



Photos: Rylee Sparling via Maui Now (left), *Watauga Community Land Trust* (right)

Rural Community Land Trusts:
Getting It Started and Getting It Done

mhp
improving home & community

Table of Contents

Introduction ---- 3
CLT Spotlights Introduction ---- 4
Map of Interviewed Organizations ---- 5
CLT Spotlights
1. Common Roots Housing Trust, WA ---- 6
2. Nā Hale O Maui, HI ---- 7
3. Sheridan County Housing Land Trust, WY ---- 8
4. Watauga Community Housing Trust, NC ---- 9
5. West Central Minnesota Communities Action, MN ---- 10

Checklist to Start Your Own CLT ---- 11
Takeaways ---- 11
Recommendations ---- 12
Conclusion ---- 13
More Resources and CLT Contact Information ---- 14

mhp
improving home & community

Introduction

Community Land Trusts (CLTs) have become an increasingly important tool to create affordable housing across the United States. What started during the 1960s civil rights movement as a pathway for Black families to protect their farmland and homes in rural Georgia, has expanded rapidly into urban areas throughout the country. **Yet today, more CLTs than ever before are being created in rural America—a return to the movement's roots.**

In an era defined by increasing income inequality, the necessity for a housing model that prioritizes human needs over profits has never been more urgent. The CLT movement provides community members with a model to help solve the affordable housing problem facing most, if not all, rural and urban communities.

When housing conditions become a safety concern and high rent or mortgage payments put a family at risk of eviction or foreclosure, we have a moral challenge on our hands, not just economic. The high levels of stress families feel in these situations puts them in survival mode. This instability has a ripple effect through our schools, workplaces, and healthcare systems.

CLTs make homeownership not just a possibility, but achievable for families like this. CLTs ensure quality living conditions with affordable monthly payments and long-term ownership. They shift our focus from seeing housing as a financial investment to housing as a safe, reliable home.

The Director of Common Roots Housing in Washington shared, "My dream is [providing] homes where families don't have to worry daily about the cost of housing, or where they are going to live a year from now—that's the hope, that's the dream." **CLTs make this dream a feasible reality.**

This report highlights the unique challenges rural CLTs face and the creative problem-solving they inspire. Rural organizations typically do not have the same access to resources and opportunities as urban CLTs. Often, there is limited access to funding, labor, partnerships, volunteers, and expertise. For example, in an urban area, if you are building a home, you can likely get more corporate and philanthropic donations, free labor through volunteers, donated materials from local businesses, free advice from board expertise, and so on. By contrast, if your organization is in an isolated, small community, there are fewer resources to sustain from and build on.

Even with these barriers, countless rural CLTs bring affordable housing to their communities, with more and more being established every year.

To showcase the impressive work that rural CLTs do to maintain their organizations, MHP spoke with 10 organizations to understand *how they got started and how they're getting it done*.

CLT Spotlights Introduction

To showcase a glimpse into the amazing work these CLTs accomplish, we highlighted five of the 10 interviewed organizations. These organizations all have varying capacities, access to funding, and organizational and housing development experience. In these spotlights, we provided an overview of each organization, background on the community, organizational and operational structure, strengths, challenges, and recommendations.

No two CLTs are exactly alike. The organizations featured here have adapted the CLT model to fit their communities, resources, and goals. As you read these profiles, consider which strategies, partnerships, and approaches might be applicable to your own community.

Note: The map on the following page (pg. 5) names and presents the location of each CLT.

In our interviews, we asked:

- How did you get started?
- What does your programming and financing look like?
- What's going well?
- What challenges do you face?
- What advice do you have for other communities thinking about starting a CLT organization or program?

Photo: ARCH Community Housing Trust

Organizations Interviewed



Interviewed organizations (10): ARCH Community Housing Trust; Common Roots Housing Trust; Community Homes of Patagonia; Couleecap: Coulee Community Land Trust; Kawasiwajo Community Land Trust; Nā Hale O Maui; Habitat for Humanity of the Eastern Bighorns: Sheridan County Housing Land Trust; Watauga Community Housing Trust; West Central Minnesota Communities Action (WCMCA): West Central Community Land Trust Program; Woodland Community Land Trust.



