

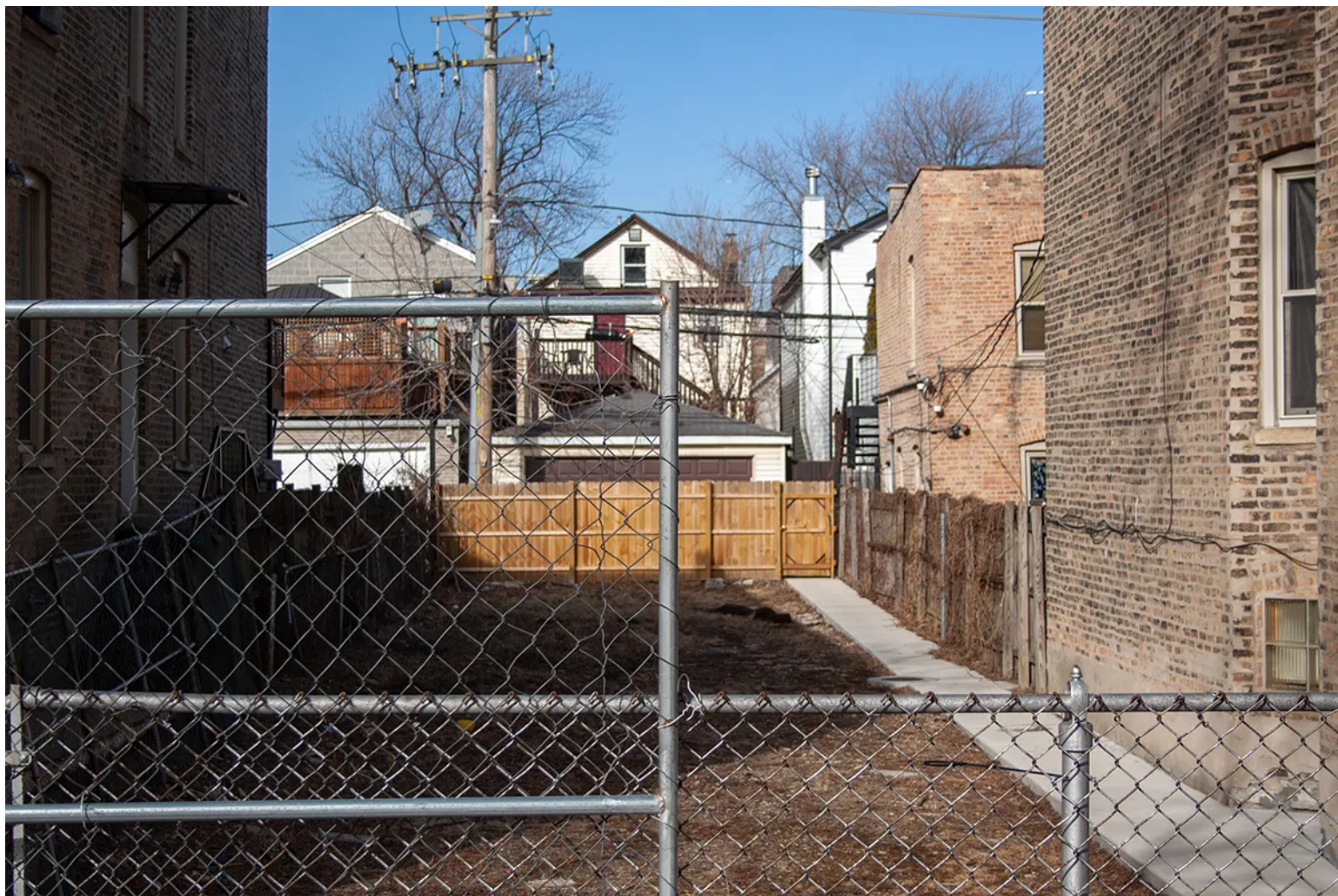
NEWS & POLITICS

Fitting a square peg in a round hole

Could a northwest-side community land trust's six-flat condo development be a model for affordable housing?

by **Joe Engleman**

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Here to Stay, a northwest-side community land trust, plans to develop a lot on the 2600 block of West Cortland into a six-flat condo building.

