

# Scaling Housing Supply through... for Humanity-CLT Partnerships

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## SUMMARY KEYWORDS

Community Land Trusts, Habitat for Humanity, lasting affordability, CLT partnerships, affordable housing, Minnesota CLT coalition, Twin Cities Habitat, homeownership, resale restrictions, equity sharing, policy advocacy, funding challenges, homeowner support, stewardship, affordable home ownership.

## SPEAKERS

John Emmeus Davis, Noah Keller, Brenda Lano-Wolke, Aditi Nair, Jeff Washburne, Ben Post, Assan Sosseh



Aditi Nair 00:00

Such a diverse and experienced audience, ranging from housing advocates policymakers to CLT practitioners and habitat staff, anyone and everyone who is as passionate about community land trusts and about ensuring houses remain affordable for generations to come. So thank you for joining us today before we begin, just a few housekeeping notes for today. This is a dynamic, interactive webinar, so if we could move on to the next slide, then we'll be using live poll features, and will encourage you to submit any questions you may have throughout the Q and A's through the Q and A box. And we are also holding space for language access, live transcription and automatic translation of captions are available. So you'll see on the screen how you could go about setting that up. You can turn on subtitles by clicking the CC button at the bottom of your zoom screen. To translate those captions, click the up arrow next to the CC, toggle the translation, select your preferred language. This session is also being recorded, and notes will be shared with all the participants after the event. So now let's begin today. We will explore in detail about the legacy of CLT movement. In the past five years, there has been a significant growth of CLT as we see over 20% rise between the between 2020, to 2025, in growth of CLTs. And today, we'll walk through a bit of the history of this movement. You're from local coalitions in Minnesota and what their vision is, and then deep dive into habitat Twin Cities work their vision and how they've partnered with multiple CLTs to lower the affordability gap. We'll also hear in detail about one of their key partnerships with homes within reach. Within the next 75 minutes, we'll hear from a panel of national and regional leaders who have pioneered these collaborations on the ground. Our goal is very simple today, it has to kind of leave you with both inspiration and practical strategies for creating lasting affordability in your neighborhoods. So let's dive in. I will start by welcoming Assan. Assan for giving us some background around lasting affordability models within the habitat Network. Welcome Assan.

A

Assan Sosseh 02:47

Thank you so much, Aditi, and welcome everyone. Thank you for taking the time to join this. This is, I think, the second webinar we've done around these and we really appreciate the panel we have and folks who are attending. Next slide, please. So what I'm going to do, I think I have about five minutes to kind of just frame Habitat International's journey with lasting affordability as it relates to diverse and awesome habitat network. So lasting affordability, it's a terminology that describes mechanisms that we use to highlight strategies that are intended to preserve affordability of our homes for subsequent home buyers across generations. Next slide and we needed to set some criteria on what qualifies as a lasting affordability home. All affordable homes for Habitat, for humanity and other organizations sure have some kind of a covenant that the homeowner agrees to. But for in order for us to only the lasting affordability home, we thought it meets these two criteria on my left one, we wanted to make sure that it does keep the home for affordable for at least 30 years, and it includes a resale restriction that preserves the affordability and is restricted to another income qualified home owner to make sure that affordability survive well beyond the initial home buyer. These are obviously not limited to Habitat. These are, these are industry standards. I wanted to just highlight that if you only use in a shared appreciation model, that will not be considered lasting affordability. Next slide please. And while there are many models we see primarily these three models within the Habitat network, affordable housing covenants, or deed restrictions, ground lease and community land trusts. And today we're here to talk about community land trust. So I'll share some of the some metrics and data that we have within the Habitat network around the implementation of these models. Next slide, please. So for those who may not be familiar with how Habitat International works with our network, we are partners that we have. Habitat does. Habitat International does a lot of learnings from some of the practices and life examples that we see from our network, we use evidence based learnings create a lot of pilots that will then be used to to be scaled within the Habitat network. So that kind of shows how we work between Habitat International and the affiliated network. And I would say, in a lot of cases, and in this one in particular, our network is sometimes ahead of us, so they are seeing things in real life, and some will innovate. And so we'll learn from those best practices and see how we can scale it across the network. Let's type this. And so about two years ago, three years ago, in 2023 when we first really focusing on lifting up the program for lasting affordability, we did a survey of the Habitat network and had about 135 affiliates raise their hands and say, Yes, we're using one of those three models I mentioned earlier and with some of the efforts we've done in socializing the best practices, sharing resources, encouraging these type of conversations and partnerships, we did a similar survey two years later, and out of the about 970 affiliates we have within the network, we had 590 of them respond, and then out of those responses, we saw that we saw a significant increase in the adoption of these models from 135 to 199 affiliates. It's a 47% growth that we're very happy about, and we hope to build upon. And this equates to a little over 2000 homes within the Habitat network that are implementing one of these models. Next slide, please. And so to kind of take a deeper dive into some of those survey results, we'll see that a three quarter of the affiliates who are using these models use the deed restriction or affordable housing covenant, but the ground leases and community land trusts, growing mechanisms within the network, and these happen for a variety of reasons we want to sometimes it's based on the community needs. Sometimes it's funding needs. There's some capacity issues. Our goal is to ensure that the affiliates have the resources they need in terms of technical expertise, technical assistance that we may provide, share best practices to use, to adopt the model that works best for them. And because we're going to be talking about CLTs today, about 34 of those affiliates are using a CLT model, and within the Habitat network, it comes in two kind of buckets. We have some affiliates who start or operate their own community land trust, and we have others who partner with an external or third party CLT, and

both of these work, there's obviously different reasons why one would choose one, and hopefully today for the attendees, we would talk about those partnerships and what to look for, when to when you want to partner with One, how to choose the right partner, and some of the benefits of that. And so with that, I'll pass it back to my colleague Aditi. Thank you.

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Aditi Nair 08:52

Thank you, Assan, for setting the stage for discussion today. This gives us a good overview of how Habitat for Humanity, and the network is operating. And next, I'm very excited to hear from John Davis, who needs no introduction in the community land trust movement. John is the founding member of the International Center for Community Land Trust and co founder of Burlington associates. He's helped author the 1992 federal definition of CLTs, and brings decades of experience from organizing CLTs nationally to municipal housing leadership in Burlington Vermont. So welcome John and thank you for joining us today.

