TRINITY COLLEGE

Thesis

Common Ground, Inc. and the Former Swift Factory Site: Potential for a Community Land Trust in Hartford

Submitted by

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B.A., Bryn Mawr College, 1993
Growth & Structure of Cities

In partial fulfillment of requirements for the Degree of
Master of Arts in Public Policy

Spring 2011

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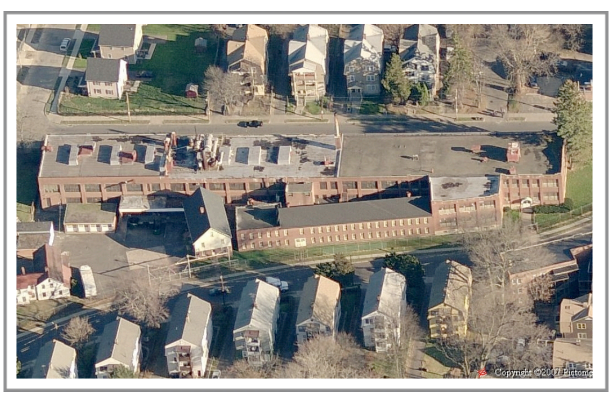
1. Introduction

The former Swift factory is a vacant building on 2.6 acres in the Northeast Hartford neighborhood that is listed on Connecticut's State Register of Historic Places. This study will consider organizational models for the redevelopment of the site, with emphasis on achieving a small number of important goals established by the current owner. A primary goal is the grassroots neighborhood ownership of the revitalization project.

Gold leaf was manufactured at the Swift factory for over a century, providing jobs for residents, and attracting workers who became regular customers for nearby small retailers. The property includes a main factory constructed between 1900 and 1948, small outbuildings, two historic homes, and open space. When a grandson of the company's founder passed away in 2005, the heirs to the business closed the factory. The owners were considering demolition when, in late 2010, New York-based nonprofit housing developer Common Ground, Inc. was able to acquire the site. It lacked a specific development plan, and began conversations with the local community about what could happen there.

Common Ground, established in 1990 by Rosanne Haggerty, provides housing and supportive services for homeless individuals with a goal of using public resources efficiently. The organization strives to build local community, provide quality affordable housing, and



act as a steward for land and buildings, sustainably rehabilitating historic structures. It owns 410 Asylum Street in Hartford, the historic Hollander building, offering market-rate and subsidized housing. After acquiring the Swift site, the nonprofit was able to win a $600,000 grant from the state for environmental assessment and remediation, now nearly complete. Common Ground also began to shape a vision for what will develop: private businesses in affordable workspace aimed at custom manufacturing, artisans and craftspeople; a display and performance space; a training classroom for community education and the arts; a two-acre farm and greenhouse, with an associated teaching center and commercial kitchen; and six units of affordable housing in two historic homes, mainly for artisans and teachers associated with the work spaces. Local residents will be trained and employed throughout all stages of development, from the construction process to providing staff for the businesses that develop. Above all, the goal is to help local families build connections and move toward self-sufficiency. To accomplish this, Common Ground is partnering with several institutions and groups oriented toward collaboration and local ownership of the project.

These ideas are in line with what author Jan Gehl discusses in his recent book, *Cities for People*, about the function of city space "as a meeting place that contributes toward the aim of social sustainability and an open and democratic society" (Gehl 2010, 6). Gehl describes four key objectives in focusing on the needs of urban populations: liveliness, safety, sustainability, and health (Gehl 2010, 22). Spaces should be open and attractive, not withdrawn and hidden, he says. Common Ground's vision for the former Swift factory site aims to develop such a space, lending strong benefits to the surrounding community.

What remains is for the organization to determine how it wishes to proceed in collaboration with many entities, and which organizational forms might be appropriate to meet its goals. To this end, Common Ground formed Northeast Neighborhood Partners, Inc. to operate the project. Proceeding as is, NNPI could hire staff; handle the redevelopment project and ongoing management and maintenance of the property; oversee community and training programs; and establish the tenancies of small businesses and individual craftspeople. In collaboration with the local neighborhood and other institutions, this is a large workload with complex lines of action. Any organizational approach has unique benefits and drawbacks. Critical areas of concern are stewardship; community engagement; physical development of the buildings and land; and the business management of activity at the site, including all types of tenants and programs. There are both short- and long-term considerations to examine.

There are three models that Common Ground could consider in order to accomplish its goals. One is to continue ownership as a nonprofit agency in charge; another is to sell it to a for-profit developer with a shared vision; and a third is to establish a community land trust. Each of these models will be discussed in terms of meeting Common Ground's critical areas of concern as well as the likelihood of each model for creating a sustainable site.

A review of the literature on the topic of revitalization and community land trusts, in the next section, will help to illustrate and clarify the relevant issues. It will also explain thoroughly how a community land trust operates, which is explored in more detail in a following short section. An examination of Common Ground's plan for the Swift factory site follows as well, including descriptions of three other nonprofit sites for comparison. Following that is an analysis of possible organizational models for the Swift factory project. The final section includes a conclusion and recommendations. Appendices provide some history and context.

2. Local Revitalization and Community Land Trusts: A Literature Review

The literature suggests that in a "robust democracy," anyone potentially affected by a decision should have an equal say to affect it (Warren 2002). Residents in an immediate area ought to have a role in shaping what occurs at a nearby site, and will engage in civic discourse to shape their own opinions and learn the views of others (Button and Mattson 1999). Civic dialogue can inform residents as they seek to contribute to neighborhood change, but it requires the stewardship of an invested leader. Such a leader is obliged to gain resident input, and should be determined for that input to shape outcomes over a long period of time. Diversity in public discussions leads to better decision-making, including "cross-cutting conversations" that disrupt stereotypes and elite frames of issues (Druckman and Nelson 2003). Higher quality, informed discussions also lead to better decisions.

Neighborhood revitalization efforts must therefore be inclusive of a spectrum of viewpoints in order to solve problems effectively. Stakeholder participation, when broadened, can dissolve barriers to entrenched problems, expanding the reach of a community's capacity as issues are framed by new paradigms. The ability of an institution to include stakeholders in decision-making processes hinges on its role as steward. It must determine which issues merit more time and attention, thereby conserving the "scarce deliberative resources" of a community (Warren 1996). Minimally controversial issues in a community of very busy people with little time to spare should be left to authoritative decisions, while highly controversial issues merit attention. Stewardship includes carefully discerning what issues merit more deliberative time.

Another aspect of stewardship in literature about development decisions in urban settings relates to finding opportunities for growth. While some argue that a high-demand land use setting triggers a willingness to innovate development policy, creative solutions to policy problems appear to occur most where development is "uneven" and where there are striking gaps between the wealthy and the poor (Goetz 1994). The urge to redistribute resources and perhaps "catch up" to neighboring areas might impel a city to be ready to try something new.

Strong physical capital assets in a neighborhood make a good foundation for redevelopment initiatives, but strong social capital is also key to making changes sustainable (Arefi 2002). High degrees of both physical and social capital are significant contributors to success of any fundraising efforts, neighborhood cooperation, and lasting effects of changes to the physical space. If social capital is weak, it can be strengthened through deliberate effort to augment physical assets. In order to create social capital, efforts can stem from the grassroots and do not require an authoritative, instructive presence. Trust can be developed through "costless partnerships" that are of benefit to all concerned, without any threat of punishment or loss, when the potential gain is made clear (Riker 1972). Such efforts do require face-to-face interaction, requiring gradual time and effort. Such community building is most successful among educated groups and in smaller communities (Putnam & Feldstein 2003).

The literature shows a connection between social capital growth and the approach to development. Nonprofit housing development tends to invest more in community benefits and is more stable over time, while for-profit housing development brings a positive impact when the project is small (Ellen and Voicu 2006, 34). Cooperation with volunteers enables the completion of more tasks in a "coproduction" mode (Bovaird 2007). In addition, social capital and credibility can be strengthened by focusing fundraising efforts on the private sector. Volunteer support, advocacy and private donations are all impacted negatively if there are too many government-funded neighborhood initiatives, which dilute credibility (Guo 2007). More motivation is likely for volunteer support in a community if there is a sense of ownership.

Literature suggests that when owners transfer their property to new owners, it generates higher productivity. Transfer of land provides an incentive for the most efficient use of resources, protecting ownership rights (Posner 1972). Government-owned land results in inefficient use because there is no incentive to maximize the use of the land. There are two ways to transfer property: by general mutual pledge (which may not always include legally enforceable details), or on a case-by-case consent basis. Each has benefits and drawbacks (Stolzenberg 2000). A case-by-case consent approach enables more flexibility and oversight, but also requires a good ongoing relationship between parties.

Views on how land is best developed may vary depending on political ideology. Some literature suggests that market forces eventually show a physically densifying trend, as well as the reuse of old structures, eliminating a need for "smart growth" policies (Husock 1997). Government investment creates a false floor that prevents the infusion of private capital, and land or property should be allowed to "hit bottom" in value before recovering. On the other hand, other literature suggests that federal Neighborhood Stabilization Program funds are well spent in urban areas, especially if they are weak but close to recovery (Mallach 2008, 11). Households between 80 and 120 percent of average median income should be targeted for rehabilitation so affordability is preserved, but it is not aimed exclusively at the poor. Community land trusts in particular can succeed at putting NSP funds to good use, the literature notes, but they ought not be administered by a municipal body—they do well as a nonprofit partner. Other literature suggests a bottom-up approach to sustainable urban development, in contrast to an authority-led effort to force change. Community land trusts in particular challenge current assumptions about affordability, ownership and management of development projects for different uses, and they are succeeding and growing (Bailey 2010). What they require in order to do well are appropriate organizational and legal models to suit their unique contexts.

Successful redevelopment must take into consideration sustainable practices that the surrounding community and environment can support. This is a balance among ecology, sociology, and the economy (Rovers 2008). The most sustainable construction is autonomous in its consumption and production: first, reduce the need for materials; second, use renewable materials where possible; and third, supply remaining materials as efficiently as possible. Reuse of old structures reduces the need for new structures on open land. Furthermore, redevelopment should be gradual in order to achieve economic stability, accommodating local demand (Gratz 1989, xii). The literature recommends agricultural uses in urban settings where demand is low and the land is privately owned in order to retain the purpose. Productive use of the land returns, and development interest will increase (Nordahl 2009, 59). Community pride will slowly increase as well, and blight and abandonment will likewise diminish in the neighborhood.

Community land trusts came to be through a philosophy that land is a shared public good. The treatment of land and housing as a commodity has led to disinvestment in poor areas, where the need is great but returns are not. A lack of quality affordable housing, and the treatment of housing as a commodity for profit, have led to a decline in standards and home ownership rates (Meehan 1996, 294). Housing subsidies support the construction and banking industries rather than prospective homeowners, while homelessness and poverty increase. A "fiscal squeeze" results between government expenditures and housing actually delivered (Meehan 1996, 296). Land trusts address this market failure.

A community land trust can be contiguous or scattered throughout an area. A typical trust splits land and structures, selling structures to owners at a discount, while leasing the land long-term at a low rate (often 99 years). The lease is enough to cover the cost of taxes on the land and might include a small administrative fee. Where no structures exist, a community land trust may engage a developer to build housing. Trusts include residences, as well as retail and commercial enterprises, or community gardens. Some lease apartments and manage buildings and tenants rather than sell the buildings, or they have a combination of renters and owners.

Terms of a ground lease will include various fees and use requirements, and possibly the right of the community land trust to get the first option to purchase a structure when it is available for sale. Taxes are paid by homeowners, but some community land trusts share the tax burden in an equitable way, or become tax-exempt. Generally, community land trusts balance a market-driven desire to profit from a sale against a buyer's need to purchase a home at an affordable price (Greenstein and Sungu-Eryilmaz 2007). They fill a need for long-term, quality affordable housing, and eliminate a need for new, increasing subsidies at each resale, which are typical in standard sales to maintain affordability for new buyers. Governing boards tend to be highly inclusive and representative of the communities they serve. Compared to for-profit and nonprofit housing developers, member-sponsored housing cooperatives "develop housing and human capital simultaneously, and tend to have a lower operating cost and better social environment than rental properties" (Sazama 2000). Less success and efficiency occur in very small settings, or where the staff is entirely volunteer.

Community land trusts vet potential owners, monitor upkeep, and provide support. The affordable price is maintained through a formula set out in a lease agreement, such that an owner gains equity through improvements made to the structure but not by general housing market gains, keeping prices relatively stable. Because community land trusts are good stewards, they help to prevent foreclosures. A 2008 study by the National Community Land Trust Network showed that foreclosure rates on trust land was one-thirtieth the national rate, at only .06 percent (Steinberg 2009). Community land trusts may be better than banks at determining whether a potential owner can afford a mortgage, and may interface with a bank on his or her behalf. Public subsidies for rehabilitation are retained in the trust, and long-term affordability is protected.

Similarly, as a possible facilitator of business enterprise, a community land trust may be in a position to encourage self-reliance in the community by linking product demand with the potential for product supply, and any necessary job training to provide the product. If producer and consumer are kept close, they are able to "fine-tune" their relationship (Shuman 1998). Businesses only need to yield a positive rate of return, not enormous profits, in order to succeed. A community land trust "ensures that development proceeds with sensitivity to the needs of a community, while maintaining long-term investment" (Shuman 1998, 104).

Community land trusts appeal to any political ideology. Consultant John Davis, describing the experience of the Burlington Community Land Trust, said that the Progressives, the Democrats, and the Republicans all supported the initiative for different reasons: local control; de-commodification of private housing; popularity; and efficiency of the public dollar (Hardy 1992, 121). In creating a community land trust, there is potential to gain much popular support and shared vision, and partner with groups who may be seeking traction in the practical implementation of ideas. For example, merging community land trust advocacy with smart growth advocacy could effectively combine a poor, needy, urban population with a resource-rich group that already has momentum (Harmon 2003).

Community land trusts offer a democratic structure that provides individual owners with rights, as well as benefits stemming from their improvements to what they own. It also protects them from the ills of neglect. Participants are given a strong voice and planning decisions are made as a team (Matthei 1996, 398). Subsidies are retained, and land value appreciates as social investment increases. Communities must carefully balance human-centered needs against environmental needs (Beatley 1994). Community members in a trust take part in decision-making in partnership with the public and private sectors in the interest of procedural justice that yields sustainability (Agyeman and Evans 2003).

A state statute provides for community land trusts as legal entities in Connecticut (CGS Ch 828a). They are authorized to provide housing for either very low income (below 25 percent of area median income), low income (below 50 percent), or moderate income households (below 80 percent). Such trusts may buy and sell land, mortgage it, and otherwise encumber it, entering into ground leases up to 99 years. Standard requirements outline the makeup of their governing boards. A survey of 11 community land trusts in Connecticut identified most of them in Litchfield County and formed in the late 1980s or early 1990s with the support of FLEX program funding (which no longer exists). Many attempted to provide affordable housing for residents who were priced out of the market in their home towns. But many relied on volunteers, had no paid staff, had vacancies on their governing boards, and described a lack of interest (Rubenstein 2007, 2). The community land trusts found it difficult to create high-density residential structures in their towns for a variety of reasons, and ran into difficulty obtaining ongoing government grants. Many homeowners found it hard to earn enough equity in their property to be able to sell and afford a higher-valued home elsewhere.

Community land trusts are sometimes described as relevant only under particular conditions: when the aim is to preserve affordable housing for the long term, especially during a crisis; or in a high-demand real estate market. For example, they can be helpful for "gentrification abatement" in a neighborhood, where residents are being priced out of their own locale (Regan 2010). But community land trusts are beneficial under a range of circumstances primarily aimed at community betterment, and are highly flexible. In his recently-published extensive compendium of essays, *The Community Land Trust Reader*, John Emmeus Davis compares the ways trusts are often designed, and outlines their variants. The National Community Land Trust Network's application for membership acknowledges the variety: "We will steward the land for a variety of purposes that benefit the community, such as affordable homes, community based businesses, community supported agriculture, and preservation of green space." Neither a crisis nor a high-demand market is necessary to justify the establishment of a land trust. A community land trust meets both individual and community needs and avoids problems that can result from real estate speculation in an unstable market (Hardy 1992, 6). Large tracts of land cannot rapidly change hands in a trust, so it guards against sudden transformation, enables greater security in a community, and helps to maintain existing social networks.

A community land trust can be arranged in a number of different ways varying from its classic form, including rental arrangements and businesses. A land trust may act more as a steward of the land, or more as a developer. Some literature suggests that community land trusts work best in settings where demand is high and affordability needs to be preserved in order not to displace existing low-income residents. Other literature indicates that many localities see success with land trusts as a way to reclaim and revitalize neglected and abandoned neighborhoods, putting land back to productive use.

