

City of Ashland- Housing Committee Meeting Notice

A meeting of the **Ashland Housing Committee** will be held on **October 9, 2019**, at **8:30 AM** in the **Ashland City Hall Council Chambers (601 Main St. West)**.

Agenda

- 1) Consent Agenda
- 2) Approval of Minutes
 - a) Approval of minutes from the May 8, 2019 Housing Committee Meeting
 - b) Approval of minutes from the June 19, 2019 Housing Committee meeting
- 3) Citizen Comments
- 4) Old Business
 - a) Updates on property maintenance, HIP and CDBG
 - b) Discussion of homelessness issue and City's role in helping to address
- 5) New Business
 - a) Review and discussion of Community Land Trusts and other innovative methods for increasing affordable housing stock
 - b) Discussion about committee meeting dates and time
- 6) Announcements
- 7) Adjournment

It is possible that members of and a possible quorum of members of other governmental bodies of the municipality may be in attendance at the above stated meeting to gather information or speak about a subject, over which they have decision-making responsibility. Any governmental body at the above stated meeting will take no action other than the governmental body specifically referred to above in this notice.

The City of Ashland does not discriminate on the basis of race, color, national origin, sex, religion, age or disability in employment or provision of services, programs or activities.

NOTE: Upon reasonable notice, the City of Ashland will accommodate the needs of disabled individuals through auxiliary aids or services. For additional information or to request this service, contact Megan McBride (715-682-7041).

City of Ashland- Housing Committee Meeting Minutes

A meeting of the Ashland Housing Committee was held on **May 8, 2019 at 8:30 a.m.** in the **City Hall Council Chambers (601 Main St W).**

Committee Members Present: Betty Harnisch, Ana Tochterman, Sam Ray, Liz Franek, Megan McBride

Committee Members Absent: Ginger Nuutinen, Steve Pierce, Kathy Beeksma

Staff Present: Chris Luebben, Mayor Lewis

Mayor Lewis opened the meeting at 8:30 a.m.

Agenda

1) Consent Agenda

Motion to approve the agenda by Betty Harnisch. Seconded by Ana Tochterman. Passed unanimously.

2) Approve minutes from the March 13th, 2019 Housing Committee meeting

Motion to approve minutes from March 13th, 2019 Housing Committee meeting by Ana Tochterman, seconded by Betty Harnisch. Passed unanimously.

3) Citizen Comments

Wasayah Whitebird, Ashland citizen and Ward 6 Councilperson, inquired about the committee's discussions and role in acquiring additional properties to support public housing, and the City's capacity to buy or purchase housing to be rented as affordable housing.

4) Old business

a) Updates on property maintenance, HIP and CDBG

Chris Luebben provided updates on the process of property maintenance and provided examples of how compliance has increased. With spring and summer approaching deadlines will be coming up for larger structural projects that were identified in summer of 2018. She will also be focusing on working with property owners of the remaining homes rated 5's and 5+'s (considerably deteriorated, possible candidates for strategic demolition) to provide resources and get those moving towards improvement and compliance as well.

Chris Luebben updated the committee on projects that have been lined up, explaining that information and an HIP application are provided in all property maintenance letters she sends to private property owners. Megan McBride announced that the City has tentatively been awarded an additional grant from Associated Bank towards HIP projects, and the amount will be disclosed in the next few weeks.

Megan McBride provided updates on the CDBG program as far as the status of applications, one of which the work will be moving forward on for a loan with work totaling approximately \$26,000.

b) Updates and discussion on implementation of Housing Strategic Plan

The committee voiced a desire for discussion at an upcoming Housing Committee meeting related to the City's role in addressing homelessness and explore what other communities have done to address this issue.