J

John Emmeus Davis 09:38

Hello there. So I am something that the warm up act for the main panel is the main event. And like all warm up acts, my tempo has to be upbeat, and we're going to move very quickly. Aditi has asked me to give something of an historical context of Habitat affiliates and local community land trust working together. So let's go to the first slide here, because I believe that, along with James Baldwin, that history matters. It matters particularly today, at a time when we have an administration in Washington, DC is that is intent on revising or erasing much of the history that makes you know white men of a particular persuasion uncomfortable next slide when it comes to habitat, CLT partnerships, the history that matters is that both movements have their roots in the same place, in the red clay of Southwest Georgia, an area of the country that before the Civil War, was the richest slave Kingdom the world had ever known. Next Next slide please. Now fast forward 100 years of the start of the civil rights movement, and that same region of Southwest Georgia no longer has slaves and plantations, but the political and economic situation of African Americans is still pretty dire. Few are registered to vote and none are represented. I mean the power, the main power, institutions and the economy and the polity. Next slide So into this world, steps a Christian minister by the name of Clarence Jordan. In 1942 Clarence and his wife, Florence, along with another couple, found an organization about 30 miles north of Albany named Koinonia farm over the next decade, two decades, this was the only place in the deep south where black folks and white Folks were able to work together, live together, pray together, and that attracted the attention of the Ku Klux Klan and other white supremacists in the area. And Koinonia farm was constantly attacked. Their buildings were burned. They were assaulted. Next slide please. Now, meanwhile, down the road in Albany, African Americans are rising up in resistance to Jim Crow segregation, voter suppression, and one of the leaders of that movement is Slater king, a local realtor. So how about we go to the next slide, if we may. Now, as it happens, the leader of Koinonia farm and the leader of the Albany movement are great friends, and in the late 1960s each of them begins to move their respective organizations in a different direction, evolving along similar lines. Next slide in the case of Slater king, he was interested in taking the political gains of the civil rights movement in new direction toward economic and residential security for African Americans. He joined with other civil rights leaders in the deep south to create the blueprint for a new way that Land and Housing could be owned and operated. Next slide, that blueprint was

the basis for the first CLT, who was founded in 1968-69 on nearly 6000 acres of land at the time, the largest black land holding in the United States. Next slide, meanwhile, 30 miles away at Koinonia, Clarence Jordan is looking for a new mission for his intentional community, one that might have a larger impact on racial and social justice. So next slide, so drawing on the wise counsel of 14 trusted advisors, including Slater King. Clarence proposes to refashion Koinonia farm somewhat along the same lines as new communities, where the land will be held in trust and the homes will be individually owned. He and his friend Millard Fuller launch a new enterprise to build low cost homes on leased land Koinonia partners, that becomes the forerunner for what we know today as Habitat for Humanity. Next Slide, Now, tragically, one year later, the leader of Koinonia farm, the leader of new communities die within six months of each other. Leadership of Koinonia partners falls to Millard Fuller. Leadership of new communities falls to Charles Sherrod. And each one of these organizations kind of becomes the seed for a separate movement, Habitat for Humanity on the one side, and new communities becomes the seed for community land trust on the other. And for the next 30 years, these two movements diverge next slide around the turn of the century. However, there is a staffer at Habitat for Humanity International named Bruce Rogers who begins to notice something interesting happening at the grass roots, and he begins to document the growing convergence of local Habitat affiliates and local community land trusts that are working together. He begins recording all these instances and putting out his matrix every year or two, documenting the growth of these, these partnerships. Next slide, it's happening kind of two ways, according to Bruce. He notices that in some cases it's a local affiliate of Habitat partnering with a local CLTs. In other cases, it is a Habitat affiliate that is taking on many of the features of the classic community land trust by the time that Bruce retires, around 2010 he's documented about three dozen of these partnerships. Next slide by 2017 Habitat for Humanity International, out of Atlanta, notices not only what's going on at the local level, but basically gives it its blessing in a shelter report, where it says that permanently affordable housing, whether done through a community land trust or other means, is said to be a good thing, perhaps even a best practice. Next slide in 2021 Habitat for Humanity International goes even further, not just blessing these forms of permanent affordability, but working to encourage them next slide. So another trend that is happening at the same time as Habitat affiliates and CLTs are beginning to work together, is that at the local level of local government, they too are moving toward the embrace of long term affordability. They're looking for ways to make their scarce, subsidies of land resources, land money, regulatory benefits go further, last longer. They want to know, how do you close the hole in the leaky bucket now the answer is, first that you put on resale restrictions, to restrict the resale the rents, to keep the room the publicly subsidized, privately owned homes affordable, one owner, one renter after another. Next slide, but local governments increasingly are realizing that it's not enough just to slap a covenant on a home, there has to be some entity standing behind the deal, watching to make sure that affordability continues and the homes are continued to be kept in good repair, and that there's somebody there to step in and instances of possible default or foreclosure. We call that stewardship last slide. Now, when local governments are stepping up and offering their resources to entities that are capable of preserving the affordability of the homes they've helped to subsidize, then this is the sweet spot for Habitat, for humanity affiliates and for local CLTs to step up and say, this is the work that we do better than anybody else. So not only are they working in partnership with each other, Habitat and CLTs, but they're increasingly working in partnership with local government. And my claim would be that in the next few years, as the federal government continues to withdraw from this space, the units of local government are going to become even more important as partners for Habitat affiliates and for CLTs. I'm not saying that 91,000 units of local government are necessarily your best friends. You're going to be your buddies ready to give you land, money, regulatory benefits, but they are more likely to work in partnership with

you when you work in partnership with each other and go to the local government and persuade them that you are good partners and you are the stewards of the homes that local resources are helping to create. Thank you. Let's move on to Aditi,

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Aditi Nair 20:37

your wisdom and rooting in history helps us continue this conversation and this movement. So so much gratitude for you for sharing this history and also kind of showing us a vision for what it looks like in the coming years. Next I'm going to introduce Jeff Washburn. Jeff is joining us from the Minnesota CLT coalition. Jeff brings 20 years of experience managing CLTs. He Jeff drew the city of Lake CLT to a portfolio of over 400 homes. Wow. He's currently the administrator of the Minnesota CLT coalition, and does consulting work for CLTs across the nation. So thank you, Jeff for joining us. We're very excited to hear about the Minnesota Community Land Trust coalition from you.

J

Jeff Washburne 21:31

Thanks, Aditi. John great, great intro and history. Yeah. My name is Jeff Washburne, Administrator for the Minnesota Community Land Trust coalition. Just going to provide a brief overview of the Minnesota CLT coalition, kind of framing up this conversation about partnerships that have happened here in Minnesota and specifically in the Twin Cities metropolitan area. Next slide please. So kind of the ecosystem, active community land trust nationally number over 350 and when we say 350 it means community land trusts with at least one home, quote, unquote, in trust, the way we talk about it. So so having been able to assist somebody into a community land trust, so I personally think these numbers are probably growing, just given the number of community land trusts that are starting up nationally. Here in Minnesota, there are 14 community land trusts in this seven of them serve the Twin Cities metro area, which is typically known as the seven county area surrounding the core cities of Minneapolis and St Paul and then there are seven community land trust serving what we call your Minnesota, other states, maybe rural Minnesota, covering a good chunk of the state. Next slide please, in kind of that number of the 87 counties in the state of Minnesota, there is a community land trust that's providing Community Land Trust Services or is able to create community land trust housing opportunities in 82 of those 87 here in Minnesota, we started back in the early 2000s gathering as community land trusts. Out of those gatherings, we formed a nonprofit, separate 501, c3, tax exempt organization called the Minnesota Community Land Trust coalition. And our early work was really focused on educating industry partners, lenders, mortgage lend. Mortgage lenders, real estate partners, appraisers, title companies just to get comfortable with this idea of community land trust that work then morphed into some policy and advocacy work in the state. We've more recently hosted an increasing number of community land trust conferences focused on kind of the real technical stuff associated with community land trusts. And over time, our community land trusts have grown to be some of the more prolific community land trusts nationally. As of last year, the count was over 1600 homes in trust. And I think equally, or perhaps even more important to these numbers is that Minnesota CLTs had facilitated over 700 resales, and so really having the opportunity to prove out the long term, the lasting affordability that we've been talking about demonstrating that we are essentially able to take those one time investments and serve multiple generations of households into into home ownership. Last year alone, there were close of close to 160 new

