease

The central tenet of the CLT model is the ground lease, which gives the lessee/homeowner the right to use the land (I.C.E., 2002). The lease balances the rights and responsibilities of the homeowner and the trust, and the restrictions placed on the property. The

¹⁰ The Florida Community Land Trust Institute is a result of collaboration between two statewide 501(c) (3) organizations, 1000 Friends of Florida and the Florida Housing Coalition.

primary purpose of the agreement is to provide the legal basis for the trust maintaining title to the land, while granting homeowners a leasehold interest for the property beneath their home. A typical ground lease grants the property to the lessor for a period of 99 years in exchange for a nominal fee, thus providing long-term security and access to the property for the homeowner (Harmon, 2003). The fee generally covers the trust's pass-through, administrative, and land use costs; surpluses may be used for community improvement projects (Peck, 1993).¹¹ Community land trust ground leases are renewable by the lessee or his heirs for an additional 99-year term, allowing the family to hold on to the home at an affordable price in perpetuity.

A typical ground lease may also contain a provision for the responsible use of the property (I.C.E., 2002). This may include such requirements as using the property solely for residential purposes, avoiding the creation of nuisance and negligence, and generally complying with applicable laws. Owner occupancy is also required in order to prevent properties from becoming vacant for extended periods of time. Although the trust does not own the home located on their land, some ground leases contain inspection clauses, which reserve the right to inspect the leased premises or the improvements with adequate prior notice. However, there may also be a requirement for quiet enjoyment providing that the CLT's role should be limited so as not to interfere with the lessee's enjoyment of their property. All of these restrictions contribute to a lessee's sense of pride in home ownership and sense of belonging to a community.

¹¹ Pass-through costs are the expenses associated with directly running the trust, including property taxes, other assessments and insurance. Administrative charges cover the cost of employing a staff to conduct the daily operations of the trust including the maintenance of records, collecting lease fees, paying the trust's expenses, monitoring the property for prohibited uses or other lease violations, and maintaining communication with lease holders to assist households that may have financial troubles. Finally, there is the option to pass the cost of acquiring the properties on to the homeowners, which also helps a CLT build up a reserve of funds for future purchases or to provide a buffer for residents with future financial troubles (Peck, 1993).

The ground lease may also include a lease fee, typically a modest amount, in exchange for access to and use of the underlying leased premises. In situations of hardship, the trust may reserve the option to reduce, delay, or waive the ground lease fee. Fees for trust properties are periodically reevaluated to ensure a fair and affordable rental value based on changes in the market or in what is affordable to the lessee. Taxes and assessments on the property may be paid by the homeowner and escrowed by the land trust or just paid by the land trust with the costs passed through to the owner of the improvements via the ground lease fee. Finally, the ground lease should contain a provision approving the lessee's mortgage agreement as an addendum.

Once an income-approved homeowner is selected, it is necessary to secure mortgage financing. The CLT's fee simple interest in the land is not mortgaged, but the lender can have a claim on the borrower's house and leasehold interest (I.C.E., 2001). In cases of loan default, the community land trust will often request that the lender provide a thirty-day advance notice to give the trust ample time to cover missed payments.

When land trusts first appeared, banks were hesitant to provide loans to home purchasers for properties that did not also include land. Today, however, CLTs help members better negotiate mortgage agreements that address the concerns of lenders while allowing the CLT to prevent foreclosure and the sale of the property on the open market (PolicyLink, 2005). In recent years, FHA has insured those leasehold mortgages and Fannie Mae, state housing finance agencies, and banks have purchased them (I.C.E., 2001). Community land trusts also allow banks to meet their community lending and investment goals under the Community Reinvestment Act because they operate in low and moderate income areas and provide for affordable housing (Engle, 2002).

In instances where historic buildings are being used, there is also a possibility to include historic preservation restrictions such as a preservation or conservation easement in the ground lease or deed restriction. Easements are voluntary legal agreements commonly used to protect significant historic, archaeological, and cultural resources. When an easement is recorded, it becomes part of the property's chain of title and "runs with the land" in perpetuity, thus providing assurance to property owners that the intrinsic values of the historic property will be preserved by subsequent owners. Owners that donate preservation easements to charitable or governmental organization may claim a charitable deduction on the value of the easement, equaling up to thirty-percent of the taxpayer's adjusted gross income, from Federal taxes, and the excess value may be carried forward up to five years. Finally, a property owner conveying an easement on a historic building may also apply for a 20% tax credit under the Federal Historic Preservation Rehabilitation Tax Credit.

Selling a CLT Home

In order to preserve the affordability of land trust homes, the ground lease also contains resale restrictions such as restrictions limiting transfers to income-qualified people, with any other transfer being null and void. Further, lessees of community land trust properties must notify the trust of their intent to sell and inform the trust of their preference for a buyer, if any, for resale. Despite preferences on the part of the homeowner, ultimately the trust holds the right of preemption or first refusal, which creates a specifically enforceable right for the CLT to purchase the property whenever the owner desires to sell it in the future (Singer, 1997). This provision allows the CLT to find a new buyer who meets the CLT's qualifications and purposes if the homeowner's choice is not appropriate and removes the property from the speculative market to keep it affordable in the future (Peck, 1993).

Resale restrictions also include price limitations that require owners to sell their home at an equity price arrived at based on a predetermined formula (Abromowitz, 2000). Resale formulas seek to maintain affordability while still allowing the owner a fair return on investment. Secondary goals include encouraging long term occupancy, avoiding incentives for quick resale, promoting mobility, providing incentives for maintenance and useful improvements, avoiding future disputes, and accommodating easy implementation of the goals of the trust (Peck, 1993).

There are three potential resale formulas: the itemized formula, the appraisal-based formula, and the indexed formula (Peck, 1993). The itemized formula adjusts the original purchase price by adding or subtracting amounts associated with the increase or decrease in value of the improvements¹² due to factors including, but not limited to deductions for depreciation, penalties for unusual damage to the property, and inflation. This formula provides the homeowner equity for his personal investment over time. With the appraisal-based method, homeowners may recover the difference between the market appraisal at the time of purchase and the market appraisal at the time of sale; in this formula, appraisals are done for the building, not the combined value of the building and the land (Harmon, 2003). The indexed formula adjusts the price based on factors such as household income; however, it does not account for many factors affecting affordability, such as current interest rates (Abromowitz, 1991).

Enforcing the Terms of the Ground Lease

The elements of the ground lease are not self-enforcing; rather, land trust administrators should be in a position to monitor adherence to any agreed upon terms (Abromowitz, 2000).

