

## A Year of Growth

In 2004, CLCLT assisted its first household in purchasing a home in Minneapolis. This year marks the 10th anniversary of that sale and by the end of 2014 CLCLT will have assisted 200 low- and moderate-income households achieve the same goal of affordable, supportive, and sustainable homeownership in Minneapolis.

Other statistics from the past decade demonstrate further impacts as documented by significant overall increases in household incomes, higher levels of

household education and greater levels of household volunteerism in the community. Of the 525+ adults and children living in CLCLT homes, 54% represent communities of color households. The CLCLT has also assisted in the resale of 26 land trust homes to date, and every one of those homes has retained its affordability and remained within the CLCLT.

As we begin to wind down in 2014, we are excited to be developing two multi-generational homes through the City of Minneapolis' Green Homes North Program.

Additionally, we are rehabbing the first CLCLT duplex and recently acquired a 4-unit building down the street from our office that will provide quality rental housing in the Harrison Neighborhood. All of these houses will be transformed into homes for future CLCLT households over the next year!

Jeff Washburne, Director



## University District Alliance

The University District Alliance (UDA) was established by the Minnesota Legislature in 2007 to define a vision for the future development of the University District that recognizes the advantages of living close to a major urban University and the need for a more livable environment. The focus neighborhoods of Cedar-Riverside, Marcy-Holmes, Prospect Park, and Southeast Como are contiguous to the University of Minnesota (UMN).

The UDA approached the CLCLT about partnering to create land trust ownership opportunities in representative neighborhoods and worked together to secure affordability investment funding from Minnesota Housing, which was achieved in 2013. Since then, the CLCLT has been able to assist the first buyer into homeownership in the Prospect Park neighborhood and are looking forward to assisting a second buyer in 2015.



## 1910 Glenwood Avenue

In partnership with Harrison Neighborhood Association, the CLCLT purchased four townhomes in September 2014. The townhomes had been vacant since the early part of 2012, and through discussions with the neighborhood, it was decided that community ownership/stewardship of this property was important before it was lost to a private interest who may or may not work toward a solution that would benefit the community. The townhomes will be rehabbed and rented to households at or below 80% of area median income for an interim period until a longer-term, community-determined option for this property is determined.



## Green Homes North Initiative

In October 2014, the CLCLT broke ground on its first new construction project. Through participation in the City of Minneapolis' Green Homes North Initiative, the CLCLT will be constructing two new single-family homes in the Lind-Bohanon neighborhood of Minneapolis. The homes will offer a 3 bedroom and 1.5 bath main living space with shared entry as well as 1 bedroom and 1-bath flex living space. It is estimated each home will be approximately 2,180 feet. With CLCLT investment, the homes will be owner-occupied and affordable to a family at or below 80% of area median income.

## 2014 Homeowner Survey

In April of this year, CLCLT sent out its 3rd biennial homeowner survey. This survey is intended to assist the CLCLT in understanding homeowner needs and the impacts of homeownership, as well as defining the organization's path moving forward in accordance with such findings. The survey aims to provide CLCLT with information that can be used to improve future programming and services and potential funders with insight regarding the benefits of homeownership through the CLCLT.

### Key Findings:

- Over 65% Response Rate
- Of homeowners surveyed, 39% have seen household income increases since purchasing their homes
- Almost 1/3 of CLCLT homeowners have improved their education since purchasing their homes
- More homeowners volunteer in their communities in 2014 than in 2012
- 26% of CLCLT homeowners have more in savings since purchasing their homes
- Over the past 3 years, on average, the amount paid previously for rent has been equal to what the household pays for their monthly mortgage payment (PITI)



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# 2014 REPORT TO OUR MEMBERS