Photo: Common Roots Housing Trust

Spotlight 1

Common Roots Housing Trust, WA

Est. 2019 | Board size: 11 | Staff size: 1 | Membership:

Newly established Common Roots Housing Trust is making progress on their first seven homes. As they gear up to welcome homeowners, Common Roots is running a bilingual homeowner readiness program, accepting applications for their first homeowners, and hosting open workshops for potential homeowners.

0 current units

7+ units in development

1st unit: 2027

Project funding: Washington State Housing Trust Fund, Catholic Campaign for Human Development, Washington State Connecting Housing to Infrastructure Program, Blue Mountain Community Foundation, Wellstone Project, Sherwood Trust

Resale formula: 1.5% of purchase price/yr

OPERATIONS:

Annual operating budget: $120,000

- $40,000: 3-yr operating grant from Catholic Campaign for Human Development
- Private donors
- Local/regional grants
- Staff size: 1

Appraisal price: TBD

Selling price: TBD

COMMUNITY PROFILE:



Population: 73,222 (2 counties)

Poverty rate: 12.37%

Median household income: $66,065

Median sales price of homes: $306,700

Community and political support:

Part of CLT coalition? Regional ✓ National ✓

Partnerships: Northwest CLT Coalition, Rural Community Assistance Corp, Grounded Solutions Network (GSN)

STRENGTHS

1. Strong and supportive board
2. Many opportunities: private, nonprofit, and government landowners have reached out with opportunities for acquiring land and homes
3. Strong partnerships: land has been offered at a discount thanks to community outreach and partnership building

CHALLENGES

1. Delay in accessing funding: long grant timeline due to lengthy due diligence process
2. Looking for funding to replace three-year U.S. Catholic operating funds grant
3. Limited staff capacity

RECOMMENDATIONS

1. **Just do it!**
2. **Learn from others.** Connect with CLTs in your area or organizations you admire.
3. **Meet prospective homeowners where they are**. (They use an eligibility survey to assess financial viability and challenges.)
4. **Reframe the CLT narrative:** Get away from thinking about housing as a commodity "It's not an investment, it's our home."
5. **There is a reason the word community is part of CLT—you cannot do it on your own!**



Photo: Nā Hale O Maui

Spotlight 2

Nā Hale O Maui, HI

Est. 2006 | Board size: 9 | Staff size: 2.5 | Membership:

In a state increasingly cost-burdened by tourism and gentrification, Nā Hale O Maui (NHOM) leads the way in creative housing solutions as Hawaii's first CLT. Unfortunately, 14 NHOM homes were destroyed in the 2023 Lahaina fires. Seven have been rebuilt, one is in construction, and NHOM continues to work through barriers affecting the remaining rebuilds. Of the organizations highlighted in this report, they have the highest median sales price of homes with over $1.2M.

51 **current units**

7 **units in development**

1st unit: 2010

Project funding:
The County of Maui, US Department of Housing and Urban Development (HUD), Federal Home Loan Bank (FHLB), private and corporate donors

Resale formula:
Homeowners earn a share of the appreciation, based on their investment and time in the home

OPERATIONS:

Annual operating budget: $325,000

- 10% from sales redirected into an investment portfolio
- Private and corporate donors
- Annual golf fundraiser
- Membership: $36/yr
- Staff size: 2.5 FTE

Appraisal price:
$1,160,000

Selling price:
$410,000 - 510,000

COMMUNITY PROFILE:



Population: 164,522 (Maui)

Poverty rate: 9.17%

Median household income: $97,161

Median sales price of homes: $1,275,000

Community and political support:

Part of CLT coalition? State ✗ National ✓

Partnerships: The County of Maui, REALTORS® Association of Maui, and a network of nonprofits.

STRENGTHS

1. Has a streamlined development pipeline
2. Strong Board of Directors with relevant professional experience and community connections
3. Strong community reputation and trust
4. Strong political and community support for affordable housing

CHALLENGES

1. Lost 14 homes in the 2023 Lahaina fires. Rebuilding delays due to vastness of disaster, funding, and individual needs
2. Increased cost of building materials for us and homeowners' insurance for our buyers
3. High cost of market rate homes and construction

RECOMMENDATIONS

1. Early on, **focus on structure and relationship-building:**
   a. Find a strong, passionate board and train them to understand their roles.
   b. Start securing operating funds.
   c. Build community buy-in.
2. **Create flexible job roles**: seek unicorns.
3. **Be able and ready to pivot** to meet the changing needs of the community and evolve procedures to evaluate costs over time.
4. **Build relationships with everyone!**