When a homeowner breaches the lease agreement, the community land trust must seek to have a

¹² In this context, the term “improvements” is defined as the addition of any permanent structure on real property, or any work on the property (such as planting trees) which increases its value, not maintenance and repairs to the structure.

judgment of default declared against the lessee. This allows the homeowner the opportunity to remedy the problem; however if he fails to meet the terms of the agreement, the trust may seek a number of available remedies. For example, because the ground lessee's right to occupy the land hinges on compliance with lease provisions, failure to meet these obligations may result in their eviction from the land. At its most extreme, default of the lease agreement can result in the forfeiture of title of the improvements back to the CLT and a merger of the estates.¹³ The CLT will often buy back the building at the formula-determined resale price at the time of the termination of the lease. In instances where the homeowner's actions are not as egregious, lessor remedies for failure to meet the requirements of the lease agreement may include damages or injunctive relief.¹⁴

Although many community land trusts are too new for there to be any information addressing the truth of these asserted benefits, by the end of 2002 the Burlington Community Land Trust had overseen the resale of 97 of its properties (Davis & Demetrowitz, 2003). This large portfolio of resale-restricted housing allowed a large enough sample to assess the success of the BCLT in delivering and balancing individual and community benefits. A study found that the trust had been successful in providing affordable housing (Davis & Demetrowitz, 2003:4). In fact, when the homes were first built, they were sold to individuals who earned 62 percent of the area median income; however, on resale, the homes were affordable to those earning 57 percent of the median income (Davis & Demetrowitz, 2003:16). Public subsidies that were initially invested in these properties stayed with the community at the time of resale except in two cases

¹³ Under the common-law, a "merger of estates" is the absorption of one estate in another, where a greater estate and a lesser coincide, meeting in one and the same person or entity without any intermediate estate; the lesser is then immediately merged or absorbed in the greater ("Whiteside v. Sherman", 1960).

where the subsidies were lost. Often times these subsidies increased. At the initial time of sale, the amount of subsidies was \$1,525,148; on resale, the retained subsidies amounted to \$2,099,590 (Davis & Demetrowitz, 2003:11). The goal of residential stability was also achieved as land bought by the trust was rarely removed from its portfolio with 95 percent remaining with the trust (Davis & Demetrowitz, 2003:13). Here, residents' quality of life was improved by the appreciation of property values.

A question often arises as to whether it is fair to restrict resale prices for low-to-moderate-income CLT homeowners when conventional homeowners can sell their homes for market-rate prices, further segregating the two classes. The idea that this brand of third sector housing is "second rate" because of this limitation is usually refuted by the idea that most CLT homebuyers would otherwise be unable to buy decent housing through conventional channels (Kenn, 1995:84). This can be seen in the Burlington Community Land Trust, which was helpful not only to the larger community, but also to the individuals that bought homes on trust property (Davis & Demetrowitz, 2003). All of the householders served by the trust earned less than the median income. Further, when reselling their homes, most of the homeowners made a profit. Although the equity gains were modest, around \$6,184, this is still a return on investment that is not realized by renters. Finally, the benefit of mobility was also realized by these households at a rate similar to that realized by people owning market rate housing. Seventy-four percent of the sellers went on to purchase market rate homes within six months of selling their limited-equity houses and condominiums (Davis & Demetrowitz, 2003:18).

Benefits of the Community Land Trust Model

From smart-growth to anti-gentrification measures, community land trusts have been instrumental in providing low to moderate-income residents with opportunities for homeownership. Trusts have also been integral in preserving affordability, retaining community

wealth, enhancing residential stability, helping low income families to make the transition from renting often sub-standard housing to owning a home that they can take pride in, creating individual wealth, promoting community involvement, and enabling residential mobility (Harmon, 2003).

Further, land trusts have a substantial impact on resident quality of life and sense of community. Land trusts serve to help communities organize and become stronger neighborhoods by providing a source of community control in disinvested neighborhoods (Finkel, 2005). Often, when neighborhood homeownership declines, absentee investors may acquire older buildings and allow them to deteriorate while charging higher rents. Forced to move to a more affordable location, residents then leave the community, taking money from local stores and other resources used to improve housing and the community. Land trusts have been able to prevent this by filling empty homes and by establishing standards of maintenance. When residents organize to improve their neighborhood, the absentee owners also benefit from increased property values.

In the case of BCCLT, the organization has been able to improve the community by becoming deeply involved in local activities and affordable housing efforts, the African American cultural community, the environmental community and the historic preservation community. Further, BCCLT is represented in the Homeless Assistance League, Last Stand (an environmental organization), the National Trust for Historic Preservation, the Florida Trust for Historic Preservation, the African American Preservation Alliance, the Florida Voters League Association, and the Old Key West Preservation Foundation (Sawyer-Atanda, May 18, 2006).

The relationship between the organization and the residents as well as the degree of control allowed the residents is also beneficial to the community. "Making resident control real

requires that training and organizing help develop the skills and knowledge residents need to make informed decisions about their housing and overall organization” (Hovde, 1997:2). Thus at the initial stages, these organizations often provide pre- and post-purchase counseling, helping buyers to acquire mortgages and ensuring their ability to make payments and maintain their homes. Further, trust boards are structured to include homeowners in the surrounding communities, stakeholders such as government and foundation officials, and most importantly land trust residents, thus providing a venue that “allows concerns to be aired and creates a lasting community bond” (Finkel, 2005:24). Finally, community land trusts provide a method of supplying affordable housing to people in the community with special needs, including, but not limited to housing for the elderly, the formerly incarcerated, the homeless and the mentally ill (Engle, 2002:3).

Established in the early 1980s, the Burlington Community Land Trust (BCLT), one of the first and certainly one of the largest community land trusts, has also benefited from historic preservation efforts in its work at the Sarah Cole House located in Burlington's "Hill" section (Policy Link, 2005). This part of the city is home to a number of large nineteenth century mansions built by lumber barons and merchants for their families when Burlington was an important port town (Peterson, 1996). In the last thirty years, this historic area changed dramatically as the homes have been converted to college offices, dorms, fraternity houses, apartments, and rooming houses, bringing the problems of noise, traffic, parking, and poor maintenance. BCLT responded to the decay of one home by developing and managing a single-room occupancy project that would serve homeless, low income, single women. Initially, neighbors saw it as an assault on the character of their neighborhood; however this concern was addressed through an appropriate site plan, staffing plan, and house rules.

The BCCLT seeks to prevent the gradual loss of the neighborhood to gentrification and the physical deterioration of the housing stock by purchasing historic properties, renovating and rehabilitating them as needed, and then selling or leasing the homes to income-qualified individuals with the idea of “helping the community become the beneficiary of change, rather than the victim” (Sawyer-Atanda, 2005). The BCCLT has preserved seven historic homes for single-family use and two additional multi-family buildings, located in the Key West Old Town Historic District. These homes, all constructed prior to 1950, house 31 low to moderate-income residents, combining the contradictory ideals of historic preservation and affordable housing.

The review of the literature has found that what is needed is an exploration of historic preservation’s impact on quality of life, particularly sense of community. There is extensive research on the economic impact of preservation, but a scant amount on the social and psychological impacts. Further, while research shows that design and ownership issues impact sense of community, a survey of historic district residents would serve to determine the extent to which historic preservation affects quality of life. Of additional significance, research on the structure of the community land trust model indicates potential for the model as a means to address preservation and affordable housing issues.

CHAPTER 3 METHODOLOGY

The main purpose of this study is to describe the perceptions about quality of life and sense of community among residents in an affordable historic neighborhood as well as to assess the land trust directors' visions for and their opinions about the efficacy of using historic preservation in community land trusts to improve sense of community. This information will serve as preliminary data in developing and understanding the effects of historic context on quality of life in affordable historic neighborhoods as compared to non-historic affordable housing. It will further serve to assess the CLT as a model for both affordable housing and historic preservation. Qualitative results based on land trust director's responses to interview questions will first be presented followed by quantitative results from resident surveys.