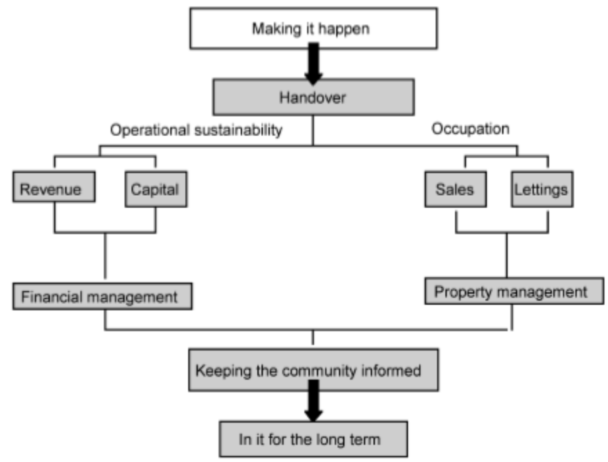
Developers succeed when they aim efforts to benefit a local community. The community benefits will tend to evolve naturally into economic benefits (Greenstein and Sungu-Eryilmaz 2006). Centro Agricola in Holyoke, Massachusetts, an urban farm with associated businesses, is an example of integrating a neighborhood into a larger redevelopment vision, beginning with a focused benefit to the locality. Local needs such as neighborhood beautification, community spirit, and staying occupied, are all “cemented” by volunteer labor and supplemented by donated materials. Multiple skills are needed on the part of a nonprofit to make these goals possible: real estate development, community organizing, agency directing, and strategic planning. A broad vision is also necessary. Any successful redevelopment project on vacant, neglected land requires job creation, in partnership with a local community (Lind 2011). Housing may be a local need, but jobs tied to any housing will bring success.

A community land trust has two main areas of function (see diagram)[1]: property management and financial management (Dayson 2007, 72). Neither of these functions addresses what might take place within the buildings; the purpose of a community land trust

[1] Source: Dayson, Karl, Steve Bendle, and Bob Paterson. 2007. “Community Land Trusts: A Practitioner’s Guide.” Salford, England: Community Finance Solutions.

is not necessarily to oversee development of activity directly. This is an essential divide between a community land trust as a steward versus developer: such organizations grapple with the "urge to develop" contrasted with the "need to organize" (Davis 2007). Many choose to develop, he writes, and undertake commercial as well as residential development projects. Each land trust, based on its own unique setting, must make a decision about its focus. Assembling parcels, leasing property, and preserving affordability are hallmarks of a stewardship focus, while development entails hiring more staff and distributing work internally, a key choice a community land trust ought to make at the outset.

Fig. 1: Community Land Trust Areas of Function



A nonprofit agency is well-suited to guide the beginnings of any community land trust that includes housing in Hartford. It can serve as a sponsor, lending credibility and assets to the effort. A community land trust, in turn, brings grassroots energy and renewal to a nonprofit agency sponsor. The literature shows four ways a community land trust can be established: a spinoff after incubation; a whole conversion of a nonprofit into a land trust; an affiliate land trust established as a separate entity by the nonprofit; or a program administered within the nonprofit agency (Davis 2010, 20). At the foundation is a decision about whether the land trust would serve as a steward or as a developer, with each approach requiring different resources and serving different needs and interests.

Resources for capacity and staffing should be considered extremely carefully, as well as the packaging, planning and oversight of construction, marketing, and financial management, and due regard for the risks and costs of development. Day-to-day oversight of property may not be within reach for a community land trust. Instead, it might do better to focus on the facilitation of oversight, to assure that it occurs competently.

Nonprofit organizations bring some disadvantages to their role as sponsor for community land trusts. For instance, political affiliations or tendencies can lend unhelpful baggage. Accountability to various leaseholders and neighbors can be a drag on other endeavors of the nonprofit, or divide loyalties. There may be lingering aspects of control, or difficulty letting go of responsibilities (Davis 2010, 21-22).

3. How a Community Land Trust Maintains Affordability

Community land trusts separate land and building ownership. A purchase price for a structure on land trust property only reflects the value of the buildings and is lower than a conventional home purchase. A lower downpayment and smaller mortgage are required, so monthly payments are lower, and less annual income is required to make a purchase. A similar arrangement applies in a commercial setting, when a building on land trust property is sold to a developer who may rent space in it to business tenants. Few examples are available to illustrate how a business arrangement specifically works, but there are many examples showing how affordability is preserved in the sale of homes.

In her case study of the Champlain Housing Trust (then the Burlington Community Land Trust), Catherine Hardy illustrates the comparison between a conventional transaction of house and land, versus a land trust transaction, based on an actual 1990 transaction[2]:

Fig. 4: Example of a Conventional Home Purchase Compared to a CLT Home Purchase

Conventional transaction (house and land)	Home purchase:	Community land trust (house only)
$100,000 5,000 95,000	Purchase price Downpayment Need to borrow	$65,000 3,250 61,750
$764 148 0 912	Mortgage payment Taxes/Insurance Land lease fee Monthly housing costs	497 102 71 670
$36,480	Annual income required to make this purchase	$26,800
113%	Percentage of median income needed for purchase	83%

2 Assumptions: $100,000 market value (35% of this is land value); mortgage financing at 9% over 30 years; 5% downpayment; insurance at $200/year; assessed value = 70% market value; tax rate of $2.25/$100 of assessed value; land lease fee equals taxes on land + $25/month administrative fee; median income (family of four) = $32,300 (1990 census for Burlington); monthly housing costs are 30% of monthly income. Source: Hardy, Catherine. 1992. *Community Land Trusts for Affordable Housing: A Case Study of the Burlington Community Land Trust*. Ottawa, Ontario: Carleton University.

When it came time to sell that same house, Hardy writes, perpetual affordability was maintained because the owner's share was limited to 25 percent of the total appreciation of the value of the structure. (Other community land trusts may enact a different method to determine a resale price.) Less was owed on the mortgage after ten years of ownership, and after completing that payment, less profit went to the seller. But the next buyer could be low-income—earning less than $40,000 annually—without the need for any subsidies[3]:

Fig. 5: Example of a Conventional Home Resale Compared to a CLT Home Resale

Conventional transaction (house and land)	Home resale:	Community land trust (house only)
$196,660 -100,000	Value at resale Original purchase price	$105,880 -65,000
$96,660 96,660 (100%)	Total appreciation Owner's share of appreciation	$40,880 10,220 (25%)
$95,000 84,958	Original amount borrowed Amount still owed	$61,750 $55,223
$196,660 -84,958	Sell property for Pay lender	$75,220 -55,223
$111,702	End up with	$19,997
$75,475	Annual income required of next buyer to purchase	$39,840
158%	Percentage of then-current median income (family of four) needed to purchase	83%

The required annual income to purchase the house conventionally in the first example was just $36,480, or 113 percent of the median income. Some time later, purchasing the same house required a $75,475 annual income, or 158 percent of the median income. This trend is one of the factors that makes home ownership so challenging for low-income buyers. The

[3] Assumptions: Sale price on the community land trust side is original sale price plus the owner's share of appreciation. Annual inflation rates: land 10%; house 5%; taxes/insurance 10%; wages 4%; lease fee 4%; property is held for ten years; no change in mortgage terms or underwriting guidelines. Source: Hardy, Catherine. 1992. *Community Land Trusts for Affordable Housing: A Case Study of the Burlington Community Land Trust*. Ottawa, Ontario: Carleton University.

community land trust preserves affordability so that the required annual income remains relatively low, and is still at just 83 percent of the median income even years later.

An important aspect of this arrangement often considered a weakness is the owner's gain of just 25 percent of the share of the total appreciation of the house. An owner on a community land trust would typically earn equity based on improvements s/he makes to a building, and nothing more. If the real estate market is booming, the property might appreciate a great deal in value, but the owner would not benefit as much from this kind of increase based on speculation. The community land trust, in turn, would not attempt to sell properties to owners at speculatively high market-rate prices. The ceiling on selling price and the owner's share of appreciation may make it hard for an owner to gain enough equity in a property to buy elsewhere. This can lead homeowners to stay and even feel stuck. On the other hand, any subsidies toward affordable housing on community land trust property will benefit all owners, as subsidies are captured and remain in the value of the land. This keeps costs lower for taxpayers, too, who would not need to fund repeated subsidies for each new low-income buyer of the same structure.

The flexibility of community land trusts enables a governing board to determine its own conditions for a ground lease, including what is asked of owners upon purchase and resale. If affordability is not a priority to a governing board, the mechanism to minimize the cost of structures for new buyers could be less restrictive. However, well-established trusts have proven very effective at preserving long-term affordability.

4. Common Ground's Vision for the Former Swift Factory

Common Ground, an incorporated 501(c)3 nonprofit organization, states that its mission is to end homelessness. Since 1990, it has been working to establish supportive housing for people in "the most extreme need" of "attractive and affordable environments" (Common Ground 2011). Their housing is mixed-income, integrating working households with the formerly homeless. Common Ground works with developers, property owners, and public and nonprofit agencies to accomplish this, either in existing housing or newly planned housing (Common Ground 2007). Successes led to the creation of the Common Ground Institute, a national technical assistance program working to share best practices on helping homeless people move to stable housing. The nonprofit is run by a board of directors with a paid senior management staff of about eight, and many other staff and employees at various sites, including a mixed-income apartment building in Hartford at 410 Asylum Street. In 2007 its annual budget was around $40 million. It generates revenue in management fees for its housing and from charitable contributions. Most of its revenue appears comes from government grants, contracts, and rental fees.

Rosanne Haggerty, President of Common Ground, notes in the nonprofit's 2007 Annual Report introductory letter that homelessness has been regarded traditionally as something to fix after the fact, but Common Ground seeks to prevent it from occurring. "We use data to identify the most vulnerable among the homeless," she writes. "We prioritize the toughest cases and the most at-risk individuals for help. And we provide housing to create a home." Common Ground prizes grassroots ownership of revitalization projects, so it is planning to partner with various institutions in Hartford to determine the best course of action. Ideally, Common Ground's plans for the Swift factory site will match neighborhood plans, such as the Northeast NRZ's strategic plan. The goal is to support small creative businesses affordably, training employees from the neighborhood in light manufacturing, crafts, and agriculture. Housing is possible in residential structures on site. Of the project, Rosanne Haggerty wrote, "As a practice, our national Common Ground organization is about facilitating, coordinating and monitoring—not owning. We've seen that that's how you move big ideas forward: help others learn to use effective tools and align and integrate what they're doing, while holding the group to clear and agreed-upon goals."

The former Swift factory site, at 10 Love Lane and 60 Love Lane in Hartford, consists of 2.6 acres (photos courtesy Common Ground and Lucas Karmazinas of FuturePast Preservation). The factory and house at 10 Love Lane are zoned manufacturing, while the house at 60 Love Lane is zoned single-family residential. The factory was originally constructed from brick in 1915, with several additions over the years. The houses, both wood frame four-bedroom structures, were built in 1914 and 1920. There are other small structures on the property, including a garage and a shed. Total value of all land and buildings on the site was assessed at $767,984 in 2010, which at the current mill rate of 72.79 would be taxed at about $55,901.55. A

$600,000 brownfield remediation grant was awarded by the state to Common Ground, enabling environmental testing of the site to identify possible contaminants. As of February 2011, the site had been 95 percent assessed and 90 percent environmentally remediated. As of April 2011, the site was still undergoing some remediation.

The Northeast Neighborhood Revitalization Zone is a key stakeholder, including local resident and business interests with its longstanding plan for the neighborhood. The NRZ will survey the community on needs and involvement potential. Several partners are focused on redevelopment of the site. Brooklyn-based Greenpoint Manufacturing and Design, which develops artisan and affordable industrial work spaces, will act as a consultant on design, financing and operations. Hartford-based Capital Workforce Partners has a "jobs funnel" program to help people acquire job skills in environmental remediation and green building techniques, and can partner with the neighborhood to train and employ local residents. The University of Hartford School of Architecture will donate services in site design and planning, and Hartford-based Rebuilding Together and the Hartford Preservation Alliance will train volunteers in home renovation, homeownership skills, and historic preservation knowledge (Common Ground 2010).

Models for community development include Billings Forge Community Works in Hartford's Frog Hollow neighborhood, launched by the Melville Charitable Trust, a mixed-use, affordable historic rehabilitation; the Dudley Neighbors, Inc. in Boston's Roxbury neighborhood, also a mixed-use, affordable housing endeavor and community land trust; and the Champlain Housing Trust in northwestern Vermont, the largest community land trust in the US, with a variety of properties across the region.

Billings Forge Community Works, now a 501(c)3, develops and manages a former industrial space that includes a mix of 98 market-rate and affordable apartments. It contains business initiatives such as a commercial kitchen and a high-end restaurant. Low-income residents are invited to participate in a relatively new job training program aimed at working in fine dining establishments, and some residents have been hired to work on site. A goal of Billings Forge is to retain artists in the city and help them find jobs and exhibition space; a fairly new initiative is an artists-in-residence program, providing studio space to artists in exchange for activities like free art classes for the youth who live in the building complex (Billings Forge Works 2011). Other goals set by the Melville Charitable Trust for the site are to fight local homelessness; encourage economic growth, create job training and educational advancement opportunities, strengthen family health, encourage civic engagement and self help, and support a climate of diversity, creativity and independence (Melville Charitable Trust 2011). The board of directors includes about ten people with no particular representation requirement for residents. The executive director was paid $86,768 in 2008 and $122,753 in 2009 (see Appendix IX). It appears to have had some cash flow problems, as its revenue was $473,410 in 2009 but its expenses were $524,618.

Dudley Neighbors, Inc., in Boston, Massachusetts, set out to preserve affordable housing and give residents an opportunity to control local development processes, eliminating blight and revitalizing the community in the process. Occupying a 30-acre section of the city with 155 housing units in several buildings owned and operated by various agencies and individuals, DNI leases land to developers, and then to homeowners, cooperative housing corporations and other entities. The ground leases it offers enable it to set the parameters on home prices as well as land use. The organization is funded by "minimal" lease fees as well as private donors and foundation grants (DNI 2011).

Most of their structures are residential, but commercial space is included; for example, the nonprofit social service agency Project Hope is located in a new, four-story building on land trust property. Another set of five buildings on DNI land, which are on both private and publicly owned parcels, was developed by Dorchester Bay Economic Development Corporation. They offer 50 low-income housing units and just over 6,000 square feet of commercial space, "designed to fit seamlessly into the existing brick architecture of the neighborhood" (Dorchester Bay EDC 2011). A technology training center is included. Dorchester Bay EDC adds on its website, "Dudley Village is now a flagship for family friendly mixed use development and is literally changing the face of Dudley Street, where it was formerly a bar and crime hot spot." In some cases, a developer built single-family homes and sold them; in others the units are rented. The success of the various developments relies on the entities and individuals that own them, but the community land trust supports their efforts and guides their use. The DNI board consists of eleven members. Six are appointed by Dudley Street Neighborhood Initiative, a nonprofit community-based planning and organizing entity in Roxbury/North Dorchester. One member each is appointed by the

Roxbury Neighborhood Council, the Boston mayor, and the 7th District City Councilor. One non-voting member each is appointed by the 2nd Suffolk District State Senator and the 5th Suffolk House District State Representative (DNI 2011). In 2008, the organization paid $33,600 to a director of operations, and $24,672 to an executive director (see Appendix X).

The Champlain Housing Trust is a nonprofit affordable housing developer in northwestern Vermont. Two thousand households are on CHT land as either renters or owners/lessees. CHT provides housing, development, construction, capacity building, and housing support services. Its mission is to support "strong, vital communities" by developing and stewarding "permanently affordable homes and associated community assets" (Champlain Housing Trust 2011). The organization is the result of a 2006 merger of the Burlington Community Land Trust and the Lake Champlain Housing Development Corporation, both formed in 1984. It has a staff of about 80 located at various sites (see Appendix VIII) and a volunteer board of directors of 15 elected annually by the trust membership: one-third residents, one-third from the public, and one-third general. There were three full-time staff members in 2008: a chief executive officer paid $105,000, a chief operating officer paid $93,840, and a chief administrative officer paid $75,000 (see Appendix XI). The CHT offers technical assistance and a housing loan fund among its activities.

In considering a community land trust for the former Swift factory site, Common Ground might draw upon various strengths of the three examples listed above. The two community land trusts have survived many challenging market fluctuations and have remained fairly stable. They have a wealth of information to share about the creation of a land trust in an urban setting; DNI in particular has experience with the need to support mixed commercial and residential uses, accommodate other nonprofits and social services, and collaborate closely with a low-income population while developing housing and other enterprises. Both trusts have successfully cooperated with public agencies and have dealt with the balancing act of land trust as steward versus developer. DNI acts more as a steward, without dedicating much staff to day-to-day tasks, while CHT is more of a developer, with many employees managing the buildings and tenants. Billings Forge Community Works, on the other hand, is a local example of a nonprofit attempting to accomplish multiple community-building and economic revitalization goals in one mixed-use location. Its staff is relatively small but dedicated, and somewhat specialized in dining services. It is less integrated with the local community than the housing land trusts seem to be, but it is a draw in the area, stimulating economic activity and creativity.

5. Analysis: Alternatives for the Swift Factory Site

Common Ground has framed its main goal for the redevelopment of the Swift factory site as helping families move toward self-sufficiency. The aim is to establish employment opportunities in the neighborhood, and build connections and skills among residents. Rosanne Haggerty described the nonprofit's role as "facilitating, coordinating, and monitoring" to teach skills and provide helpful tools to the local community, encouraging residents to take up ownership of redevelopment efforts.

The three alternative approaches to operating the former Swift factory site—nonprofit developer, community land trust, and for-profit developer—vary in how they might attract funding, sustain revenue and handle expenses. The tables on the following pages, accompanied by detailed explanations, show projected estimates for annual income and expenses. These are estimated both for the near future and ten to 15 years later based on limited available information and comparable projects. (A projection for the middle range is omitted for simplicity's sake.) Some estimates are drawn from Billings Forge Community Works, a nonprofit model, and Dudley Neighbors, Inc., a community land trust model.