land trust homes added in the state, and another close to 50 resales that were facilitated. I'm guessing this year's numbers will be at least that much, if not more. The other thing that in a predominantly white state, I think the community land trust Well, I know the community land trust here, land trusts here are really proud of our ability to also serve households who have been disproportionately not served or having opportunities in the home ownership in the state and within our own geographies served serving households of color at rates of two to six times the local rates of homeownership rates for the geography, geography served by community land trusts. Next slide please. So here's just a map of Minnesota folks on either coast this. This is a state that's located in the upper central part of the United States. Map to the north is, is the border with Canada. But you'll see here, and it's tough to read the small font with the color codes down below all out for the Twin Cities, metropolitan area with those seven counties pointed out, or Minneapolis and St Paul. One of the things that might be tough to read, though, is that one of those color coded and one of the members of the community land trust coalition in Minnesota is Twin Cities Habitat for Humanity. And so Twin Cities habitat has been at the table in the Minnesota Community Land Trust Coalition for several years now, which as we talk about partnership and collaboration, one of those key key elements, I think, is really trust and culture and communication, and so I think being at the table with the leadership of each of the executive directors and other staff of the Community Land Trust really helps build on that collaboration in the Twin Cities. Next slide, please. So this is my last slide, but I think it is worth noting. If you recall two slides ago. The Minnesota CLT coalition started over 20 years ago in 2005 the organization I previously worked for the city of Lakes Community Land Trust actually began partnering with Twin Cities Habitat for Humanity on a town home development. The picture here showing those homes five out of a total of 28 town home units actually were done in partnership with Twin Cities, Habitat for Humanity and the city of Lakes Community Land Trust. That was the first time that habitat and a community land trust partnered. But over the years, you know, there's probably at least 60 to 80 homes that were developed by Twin Cities habitat that eventually made their way into the portfolio of the city of Lakes Community Land Trust, including, most recently, and I'm sure future presenters will talk about this development, 17 town home units that all just recently sold in Minneapolis, and then dozens of single family homes just in the city of Minneapolis, as you'll see here, all of the other what I'll call Twin Cities, Metro community land trust also partner with Twin Cities Habitat for Humanity. One of my colleagues, Brenda Lano, will be talking about the 10 homes and some other single family developments that they and Twin Cities habitat are working on, as well as the other CLTs listed on this screen at this time, I'm pleased to be able to hand over the presentation to a long time friend and Community Development colleague, Ben post, who's the Vice President of Strategy and impact for Twin Cities Habitat for Humanity.

B

Ben Post 28:19

Thanks, Jeff. We can go to the next slide I'm going to share about Twin Cities Habitat's lasting affordability journey. We've always had at Twin Cities. Habitat a lens towards lasting affordability, but we recently went through a journey to deepen and update that, and hopefully, some of the things from our journey may resonate with some of you all, if you're thinking about is this, is this a direction that we, as an affiliate or as a community group, want to move towards? And then after, after I speak, we're going to bring in my colleague to talk about some of the partnerships in detail. So next slide this work. You know, none of this is should be new to you all. Unfortunately, the housing affordability crisis is deepening. Show us some data on that in a minute here in the Twin Cities area, and what we've seen recently is the growth in costs and values are just vastly outpacing income growth. And so this problem is getting more



significant, and it results in just more and more need for affordability subsidy. And as we projected this situation into the future, we really, you know, had to come to grips with, if we didn't make changes, it would be really difficult, if not impossible, to continue to partner with homebuyers at the level that we are without making changes. And so these, this is the groundwork kind of that brought us to, you know, updating our our lasting, affordable approach. So you can go to the next slide, you know, John and Assan already talked about some of this, but these, these changes in the environment, are really driving some of these shifts as well. The real estate market in this varies, of course, where you are in the country, but we're seeing values increase everywhere, and that is putting a lot of pressure on affiliates and land trusts and trying to figure out, how do we continue to help people who are getting squeezed out of the market or not able to get into it of affordable home ownership and from a public policy perspective, you know, as John mentioned, there are increasingly municipalities and local governments who are looking at permanently affordable models as a way to to ensure that their public investment doesn't just kind of benefit one family, but it can be a generational impact that can truly benefit generations of homeowners. Next slide. So this slide shows two two parts, some of our data on the left and a projection on the right. If you look at that top line, you can see our average purchase price over a 10 year times timeframe, and then down below in the green line is our average income of our clients. And so the long and short of that is those values are just going up at such a higher rate than incomes. So affordability gaps are increasing dramatically. The orange line in there is just a 60% AMI reference point. We did a projection into the future, which is on the right hand side, you know, and for reference, in the Twin Cities metro, I think our median home value is right around 340,000 right now. So when we did this projection, it was a couple years ago. We needed to kind of look at what would that look like in the future? Because, you know, our our belief is, this problem is, is, unfortunately, not going away. It's getting worse. And you can see that the affordable price line compared to the home value line doesn't keep pace, and that's also driven by property values. You know, when you get your property taxes are based on a \$500,000 home for us, we we support homeowners that we make our all in housing payment 30% of their income, and as those values go up, it is really hard for them to afford increasing properties, because taxes Take up just a huge portion of homeowners income. So not for today's webinar, but property tax reform is also something that the coalition is looking at. And so you know, these realities really pushed us to essentially revisit how we are approaching our lasting affordability. Next slide please. Just quickly on this one, this is a quick look at our State Housing Finance Agency. The orange portion of those charts is the amount of funding towards home ownership that goes to permanently affordable model. So you can see that that is increasing over time. Next slide. So what we did at habitat is we created a committee, mostly executives and stakeholders. We met monthly, we did a lot of number crunching, and we had discussions and debates. And this is really hard work, because there are multiple things that you're trying to balance in the midst of these discernment you know, you're trying to live out your mission and values. How much wealth building should a homeowner be able to generate compared to how much do you need to preserve for long term? Affordability creates equity dilemmas. You know, what is the right approach? The bottom line is, there is no right answer. It's like trying to figure out how you want to do it, then it gets very technical. Which specific mechanism do we want to use? What is our equity sharing approach? And all of these things are just they're complicated, and you have to take some space to really dig into it. And our desire was to have our recommendations truly reflect our values. The other thing is understanding that this is fluid like, you know, you may have to revisit some of these assumptions as the environment shifts a little bit. You know, 10 years from now, for example, we also engage clients, stakeholders and our staff and our board as well in this process, next slide. So we made a strategic pivot. Historically, we at Twin Cities, habitat had used kind of forever home language, like, welcome home to your forever home. We are shifting to using more first home language. We feel like it aligns with with how we're

