



**Minnesota Community  
Land Trust Coalition**  
A permanent solution for affordable housing

## *Workforce Housing for Minnesotans*

9 Community Land Trust (CLT) organizations working in over 50 Minnesota cities have assisted over 1,250 working households become homeowners. Statewide, these families have a median income of \$33,004. CLTs provide a unique ownership opportunity for essential workers in Minnesota.



CLT's offer affordable and stable housing opportunities to Minnesota's working families and address the growing needs of emerging markets. Annually CLTs assist hundreds of working individuals and families who would otherwise have difficulty buying a house become a homeowner.

**In 2016,** members of the Minnesota Community Land Trust Coalition were awarded nearly \$3 million by the Minnesota Housing Finance Agency, through impact funds that will assist another 150 working families with moderate incomes become homeowners.

**In 2017,** we will continue to participate in a community-based statewide initiative, Workforce Home Ownership Minnesota (WHOM), to expand the workforce ownership fund established in 2016 aimed at addressing the workforce housing shortage.

***Our Mission:*** The MNCLT Coalition coordinates, supports, and enhances the activities of Minnesota CLTs to provide permanently affordable access to homeownership for low-to-moderate income individuals and families.

***Our Vision:*** The MNCLT Coalition envisions communities where low and moderate income people have opportunities to own homes.



MN Community Land Trusts have a history of leveraging state investments with other private and public funding to create over 1,250 permanently affordable homes for working families.

We support additional investment in a **Workforce Homeownership Fund**, and increases to the MN Housing Finance Agency funds that have been invested in CLTs:

- **Impact Funds**
- **Housing Infrastructure Bonds**
- **Capacity Building Grants**

How it works:

## Homeowner Owns Building + Community Land Trust Owns Land

### CLT Leases Land to Homeowner

The ground lease provides the homeowner secure, long-term rights to use the land, and they have full responsibility to maintain the property. The lease ensures permanent affordability because upon resale, the home will be resold to the next income-eligible homebuyer who will live in the home. The majority of CLT homeowners move on to market rate homes!

### Community Land Trusts:

- MN CLTs are one of the few homeownership opportunities available to working families in Minnesota.
- Community Land Trusts provide significant pre-purchase homebuyer education and home owner support through ongoing post-purchase trainings and counseling. This ensures successful homeownership opportunities for working households.
- The one-time public and private investment made in CLT homes is leveraged over multiple households, ensuring that multiple moderate income working households benefit from the one initial investment.
- Statewide, nearly 30% of CLT homeowners are Community of Color households; 50% in the Twin Cities metro.

*MNCLTC supports the Homes for All agenda.*



*Community investment is protected.*

## Minnesota Community Land Trust Coalition Members

Carver County Community Land Trust  
(Carver County) [www.carvercda.org](http://www.carvercda.org)

Homes Within Reach  
(Suburbs of Hennepin County) [www.homeswithinreach.org](http://www.homeswithinreach.org)

Two Rivers Community Land Trust  
(Anoka & Washington Counties) [www.tworiversclt.com](http://www.tworiversclt.com)

One Roof Community Housing  
(Duluth & Surrounding Area) [www.1roofhousing.org](http://www.1roofhousing.org)

City of Lakes Community Land Trust  
(Minneapolis) [www.cdlt.org](http://www.cdlt.org)

Partnership Community Land Trust  
(Southwest Minnesota) [www.swmhp.org](http://www.swmhp.org)

First Homes  
(Rochester & Surrounding Area) [www.firsthomes.org](http://www.firsthomes.org)

NeighborWorks Home Partners  
(St. Paul) [www.nwhomepartners.org](http://www.nwhomepartners.org)