Revenue is generated in two primary ways: rental fees—in the case of a land trust, primarily ground leases—and charitable contributions and grants, for which a for-profit developer would no qualify. Estimating rental income under present conditions (Figure 2), the current nonprofit owner might conservatively charge about $6 per square foot for current rental space at the Swift complex, which is 65,000 square feet[4]. In the first few years, given market conditions and the need to establish and market itself, it might achieve about a 50 percent occupancy rate, bringing annual rental income to $195,000. Estimating

[4] Rental per square foot estimate provided by Greenpoint Manufacturing and Design based on comparable properties in Brooklyn and a general idea of the Hartford market.

Fig. 2: Income Estimates for Three Organizational Models

Organizational model	Annual income				Total	
	Rental/lease		Grants			
	1-5 y	10-15 y	1-5 y	10-15 y	1-5 y	10-15 y
Nonprofit developer	$195,000	$552,500	$300,000	$600,000	**$495,000**	**$1,152,500**
Community land trust	$195,000	$20,000	$300,000	$350,000	**$495,000**	**$370,000**
For-profit developer	$195,000	$585,000	$0	$0	**$195,000**	**$585,000**

that occupancy would climb over the following decade to about 85 percent, and cost per square foot would increase to about $10, future annual rental income for a nonprofit developer would be $552,500. Additional income is possible through grants[5]. By comparison, Billings Forge was able to take in about $400,000 in gifts and grants in 2009. Common Ground won $7 million in grants in 2006, excluding charitable contributions and covering many sites and projects. A conservative annual estimate for current grant fundraising in the first five years, given Common Ground's expertise, is about $300,000 annually. Grant funding is somewhat unpredictable in the current economic climate, so this forecast is difficult to make and there could be much variation. Assuming conditions improve in ten years, it is reasonable to imagine that a nonprofit developer could increase annual grant funding to about $600,000. A nonprofit developer could also generate revenue from delivery of program services, though it is not included in this analysis because it is too difficult to determine what might occur at the Swift site. Billings Forge raised almost $70,000 in 2009 in revenue as a result of offering its programs.

For the purposes of estimating income for a community land trust, we assume it operates as the current nonprofit developer in the first five years as the trust incubates. In

[5] Grant income estimates are based on a comparable model, Billings Forge Community Works, which raised about $400,000 in contributions in one year (see Appendix IX).

the future, the trust is established and property on the land is sold to other owners. Ground lease fees are collected instead of rent.[6] Dudley Neighbors, Inc.'s ground lease requires lessees to pay a monthly administrative fee of about $50, in addition to a twelfth of the annual property tax bill, any relevant insurance premiums, and water/sewer bills to the land trust. The tax bill portion goes into an escrow account from which the trust pays taxes to the city. Owners pay directly to the city any taxes on the structures themselves, and must pay for utilities. In 2007, DNI collected over $72,000 in ground leases, and $62,000 in property tax fees.

A Swift site community land trust would reap less income. At 2.6 acres, the land area is much smaller than the 60-acre DNI, and land values and mill rates differ between Boston and Hartford. The city would collect about $10,000 in taxes at the Swift site in land value alone, collected by the trust from lessees as monthly ground lease payments[7]. Additional fees in the lease could raise another $10,000 annually from a monthly administrative fee of $70 paid by just a dozen owners. Grant funding income for a community land trust ten years in the future is again difficult to predict. DNI was able to gain just over $600,000 in grants in 2007. A community land trust may be able to increase its annual grant funding in the future to $350,000 if staff members are in place to pursue opportunities. Programs or services offered by trust staff could eventually generate revenue, not reflected here. For example, DNI raised $176,000 in revenue from its programs in 2007.

[6] A land trust could retain ownership of some buildings and rent them to tenants directly, mixing the model with a nonprofit developer. This increases income but also raises costs in staff and maintenance. The scenario estimated here involves a community land trust maintaining a relatively small staff with some technical assistance programs possibly available, but not renting directly to tenants.

[7] The Swift site is currently assessed at just under $770,000. The land portion of the assessed value is $133,085. Hartford's mill rate is 72.79. Annual taxes on the land alone would come to $9,687.25. Remaining taxes owed for the entire property would be $46,214.30, shared among owners.

Fig. 3: Expense Estimates for Three Organizational Models

Organizational model	Annual expenses				Total	
	Land, buildings		Staff, programs			
	1-5 y	10-15 y	1-5 y	10-15 y	1-5 y	10-15 y
Nonprofit developer	$400,000	$100,000	$200,000	$400,000	**$600,000**	**$500,000**
Community land trust	$400,000	$25,000	$200,000	$200,000	**$600,000**	**$225,000**
For-profit developer	$400,000	$100,000	$100,000	$150,000	**$500,000**	**$250,000**

Revenue for a for-profit developer scenario eliminates grant funding or charitable donations. Rent per square foot would be raised in order for the developer to make ends meet. This estimate assumes a $10 per square foot rental rate in the first five years, and a $15 rate in the future. The higher rate would restrain occupancy somewhat, perhaps to 30 percent in the first five years and 60 percent after ten years. Under these estimates, initial annual rental income would be $195,000, and in ten years, $585,000.

Annual expenses for the site (Figure 3) are estimated in two broad categories, in keeping with the key criteria of land and building development on one hand, and staff and program management on the other. At Billings Forge, expenses in 2009 for utilities and maintenance were $24,500, and staff salaries came to almost $340,000. Renovations occurred some years earlier, and programming and staff increased gradually. The Swift site would undergo much of its renovation in the first five years, so costs could be quite high, estimated at $400,000, with lower annual expenses in the future of $100,000, including taxes, renovation and rehabilitation[8]. Estimates are higher than Billings Forge because years of vacancy may contribute to structural problems that become unveiled over time, and also

[8] If the site includes one-third residential use, it may qualify for a state historic rehabilitation tax credit of 25 percent during years of renovation, possibly phased out over a number of years. It may qualify for an additional five percent tax credit if it includes affordable housing. If nominated to the National Register of Historic Places, the tax credit would be 45 percent.

because of the change from industrial to agricultural use that may involve de-contamination. Expenses for staff in the first five years are estimated lower than Billings Forge, at $200,000 annually, with an increase after ten years to $400,000 with more programs in place.

Estimating expenses under a community land trust model, the numbers are identical to that of the nonprofit developer model for the first five years, while groundwork is prepared for a trust. After ten years, buildings on the site would be sold and maintenance expenses would decrease dramatically. In 2007, DNI's expenses for maintenance and utilities evidently came to zero. Assuming some costs are involved, a reasonable estimate for building and land expenses is $25,000. Staff salaries, fees for accounting and legal services, and administration of programs for DNI came to about $280,000 in 2007. Assuming a land trust is already paying $200,000 for such expenses, that amount could be maintained with no increase in staff (a decrease is possible).

Presuming that a for-profit developer invests about the same as a nonprofit in rehabilitating the site, initial costs for land and building development would be the same at $400,000. In the future, however, expenses would decrease as the site is restored to full function, estimating an annual cost of $100,000. This could vary a great deal depending on what happens at the site and how the economy fares. Staffing is estimated lower in cost compared to a nonprofit, since there would presumably be no programs or community training in place. Estimates are $100,000 in the first five years, increasingly to account for raising salaries in ten years to $150,000.

Tabulating estimated income and expenses for each organizational model in both the near and distant future time frames yields an estimated annual cash balance (Figure 4). These funds could be used for redevelopment efforts, additional programming at the site,

Fig. 4: Cash Balance Estimates for Three Organizational Models

Organizational model	Total annual income		Total annual expenses		Annual cash balance	
	1-5 y	10-15 y	1-5 y	10-15 y	1-5 y	10-15 y
Nonprofit developer	$495,000	$1,152,500	$600,000	$500,000	**-$105,000**	**$652,500**
Community land trust	$495,000	$370,000	$600,000	$225,000	**-$105,000**	**$145,000**
For-profit developer	$195,000	$585,000	$500,000	$250,000	**-$305,000**	**$335,000**

property acquisitions, staffing hires, salary increases, or anything beyond basic upkeep. Remaining cash is a signal of the relative strength of each organizational model, as it can be used to undertake more than just the most essential tasks. The balance could contribute tangibly to key areas of concern, or it could go into owners' pockets in the form of profit.

Key concerns raised earlier are stewardship, community engagement, the development of land and buildings, and the management of businesses and programs at the site. Reviewing these briefly, stewardship involves leadership, delegation, and facilitating rather than simply steering. It includes the capacity to transfer ownership of land parcels to new entities when a need arises, setting the terms of such a transfer. Community engagement involves coordinating stakeholder and volunteer interests, drawing on their strengths. It takes time and careful attention, and can be formal or informal. Land and building development involve a number of components: technical skill and capacity, legal and financial expertise, and the ability to manage financial transactions and prevent environmental risk. Management concerns include staff and their day-to-day tasks, administration of programs, and handling tenant relationships. Good execution requires a capacity to set and manage priorities, establish partnerships, and hire or manage employees.

In the criteria-alternatives matrix above (Figure 4), these criteria are translated into variables we can estimate with specific measures in an effort to predict outcomes.

Fig. 4: Criteria-Alternatives Matrix of Organizational Models

Criteria / Alternatives	Development, management		Community engagement		Stewardship	
	Maximize cash balance ($)		Maximize volunteer capacity (people)		Percentage of cash reinvestment at site (%)	
	1-5 y	10-15 y	1-5 y	10-15 y	1-5 y	10-15 y
Nonprofit developer	-$105,000	$652,500	5,000	2,000	0	100%
Community land trust	-$105,000	$195,000	5,000	3,500	0	100%
For-profit developer	-$305,000	$335,000	0	100	0	25%?

Development and management capacity can be measured in part by available cash: the smaller the available balance, the more challenging the basic tasks that require funding, and certainly the more difficult it becomes to attend to anything more than essential needs. Volunteer cooperation, a measure for community engagement, translates into numbers of people participating. Stewardship may be measured in part by an estimate of what percentage of the available cash balance is reinvested in the property or its activities.

The cash balance estimates are drawn from the previous tables estimating income and expenses over varying periods of years. The nonprofit developer and community land trust models are identical for the first five years, but ten years in the future the nonprofit model fares much better in generating available cash, yielding more than $652,000 annually. The land trust, by comparison, is predicted to yield only $195,000 per year in the future, lower too than the for-profit developer model at $335,000. The land trust would have lessees to rely on for structural improvements on the site, and the estimated cash balance doesn't account for their contributions—only for the tasks of direct concern to the trust.

Initial volunteer capacity is drawn from an estimate on Hartford Habitat for Humanity's website regarding a neighborhood housing development project expected to raise up 10,000 volunteers over two years (Habitat for Humanity 2011). The initial estimate for volunteer participation is 5,000 per year for a nonprofit developer. Sustaining that number of volunteers after a decade might be a challenge, so the estimate is lower in the future at 2,000. A community land trust would engage more stakeholders—owners who give their time out of concern for their own property—so the estimate for volunteer participation after ten years on a community land trust is 3,500. It is lower than the initial burst of service when the project is started, but higher than the number generated by a nonprofit's leadership. A for-profit developer would have no particular need for volunteers and would not pursue such an effort, so the initial estimate is zero. Over time, if the project succeeds and establishes businesses employing local residents, it is likely that more volunteers would engage in occasional cleanups or beautification projects in support of the site and its tenants, so 100 volunteers per year is a reasonable estimate.

None of the three organizational models has a cash balance remaining in the first five years per the estimates, so there is no percentage of cash that can be reinvested in the site. After ten years, though, each model is predicted to have available cash. Nonprofit organizations must reinvest their cash balance, so 100 percent of available funds would presumably go toward the site in either a nonprofit developer or community land trust model. A for-profit developer is much less likely to reinvest unless there is a chance of making a profit by doing so. The estimate in the table is not based on a particular finding, but rather a rough guess at the chance that more money can be generated at the site by reinvesting some of the profit—25 percent. There are many factors that could influence how much cash a developer wishes to invest repeatedly in the property, or use to hire more staff.

Based on the matrix, the current plans for the former Swift factory site appear to be on a successful course that may encounter financial difficulty in the first five years. Common Ground has access to more funding and staff resources than a smaller, local nonprofit would, and certainly more than a community land trust starting from scratch, so the financial prospects may be brighter than the estimates forecast. Common Ground's plans are evolving, and there is a need for more organizations to invest in the site so they can contribute their resources and begin work toward shaping the enterprises envisioned here. Common Ground's ability to lead initially, setting forward a vision, gathering stakeholders under that vision, and adding momentum, can build trust and willingness to partner. The community can then see that the organization is accountable and responsible.

The current plans are quite promising and there is no need to change direction. Ten to 15 years in the future, a nonprofit developer model appears to fare extremely well. However, a community land trust model in the future also appears to yield a positive fiscal balance, and the potential fiscal impact of shared ownership is not reflected in the analysis. The notable way in which a community land trust might arguably fare better is its capacity to engage the local community, and raise up more volunteers who are truly invested. The creation of a community land trust would also bring the benefit of a locally-based, long-term plan for stability, either continuing as a developer with a larger staff to take on the necessary tasks, or acting as steward with a smaller staff. Adding more high-quality affordable housing would bring even more strength to a community land trust model, improving the quality of life for current low-income neighborhood residents. These factors point to the community land trust as a favorable alternative model for redevelopment in the future.

Conclusion and Recommendations

In the first five years of this project, the best course of action is to continue as is. Northeast Neighborhood Partners, Inc., under the auspices of Common Ground, is on an excellent path toward engaging the community in a needs-based revitalization process, which will develop into a project with lasting economic benefits. While a community land trust is one way to accomplish certain goals with respect to community engagement, an experienced nonprofit developer is more likely to have a capacity for locating funding, hiring staff, managing prospective tenants, generating business ventures, and launching training endeavors. A capable staff is vital to such capacity, which a community land trust may not have for a number of years as its capacity evolves. Compared to a for-profit endeavor, as well, the nonprofit developer approach is much more favorable.

Three to five years in the future, the creation of a community land trust is an excellent choice for two main reasons. The first is to maintain sustainability and a strong connection with invested volunteers at the local community level. The second is to acquire more housing in the area to sell to prospective homeowners or developers, increasing the number of stakeholders and the degree of stewardship of the land. Sharing stewardship tasks with other owners increases the collective resources available, providing fiscal strength as a result of community building and overlapping interests.

Benefits of homeownership, regardless of a land trust, are many. Children of homeowners are 25 percent more likely than renters to graduate from high school, and 116 percent more likely to graduate from college (Hartford Area Habitat for Humanity 2011). Ownership brings stability, greater chances of home improvement, and increased civic engagement. It's also less expensive for taxpayers. A community land trust is a suitable model of shared stewardship that makes permanently affordable home ownership possible.

Currently, the site's small amount of housing is planned for artisans or teachers working there. State historic rehabilitation tax credits are possible in restoring both homes on the property for residential use. Acquiring more housing as part of a community land trust could serve the neighborhood more fully by reducing blight and making more high-quality, affordable housing available. There are a number of foreclosed, bank-owned homes and Section 8-approved apartment buildings that are nearing their expiration dates in the surrounding neighborhood. These are promising first candidates for acquisition, especially if they further enable the use of additional state historic rehabilitation tax credits. The former factory itself is a possible candidate for the National Register of Historic Places, which would provide tax credits for uses other than residential purposes.

While there is not a stellar track record for community land trusts in Connecticut, the examples are informative. There has been no attempt in a historic urban setting in the state where a much larger population, with many overlapping institutional interests, could yield a more vibrant result. A community land trust in this case could be created gradually, spun off from a nonprofit incubator, or transformed wholly from a nonprofit into a community land trust. The literature suggests a slow approach is a better path toward stability than trying to force a land trust to come into existence quickly. This gives time to the community-building process, and it allows staff to be more prepared.

The largest obstacle in the path toward community land trust formation is said to be the willingness of a community to partner and attempt collective ownership (Brandon 2010, 4). The model is built on a concept of shared equity and community building. The ability to create a community land trust successfully depends on social bonds and trust. There must be a shared recognition in an existing need, ripe conditions, or the substantial potential for a favorable outcome once the land is used more productively. Such recognition can emerge primarily through community building and gradual, tangible accomplishments.

Common Ground's plan is to link redevelopment with job growth and community engagement, and an eventual community land trust could bring long-term success to that plan. A trust would be empowered to determine changes at the site according to community need and consensus-driven stakeholder participation. It enables a board of directors to consider broad questions about best practices in land use and productivity without having to be responsible for the day-to-day tasks associated with those activities. Many positive outcomes are likely to be gained from a development and management process that is broadly inclusive in its coordination of needs and interests across sectors of the community.

Large-scale social change is less likely to come from the isolated intervention of organizations acting alone (Kania and Kramer 2011). Yet it is crucial for any steward of neighborhood revitalization to develop dedicated staff, a structured process with shared standards, and a communicative style that encourages unity among stakeholders. Common Ground is working toward these goals, and a community land trust is an excellent model for accomplishing them some years in the future. The city of Hartford is at the center of a region with strong disparities of wealth and poverty and uneven investments in development projects. According to the literature on local policy innovation, these factors position the city well to attempt unusual strategies to solve problems. A community land trust may be well-received in the pursuit of revitalization and neighborhood stability.

If a community land trust is formed, it will benefit from technical assistance. The National Community Land Trust Network provides such assistance for members. Annual dues are $100 for start-up community land trusts, once incorporated, even without staff. Getting help early in the process is recommended, as soon as any steps are taken to establish a land trust. In addition, knowledgeable people associated with the now-defunct Institute for Community Economics are still in the area. As ICE provided technical assistance for community land trusts nationally, the expertise of these people may be available informally or as hired consultants. Several community land trusts in New England are listed at the National CLT Network's website, cltnetwork.org, for possible site visits.