approaching things, and that it is more transparent and honest. And we really like to kind of frame our program as a bridge to, you know, potentially a bridge to the conventional market, if that's something that you want, and for homeowners to understand that today I'm rent, you know, every everyone we work with as an affiliate, as a first time homeowner, or, I'm, sorry, a first time homebuyer, and so they're they're not building wealth through their housing arrangement. And even if there is, you know, equity sharing and some limits to wealth building with, with our approach, or with a CLT approach, that is more wealth building through your housing than if you're renting, and that could potentially be a bridge if you wanted to move beyond that into a more conventional home ownership arrangement in the future, and so just trying to be really transparent and honest with our home buyers, is what does it mean to partner with us? Next slide, please. When we made changes, we looked and analyzed at each each of these things you see here on the slide, we contemplated different approaches to equity sharing that resulted in different wealth building, and these things are kind of in concert with one another. I'll share some details on that in a minute. We looked at a, you know, the mechanism that we would use for that affordability, long term approach. And we also looked how we partner with community land trusts. And so we'll go to the next slide here. One significant shift we made is we had been housing our purchase option and our equity sharing in a subordinate mortgage, and we shifted away from that to a long term date restriction, and the subordinate mortgages have a pretty significant loophole that you can refinance out of a mortgage, and that is a loophole that we needed to close. We had seen not a dramatic increase, but more and more of our kind of historic clients were starting to use that to get out of the purchase option and to essentially eliminate the equity sharing and that subordinate mortgage model worked decently. Historically with a 0% mortgage, it doesn't work very well when you have what we have, which is a low interest rate interest bearing mortgage, and so a deed restriction or a ground lease is just a much superior mechanism for long term affordability and resale restrictions. Next slide, please. We also revisited our equity sharing formula. You can see kind of what we moved away from. What we do today is fixed equity sharing. We use an appraisal based model 25% of that appreciated value goes to the homeowner, with 75% being retained for the future, future homeowner of that property. And with our subsidy forgiveness, we used to do of the habitat portion of subsidy, we used to allow kind of a graduated forgiveness, up to half of that that would would occur over 30 years. So both of the ways we used to do it honestly encourage people to stay in their home as long as possible, because there would be more more wealth building potential for them with some of these shifts, we're trying to make it so if folks want to move sooner, they have the ability to do that. So we kind of front loaded and fixed the amount of subsidy forgiveness to happen in the first seven years. Next slide. And lastly, as I pass it off to my partner, Noah, here, we've done a lot of partnering with with land trusts over the years, and Noah 's gonna share some examples of that there. What we what we determined is we really want to continue partnering with our CLT partners in the in the seven county metro and there's, there's really good opportunities when funding aligns, when opportunity lines, when we have strategic and mission alignment, these can be truly Win Win opportunities for us, for both us, our clients, and the CLT partners that we work with, and you have to, you know, you have to interrogate a given project to ensure that it meets those things. But what we find is we've increasingly been partnering because there are lots of opportunities for for great synergy and a better outcome for homeowners. So with that, I'm going to pass it to my colleague Noah Keller, who is a real estate development project manager here at Twin Cities habitat.



N

Noah Keller 39:30

Thanks Ben and thanks everyone for attending this afternoon. Really appreciate it. My name is Noah Keller. I'm a real estate development manager with Twin Cities habitat. And Brenda, would you introduce yourself as well? Please.

B

Brenda Lano-Wolke 39:44

Hello. I'm Brenda Lano-Wolke. I'm the Executive Director of homes within reach, or community land trust that's located here in the suburbs of Hennepin County. So we serve 18 communities. We have the ability to serve 44 communities in Hennepin County. So we're just in those early stages, although we've been here 20 years,

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Noah Keller 40:06

excellent, and I think we can advance the slide. So both Jeff and Ben have both kind of alluded to the the CLT landscape here in the Twin Cities in Minnesota. We're gonna challenge everyone to read upwards for a few seconds here. So city of Lakes Community Land Trust and Rondo generally serve the core cities of Minneapolis and St Paul respectively. There's there's probably a little bit of nuance there. The other community land trusts that we have partnered with typically operate in a county geography. And so just to go over a few projects and numbers from the past five years or so, we're looking at a total of about 60 to 62 units that Twin Cities habitat has land trusted with our metro CLT partners, which we're really proud of. We're really fortunate to be in a community that has, I would say, an abundance of of CLT partners that are available and willing to help you know, chase after funding opportunities and kind of create, create shared visions, and then create pathways to reach those, those visions, which is really exciting. It's not always easy. We all know that money and time are always kind of against us, but we've, we're still really proud of what we've achieved. Jeff alluded to the 17 unit Harrison town homes project. That's kind of the perfect example of, you know, you got to stay with it. This took probably four to five years from kind of initial planning through all 17 homeowner closings, but we got there, and now it's a really good, proven town home project that we can share with other municipalities when we're when we're seeking, you know, new funding for similar projects. We've also partnered with Carver County CDA, Scott County CDA, homes within reach, which Brenda and I will focus in on here in a bit, and we're in the works on a few projects with Rondo Community Land Trust. Next slide please. So our first kind of focus project is single family rehab, which I imagine many on the call have have tackled before, this partnership specifically is in a fairly high end suburb, and I'm gonna let Brenda describe that partnership in a little bit more detail, and we can, we can fill in the rest. Sure.

B

**Brenda Lano-Wolke 43:00**

Thank you. Noah, so the city of Edina is a first ring suburb of Minneapolis, and the homes here are very expensive. It's hard to find a home under 450,000 and oftentimes those homes are tear downs. So that home you're seeing on the screen there after rehab probably is valued at about \$520,000 we've been working with the city of Edina for many years, but growth was slow given the cost of homes within the community. The city very much supports the community line trust model, so a few years back, they were able to take a bunch of their Housing Trust Fund money and give it to us as a grant, however, as a smaller organization, when I came on board the homes within reach four years ago, we had 162 homes in trust and a staff of two full time people. We have grown to a staff of four full time people, and we currently have 240 homes in trust. So we had some aggressive growth which wouldn't have been possible without partnerships, and one of those partnerships was with habitat in the city of Edina, our small organization just did not have the capacity. So together, we did a pilot program where some of those housing trust funds could be awarded to habitat, they could take the lead on the rehab, finding that initial buyer, and then placing the home within the trust of homes within reach. So it's been quite successful, and we continue to look forward to that program continuing on in Edina.

N

**Noah Keller 44:39**

And yeah, Brenda, I'll just add that with this specific program, it's it's fun, because I would say we have kind of a friendly competition whenever we hear that someone has reached out to our contact at the city of Edina with interest in selling to one of our organizations to make their their home, you know, permanently affordable for the next Family. I think Brenda and I kind of raced to to, you know, email her back as quickly as possible, because we all want to do as many projects as we can. So, yes, there's an element of, obviously, like scarcity, but, but we really enjoy working together. And it's, it's been going really well. Next slide, please. So again, I'll just introduce this one. This is a project where homes within reach is the developer, the current landowner, and there'll be the seller as well. But this is the first time that Twin Cities habitat has constructed single family homes with accessory dwelling units or ADUs. We We worked with Brenda 's team to figure out exactly what type of ADUs we would construct, how they would orient, you know, on the lots themselves, whether or not they would be above the garage, part of the house or adjacent to the garage. We we landed on the ADUs being adjacent to the garage through a shared wall. We felt that that helped with accessibility in case that there's multi generational living situation at either of these properties, and so habitat is acting as the general contractor, homes within reach, reached out to us about these because they had funding and an eye on these properties. The properties were big enough to handle single family houses, plus the ADUs and so, yeah, we're kind of treating it as a pilot, and we are going to be done with construction in probably March. And these are side by side the photos. So if you're standing on the driveway of the kind of tannish Gray House and looking to the right, then you would see the the navy blue ADU there. Brenda, what more would you like to add?

