The State of Data in Shared Equity Housing Programs

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Shared equity housing is a broad, umbrella term referencing programs that enable low- and moderate-income households to purchase homes at below-market prices, sometimes using democratically controlled governance or ownership structures. This brief overviews the state of data currently collected by shared equity programs, based on interviews with stakeholders spanning community land trusts, municipal inclusionary zoning programs, limited equity cooperatives, technical assistance providers, and lenders. In addition to conducting interviews, we reviewed publicly available documents published by various housing programs to understand the types of data commonly collected across the field and identify opportunities for shared equity programs to fill existing gaps. Based on our learnings, we provide a set of recommendations for shared equity housing practitioners, policymakers, and funders.

Background

To benefit from the subsidies associated with shared equity homes, homebuyers commit to sharing the value of any home price appreciation that may occur during their tenure with the organization that provided the initial subsidy (generally a nonprofit or a state or local government). This "shared equity" can then be used to either reduce the cost for the next buyer of the same home, or it can be used to help another family buy the home of their choice elsewhere. In this way, shared equity programs help preserve a community's stock of affordable housing and support subsequent families with a single initial subsidy.

Shared equity housing spans three primary models: community land trusts (CLTs), through which borrowers can purchase homes situated on land owned by a nonprofit or municipality using a ground lease mechanism; limited equity cooperatives (including Resident-Owned Cooperatives for manufactured housing residents), where residents own shares in a cooperative housing corporation that can be resold only at restricted prices; and deed-restricted units, where certain conditions (usually related to buyer income and sale price) are placed on the resale of a home. Although some organizations that operate shared equity homeownership programs also provide rental housing, such as CLTs, we focus here on homeownership specifically.

In theory, shared equity programs can provide many benefits in addition to making homeownership more accessible for households with lower incomes—for instance, they can help households build wealth, preserve affordability, ensure that public or philanthropic subsidies are used efficiently, and contribute to safer and more stable neighborhoods (Temkin, Theodos, and Price 2013; Theodos, et al. 2019).[1] However, data holding within shared equity programs vary considerably, and there are structural challenges many programs face. This is the case for many reasons, but one key difficulty is the fact that shared equity programs tend to be decentralized—they are often standalone programs run by local nonprofits or local governments. Thus, unlike larger, federal housing programs such as public housing or housing choice vouchers, which have mandatory reporting requirements, very little publicly available, aggregated data exists in the shared equity space.

BOX 1

Housing Models and Programs: Approaches to Data

Data availability across housing models and programs varies considerably. More often than not, these differences reflect requirements imposed by federal agencies. State and local funders may impose some requirements as well, along with private sector lenders, investors, and philanthropists. In this regard, shared equity programs are at a disadvantage with respect to data given the relatively limited federal funding for this sector.

- Federally-funded affordable housing programs, such as housing choice vouchers, public housing, and housing built through the Low-Income Housing Tax Credit program: these programs are often limited to low or very-low income residents and require annual income certification, and as such they must perform at least some regular data collection. However, the data collected can be inconsistent and are not used for other purposes.
- Downpayment assistance programs: many of these programs also serve primarily low-income residents. However, because they are often funded using HOME, CDBG, or even private funds, which do not require providers to submit client data, data collection is not granular or standardized.
- Although Fannie Mae and Freddie Mac have mandates to support shared equity mortgages through the Duty to Serve rule, as mortgage purchasers, the information they collect is limited to loan-level transaction data and is not made publicly available.
- “Naturally occurring affordable housing:” this refers to housing that is not subsidized, but is nonetheless affordable because of age, condition, location, or other reasons. Because this type of housing is not subsidized or otherwise regulated, data collection is often nonexistent.

Data Collection by Shared Equity Programs

The state of data collection among shared equity programs, while varied, is nevertheless possible to characterize fairly well by program model, i.e., for CLTs, deed-restricted programs, and LECs. We do so in the following sections, and then provide cross-cutting observations.