Research Hypothesis

A variety of literature supports the idea that communities can prosper when neighborhoods are supportive and sustaining. Even in disadvantaged areas, the promise of affordable home ownership enriched by historical and cultural factors that give identity to a neighborhood have the capacity to transform an area into a place that nurtures and supports residents. In order to foster such an environment, it is necessary to first obtain information about community stakeholders who should become major contributors in decision making for their neighborhoods. These stakeholders include residents of the community as well as decision makers who represent the interests of the land trust itself. The research hypothesis will address whether historic preservation in the context of an affordable housing CLT contributes to the sense of community. This information will serve as preliminary data in developing and understanding the effects of historic context on sense of community as compared to non-historic

affordable housing. It will also assess the CLT as a mechanism that brings affordable housing and historic preservation goals together.

Research Participants

Seventy-two community land trusts were contacted via email to identify those that use historic preservation as a tool in developing affordable neighborhood housing. Of the thirty-five that responded, only three fit this criterion: the Athens (GA) Land Trust, Inc., the Community Land Cooperative of Cincinnati and the Bahama Conch Community Land Trust (BCCLT) in the Bahama Village neighborhood in Key West, Florida.¹⁵ Because of its location in Florida, its long-standing historic district designation, and significant affordability issues, Key West, specifically BCCLT was chosen as the target area for distribution of the neighborhood surveys. Thus, surveys were sent to the thirty-one households in the Bahama Conch Community Land Trust in Key West, Florida.

The Bahama Village was the city's historic African-American neighborhood, but over time it had become economically depressed. The land trust acquired and refurbished property there to supply affordable housing. Twelve households responded. Residents include low- to - moderate income individuals with mean annual incomes ranging from \$15,000 to \$49,000. The majority of participants were between 30 and 49 years of age. Respondents are evenly divided by gender. The racial-ethnic distribution is eight Caucasian and four African-Americans. Of the twelve participants, ten reported they are single, one divorced and one married. Seven people live alone, three live with one other person and two are three to four person households.

Although one participant reported having a graduate/ professional degree, the majority reported

¹⁵ Heather Benham of the Athens Land Trust referred me to the organization's website. After obtaining informed consent, I interviewed David Hastings from Cincinnati and Norma Jean Sawyer-Atanda from Key West.

high school or junior college as their highest level of education. Ten participants are employed in full time jobs; one is unemployed and one retired. Most participants live within two miles of their place of employment.

Instruments

The two interviews with directors of historic CLTs consisted of 27 questions (Appendix 1) designed to assess their vision for and opinions about the efficacy of using historic preservation in a CLT to improve quality of life. Questions focused on the nature and history of community land trusts, the trust's role in community involvement, maintenance of historic context, and their perceptions of residents' reactions to historic preservation efforts.

The survey of BCCLT residents, used to assess these stakeholders' perceptions, consisted of 46 items divided into seven subscales. These survey items identify demographics of the participants and how they would describe their individual homes, and determine their beliefs about how neighbors help each other and work together, how they feel about the physical appearance and condition of the houses, what their feelings about a sense of community are, how safe they feel in the neighborhood, and the degree to which they feel part of the neighborhood. Each question excluding the demographic information and house description was followed by a five-item Likert scale response.¹⁶

Measures

Demographics

Respondents were asked to indicate age, gender, ethnicity, highest level of education, marital status and number and relationship of people living in the household using forced choice

¹⁶ Likert scaling is unidimensional scaling method using items that can be rated on a scale of one to five or one to seven disagree to agree response scale. The odd numbered scale may have a middle value that is neutral or undecided or a forced-choice response scale with an even number of responses and no neutral choice (Trochim, 2005).

item formats. In addition, they were to describe their current state of employment (full or part time, unemployed, retired or other), proximity to the work place and total household income. They were also asked to provide information about their homes including reasons they chose to live there, duration of residency, age of the property, how they would categorize the neighborhood, whether they recognized they were living in a historic neighborhood, whether their homes meet their needs and the needs of their families, and whether they had made any repairs over \$500 in the last two or three years.

Collective Action Measures

Residents' beliefs about how well their neighbors would help each other and work together were measured by a six-item scale adapted from Buckner's (1988) neighborhood cohesion scale (Foundation, 2006). Using a five-point Likert scale with anchors ranging from 1 (strongly agree) to 5 (don't know), residents reported on how effectively they believed individuals in their neighborhood could solve local problems, what impact they themselves could have on making the neighborhood a better place to live, whether they viewed themselves as "we" or "they" in relation to their neighbors and to what degree they would be willing to work with their neighbors to improve the neighborhood. In addition, they were asked to indicate whether involvement by local businesses or community organizations would benefit the neighborhood.

Neighborhood Conditions Measures

The residents' perceptions of their physical environment were assessed using a "Condition of Neighborhood" 6-item scale developed by Richard Taub (Foundation, 2006). The participants were asked to rate the appearance and condition of the housing, yards and lawns, streets and sidewalks, public property, public spaces and the neighborhood as a whole on a five-point Likert scale ranging from "very bad condition" to "excellent condition".

Community Attitudes Measure

Using a five-point Likert scale (1=strongly disagree to 5=strongly agree), participants were asked to answer six questions pertaining to the way they relate to others in their neighborhood. Survey items were measured using a scale adapted from Robert Sampson (Foundation, 2006). They included perceptions about willingness to help each other, shared values, trustworthiness, and ability to get along with one another. Respondents were also to consider the likelihood of neighbors doing something if they saw children skipping school or hanging out on a street corner. Participants indicated the numbers of family and friends who lived in the area. Finally they were asked their perceptions about how close knit the neighborhood is.

Safety Measures

Participants were asked to answer three questions about neighborhood safety using a four-item Likert scale with responses ranging from 1= very safe to 4 = very unsafe. The questions were borrowed from the HOPE IV Baseline Survey and asked participants to indicate how safe they feel about being out alone in parking lots, the streets or sidewalks around the neighborhood, how safe they feel on their front lawns after dark and finally how safe they feel inside their homes at night (Foundation, 2006).

Sense of Belonging Measures

Residents' perceptions about whether they feel like they are part of their neighborhood were measured by seven questions borrowed and adapted from a variety of scales contained within the "Making Connections: National Survey Indicators Database" website created and maintained by the Annie E. Casey Foundation (Foundation, 2006). Using a five-point Likert scale ranging from 1= strongly agree to 5 = don't know, the subjects were asked to report on

their feelings about whether the neighborhood is a good place to live and to raise children, whether it has a good reputation, whether they feel at home in the neighborhood and proud to live there, and whether they feel a sense of community with their neighbors and think of themselves as similar to others in the area.

Procedure

The two interviews with land trust stakeholders were conducted over the phone in May, 2006. Interviews lasted approximately one hour each. The interview was structured with the assistance of an interview guide consisting of 27 questions. Thirty-one residents were identified by BCCLT director Norma Jean Sawyer-Atanta. For reasons of confidentiality, she requested that surveys be sent to her, and she personally delivered the information to each resident by household visits during Spring 2006. During each visit participants were provided with survey packets that included a description of the project, survey forms, informed consent documents, a pre-addressed stamped return envelope and a blank stamped envelope to receive compensation once surveys were returned. Participants were told that they would be asked to fill out a survey about their perceptions of living in the Bahama Conch Community Land Trust and that they would have two weeks to complete the survey. Participants were asked to sign informed consent releases before completing surveys. Each participant received a cash incentive of \$10.00 for completing and returning their information. Approval of the study's procedures was obtained from the University of Florida's Institutional Review Board.¹⁷

¹⁷ Once the responses were received, they were entered into an SPSS spread sheet for analysis.