5) New business

a) Discuss Health in All Policies project and future actions

Megan McBride informed the committee that the City has been working with the Center for Wisconsin Strategies to develop a project to which they will contribute technical assistance if it promotes health and equity at the structural level. The City identified housing as the primary focus for this project, and more specifically will be rolling this work into the update to the City's Unified Development Ordinance which will occur in Winter of 2019 through spring of 2020. This will include elements of the Housing Strategic Plan as well, particularly focusing on expanding the variety of housing options available within the City which promote appropriate density and affordability.

b) Discussion of 2019 Landlord Forum

Topics suggested for inclusion in the next Landlord Forum included:

- Inviting a City assessor to explain the difference between repairs and improvements related property taxes;
- Providing a handout on the water utility billing and shut off system to clarify what would be within the City's power to change related to this issue and what is regulated by the Public Service Commission (PSC).
- Inviting Terry Schemenauer with Ashland County Criminal Justice to speak about the eviction process; and
- Present a packet of information for landlords who are considering eviction for non-payment of rent or utilities to connect them and tenants to resources. There could be a short, very intuitive packet which landlords can have for their own reference as well as provide to tenants upon move-in and in the event of non-payment of rent or utilities.

It was also suggested that the City consider hosting a separate forum targeted towards tenant to discuss similar topics such as property maintenance, bed bug prevention and warning signs, and community resources available.

6) Announcements

The Mayor announced that the City is continuing to work on a regional housing initiative to attract affordable housing developers to the area as a regional effort. There have been discussions about partnering with other Chequamegon Bay communities involved to complete a regional housing study. Additional details will be provided at future meetings.

7) Adjournment

Motion to adjourn by Sam Ray. Seconded by Liz Franek. Passed unanimously.

Meeting was adjourned at 9:45 am. Minutes by Megan McBride.

City of Ashland- Housing Committee Meeting Minutes

A meeting of the Ashland Housing Committee was held on **June 19, 2019 at 8:30 a.m.** in the **City Hall Council Chambers (601 Main St W).**

Committee Members Present: Sam Ray, Liz Franek, Steve Pierce, Megan McBride

Committee Members Absent: Kathy Beeksma, Ana Tochterman, Betty Harnisch

Staff Present: Chris Luebben, Mayor Lewis

Mayor Lewis opened the meeting at 8:30 a.m.

Agenda

1) Consent Agenda

Motion to approve with May 8th, 2019 minutes tabled to future meeting by Liz Franek.
Seconded by Megan McBride. Passed unanimously.

2) Approve minutes from the March 13th, 2019 Housing Committee meeting Item tabled for a future meeting.

3) Citizen Comments

Wasayah Whitebird asked if the City is able to own rental housing and operate as a private landlord. He also suggested that the City should form a City Housing Department to specifically focus on housing related issues including increasing affordable housing and addressing homelessness in the community.

4) Old business

- a) Updates on property maintenance, HIP and CDBG
Chris Luebben provided updates on the process of property maintenance and provided examples of how compliance has increased. There were discussions about Chris Luebben updated the committee on projects that have been lined up, explaining that information and a HIP application are provided in all property maintenance letters she sends to private property owners. This has prompted significantly more qualified applications this year than in past years, so Megan will be working on fundraising and projects will need to be prioritized and some will begin to be scheduled out for next year.
Megan McBride provided updates on the CDBG program and told the committee she would bring a report from Northwest Regional Planning on loan activity to date to the next Housing Committee meeting.
- b) Updates and discussion on implementation of Housing Strategic Plan
The Committee expressed a desire to discuss homelessness prevention and solutions at the next committee meeting.

5) New business

- a) Discussion of Summer Landlord Forum and associated survey draft
Megan McBride provided the committee a draft of a survey aimed at gauging interest in various solutions that other communities have enacted to address concerns that are

consistently voiced at landlord forums. Committee members emphasized the frustrations they heard at the last forum related to the water utility billing and shutoff policies and a need to be able to address this in some way at the next forum. A question with some background information was provided on the survey along with options Megan was able to find that other communities have implemented, but will work to get additional information and possibly a speaker from the City to attend the next forum.

