



Baltimore Thrive

Community Ground Rent for the 15 Minute City

Baltimore Thrive presents a vision and a practical plan for creating neighborhoods that are safe, friendly, interesting, and enriching places to live. The goal is to meet most of the basic needs of individuals and families within a fifteen-minute walk from wherever they live.

The City of Baltimore has more than 15,000 vacant houses and several thousand vacant land sites. The challenge is to harness human ingenuity - labor, capital and taxation policy - in order to repair, renew and repurpose neighborhoods. Once this is accomplished then Baltimore will be able to retain and increase the number of people who want to live in the city as it will become a truly charming place to be.

Baltimore's tax system needs a makeover. Taxes should be removed from the things we want – like decent homes and wages - thereby increasing the purchasing capacity of wage earners and small business owners. So reduce the onerous tax burden on labor and production and shift public finance to the value of land sites. Without losing public revenue or increasing public expenditure this tax shift make both buildings and land more affordable. Property owners will either put their sites to good use through their own initiative and without public subsidy or be motivated to sell to someone who will.

Today, we allow a few private landowners to appropriate community-created land values. This drives speculation, usually by absentee owners, while a too-high tax on buildings leads to blight and abandonment. Why should taxes go up when

home improvements are made? Take taxes off of homes and other buildings! Baltimore's tax system should reward all the good things like work and production while discouraging land speculation and hoarding.

A tax on land value returns the "community ground rent" back to the community so that these funds can be used for the benefits of the community as a whole. With the proper framework of public finance incentives, land, labor, and capital can increase the supply of affordable housing and employment in Baltimore City. And as people improve their neighborhoods, the community ground rent fund is there to provide access to clean water, transport, lighting, recreation and education.

Baltimore Thrive takes this fundamental approach to public finance and integrates it with two other key movements. One is "participatory budgeting" whereby citizens engage with their public officials to decide how public funds are spent. A substantial portion of the ground rent (the community created land value) would be returned back to citizens and they will decide how best to use those funds. A Community Land Trust or Community Design Association (CDA) would be open to the input of all residents and can coordinate planning and funding allocation.

The first year the neighborhood would receive perhaps 20% of the ground rent (land value return) and as they develop their management expertise this percentage could increase to 50% or more of the ground rent collected from that community, with the remainder going to the city budget.

Designated representatives of each neighborhood would also be empowered to bring the citizens voice to city government regarding the expenditure of ground rent city wide.

Another innovation of Baltimore Thrive is the proposal for a Neighborhood Micro-Banks (NMBs) - a scaled down version of the public banking movement - where the ground rent would be deposited and held until the CLT or CDA is ready to utilize the funds. Examples of how the community ground rent might be spent include the purchase of vacant or derelict land and/or buildings, the renovation of buildings, or for seed funds or low-interest loans for the establishment of cooperatives and small business start-ups.

Residents could also open personal and business bank accounts at the NMB knowing that a portion of their deposits would be available as a kind of revolving low-interest loan fund for other industrious and innovative members of their community.

The NMB would also be the locus for the establishment and data maintenance of other forms of transactions drawing from experiences with local exchange trading systems, time dollars, and community currencies.

Democratizing and decentralizing the key factors of land and money by recycling the community ground rent back to the neighborhoods can strengthen and restore Baltimore. The city as a whole will experience renewal, resilience and a dynamic equilibrium overall as it continues to remove taxes that are onerous, unfair and non-productive.

How a neighborhood-based Community Land Trust or Design Association might utilize the Community Ground Rent:

Claim Vacant Land for:

Garden Allotments

Urban Farms

Orchards

Pocket Parks

Playgrounds

Renovate Vacant Houses for:

Local Grown Produce Store

Made in the Neighborhood Shop

Childcare Center

Health Center

Café, Restaurant, Bakery

Music, Art, Crafts Center

Movie Theatre, Performing Arts Stage

Indoor Sports, Games Center

Computer Hub, Library, Lifelong Learning

Fix It Shops and “How To” Classrooms

Recycling Center

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References:

LAND AS A COMMONS - George Monbiot – 40th Annual E.F. Schumacher Society Lecture <https://centerforneweconomics.org/events/40th-annual-e-f-schumacher-lectures/>

CAN LAND VALUE TAX GIVE BALTIMORE’S NEIGHBORHOODS BACK TO THEIR RESIDENTS? - Jacqueline Luqman of *Real News Network* interviews Joshua Vincent of the Center for the Study of Economics talks about how a land value tax could give Baltimore residents relief from the wealth extraction that absentee landlords perpetrate. [Can Land Value Tax Give Baltimore's Neighborhoods Back To Their Residents? \(therealnews.com\)](https://therealnews.com/can-land-value-tax-give-baltimore-s-neighborhoods-back-to-their-residents/)

HOW LAND VALUE TAX COULD NARROW THE RACIAL WEALTH AND OPPORTUNITY GAP - Jacqueline Luqman of Real News Network interviews Rick Nymoen. “Protecting property values” was a canard used to justify racist housing policy in 1910, and continues to be an excuse used today. But what if property wasn’t privately owned? Jacqueline Luqman talks to Rich Nymoen about why a land value tax could reduce inequality and address segregation in housing. [How Land Value Tax Could Narrow the Racial Wealth and Opportunity Gap \(therealnews.com\)](https://therealnews.com/how-land-value-tax-could-narrow-the-racial-wealth-and-opportunity-gap/)

Philadelphia Council debates land value tax vs. property tax - WHY?

<https://why.org/articles/a-progressive-approach-to-taxing-land-gains-traction-in-philly-council/>

EARTH RIGHTS DEMOCRACY [Democracy, Earth Rights, and the Next Economy ~ Schumacher Center for New Economics](#) – Alanna Hartzok’s E.F. Schumacher lecture. Her book, [The Earth Belongs to Everyone](#), is here: <https://www.theiu.org/books>

ECONOMICS of WAR and PEACE and BALTIMORE THRIVE, a School of Living Community Land Trust webinar with Alanna Hartzok.

RE-SOLVING THE ECONOMIC PUZZLE BY WALT RYBECK –

http://www.cooperative-individualism.org/rybeck-walter_re-solving-the-economic-puzzle-2011.htm

Food is produced on a vast scale yet families go hungry. Homeless men and women huddle in doorways of boarded-up housing. Walter **Rybeck** provides evidence that one of the deep-rooted causes of this inequality lies in an injustice that permeates **the economic** system of America and other developed nations. **Rybeck** offers a remedy.

POVERTY, POLITICS, AND PROFIT FRONTLINE examines the **politics, profits** and problems of an affordable housing system in crisis. <https://www.pbs.org/video/poverty-politics-and-profit-bhkmpo>



Joshua Harris for Baltimore - <https://www.harrisforbaltimore.com/vision>

HOMELESS AMERICA <https://www.youtube.com/watch?v=bqvwOe0N89s> five minutes of powerful photos with homeless statistics.