CHAPTER 4 RESULTS

The main purpose of this study is to describe the perceptions about quality of life and sense of community among residents in an affordable historic neighborhood as well as to assess the land trust directors' visions for and their opinions about the efficacy of using historic preservation in community land trusts to improve quality of life. This information will serve as preliminary data in developing a model for the understanding of the effects of historic context on quality of life in affordable historic neighborhoods. Qualitative results based on land trust director's responses to interview questions will first be presented followed by quantitative results from resident survey responses.

Qualitative Results

Two interviewees, directors of historic community land trusts in Cincinnati, Ohio, and Key West, Florida, responded to a series of questions about the nature and history of their respective community land trusts, community involvement, maintenance of historic context and their perceptions of residents' reactions to living in these neighborhoods.

Community Land Cooperative of Cincinnati (Coop)

David Hastings, executive director, provided information about his organization, its interaction with other stakeholders and its goals for the future. The cooperative was founded in 1980 in response to the threat of additional families being displaced as a result of historic preservation efforts in the area. It sought to preserve both available housing for the poor and the historic houses themselves. The neighborhood was composed of the lowest wage earners in the city. Over a period of 80 years, what had historically been a residential neighborhood was transformed into an industrial area with an interstate running through it. Two large public

housing projects were constructed in the area. The Coop acquired 35 separate properties consisting of 42 units. All of these wood frame homes are over 100 years old.

The Coop managed to secure financing without any federal funding or historic preservation tax credits. Grants from local religious organizations, corporations and private sources have provided the Coop's sole financial support. Although the neighborhood includes some moderate-income families, most residents earn from 50-80% of median income. Between 95 and 98% of the residents are African-American.

The coop provides some in- house educational opportunities including home ownership counseling and repair classes. In addition, they maintain a revolving, low interest loan fund for emergency repairs, provide financing for all but one home, and manage escrow accounts for insurance and property taxes for residents. They have secured appliances through donations and contractors for rehabilitation work.

Hastings cites skepticism and mistrust about change as major obstacles the neighborhood must overcome. Residents perceive increasing numbers of wealthy newcomers, as people who do not care about their community. They partially blame preservation efforts for this. They see class issues and race issues arising because they believe people interested in historic preservation do not want low- income people in these newly rehabilitated neighborhoods. Nevertheless, he foresees more historic rehabilitation in the future and says that whereas guidelines for preservation were seen as obstacles in the past, people are beginning to appreciate the character, quality and financial appreciation that historic development has brought to the community. According to him, "Inclusion rather than exclusion would make the area a better place to live."

Bahama Conch Community Land Trust

Norma Jean Sawyer-Atanda, executive director for BCCLT, echoed David Hastings's concerns in an interview in spring 2006. The Bahama Conch Community Land Trust was

incorporated in 1995 as a way to utilize land that had been released to the community from the Naval Air Station at Key West. Fearful that redevelopment would wipe out the existing community, the land trust sought to provide affordable housing and to revitalize historic property in the downtown area. Located near the docks, the area in question dates back to the days of slave trading. Some of the properties in Bahama Village were originally an African-American community. They are primarily wooden structures built around 1919 and were not associated with the naval base. After spending several years planning, the trust began to acquire properties in the historic Bahama Village in 2001. Funding was provided by the Overlook Foundation, the Trust for Public Land Investigation and the city. As in Cincinnati, BCCLT did not rely on federal funding or historic tax credits at their inception.

African-Americans constitute the majority of residents occupying homes owned by the BCCLT. Sawyer-Atanda notes that many of them have friends and relatives living in the area and that ties to each other go back several generations. Clients earn low-to-moderate incomes and must be income-qualified; many earn 30% of median income. The thirty-one units owned by BCCLT are always fully occupied and there is a waiting list on file. The land trust is open to assisting financially struggling clients; 50% of tenants were homeless at one time and currently three are receiving some kind of financial assistance from the trust. BCCLT also assists potential buyers in securing financing for properties.

Sawyer-Atanda comments reflect the sense of pride she shares with tenants in BCCLT homes. She notes that historic preservation was and remains a goal of BCCLT. The area is rich in African-American culture and tradition. Community organizations such as the African-American Preservation Alliance and the Florida Voters' League Association work to keep members aware of the area's rich history as does the Old Key West Preservation Foundation

which, among other activities, provides tours of the African-American cemetery there. She is most proud of future plans for the area. The trust continues to seek out historic properties to purchase and restore. She sees the area as a business incubator with the potential to attract tourists to the area to sample native crafts and participate in cultural events that reflect the fine traditions of the neighborhood. While money for financing new properties is difficult to come by, especially from the city itself, she is confident that help will come. She sees BCCLT as an entity trying to preserve something for future generations.

Quantitative Results

Overall, the quantitative results assessed the BCCLT residents' perceptions regarding neighborhood conditions and sense of community. Twelve out of the 31 residents of the Bahama Conch Community Land Trust responded to a 46-item Likert type survey with space for additional comments, supplying the following baseline data about their households. Demographic information is presented in Table 1 below. Due to the small number of participants, these findings are indicative of perceptions in this community only. Eight respondents have lived in the neighborhood between 1 and 5 years, two between 6 and 10 years, one between 11 and 15 years and one between 16 and 20 years. Eight participants described their homes as old, but historic, three as middle-aged (11-49 years) and one as brand new. Ten participants realized they were living in a historic district while two described where they lived as a neighborhood. Affordability was most often cited as the reason for selecting a home in BCCLT, followed by convenience, proximity to work, and liking the neighborhood. Three respondents indicated proximity to family members and historic significance, while two wanted a new home. Nine participants indicated they had friends living nearby, and ten indicated

Table 1. Frequencies and Percentages for Participants' Responses about Home Selection

Why did you pick the house that you are living in?	<u>N</u>	<u>f</u>	<u>%</u>
Convenience	12	8	66.7
Affordability	12	10	83.3
I like the neighborhood	12	8	66.7
Close to family and friends	12	3	25
Close to social activities	12	2	16.7
Close to work	12	8	66.7
Historic significance	12	3	25
I wanted a new home	12	2	16.7
Other	12	0	0

that no family members lived in the neighborhood. After surveying these respondents and tallying their responses, descriptive statistical methods were applied using SPSS to identify community trends in residents' perceptions toward living in an affordable historic neighborhood.

Collective Action Scale

The first subscale addressed the participants' beliefs about whether neighbors would help each other and work together. Six survey items were used to assess these beliefs. Respondents were asked about neighborhood problem solving strategies and the impact that would result from cooperation among residents, local businesses and community organizations. Table 2 contains the means, standard deviations, and percentages for each of these items. Percentages are a combination of responses 1 = strongly agree and 2 = agree.