B

**Brenda Lano-Wolke 47:00**

So this project is one where I would say it really, truly shows the power of partnerships. This project started out as a single family home on one lot, and the city had approached homes within reach to buy the lot for \$1 build a single family home. So that's that was our intent, and that's what we had gotten funding to do. Then the city kind of put the brakes on and said, Hey, we're looking at our zoning and changing things up, so we hold off. We think this lot can be split into two lots under our new guidance. And then they were looking at the possibility of doing ADUs. So with that in mind, I did hold up, but as the project morphed and changed again, our small organization didn't have the capacity and and truly we needed to go out and get additional funding to make this happen. And so that's where I brought in Twin Cities ' Habitat for Humanity, but it really it took habitat, homes within reach, and the city of Bloomington to make a commitment. And I think Noah, how many meetings did we go to over three years? 20 meetings? Maybe. Yep, that sounds about right. There is light at the end of the tunnel, and this is going to be a great project and a first for the city, for homes within reach and for Twin Cities habitat in building something with the ADUs. So it's a great project for us.

N

**Noah Keller 48:35**

Ben, and I'll just throw in that our volunteers are have been super excited to participate in this type of project. I'm not going to go and say that ADUs are, you know, are like the be all, end all, answer to, you know, to any of the challenges that are out there, but they've certainly been well received by our volunteer community. They've been fun for our staff to kind of figure out and to build, and ultimately, they're going to be great, you know, great homes for for the buyers. Next slide please. This last one is just getting under construction. I ran out and took this photo that you're seeing before we before we got our snow storms here, this was another project. This is in Minnetonka, western suburb, again, very, very high home prices in this area. This was initially going to start as a town home project, but as the as the second note here indicates multiple reasons, most of those stemming from nimbyism that then kind of permeated the planning process between the city and ourselves and the neighborhood. It was scaled down to 10 twin home units instead of at least ' town home units. But we didn't, you know, we didn't give up. Despite those that kind of initial setback, we got on board and worked to design the site so that it would be a good setting for twin homes. We worked out about a 35% decrease in the initial land purchase from a church which is adjacent to the site, who we had been working with for several years, who are just of the mind that their property was being, was not being, you know, utilized as it could be, And they saw potential for affordable housing, specifically affordable home ownership. And so they approached habitat, and over a couple of years, we worked out a deal with them. And I'll just again note that both habitat and homes within reach are leveraging a lot of different sources. The pro forma for this is, it's like, you know, 12 or 15 different public funding entities or funding types that we're leveraging for this. So again, a lot of work goes into them. A lot of time, a lot of, you know, kind of false starts thinking that you're on the right track, and then running into a barrier, either with planning or funding or whatever. But I'm again, really proud of our team, of our partnership with Brenda and with the city that we got to this point where we're under construction and Brenda, love to hear your thoughts.

**B****Brenda Lano-Wolke 51:40**

Sure, this project is in the founding community that homes within reach was started so 22 years ago, a group of local residents of Minnetonka got together and came up with, how can we make homes affordable within our community, since they were quickly becoming out of reach for workforce homeowners and they decided the land trust model was the way to go. They had the wherewithal to make our covenants larger, to serve more than just Minnetonka, but we do have the heaviest concentration of affordable home ownership in this community. We have 65 affordable homes within Minnetonka. We have one other twin home in the community, but this will be the first fully contained development where all of the homes within the development will be in the land trust. So we're thrilled that that habitat took the lead and was able to get this and we've been excited to work with them. As Noah said, there's a lot of different funding sources into this, and that's one thing that's unique about the partnership with homes within reach and Twin Cities habitat. We sit down, we have that conversation, where does it make the most sense who should be applying for funding and certain developments, and so there's a shared responsibility in trying to get the funding. But again, habitat, this is their their baby. They've taken the lead on it. They've put in a lot of work on making this come to fruition. And the day that I drove by and saw ground being broken, it was a big day to celebrate for me. So we're very thrilled and excited to see this take off.

**N****Noah Keller 53:24**

Thanks Brenda, and thanks to all of you for letting us share about these, these recent successes and different project types. And hope you're able to to kind of use this info to to help with with ideas for your next project. So I'll turn it back to Aditi and thanks again.

**A****Aditi Nair 53:45**

Thank you Noah, and thank you Brenda. This was amazing. And thank you for including such diverse case studies so we get a sense of different ways you're partnering and negotiating and applying for common funding streams. This is great and very insightful for us. Thank you all. We're thrilled to kind of have now Ben Jeff and Brenda join us on a panel discussion. We'll begin with a congress grounding conversation around what makes CLTs partnership and partnerships with Habitat's truly effective. So Jeff, I will start with you, who's been a veteran in this field. My first question is the CLT Minnesota CLT coalition was founded in 2005 and this year would mark its 20th year since its establishment. What a milestone you mentioned that the Housing Coalition has also managed to preserve over 1600 affordable housing units. So could you also elaborate on the rise of CLTs since 2005 and how funding and policy shifts since 2005 have enabled the growth of CLTs in Minnesota.

J

Jeff Washburne 55:07

Yeah, this is a thank you for the question. And I think that this takes the conversation maybe a step further back in that Twin Cities habitat is a member of habitat Minnesota, which is a, you know, a loose coalition of, I think, over 30 habitat organizations, and so part of the funding successes we as CLTs have seen have been in partnership with the Habitat's across the state in aligning affordable home ownership policy and advocacy work to ensure that there's essentially a bigger wedge of the affordable housing pie made available for affordable home ownership statewide. And so I think what both the CLTs, as I shared, you know, 82 out of 87 counties covered, and habitat covers a good chunk of the Minnesota counties as well, is that we're able to connect with both urban and rural legislators and talk about the importance of having a continuum of housing for all Minnesotans. So this isn't just a Twin Cities habitat and the seven, you know, Twin Cities CLTs, this is a larger movement of affordable home ownership providers in this state. And I think, I don't speak on behalf of Habitat, but I think the theory of change for CLTs in the state was, if we can, we don't want to take money away from rental or folks who are, you know, facing, you know, shelter challenges. But if we can create a bigger piece of the pie for affordable home ownership, because we're doing good work, because we're able to show a long, I think, history of leveraging resources, not only with other sources and funding, but also over time, through long term affordability, we're going to fare well in those RFP processes. And I think, you know, both Habitat's and my, my colleagues in the CLT space are still benefiting from a huge year in 2023 where the legislature put out over \$1.3 billion for affordable housing, and probably close to 500 million of that, in one way or another, touched affordable home ownership, and I think trying to make sure that we're both well positioned to ensure that those dollars go toward the missions of our collective organizations.

