

GES Coalition & Tierra Colectiva Land Trust

Nola Miguel, Tierra Colectiva Executive Director
Ana Varela, Tierra Colectiva Director of Communications
Alfonso Espino, GES Lead Organizer
Mercedez Gonzalez, GES Coalition Board Member
Raymunda Carreon, Tierra Colectiva Home Owner
Sean Dollard, program officer at the Colorado Health Foundation



Tierra Colectiva Community Land Trust

Globeville Elyria and Swansea Neighborhoods of North Denver



Project Overview

Tierra Colectiva Community Land Trust (TCCLT) is a neighbor-led Community Land Trust focused on creating and preserving affordable housing and community-owned land in the Globeville, Elyria-Swansea (GES) neighborhoods of Denver, Colorado. We work to prevent displacement and promote equitable development in these historic neighborhoods..

- **Affordable Housing Development:** TCCLT is developing several affordable housing projects in the GES neighborhoods; A 4 story new development with 170 affordable rental units, community serving commercial space, and new Denver Public Library. We continue to do scattered site homeownership throughout GES and have already sold/ preserved 13 single-family homes with 25 currently in the pipeline.
- **Land Acquisition and Stewardship:** We acquire land in the GES neighborhoods to preserve as green space for community use. This year, we purchased a 10,000sq ft parcel of land at 4790 Josephine street in Swansea and have started a food forest there.
- **Community Leadership and Organizing:** TCCLT works directly with GES Coalition organized neighbors through collective leadership via our land campaign, tenant organizing, and majority-neighbor Board of Directors in order to research, develop and align our community organizing with the needs of the neighborhoods, and allowing neighbors impacted by gentrification and displacement to develop collective leadership and

become part of the organization's decision-makers, developing the structure for community stewardship in the hands of neighbors for perpetuity.

Background

Tierra Colectiva Community Land Trust (TCCLT) was founded in 2017 by GES Coalition and Colorado Community Land Trust. We emerged from community efforts in the Globeville, Elyria-Swansea (GES) neighborhoods of Denver, Colorado to address the growing issue of displacement and lack of affordable housing in the area. We have since partnered with organizations like Brothers Redevelopment, Habitat for Humanity, Evergreen Real Estate and Rocky Mountain Communities as development partners.

The Community Land Trust (CLT) model for community ownership of land has been instrumental in TCCLT's mission to create and preserve permanently affordable housing. By acquiring land and holding it in trust, TCCLT preserves affordable housing for future generations, even as property values rise and outside developments continue in the neighborhood.

Community Organizing

Our Organizing is defined by neighbors organizing collectively and their immediate and long term needs through committee meetings, member events, and community gatherings. A need arose to support and help build Tenant Unions in new apartment complexes such as Vina in Elyria, the Elisabetta in Globeville, and the mobile home park Longview in Swansea. TCCLT was developed to address the impacts of gentrification and displacement on long-time neighborhood families. GES Coalition's organizing model has allowed neighbors to address large public developments in the neighborhoods, including the need to reclaim neighborhood land lost to eminent domain going back 100 years. In 2014, 60 homes and businesses were lost to highway expansion after countless were lost since the highway was first built in the 1950s. As recently as the early 2000s, more than 14 blocks of residential Elyria neighborhood have been lost to the benefit of the National Western Center and millions of dollars have since been invested in the campus- the gravel parking lots remain where neighbors used to live. TCCLT is a community-owned tool that allows neighbors to recover and redevelop the neighborhood land based on the needs of the people who live here.

Unique Attributes - Community Governance

Tierra Colectiva Community Land Trust (TCCLT) is governed by a tripartite board structure composed of community members at large, lease-holders that live on the land, and experts chosen by the community. Board members are responsible for making strategic decisions, overseeing the organization's operations, and ensuring that its mission and goals are fulfilled.

Here are some key aspects of TCCLT's board governance:

- **Community Representation:** Currently 95% of the board members are residents of the Globeville, Elyria-Swansea (GES) neighborhoods, ensuring that the community's voice is central to decision-making.
- **Expert Representation:** The board also includes individuals with expertise in areas such as finance, real estate, law, and nonprofit management, providing the necessary skills to guide the organization's growth and development.
- **Membership** The GES Coalition and Tierra Colectiva CLT share membership that is based in the GES neighborhoods. Membership will continue to build and oversee the board elections.

Unique Attributes - Wealth Building Aspect

Owning a home in a community land trust (CLT) builds wealth-stability for both individual families and the community overall:

For the Family:

1. **Affordable Homeownership:** CLTs make homeownership more accessible by separating the purchase of the land from the purchase of the house and fundraising deep subsidies. This results in a purchase price that is a quarter of market value, lower downpayments and monthly payments.
2. **Building Equity:** As homeowners pay off their mortgage, they build equity by paying off their home mortgage and gain 20% of the appreciation in their home over 10 years. This equity can be used for various purposes, such as funding education, starting a business,

or supporting retirement. The low price of the home sale stays within the collective to continue to preserve affordable housing in perpetuity.