What types of data should be collected by shared equity programs? While not a simple answer, the guiding principles are that the data should be useful for program operations, helpful in understanding efficacy, anchored in the sector’s theory of change, and not overly burdensome or expensive for tenants or program staff. Data helpful in tracking outcomes include insights on affordability, resident and community stability, and civic engagement.

Based on our review of the research literature, program documents, and interviews, we identify the following types of data that are or reasonably could be tracked by shared equity programs by collecting data from their residents:

- Basic property information (e.g., address, age, number of units, purchase price)
- Owner demographics (e.g., age, gender, race/ethnicity)
- Household roster and/or household demographics
- Household income
- Measures of financial stability other than income (e.g., assets and liabilities, credit rating)
- Mortgage delinquency, foreclosure events, and evictions
- Sale price and appreciation realized
- Reason for selling
- Satisfaction with program experience
- Whether owner buys or rents next home
- Address or zip code of next home
- Measures of civic or community involvement
- Measures of physical or mental health

It is important to note that within each of these categories are several potential indicators. For instance, measures of financial stability other than income includes indicators such as a household's total assets, total liabilities, and household members' credit ratings.

Community Land Trusts

Community land trusts are an increasingly popular mechanism for creating and maintaining affordable homes over the long term. CLTs are generally managed by nonprofit or quasi-governmental organizations and governed by a board that includes representation from owners or residents of CLT homes, other members of the community in question, and public and nonprofit stakeholders. CLTs purchase homes and either resell or rent them to low or middle-income families, while retaining ownership of the land underneath the home. In this way, CLTs are able to impose resale conditions on homeowners via a long-term ground lease, thus maintaining the affordability of homes for decades or even in perpetuity, depending on state and local laws. Income eligibility limits and resale formulas vary between different CLTs.[2]

A 2022 census of community land trusts in the U.S. estimated that there were more than 300 CLTs across the country, in almost every state, and that they collectively owned over 40,000 housing units (Wang et al. 2023). Although CLTs tend to be run by small nonprofits or local governments, there are existing efforts to aggregate data across CLTs by organizations such as Grounded Solutions Network, a national nonprofit that works to connect actors across the shared equity field. One of GSN's offerings is a web-based tool called HomeKeeper, a Salesforce application that helps affordable homeownership programs collect and track data—from administrative data on properties and grants or loans to data on program impact and performance.[3]

GSN aggregates data that participating organizations upload and publishes a Social Impact Report on the HomeKeeper National Data Hub.[4] As of April 2025, the report captured data for 93 programs across 62 organizations, of which 42 programs were CLT homeownership programs. The report contains information such as home values and sizes, demographic information on homebuyers and resident households, affordability levels and the depth of subsidy provided, resale values, and metrics related to the stability and economic mobility of homeowners, such as the number of mortgage delinquencies, foreclosures, and whether homeowners go on to buy or rent their next home.

Table 1 catalogs the types of data fields available to programs that use HomeKeeper, though individual programs may not collect all the data listed in the table, and some programs may collect other, custom data fields not captured below. We also detail data holding for two CLTs that do not use HomeKeeper to illustrate that segment of the CLT landscape.

TABLE 1

Data Collected by Select Community Land Trusts

	Field available in HomeKeeper [1]	Douglass CLT	Bright CLT
Basic property information (e.g., address, age, number of units, purchase price)	Yes	Yes	Yes
Owner demographics	Yes	Yes, at time of application	Yes, at time of application
Household roster and/or household demographics	Yes	Yes, at time of application and additional intervals	Yes, at time of application
Household income	Yes	Yes, at time of application	Yes, at time of application
Measures of financial stability other than income (e.g., assets and liabilities, credit rating)	No	No	Yes, assets at time of application
Mortgage delinquency, foreclosure events, or evictions	Yes	Yes	Yes, foreclosure only
Sale price and appreciation realized	Yes	Yes (sales price only)	Yes

Reason for selling	Yes	Only if disclosed	No, only informally
Satisfaction with program experience	Yes	No	No
Whether owner buys or rents next home	Yes	Only if disclosed	No
Address or zip code of next home	No	No	No
Measures of civic or community involvement	No	Yes, involvement in association	No
Measures of physical or mental health	No	Yes, if there are health issues	No

Notes:
[1] Over 200 organizations use HomeKeeper, a management and impact measurement platform for shared equity and housing counseling programs run by Grounded Solutions Network, including many CLTs. However, each organization may customize the data they choose to collect, and as such the default fields available in HomeKeeper may not be fully representative of the data that CLTs using HomeKeeper collect.