A

Aditi Nair 57:27

That is such a critical kind of thought where you're like, we expanded the pie, you know, we increased the pie. And so just the kind of work that the coalition is putting is kind of bringing people together, and also mission aligning with other members in this coalition. So that's great to hear. Thank you, Jeff, my next question is for Ben. Ben, you mentioned a significant part of Twin Cities ' ' habitat portfolio is focused on permanent affordability, slash lasting affordability, or how you call it. You also shared some terms in your presentation on equity sharing and loan forgiveness that allows for this shift to occur towards lasting affordability. So I'm curious around like, who dictates these term when you partner with a CLT? And I'm also going to plug in another question that we have on the Q and A here is, how do you host these conversations with possibly your board members or your within habitat as well, internally?

**B****Ben Post 58:32**

Yeah, well, the for the first question regarding kind of the terms of the equity sharing and resale restrictions, I would say that that it's changed over time, and it's part of that is when we first started partnering, just as an example, one of the projects that Jeff mentioned, one of the first town home projects we did with the city of lakes, we were uncomfortable releasing the purchase option, so we retained the purchase option, even though those homes were, you know, in partnership with the city Lakes Community Land Trust and placed in their land trust, technically, what we have come to as we've partnered more and more, we've gotten much more comfortable with the idea that we'll often co develop, or maybe Twin Cities, habitat will be the primary developer, and we'll, we'll help to bring the first homeowner to the table, but then we're placing the units in trust with the partner CLT, and that CLT will manage the ongoing stewardship of that unit. And really that's like an approach where, I think it took us a minute as an affiliate to just be comfortable with the fact that, like, this is all about lasting affordability for everyone. We don't need to have a purchase option if the CLT is already set up to do the long term stewardship and manage that. So all that to say is the CLT that we partnered with dictates the terms now, because they're going to be the ones that manage that stewardship ongoing and yet, you know, if you're new to this, new partnerships, I think it's an area of discussion that you, as an affiliate and the CLT partner or vice versa, need to talk about. I mean, one of the things that I would encourage you, if you're the CLT, to really, you know, make sure the habitat affiliate has that permanent approach. Because every every habitat of failure is a little different how they approach it and and what we've found is it's just it's easier to use the land trust 's terms because they're going to be managing that and being the steward long term. To the second part of that question, how did we engage board members throughout the process? It is an educational process. This stuff is complicated. It's not, you know, oftentimes board members don't understand affordable housing to great detail. And then this is, this is another level of complexity to that. So I think you need to be thinking about, if you're going to go through a journey like this, how to regularly engage your board members. What we did is we formed a committee of the board, and I kind of brought them along throughout the process, and they were liaison 's to the full board, and so that, I think that gave the full Board confidence that there's some, some board members who are in the know, kind of looking at the details really, kind of looking under the hood and and yet, we didn't have the time to engage the full board in the full process. And in our case, you know, that worked out really well, and we got the board to ratify it without any, you know, any resistance. There's probably a bunch of different ways you could

**A****Aditi Nair 1:01:41**

do it. Thank you for sharing that nuance. Ben, I'm sure it's been a journey for you, so thank you for shedding light on that. Brenda, my next question is, for you, you have shared the projects and case studies today. They're so diverse. What prompted this partnership with Habitat for Humanity, for you, and what does this partnership unlock for you in terms of affordable housing supply in the state? Sure.



B

Brenda Lano-Wolke 1:02:11

So really, when I came on board with homes within reach, the goal was to expand and grow the organization and get more affordable home ownership opportunities out there. Again, a small organization, you can't do it alone, and the best thing to do is to utilize somebody else's strengths. And so when I looked at what does habitat do, really well, they develop. What do we as a CLT do really well the stewardship piece, so it seemed as a natural fit, also just capacity and taking the opportunity when it presents itself. As Jeff had said, we were fortunate to receive some great funding back in 2023 and without the partnerships, we wouldn't be able to utilize those funds out there. What else does it do? It brings us another pool of buyers, as Ben said, when they're the developer, they're going to bring in that first buyer. So it increases that buyer pool for the CLT, and it brings the CLT to people that might not otherwise find us. So there's that benefit as well. We're diversifying both our buyer pool. We're diversifying our housing stock. It's just a great partnership all around.

A

Aditi Nair 1:03:33

Thank you. I'm realizing how those little shifts kind of enhance the partnership as well as to like the first home buyer coming in from Habitat kind of also allows for increasing their belief in the community land trust as well. Maybe so amazing. And I think this is now a kind of open question to you three, is knowing the journey that you are on. What would you say are current strengths and challenges for affordable housing practitioners that are looking to either partner or participate in a coalition with the CLT? So how do you join a CLT, CLT coalition in a state? How do you participate in the advocacy that you would be probably doing as a statewide coalition and as a housing developer within that, it's open to all,

**J****Jeff Washburne 1:04:30**

yeah, I think this idea, and Ben touched on this a little bit of, you know, bringing your board and staff along. I think one of when I was serving as, you know, the director for the city of Lakes Community Land Trust, I was having conversations with Ben and Noah and other leadership of Twin Cities habitat, but I wasn't necessarily bringing some of my board members nor my staff along in those conversations. And so when you come back and say, All right, we're going to partner with this organization. It could be any organization, not just habitat, to say, This is who we're going to partner with. It's, it's a culture shock, I think, for both sides of that equation, especially if they've only done things their way for so long. So being really thoughtful about, you know, what is that buyer journey, what roles and responsibilities do your colleagues in the office have to maybe accommodate in this new way of thinking? And so it's more than just saying we've got a performer that we both agree on and that we we've jointly committed to raise x amount of dollars to get the project done. It's about also, what are you doing to bring your internal and also the external cultures together, because we even both have our own ways of marketing and how we we tout our own organizations, and making sure that you're doing so in a way that makes sure that you know the other partners are being recognized, and you're in your thinking through where there might be challenges down the road As you're as you're trying to mix these two cultures together. It takes time, a lot of time. I maybe that would be, I'll stop talking, but it's not going to happen overnight. There's going to be resistors, internally and externally to it. There's going to be funders who are going to try and wrap around their minds, around it. They want to make sure that you're not double dipping. On a specific project. Because funds are coming from different sources, you have to, I think, bring everybody along to say no, this makes a lot of sense for the reasons that Brenda brought up.

**B****Ben Post 1:06:32**

Yeah, I would just piggyback on that. I think if you can nail the why, like, this partnership allows us to get into this new geography. You know, the Edina project example is a great one that we highlighted earlier. We'd never developed a home in Edina before. This partnership ever so, like, if you can nail the why, like, we're this allows us to bring in new funding that we as a habitat affiliate can't tap into but our CLT partner can, and if we come together, we can get this deal done that otherwise wouldn't happen. I think in getting your leadership on board with that, because Jeff is very right, like it's not, partnership is hard. You got to communicate more. You have to juggle different work styles. We've had meetings where we've kind of had to duke it out, where, like, you know, we were used to doing it our way, and we want to do it our way, and they want to do it their way, and how are we going to make that work? And if you have good rapport and are willing to have some of those hard conversations, and you're nailed like this is why we're doing it, and your leaders are on board, you got to make sure your leaders are on board. On board. You can work through those challenges. One other thing, I would say, is, is trying to one of the things that we've struggled with is, how do we not make this more work for the clients? You know, you land, trust, affiliate, have ' Fill out all this paperwork. We habitat. Affiliate, need to do all this paperwork. Let's not make 'em do it twice, like getting some of those details right so it's not harder for the client. Is really important too.

