

# Community Land Trusts

*Anchoring Community Health through Housing*



Jeff Washburne  
**City of Lakes Community Land Trust**  
1930 Glenwood Avenue  
Minneapolis, MN 55405  
612-594-7150

612-594-7147 (direct)  
[jeff@clclt.org](mailto:jeff@clclt.org)  
[www.clclt.org](http://www.clclt.org)



**The Mission of the CLCLT is to provide and foster stewardship of perpetually affordable home ownership opportunities for low- and moderate-income families throughout Minneapolis.**

- City of Minneapolis
- Incorporated in 2002
- First Household assisted in 2004
- Staff of 5.25 FTEs
- 220+ CLT homeowners, 30+ resales to date
- Single Family Homes, Townhomes, and Condos
- On Average, 49% of Area Median Income (\$33,290)
- 54% represent Community of Color households

# Community Land Trusts

- Homebuyers receive affordability assistance from the CLT and enter into a long-term agreement (Ground Lease) to preserve the affordability of the home.
- This “investment” is typically tied to the title of the land
- When a CLT household decides to sell a CLT home, they pass the home and the long-term affordability agreement on to another household with a limited income.
- The long-term agreement outlines the resale formula and is used to calculate the sales price for a CLT home when the home is sold.

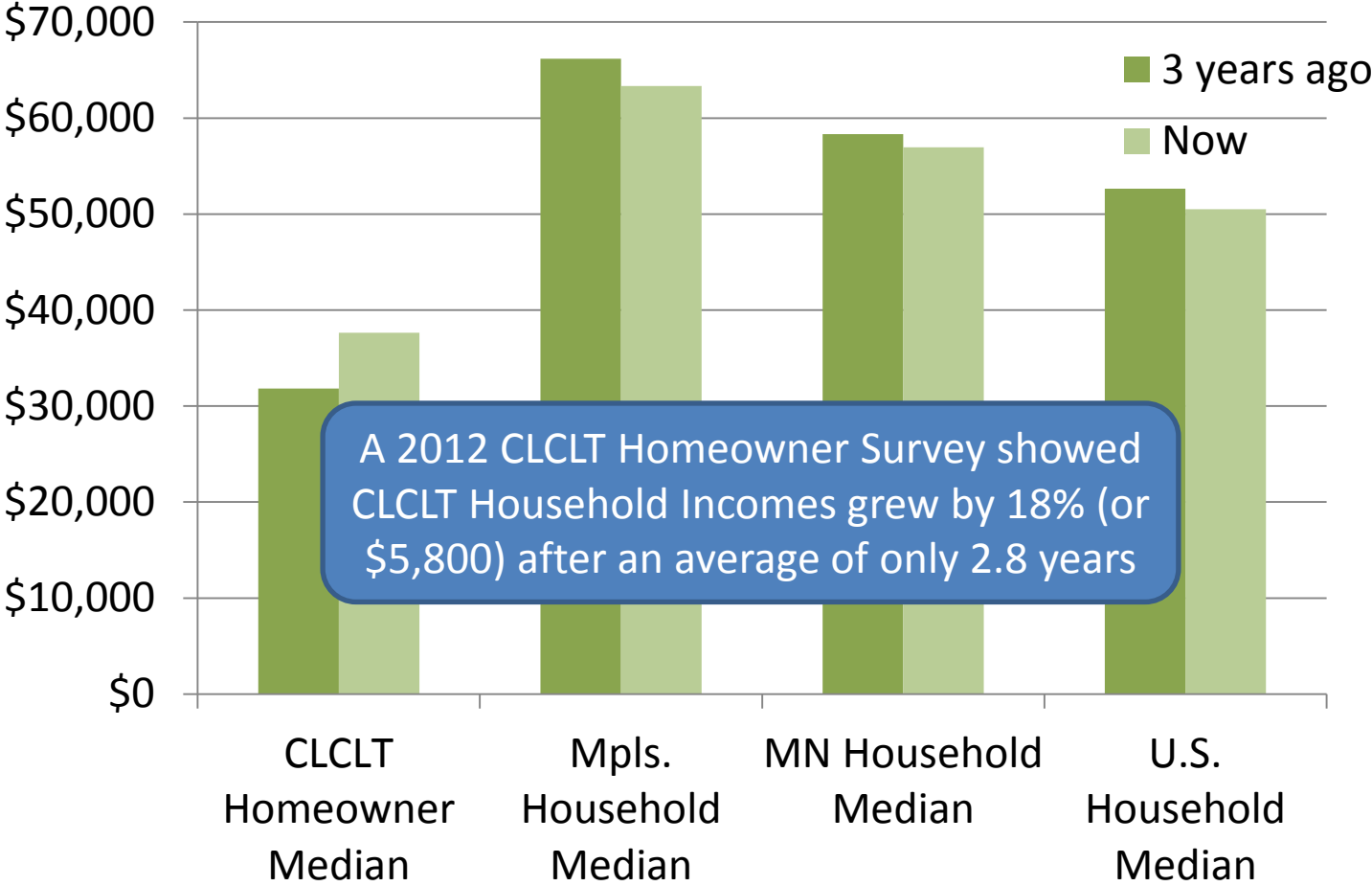


# What does this have to do with health?



- The Community Land Trust success is tied to the success of the homeowner
- We've learned that success means much more than a closing and mortgage payments
- That stated, a households ability to make a mortgage payment is tied to physical, mental and spiritual health AND studies have shown that stable, affordable housing leads to better health

# Beyond the House: Income



# Beyond the House: Support



X 9

9 unfortunate CLCLT Homeowner foreclosures over 5 years equates to an annualized foreclosure rate of **1.2%**

Compared to over **10,758** foreclosures in Minneapolis foreclosures over the same period equates to an annualized foreclosure rate of **1.9%**



X

That means CLCLT homeowners are approximately **50%** less likely to fall into foreclosure than other property owners in Minneapolis.

**10,000+**

# Beyond the House: Community

Information received in the 2012 homeowner survey, revealed that 92% of CLCLT homeowners felt that “CLCLT homeownership allowed them to achieve a goal or a dream”.

25% of homeowner survey respondents stated that they volunteered more in their community than they had prior to owning a home.

Of the respondents to questions regarding their children, CLCLT homeowners felt that their children experienced:

- enhanced sense of stability (64%),
- increased involvement in extra-curricular activities (47%), and
- improved academics (28%).

CLTs =

people +  
community +  
affordable housing

1. Healthier, Green Homes
2. More Affordable
3. Better Neighborhoods
4. Stability & more “mindspace”
5. Greater Self-esteem



# Healthier, Green Homes

- Mold, lead, radon, chemical allergies
- Poor heating/cooling systems