3. **Stability and Security:** Homeownership provides stability and security improving overall well-being and mental health of household members. Being able to stay in the neighborhood and not worry about displacement is a huge relief and stability factor. In addition, conditions of housing are greatly improved and monthly payments are usually less than when the families were renting.
4. **Generational Wealth:** CLTs help break the cycle of poverty and build generational wealth. By keeping housing affordable, CLTs allow families to pass down the benefits of homeownership to future generations.

For the Community:

1. **Preserving Affordable Housing:** TCCLT preserves affordable housing in our rapidly gentrifying neighborhood. TCCLT prevents displacement and maintains the community's character by preserving land, homes, and commercial spaces as permanent community assets.
2. **Strengthening Neighborhoods:** TCCLT helps strengthen the neighborhood by fostering a sense of community and promoting social cohesion. TCCLT Homeowners become more invested in their community and more likely to participate in local organizing efforts.
3. **Economic Development:** By stabilizing our neighborhood, TCCLT contributes to economic development and support emerging local businesses and desired community services.
4. **Environmental Sustainability:** We prioritize sustainable development practices and are in partnership with Denver's office for Climate Action and Resiliency (CASR). We have received funding for our commercial space and food forest alongside partners like Greenling the Block (GTB) Denver Urban Gardens, and the Denver Park Trust. Reducing environmental impacts and protecting clean air in our highway and industry adjacent homes directly improves the quality of life for our residents.

Overall, supporting TCCLT housing and land preservation offers a unique opportunity to build wealth for both individual families and the community as a whole. By prioritizing affordability, sustainability, and community engagement, TCCLT curbs speculation while supporting a more equitable and resilient community.

Capital Stack / Framework

1. **Grants:**

- Government grants: HOST, DOH, and HUD have all contributed to TCCLT, via forgivable loan contracts or grants that give a per unit subsidy or supporting land acquisition.
- Private foundations: Philanthropic organizations may contribute to CLT projects, especially those focused on community development and social justice. These have been for operating expenses and filling project gaps. Just recently the Colorado Health Foundation is making a large contribution for TCCLT to purchase the commercial space at 4965 Washington.

2. **Public-Private Partnerships:**

- We have worked with the City of Denver to purchase land which they release via RFPs and we build a development team to respond to the RFP.

3. **Debt Financing: TC has not yet used debt financing directly**

- Developers of the project are able to take on the debt and risk as part of the development agreement.
- We are interested in the formation of partnerships with Impact Investors and CDFIs to create a fund or a batch of deals for upcoming projects in our pipeline.
- We are preparing to take on loans to move at a faster and more efficient pace.

4. **Land Donations and Affordable Land Sales:**

- Donations of land or below market sales of land ensures TCCLT control of project and makes the development more feasible and affordable overall by taking out the price of the land.

5. **Fundraising, donations and CBAs**

- Direct donations from individuals, corporations, and foundations.
- TCCLT has 4.25M dedicated in the Fox Park Community Benefits Agreement for building out affordable homeownership in Globeville. The funds are allocated when land parcels are sold.
- We would like to work on a Community Investment Structure where neighbors can invest in their own neighborhood in the future.

Building, Construction, and Other Needs

1. Types of Building techniques- We partner with developers and General Contractors to build the desired community project. We have used modular factory built homes, “stick build”, panelized construction, and Cross Laminated Timber construction types and are interested in any new and efficient types of building and construction to help costs and build up capacity for our system of housing.

2. Predevelopment Fund/Costs—predevelopment costs are often very difficult to cover for a small non-profit organization, usually \$10-15,000 of costs emerge when evaluating a property for development and acquisition. In order to get land acquisition dollars, pre-development costs are unavoidable. A pre-development grant fund is something our CLT and other community-led and owned groups could use to feel comfortable in moving forward in real estate projects.

3. Capital for Property and Land - We are often met with the opportunity to acquire a property to rehabilitate or restore. This way not only do we preserve affordable housing but we also protect our local history and culture. We are always interested in capital to acquire homes or commercial spaces, especially historic, that outside developers may be eager to scrape. In addition we are always looking for acquisition dollars that will initiate the possibility of a community-led project in our CLT both for open space or development options.



Investment Needs - An Ask

1. Investment in our pipeline of properties, piloting project(s) for Community-led ownership,

Upcoming projects include:

- Homeownership:
 - CDOT lots—7 homes for homeownership
 - Acquisition and rehab/ tandem homes—10 homes in the next 2 years
 - 4750 York St. replacement of the (12) trailer homes and right of first return for those currently renting
- Rental/Commercial
 - 4640 Brighton—60 units and first floor Commercial space for child care cooperative or workforce Center
- Upcoming
 - Triangle at National Western
 - Longview mobile home park
 - Globeville land acquisition possibilities for open space and development

2. Predevelopment and Operating Grant Fund

- Small scale grants (10-30,000) to enable Tierra Colectiva to keep moving on projects without putting development projects in debt, and do the necessary due diligence both in pre-development and community work.

3. Credit Enhancement

- Guarantees, collateral or loss reserves to support other investors to come to the table for smaller community-led development

Thank you

Nola Miguel, Executive Director
 nola@ges-coalition.org
 Tierra Colectiva Community Land Trust
 Globeville, Elyria, Swansea Coalition

Ana Varela, Communications Director
 ana@ges-coalition.org
 Tierra Colectiva Community Land Trust
 Globeville, Elyria, Swansea Coalition