B

Brenda Lano-Wolke 1:08:12

I would echo that it's really the development as almost the easy part. Where are we gonna get the funding and how do we work together on the development side, but once we start bringing in the lending partner and that homeowner and and they are, they're having to do paperwork on two ends, one for that lending piece, one for the program piece. And how can we best come up with ways we can make that journey for that home buyer much easier? That's that's the part we're focusing on now and refining, but we know we can get there.

A

Aditi Nair 1:08:48

I think I'm gonna follow up on and kind of double down on that note, on homeowner support, right? And and how do you steward a land trust, and how do you kind of make it seamless? So one of the key questions I received from practitioners about lasting affordability models is that it restricts wealth for homeowners. And Ben, you kind of mentioned this, there is a dance there of understanding. Is it wealth restriction, or what is that wealth building conversation like with homeowners? I interviewed over 40 homeowners who decide on a CLT, and it kind of expanded definitions of what wealth is. So what has been your experience in this conversation? And piggybacking on that question, I'm also gonna plug in a question that we're getting from the audience is, could you share a concrete case study of how local CLTs have gotten their first lender to provide new financial products? Many see 99 year ground leases as too risky or new so for the context that this person has mentioned CLTs in our work region, work with philanthropies and CDFIs, but this capital stack has been volatile, especially in today's climate. So if you, if you have any response for that,

J

Jeff Washburne 1:10:17

I'm more than happy to answer the last question, but I don't know if, Ben, if you want to answer the first one, or,

B

Ben Post 1:10:26

yeah, sure, I can. I can start there. You know, we, we did engage homeowners when we went through this journey. I should say home buyers, not homeowners. I think initially there's skepticism. I think that's a legitimate, you know, concern people, if they just kind of have this much information, they think, Wow, this, this. Why is this different than you know, what my friend told me, home ownership is like, or whatever we went through the process of communicating kind of what's going on in the environment and why we as an organization have chosen this approach. And we got to places of understanding, where folks understand there is wealth building opportunity in a lasting, or a permanent, affordable model. It is better than renting, and if you're stuck in renting today, you can build more wealth if you come and partner with Habitat, or come and partner with this CLT and and yet, it's different than conventional home ownership, and being honest about that, and letting people make the decisions that they that they need to make, it's complicated. So our approach with our clients is we try to introduce the concept early, and then we repeat it often with more more detail and complexity as as people go through the journey, but, but not kind of dropping it on them too late in the journey that they don't know what kind of what, what the deal is. And you know, I think CLTs on this call and on the panel here, you know you're communicating your program. It's a very similar conversation. Those, those things are kind of your value proposition to the homeowner. And so I'd be curious to hear, Brenda 's how you've done it. Brenda, with your with your folks,

B

Brenda Lano-Wolke 1:12:18

again, renting. You're not getting any wealth building here. You're at least getting some wealth building. But we also have to change our mindset on what is wealth building with home ownership and a fixed rate mortgage, if your circumstances change and your income goes up, you have the opportunity to build wealth by saving money. So that's a different path, also changing that frame, you're able to live in a community, maybe where you work or want to raise your children because of the school district. So wealth cannot be just about the money, but about the other opportunities. If I can live in a community where I work, I'm saving on my commuting both in time and money, if I'm able to raise my children in a community where they're going to get a better education and more opportunities as they go on, that's that can be looked at as a form of wealth as well. So we have to just not look at what's the money I'm going to get when I sell my home, but what are the benefits I'm getting along the way and through my journey of home ownership, not just at the end, when it's a sale.

A

Aditi Nair 1:13:34

Thank you. Brenda, Jeff, do you want to take a stab at the second?

J

Jeff Washburne 1:13:38

Sure, yeah, just I think we need to acknowledge in Minnesota is not the same as every other state. We were really fortunate back in the early 2000s that our Housing Finance Agency, which also acts as a bank, is a secondary market, made their products CLT friendly and eligible for Community Land Trust loans. So back in the early 2000s I think as I, as I talked a little bit about our early work as a coalition, part of that was to get out and educate other lenders. But once we had the housing finance agency that was willing to buy CLT mortgage loans from originators of mortgage loans by several different mortgage lenders in the Twin Cities. It gave confidence to in our case, it was US Bank and Wells Fargo, which used to have a portfolio product. But those two banks, plus a regional bank by the name of Brenda bank at the time, all also had portfolio products. So even before Fannie Mae had a secondary CLT mortgage product, and then eventually Fannie Mae, Freddie Mac we had these, these mortgage outlets for ourselves here in Minnesota that I want to acknowledge probably was in I know wasn't the case for a lot of other states, but today, it's a very different environment than it was 20 years ago, and the fact that both Fannie and Freddie have mortgage products, my hope would be, if you're in a state where there hasn't been a lot of CLT activity, that you could talk to one or more local lenders and say, Look, are you currently working with Fannie or Freddie? And if so, get them comfortable with originating one of their mortgage products, and ideally getting to a place in situation where there are a number of different loan products for for buyers. I you know, even at the city of Lakes Community Land Trust, we had several home buyer homeowners who worked with local credit unions to to obtain a mortgage as well. So I think there are some alternatives to even the Fannie and Freddie market, conventional loan products that exist out there.

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Aditi Nair 1:15:49

Thank you. Hopefully this answers the question, and kind of directs the audience. And Daniel, who asked us the question twice, I think that there is another question I'm going to open up to the Q and A questions you've received around 12 and three are answered already. So one of the question is around CLTs and within the coalition that are within the coalition. This is by Amber Neil. She asks, are there 14 CLT are the 14 CLTs often competing for funding, stepping on each other 's toes? And how do you manage or avoid this? And a follow up to that is, does any of the CLT have their operations combined or streamlined? That is smaller CLTs with less staff or funding, using a centralized body to save costs and increase efficiency.