Credit: Shira Friedman-Parks

In late 2024, a developer presented plans for a vacant lot on the 2600 block of West Cortland Street at a **monthly zoning meeting** held by First Ward alder Daniel La Spata. The group behind the proposed three-story, six-unit, all-electric building isn't a giant for-profit firm like **Sterling Bay**, a longtime affordable housing developer like **Bickerdike**, or any one of the small and midsize developers that fly under the radar until they bring the urban growth machine to your block.

The developer is the Here to Stay community land trust, an organization founded in 2019 by a group of northwest-side nonprofit housing organizations (**Palenque LSNA**, **Center for Changing Lives**, **Latin United Community Housing Association**, and the **Spanish Coalition for Housing**) to prevent displacement in Avondale, Hermosa, Humboldt Park, and Logan Square. Where traditional affordable housing developers can provide affordability for 30 years with support from federal tax credits, a community land trust seeks to decommodify land altogether. A land trust "has the capacity to remove real estate from the speculative market, making it permanently affordable and accessible for long-term community benefits," says Mia Carbajal, Here to Stay's director of special projects. "As things get more expensive and markets price communities out," community land trusts are a way to ensure that housing and community spaces can remain affordable and accessible "in perpetuity."

The model is **thought to have emerged** in the rural south in the late 1960s, when civil rights organizers in Georgia formed **New Communities Inc.** to prevent the displacement of Black farmers. They were inspired by a long history of Black cooperatives, indigenous land stewardship practices, and India's Gramdan movement. Today, you can find residential and commercial community land trusts across the country, developing new properties and rehabbing existing ones.

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This model isn’t novel for Chicago-area housing. The City of Highland Park launched Community Partners for Affordable Housing in 2003, which has nearly 100 properties in a land trust that covers Evanston, Lake Forest, Highwood, and Highland Park. In Chicago, Albany Park–based Centro Autónomo founded the **Casas del Pueblo** community land trust in the aftermath of the housing foreclosure crisis in the late 2000s and housed 70 families by 2013.

It’s safe to say that preserving affordability is close to home for Here to Stay. Achieving that goal requires many different tactics, tools, and approaches. The organization’s approach specifically focuses on affordable homeownership. After **meeting the qualifications**, including being a first-time homebuyer and making 120 percent or less of the Chicago metro’s area median income (around \$107,640 for a couple, \$121,080 for a family of three), Here to Stay’s selected applicants sign a 99-year renewable ground lease which includes a resale formula to ensure that the property remains affordable while allowing the homeowner to build some

equity from a sale should they decide to move.

Here to Stay's Cortland proposal is what's often called "**missing middle**" housing: small-scale multifamily housing like the **two- and three-story buildings** on many Chicago residential blocks. "If this is not the kind of development we want to be encouraging in the city of Chicago, I don't know what is," La Spata says.



Here to Stay's proposed six-flat condo development could serve as a model for permanently affordable housing in neighborhoods fighting displacement.

Credit: Shira Friedman-Parks

seeded by a city-funded **community wealth-building program** that began under Mayor Lori Lightfoot's administration and is now housed at the University of Illinois Chicago. The **Englewood Community Land Trust** recently acquired property on South Loomis Boulevard, and **Blacks in Green** and the **Street Vendors Association of Chicago** are preparing initiatives in West Woodlawn and North Lawndale, respectively. In addition to the city-seeded programs, Austin Coming Together is **holding information sessions** over the next few weeks as they prepare to launch a land trust on the west side. While each emerging land trust is **operating in different neighborhoods** with different sponsors, the successful construction of Here to Stay's Cortland condos will further demonstrate the local feasibility and cost-effectiveness of land trusts pursuing development.