In the meantime, Common Ground has an excellent start at an exciting project involving the rehabilitation of a historic structure in a neighborhood that will benefit from jobs, training and local agriculture. The organization has a stellar reputation in the city and by all accounts, an unobscured path ahead to accomplish its objectives. Given Hartford's readiness for a novel approach to development, a community land trust will play a significantly favorable role if it is included as a part of Common Ground's plans.

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Appendix I: Research on Blight and Productive Land Use in Hartford

Hartford has a large number of private property owners who retain their property without developing it. They may be looking to sell it if prices rise, but they allow it to deteriorate in the interim, and the property does not change hands. Hartford city records show that about 60 percent of Hartford's blight, in the form of code violations and other measures, is remedied within 45 days of citation. An average of 3,625 individual properties were in a blighted condition in 2010, at a cost to taxpayers of $3,230 per property (Brandon 2010, 6). Annual remediation cost about $14.1 million, in contrast to annual related revenue of about $15.4 million—a positive fiscal impact. However, there was no evidence of improved property tax value for remediated properties. The amount of remedied blight is also not enough to keep pace with new code violations. The trend is a negative fiscal impact for taxpayers. To reverse the trend, the city government would need to add staff to focus solely on this task, and increase efforts to levy and collect fines—a costly endeavor.

To save money, the city needs partners who are returning land to productive use, locating funding sources, generating revenue, and keeping properties in good shape. In this way, the city can supplement activity that reduces blight and encourages vitality without having to cover costs alone. Private sector assets may help to improve property conditions more effectively, using fewer public resources, than the public sector acting alone with punitive methods. This would bring a positive fiscal impact to city taxpayers (Brandon 2010, 6). Property values would gradually increase, and numbers of residents and job opportunities would potentially increase as productive land use is returned. A mix of authoritative government action and local community initiative is a most effective approach to revitalization, but it requires sustained effort and "equity in resource distribution without disrupting helpful market interactions" (Brandon 2010, 7). Government's role is best focused on assuring equity and widening the scope of public discourse.

My previous research involved an attempt to map blight and historic value to locate a possible site for a community land trust in Hartford. Three sources provided datasets on historic value and building condition. The Hartford Preservation Alliance (HPA) had conducted an extensive survey of city parcels, noting general condition, historic value and parcel vacancy through demolition. Hartford Areas Rally Together (HART) provided a resident-driven survey of about 350 abandoned properties. Lastly, the city of Hartford provided a third set of data on paper showing current building code violations, covering about 400 properties.

The HPA dataset was comprehensive, as it logged every parcel in the city, so it served as a base for the other two datasets. All parcels were coded as "excellent," "good" or "poor" condition, and ranked according to local, state, or national historic value. My attention was drawn immediately to those few properties that were deemed both in "poor" condition and also ranked highly as historically valuable. The HART data highlighted mostly residential properties deemed by concerned residents to be in very bad condition, showing where stronger community engagement exists. The city's dataset did not capture blight, urgency or scope of problems, as building code violations are broad: they include health code violations and other measures. It was not clear from the data whether complaints about properties had come from residents or city employees doing surveys. However, the snapshot of code violations, compared to the other two datasets, showed some overlapping problem properties. The resulting interactive data is captured in a ZeeMaps.com file online.

One location that drew attention, in "poor" condition and of high historic value, is the former Capewell Factory in the Sheldon-Charter Oak neighborhood. Some vacant land is nearby, as well as a historic residential neighborhood, a commercial corridor, new public housing, and business offices. The diversity is right for a community land trust, based on the potential and a sense of active civic engagement there.

Appendix II: Interview Notes, Community Land Trust Research, 2010

Shelby Mertes, June 2, 2010

Mr. Mertes, chief policy analyst at the Partnership for Strong Communities, identified a need for streamlined municipal data collection and management on building condition across communities. He said we need to have a "concrete starting point" for establishing facts about what we consider housing blight in particular. Better data management could also work well with mapping tools and a unique form of community engagement in the process, he said.

Mr. Mertes recommended a few people for more information, including Pat Spring at the Connecticut Housing Coalition, who spearheaded a community development affordable housing network of nonprofits and others who worked on monitoring federal Neighborhood Stabilization Program funds distributed to various cities with high foreclosure rates. This led to a regular monthly meeting of about 30 people, including representatives of seven municipalities, working to make sure funds were distributed fairly to address the recent housing crisis. He also suggested contacting Yasha Escalera, director of Hartford's housing department, who manages the NSP program for the city, as a good source of ready data. Lastly he suggested contacting Lee Crew of the Community Foundation of New Haven, who worked with a neighborhood in Baltimore on building social capital for a project there.

Tara Parrish, June 18 and July 6, 2010

Ms. Parrish helps to run the city's Anti-Blight Coalition as a representative of HART. Meetings of the coalition during the summer took place in an attempt to assess the status of the city's updated anti-blight ordinance and how successful it has been, to be followed by an attempt to gain publicity for solving the problems of blight in the fall. As a part of the process, HART collected citywide data from residents on approximately 350 properties considered blighted, vacant and abandoned, and compiled them into a spreadsheet. Ms. Parrish asserted that the city is not doing enough to enforce its anti-blight ordinance, and must come down harder on property owners to force compliance. She observed that some non-profit organizations attempted a form of a shared ownership housing model in Hartford, and they generally failed.

Jayne Armington, July 13, 2010

Ms. Armington works for the Pioneer Valley Planning Commission and is in a position to share information with area municipalities about the possibility of forming a community land trust. She said Massachusetts currently has 17 municipalities with CLTs. In order to start a trust, the main criteria is that it include people who are able to work together, she said. If a municipality were to start a trust, it requires two to three people at a minimum who can spearhead and champion the project. She added that a city auctioning off property is a quick, inexpensive way to acquire land and structures for a trust.

Edison Silva, July 15, 2010

Mr. Silva, director of Hartford's Licenses and Inspections Division, provided information about progress implementing the city's anti-blight ordinance as well as property data on building code violations. He cautioned that sometimes violations are reported more frequently in some neighborhoods compared to others because of varying strength of social ties or standards of upkeep in the surrounding area. The city has enforced state building code since 2003 (Chapter 590-1). Mr. Silva noted that building code violations may not provide insight as to blight per se, because a very broad set of structural problems are included. A structure tends either to be "safe" or "unsafe," and violations may be very temporary. They include issues such as health code violations, work done without a permit, any kind of fire in the house, or a burst pipe.

Properties brought to the attention of city inspectors must be approved before they are subject to the anti-blight ordinance. There are divergent opinions on what merits the designation. Minor violations may be easily fixed, Mr. Silva said, and would be in compliance using "lesser means of enforcement" than the high fines the anti-blight ordinance makes possible. The differing standards of what constitutes blight may cause mixed messages to circulate in the community, Mr. Silva said, about whether the city is doing anything to solve the blight problem. The main issue, he added, is, "can the city really fix all the blight itself?"

The city's anti-blight ordinance has yielded one contested case and foreclosure on four properties, Mr. Silva said. One of those properties was demolished, one was put out to RFP for development, and one ended in a forced sale. A handful of these cases went to court, he said. The results have been inconsistent and "case by case." As of July 15, eight properties fell under the provisions of the anti-blight ordinance. Community groups claimed that number should have been closer to two dozen.

An interdepartmental group, called a neighborhood conditions team, now meets weekly on Thursday mornings, Mr. Silva said, to address the most problematic properties and make a site visit the same day, converging on it with multiple inspectors. The effort is relatively new and seems experimental in nature. The team represents all relevant departments and is headed by Gus Espinoza, anti-blight officer for the city.

<u>Rosalind Greenstein, July 26 and August 2, 2010</u>

Ms. Greenstein is an expert on community land trusts, formerly with the Lincoln Institute of Land Policy and now an independent consultant in Boston. She is very familiar with the Dudley Street Neighborhood Initiative, a mixed-use, affordable housing community land trust. It relies on foundation funding, is focused on community empowerment, and emerged from many networked relationships and a willingness to establish a model of shared ownership, Ms. Greenstein said, and therefore may not be easily replicable. Funding is a huge challenge when considering the start of a community land trust. Approaching it through a "business model," she added, is somewhat unusual (implying that the idea in Hartford might employ one). She offered several caveats depending on how the land trust is set up, and who initiates it.

For example, if the city of Hartford were to initiate the land trust, it would probably be most successful if it already has a program to subsidize homeownership for low- and moderate-income households. Subsidies typically go to homeowners when they sell a rehabilitated property, which means the city loses its investment. A community land trust captures that investment so it persists for every homeowner in perpetuity. If the city has no such subsidy program, then a community land trust may not be a convincing model.

If a community-based organization were to weigh starting a land trust, its aim begins with the mission of the organization, according to Ms. Greenstein. "If their work is about homeownership, community control, and community empowerment, then the CLT may make sense," she said. A land trust gives the community greater control over its assets, enabling effective input into the governance of the property. It can train residents in effective community management as a result. "If, though, the mission is more individually oriented than community oriented, I'm not sure that it makes sense," she added. Ms. Greenstein suggested mixed use (residential as well as commercial) might succeed if the land trust is able to write its own leases for retail spaces and benefit from those as well as share in profits from retail sales. She added that the Jacobs Family Foundation in San Diego has a model for a community-owned shopping center—Market Creek Plaza.

A major challenge in forming a community land trust is the need for collaboration among all stakeholders, including a willingness to learn new skills. Ms. Greenstein noted that a community with a narrow focus on individual asset building will probably not embrace the land trust concept. Many people may be ideologically opposed to models of shared ownership.

Ms. Greenstein strongly recommended focusing analysis on a particular site to gauge land trust potential, especially for a thesis project. She suggested "running scenarios" with different ownership structures for a particular site in order to get a clear understanding of various strengths and weakness for a community land trust versus a co-operative housing organization, for example.

Ms. Greenstein offered numerous suggestions for new sources of information: SAJE in Los Angeles (Strategic Action for a Just Economy), where funding is less a struggle than for DSNI in Boston; Partnership for Working Families outside Milwaukee; NCLT Network (which offers training); Burlington Associates; Tim McKenzie's *Shelterforce* article (he may have considered aspects of a operating community land trust in a "commercial setting"); the EF Schumacher Society, as it is a small, idealistic organization focused on community building but not purely on low-income needs, with a director who lives on a land trust that isn't a nonprofit; a USA Today article on the "village movement," about a social services network in place for older people; and Sarah Page, former executive director of the Institute for Community Economics.

<u>David Panagore, September 2 and December 6, 2010</u>

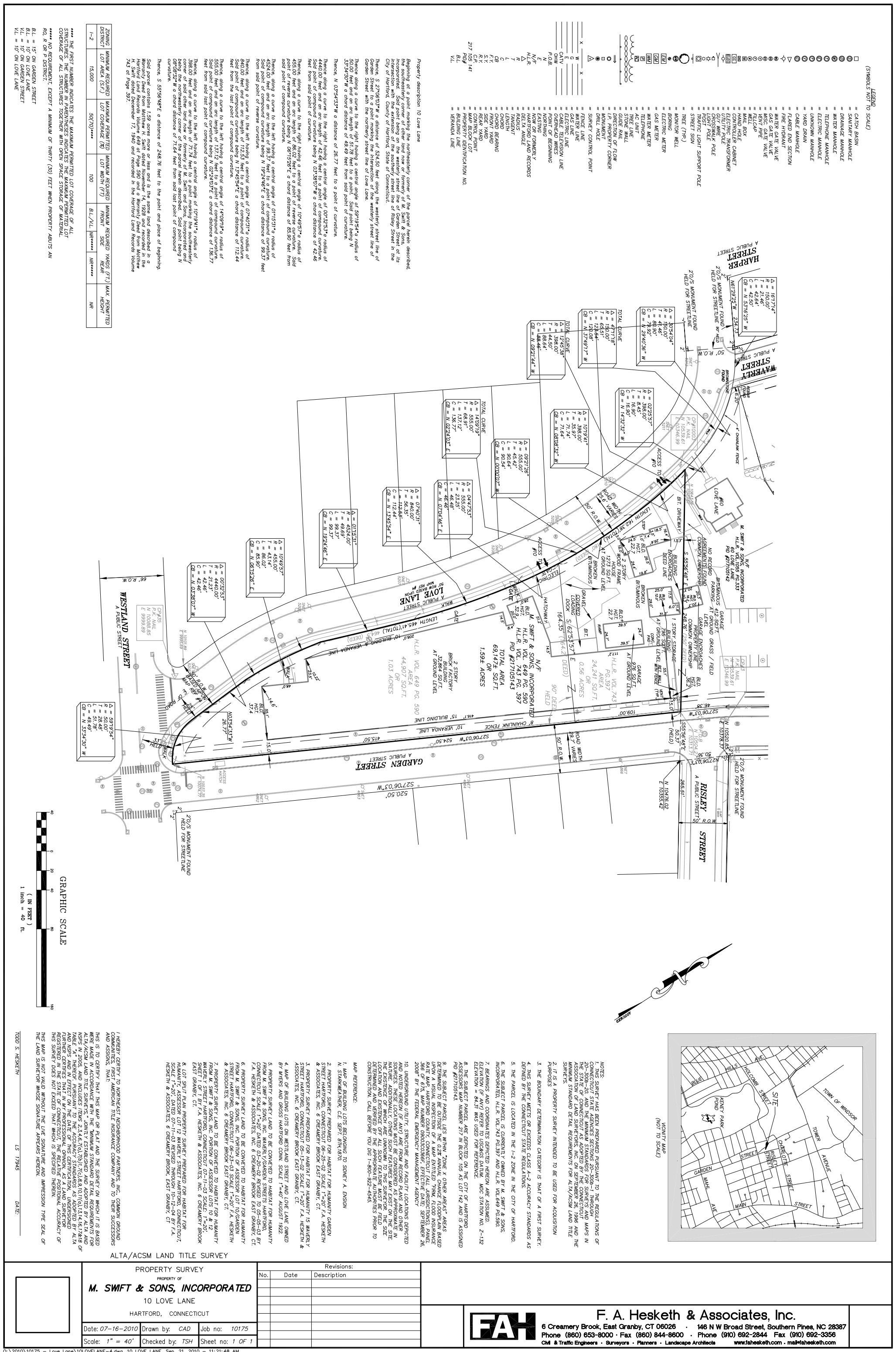
Mr. Panagore is COO of the city of Hartford, CT. He noted during a meeting with the Anti-Blight Coalition that the city had 60 code inspectors seven years ago, and that number has since dropped to 17. Getting staff to input information from their latest inspections poses a serious challenge, let alone trying to share information about progress toward blight remediation with the public through the city's website. He said no piece of software yet exists to get such data onto the web, and that MUNIS (the city's financial software and major database) can't effectively do the job. A spreadsheet with variables and protocol steps would be helpful to have so staff and the public alike might assess where a property stands in relation to a linear process.

The city's anti-blight ordinance has been successful at prompting owners to clean and repair property, Mr. Panagore said. The courts have "bought in" to the ordinance, rendering it a success, but judges are still reluctant to be too firm against owners. The ultimate penalty against owners—the city's seizure of property—is not appealing to city officials and is not a highly desired outcome. There are thresholds and trigger points for blight remediation and then foreclosure, Mr. Panagore said.

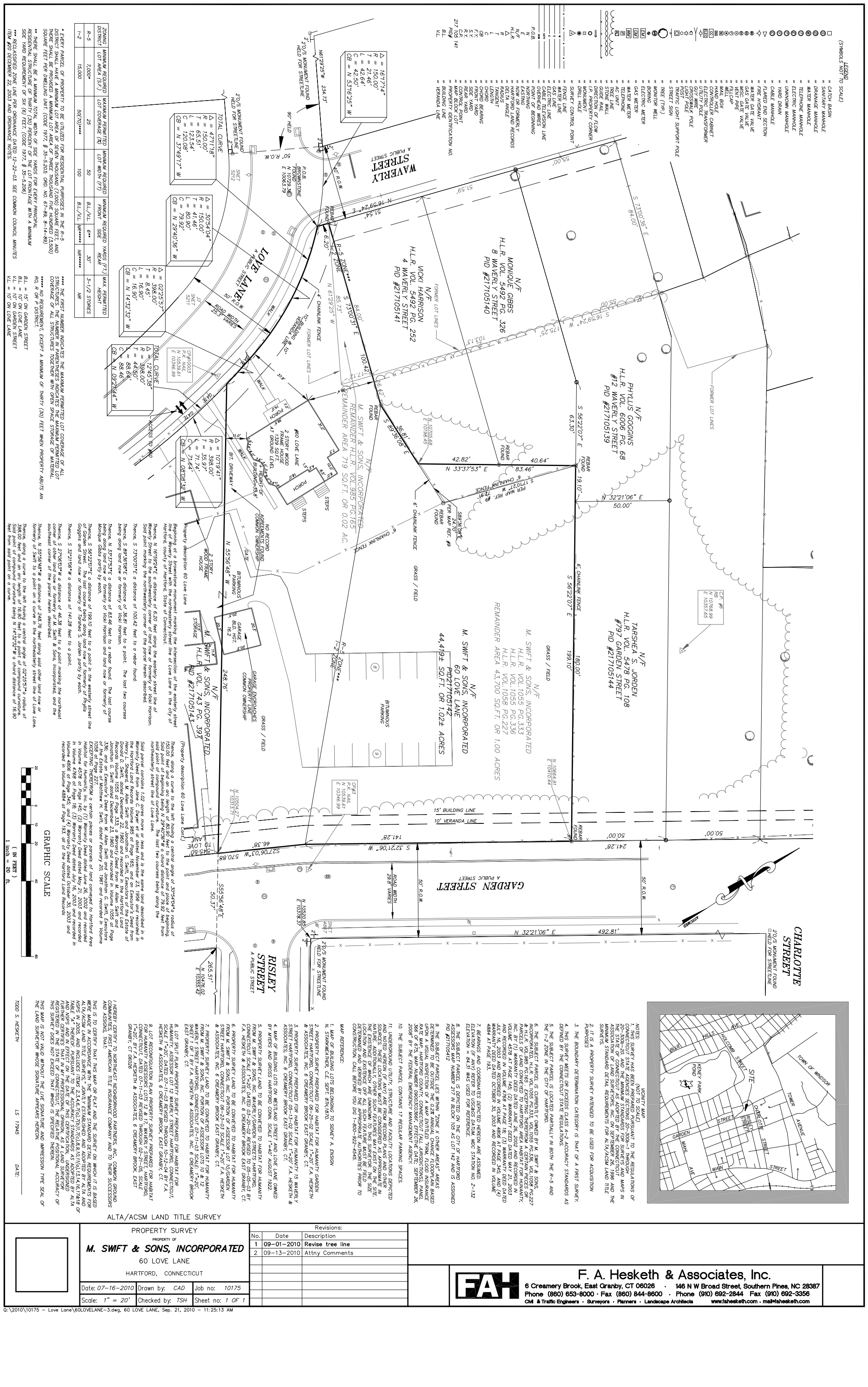
The city intends to implement a citywide building survey, but hasn't accomplished this yet. Problems exist with properties sitting dormant and perhaps blighted. Many developers are holding onto properties, waiting for a better economic climate, while the buildings sit vacant and unused. There is a $90 fine for failing to register a vacant property with the city, but the fine is very minor compared to what an owner would pay in taxes after registering the property. Current incentives and policies seem to yield unpleasant results.