Table 2. Means, Standard Deviations, and Percentages for Collective Action Items

Collective Action Items	<u>N</u>	<u>%</u>	<u>M</u>	<u>SD</u>
If there is a problem in this neighborhood people who live here can get it solved.	12	83.3	2.00	.85
Neighborhood residents can have a big impact in making this neighborhood a better place to live.	12	100	1.42	.5
If the people in my neighborhood were planning something, I'd think of it as something we were doing rather than what they were doing.	12	66.6	2.58	1.24
This neighborhood could benefit from an organization that brings local residents and other community stakeholder together.	12	91.7	1.75	1.14
Local businesses and other organizations need to work together on plans to improve the neighborhood.	11	85	1.73	.79
I would be willing to work together with others on something to improve this neighborhood.	11	75	2.09	1.14

Note: 1 = strongly agree; 2 = agree; 3 = disagree; 4 = strongly disagree; and 5 = don't know; percentages are a combination of responses 1 = strongly agree and 2 = agree.

Mean scores from Table 2 indicate that the majority of residents see themselves as major stakeholders in their community: all believe they can have a big impact in making the neighborhood a better place to live, 83% see themselves as capable of solving neighborhood problems, and over 66% identify themselves as “we” opposed to “they” regarding their interest in participating in neighborhood plans. In fact, 75% indicated their willingness to work with their neighbors on projects to improve the community. Over 91% believe a neighborhood organization could bring them closer together as could involvement from local businesses and organizations.

Neighborhood Conditions Scales

This subscale asked the participants to comment on the physical appearance and condition of the homes, buildings, street signs and public areas and the general condition of the

neighborhood. Descriptive statistics are included in Table 3 below. Percentages are a combination of responses 3 = average condition and 4 = good condition.

Table 3. Means, Standard Deviations, and Percentages for Neighborhood Conditions Items

Neighborhood Conditions Items	<u>N</u>	<u>%</u>	<u>M</u>	<u>SD</u>
How do you feel about the appearance and condition of housing?	11	81.8	3.00	.89
How do you feel about the appearance and condition of yards and lawns?	11	41.6	2.27	1.01
How do you feel about the appearance and condition of streets and sidewalks?	11	50	2.81	.87
How do you feel about the appearance and condition of street signs and lights?	12	91.7	3.17	.58
How do you feel about the appearance and condition of public spaces?	12	66	2.92	.99
How do you feel about the appearance and condition of the neighborhood itself?	12	75	3.08	.90

Note: 1 = very bad condition; 2 = bad condition; 3 = average condition; 4 = good condition; and 5 = excellent condition; percentages are a combination of responses 3 = average condition and 4 = good condition.

Although almost all of the subjects who responded to this section perceived their houses as in average or good condition and 66% believed public spaces such as parks, plazas and bus shelters were average-good, this was not the case for other public and private areas. Half of the residents believed streets and sidewalks were in bad condition, and 58% thought that lawns and yards were in bad to very bad condition. One respondent commented, saying, “Respect is the number one problem- trash, crack bags and foul language.” Yet overall 75% of those surveyed said that the neighborhood itself was in average to good condition.

Community Attitudes Scales

The six items in this subscale asked subjects to think about social cohesion and level of trust they perceive among themselves. Means, standard deviations, and percentages of these items are contained in Table 4 below. Percentages are a combination of responses 1 = strongly agree and 2 = agree. Although 75% of subjects indicated that neighbors would be willing to help one another, one commented, “ We try to help our neighbors but mostly they don’t want it (help) or it is conditional. We tend to keep to ourselves now more than five years ago. We look out for our elderly neighbors daily.” However approximately 67% believe people generally get along

Table 4. Means, Standard Deviations, and Percentages for Community Items

Community Items	<u>N</u>	<u>%</u>	<u>M</u>	<u>SD</u>
People around here are willing to help their neighbors.	12	75	2.08	.67
People in this neighborhood share the same values.	12	33.3	2.67	.78
This is a close-knit neighborhood.	12	33.3	3.00	.95
People in this neighborhood can be trusted.	12	50	2.58	1.16
People in this neighborhood generally get along with each other.	12	66.7	2.25	.62
People in this neighborhood would do something if they saw children skipping school and hanging out on a street corner.	12	25	3.33	1.23

Note: 1 = strongly agree; 2 = agree; 3 = disagree; 4 = strongly disagree; and 5 = don’t know; percentages are a combination of responses 1 = strongly agree and 2 = agree.

with one another, and 50% found their neighbors trustworthy. Responses to other items do suggest an absence of social cohesion among residents. If neighbors saw local children skipping school or hanging out on a street corner, 25% of them would be likely to report neighborhood children’s truancy or vagrancy to parents. Fifty percent would be unlikely or very unlikely to do

the same. Over 66% percent believe that neighbors do not share the same values, and the same percentage does not believe that they are living in a close-knit neighborhood. As one resident commented, “ People need to come together in the neighborhood.”

Safety Scales

Three items elicited perceptions about neighborhood safety using a four-point Likert scale. Descriptive statistics for this data are presented in Table 5. Percentages are a combination of responses 1 = very safe and 2 = somewhat safe.

Table 5. Means, Standard Deviations, and Percentages for Safety Items

Safety Items	<u>N</u>	<u>%</u>	<u>M</u>	<u>SD</u>
How safe do you or would you feel about being out alone in parking lots, the streets or sidewalks around the neighborhood?	12	83.3	1.75	.75
How safe do you or would you feel on the lawn right outside your home at night?	12	91.7	1.58	.67
How safe do you feel being alone inside your apartment/house at night?	12	91.7	1.58	.90

Note: 1 = very safe; 2 = somewhat safe; 3 = somewhat unsafe; and 4 = very unsafe; percentages are a combination of responses 1 = very safe and 2 = somewhat safe.

One participant commented on safety around the neighborhood, saying, “The residents find drug trafficking easier than working a ‘regular’ job. It has improved but it’s becoming more dangerous at the same time [there are] not as many drug sales at 3 pm in front of the house, but now guns are involved.” However, the majority of subjects reported feeling safe or very safe at BCCLT. Over 83% percent indicated they would feel secure being out alone in parking lots, streets and sidewalks around the neighborhood. Almost 92% percent would feel safe or somewhat safe being outside in their own yards after dark, and over 83% feel safe in their homes at night.

Sense of Belonging Scales

Respondents’ perceptions about positive feelings that might arise out of being part of the neighborhood were assessed by seven Likert- style questions. Descriptive statistics are contained in Table 6 below. Percentages are a combination of responses 1 = strongly agree and 2 = agree.

Table 6. Means, Standard Deviations, and Percentages for Sense of Belonging Items

Sense of Belonging Items	<u>N</u>	<u>%</u>	<u>M</u>	<u>SD</u>
My neighborhood is a good place to live.	12	100	1.83	.39
My neighborhood is a good place to raise children.	12	66.7	2.67	1.07
I feel at home in my neighborhood.	12	100	1.75	.45
I am proud to live in this neighborhood.	12	100	1.67	.49
I feel a sense of community with the other people in my neighborhood.	12	66.7	2.50	1.13
This neighborhood has a good reputation.	12	33.3	2.67	.78
I like to think of myself as similar to the people who live in the neighborhood	12	41.7	2.67	.89

Note: 1 = strongly agree; 2 = agree; 3 = disagree; 4 = strongly disagree; and 5 = don’t know; percentages are a combination of responses 1 = strongly agree and 2 = agree.