Deed-Restricted Homeownership Programs

Deed-restricted homeownership programs are another type of shared equity program that limit price appreciation at sale. Deed-restricted homeownership typically requires buyers to have incomes below a given level, for example, 80 percent of the area's median income. While any housing program can in theory impose deed restrictions on buyers, in practice these tend to be used most often by municipal inclusionary zoning (IZ) (also called inclusionary housing) programs operated by city or county governments. As of 2019, more than 1,000 inclusionary zoning/housing programs had been catalogued in 31 states and the District of Columbia (Wang and Balachandran 2021). IZ programs create affordable housing units by requiring or encouraging housing developers to include specific percentages of below-market-rate units as part of new developments.[5] These units can be either rental or homeownership units, but in the latter case the city or county generally assumes responsibility for finding income-eligible buyers and ensuring that any deed restrictions are adhered to when the unit is resold.

Because inclusionary zoning programs are most often locally and not state or federally mandated or governed, data aggregation across these programs is essentially nonexistent. However, the programs that we spoke to nevertheless collected a robust set of data at purchase, as illustrated in table 2 below. All five programs collected data on household demographics, roster, and income, mortgage delinquencies or foreclosures, and sales prices, and all but one program collected data on measures of financial stability such as credit score or household assets and liabilities. Most programs only collected information at the time of application or move in and have fairly limited ongoing data collection efforts. Three of the five programs did collect data on the owner's reason for selling and their satisfaction with their program experience. However, only one program collected data on households after their moves, and none of the programs we interviewed collected data on outcomes such as physical or mental health or measures of civic or community involvement.

TABLE 2

Data Collected by Select Municipal Inclusionary Zoning Programs with Deed-Restricted Homeownership Units

	Montgomery County, MD	Fairfax County, VA	San Francisco, CA	Boulder, CO	Boston, MA
Basic property information (e.g., address, age, number of units, purchase price)	Yes	Yes	Yes	Yes	Yes
Owner demographics	Yes, at time of purchase	Yes, at intake	Yes, at time of purchase	Yes, at time of application	Yes, at time of application
Household roster and/or household demographics	Yes, at time of purchase	Yes, at intake	Yes, household size annually and ages at time of purchase only	Yes, but inconsistently	Yes, at time of application
Household income	Yes, at time of purchase	Yes	Yes	Yes	Yes
Measures of financial stability other than income (e.g., assets and liabilities, credit rating)	No	Yes, at time of purchase	Yes, at time of purchase	Yes, at time of application	Yes, at time of application
Mortgage delinquency, foreclosure events, or evictions	Yes	Yes, foreclosure only	Yes	Yes	Yes, foreclosure only
Sale price and appreciation realized	Yes	Yes	Yes	Yes	Yes
Reason for selling	No	Yes	Yes, starting in 2024	Yes, starting in 2023	No
Satisfaction with program experience	No	Yes, at purchase and at time of sale, but high non-response rates	Yes	Yes, starting in 2023	No
Whether owner buys or rents next home	No	Yes, but high non-response rates	No	No	No
Address or zip code of next home	No	Yes, but high non-response rates	No	No	No
Measures of civic or community involvement	No	No	No	No	No
Measures of physical or mental health	No	No	No	No	No