Spotlight 3

Sheridan County Housing Land Trust, WY

Operated by Habitat for Humanity of the Eastern Bighorns

Est. 2022 | Board size: 10 | Staff size: 1.5 | Membership:

The Sheridan County Housing Land Trust (HLT) is a program of Habitat for Humanity of the Eastern Bighorns. In 2021, a County housing action committee completed a housing study that identified the CLT model as a potential solution. In 2022, Sheridan County awarded the Sheridan HLT $3M in American Rescue Plan Act (ARPA) funds to develop 30 new CLT homes in 2026. Of the total amount, $400k was designated for CLT setup, admin, and hiring a consultant. Alongside two CLTs in WY, Sheridan County HLT is forming a coalition.

30 current units

10 units in development

1st unit: 2026

Project Funding: ARPA, private donations, volunteer labor, sales proceeds

Resale formula: 2% appreciation annually

OPERATIONS:

Annual operating budget: $120,589

- Habitat for Humanity International
- Private and corporate donations
- Developer fees (8-12% of total development costs when possible)

Appraisal price: $450,000

Selling price: $263,000 avg.

COMMUNITY PROFILE:



Population: 32,978

Poverty rate: 9%

Median household income: $71,388

Median sales price of homes: $426,195

Community and political support:

Part of CLT coalition? State ✗ National ✓

Partnerships: Burlington Associates (consultant), Wyoming Housing Network, Cities and Counties, local businesses

STRENGTHS

1. Strong, supportive local community
2. Strong partnerships with city and county governments and the WY Housing Network
3. Committed staff and board of directors
4. Have a proven track record of getting it done

CHALLENGES

1. Big need for advocacy and education
2. Lacking state funding for affordable housing
3. Need to commit to a long game of building support at the state level

RECOMMENDATIONS

1. **Connect with other CLTs.** You don't have to recreate the wheel; there are lots of other CLTs out there who are happy to help.
2. **Work with Consultants.** If possible, work with someone with CLT expertise that can help guide the planning process.
3. **Build partnerships.** Even one good partner will help you scale up and be sustainable into the future.
4. **Reframe "affordable housing".** If the phrase sparks negative reactions in your community, consider alternatives such as "attainable housing". It's important to be responsive to your audience.



Photo: Watauga Community Housing Trust

Spotlight 4

Watauga Community Housing Trust, NC

Est. 2022 | Board size: 9 | Staff size: 0 | Membership:

Reestablished in 2022 from a vacated 501c(3), Watauga Community Housing Trust is an entirely volunteer run membership organization, strongly supported by 80 members. Unfortunately, Watauga is seeing rising housing costs due to the university population and remote workers, but the university also is a great opportunity for resources and help. In 2025, WCHT unveiled their first unit. With a North Carolina CLT Coalition beginning, they are hopeful this will help them access funds.

1 current units

1 units in development

1st unit: 2025

Project funding: Fannie Mae, LifeStore Bank (local bank), Mast General Store

Resale formula: 25% of appreciated appraised value

OPERATIONS:

Annual operating budget: $0; fundraise for development:

- $50,000 from donors
- $10,000 from town of Boone
- $10,000 from Watauga County
- 7% construction loan from local bank

Appraisal price: $234,000

Selling price: $150,000

COMMUNITY PROFILE:



Population: 54,997

Poverty rate: 20.8%

Median household income: $51,693

Median sales price of homes: $358,900

Community and political support:

Part of CLT coalition? State ✓ National ✗

Partnerships: Appalachian State University, Junaluska Heritage Association, Howard Building Science, High Country Home Builders Association

STRENGTHS

1. Strong, supportive community
2. Strong partnership with local university specialized in sustainable technology: donated designs, technology, materials, and labor
3. First unit in prime, visible location: showcases success to the community

CHALLENGES

1. Increasing property values; many moved there during COVID-19 due to remote work
2. Difficulty accessing funding (i.e. population does not meet thresholds)
3. No operating funds