Means and standard deviations indicate that all residents believe the neighborhood is a good place to live, that they feel at home and are proud to be there. Approximately 67% percent believe it would be a good place to raise children even though the same number perceive it as a place with a bad reputation. Finally, 67% feel a sense of community with others in the neighborhood. However, one response is informative: “This is a neighborhood in transition. Most of the homes are becoming guest houses or second homes for wealthy people who are here only for a couple of months, hence no sense of community. I used to know my neighbors but now I only know the people in my building and the people next door. Other than that, they are

strangers with attitudes.” However, although residents are overall happy with their homes, only 42% see themselves as similar to their neighbors.

CHAPTER 5 DISCUSSION

This thesis examined the perceptions of two key groups of stakeholders in affordable historic housing, community land trust directors and residents. More specifically, it describes land trust directors' perceptions about existing conditions and their goals for improving sense of community and residents' perceptions about sense of belonging, personal investment and sense of connection to the community, perceptions about safety and physical connection with and attraction to the neighborhood. This chapter discusses and interprets the results as they relate to original research goals. It concludes with a discussion of recommendations for future research.

Land Trust Directors' Perceptions

Land trust directors' perceptions about sense of community were assessed through telephone interviews that elicited information about the nature and history of their respective community land trusts, community involvement, maintenance of historic context and their perceptions of residents' reactions to living in these neighborhoods.

Nature and History of Respective Community Land Trusts and Community Involvement

The two directors recognized the historic implications of their respective neighborhoods but their comments suggest a good deal of difference in the nature of the community land trusts. In Cincinnati, residents had been driven out of their neighborhoods by the influx of industry into what once had been a primarily residential neighborhood. David Hastings, director of the Cincinnati Coop, clearly identified the fears that tenants expressed about how the incursion of affluent white preservationists capitalizing on opportunities for property appreciation connected with the acquisition of historic property in this African-American neighborhood would deprive them of their homes. They appeared to be experiencing what Glynn (1981) identified as the loss of sense of belonging associated with the erosion of their community. Thus, the establishment of

the Cincinnati land trust was in response to threats posed by historic preservation instead of attempts to use preservation to bring the community together.

The Key West neighborhood, on the other hand, had a rich heritage of African-American settlement in the area around the port. As a result, when encroaching gentrification, fueled by the island's dire housing situation, threatened their neighborhood, five Bahama Village residents responded by organizing and incorporating the Bahama Conch Community Land Trust of Key West, FL Inc. (BCCLT) (Sawyer-Atanda, 2005). In fact, Norma Jean Sawyer-Atanda, Key West director, indicated that many residents of BCCLT homes in Bahama Village have become more actively involved in the local community, the housing community, the African American cultural community, the environmental community and the historic preservation community.

Maintenance of Historic Context and Resident Perceptions

Over objections from residents who believed that newcomers to their neighborhood did not care about the area or did not want low-income people living there, Hastings has had to persuade residents and members of the Cincinnati Coop of the benefits of preservation. Slowly, they are beginning to recognize that preservation will not go away. The trust leadership is starting to realize that preservation adds a tremendous amount of character to the community and Hastings adds, "They don't make [houses] like they used to." He remains concerned, however, over the lack of social cohesion in the neighborhood.

In Key West, BCCLT successfully maintains its original community as the majority of its residents are locals that have been in the community for three or more generations (Sawyer-Atanda, May 18, 2006). Since adopting the community land trust model in 1995, the BCCLT has successfully rehabilitated 7 homes. The BCCLT has also worked with the Community Redevelopment Authority, and is seeking to secure development rights for the portion of property that affects trust land. The city itself has become intricately involved in plans that would

blend new property with that in the historic Bahama Village community. Existing cultural events and classes which help young residents with homework and research projects as well as encouraging the study of African-American authors and crafts seem to suggest a sense of social and cultural cohesion that is absent in Cincinnati.

BCCLT Resident Perceptions

Residents' perceptions about quality of life and sense of community were measured by a 46-item survey. The first part of the hypothesis was that residents would describe positive feelings about the quality of life associated with living in an affordable historic neighborhood. Indicators included appearance and condition of the neighborhood, perceived safety, convenience and affordability. Despite reporting that the yards, lawns, streets and sidewalks were in bad to very bad condition, the majority were satisfied with what they described as the average to good condition of their homes and perceived the neighborhood as a whole to be in the same condition. Similar beliefs held true about neighborhood safety. Although the area newspaper reported city commissioners' concerns about the high crime rate in the Bahama Village area, which resulted from the presence of local and out-of-town drug dealers, most residents felt safe or very safe in both the public areas, on their private lawns and in their houses even at night. Rypkema (2002:7) outlines benefits such as affordability, proximity to the workplace and overall convenience that result from living in historic areas. Results of this survey were consistent with his. The majority of respondents in this historic neighborhood worked within two miles of their residences. In addition, when choosing homes the majority of respondents indicated that affordability, propinquity to work and convenience was key to their decision-making process.

In addition, this thesis addressed residents' sense of community. Sampson (1997) developed a scale to measure collective efficacy that he described as social cohesion and trust

among neighbors combined with their willingness to help one another to achieve a common good. Buckner (1988) produced an instrument to measure neighborhood cohesion, which described respondents' sense of belonging and identity with other people in the area. For the survey of residents designed for this study, these measures were used with additional questions from other scales to assess what had once been classified as the immeasurable, undefined trait called sense of community.

Results of the survey developed for this study indicate that respondents seem to possess both a sense of collective efficacy and neighborhood cohesion. Residents strongly concur in their beliefs that they can solve their own problems and have a positive impact on improving life in the community. They recognize that organizations and businesses such as the ones already in place can facilitate this process and many of them even express their willingness to work with each other to improve the community. These results are partially in keeping with Talen's research (1999) in which she suggests the importance of both level of neighboring and psychological sense of community. In her study, she indicates that these factors may range from strong, i.e., residents share the same values, to weak social ties, i.e., where neighbors exchange casual greetings. Findings suggest that although residents express the willingness to help neighbors and a majority said they had friends in the neighborhood and perceive that they get along with one another, they do not see themselves as sharing the same values with others and did not believe that the neighborhood was close-knit. Only half of the participants indicated that they trust their neighbors.

Similar results were found with the sense of belonging subscale. Although a majority cited the bad reputation of the neighborhood, every respondent perceived their neighborhood as a good place to live, felt at home in the neighborhood and were proud to be there. Most felt a

strong sense of community, but once again a majority did not see themselves as similar to other people in the neighborhood. Again this may be taken as having a sense of belonging but at a lower level as Talen (1997) indicates.

Recommendation for Future Research

Residents of BCCLT seem to have a good quality of life and sense of community. Overall they are proud to live in BCCLT and satisfied that their homes are meeting their needs and the needs of their families. However, despite feelings of belonging and sense of community, we are unable to determine whether these feelings are an artifact of living in a historic neighborhood or of some other intermediate variables such as affiliation with a homogeneous social group as other researchers have suggested. Researchers argue that the role of physical space is not the most important characteristic in assessing sense of community. Gans (1962) for example cites social class and commonality of values, Burkhardt (1981) talks about sense of community as deriving from affiliation with “a homogeneous, like minded social group,” and Campbell and Lee (1992) point to social interaction based around similar socioeconomic status, age and gender as important factors in influencing sense of community. In our investigation of the Bahama Conch community, residents reported having similar SES and although our limited sample did not reflect this, the neighborhood is predominantly African-American, with most individuals reporting having friends in the neighborhood.