- Faulty systems and construction

*40% of asthma cases for children has been attributed to residential conditions*

*Low-income households are at greatest risk as they typically have to live in the most substandard housing due to housing costs*

*CLT homes in MN are all compliant in one or more green standards or criteria*

# More Affordable

- Food & Nutrition
  - Iron deficiencies
  - Malnutrition
  - Fast-food “perceived-savings” choices
- Preventative and Prescription Health Care Investments
- Doctor and Dentist Investments

*Low-income households who spend more than 50% of their income on housing costs ended up spending less on food and health care – worse in rural areas*

*With fewer housing costs, families have proven to make more investments in food and health care*

# Better Neighborhoods

## Stresses tied to:

- Unsafe neighborhoods (violence & theft)
- Lack of amenities
- Pollution
- Noise

## May lead to:

- Obesity and related diseases
- Anxiety
- Depression
- Smoking & Drinking

## *What we are looking for is Livable Communities*

- Sidewalks, bike paths, parks
- Farmers' Markets
- Good Design
- Transit

*Greater affordability in housing allows households to purchase into neighborhoods otherwise unavailable – this is often the case with many CLT programs and homes developed*

*Community engagement work of CLTs creates opportunities to make neighborhoods better*

# Stability & more “mindspace”

- Foreclosures have been tied to hypertension, heart disease, anxiety and depression
- Women experiencing housing instability less likely to use social services for custody reasons
- Homeless children suffer more mental health issues, underdeveloped, and tend to use drugs more when older

*Affordable and sustained CLT homeownership create stability in housing and create “mindspace” that allows households to focus on health, a better job, advancing education, and taking care of family*

# Greater Self-esteem

- Homeowners are shown to have better physical and mental health outcomes than renters
- Eating better, exercising more, potential for more disposable income – all these things lead to greater self-worth

*CLT homeowners serve on CLT boards and committees – exposing valuable leadership traits*

*Low-income households are at greatest risk as they typically have to live in the most substandard housing due to housing costs*

# Health & CLTs

*Mutually Beneficial Solutions for Healthier Communities*



*“Healthy citizens are the greatest asset any country can have”* -Winston Churchill

- Investment in Affordable Housing IS an investment in Community Health
- More people-focused policies and funding priorities

*“An Ounce of Prevention is worth a Pound of Cure”* -Benjamin Franklin

- Invest more in long-term solutions like CLTs
- Increase resources for greater energy efficient homes for low-income households
- Tax credits for lead/asbestos abatement
- Individual Development Accounts (IDAs) - Linking Savings to Health Care Goals
- Change classification of community gardens to a “park-like” or “golf course-like” status