

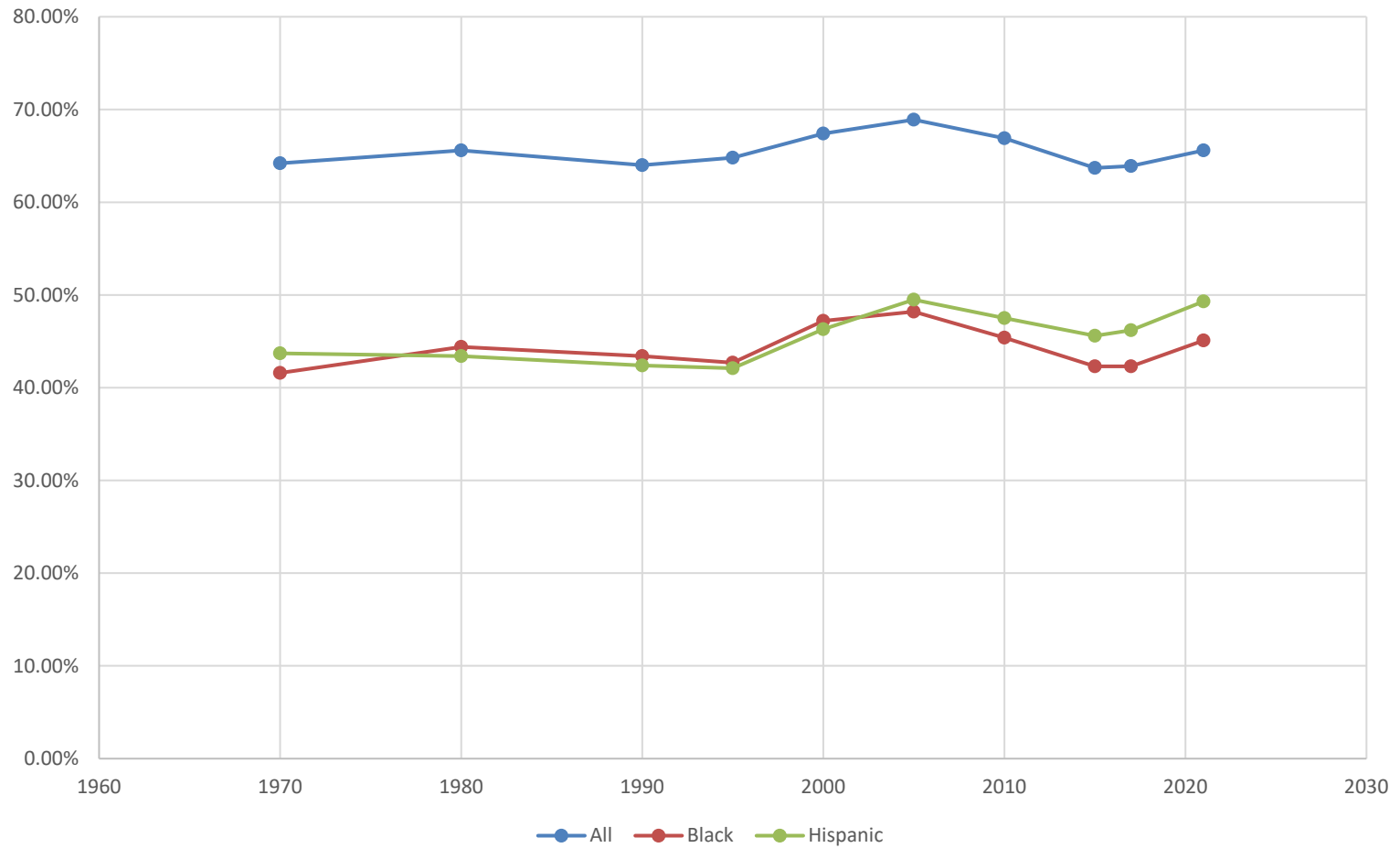
# Community Ownership and Control of Land and Housing in the United States

Thomas M. Hanna  
The Democracy Collaborative

[Democracycollaborative.org](https://democracycollaborative.org)