BOX 2

Caught Between Public Data Gaps and Challenges Collecting Data from Residents

Public datasets have traditionally been a go-to resource for housing researchers, but a variety of factors has led to decreased confidence in their quality, objectivity, or availability.[6] Directly collected data from residents could fill in these gaps, but that approach has its own difficulties. Data collection from residents at time of purchase and of longer-term outcomes is challenged not just by the administrative and procedural issues discussed in this report, but also by hesitancy on behalf of some shared equity homeowners to share detailed or personal financial, demographic, or other household information. Indeed, response rates are declining across a range of populations, response modes, and survey methodology approaches (Eggleston 2024) Such hesitancy may reflect legitimate or perceived concerns about identify theft and whether data may be divulged inappropriately. They also may reflect a more general desire for privacy or fatigue with previous data collection efforts. They may also reflect concerns that data, once provided, may be used to punish rather than to support households. There are strategies for overcoming these obstacles, at least in part, via data collection through independent or trusted parties (depending on the concern), through data security protocols and standards, and through response incentives, among other approaches. Some outcomes, such as civic engagement and health, while highly personal, may be analyzed with public or neighborhood-level datasets rather than direct resident input.

Limited Equity Cooperatives

Limited Equity Cooperatives (LECs) are an affordable ownership model where residents purchase a share of a housing entity, with restrictions on the share resale price that keep equity within the overall property, rather than in individual shareholder hands. Shareholders own a right to a unit, but not a particular unit, and can participate in the governance and legal management of the property through participation on boards, voting, and other democratic systems. Shareholders pay common “carrying charges” – typically set by the board – to cover ongoing building costs including debt service, capital expenditures, reserves, and operations. Funds to pay carrying charges can come from public sources (i.e. Section 8 vouchers), and share loans support private financing of initial share purchases from cooperative-friendly lenders, such as National Cooperative Bank. In some cases LECs are paired with CLTs to provide oversight and accountability,[7] but this structure is only a small subset of the overall LEC population.

An estimated 167,000 limited equity or affordable cooperative housing units exist across the country, concentrated most in New York, Michigan, California, and five other states, and in manufactured housing communities around the country.[8] Federal financing and New York’s Mitchell-Lama program produced the majority of LEC units. Approximately 65,000 LEC homes were developed under New York's Mitchell-Lama program, with the remaining largely financed in the 1960s and 70s with HUD loans including Section 213. Numerous co-ops today are legacies of New York City's Mitchell-Lama homeownership and rental programs, which acquired properties by eminent domain and converted or produced resident ownership units or affordable rental. The Urban Homesteading Assistance Board (UHAB), worked to convert 30,000 households from city-owned property to LECs. Many financing schemes, including federal loans and HUD regulatory agreements, imposed time-limited restrictions.[9] Expiring affordability restrictions on many LECs can mean the loss of tens of thousands of affordable units over time, for example, as Mitchell-Lama housing developments convert to market rate.[10] Fortunately, shared-equity advocates have successfully limited some of these risks through legislative advocacy, such as the 2022 New York Mitchell-Lama amendments.[11] Interest in the model is growing, however, as community members and residents seek the collective governance ideals while pairing CLTs and other oversight structures to improve durability. The main driver of LEC growth over the last two decades stems from ROC USA's use of the model for manufactured housing communities. ROC USA's co-ops house over 24,000 units.[12]

Overall, very little aggregate data is available on LECs. By nature, they are independently governed and owned, presenting challenges for data collection and outcomes analysis. Therefore, aggregation is most possible where co-ops are commonly engaged with an entity, such as technical assistance providers, lenders, and governments. A handful of organizations and government entities are positioned to collect and interpret data on co-ops, including: the Urban Homesteading Assistance Board (UHAB); Grounded Solutions Network, HUD; the City of New York, ROC USA, the City of Chicago, and Washington, D.C.'s housing offices. Outside of the cooperatives themselves, we were not able to identify other significant sources of co-op data. This story is consistent across jurisdictions, including in Canada. The Cooperative Housing Federation (CHF) has a Canada-wide cooperative database including unit sizes, counts, and development dates, with high variation of deeper information depending on co-op utilization of CHF services. Local TA providers and provincial chapters are each poised to collect and interpret data based on their own priorities, speaking to the highly fragmented nature of the data landscape.