However, when you try to build housing that would be affordable to many Chicagoans, nightmarish challenges tend to seek you out. Here to Stay's financial plan for the Cortland development appeared to be in good shape thanks, in part, to \$1 million in federal funding. Here to Stay originally applied for \$330,000, says program director Kristin Horne, but U.S. representative Delia Ramirez, who has deep ties to efforts to preserve affordable housing on the northwest side, pushed for more. The funding made it through the oft-fraught congressional appropriation process, but soon there was another issue. Here to Stay had originally planned to spend the funds across several single-family homes and two-flats. However, the organization had difficulties reconciling federal requirements for property owners with the land trust's reality: The next

Given mortgage interest rates, purchasing even subsidized homes often requires two incomes, which makes condo units more affordable than the typical single-family home in Here to Stay's portfolio. "Condo construction is all new to us," says Lucy Gomez-Feliciano, Here to Stay's community engagement director. "We're trying to meet people where they're at. We're not gonna meet everybody's needs, but this is another way to provide affordable homeownership."

The development project may also have implications for the emerging ecosystem of land trusts, worker cooperatives, limited-equity housing cooperatives, and community-investment vehicles

acquisition doesn't always crop up long in advance. Developing affordable housing is a "puzzle," Horne says, where you often have to "fit your square peg in the round hole." Here to Stay decided to spend all the money in one place: a donated square lot on the 2600 block of Cortland.

When we spoke just a few days before the new administration was inaugurated, Here to Stay still had not received any federal funds or even the "full funding grant agreement" (essentially the contractual obligation that the funds would be delivered) from the U.S. Department of Housing and Urban Development. Now, Here to Stay, like so many others, has been caught up in the new administration's federal funding hijacking.

"Innovative programs like Here to Stay ensure families can set roots in affordable homes without the fear of displacement," Ramirez said in a statement. "The actions of the Administration had made it clear that all federal funding is at risk. We have heard from many of our grantees that the agencies have stopped communicating with them. The federal government must honor its commitments and fund projects that have been appropriated to our communities."



Here to Stay staff pose with U.S. representative Delia Ramirez, who helped the organization secure \$1 million in federal funds that it plans to use to develop a six-flat condo building in Logan Square.

Credit: Courtesy Here to Stay

Despite the uncertainty, Here to Stay is moving forward with its first multifamily new-construction development. The land trust plans to apply for the city's share of a unique state tax credit in addition to grants and lending support. Here to Stay is also planning to turn to the city's philanthropic community in earnest this year. It'll be prepared to explain what land trusts are, point to its portfolio, and bring along **a report** from the DePaul Institute for Housing Studies and Illinois's first land trust task force that identifies consistent funding as the biggest barrier to the future success of land trusts. "We can do the work. We can navigate all the bureaucratic channels and processes, zoning, all that comes with the territory, but we need the funds to do that," Horne says. Here to Stay already has some future development sites in mind, including city-owned lots in Alder Jessie Fuentes's 26th Ward.

Even in this environment, the ecosystem of cooperative and community wealth-building entities is taking root, and it has the potential to be mutually reinforcing: particularly if it's bolstered by unrestricted philanthropy, local funding, and policy support. Community land trusts **play nice** with limited- and shared-equity cooperatives and, thanks to community wealth building, **new funding sources**, and the pilot programs allowing tenants to buy their buildings if they go up for sale near the **Obama Center in Woodlawn** and on the **northwest side near the 606**, there may be more chances for collaboration. Another program, the city's **social housing revolving fund**, will reportedly **take shape** this year.

Chicagoans embracing community land trusts and cooperative entities is also key, though. My heart sinks when I see "upzone everything/build more housing" organizations detail the years of public meetings, calls, and emails spent lobbying an alder to approve a single private, for-profit development in Lincoln Park or Old Town. Just imagine the city we might have if more people brought even a fraction of that time, energy, and organizing to community-oriented ownership and development models that prevent displacement and offer permanent affordability. Some people will reject that because, to them, building housing is not about extending a human right—it's about extraction, growth, profit, and maximalist accumulation. But for others, community, place, and home have a deeper, priceless meaning.

We'll see which one is here to stay. 🏠

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