Regarding a community land trust, Mr. Panagore said he does not think the city necessarily needs more affordable housing, but he acknowledged that there could be benefits to high-quality, permanently affordable housing made possible by a trust. Of greater interest is a locally-based corporation capable of acting as a developer rather than simply a housing manager. If a community land trust could accomplish that, he said, it would be welcomed in the city as a developer of affordable housing.

Appendix III: Existing Site Plan for 10 Love Lane, Hartford, CT



Appendix IV: Existing Site Plan for 60 Love Lane, Hartford, CT



Appendix V: Common Ground's Swift Factory Redevelopment Vision

THE VISION: Common Ground, Inc., the award winning developer of the Hollander Foundation Center at 410 Asylum Street, and a growing coalition of partners invite Hartford community leaders to join them in supporting the transformation of Hartford's Northeast neighborhood as part of a broader "healthy communities" concept.

Adapting successful models from other communities, our coalition proposes to redevelop the historic 65,000 s.f. Swift Factory complex at 10 Love Lane. The complex will become a multi use, "green" economic engine and community center, including:

- New space for private and cooperative business enterprises that will employ residents to produce goods and services to meet local demand;
- Six new units of affordable housing in two historic homes;
- A new, two acre community run farm and green house employing and teaching local adults and youth while producing healthy, fresh food for residents year round.

Through this community development project, local adults and youth will gain the concrete skills they need to prepare them for success in work, school and life. Based on comparable projects, the Swift Factory will also provide tax revenues to the City of Hartford, jobs for local residents , and a positive ripple effect on neighborhood pride and revitalization.

THE CHALLENGE: The Swift Factory redevelopment responds to today's economic challenges. The large scale industrial jobs that once drove Hartford are gone—urban communities must build jobs by tapping into their significant reserves of entrepreneurial and creative talent. The Swift Factory will provide entrepreneurial individuals and groups with enhanced access to space, labor, and capital; and help them to access local markets. Existing institutions will have access to competitive, quality goods and services through these emerging businesses.

The tremendous economic challenges facing the Northeast neighborhood of Hartford are reflected in a few data points over 95% of Northeast families with children in school live in poverty (defined as eligible for free and reduced lunch at school)and the official unemployment rate is estimated to exceed 17.4%.1 In 2000, the last year for which neighborhood level data is available, only 6% of the population over 25 had college degrees and 42% lacked a high school diploma. 42% of families were headed by single women.

THE OPPORTUNITY: There is a tremendous pent up demand for a high quality economic development initiative and a willingness on the part of both institutional and resident partners to make it work. Many of the initial pieces for this project are in place.

- Common Ground has stepped up to serve as master developer and project manager for Northeast
- Neighborhood Partners, a community based entity established to develop the site in partnership with other local groups and residents.
- The Swift family recently transferred title to the property to Northeast Neighborhood Partners.
- The Northeast Neighborhood Revitalization Zone (NRZ) also has joined in support, based on the preliminary project plan's consistency with the longstanding NRZ plan for the neighborhood, which was developed by local residents and institutions.
- Common Ground has deployed technical staff, securing a commitment from the Connecticut Department of Economic and Community Development of $600,000 in Brownfields Program funds for environmental remediation.

• The team is seeking commitments of further Recovery Act and other resources for development, job training, and food system development.

Map 1 attached as Appendix 2 [not included] shows the Swift Factory site in relation to other resources, assets, and conditions in the neighborhood. Its central location in the residential neighborhood will facilitate direct involvement of area residents in the opportunities created.

THE PROJECT CONCEPT: The Swift Factory will serve as a catalyst to the broader local effort to build a healthy community in which opportunities exist for families to build connections and move to self sufficiency through education and work.

The main Swift Factory building will offer affordable workspace and a creative community for growing arts related and custom manufacturing businesses focused on artisan crafts or "green" products and services. A display/performance space and a training classroom will open the site for community education and arts uses.

Two historic homes on the property will be restored as energy efficient affordable housing for teachers and artisans who are providing educational services to the community, including after school tutoring, GED preparation and apprenticeship training in various craft skills.

The large open field that is part of the property will be developed as an urban farm and green house, creating sustainable green jobs and increasing access to affordable, healthy food. A related commercial kitchen will be constructed to provide space for food based businesses and a greenhouse is contemplated to enable year round growing and food preparation classes.

The construction process will serve as a "green" construction training opportunity for community residents referred through the successful Hartford Job Funnel project which has prepared over 2000 individuals for jobs in the construction trades since 1999.

Individual entrepreneurs and new employee owned enterprises will be recruited and supported to succeed. The project will engage major institutions to meet purchasing needs through local vendors, starting a trend that could go on to benefit other community projects such as Colt, Veeder Root, and Capewell. Shifting only a small portion of the estimated multi billion dollar purchasing budgets of our top health and corporate institutions could generate substantial local employment opportunities while meeting institutional needs in a sustainable way.

NEW MODELS OF COMMUNITY DEVELOPMENT: As the global economy restructures, many communities are in danger of being left behind. New, creative models of economic development are emerging that tap local assets and foster more local, sustainable production to meet local needs and create jobs. The Swift project builds on several such concepts that are achieving success in other Cities (see Appendix 1) [not included].

• In Cleveland, with strong support from the Cleveland Foundation, the Evergreen Cooperatives are establishing a network of employee owned, for profit enterprises that are based locally and hire locally.
• In Brooklyn, Greenpoint Manufacturing and Design has converted several former factories into homes for over 100 small manufacturing, arts and food related businesses.
• In Yonkers, the Greyston Bakery employs over 50 formerly homeless individuals to supply Ben & Jerry's and Dean and Deluca with quality baked goods.
• In several cities, community built commercial kitchens like La Cocina in Harlem are home to dozens of small food service businesses meeting the growing demand for fresh prepared and catered food.

Common Ground and its partners will adapt the best features of these models to the Hartford market and community landscape.

THE TEAM AND PARTNERSHIPS: The coalition team will bring together the development expertise of an award winning not for profit developer with the skill and energy of Hartford's leading institutions and Northeast resident leaders to ensure the completion and success of the venture.

Common Ground will work with these local partners to oversee the redevelopment of the property. Common Ground has demonstrated its capacity to deliver results as a not for profit developer of sustainable communities (see Appendix 3). Over the organization's 20 year history, Common Ground has built mixed used communities that include over 3,000 units of affordable, mixed income housing, retail businesses and event venues. Many projects have involved the restoration of historic properties; all are designed to be environmentally sustainable.

Northeast Neighborhood Partners and Common Ground will coordinate the contributions of local agencies and institutions whose missions can be advanced through participating in a community undertaking of this magnitude, including:

- Capitol Workforce Partners and their "jobs funnel" workforce program to participate in the renovation of the site as a real life "class room" for those acquiring skills in environmental remediation and green building techniques. In addition, training support for adults hired in the emerging businesses and youth career development and summer employment resources will be provided.
- University of Hartford School of Architecture to assist with planning and design of the overall site and each component
- Northeast NRZ to survey the community on housing, employment and health needs and ways that programming at the Swift site can advance progress in these areas and maximize the involvement of local residents
- Rebuilding Together to organize volunteers to assist in renovation of the two houses and teach homebuilding and weatherization classes for local homeowners
- Hartford Preservation Alliance to assist with the land marking of the site and preservation skills training
- Greenpoint Manufacturing and Design, a New York City based not for profit that has developed and operates similar artisan workspaces, to advise on the design, financing and operations of the center

City and state economic development organizations will be tapped for further financing and technical support. Corporate and institutional partners are being engaged to explore financing and purchasing relationships.

PROJECT FINANCING AND SUSTAINABILITY: Additional development funding will be sought from a variety of sources.

- Federal "stimulus" resources for green job training, energy efficiency and food system improvements.
- The Connecticut Clean Energy Fund has already invested substantially in energy related green industries.
- Private equity investments associated with federal and state historic rehabilitation tax credits and federal New Markets Tax Credits.

- Program related investments and grants from philanthropic organizations and private corporations
- The project will be sustained through a combination or rental revenues from tenant businesses and residents, available housing subsidies, and programmatic and other grants.

Detailed project planning and packaging can be completed by late 2011 with development commencing in 2012. Early action items include:

- Environmental remediation of the site
- Development of the affordable housing component through rehabilitation of the historic structures which could start in spring 2010
- Initial development of the on site urban farm if a pending US Department of Agriculture Urban Food System grant is awarded.
- Submission of WalMart grant through the US Conference of Mayors to assist in "green" construction training

Next steps will include securing of commitments of pre-development funds to begin the detailed planning of the physical development, enterprise development, and programmatic components and forming the partnerships required to implement the project. •

Appendix VI: State Historic Register Nomination, Former Swift Factory

M. Swift & Sons Factory Historic District, 10-60 Love Lane, Hartford, Connecticut
Connecticut Commission on Culture & Tourism
Historic Resources Inventory - Building and Structures
Prepared by Lucas Karmazinas of FuturePast Preservation, September 29, 2009

Interrelationship of Buildings and Surroundings:

The M. Swift & Sons Factory Historic District in Hartford's Northeast neighborhood includes the structures located within a triangular block bounded by Love Lane and Garden Street to the east and west respectively, and ranging north from Westland Street approximately to a boundary running west to east from Love Lane's intersection with Waverly Street to Garden Street. Three major historic industrial and residential structures are found in the district, with the majority of the block occupied by a two-story brick factory complex built in stages between c.1900 and 1948 and the remainder consisting of two wooden residential structures dating to c.1887 and 1914. Several small outbuildings make up the remainder of the district's structures.

Although located in a largely residential neighborhood the industrial character of the district does not overwhelm its surroundings. On the contrary, its location at the five-point convergence of Love Lane, Westland Street, and Garden Street, makes it an important feature and central focus point of the area. Whether residential or industrial all of the buildings within the district relate directly to the conception and development of the M. Swift & Sons Company. Due to the length of their uninterrupted industrial use and continuous family operation the structures retain their physical and historical integrity, thus contributing greatly to the neighborhood's character. The inclusion of two residential structures within the district reflects the connection between the family and the industrial entity that bears their name as well as emphasizes the symbiotic relationship between the factory and the neighborhood.

Notable Features of District:

The factory complex at 10 Love Lane consists of five blocks built in six stages (See site plan) [Appendix II]. The first and oldest block is a two-story wood and brick structure located at the center of the district built c. 1890 and raised from its original one-story height c.1900 (Photograph 1) [not included]. Measuring 28' x 52', the rectangular building has a granite block foundation, load- bearing brick first-story, wood frame second-story, and gable roof. The front (north) elevation has wood sash two-over-two windows, seven on the first story and nine on the second. On the gable end two wood sash two-over-two windows flank a wooden door capped with a segmented brick relief arch (Photograph 2) [not included]. The window arrangement is mimicked on the second story where the original doorway has been infilled. A single two-over-two window is placed in the gable.

The second block measures 28' x 22' and is a c.1900 two-story rectangular structure with granite block foundation, load-bearing red brick walls, and flat roof finished with asphalt and slag (Photograph 3). Windows are two-over-two sash with brownstone sills and segmented brick relief arches. The block is connected to earlier construction by a small brick hallway.

A third block dates to 1903 and was built as an expansion of the c.1900 structure. The 24' x 120' two-story addition replicates many of the features of the previous block, including granite foundation, load-bearing red brick walls, and two- over-two windows with brownstone sills and segmented brick relief arches (Photograph 4) [not included]. Rather than a flat roof, however, the 1903 construction has an asphalt-shingled gable roof.

The factory's fourth block is a 30' x 60' two-story brick-pier structure built adjoining block number three (Photograph 5) [not included]. Features include a reinforced concrete foundation, steel small-pane sash in rectangular openings, concrete lintels, and flat roof. Three bays span the front (west) elevation while the side (south) elevation consists of a single bay. Subtle brick battlementation capped with concrete coping decorates the roofline.

The final portion of the factory is a rectangular wing measuring 55' x 416' (Photograph 6) [not included]. The block's construction spans three periods dating to 1929, 1947, and 1948. The oldest section measures 55' x 200' and was built concurrent to block number four. Like its contemporary it includes a reinforced concrete foundation, steel small-pane sash in rectangular openings, concrete lintels, decorative roofline, and a flat roof (Photograph 7) [not included]. Three bays span the side (south) elevation while the rear (east) elevation consists of eleven bays. The front (west) elevation is broken into five bays with an entryway located in the center. The entry has double doors, a decorative fanlight, and a bracketed semi-round entablature (Photograph 8) [not included]. The remainder of the structure replicates the design of the 1929 construction although without its decorative roofline. Extending an additional 216'—or thirteen bays—the block terminates near the intersection of Garden and Risley Streets.

In addition to the factory complex the district includes two other major structures. The first is a two-story wood- frame c.1887 house situated just to the north of the factory's first block and included with it on the parcel listing for 10 Love Lane. The structure has a red brick foundation, clapboard siding, and a gable roof (Photograph 9). The front (south) elevation has a shed-roofed veranda with an intersecting gable at the first story and four small wood sash three-over-three windows at the second story. The building's gable ends have three six-over-six sash windows at the first story and two at the second story. A four-pane round-arch window is placed in the gable (Photograph 10). A two-story rectangular ell extends from the rear of the building. The ell maintains the architectural qualities of the main part of the structure including the brick foundation, clapboard siding, gable roof, etc. A shed-roofed entryway provides direct access into the ell from the side (west) elevation.

The final major structure within the district is located just to the north of the c.1887 house and is listed by the assessor as 60 Love Lane. The building is a 1914 wood-frame two-story home with a brownstone foundation, shingle siding, and projecting hipped roof. Colonial Revival influences can be seen in the hip-roofed entry porch, sidelight-flanked doorway, second-story center window flanked by diamond-pane sidelights, and hipped-roof dormers. Along the side (south) elevation a pair of three-sided bays, each with three six-over-one sash windows and a decorative cornice, complete the home's decorative accents.

Two outbuildings complete the district's structural inventory. The first is a c.1914 single-story wood-frame two bay carriage house with clapboard siding and hipped roof. A pair of double doors with wood sash multi-pane windows provide access into the structure. The second structure is a 1941 single-story brick four-car garage. The garage has paneled metal doors and a shed roof.

Historical and Architectural Significance:

The buildings in the M. Swift Factory Historic District are significant because of the important role the company played in the economic development of the city of Hartford (Criterion A). Driven by the success of its metalworking industries Hartford emerged as a national manufacturing leader by the 1880's. The gold beating firm of M. Swift & Sons Company settled into this fertile business environment beside firearm, hardware, and sewing machine producers and like many of these eventually received national recognition for their craft. The district's factory complex functioned as the home of the M. Swift & Sons Company throughout its over one hundred year history making it a significant aspect of the city's industrial heritage. The neighboring residential structures served as the home of the Swift family for the majority of the company's history, thus establishing them as important components of the district. The district's buildings are also significant as they represent fine examples of late brick mill construction and late nineteenth and early twentieth century residential architecture in Hartford (Criterion C). The district's factory complex is one of a dwindling number of nineteenth and twentieth century industrial structures in the city and its two residential buildings represent significant phases in the evolution of Hartford's built environment.

Gold Beating and Hartford

Metalworking industries formed the backbone of Hartford's rapidly expanding economy in the nineteenth century. Entities such as Colt Firearms, Hartford Machine Screw, the Weed Sewing Machine Company, and the Pope Manufacturing Company were born and bred by the process of manipulating metals into finished products. These firms earned Hartford national recognition as an industrial center known for the skill and precision of its metalworkers. Significantly, Hartford's gold beaters were also significantly known for the superior quality of their products and their craftsmanship.