6) Announcements

a) Updates on ongoing and future housing developments

Megan McBride updated the committee that the St. Andrew's church renovation is moving along, the Trudeau Condos at 419 Chapple Avenue have additional units going up this summer per their approved site plan, and the former Lakeside Motel (next to the Chamber of Commerce on Highway 2) which currently has the boarded up windows has been purchased and will be converted into extended-stay specifically marketed towards people coming to the area to work in the construction or medical fields.

7) Adjournment

Motion to adjourn by Steve Pierce. Seconded by Liz Franek. Passed unanimously.
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Meeting was adjourned at 9:30 am. Minutes by Megan McBride.

CDBG Housing Revolving Loan Fund Update

Activities from March, 2019 to Date (10/3/2019)

Application process: Interested individuals first call Kim Gifford with Northwest Regional Planning Commission to briefly discuss the program. Kim goes through 4-5 questions (dependent upon if it is rental or owner occupied) to ensure the person would qualify, and then sends application out in mail. All interested parties are told that they can receive as much assistance as they need to help fill the application out, including sitting down with City staff or representative of Northwest Regional Planning Commission to assist in filling it out.

Number of applications sent out since March 2019: 9

Projects completed since March 2019: 3

Projects currently in progress: 1

Most common reasons why somebody would NOT be eligible for program (so no application sent to them):

- 1) Individual not under income limits
- 2) No equity in home
- 3) Delinquent property taxes
- 4) No insurance on home
- 5) Not eligible repair

Project activities approved/undertaken since March 2019:

- Roofing
- Siding
- Window replacement
- Exterior treatment (typically due to significant peeling of paint)
- Storm doors

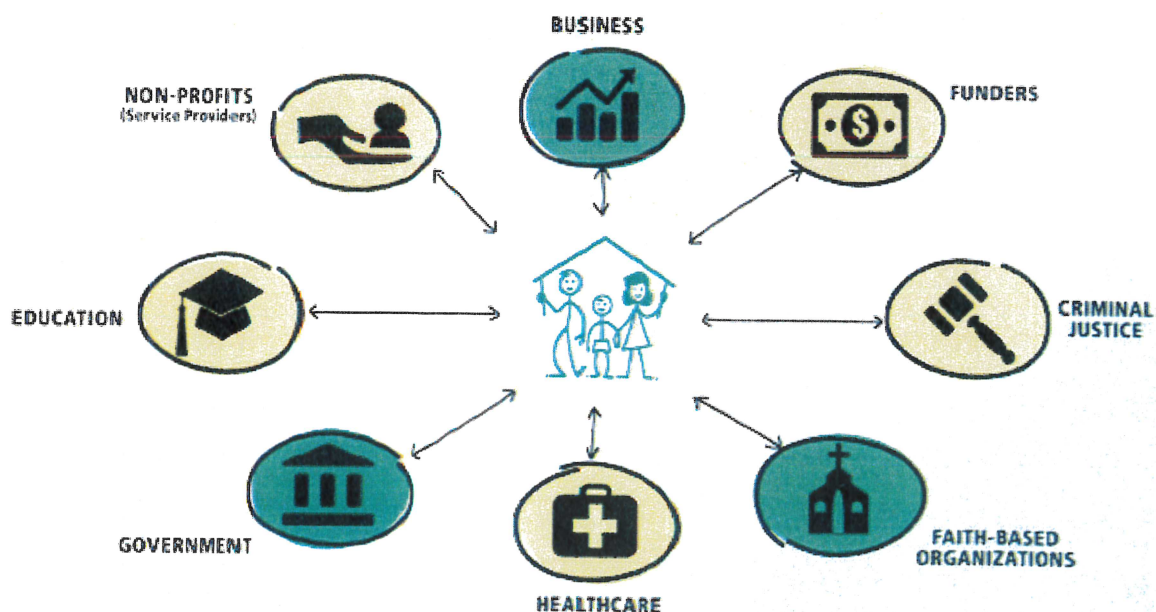
7 STEPS TO SOLVE HOMELESSNESS IN YOUR COMMUNITY

1.