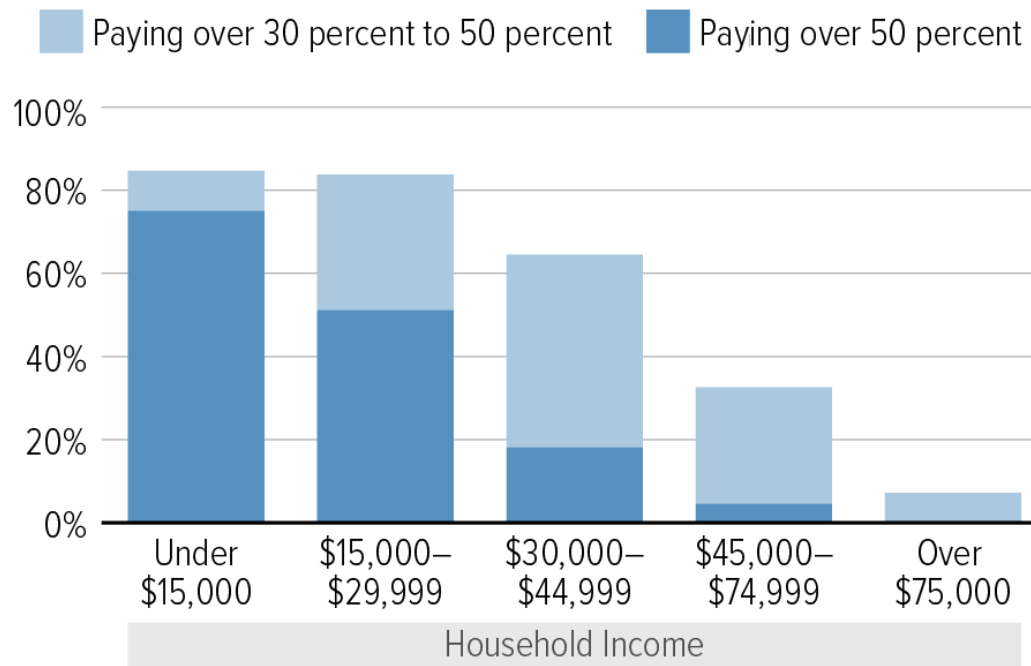
June 2022

## Homeownership Rate



## Renters With the Lowest Incomes Are Most Likely to Pay Too Much for Housing

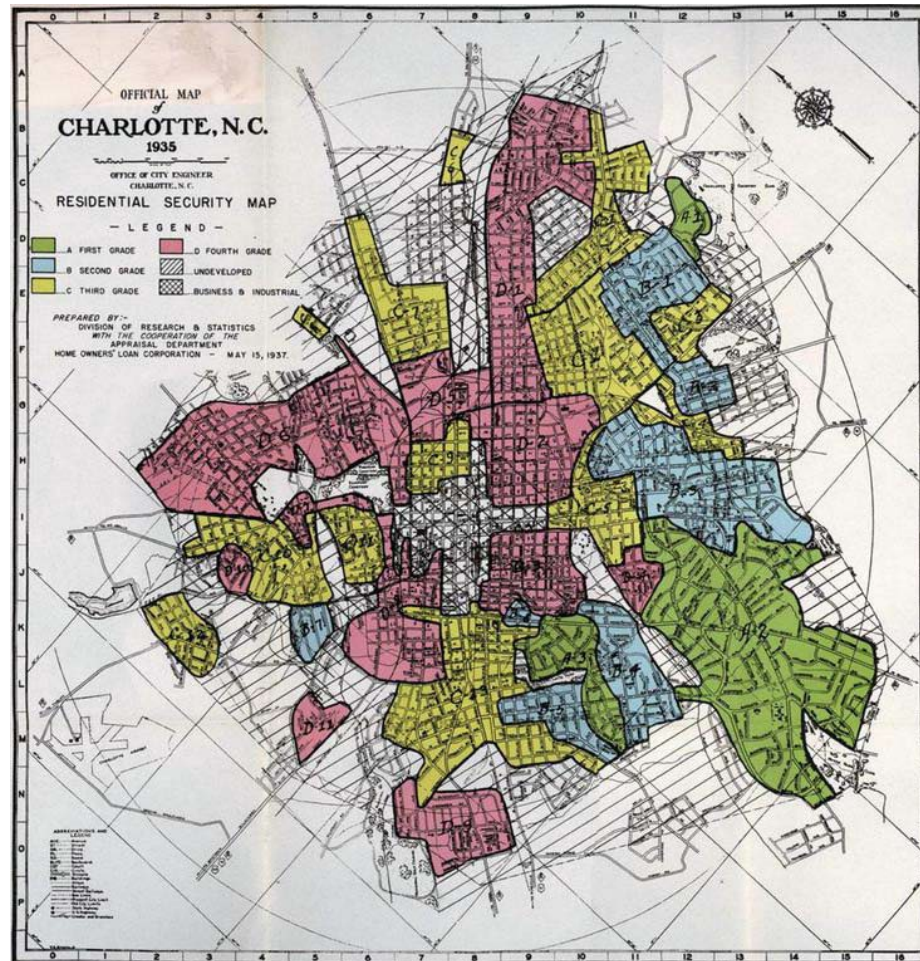
Share of renter households paying over 30 percent of their income for rent and utilities



Note: The median renter household income was \$40,500 in 2018. Households with zero or negative income are assumed to be severely burdened, while households paying no cash rent are assumed to be unburdened.

Source: Harvard Joint Center for Housing Studies tabulations of 2018 American Community Survey 1-Year Estimates.

# Redlining



---

## Community Control of Land and Housing

- Community Land Trusts (CLTs)
- Resident Owned Communities (ROCs)
- Limited Equity Cooperatives (LECs)
- Community Development Corporations (CDCs)
- Democratized Public Housing