In order to rule out these competing explanations, this research should further seek to discover the degree of influence that the historic nature of the neighborhood has on the impact of residents’ sense of community. This should be done through a comparative study exploring residents’ beliefs about sense of community in historic districts that are more heterogeneous and in districts that are homogeneous but do not have the same historic component. If it is established that homogeneity is indeed a factor contributing to community involvement, then introducing

community activities such as those in the BCCLT area could help those historic neighborhoods that are experiencing a sense of loss of community brought about by threats of gentrification.

Further, this thesis also suggests conflicting perceptions of the burdens and benefits of historic preservation between different racial and ethnic groups. A comparative study addressing sense of community and social cohesion in historically African American and Caucasian historic neighborhoods would help to explain the concept of gentrification within social rather than solely economic parameters.

APPENDIX A

INTERVIEW GUIDE: HISTORIC PRESERVATION AND AFFORDABLE HOUSING

Interviewee Name: _____

1. What is your position with the Community Land Trust (“CLT”)?
2. How many years have you been with the CLT?
3. How and when was the CLT formed?
4. Has the organization used any tax credits? Low Income Housing Tax Credits? Historic Preservation Tax Credits?
5. Was historic preservation an initial goal for the CLT?
6. Are the CLT homes located in a historic district? Does the CLT play a role in managing the district?
7. What organizations have partnered with the CLT?
8. How has the government been involved with the Trust?
9. Does the CLT provide any other services to homeowners?
10. What are the criteria for selection of CLT members?
11. Who are the main inhabitants of the area?
12. To what income groups do you target the homes?
13. How many homes are included in the CLT? How many of the homes are historic?
14. What is located within walking distance of the neighborhood?
15. How often is the Trust involved in community activities?
16. Is there a community church?
17. Does the CLT hold or direct community meetings? What is discussed here? Historic preservation?
18. What is crime like in the neighborhood?
19. Are there a large number of vacant lots in the neighborhood? Do you see this as an opportunity for infill?
20. How do you maintain the historic buildings? Do you have design guidelines?
21. Do you hold preservation easements on any of the buildings to maintain the historic nature of the buildings?
22. Are there any provisions in the ground lease that speak to historic preservation?
23. Are residents involved in the rehabilitation of homes?
24. Does the community offer historic tours?
25. How has the Trust played a role in historic preservation?
26. What are the future goals of the Trust?
27. Does your organization publish an annual report?

APPENDIX B

HOMEOWNER/RESIDENT INFORMATION SURVEY

As a resident in the Bahama Conch Community Land Trust, you can help by answering a few questions about your experiences and reasons for choosing to live in this neighborhood. The information collected from you will remain strictly confidential, and your name or other identifying information will not appear on any survey reports. Only aggregate data will be analyzed and reported. Your input is very important.

Name _____

Address _____

Phone _____

Please check the box next to the answer that best applies to you.

1. What is your age group?

- 20 - 29
- 30 - 39
- 40 - 49
- 50 - 59
- 60 +

2. Please indicate your sex

- Male
- Female

3. Ethnicity?

- Caucasian/White
- African American
- Indigenous or Aboriginal person
- Asian/Pacific Islander
- Hispanic
- Multiracial
- Other (specify)

4. What is your highest level of education?

- Less than high school
- High school
- Associate/ Junior College
- Bachelor's Degree
- Graduate/Professional Degree

5. What is your current state of employment?

- Working full time
- Working part time
- Unemployed, laid off, or looking for work
- Retired
- Other _____

6. How close do you live to your place of employment?

- 0 to 2 miles
- 3 to 4 miles
- 5 to 10 miles
- 11 to 20 miles
- More than 20 miles

7. In which of these groups did your total family income, from all sources, fall last year before taxes?

- \$5000 to 9,999
- \$10,000 to 14,999
- \$15,000 to 24,999
- \$25,000 to 49,000
- \$50,000 or more

8. What is your marital status?

- Single
- Married
- Widowed
- Divorced
- Separated

<input type="checkbox"/> Disagree
<input type="checkbox"/> Strongly disagree
<input type="checkbox"/> Don't know

13.If the people in my neighborhood were planning something, I'd think of it as something "we" were doing rather than what "they" were doing.
<input type="checkbox"/> Strongly agree
<input type="checkbox"/> Agree
<input type="checkbox"/> Disagree
<input type="checkbox"/> Strongly disagree
<input type="checkbox"/> Don't know

14.This neighborhood could benefit from an organization that brings local residents and other community stakeholders together to represent the needs of the neighborhood.
<input type="checkbox"/> Strongly agree
<input type="checkbox"/> Agree
<input type="checkbox"/> Disagree
<input type="checkbox"/> Strongly disagree
<input type="checkbox"/> Don't know

15.Local businesses and other organizations need to work together on their plans to improve the neighborhood.
<input type="checkbox"/> Strongly agree
<input type="checkbox"/> Agree
<input type="checkbox"/> Disagree
<input type="checkbox"/> Strongly disagree
<input type="checkbox"/> Don't know

16. I would be willing to work together with others on something to improve this neighborhood?
<input type="checkbox"/> Strongly agree
<input type="checkbox"/> Agree
<input type="checkbox"/> Disagree
<input type="checkbox"/> Strongly disagree
<input type="checkbox"/> Don't know

Neighborhood conditions: This section deals with how you feel about the physical appearance and condition of the houses, buildings and other areas in your neighborhood. How do you feel about the condition of:

17. Housing
<input type="checkbox"/> Very bad condition
<input type="checkbox"/> Bad condition
<input type="checkbox"/> Average condition
<input type="checkbox"/> Good condition
<input type="checkbox"/> Excellent condition

18. Yards and lawns
<input type="checkbox"/> Very bad condition
<input type="checkbox"/> Bad condition
<input type="checkbox"/> Average condition
<input type="checkbox"/> Good condition
<input type="checkbox"/> Excellent condition

19. Streets and sidewalks
<input type="checkbox"/> Very bad condition
<input type="checkbox"/> Bad condition
<input type="checkbox"/> Average condition
<input type="checkbox"/> Good condition
<input type="checkbox"/> Excellent condition

20. Public property like street signs and lights
<input type="checkbox"/> Very bad condition
<input type="checkbox"/> Bad condition
<input type="checkbox"/> Average condition
<input type="checkbox"/> Good condition
<input type="checkbox"/> Excellent condition

21. Public spaces like parks, plazas, and bus shelters
<input type="checkbox"/> Very bad condition
<input type="checkbox"/> Bad condition
<input type="checkbox"/> Average condition
<input type="checkbox"/> Good condition
<input type="checkbox"/> Excellent condition

22. The neighborhood itself
<input type="checkbox"/> Very bad condition
<input type="checkbox"/> Bad condition
<input type="checkbox"/> Average condition
<input type="checkbox"/> Good condition
<input type="checkbox"/> Excellent condition

Community: Think about the area you consider your neighborhood when you explain how much you agree or disagree with the following statements.