ASSEMBLE A BUSINESS LEADER COUNCIL TO DRIVE YOUR INITIATIVE.

Business leaders are perfectly positioned to drive a communitywide homelessness initiative. First and foremost, business leaders are accustomed to getting results. They are interested in solving problems, and they are always focused on the bottom line and the end goal. In addition, business leaders don't have to pursue votes like elected officials and they don't have to pursue donations like nonprofit executives.

Business leaders can afford to be results-oriented. They are tremendously flexible, and they have the credibility that positions them to lead any cross-sector effort that promotes change. In order to significantly impact homelessness in your community, you need to marshal the collective wisdom, experience, and influence of your local business leaders.



2. UTILIZE DATA TO STIMULATE INTEREST AND TO HELP FORGE A CREDIBLE STRATEGY.

Numbers don't lie, so data can be one of your greatest weapons as you work to solve homelessness in your community. Data that paints a bleak picture of homelessness in your region can be utilized to stir people to action, and data that shows the true costs of a solution (versus the costs of doing nothing) can be utilized to redefine your community's priorities.

Social initiatives often fail from a lack of planning, but there can be no real planning without data. An accurate grasp of the scope of your problem and an accurate understanding of the resources at your disposal can be indispensable to any credible effort to confront homelessness.

3. HOST AN INSPIRATIONAL LAUNCH EVENT TO GIVE BIRTH TO A CUTTING-EDGE ADVOCACY CAMPAIGN.

To solve homelessness, you must change beliefs and you must create momentum. A launch event for the most powerful and influential people in your community, if properly executed, can give rise to a dynamic movement for change that cannot be quelled in your community.

Meanwhile, a multifaceted awareness campaign that utilizes traditional media, social media, and the endorsements of key influencers in your region is the best way to confront common misconceptions about the homeless while explaining the proven methodologies for controlling this social blight.

4.

RALLY THE FAITH COMMUNITY AND OTHER ADVOCATES TO JOIN THE MOVEMENT.

Every sector of your community is affected by homelessness, so every sector of your community must be involved in forging a strategy to confront it. Business leaders are best positioned to lead the way and to guide your local initiative through its formative stages. But for your initiative to succeed in the long run, you will have to involve faith leaders, service providers, elected officials, and other dominant figures in your city who have a strong influence over certain segments of the population and the local economy.

Business leaders are interested in results and accountability, faith leaders are interested in the moral issues surrounding homelessness, and elected officials have the power to redirect public spending and public policy. The most powerful leaders from every sector of your community need a seat at the table as you work together to find a lasting solution to homelessness.

5.

BUILD MOMENTUM BY HOUSING THE MOST VULNERABLE PEOPLE FIRST.

In order to succeed in the long run, you need to focus your initial efforts on veterans and the chronically homeless. The “chronically homeless,” according to the federal government, are those who have been homeless for 1 year or more or have been homeless four times in a 3-year period because they have a disabling mental or physical condition.

Veterans and the chronically homeless are the most visible and most vulnerable members of the homeless population, so housing those who have no hope of lifting themselves off the streets will give integrity to your cause while helping you unify your community around a heightened expectation of further successes in the months to come.

6. CREATE A LONG-TERM COLLECTIVE STRUCTURE THAT CAN PROVIDE SUSTAINABILITY FOR THE WORK.

Homelessness is a lot like transportation, water management or any of the other ongoing functions of a community, because this challenge requires continual attention. Homelessness cannot be quickly solved and then forgotten. It must be addressed regularly and repeatedly by people who stay on top of the community's needs and are accountable for their spending and the results that they produce.