Like those companies that worked in iron or steel the gold beating business relied upon skilled, knowledgeable, and well-trained craftsmen. The largely manual operation required the careful execution of various manipulative processes on an inherently fragile medium. There was little room for error and much relied upon the judgment of the workers. A brief description of the process as it was conducted in the nineteenth century is helpful in understanding its difficult nature.

First, gold bars twelve inches long, one and a half inches wide, and a quarter inch thick are rolled to a thickness of 1/1000 of an inch. After being cut into squares the metal is dusted with calcium carbonate—applied to the fragile medium with a gentle brush, often a hare's foot—and placed between a pair of thin membranes originating from the outer layer of an ox's intestine known as a beater's skin. Notable Hartford firms imported the skins from Germany, another large gold leaf-producing country, and the hare's feet from England, the third major international leaf supplier. Up to three hundred stacks of these layers—each known as a "cutch"—are repeatedly struck with a sixteen-pound hammer until they reach a desired size and thickness. The sheets are then cut into squares and the process is repeated with a ten-pound hammer. After this the sheets are again quartered and placed in a "mold" where they are further thinned using a six pound hammer. When they are judged by the gold beater to have reached the appropriate thickness the sheets are cut into standardized squares, typically 3 3/8" on each side. By this point the leaves have become so thin that a stack of 280,000 would stand only an inch high. The completed leaves are then packed between pieces of parchment, the fragile nature of the leaf requiring the use of wooden tongs, as the human touch would cause it to disintegrate. In short the work of the gold beater required a careful combination of skill, precision, and a delicate touch.

While the factories in which these aforementioned processes took place were never as expansive nor the final product as technologically intricate as many of Hartford's other industries, gold beating holds a significant place in the history of the city due to its longevity and national recognition. The roots of the trade in the city can be traced to the beginning of the nineteenth century. In 1812 Marcus Bull, a twenty-five year old Hartford entrepreneur started a business producing hand-beaten gold leaf. Hoping to compete with the goods being imported from neighboring New York and in order to provide the highest quality product Bull established his own dental gold refinery, the first in America, and began manufacturing gold dentistry foil and decorative gold leaf. Despite its success Bull's involvement in the business was short- lived as after being suddenly devastated by the loss of his bride of two years he abandoned the firm and the city.

Following the departure of its founder Bull's business passed through multiple hands over the course of the next fifty years. The first to take up Bull's work was a man by the name of William Johnson. Johnson continued Bull's work until 1839 when it was assumed by one of his employees, James H. Ashmead. Ashmead ran the shop until 1846 when he took on a partner, Edmund Hurlbut, thus forming the gold beating firm of Ashmead & Hurlbut. The pair dissolved their partnership and went their separate ways in 1863 after which

Ashmead went into business with his two sons - establishing the firm of J. H. Ashmead & Sons - and Hurlbut formed a partnership with a former clerk by the name of John M. Ney.

After Edmund Hurlbut's death in 1866 Ney assumed sole control of the company that originally bore Bull's name. A long-time resident of the city, Ney's ascent into manufacturing reflects the industrial character of Hartford as well as illustrates the opportunities available in the city at the time. From beginnings as a clerk in a modest gold beater's shop Ney became the founder of J. M. Ney & Company, an entity destined to become nationally recognized for quality gold dentistry products and gold, silver, and platinum metallurgy.

The M. Swift & Sons Company

Like Ney, Matthew Swift came to Hartford as a young man and quickly began working in one of the city's industries. Born in Birmingham, England in 1842, Swift immigrated to Hartford in 1864 and shortly after his arrival found work at the gold beating firm of J. M. Ney. By this time the company had grown into the largest gold beating entity in the city. During Swift's employment the firm secured the contract to gild the dome of the newly constructed State Capitol, a task requiring over 4,000 square feet of gold leaf.

Swift worked for close to twenty-five years in Ney's downtown Asylum Street shop before he chose to venture out on his own around 1887. By the time of Swift's departure from J. M. Ney & Company the gold beating industry had grown quite competitive. Shortly after leaving, however, Swift lost $1,600 in the failure of the Hartford banking firm, George P. Bissell & Company, a loss that threatened his ability to maintain operations. After laboring together for such a long period Swift and Ney had established a strong friendship. Ney offered assistance to Swift rather than let his old friend falter. The Hartford Courant reported of Swift's loss, "Mr. Ney, hearing of it, gave him metal enough to keep going without taking any security at all." Swift's close connection to Ney facilitated the conception of what would become the M. Swift & Sons Company and Ney's generosity allowed the company to survive this potentially crippling blow.

In the period that J. M. Ney employed Matthew Swift the latter made his residence on Westland Street in the largely undeveloped north end of Hartford. When Swift purchased a plot of land from William Westland near the intersection of Garden Street and the highway known as "Love Lane" in January 1871, the property, like those around it, was undeveloped. Even ten years later only several houses had been built in the area and the Swift property remained empty. By 1887, however, Swift had built the "L"-shaped two-story wooden house along Love Lane that today remains on the property. It was at this time that Swift left the employment of J. M. Ney and began operating a gold beating business out of his new home.

The initial growth of Matthew Swift's gold beating venture soon necessitated building a proper workshop for the business. The original building was a single-story wooden structure built just to the south of Swift's home and completed in the late 1890's. Continued expansion soon required even further construction. Around the turn of the century the wooden shop was raised and a brick structure built beneath it. A second two-story brick structure was built behind - and to the south - of the original shop to provide additional space. The two were then connected by a brick hallway. It was around this time that Matthew Swift's shop took on the title of the M. Swift & Sons Company.

By 1902 M. Swift & Sons had established itself as the largest gold leaf beating firm in the state of Connecticut, and one of the most significant in the country. In an industry of 100 manufacturers and 1200 workers nationwide, the M. Swift & Sons Company employed a disproportionately high thirty-two persons, including sixteen journeymen and apprentices and sixteen female laborers. This number is double that of Swift's local competitor, George L. Bladon, and four times that of Swift's former employer, J. M. Ney. Understandably gold beaters were considered master craftsmen and the skill and success of the M. Swift & Sons Company is clearly illustrated by their constant need for further expansion. In March 1903 the company filed a permit to build another addition to the factory. The two-story brick building measured 24' x 120', nearly tripling the size of the existing building.

The years between 1912 and 1915 brought a wave of changes to M. Swift & Sons. The most significant was the death of Matthew Swift in June 1912. After his death Swift passed control of the company to his sons, Matthew H. and Ernest. He divided the family homestead and property, known as 100 Love Lane, between his two sons and four daughters; Rosa, Ida, Lucy, and Edith; and granted life use of their home to his wife Carrie. All of the children immediately transferred ownership of the home to their mother. Carrie M. Swift passed in October 1914 leaving all of her financial estate, a respectable $4,780.52, to her four daughters and the house on Love Lane to her daughters Rosa and Lucy.

In the meantime, Matthew H. Swift had contracted the prolific Hartford architect Burton A. Sellew to design an eight room home on a piece of property abutting the northern boundary of the Swift homestead. Built by the A. C. Downs Company, the $5460.00 home was contracted to be completed, "Before October 1, 1914." After the death of his mother Matthew conveyed the house and property to his sisters Rosa and Lucy.

Ernest H. Swift died in August 1915 at the young age of thirty-five. He conveyed his partnership and property related to M. Swift & Sons to his brother along with any, "undivided interest, in the plant and business, machinery, tools, motors, wiring, shafting, pulleys, belting, utensils of trade, stock of unmanufactured and unmanufactured goods, books, furniture, cash on hand and in banks, etc."14 Ernest is noted as being a significant figure in the company and a talented inventor. His obituary in the Hartford Courant reads, "He was responsible for many of the mechanical improvements which have given the Swift Company a leading place in the gold beating industry in this country."15 The company's patent for a "roll for holding metallic films for printing,"16 granted just days after his death, can likely be attributed to Ernest.

The loss of its founder in 1912 and three years later of one of its gifted mechanical minds was not enough to derail the company. In September 1928 the firm was incorporated, "To manufacture and sell metal wares." The company released 500 shares paid in capital to the amount of $10,000 by Matthew H. Swift, his son M. Allen Swift, and the company's sales manager William S. Jones. Less than six months later, in February 1929, the company awarded a contract to A. F. Peaslee, Inc. to build a new two-story $100,000 addition.

At the time the *Hartford Courant* identified the M. Swift & Sons Company as, "One of the largest concerns in their line in the world." Significantly, the 1929 factory expansion doubled the overall size of the Swift plant. The need for this massive building project was likely driven by the evolving nature of gold beating, specifically the increasing mechanization of the process and the resultant space necessitated by the addition of large machinery. The new building further benefitted the company in the form of new advanced heating and air conditioning technology. The fragile nature of gold leaf renders it highly susceptible to shifts in temperature and humidity and the inclusion of air conditioning allowed Swift to better control the environment in which their product was manufactured.

The expansion of the Swift factory not only resulted in the company increasing its force of employees to over 150 but also allowed the company to move into hitherto untapped markets. Swift's March 1930 contract to deliver 2,400,000 gold leaves at a rate of 100,000 per month for two years to an Argentinean firm made it the first American gold leaf company to break the dominant grasp of German leaf producers on South American markets. By 1936, after shifting into a related market, the M. Swift & Sons Company was identified as producing ninety-nine percent of all beaten aluminum used in camera flash bulb filaments in the United States. The process of preparing aluminum was very similar to the process of gold beating. In such, the Swift firm received aluminum foil from the Reynolds Metals Company of New York and the metal, already rolled to 1/1000 of an inch, was placed between beater's skins and thinned by a three hundred pound magnetic hammer striking it at a rate of 130 times per minute. After seven hours the initial one-inch squares had been thinned into squares six inches on a side. These were stacked in a method similar to gold leaf, three to be used in each standard camera flash bulb, six for larger ones.

The M. Swift & Sons Company continued its lead in technological development through the following decades. In 1940 its pioneering use of infrared technology as an industrial tool drew comment from the Hartford Courant. Of Swift the Courant reported in June 1940, the "concern is reported to be making more extensive use of infra-red baking in connection with its manufacture of gold leaf, than other companies hereabouts." In 1942, in perhaps one of the company's grandest moments the M. Swift & Sons Company, like the J. M. Ney Company before it, was awarded a contract to supply the gold leaf required for the re-gilding of the dome of the Connecticut State Capitol. In 1950 the company unveiled its line of "Golden Touch" decals, a product of five years of research and development that allowed for the placement of gold leaf by laymen rather than by master craftsmen. In 1952 the M. Swift & Sons Company announced that it would be the sole domestic distributor of a groundbreaking product designed by the British firm of Masson Seeley & Company, Ltd which allowed markings to be placed on a variety of products hard or soft, flat or round. The Courant wrote that the machine, "reportedly furnishes a revolutionary new method for marking delicate machine parts without damaging metal structures."24 Concerning the machine's use of pigment foils as a marking method the newspaper wrote, "The machinery will be a companion line for the local concern, which has long been established as one of the country's prominent manufacturers of gold leaf, sized gold, bronze, roll leaf, and color foils." The arrangement is a further indication of Swift's international presence as well as its domestic status.

Unsurprisingly these developments were facilitated and marked by the concurrent expansion of the M. Swift & Sons Company. In August 1948 Swift unveiled plans for a $125,000 addition to the Love Lane factory. In February 1953 the company opened their fourth national branch office in Los Angeles, California. In October 1965 the M. Swift & Sons Company was granted another contract to supply the gold required for a restoration of the Connecticut State Capitol dome. The post-World War Two years were fat times for the company, yet as is prone to happen the good times could not last forever. The establishment of a free market in gold in 1968, combined with shifting tastes and technologies slowly unseated gold leaf as the product of choice for labeling, signage, and the decorative arts. The proliferation of neon and plastic and the use of synthetic materials in printing and decorative accents drove the slow decline of the gold beater's trade. While the firm of M. Swift & Sons survived thirty-seven years after the removal of the gold standard the company's last years were marked by the slow decline experienced by many industries in Hartford and the nation at large. In 2005 after the death of M. Allen Swift, grandson of Matthew Swift, the company finally succumbed to the growing pressures of a globalized economy, ceased operations, and closed its doors.

Architectural Significance

The structures within the M. Swift & Sons Factory Historic District can be organized into two categories of architectural significance. The first is as one of the last surviving examples of Hartford's once thriving industrial environment. The factory complex can be identified as such. The buildings that housed the M. Swift & Sons gold beating business are significant both as designs typical of the period and as they are illustrative of the constant growth that many such institutions experienced throughout their operation.

Although unique for its location in a primarily residential area the M. Swift & Sons complex exemplifies typical factory design in its standard brick mill construction and functional design. The factory grew in a series of stages as the company responded to financial success and ensuing demands for additional production space. Each of the building's resultant additions reflects several aspects of general factory design: brick mill and brick-pier construction; multiple stories; long, narrow proportions; and copious windows. Earlier sections of the building possess pitched roofs, while later construction has flat, tarred roofs, each typical of the period of their design. These arrangements resulted in large, open, well-lit working environments, and provided adequate space for machinery and on-site storage.

Like the factory complex the two wood-frame residential structures in the district represent domestic forms typical of the period of their construction. Built c. 1887 the older of the two homes in the district was constructed in a period in which Hartford's northern neighborhoods remained largely rural. Small farmhouses were located on large lots spaciously distanced from one another. As such the Swift homestead is a simple vernacular structure set apart from the influence of popular architectural styles shaping contemporary urban homes. Being the residence of a craftsman the home of Matthew Swift is a functional design expanded over multiple building periods typical of non-professionally designed middle-class housing stock. The largest of these additions, located at the rear of the structure, likely housed Matthew Swift's gold beating shop until a formal shop was constructed c. 1890.

In contrast to the original Swift homestead the second home in the M. Swift & Sons Factory historic district is a stylized, professionally designed and built structure. Illustrative of the Swift's increasing financial success the home was a product of prolific Hartford architect, Burton A. Sellew, and was constructed by local builder, A.C. Downs. Like many homes built during the period the eight-room structure exhibits a number of major Colonial Revival characteristics. Typical of designs influenced by architecture from the Georgian period the building at 60 Love Lane is a rectangular, symmetrical, multi-story, hip-roofed structure. Distinctive Colonial Revival design features include a hipped-roof column-supported portico, Palladian-influenced second-story focal window, and hipped-roof dormers.

Appendix VII: Dudley Neighbors, Inc. By-Laws

Section 1. Articles of Organization
The name and purposes of the corporation shall be as set forth in the articles of organization. These by-laws, the powers of the corporation, of its directors, officers and members, and all matters concerning the conduct and regulation of the business and affairs of the corporation shall be subject to such provisions in regard there to , if any, as are set forth in the articles of organization as from time to time in effect.
Section 2. Corporate Seal
The seal of the corporation shall, subject to alteration by the directors, consist of a flat-faced circular die with the word "Massachusetts", together with the name of the corporation and the year of its organization, cut or engraved thereon.
Section 3. Members
4.1 **Annual Meeting**. The annual meeting of the members shall be held at the principal office of the corporation on the third Wednesday in March in each year, unless a different day is fixed by the president or the directors. If that day be a legal holiday at the place where the meeting is to be held, the meeting shall be held, in addition to those prescribed by law, the articles of organization or by these by-laws, may be specified by the president or the directors.
4.2 **Special Meeting in Place of Annual Meetings**. If no annual meeting has been held in accordance with the foregoing provisions, a special meeting of the members may be held in place there of, and any action taken at such special meeting shall have the same force and effect as if taken at the annual meeting, and in such case all references in these by-laws to the annual meeting of the members shall be deemed to refer to such special meeting. Any such special meeting shall be called as provided in Section 4.3.
4.3 **Special Meetings.** A special meeting of the members may be called at any time by the president or by the directors. Each call of a meeting shall state the place, date, hour and purposes of the meeting.
4.4 **Place of Meetings**. All meetings of the members shall be held at the principal office of the corporation in Massachusetts or, to the extent permitted b the articles of organization, at such other place within the United States as shall be fixed by the president or the directors. Any adjourned session of any meeting of the members shall be held at the same city or town as the initial session, or within Massachusetts, in either case at the place designated in the vote of adjournment.
4.5 **Notice of Meetings**. A written notice of each meeting of members stating the place, date and hour and the purposes of the meeting, shall be given at least seven (7) days before the meeting to each member entitled to vote there at and to each member who , by law, by the articles of .. organization or by these by-laws, is entitled to notice, by leaving such notice with him or at his residence or usual place of business, or by mailing, postage prepaid, addressed to such member at his address as it appears in the records of the corporation. Such notice shall be given by the clerk or an assistant clerk or by an officer designated by the directors. No notice of any meeting of members need be given to a member if a written waiver of notice, executed before or after the meeting by such member or his attorney there unto duly authorized, is filed with the records of the meeting.
4.6 **Quorum of Members**. At a meeting of the members, a quorum shall consist of a majority of the members entitled to vote at the meeting, except when a larger quorum is required by law, by the articles of organization or by these by-laws. Any meeting may be adjourned from time to time by a majority of the votes properly cast upon the question of adjournment whether or not a quorum is present, and the meeting may be held as adjourned without further notice.

