

Catholic Campaign for Human Development

Economic Development Grants

Real Estate Initiatives

Why does CCHD fund real estate initiatives?

The social teachings of the Catholic Church hold that all people have the right and duty to participate in society and its organization. This includes the right of private property and a social responsibility to the common good. Consider these excerpts from Vatican documents from each of the last two centuries:

- “If working people can be encouraged to look forward to obtaining a share in the land, the consequences will be that the gulf between vast wealth and sheer poverty will be bridged over, and the respective classes will be brought nearer to one another.”

Pope Leo XIII, *Rerum Novarum*, Paragraph 47, 1891.

- “Private property or some form of ownership of external goods assures a person a highly necessary sphere for the exercise of personal and family autonomy and ought to be considered as an extension of human freedom. Lastly, in stimulating exercise of responsibility, it constitutes one of the conditions for civil liberty.”

Vatican II, *Gaudium et Spes*, Paragraph 71, 1965.

“The right of private property... is an effective means for safeguarding the dignity of the human person and for the exercise of responsibility in all fields; it strengthens and gives serenity to family life, thereby increasing the peace and prosperity of the state.”

—Pope John XXIII,
Pacem in Terris,
Paragraph 21, 1963

What kinds of real estate initiatives does CCHD support?

CCHD supports *Real Estate Initiatives* that foster both low-income ownership and leadership. The real estate may include housing, business, commercial, and/or industrial uses. All have legal structures that provide tenants with a stake in ownership and an ongoing role in decision-making. The larger community benefits from a productive asset and the enhanced civic participation of community members.

Examples of real estate initiatives supported by CCHD include community land trusts, limited equity housing cooperatives, and community-owned, multi-use revitalization projects.

Recently, CCHD funded real estate initiatives that:

- Created 32 housing units with an additional 98 planned.
- Began development of *El Zocalo*, a community square that includes retail space, banking services, an Arts Center, and residences owned by the community members.
- Allowed 22 families to develop cash assets as “renter equity.”

The Sawmill Community Land Trust Story

Creating an “Orchard of Life” for Neighborhood Residents

The Sawmill Community Land Trust was created to acquire and hold land for the benefit of the community and provide secure, affordable access to land, housing, and jobs for community residents.

The Sawmill Community Land Trust (SCLT) is a community development corporation whose principal purpose is to promote community ownership and long term affordability by using a community land trust model. The SCLT was founded by the Sawmill Advisory Council (SAC) as a result of a history of community organizing. In 1995, SCLT advocated for the City of Albuquerque to purchase a former industrial 27-acre brownfield site and create a mixed-use, mixed-income master plan for its development to be known as the *Arbolera de Vida*—the Orchard of Life (ADV).

Phase I of the plan was completed in 2003 with 26 single family homes built around an award-winning plaza. Subsequent phases are being built in various segments. Phase IIA included the construction of 30 for sale homes plus a 60-unit live/work apartment complex. Outdoor community spaces were also completed. Phase IIB includes an additional 37 for-sale homes plus Sawmill Senior Housing, a 46-unit apartment complex for seniors with low incomes. Phase III will include commercial/industrial sites, a community center, and a neighborhood park, all of which target the community’s long-term economic health and well-being.

Inherent to the success of the Sawmill Community Land Trust is the active participation of an informed membership. Strengthening the membership for self-governance and developing a citywide supporter’s network is seen as a cornerstone of their efforts.

For more information, go to www.sawmillclt.org.

The land trust idea is founded in a way people have traditionally felt—that the land is not real estate, but part of people’s history. We want to keep the land permanently affordable and ensure that residents have a say in their community.”

—Former SCLT Executive Director, Debbie O’Malley

Interested in learning more about developing a real estate initiative? Check out these organizations:

Lincoln Institute of Land Policy www.communitylots.org/clt

Institute for Community Economics www.iceclt.org

National Association of Housing Cooperatives www.coophousing.org

To learn more about the CCHD Economic Development Program goals, criteria, and funding guidelines, visit:

<http://www.usccb.org/cchd/edgrant.shtml>