

A NOTE FROM EXECUTIVE DIRECTOR, JEFF WASHBURNE



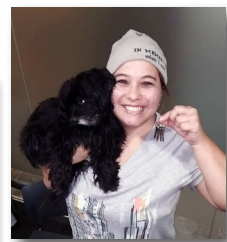
In September 2004 (over 15 years ago!), as the first (and only) CLCLT's staff person, I had the privilege to participate in the organization's first homeowner closing. Never in my wildest dreams did I envision that the Community Land Trust (CLT) model could be adapted to so many opportunities and prove to be one of (if not THE) most effective affordable housing tools to be utilized by our community. Since that first closing in 2004, we've been able to methodically and strategically grow the CLCLT to assist over 365 lower-income households to achieve perpetually affordable, sustainable, responsible homeownership in Minneapolis.

By year end 2019, the CLCLT will have close to 300 homes in trust spread across 47 of the 81 Minneapolis neighborhoods. The CLCLT will soon be the largest CLT in Minnesota and is already one of the largest urban Community Land Trusts in the United States. Additionally in 2019, the CLCLT was able to launch a Commercial Land Trust program and recently hired a Program Director to begin adding permanently affordable commercial spaces in Minneapolis.

As the CLCLT Board of Directors and Staff embark on strategic discussions in the first quarter of 2020, I wanted to take the opportunity to reflect on some of the key values we put in place four years ago. The CLCLT mission of "creating community ownership that preserves affordability and inclusivity" feels more relevant today than it did back when the board approved it in 2015. Never before has there been such heightened concerns about Minneapolis resident displacement and the disproportionate negative impact on the City's households of color. The CLT model continues to balance community wealth with individual wealth with a decreasing public investment in affordable homeownership. The CLCLT has been, and continues to be, an effective response to community opportunities and challenges. In addition to a mission that is incredibly relevant in Minneapolis, the organization continues to operate using the guiding principles established in 2015 to be Responsive, Inclusive, Innovative, Collaborative, and Effective. I thought it would be a good time to reflect on how we incorporate these values into our work on a regular basis.

Here's to another year of *Creating Community Ownership that Preserves Affordability and Inclusivity!*

Jeff Washburne
Executive Director



RESPONSIVE

In late 2018, Inquilnxs Unidxs por Justicia approached the CLCLT to be part of a potential solution to assist six renters to purchase their homes from a Northside Landlord/Investor. By June 2019, the CLCLT was able to secure over \$1.2 million in funding and loans from the Pohlad Family Foundation, the State of Minnesota, and City of Minneapolis which were used to negotiate a purchase price and acquire the six homes. The homes were then sold back to the renters via a responsible contract for deed, which provides time for the homeowners to correct any credit issues and establish reliable income in order to "refinance" into conventional mortgages. The CLCLT quickly stepped into this role and was able to facilitate the purchase and resale of these homes within a 9-month period. It is now working with the new homeowners and a partner homebuyer counseling agency to rehab the homes and solidify their credit and income.

INCLUSIVE

In addition to serving Community of Color households into homeownership at a rate (53%) that is more than double that of the Minneapolis Community of Color homeownership rate (24%), the CLCLT is embarking on two separate culturally/racially affordable homeownership initiatives. The first is with the African American community via several Baptist churches through a collaboration with Stairstep Foundation and the Minneapolis Urban League. The second is expanding its previous Native American homeownership accomplishments achieved with Little Earth of United Tribes to several new homeownership opportunities with the American Indian Community Development Corporation. In both of these initiatives, the outreach for these home ownership opportunities will be targeted toward the respective communities with the goal of increasing home ownership in the time of increased displacement.

INNOVATIVE

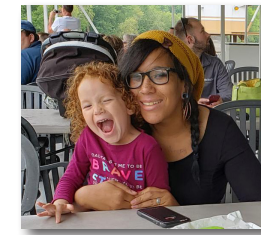
Over the life of the organization, the CLCLT has been able to play a role in assisting 12 existing, low- or very-low income homeowners facing tax forfeiture or insurmountable home repairs to remain in their homes via the Community Land Trust. In exchange for satisfying delinquent taxes, utilities, and small liens/judgements as well as making necessary health and safety repairs on the home, the homeowner deeds the land of the home to the CLCLT. The homeowner remains in their already very affordable home and the community gains a perpetually affordable home. In most cases – if not assisted – the households would have more than likely become homeless. There are increasing numbers of existing homeowners in Minneapolis facing similar situations and the CLCLT is working hard to raise funds for this innovative program, Project: Sustained Legacy.

COLLABORATIVE

The CLCLT is currently one of several organizations working to assist the renters of a five-building, 69-unit development in South Minneapolis purchase the units from the current investor/landlord and create a limited-equity cooperative. In collaboration with Inquilnxs Unidxs for Justicia, Shared Capital Cooperative, and the North County Development Fund, the group would purchase the properties, rehab the units, and form a cooperative with existing tenants. The land under the buildings would be placed in the CLCLT to ensure the permanent affordability of the units and protect the public investment that will be needed to make the project feasible.

EFFECTIVE

While CLCLT staff has grown over the years, it is still able to assist close to 40 new lower-income households achieve homeownership a year with only 5.5 FTE staff and a few part-time consultants. There have now been over 85 CLCLT resales, in which the homes have remained permanently affordable without needing to resubsidize with new public funding. The CLCLT method of homeownership works and the CLCLT has not lost a home back to the market. No other affordable home ownership organization in Minneapolis is able to make that assertion.



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