Interviewees from the entities listed above highlighted a number of challenges in data collection. Most LECs do not have staff positions for their governance and administration and finding and connecting with board members at each LEC is a challenge and requires time and dedicated effort. Further, co-ops have varying capacity to respond to research requests, and there are data quality issues. Administering a survey, and collecting data from co-ops, is time consuming and challenging, meaning that little systematic or representative point in time or longitudinal data exist to describe households or their outcomes.

The data that do exist on LECs mostly describe the housing itself—age of building, unit mix, and building financing. HUD's loan database is a resource to understand basic data about LECs financed under the 213 program, including details such as addresses and loan terms.[13] In New York, where a majority of LECs are located, state regulators receive articles of incorporation and offering plans. These files include unit mix, purchase prices, maintenance charges, and governance rules are available from the New York State Offering Plan Database.[14] Further data may be available on participation in LEC governance, potentially valuable to research democratic or community engagement outcomes connected to resident leadership opportunities.

Technical assistance providers, such as UHAB, also collect data about co-ops. UHAB is the largest LEC support organization, and the only one of its kind building databases or refining a research dataset for LECs in the US. The UHAB data has resulted in published reports and can describe a relatively robust story about NYC's housing cooperatives: their durability of affordability, consistent engagement of everyday people in housing leadership, the characteristics of co-ops that succeed and fail, financing mechanisms, level of TA support provided, and anecdotal qualitative data about the TA provided.

LEC property management companies have a front row view of their contracted properties' contexts. They may be a useful data source. However, FKGibbs Company, an LEC-focused Property management firm, shared that detailed data is available, but aggregation is difficult. Management companies have insights into financial performance, maintenance needs, housing tenure, and occasionally some demographic data. However, there is currently no incentive for them to organize these data into a research-ready dataset, as property managers will typically not engage in external research if not incentivized or required. While asset managers and property managers could collect more comprehensive data, further infrastructure investments and incentives is required to ensure the data is ready for sharing. The fragmented nature of property management firms poses further organizing challenges. While it is not as difficult to aggregate multiple properties at the property management firm level, navigating multiple property managers and their varying software solutions is challenging. New York City alone has 30 HPD-qualified Mitchell-Lama Property Managers.[15] However, this data may be much easier to organize than the alternative of collecting new data directly from residents.

TABLE 3

Data Collected by Select Limited Equity Cooperatives (including Resident-Owned Communities)

	HUD Section 213 Co-ops	UHAB [1]	ROC USA [2]
Basic property information (e.g., address, age, number of units, purchase price)	Yes	Yes	Yes, every 5 years
Owner demographics	Yes	No	Yes, at time of acquisition or refinance
Household roster and/or household demographics	Yes	No	Yes, at time of acquisition or refinance
Household income		No	Yes
Measures of financial	No	No	No

stability other than income (e.g., assets and liabilities, credit rating)			
Mortgage delinquency or foreclosure events	Yes	Yes	Yes, for the ROC and not each household
Sale price and appreciation realized	Yes	No	No
Reason for selling	No	No	No
Satisfaction with program experience	No	No	No
Whether owner buys or rents next home	No	No	No
Address or zip code of next home	No	No	No
Measures of civic or community involvement	No	No	Yes, attendance at ROC USA membership and committee meetings
Measures of physical or mental health	No	No	No

Notes:

[1] Data collection varies on many factors, such as co-op age, size, last point of contact with the organization, and presence of a city-imposed regulatory agreement.
[2] This column represents data collected by ROC USA from resident-owned cooperatives within its network. Individual ROCs may collect additional data not reported here.

Key Findings Across Models of Shared Equity Housing

Data about shared equity housing can be leveraged to tell multiple stories of its successes and challenges in implementation across the country. However, representative, systematic, and aggregate data is sparse, with longitudinal data collection being especially uncommon. This leaves practitioners, advocates, and supportive policymakers reliant on values-driven narratives to advance shared equity housing. However, such strategies can be challenging in convincing those not already supportive of shared equity models. Across the shared equity housing landscape, clear gaps emerge.