4.7 **Action by Vote**. When a quorum is present at a meeting, a majority of the votes properly cast for election to any office shall elect to such office, and a majority of the votes properly cast upon any question shall decide the question, except when a larger vote is required by law, by the articles or organization or by these by-laws.
4.8 **Voting.** Members entitled to vote shall have on vote each unless otherwise provided by the articles of organization.
4.9 **Action by Writing**. Any action required or permitted to be taken at any meeting may be taken without a meeting if all members entitled to vote on the matter consent to the action in writing and the written consents are filed with the records of the meeting of members. Such consents shall be treated for all purposes as a vote at a meeting.
4.10 **Number and Classes of Members.** There shall be no more than nor less than three members of the corporation. The initial members of the corporation shall consist of the initial directors of the corporation. Additional members may be appointed by the members by vote of a majority of the members of the corporation. There shall be a single class of members, each of whom shall be entitled to vote on all matters coming before the members.

Section 5. Board of Directors

5.1 **Number.** A board of not more than nor less than three directors shall be elected at the annual meeting of the members by such members as have the right to vote at such election. The number of directors may be increased at any time or from time to time either by the members or by the directors by vote of a majority of the directors then in office. The number of directors may be decreased to any number not less than the minimum permitted by law at any time or from time to time either by the members or by the directors by a voted of a majority of the directors then in office, but only to eliminate vacancies existing by reason of the death, resignation or removal of one or more directors, No director need be a member.
5.2 **Tenure.** Except as otherwise provided by law, by the articles of organization or by these by-laws, the directors shall hold office until the next annual meeting of the members and until their successors are elected and qualified, or until a director sooner dies, resigns, is removed or becomes disqualified.
5.3 **Powers.** Except as reserved to the members by law, by the articles of organization or by these by-laws, the business of the corporation shall be managed by the directors who shall have and may exercise all the powers of the corporation.
5.4 **Regular Meetings**. Regular meetings of the directors may be held without call or notice at such places and at such times as the directors may from time to time determine, provided that notice of the first regular meeting following any such determination shall be given to absent directors. A regular meeting of the directors may be held without call or notice immediately after and at the same place as the annual meeting of the members.
5.5 **Special Meetings**. Special meetings of the directors may be held at any time and at any place designated in the call of the meeting, when called by the president or the treasurer or by two or more directors, notice thereof being given to each director by the secretary or an assistant secretary or by the officer or one of the directors calling the meeting in accordance with section 5.6.
5.6 **Notice**. It shall be sufficient notice to a director to send notice by mail at least forty- eight hours or by telegram at least twenty-four hours before the meeting addressed to him at his usual or last known business or residence address or to give notice to him in person or by telephone at least twenty-four hours before the meeting, Notice of a meeting need not be given to any director if a written waiver of notice, executed by him before or after the meeting, is filed with the records of the meeting, or to any director who attends the meeting without protesting prior there to or at its commencement the lack of notice to him. Neither notice of a meeting nor a waiver of a notice need specify the purposes of the meeting.

5.7 **Quorum**. At any meeting of the directors a majority of the directors then in office shall constitute a quorum. Any meeting may be adjourned from time to time by a majority of the votes cast upon the question, whether or not a quorum is present, and the meeting may be held as adjourned without further notice.
5.8 **Action by Vote.** When a quorum is present at any meeting, a majority of the directors present may take any action, except when a larger vote is required by law, by the articles of organization or by these by-laws.
5.9 **Attendance by Telephone.** Unless otherwise restricted by the articles of organization, members of the board of directors may participate in a meeting of such board by means of conference telephone or similar communications equipment by means of which all persons participating in a meeting can hear each other and participation in a meeting pursuant to this provision shall constitute presence at such meeting.
5.10 **Action by Writing.** Any action required or permitted to be taken at any meeting of the directors may be taken without a meeting if all the directors consent to the action in writing and the written consents are filed with the records of the meetings of directors. Such consents shall be treated for all purposes as a vote at a meeting.

Section 6. Officers and Agents

6.1 **Enumeration; Qualification**. The officers of the corporation shall be a president, a treasurer, a clerk, and such other officers, if any, as the incorporators at their initial meeting, or the directors from time to time, may in their discretion elect or appoint. The corporation may also have such agents, if any, as the incorporators at their initial meeting, or the directors from time to time, may in their discretion appoint. Any officer may be but none need be a director or member. The clerk shall be a resident of Massachusetts unless the corporation has a resident agent appointed for the purpose of service of process. Any two or more offices may be held by the same person. Any officer may be required by the directors to give bond for the faithful performance of his duties to the corporation in such amount and with such sureties as the directors may determine.
6.2 **Powers.** Subject to law, to the articles of organization and to the other provisions of these by-laws, each officer shall have, in addition to the duties and powers herein set forth, such duties and powers as are commonly incident to his office and such duties and powers as the directors may from time to time designate.
6.3 **Election.** The president, the treasurer and the clerk shall be elected annually by the directors at their first meeting following the annual meeting of the members. Other officers, if any, may be elected or appointed by the board of directors at said meeting or at any other time.
6.4 **Tenure.** Except as otherwise provided by law, by the articles of organization or by these by-laws, the president, the treasurer and the clerk shall hold office until the first meeting of the directors following the next annual meeting of the members and until their respective successors are chosen and qualified, and each other officer shall hold office until the first meeting of the directors following the next annual meeting of the members unless a shorter period shall have been specified by the terms of his election or appointment, or in each case until he sooner dies, resigns, is removed or becomes disqualified. Each agent shall retain his authority at the pleasure of the directors.
6.5 **President and Vice-president**. The president shall preside at all meetings of the members and of the directors at which he is present, except as otherwise voted by the directors. Any vice president shall have such duties and powers as shall be designated from time to time by the directors.
6.6 **Treasurer and Assistant Treasurers.** The treasurer shall be the chief financial and accounting officer of the corporation and shall be in charge of its funds and valuable papers, books of account and accounting records, and shall have such other duties and powers as may be designated from time to time by the directors or by the president. Any assistant treasurers shall have such duties and powers as shall be designated from time to time by the directors.

6.7 **Clerk and Assistant Clerks**. The clerk shall record all proceedings of the members in a book or series of books to be kept therefore, which book or books shall be kept at the principal office of the corporation or at the office of its clerk and shall be open at all reasonable times to the inspection of any member. In the absence of the clerk from any meeting of members, an assistant clerk or, if there be none or he is absent, a temporary clerk chosen at the meeting, shall record the proceedings of all meetings of the directors and in his absence from any such meeting an assistant clerk or, if there be non or he is absent, a temporary clerk chosen at the meeting, shall record the proceedings thereof. Any assistant clerk shall have such duties and powers as shall be designated from time to time by the directors.

6.8 **Secretary and Assistant Secretaries.** If a secretary is elected, he shall keep a true record of the proceedings of all meetings of the directors and in his absence from any such meeting an assistant secretary or, if there be none or he is absent, the proceedings thereof shall be recorded as provided in section 6.7 of these by-laws. Any assistant secretaries shall have such duties and powers as shall be designated from time to time by the directors.

Section 7. Resignations and Removals

Any director, officer or member may resign at any time by delivering his resignation in writing to the president, the treasurer or the clerk or to a meeting of directors. Such resignation shall be effective upon receipt unless specified to be effective at some other time. A director (including persons elected by the directors to fill vacancies in the board) or officer may be removed from office with or without cause by the vote of a majority of the members entitled to vote in the election of directors or with or without cause by vote of a majority of the directors then in office. A director or officer may be removed for cause only after reasonable notice and opportunity to be heard before the body proposing to remove him. No director or officer resigning, and (except where a right to receive compensation shall be expressly provided in a duly authorized written agreement with the corporation) no director or officer removed shall have any right to any compensation as such director or officer for any period following his resignation or removal, or any right to damages on account of such removal, whether his compensation be by the month or by the year or otherwise; unless in the case of a resignation, the directors, or in the case of removal, the body acting on the removal, shall in their or its discretion provide for compensation.

Section 8. Vacancies

Any vacancy in the board of directors, including a vacancy resulting from the enlargement of the board, may be filled by the members or, in the absence of member action, by the directors by vote of a majority of the directors then in office. If the office of the president or the treasurer or the clerk becomes vacant, the directors may elect a successor by vote of a majority of the directors then in office. If the office of any other officer becomes vacant, the directors may elect or appoint a successor by vote of a majority of the directors present. Each such successor shall hold office for the unexpired term, and in the case of the president, the treasurer and the clerk, until his successor is chosen and qualified, or in each case until he sooner dies, resigns, is removed or becomes disqualified. The directors shall have and may exercise all their powers not with standing the existence of one or more vacancies in their number.

Section 9. Indemnification of Directors and Officers

The corporation shall, to the extent legally permissible, indemnify each of its directors and officers against all costs, liabilities and expenses (including counsel fees) reasonably incurred by him in connection with the defense or disposition of any action, suit or other proceeding, asserted or threatened against him while in office or thereafter, by reason of his being or having been such a director or officer, except with respect to any matters as to which he shall have been adjudicated in any proceeding not to have acted in good faith in the reasonable belief that his action was in the best interests of the corporation. The corporation shall have power to purchase and maintain insurance on behalf of any person who is or was a director, officer, employee or other agent of another organization, in which it has an interest, against any liability incurred by him in any such capacity, or arising out of his status as such, whether or not the corporation would have the power to indemnify him against such liability. The right of indemnification hereby provided shall not be exclusive of or affect any other rights to which any director or officer may be entitled. As used in this section, the terms "director" and "officer" include their respective heirs, executors and administrators.

Section 10. Execution of Papers

Except as the directors may generally or in particular cases authorize the execution thereof in some other manner, all deeds, leases, transfers, contracts, bonds, notes, checks, drafts and other obligations made, accepted or endorsed by the corporation shall be signed by the President or Treasure

Section 11. Books, Accounts and Records

The books, accounts and records of the corporation shall be kept in Massachusetts at the principal office of the corporation or at such other place or places as the directors ma from time to time determine. They shall be available at all reasonable times to the inspection of any member for any proper purpose.

Section 12. Amendments

These by-laws may be altered, amended or repealed by vote of the members, at any annual or special meeting of the members, the notice of which shall specify the subject matter of the proposed alteration, amendment or repeal and the sections to be affected thereby.

Section 13. Gender

Wherever the context permits, the use of the masculine pronouns shall be freely interchangeable with the feminine pronouns.

Voted: That Che Madyun, President and Robert Haas, Clerk of the Corporation, be and they hereby are authorized and directed, in the name and on behalf of the Corporation, to take such action and to execute and deliver such documents or instruments as they may, in their sole discretion, deem necessary or advisable to effect the purposes of the foregoing vote, including, without limitation, Articles of Amendment and the Regulatory Agreement with the BRA, their execution and delivery thereof to be conclusive of their authority and their determination to do so.

(By-law amendment Nov.1, 1989)

Voted: That the by-laws of the Corporation be amended to change the date of the annual meeting in section4.1 thereof from the third Wednesday in March of each year to the third Wednesday in June of each year, effective for the 1989 annual meeting; to change the number and classes of members specified in section4.10 of the by-laws to state that there shall be not more than 10 members , and that there shall be two classes of members (see Exhibit A hereto which shall replace the last two sentences of section 4.10); and to change section 5.1 of the by- laws to state that the board of directors shall have not more that 10 directors.

Voted: That Powers & Hall Professional Corporation be given a Tax Power of Attorney to represent the Corporation in connection with an application for exemption under section 501 (c) (3) of the Internal Revenue Code of 1986 as amended.

Voted: That the Articles of Organization of this Corporation be further amended by deleting subparagraph (2) of paragraph b. of sheet 2A and inserting in lieu thereof the following: "(2) Stimulating by its example and other wise a concern for the problems of low and moderate income people."

And further

Voted: That the By-laws be amended by deleting the first sentence of Section 5.1 and inserting in lieu thereof the following sentences: "A board of eleven directors shall be elected at the annual meeting of the members by such members as have the right to vote at such election. Six of the directors shall be appointed by the Dudley Street Neighborhood Initiative, Inc. ("DSNI"), one director shall be appointed by the Mayor of the City of

Boston, one director shall be appointed by the Roxbury Neighborhood Council, one director shall be appointed by the Massachusetts State Senator for the Second Suffolk District, and one director shall be appointed by the Massachusetts State Representative from the 5th Suffolk House District. The directors designated by the State Senator and the State Representative shall have no vote. Of the six DSNI appointees, one will be a tenant, one will be a representative from non-profit agency and one will be a local business representative.

Executed this 29, day of June, 1990

Conclusive of the approval of the Directors of this corporation and of the authority of such officers to so act and bind this Corporation.

And further

Voted: That this corporation change its fiscal year from December 31 each year to June 30 each year and that the appropriate officers of this corporation are hereby authorized and directed to execute, issue and deliver, and to record with the secretary of the Commonwealth of Massachusetts and otherwise, any and all such documents as shall be necessary or required in connection with and to effectuate said change in fiscal year.

Exhibit A Dudley Neighbors, Incorporated By-Law Amendment, Section 4.10

There shall be two classes of members, one class consisting of voting members and one class consisting of participating members. The class of voting members shall consist initially of the initial directors of the corporation. Thereafter, the number of voting members and the persons appointed to server as voting members shall be determined by a majority of the voting members of the corporation at the annual meeting of members. Any vacancy in the voting membership occurring prior to the next annual meeting of members may be filed by the unanimous vote of the remaining voting members. Voting members shall each have one vote. Voting members of the corporation, in addition to such other powers as may be vested in them by law, shall be the only members of the corporation empowered to vote on matters coming before the members of the corporation.

The class of participating members shall consist of those persons who request in writing notice of all meetings of the voting members of the corporation and who are thereafter nominated as participating members by the voting members. All participating members of the corporation shall be entitled to notice of all meetings of the voting members, may attend and be heard at all such meetings, and shall like voting members, receive all reports of the business of the corporation.

In order to be eligible to serve as either a voting or participating member in the corporation, individuals shall be desirous of furthering the purposes of the corporation, be eighteen years of age or older, and they shall reside in the Commonwealth of Massachusetts.

Appendix VIII: Champlain Housing Trust Staff List

Property Financial Analyst
Director of Real Estate Development
Property Manager
Accounts Specialist/Document Control
Maintenance Technician
Homebuyer Education Manager
Maintenance Technician
Shared Equity Program Resale Specialist
Chief Executive Officer
Loan Fund Manager
Director of Community Relations
Associate Director of Compliance
Property Manager
Maintenance Technician
Property Manager
Administrative Assistant
Buildings & Ground Technician
Custodian
Project Manager
Housing Rehab Coordinator
Director of HomeOwnership
Property Manager
Shared Equity Program Administrator
SEP Stewardship Specialist
Quality Maintenance Manager
HomeOwnership Counselor
Maintenance Technician
Communications & Marketing Coordinator
Controller
Director of Property & Asset Management
Co-op & Community Organizer
Accounts Payable Coordinator
Administrative Assistant
Administrative Assistant
CAO/Human Resources Director
Senior Accountant
Assistant to the Director of HOC
Maintenance Technician
Administrative Assistant
Real Estate Development Administrator
Administrative Assistant
Property Manager
Compliance Assistant
Senior Property Manager
Chief Operating Officer
Executive Assistant
Director of Finance
Assistant Project Manager
Corporate Accountant
Accounts Payable Assistant
Associate Director of Maintenance
Property Manager
HOC Administrative Coordinator
Administrative Assistant
Community Services Coordinator
Maintenance Technician
Shared Equity Program Manager
Senior Property Manager
Senior Maintenance Technician
Maintenance Technician
Associate Director of Resident Services
Staff Accountant
IT Administrator
Maintenance Technician
Maintenance Technician
Maintenance Technician
Americorp
Americorp

Appendix IX: Billings Forge Community Works, Inc. Form 990, 2009

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Form **990-EZ**

Department of the Treasury
Internal Revenue Service

Short Form
Return of Organization Exempt From Income Tax

Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code
(except black lung benefit trust or private foundation)

▶ Sponsoring organizations of donor advised funds and controlling organizations as defined in section 512(b)(13) must file Form 990 All other organizations with gross receipts less than $500,000 and total assets less than $1,250,000 at the end of the year may use this form

▶ *The organization may have to use a copy of this return to satisfy state reporting requirements.*

OMB No 1545-1150

2009

Open to Public Inspection

A For the 2009 calendar year, or tax year beginning 01-01-2009 , and ending 12-31-2009

B Check if applicable
- Address change
- Name change
- Initial return
- Terminated
- Amended return
- Application pending

Please use IRS label or print or type. See Specific Instructions.