Those communities that have successfully solved problems related to homelessness are communities that have created permanent governing structures that continue to use cross-sector approaches to homelessness in order to secure their hard-earned gains and to build upon the successes they have achieved.

7. CREATE A PHILANTHROPIC FUND TO HELP FINANCE THE WORK BY LEVERAGING PUBLIC AND PRIVATE DOLLARS.

Because homelessness requires a continual communitywide effort, you will need continual and reliable funding to do the work. And those communities that have achieved this goal most prolifically are the communities that have created a special homelessness fund that is replenished annually by an alliance of philanthropists and foundations that are committed to long-term results.

But a centralized fund can impact a local homelessness initiative in more ways than one. Besides providing you with desperately needed resources to house the homeless, a fund of this type can stimulate additional public funding for the homeless and additional private donations for the continuation of your work.

Contact Us

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Info@LeadHomelessness.org | www.LeadHomelessness.org

Who We Are

ABOUT OUR COMPANY

LEAD HOMELESSNESS, INC.



Lead Homelessness is a Florida-based benefit corporation established in 2016 to help solve one of America's persistent social problems. For more than 20 years members of our team have been leading or partnering some of the most successful organizations in America are working to solve the problem of homelessness. We to help community leaders find real solutions that lasting results.

Our work with homelessness began right here in hometown of Orlando. When we assumed responsibility finding solutions to homelessness in this community Orlando had just been designated by the U.S. Department of Housing and Urban Development as the number one mid-sized city in America for chronic homelessness, the city was ranked in the top four in every category homelessness measured by the federal government. In just 36 months, we led a collective effort that reduced homelessness in Orlando by 60 percent, prompting federal government's homeless "czar" to describe results as "one of the more astonishing transformations I have seen in my career."

succeeded where others had failed because we were committed to finding a collaborative approach to the problem and implementing the “best practices” we had gathered from communities across America with track records of success. With the goal of homelessness in mind, we were able to bring together elected officials, business executives, faith leaders, and community anthropologists and nonprofit leaders to create a consensus strategy for significantly reducing homelessness in Orlando. They adopted and implemented that strategy to produce unprecedented results.

are a highly skilled and motivated group of professionals who are experts in the work of ending homelessness, and we are passionate about helping community leaders end homelessness in their jurisdictions. Let us help you find solutions for homelessness in your hometown.

FOUNDER AND CEO

ANDRAE BAILEY

Andrae Bailey is the founder and CEO of Lead Homelessness, Inc. Over the course of a career that has spanned more than two decades, Andrae has established and led some of the most prolific organizations that exist to help the homeless within our society.

Andrae's unique approach to solving social problems is an approach that is characterized by collaboration. Throughout his career, Andrae has worked to find cooperative solutions to problems like homelessness, because Andrae believes that all sectors of a community must be equally involved in addressing their shared concerns if the solutions they devise are to prove effective. Consequently, Andrae is an experienced facilitator in bringing together top leaders from the public sector, the business sector, the faith sector, and the nonprofit sector of a community. And this approach has produced real and lasting results everywhere Andrae has helped local leaders understand the dynamics of the problems they seek to solve.

Andrae is also the creator of the “12 Dynamics of Social Change,” a model of social transformation that is based on historical precedent, proven scientific methodologies, and a compilation of the “best practices” he has gleaned from communities across America that are successfully engaging the problem of homelessness in a manner that is producing real results.



Due to his achievements, his innovation, and his reputation as a passionate advocate for the homeless and the poor, Andrae was named one of the “Top 40 Under 40” Business Executives in Central Florida by the Orlando Business Journal in both 2013 and 2014. He was also listed in Orlando Magazine as one of Central Florida’s “50 Most Powerful People” in 2015, and he was the recipient of Orlando Sentinel’s prestigious “Central Floridian of the Year” award in 2016, the youngest person ever to receive this recognition.