For most properties, there is data on the existence and basic legal formation of housing projects. Lenders collect and share these data, states hold records on certificates of incorporation, and technical assistance organizations take stock of the landscape around them. While few databases exist to comprehensively describe the shared equity stock in a city or state, a handful of agencies and organizations across the country are tracking financial data like mortgage amounts, unit mix, rents, and involved organizations. Data on resident demographics and household size is captured fairly often by housing providers across models or approaches. Potential homebuyers are often income-screened, which represents a natural point to ask about the economic and demographic characteristics of households. This was less often the case historically, which affects insights for long-term residents. The legacy stock of affordable NYC co-ops, for example, has less available data on residents.

Data about loan performance can be helpful in documenting outcomes related to housing stability, security, and to some extent, financial stress (Temkin, Theodos, and Price 2013). Data collected about residents could be accessed and merged with program data to get a broader understanding of financial health and conditions (Theodos, et al. 2019). Data to describe longer-term outcomes for shared equity residents is almost nonexistent. No aggregate datasets comprehensively describe why households move or where they move to. Changes in household incomes, employment and family status, education attainment, and housing tenure are unavailable to researchers and advocates. This presents challenges to those seeking a long-term understanding about the benefits of shared equity housing. The gaps uncovered above suggest a clear need for researchers and practitioners to create and implement new data collection practices in pursuit of better insights across the field.

Critical Gaps and Opportunities

Increased investment in shared equity models, and underlying housing programs, presents opportunity to critically reflect on data available across the field, desirable and practicable data collection efforts, and new technology systems for data collection and analysis.

Housing providers have long touted the social and economic benefits of shared equity models beyond a simple accounting of the household budget. Researchers theorize about the benefits of housing security,[16] the social capital potential of mixing incomes, and the expanded opportunities for households to access education, training and programming for their families. However, the vast majority of these potential outcomes relies on ongoing analysis and study of residents and communities.

As shared equity models continue to grow, the ecosystem is operating without the necessary data systems to support research and casemaking. Inconsistent data collection, declining survey response rates, poor historical data quality, a fragmented landscape, limited ecosystem or infrastructure funding, and the absence of standardized expectations hinder the sector's ability to measure impact or attract investments from new funders. We articulate the core challenges below.

TABLE 4

Key Challenges in Shared Equity Data Collection and Analysis

Inconsistent data collection	Programs collect data differently and to varying degrees. This poses challenges for comparison and aggregation.
Lack of longitudinal, and	Studying outcomes of shared equity housing relies on data about the

post-occupancy data	people and families who live within them. To date, robust and consistent efforts have not sought to address this (but they could).
Resident data collection concerns	Residents are both hard to organize for data collection, and reasonably apprehensive about sharing information with their housing providers due to data privacy, fatigue, or other concerns.
Limited field capacity and infrastructure	Most shared equity housing organizations (especially LECs) lack dedicated staff and tools for data management, and are focused on the individual property challenges, rather than field building responses.
Fragmented and siloed data and lack of aggregation	Data are fragmented across organizations. Data privacy, collection, storage, and analysis are addressed individually for some organizations. Existing centralized repositories (such as HomeKeeper) do not reach all market segments. This makes aggregation, cross-site analysis, and reporting difficult.
Limited and inconsistent funder and lender expectations	Shared equity funders are also often working at the project-level, and miss the field-building opportunities of data described in this report.

Recommendations

We offer several recommendations to advance data collection and analysis for the shared equity sector. While considerable coordination, alignment, and investment is needed, in combination, these strategies would represent a significant step forward in our understanding of shared equity programs, participants, and outcomes.