**J****Jeff Washburne 1:16:47**

Boy, we've had a lot of conversations, haven't we? Brenda, I think there still is a way to make that work, but in many ways, that train left our station, at least in the Twin Cities metro, to really align kind of those backroom resources, in part because many of the CLTs were at different places. I do think what we do have in Minnesota, even though we don't have back room, I'll speak a little bit to back room operations, but one of the things we do have, and we've always had, is this open source relationship, where we're very, very open about sharing documents, lessons learned. You know, not only would Brenda and I get on a phone call, but our staff feel comfortable to get on a phone call and have those conversations, how to figure things out that maybe they haven't had to deal with. And I think I know I took that for granted, especially as I work in other states now, to recognize that the peer to peer work is genuine, and there's a real strong relationship in those places. Some of the things, you know, working for the Minnesota CLT coalition, my colleagues don't know this, but probably one or two times a week I'm fielding a phone call or an email and able to answer things that they're not going to have to. It's not taking away from their mission and being able to do things. So in some ways, I think the Minnesota CLT coalition plays some backing functionality. We just started a \$5 million loan fund that essentially is structured and acts more like a line of credit for the 14 members across the state, and so each of the CLT members are able to access this fund. It's relatively low interest, and ideally, the biggest benefit is that it's easy to use. There's not a ton of paperwork and organizations CLTs can draw from that fund. So I think there is some functionality, and we've talked about maybe some other operations that the Minnesota CLT coalition entity might be able to perform, but it's got to come from its membership. I feel strongly at the coalition level, shouldn't be out creating programs or doing things unless it's really called on by the members. Yeah,

**A****Aditi Nair 1:19:04**

and that's helpful. Ben and Brenda, if you have any thoughts on being part of the coalition and kind of your experiences there, sure.

**B****Brenda Lano-Wolke 1:19:13**

Well, I've been around the Coalition since about 2010 so I saw it when there were maybe five members at the table. And it's come a long way. But I think the reason it has come a long way is the commitment to the model, and that commitment to sharing. All of the organizations are very respectful and mindful of everyone's territories and the areas that they serve. So we don't cross geographic areas. Are we competing at funding? Of course, at the state level? Yes, everyone is applying. But I think we've nobody tries to go in and say, I'm the be all, end all, and I going to do it all. So I think we were respectful when we go in for our asks on the projects that we're doing, but the the willingness and the openness to share from our learned experiences and how we've done things in the past and helping those smaller organizations get up and running is really what makes the CLT model and the coalition a success here in Minnesota.



J

Jeff Washburne 1:20:27

Brenda 's organization and my former organization did share a homekeeper subscription for many years, and it didn't work. We tried. I mean, there's certain things that you just you see the benefit in trying to do it, and then you realize that it starts to take away from what each organization really kind of needs, you know, in that case, from the functionality of a tool.

B

Ben Post 1:20:51

Yeah, I won't repeat what they said. I concur with with, with all of it, and I would just add, you know, Jeff mentioned it earlier. But the power of the coalition is when we in addition to that, is when we align on advocacy priorities, getting more funding to support the work. It is more powerful when we're all side by side together, versus each of us, you know, individually advocating for our own interests. And that's Ben, you know, that's beyond just funding. That's policy, you know, we are looking at, and have addressed some property tax reform, and it continues to be a priority for the coalition and those things, I think, in addition to, you know, partnerships and kind of seeing the work continue, it it just, it's so we're so much stronger when we're working together. And I think that that is the real power of a coalition. But again, that also takes work. And as Jeff mentioned, you know, it was started a long time ago, so it takes an investment to to to get to the place where you can advocate for \$500 million and actually see some success.

A

Aditi Nair 1:21:58

So okay, now this question is a very quick response from you, sort of like a rapid fire, if you will. Would you suggest some best practices in other states and cities, and how that partnership, the essence of the partnership within the coalition, could it be replicated? And what are some suggestions you'd make, or best practices you'd recommend for other cities.

J

Jeff Washburne 1:22:29

I guess I'd recommend start simple, identify one or two things where you have a commonality. I meant to say this earlier, but when you look across the affordable, I'll just call it the whole affordable home ownership spectrum, not the entire affordable housing spectrum, just in the affordable home ownership spectrum, when you're looking at CDC 's and co ops and other mechanisms out there, the intentionality, for the most part, around the stewardship function, in many ways, what happens when things don't go well, how do Habitat's and how do CLTs respond to that? There's a real commonality there that I think really does kind of put them into a separate bucket together, and I think there's, there's already some shared DNA, and so take advantage of those similarities, come up with, you know, maybe it's, it's this longer term affordability, or it's, it's the Shared Equity approach, and start to find those commonalities, and then, you know, find a win, whether it be a partnership opportunity, a development funding or policy, and say, let's, let's see if we can work together on this one thing. And I think by being in the same room together, and don't do it all zoom, get to know people, spend some time with them, have a happy hour like, I gotta think, you know, a lot of habitat opportunities for my former organization were because we were in person, and we attended happy hours together. And you get to know the people you're working with, and you start to build trust with them, and so be intentional about it. Be in space with them, and build that trust. If you say you're going to do something, do it so that you can build on that trust and and then get a win, and then from that win, the more wins hopefully will come from that.

A

Aditi Nair 1:24:20

Thank you. You mentioned all the points and covered all the points. So Ben and Brenda, if you have something to add, or I could close this out,

B

Ben Post 1:24:34

I'll just one super short comment. Is like, relationships are so important. Like, you know, to Jeff 's point, like, build relationships. I think I put an answer to one of the chat questions is like, you know, how do you start partnering with a habitat affiliate? Is like, find that commonality, start building a relationship. Sometimes that's driven by a project, but sometimes it can just be like, making that connection. And so I think these working through this stuff this, the stronger your relationships are, the more likely you're going to kind of weather those bumps and and any tricks that come along the way, and then you're also poised for when a new opportunity comes.

B

Brenda Lano-Wolke 1:25:17

So, and I would just add, be open and willing to try and look at things differently and new ideas. Sometimes we get stuck in that well, this is how we've always done it. Just because it's way it's been done doesn't mean that's the way it should be done or is the best practice. So always be willing to listen and walk into new opportunities.

A

Aditi Nair 1:25:45

Thank you so much for sharing that wisdom with us. Jeff Ben and Brenda, this has been an amazing discussion. We've tried to answer most of the questions that we received. There are a few still trickling in, but hopefully we'll have more of these webinar sessions that continue to provide education around CLTs and the growth of CLTs and partnerships with habitat. So we are excited to see the growing momentum behind this work. CLTs have been evolving for the past 50 years, and it's inspiring to kind of witness these partnerships between CLTs and habitat. Thank you, John, for providing that deep history and kind of helping us be inspired for the movement that lays ahead of us. These movements are kind of helping us move further. There's so much to that we can do together to scale lasting affordability or community land trust models and creative community rooted ways. I would also like to thank Assan, please feel free to reach out to us directly. Assan Sosseh is our lasting affordability manager who might be able to connect you with Habitat for Humanity affiliates in other cities, if you're looking to partner, I know there's, there are a few questions around that, so we'll be sharing his contact information in our follow up email and also a brief survey that you'll receive as you close out. We'd love to hear from you with that we have a exit poll that Ben would be surfacing just to quickly know who's still in the room, who we can reach out to. This gives us a good idea of who we are in conversation with. And so if you could just vote on This poll. I'd wait for a few seconds. I so this webinar is just one step in deepening our shared learning. We'll be publishing more resources on lasting affordability soon. So please keep an eye out. You should be receiving a recording of this video, complete with high quality captions that can be automatically translated to your preferable language before you go. There ' ' be also a short exit survey. And your feedback is very, very valuable to us. So again, thank you. Jeff from Minnesota, CLT coalition, Ben and Noah from Prince cities habitat. John Davis, as always, Assan and Brenda. Thank you so much for joining us. This has been a great discussion, and I hope to see you soon again. Bye.