

Homeownership Grounded and Grew Relationships in Every Aspect of Our Family's Lives

Chris and Angie had always rented and had never heard of the concept of community land trusts until their personal and professional journey led them to Minnesota in 2010.

"We started dating in high school and married halfway through college while attending the University of Northern Iowa," said Chris. "We finished our degrees and moved to Colorado to pursue additional academic interests while also beginning our family. Work prospects drew us to Minnesota where our landlord told us our family would be perfect candidates for a Community Land Trust program called Homes Within Reach. Six months later we moved into our first home in Edina."

The mission of the not for profit organization, West Hennepin Affordable Land Trust (WHAHLT), dba Homes Within Reach (HWR), is to create and preserve affordable homeownership for work-force families living and working in the suburban communities of Hennepin County. HWR offers qualified work-force families the opportunity to purchase a home by using the Community Land Trust practice which removes the land from the mortgage equation and leases the land at a nominal fee, which reduces the mortgage, down payment and closing costs.

"In 2010, my wife and I attended two informational meetings with the HWR staff who were on call for any questions we had along the way," said Chris. "After completing the qualification process, we had a choice between two homes. Choosing to raise our young family in Edina has been phenomenal for all of us. Today, three of our four children are of age to attend the local French immersion school – an opportunity that exists for them because we are a HWR homeowner."

When the couple share their experience with friends, family or neighbors about becoming homeowners, the general reaction is expressed as a wish that they'd known about HWR while looking for their home. "This is our first home, and while it isn't our first experience living in or managing a home, we know that owning versus renting is more cost-efficient," explained Chris. "Our monthly payment doesn't change for our three bedroom rambler with a two car garage, and backyard along with wonderful neighbors. We wouldn't be here if it hadn't been for the support of the HWR staff - we couldn't replace this at all."

As active members in the community, Angie coordinates small groups of women in Mom's Morning and Chris participates in an early morning running group that ends with a bible group meeting. "As homeowners, there is a compounding rippling effect in our stability and confidence that continues to ground and grow relationships in almost every of aspect of our lives. We plan to retire here and pass our land trust home on to our children."

Chris has been serving as a member of the HWR Board since 2012 after receiving an invitation from the HWR Executive Director to share his voice as a housing advocate from the perspective of a work-force family. "I serve with like-minded board members who share a commitment to and compassion for supporting affordable housing opportunities in our communities."