C Name of organization
Billings Forge Community Works Inc

Number and street (or P O box, if mail is not delivered to street address) | Room/suite
140 Russ Street No S101

City or town, state or country, and ZIP + 4
Hartford, CT 06106

D Employer identification number
26-1412551

E Telephone number
(860) 548-9877

F Group Exemption Number ▶

◆ ***Section 501(c)(3) organizations and 4947(a)(1) nonexempt charitable trusts must attach a completed Schedule A (Form 990 or 990-EZ).***

G Accounting method ☐ Cash ☑ Accrual
Other (specify) ▶

H Check ▶ ☐ if the organization is **not** required to attach Schedule B (Form 990, 990-EZ, or 990-PF)

I Website:▶ www billingsforgeworks org

J Tax-Exempt status (check only one)—☑ 501(c) (3) ◀(insert no) ☐ 4947(a)(1) or ☐ 527

K Check ▶☐ if the organization is not a section 509(a)(3) supporting organization **and** its gross receipts are normally **not** more than $25,000 A Form 990-EZ or Form 990 return is not required, but if the organization chooses to file a return, be sure to file a complete return

L Add lines 5b, 6b, and 7b, to line 9 to determine gross receipts, if $500,000 or more, file Form 990 instead of Form 990-EZ ▶ $ 473,410

Part I Revenue, Expenses, and Changes in Net Assets or Fund Balances (See the instructions for Part I)

Revenue	1	Contributions, gifts, grants, and similar amounts received			1	401,867
	2	Program service revenue including government fees and contracts			2	69,639
	3	Membership dues and assessments			3	
	4	Investment income			4	1,904
	5a	Gross amount from sale of assets other than inventory	5a			
	b	Less cost or other basis and sales expenses	5b			
	c	Gain or (loss) from sale of assets other than inventory (Subtract line 5b from line 5a)			5c	
	6	Special events and activities (complete applicable parts of Schedule G) If any amount is from **gaming,** check here ▶ ☐				
	a	Gross revenue (not including $ _of contributions reported on line 1)	6a			
	b	Less direct expenses other than fundraising expenses	6b			
	c	Net income or (loss) from special events and activities (Subtract line 6b from line 6a)			6c	
	7a	Gross sales of inventory, less returns and allowances	7a			
	b	Less cost of goods sold	7b			
	c	Gross profit or (loss) from sales of inventory (Subtract line 7b from line 7a)			7c	
	8	Other revenue (describe ▶)			8	
	9	**Total revenue.** Add lines 1, 2, 3, 4, 5c, 6c, 7c, and 8 ▶			9	473,410
Expenses	10	Grants and similar amounts paid (attach schedule)			10	
	11	Benefits paid to or for members			11	
	12	Salaries, other compensation, and employee benefits			12	339,624
	13	Professional fees and other payments to independent contractors			13	
	14	Occupancy, rent, utilities, and maintenance			14	24,513
	15	Printing, publications, postage, and shipping			15	
	16	Other expenses (describe ▶)			16	160,481
	17	**Total expenses.** Add lines 10 through 16 ▶			17	524,618
Net Assets	18	Excess or (deficit) for the year (Subtract line 17 from line 9)			18	-51,208
	19	Net assets or fund balances at beginning of year (from line 27, column (A)) (must agree with end-of-year figure reported on prior year's return)			19	50,798
	20	Other changes in net assets or fund balances (attach explanation)			20	363,816
	21	Net assets or fund balances at end of year Combine lines 18 through 20 ▶			21	363,406

Part II Balance Sheets—If Total assets on line 25, column (B) are $1,250,000 or more, file Form 990 instead of Form 990-EZ

Line	(See the instructions for Part II)	**(A)** Beginning of year	Line	**(B)** End of year
22	Cash, savings, and investments	658,902	22	471,531
23	Land and buildings		23	
24	Other assets (describe ▶)	36,855	24	386,323
25	**Total assets**	695,757	25	857,854
26	**Total liabilities** (describe ▶)	644,959	26	494,448
27	**Net assets or fund balances** (line 27 of column (B) **must** agree with line 21)	50,798	27	363,406

For Privacy Act and Paperwork Reduction Act Notice, see the separate instructions. Cat No 10642I Form **990-EZ** (2009)

Appendix X: Dudley Neighbors, Inc. Form 990, 2007

Form **990** Department of the Treasury Internal Revenue Service

Return of Organization Exempt From Income Tax

Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except black lung benefit trust or private foundation)

▶ The organization may have to use a copy of this return to satisfy state reporting requirements

OMB No 1545-0047 **2007** Open to Public Inspection

A For the 2007 calendar year, or tax year beginning JUL 1, 2007 and ending JUN 30, 2008

B Check if applicable: Address change; Name change; Initial return; Termination; Amended return; Application pending

Please use IRS label or print or type. See Specific Instructions.

C Name of organization: DUDLEY NEIGHBORS INCORPORATED

Number and street (or P O box if mail is not delivered to street address) / Room/suite: 504 DUDLEY STREET

City or town, state or country, and ZIP + 4: ROXBURY, MA 02119

D Employer identification number: 04-3029411

E Telephone number: 607-442-9670

F Accounting method: [ ] Cash [X] Accrual [ ] Other (specify) ▶

• Section 501(c)(3) organizations and 4947(a)(1) nonexempt charitable trusts must attach a completed Schedule A (Form 990 or 990-EZ)

H and I are not applicable to section 527 organizations

H(a) Is this a group return for affiliates? [ ] Yes [X] No

H(b) If "Yes," enter number of affiliates ▶ N/A

H(c) Are all affiliates included? N/A [ ] Yes [ ] No (If "No," attach a list)

H(d) Is this a separate return filed by an organization covered by a group ruling? [ ] Yes [X] No

I Group Exemption Number ▶ N/A

G Website: ▶WWW.DSNI.ORG

J Organization type (check only one) ▶ [X] 501(c) (3) ◀ (insert no) [ ] 4947(a)(1) or [ ] 527

K Check here ▶ [ ] if the organization is not a 509(a)(3) supporting organization and its gross receipts are normally not more than $25,000 A return is not required, but if the organization chooses to file a return, be sure to file a complete return

M Check ▶ [ ] if the organization is not required to attach Sch B (Form 990, 990-EZ, or 990-PF)

L Gross receipts Add lines 6b, 8b, 9b, and 10b to line 12 ▶ 797,147.

Part I — Revenue, Expenses, and Changes in Net Assets or Fund Balances

Revenue	1	Contributions, gifts, grants, and similar amounts received				
	a	Contributions to donor advised funds	1a			
	b	Direct public support (not included on line 1a)	1b			
	c	Indirect public support (not included on line 1a)	1c			
	d	Government contributions (grants) (not included on line 1a)	1d	608,770.		
	e	Total (add lines 1a through 1d) (cash $ 4,870. noncash $ 603,900.)			1e	608,770.
	2	Program service revenue including government fees and contracts (from Part VII, line 93)			2	176,424.
	3	Membership dues and assessments			3	
	4	Interest on savings and temporary cash investments			4	426.
	5	Dividends and interest from securities			5	
	6 a	Gross rents	6a			
	b	Less rental expenses	6b			
	c	Net rental income or (loss) Subtract line 6b from line 6a			6c	
	7	Other investment income (describe ▶)			7	
	8 a	Gross amount from sales of assets other than inventory — (A) Securities / (B) Other	8a			
	b	Less cost or other basis and sales expenses	8b			
	c	Gain or (loss) (attach schedule)	8c			
	d	Net gain or (loss) Combine line 8c, columns (A) and (B)			8d	
	9	Special events and activities (attach schedule) If any amount is from gaming, check here ▶ [ ]				
	a	Gross revenue (not including $ of contributions reported on line 1b)	9a			
	b	Less direct expenses other than fundraising expenses	9b			
	c	Net income or (loss) from special events Subtract line 9b from line 9a			9c	
	10 a	Gross sales of inventory, less returns and allowances	10a			
	b	Less cost of goods sold	10b			
	c	Gross profit or (loss) from sales of inventory (attach schedule) Subtract line 10b from line 10a			10c	
	11	Other revenue (from Part VII, line 103)			11	11,527.
	12	Total revenue Add lines 1e, 2, 3, 4, 5, 6c, 7, 8d, 9c, 10c, and 11			12	797,147.
Expenses	13	Program services (from line 44, column (B))			13	158,516.
	14	Management and general (from line 44, column (C))			14	121,683.
	15	Fundraising (from line 44, column (D))			15	3,756.
	16	Payments to affiliates (attach schedule)			16	
	17	Total expenses Add lines 16 and 44, column (A)			17	283,955.
Net Assets	18	Excess or (deficit) for the year Subtract line 17 from line 12			18	513,192.
	19	Net assets or fund balances at beginning of year (from line 73, column (A))			19	4,618,472.
	20	Other changes in net assets or fund balances (attach explanation)			20	0.
	21	Net assets or fund balances at end of year Combine lines 18, 19, and 20			21	5,131,664.

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723001 12-27-07 LHA For Privacy Act and Paperwork Reduction Act Notice, see the separate instructions. Form 990 (2007)

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Appendix XI: Champlain Housing Trust Form 990, 2009

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Form **990**

Department of the Treasury
Internal Revenue Service

Return of Organization Exempt From Income Tax

Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except black lung benefit trust or private foundation)

▶ The organization may have to use a copy of this return to satisfy state reporting requirements

OMB No 1545-0047

2008

Open to Public Inspection

A For the 2008 calendar year, or tax year beginning 10-01-2008 and ending 09-30-2009

B Check if applicable
☑ Address change
☐ Name change
☐ Initial return
☐ Termination
☐ Amended return
☐ Application pending

Please use IRS label or print or type. See Specific Instructions.

C Name of organization
CHAMPLAIN HOUSING TRUST (FORMERLY BURLINGTON COMMUNITY LAND TRUST)

Doing Business As

Number and street (or P O box if mail is not delivered to street address) | Room/suite
88 KING STREET

City or town, state or country, and ZIP + 4
BURLINGTON, VT 05402

D Employer identification number
22-2536446

E Telephone number
(802) 862-6244

G Gross receipts $ 8,518,046

F Name and address of Principal Officer
mike bourgea
88 KING STREET
BURLINGTON, VT 05402

H(a) Is this a group return for affiliates? ☐ Yes ☑ No

H(b) Are all affiliates included? ☐ Yes ☐ No
(If "No," attach a list See instructions)

H(c) Group Exemption Number ▶

I Tax-exempt status ☑ 501(c) (3) ◀ (insert no) ☐ 4947(a)(1) or ☐ 527

J Web site: ▶ CHAMPLAINHOUSINGTRUST ORG

K Type of organization ☑ Corporation ☐ trust ☐ association ☐ other ▶

L Year of Formation 1984 | **M** State of legal domicile VT

Part I Summary

Activities & Governance

1 Briefly describe the organization's mission or most significant activities
CHAMPLAIN HOUSING TRUST'S MISSION STATEMENT ASSERTS OUR PRIMARY EXEMPT PURPOSE AS FOLLOWS CHT IS A COMMUNITY LAND TRUST THAT SUPPORTS STRONG, VITAL COMMUNITIES IN NORTHWEST VERMONT THROUGH THE DEVELOPMENT AND STEWARDSHIP OF PERMANENTLY AFFORDABLE HOMES AND ASSOCIATED COMMUNITY ASSETS

2 Check this box ☐ if the organization discontinued its operations or disposed of more than 25% of its assets

3	Number of voting members of the governing body (Part VI, line 1a)	3	13
4	Number of independent voting members of the governing body (Part VI, line 1b)	4	13
5	Total number of employees (Part V, line 2a)	5	93
6	Total number of volunteers (estimate if necessary)	6	300
7a	Total gross unrelated business revenue from Part VIII, line 12, column (C)	7a	0
b	Net unrelated business taxable income from Form 990-T, line 34	7b	0

			Prior Year	Current Year
Revenue	8	Contributions and grants (Part VIII, line 1h)	3,452,760	1,707,163
	9	Program service revenue (Part VIII, line 2g)	6,603,141	6,579,312
	10	Investment income (Part VIII, column (A), lines 3, 4, and 7d)	208,304	231,571
	11	Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e)		0
	12	Total revenue—add lines 8 through 11 (must equal Part VIII, column (A), line 12)	10,264,205	8,518,046
Expenses	13	Grants and similar amounts paid (Part IX, column (A), lines 1-3)		0
	14	Benefits paid to or for members (Part IX, column (A), line 4)		0
	15	Salaries, other compensation, employee benefits (Part IX, column (A), lines 5-10)	3,768,636	3,590,682
	16a	Professional fundraising fees (Part IX, column (A), line 11e)		0
	b	(Total fundraising expenses, Part IX, column (D), line 25 353,384)		
	17	Other expenses (Part IX, column (A), lines 11a-11d, 11f-24f)	3,353,612	3,453,194
	18	Total expenses—add lines 13-17 (must equal Part IX, line 25, column (A))	7,122,248	7,043,876
	19	Revenue less expenses Subtract line 18 from line 12	3,141,957	1,474,170
Net Assets or Fund Balances			Beginning of Year	End of Year
	20	Total assets (Part X, line 16)	42,920,684	44,305,750
	21	Total liabilities (Part X, line 26)	12,360,006	12,188,421
	22	Net assets or fund balances Subtract line 21 from line 20	30,560,678	32,117,329

Part II Signature Block

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete Declaration of preparer (other than officer) is based on all information of which preparer has any knowledge

Appendix XII: Common Ground, Inc. Form 990, 2006

Form **990**

Department of the Treasury
Internal Revenue Service

Return of Organization Exempt From Income Tax

Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except black lung benefit trust or private foundation)

▶ The organization may have to use a copy of this return to satisfy state reporting requirements.

OMB No. 1545-0047
2006
Open to Public Inspection

A For the 2006 calendar year, or tax year beginning 07/01 , 2006, and ending 06/30/2007

B Check if applicable: Address change; Name change; Initial return; Final return; Amended return; Application pending

Please use IRS label or print or type. See Specific Instructions.

C Name of organization: COMMON GROUND COMMUNITY HDFC

Number and street (or P.O. box if mail is not delivered to street address): 505 EIGHTH AVENUE — Room/suite: 15TH FL.

City or town, state or country, and ZIP + 4: NEW YORK, NY 10018

D Employer identification number 11-3048002

E Telephone number (212)389-9343

F Accounting method: Cash [ ] Accrual [X] Other (specify) ▶

• **Section 501(c)(3) organizations and 4947(a)(1) nonexempt charitable trusts must attach a completed Schedule A (Form 990 or 990-EZ).**

H and I are not applicable to section 527 organizations.

H(a) Is this a group return for affiliates? Yes [ ] No [X]

H(b) If "Yes," enter number of affiliates ▶

H(c) Are all affiliates included? Yes [ ] No [ ] (If "No," attach a list. See instructions.)

H(d) Is this a separate return filed by an organization covered by a group ruling? Yes [ ] No [X]

I Group Exemption Number ▶

G Website: ▶ WWW.COMMONGROUND.ORG

J Organization type (check only one) ▶ [X] 501(c) (3) ◀ (insert no.) [ ] 4947(a)(1) or [ ] 527

K Check here ▶ [ ] if the organization is not a 509(a)(3) supporting organization and its gross receipts are normally not more than $25,000. A return is not required, but if the organization chooses to file a return, be sure to file a complete return.

M Check ▶ [ ] if the organization is not required to attach Sch. B (Form 990, 990-EZ, or 990-PF).

L Gross receipts: Add lines 6b, 8b, 9b, and 10b to line 12 ▶ 10,545,366.

Part I Revenue, Expenses, and Changes in Net Assets or Fund Balances *(See the instructions.)*

TAXPAYERS COPY

Revenue	1	Contributions, gifts, grants, and similar amounts received:				
	a	Contributions to donor advised funds	1a			
	b	Direct public support (not included on line 1a)	1b	2,601,126.		
	c	Indirect public support (not included on line 1a)	1c	50,000.		
	d	Government contributions (grants) (not included on line 1a)	1d	1,344,550.		
	e	Total (add lines 1a through 1d) (cash $ 3,990,515. noncash $ 5,161.)			1e	3,995,676.
	2	Program service revenue including government fees and contracts (from Part VII, line 93)			2	3,630,557.
	3	Membership dues and assessments			3	
	4	Interest on savings and temporary cash investments			4	
	5	Dividends and interest from securities			5	408,491.
	6 a	Gross rents	6a	1,011,710.		
	b	Less: rental expenses	6b			
	c	Net rental income or (loss). Subtract line 6b from line 6a			6c	1,011,710.
	7	Other investment income (describe ▶ STMT 2)			7	40,054.
	8 a	Gross amount from sales of assets other than inventory — (A) Securities / (B) Other	8a			
	b	Less: cost or other basis and sales expenses	8b			
	c	Gain or (loss) (attach schedule)	8c			
	d	Net gain or (loss). Combine line 8c, columns (A) and (B)			8d	
	9	Special events and activities (attach schedule). If any amount is from gaming, check here ▶ [ ]				
	a	Gross revenue (not including $ ______ of contributions reported on line 1b) STMT 3	9a	1,349,370.		
	b	Less: direct expenses other than fundraising expenses	9b	220,626.		
	c	Net income or (loss) from special events. Subtract line 9b from line 9a			9c	1,128,744.
	10 a	Gross sales of inventory, less returns and allowances	10a			
	b	Less: cost of goods sold	10b			
	c	Gross profit or (loss) from sales of inventory (attach schedule). Subtract line 10b from line 10a			10c	
	11	Other revenue (from Part VII, line 103)			11	109,508.
	12	**Total revenue.** Add lines 1e, 2, 3, 4, 5, 6c, 7, 8d, 9c, 10c, and 11			12	10,324,740.
Expenses	13	Program services (from line 44, column (B))			13	3,731,827.
	14	Management and general (from line 44, column (C))			14	1,958,870.
	15	Fundraising (from line 44, column (D))			15	709,373.
	16	Payments to affiliates (attach schedule)			16	
	17	**Total expenses.** Add lines 16 and 44, column (A)			17	6,400,070.
Net Assets	18	Excess or (deficit) for the year. Subtract line 17 from line 12			18	3,924,670.
	19	Net assets or fund balances at beginning of year (from line 73, column (A))			19	20,423,090.
	20	Other changes in net assets or fund balances (attach explanation) STMT 4 STMT 5			20	-5,543.
	21	Net assets or fund balances at end of year. Combine lines 18, 19, and 20			21	24,342,217.

For Privacy Act and Paperwork Reduction Act Notice, see the separate instructions. Form **990** (2006)

JSA
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