RECOMMENDATIONS

1. **Go for it!** Just start fundraising.
2. **Build your partnerships: connect with a local bank**—one that is working to learn with you—and connect with your chamber of commerce.
3. For rehabs, **do not always choose the lowest general contractor estimate**—it can come back to bite you.
4. **Reframe the CLT narrative** by leading with stories and facts: e.g. 70% of CLT owners go onto market-rate homeownership.
5. **It will take longer than you think, so get started now!**



Photo: West Central Minnesota Communities Action

Spotlight 5

West Central CLT Program, MN

Operated by West Central Minnesota Communities Action

Est. 2019 | Board size: 10 | Staff size: 1.5 | Membership:

The West Central CLT Program, with MHP's support, was added to the established West Central Minnesota Communities Action (WCMCA) in 2019. Building on an existing nonprofit allowed the CLT to move quickly to acquisition and housing development, rather than focusing on organizational development. WCMCA also strategically partners with the local Habitat for Humanity and Department of Corrections for labor, inmate skill-building, and access to a 0% unit construction loan.

14 current units

4 units in development

1st unit: 2021

$ Program funding: MN Housing's Impact Funds, FHLB, Grant County CLT subsidy, US Department of Agriculture (USDA) 502 Direct and Guaranteed Loans

% Resale formula: 25% of appreciated appraised value

OPERATIONS:

Annual program budget $352,000 (part of CA*):

- Funds from the federal Community Services Block Grants
- Program staff size: 2
- Access to the CAP agency's grantwriter, accountant, etc.
- Health, dental, retirement, and office space is covered by the CAP's budget

Appraisal price: $375,000

Selling price: $220,000

COMMUNITY PROFILE:



Population: 129,616 (7 counties)

Poverty rate: 10.29%

Median household income: $73,360

Median sales price of homes: $226,333

Community and political support:

Part of CLT coalition? State ✓ National ✓

Partnerships: Minnesota Department of Corrections, Habitat for Humanity of West Central Minnesota

STRENGTHS

1. Got to utilize existing resources/staffing infrastructure from WCMCA (i.e. accounting, grant writer, etc.)
2. Strong, supportive communities
3. Strong partnership with the Minnesota CLT coalition; described them as "lifesaving"
4. Strong, supportive board with some members donating lots and property

CHALLENGES

1. Federal funding uncertainty
2. Higher costs: interest rates; construction costs; appraisal values; insurance rates; etc.

RECOMMENDATIONS

1. **Do not try to do it on your own!** Look for help from people who have done it before. Ask what problems they faced when starting.
2. Early on, **identify funding opportunities for which you would be eligible.**
3. Before getting started, think through and **establish all your policies.**
4. **Think about the what ifs** (e.g., what if we have a foreclosure?).

*CA: Community Action

Checklists to Start Your Own CLT:

How to establish a new nonprofit:

- Decide on your mission, vision and values statements, initial governing board of directors, and organization's name and mailing address.
- Draft Articles of Incorporation, create a business or strategic plan (with a three-year budget), bylaws, and other organizational policies, such as Conflict of Interest, Code of Conduct/Ethics, financial policies, etc.
- Acquire your EIN (Employer Identification Number). Hold your first official board meeting to approve plans, policies, applications, and other transactions.
- Apply for your federal 501c3 tax exempt status. Once received, apply for your state tax exempt status. Check with your state attorney general's office about registering as a charitable organization for fundraising purposes.
- Prepare to file your IRS 990 every year and have the last three years available on your website or be ready to share if asked.

How to build the CLT specifics:

- Draft your Ground Lease: use Grounded Solutions Network model lease and decide on your resale formula, and other details.
- Decide your fee structure: will you have a maintenance reserve fee in addition to a land lease fee?
- Create policies: such as a Stewardship Policy, a Good Neighbor Policy, Homebuyer Selection, etc.
- Educate your community and stakeholders on your CLT through community meetings, flyering, and presentations to civic and faith-based organizations.
- Build a list of interested buyers (mortgage ready or in the process). Consider talking with your community's largest employers and faith-based organizations to find buyers.
- Consider a Home Buyer Initiated Program, as that can be an easier way to start putting units into your CLT.
- Decide if you will be the developer. If yes, create a housing development opportunities pipeline: track vacant lots for new construction and existing homes for acquisition rehab.