1. **Create standardized, parsimonious shared indicators.** The field would strongly benefit from a standardized and parsimonious set of indicators across shared equity programs and models. They should touch upon all the core data needs: Basic property information; Owner demographics; Household roster; Household income, assets and liabilities; Mortgage delinquency or foreclosure events; Sale price and appreciation realized; Reason for selling; Satisfaction with program experience; Whether owner buys or rents next home; Address of next home; Measures of civic or community involvement; and Measures of physical or mental health. Opportunities exist to work from existing high capacity programs and tools (e.g., HomeKeeper). Careful attention is needed to appropriately capture indicators across different models of shared equity housing.
2. **Build out ecosystem-level tools and support coalescence and alignment.** At present, there are not ecosystem-wide tools; different models collect data in different ways using different platforms. Where possible, coalescing shared equity programs and models around a single data system will help to decrease per-user costs. HomeKeeper or another platform

may be able to serve as this resource. Where not possible, stronger alignment and even integration of tech systems can help ensure that field-level insights can be readily generated. This work will require meaningful resourcing for up-front design, build-out, and integration, as well as some level of ongoing support for refinements and advancements.

3. **Produce a single, light-touch and accessible tool for data collection**. While ecosystem-wide tools are important, usability and ease of implementation into existing workflows is paramount to potential features offered by enhanced data programs. A standalone, accessible, and low-cost solution needs to be made available to contribute data to the field without expectations of entirely shifting organization data management practices.

4. **Help individual programs to implement data collection systems and efforts.** Individual programs, especially smaller programs and those without dedicated staff (notably LECs), will benefit from individual resourcing. This may take the form of in-kind consultative support for data system design and data collection, or funding to support that work, or both. Planning will be needed to help programs map out a plan to continue the work of data collection after initial philanthropic investments into the space. For example, one opportunity would be to make use of New York City's data gathered due to the city's relationship with UHAB and other organizations providing support to housing cooperatives. Targeting individual programs that are substantial in size and capacity could provide an accessible path forward.

5. **Put data to action.** Deputize a shared equity data agency to collect and make data available to researchers and the field. This may be accomplished through a shared platform(s).

6. **Standardize funder reporting.** Addressing differences in funder expectations on shared equity gap financing and philanthropic contributions are an easy way to ensure alignment to a standardized dataset where affordability, resident demographics at intake, and other data needs are held. With the field's consensus on data to collect, implementation at the lender and funder levels is where this can be applied consistently.

Notes

[1] https://groundedsolutions.org/strengthening-neighborhoods/shared-equity-homeownership/

[2] https://www.localhousingsolutions.org/housing-policy-library/community-land-trusts/

[3] https://myhomekeeper.org/

[4] https://myhomekeeper.org/social-impact-dashboard/

[5] https://www.localhousingsolutions.org/housing-policy-library/inclusionary-zoning/

[6] https://www.urban.org/urban-wire/when-federal-data-disappear-so-does-ability-make-effective-policy

[7] https://groundedsolutions.org/wp-content/uploads/2018-11/Limited%20Equity%20Co-ops%20by%20Community%20Land%20Trusts.pdf

[8] https://www.uhab.org/wp-content/uploads/2021/01/Research-Update-Feb-2016.pdf, See also https://www.uhab.org/national/

[9] https://furmancenter.org/files/publications/FurmanCenterNYChousing10issues_10_Aug2013.pdf

[10] https://dspace.mit.edu/handle/1721.1/118200

[11] https://cu4ml.org//wp-content/uploads/2022/05/PHFL_ML_Reform_Highlights.pdf

[12] https://www.jpmorganchase.com/newsroom/stories/housing-affordability-resident-owned-communities

[13] https://hudgis-hud.opendata.arcgis.com/datasets/HUD::hud-insured-multifamily-properties-1/explore?location=38.092703%2C-88.787749%2C6.44&showTable=true

[14] See the New York State Attorney General's open data portal. https://ag.ny.gov/libraries-documents/offering-plan-database.

[15] https://www.nyc.gov/site/hpd/services-and-information/qualified-mitchell-lama-property-managers.page

[16] https://dspace.mit.edu/handle/1721.1/152508

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