Contact Us

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Our Approach

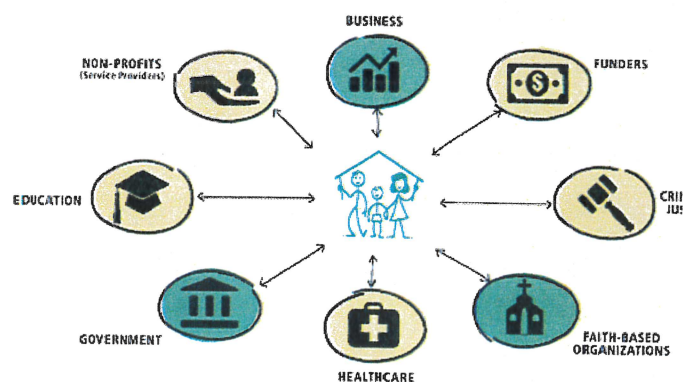
ABOUT OUR COMPANY

Homelessness is a nationwide problem. But unlike some national problems, homelessness cannot be solved by our federal government. The federal government in Washington can certainly help fund homeless initiatives throughout the country and can only provide guidance and resources in an effort to prevent and end homelessness. But the federal government cannot do the grassroots work that is necessary for solving the problem of homelessness. Homelessness must be engaged and the problem solved at the local level.

However, there are two primary reasons that communities find it difficult to solve the problem of homelessness.

FIRST... many community leaders have false beliefs about the homeless or they have an inadequate understanding of the strategies that are working in other communities across America.

SECOND... there is often no realistic strategy in a community to engage the homeless problem. Instead of taking a collaborative approach through a unified plan, most communities look to their nonprofit organizations to provide fragmented services for the homeless while the underlying problem goes unresolved.



approach, therefore, is to help communities build collaboration among all stakeholders who have a vested interest in er
lessness in their communities. And we do this by:

- raining and equipping community leaders to guide their own initiatives to end homelessness
- analyzing the need in each community, the available resources, and the human and financial capital that will be needed to
ne work there
- educating civic leaders, business leaders, faith leaders, philanthropists, and local citizens about the true nature of homeless
and the homeless
- finding sources of adequate funding and creating mechanisms for utilizing those funds in responsible and transparent ways
- creating a permanent governing structure to preserve and build upon the gains that are made

Contact Us

Name

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How We Do It

BEST PRACTICES...

IN THE WORK TO END HOMELESSNESS

Homelessness is a national problem that is more effectively solved at the local level. But while some communities are actually solving the problem of homelessness, other communities are seeing the problem grow much worse.

At Lead Homelessness we have carefully studied the communities that are most effectively confronting the problem of homelessness. We have isolated the 12 governing “dynamics” that have set these communities apart. These are the same dynamics that we use when working with community leaders to address the problem of homelessness in their respective jurisdictions, and we have found a direct correlation between the number of “dynamics” employed and the level of success that is achieved. In other words, the more of these “dynamics” that a community chooses to embrace, the more success that community will have in its efforts to end homelessness.

DYNAMIC #1

MAYORS AND ELECTED OFFICIALS

The problem of homelessness cannot be solved in any community without the personal commitment and hands-on involvement of governmental leaders in that community, especially mayors and the other top elected officials who drive the community's agenda. Homelessness is a problem that has defied a solution for decades. So without the willing cooperation and wholehearted endorsement of those who control a community's purse strings and policies, progress in the fight against homelessness is impossible.

Mayors and key elected officials control and allocate a community's tangible and intangible resources. Mayors and key elected officials set the agendas for the cities that they lead. Mayors and key elected officials define the dialogue within their respective

communities, and they shape the policies that dictate the direction their communities will take in the future. Without the participation of elected officials in a community and without their enthusiastic support, only limited progress can be made in a community's efforts to stem the tide of homelessness.

