

Living Well Together in Challenging Times – Bay Area Community Land Trust

“Our house is too big and too isolated for us at this time in our lives.”

“I’ve always been a tenant, but in these uncertain times I think about owning a place I can feel secure about.”

“I loved living with other people when I was younger; I’d love to do it again, but with more privacy.”

“I’ve always been an independent person, but I’m not getting any younger, and I’d like to live some place where I can have some support as I get older.”

“I’d like my family to grow up learning to work co-operatively.”

If you have been thinking any of these things, or if you’re committed to co-operative living for any other reason, you may want to check out the Bay Area Community Land Trust.

The Bay Area Community Land Trust is a non-profit organization dedicated to developing affordable, sustainable, resident-controlled cooperative housing. We are a membership organization whose board is elected by and accountable to its membership.

We want to work with other groups to create a wide range of limited-equity housing that is elder-friendly, multi-generational, culturally diverse and resident controlled.

1. Permanently Affordable housing

Lower and middle income people in the Bay Area need affordable housing. As an alternative to single family market rate housing or market rate condominiums, we will build limited equity co-operative housing (LEHC) that people can afford to buy, and that becomes more affordable over time, extending affordable home ownership to future generations.

A LEHC is a non profit corporation whose members own shares. That share gives each member the right to occupy a unit, and they get a small return on the value of the share when they move. Co-ops provide all the benefits of home ownership, except the promise of windfall profit, and in times of economic distress, there is virtually no chance of foreclosure. There are financial advantages to this form of ownership, since property maintenance and other responsibilities are shared with other co-owners.

2. Building community through democratic control

The cohousing movement offers an opportunity for people to own and control their own housing through cooperative decision-making. We envision building housing that empowers residents, including elders, to stay in control of their lives and build community together. This democratic control is protected by the land trust ownership of the land on which the housing is built. The land trust is a public non-profit with an elected board whose members represent both residents and the public, and its charter guarantees that it will protect the affordable and democratic character of the housing built under its auspices.

Democratic Decision-Making: In a Limited Equity Housing Cooperative (LEHC), all decisions are made by the residents. This contrasts sharply with most senior housing which is owned by large corporations, churches, or public agencies; the rules are made by management far away, and residents have little input into any of the decisions which affect their lives. With LEHC’s, the residents elect a Co-op Board of Directors from their members, and residents control all decisions, such as what color to paint the exterior and interior common areas, when to put on a new roof, what food will be served for meals, who can share their apartment, what staff will be hired if any, who will move in to the building when units become vacant, and how much the monthly assessments and other fees will be.

Shared Responsibilities: Single family home-owners know they must bear the responsibility for all repairs and yard maintenance. In a co-op these “chores” are shared by the entire group. Residents divide up tasks as they mutually agree and/or hire staff or contract out work when necessary.

People, especially elders, often want to simplify their lives and get rid of belongings when they move. But they also have favorite books, a shop full of tools or other belongings they wish to keep and that can benefit the entire community. These can be donated to the common library or community workshop, available when any coop member needs them. Sharing resources and belongings in this way is economical, ecological, and allows elders and other coop members to manage more efficiently in smaller units with less clutter.

3. Sustainable living

Co-operative home ownership encourages sharing of resources and significantly reduces the footprint of each household. BACLT takes this basic model to a higher level of sustainability by adding elements of the cohousing model, where shared amenities are included within the project. These include a common kitchen and dining area for shared meals, as well as library and laundry facilities. The individual units can be smaller, particularly the kitchen and living room, as there will be plenty of common space in which to congregate. This will significantly reduce the acquisition of stuff while encouraging sharing and building community.

4. An inclusive community

BACLT's elder-friendly co-op will be a multi-generational gay-friendly community committed to racial and cultural diversity. Our vision includes families with children, who will benefit from the affordability, democratic control, and sustainability of the project. In particular, raising children in a cohousing environment is a practical help to parents and promotes community values in children.

5. Aging in community

This co-op/cohousing model is particularly attractive to persons approaching retirement age, when the single family home has become too large and too much work to care for on their own. They can comfortably downsize their home, and make that larger home available to a growing family, a better allocation of limited housing resources.

Homes purchased some time ago have accumulated value, even in today's market. Elders can sell their single family homes and purchase a share in the co-op, which will gain limited equity. At this age, most people are no longer concerned with increasing equity as much as establishing a stable environment to age in. For those who do not own a home, subsidies will be available to permit the purchase of a share, as it will be important that the community be diverse in income.

Unlike the established models for senior living, BACLT envisions a multi-generational co-op that can change the character of its services over time to meet the needs of aging residents. It is an ideal opportunity for the aging Baby Boomer generation to move in with other like minded people and share a common environment. These co-ops will serve people of all ages, and be fully accessible so elders can age in place. As people age, and need assistance, they will be able to share resources, having an aide assist several elders and/or providing services such as housekeeping and transportation.

6. Working to make this happen

BACLT has worked over the past several years to build understanding and support for housing co-ops and the Elder-Friendly Co-op model. We believe this is a particularly opportune time to develop a project and seek to build links with others who support this vision

Bay Area Community Land Trust

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