



Opportunity & Response

Many of the first CLCLT homeowners just celebrated five years in their homes. At the time of this report, we've now assisted 95 CLCLT homeowners into successful and responsible affordable ownership. This includes six CLCLT resales, demonstrating that the CLCLT ensures not only affordable home ownership, but also the perpetual affordability of CLCLT homes.

2009 brought a continuation of the CLCLT's foreclosure remediation in Minneapolis. We assisted at least 20 new households in purchasing homes this year, and many of those homes had been in foreclosure. The Homebuyer Initiated Program and partnerships with Urban Homeworks and the Greater Metropolitan Housing Corporation are all focused on creating responsible home ownership opportunities out of previously foreclosed homes. Each of these programs will be augmented by the Federal Neighborhood Stabilization Program funds that are making their way into the City of Minneapolis.

As the CLCLT has matured, so have the opportunities and challenges facing CLCLT homeowners. Our success ultimately depends on the success of CLCLT homeowners and our collective ability to strengthen our communities. Community Land Trust home ownership provides a keystone of stability in communities (see the "Community Engagement Initiative" story in this report for more on our innovations in this area).

The CLCLT continues to grow through support of the community. Thank you to all. We look forward to your continued partnership in 2010.

Jeff Washburne, Director

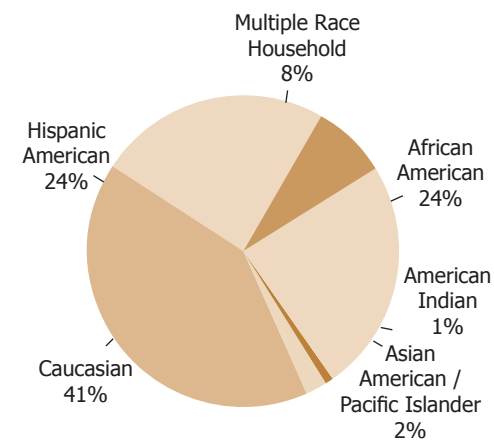


Of the 95 CLCLT households, 54% are single-parent families, and 97% are first-time homebuyers.



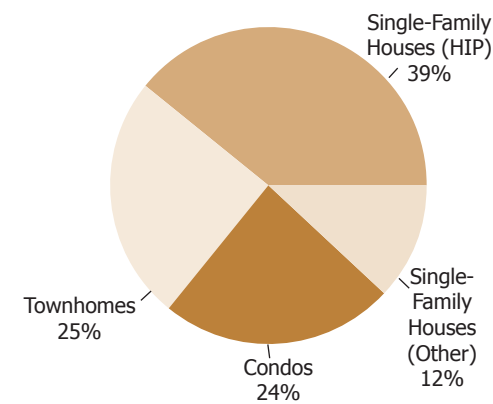
The average household income of CLT households at time of purchase is just over \$31,000. Adjusted for household size, the average CLCLT buyer income is at 48% of the Twin Cities median.

A Diverse Community of Homeowners

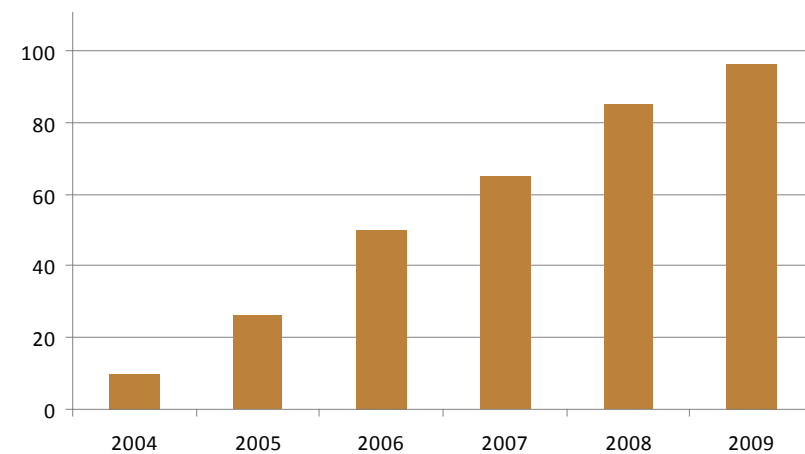


A Wide Variety of Homes

CLCLT homes are now in 27 neighborhoods in Minneapolis, including: 3 homes in Northeast, 11 Southwest, 15 North, and 46 South.



Total CLCLT Homeowners



Community Engagement Initiative

Community engagement is at the core of the CLCLT's mission and programming.

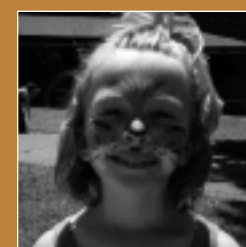
This year, we hosted 14 events for CLCLT homeowners, and we saw the opportunity to work with homeowners to build a stronger community.

Through a planning grant from Nexus in early 2009, we evaluated ways to further engage community through CLCLT homeowners.

Deepening our connections with our existing community will have positive effects on both our homeowners and the community at large.

Community engagement efforts will be guided by three areas of focus: increased outreach to our community, leadership and capacity building in our community, and developing a system for evaluation of our effort. Next, we'll develop an in-depth evaluation of our homeowner community centered on those areas of focus. This will provide critical information on CLCLT homeowners' social networks, interests and opinions in order to understand our community's social capital and nuanced demographics.

This planning work will be encompassed in the 2010 CLCLT work plan and the foundation for our 2010 Strategic Planning.



City of Lakes Community Land Trust

A Report to Our Members



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