DYNAMIC #2

BUSINESS EXECUTIVES

Business leaders play a different role in their communities than elected officials or service providers, so they must play a different role in any local initiative to end homelessness. Business leaders are the civic "trailblazers" who drive everything meaningful that happens in cities and towns where they live, and they are the people who remain "objective" when it comes to community endeavors.

Because business leaders are not running for political office and because they are not managing the nonprofit organizations that serve the needs of the homeless, they stand in a unique position to be the catalysts that can propel social change forward at the local level, and they stand in a unique position from which they can demand accountability from those who have been entrusted with solving the homelessness problem. Business leaders are not seeking votes and they are not seeking contributions, so their actions are guided simply by their interest in the betterment of their communities, and they are inclined to support strategies that promise to generate measurable results and sustain those results and build upon them. Real change on homelessness, therefore, rarely happens without a strong and expansive engagement by leaders from the business community.

DYNAMIC #3

FAITH LEADERS

Business leaders play a different role in their communities than elected officials or service providers, so they must play a different role in any local initiative to end homelessness. Business leaders are the civic "trailblazers" who drive everything meaningful that happens in cities and towns where they live, and they are the people who remain "objective" when it comes to community endeavors.

Because business leaders are not running for political office and because they are not managing the nonprofit organizations that serve the needs of the homeless, they stand in a unique position to be the catalysts that can propel social change forward at the local level, and they stand in a unique position from which they can demand accountability from those who have been entrusted with solving the homelessness problem. Business leaders are not seeking votes and they are not seeking contributions, so their actions are guided simply by their interest in the betterment of their communities, and they are inclined to support strategies that promise to generate measurable results and sustain those results and build upon them. Real change on homelessness, therefore, rarely happens without a strong and expansive engagement by leaders from the business community.

DYNAMIC #4

COMMUNITY COLLABORATION

There is nothing new under the sun. What works in one community will work in another community, and what has failed in the past will fail in the future, because homelessness is basically the same in every community in America. In every community, for instance, there are the poor who are struggling to pay for suitable housing. In every community you will find seniors who are homeless due to disabilities. In every community you will find veterans who served our country with distinction and yet are grappling with the mental wounds of war that have left them unable to function in society. In every community you will find people with mental illness who wander the streets as they attempt to stay dry, stay warm, and stay fed.

One of the biggest problems in combating homelessness is that just about every community believes it is unique in its struggle with homelessness. But nothing could be further from the truth. In reality, all communities face the same kinds of challenges. So strategies that have worked in one locality will usually work in another. Local leaders, however, must learn to find those communities that have achieved success in the battle against homelessness, and they must be willing to "partner" with those communities and learn from them as they attempt to recreate success in their own cities and towns.

There is no need to keep reinventing the wheel. Strategies that have failed in one community will probably fail in others, and strategies that have succeeded in one community will probably succeed in others.

have worked in one place will probably work elsewhere. But communities must make an effort to collaborate in order to identify tactics that yield the best results.

DYNAMIC #5

FINANCIAL ASSESSMENT

A solution to homelessness will depend heavily on money, because money makes change possible and money is the best ant many aspects of a social problem. Consequently, before a community can solve the problem of homelessness, it is necessary for a community to fully understand what it is currently spending on homelessness, how it might better appropriate those expenditures, and what resources it may need in the future to solve the problem of homelessness permanently.

A society cannot measure a problem, that society cannot solve that problem. And money is the most accurate and objective measure of a community's commitment to a cause and a community's progress in addressing that cause. So the community that values its homeless problem is the community that knows what the problem is costing on a daily and yearly basis and what results are derived through those expenditures, and the community that would solve its homeless problem is the community that knows it would take financially to completely finish the task.

Only entrenched social problems are best solved when business principles guide the process, and the most fundamental principle in business is a grasp of the financial aspects of any venture. Until you know what you have and what you need to achieve your goals, you cannot achieve them. You are living a self-induced fantasy.