23. People around here are willing to help their neighbors.
<input type="checkbox"/> Strongly agree
<input type="checkbox"/> Agree
<input type="checkbox"/> Disagree
<input type="checkbox"/> Strongly disagree
<input type="checkbox"/> Don't know

24. People in this neighborhood share the same values.
<input type="checkbox"/> Strongly agree
<input type="checkbox"/> Agree
<input type="checkbox"/> Disagree
<input type="checkbox"/> Strongly disagree
<input type="checkbox"/> Don't know

25. This is a close-knit neighborhood.
<input type="checkbox"/> Strongly agree
<input type="checkbox"/> Agree
<input type="checkbox"/> Disagree
<input type="checkbox"/> Strongly disagree
<input type="checkbox"/> Don't know

26. People in this neighborhood can be trusted.
<input type="checkbox"/> Strongly agree
<input type="checkbox"/> Agree
<input type="checkbox"/> Disagree
<input type="checkbox"/> Strongly disagree
<input type="checkbox"/> Don't know

27. People in this neighborhood generally get along with each other.
<input type="checkbox"/> Strongly agree
<input type="checkbox"/> Agree
<input type="checkbox"/> Disagree
<input type="checkbox"/> Strongly disagree
<input type="checkbox"/> Don't know

28. How many of your friends live in the same neighborhood?
<input type="checkbox"/> None
<input type="checkbox"/> A few
<input type="checkbox"/> Many
<input type="checkbox"/> Most
<input type="checkbox"/> All

29. How many of your family members live in the same neighborhood as you?
<input type="checkbox"/> None
<input type="checkbox"/> A few
<input type="checkbox"/> Many
<input type="checkbox"/> Most
<input type="checkbox"/> All

30. How likely is it that your neighbors would do something if they saw children skipping school and hanging out on a street corner?
<input type="checkbox"/> Very likely
<input type="checkbox"/> Likely
<input type="checkbox"/> Neither likely nor unlikely
<input type="checkbox"/> Unlikely
<input type="checkbox"/> Very unlikely

Safety: This section will ask you some questions about safety and crime.

31. How safe do you feel or would you feel being out alone in parking lots, the streets or sidewalks around the neighborhood?
<input type="checkbox"/> Very safe
<input type="checkbox"/> Somewhat safe
<input type="checkbox"/> Somewhat unsafe
<input type="checkbox"/> Very unsafe

32. How safe do you feel or would you feel on the lawn right outside your home at night?
<input type="checkbox"/> Very safe
<input type="checkbox"/> Somewhat safe
<input type="checkbox"/> Somewhat unsafe
<input type="checkbox"/> Very unsafe

33. How safe do you feel being alone inside your apartment/house at night?
<input type="checkbox"/> Very safe
<input type="checkbox"/> Somewhat safe
<input type="checkbox"/> Somewhat unsafe
<input type="checkbox"/> Very unsafe

Your home: This next section addresses your home.

34. Why did you pick the house that you are living in? (Please select all that apply)
<input type="checkbox"/> Convenience
<input type="checkbox"/> Affordability
<input type="checkbox"/> I like the neighborhood
<input type="checkbox"/> Close to family and friends
<input type="checkbox"/> Close to social activities
<input type="checkbox"/> Close to work
<input type="checkbox"/> Historic significance
<input type="checkbox"/> I wanted a new home
<input type="checkbox"/> Other

35. How would you best describe your house?
<input type="checkbox"/> Brand new (1 – 4 years)
<input type="checkbox"/> New (5 – 10 years)
<input type="checkbox"/> Middle-age (11 – 49 years)
<input type="checkbox"/> Old (50 +)
<input type="checkbox"/> Old, but historic (50+)

36. I have lived in the house for
<input type="checkbox"/> 1 – 5 years
<input type="checkbox"/> 6 – 10 years

<input type="checkbox"/> 11 – 15 years
<input type="checkbox"/> 16 – 20 years
<input type="checkbox"/> 21 + years

37. Would you describe where you live as:
<input type="checkbox"/> A city
<input type="checkbox"/> A suburb
<input type="checkbox"/> A neighborhood
<input type="checkbox"/> A historic district
<input type="checkbox"/> Other

38. How would you rate this home on terms of meeting the needs of you and your family?
<input type="checkbox"/> Very satisfied
<input type="checkbox"/> Satisfied
<input type="checkbox"/> Somewhat satisfied
<input type="checkbox"/> Dissatisfied
<input type="checkbox"/> Very dissatisfied

39. Have you made any major repairs or other improvements on your home during the last two or three years that cost you more than \$500?
<input type="checkbox"/> Yes
<input type="checkbox"/> No

Sense of belonging: How much do you feel that you are part of your neighborhood?

40. My neighborhood is a good place to live.
<input type="checkbox"/> Strongly agree
<input type="checkbox"/> Agree
<input type="checkbox"/> Disagree
<input type="checkbox"/> Strongly disagree
<input type="checkbox"/> Don't know

41. My neighborhood is a good place to raise children.
<input type="checkbox"/> Strongly agree

<input type="checkbox"/> Agree
<input type="checkbox"/> Disagree
<input type="checkbox"/> Strongly disagree
<input type="checkbox"/> Don't know

42. I feel at home in my neighborhood.
<input type="checkbox"/> Strongly agree
<input type="checkbox"/> Agree
<input type="checkbox"/> Disagree
<input type="checkbox"/> Strongly disagree
<input type="checkbox"/> Don't know

43. I am proud to live in this neighborhood.
<input type="checkbox"/> Strongly agree
<input type="checkbox"/> Agree
<input type="checkbox"/> Disagree
<input type="checkbox"/> Strongly disagree
<input type="checkbox"/> Don't know

44. I feel a sense of community with the other people in my neighborhood.
<input type="checkbox"/> Strongly agree
<input type="checkbox"/> Agree
<input type="checkbox"/> Disagree
<input type="checkbox"/> Strongly disagree
<input type="checkbox"/> Don't know

45. This neighborhood has a good reputation.
<input type="checkbox"/> Strongly agree
<input type="checkbox"/> Agree
<input type="checkbox"/> Disagree
<input type="checkbox"/> Strongly disagree
<input type="checkbox"/> Don't know

46. I like to think of myself as similar to the people who live in the neighborhood.
<input type="checkbox"/> Strongly agree
<input type="checkbox"/> Agree
<input type="checkbox"/> Disagree

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BIOGRAPHICAL SKETCH

Emily Bergeron was born in Silver Spring, Maryland, on November 30, 1977. The youngest child of Raymond and Kathleen Bergeron, she grew up in Gainesville, Florida. In 1995, she graduated from Gainesville High School and enrolled at the University of Florida. She was elected to Beta Gamma Sigma in her junior year and graduated in 1999 with honors, earning a Bachelor of Arts in business administration. In 2002 she received her Juris Doctorate at the University of Florida, Levin College of Law and went on to practice as an attorney at the firm of Miles & Stockbridge, PC, in Baltimore, Maryland. Her practice centered around environmental law and land use litigation for clients ranging from Fortune 500 companies to local environmental agencies.

Her interests shifted in 2004 when she entered the master's program in Architectural Studies at the University of Florida where she is currently interested in the study of historic preservation, in particular how preservation planning relates to the creation of affordable housing.