Photo: Woodland Community Land Trust via Equity Trust

Our Recommendations for Rural CLTs:

- **Get to know your state housing agency's funding programs and staff.**
- **Learn about the foundations and other funders in your area and nationally.**
- **Grow your political and community support.** Meet with your state and federal legislators, and your city council and county commissioners. Get to know them, create a positive, accessible narrative about the needs in your community, your CLT organization, and the CLT model.
- **You can still achieve a lot with a small staff.**
  - In the beginning, staff size matters less than board size. Committed board members bring their skillsets, connections in the community, and time. For small and new organizations, working boards are the norm, not the exception.
- **Consider seeking out a qualified community member who could act as the part-time (PT) executive director or project manager.** Initially, hire on a PT basis until additional funds can be raised for full-time.
- Build fees into your work, such as developer fees, resale fees, and closing fees wherever possible to create profit.
- **Don’t try to do it on your own!**
  - **Reach out to other nonprofit housing organizations** in your state to learn how they fund their projects and if there’s an opportunity to partner, even if they’re located in a nonrural area.
    - **Example:** A rural organization started a conversation with a Habitat for Humanity affiliate only working in an urban area that sparked a successful partnership.
  - **Even if you are looking to be an independent organization, there are often opportunities for coaching, advice, and partnerships**.
  - **If it is difficult to maintain your independent organization, reach out to local organizations,** such as Habitat for Humanities, Community Action Agencies/Partnerships, LISC, or NeighborWorks organizations in your region. They may be open to a partnership.
  - Don’t forget your stewardship goals. Buying a CLT home should mean you’re joining a supportive community.
  - National CLT Networks like Grounded Solutions have great guides such as toolkits, videos, and other resources. Look into your state and National Council of Nonprofits for more free resources as well.
  - If possible, look into free technical assistance and consulting support from organizations like MHP.

Photo: Community Homes of Patagonia

Conclusion

Through our interviews, MHP found that there is no single path to creating and sustaining a successful rural CLT. The organizations featured in this report vary widely in size, staffing capacity, community context, and state funding for affordability gap. **Even among these differences, common themes emerged across every conversation: strong partnerships, committed leadership, community support, and a willingness to adapt are critical to success.**

The 10 organizations in this study represent a diverse cross section of rural CLTs. These communities contrast in economic conditions and organizational histories. Two are located in extremely wealthy, tourist communities, while three are in high poverty communities. Similarly, five were created in the last decade, and five were established more than 10 years ago. Despite these differences, these organizations are able to thrive on limited resources. On average, they operate with annual budgets of approximately $129,200 and one staff member, relying heavily on their boards of directors for support. Their experiences demonstrate that **while every community's approach may look different, the CLT model can be adapted to fit a wide range of circumstances.**

Wherever you are in your CLT journey, we hope this report encourages you to keep moving forward. With each hurdle and opportunity, organizations featured here continue to creatively maximize their resources to expand affordable homeownership for future generations.

For those considering starting a CLT, our interviewees consistently emphasized a simple message: ***just do it!*** Build relationships, learn from others, seek out partners, and take advantage of the many free resources available through CLT networks and technical support providers like MHP.

More Resources & CLT Contact Information

Networks, directories, resources, and toolkits:

- Burlington Associates Resources
- Grounded Solutions Network (GSN)
- International Center for CLTs
- National League of Cities and GSN's CLT Guide for Local Governments
- Schumacher Center for New Economics

Feeling aligned with any of the featured CLTs? Reach out:

1. **Common Roots Housing Trust**, WA
   - info@commonrootshousing.org
2. K**awasiwajo Community Land Trust**, NH
   - info@kcltnh.org
3. N**ā Hale O Maui**, HI
   - Info@NaHaleOMaui.org
4. H**abitat for Humanity of the Eastern Bighorns**, WY
   - schlt@sheridanhabitat.org
5. **Watauga Community Housing Trust**, NC
   - wataugacommunityhousingtrust@gmail.com
6. **West Central Minnesota Communities Action,** MN
   - office@wcmca.org
7. Woodland Community Land Trust, TN
   - wclt1977@gmail.com

Photo: Kawasiwajo Community Land Trust

Thank you!

If you have any questions or want to learn more, please contact CDinfo@mhponline.org

Interested in working with us?

Scan the QR code to the left or search online https://www.tfaforms.com/5200506

Scan Here

mhponline.org I @followmhp | LinkedIn

MHP is an equal opportunity provider.
©2024 Minnesota Housing Partnership