DYNAMIC #6

HOUSING FIRST

A community in the United States has never significantly reduced homelessness without utilizing the "housing first" model, which was adopted by the federal government as its official strategy for dealing with homelessness. The "housing first" approach to homelessness is an approach that focuses on housing homeless individuals immediately, then providing those people with the services they need to address the causes of their homelessness (e.g. physical disabilities, mental illness, drug addiction, employment, health issues). Some who are homeless will need short-term assistance (rapid rehousing) while others with disabilities may have no way to achieve self-sufficiency will need long-term subsidies.

The traditional model for combating homelessness has been a model that requires homeless individuals to complete various stages of rehabilitation in a programmatic setting with the belief that those people can move systematically toward self-sufficiency. But the traditional model, used in communities for two decades, has proven to be both ineffective and costly, because it is based on false assumptions regarding the ability of the homeless, especially the chronically homeless, to lift themselves out of their plight. Research shows that it is far more effective for communities to direct their resources toward helping individuals get into housing and working toward various forms of self-sufficiency after they are housed. From the security and predictability of a stable home environment, recently housed individuals can work to solve the problems that placed them on the streets in the first place.

DYNAMIC #7

AWARENESS CAMPAIGN

Though we live in the wealthiest nation on earth during the peak of our nation's prosperity, we have not solved the problem of homelessness in the United States. And there is one overriding reason we have made little progress on this issue: As a society, we don't know the truth about homelessness, and we have wrong ideas about the homeless. As brutal as this statement may seem, it is absolutely true. Our ignorance as a society is the underlying reason that homelessness persists and the primary reason that solutions to homelessness can often seem unattainable.

It is obvious, therefore, that attitudes must be changed if solutions are to be found. If mayors and elected officials are to launch successful campaigns to end homelessness, these civic leaders must understand the true nature of the problem they are facing. The real reasons the homeless need our help. If heads of foundations are to write checks to underwrite much of the work, then philanthropists must know why their financial backing is needed and why it can make a real difference in people's lives.

Philanthropists must know why their financial backing is needed and why it can make a real difference in people's lives. A community expects to drive change that can significantly alter its local homeless landscape, that community will need to change existing beliefs of its leaders, its citizens, its media executives, and all the stakeholders who have the ability to influence the community. There will have to be taken to address the local homelessness problem.

An advocacy campaign is a necessary element in a community's efforts to end homelessness. In America, we "do" what we believe. In America, we spend our money in accordance with our beliefs. In cities and counties and states across our nation, we prioritize according to what we believe, especially those efforts that require our resources. So if a community believes that the homeless are "homeless by choice" or that the homeless are "lazy and just don't want to work," that community's actions, policies, and treatments will reflect its misguided beliefs. But if a community understands the truth about homelessness—that the vast majority of homeless are not homeless by choice and that without our help they will never be able to achieve self-sufficiency—then the community's perspective will change and its approach to the problem will change. And that means that the landscape of homelessness in that community will change.

DYNAMIC #8

THE PHILANTHROPIC COMMUNITY

Many communities tend to have a robust philanthropic sector. So in order to solve the problem of homelessness in any particular community, the community's philanthropists must become actively involved in the process through collaboration and funding. This dynamic is especially important to success because the nonprofit organizations that serve the needs of the homeless will ultimately follow the lead of the philanthropists who fund them. So if a community's largest funders of charitable work are both the architects and the most substantial backers of a community's unified strategy to end homelessness, the organizations involved in the work of helping the homeless will be willing to work together to make that effort succeed.

For the leaders of a community's homeless initiative will need to create an expectation of change before real change can occur. The support of the philanthropic community will be vital. For one thing, the leaders of a local homeless initiative will need the funds that only philanthropists can provide. Obviously, government resources will be more plentiful than private resources in the fight to end homelessness, but the private dollars provided by philanthropic organizations will offer homeless advocates a valuable pool of cash to meet unforeseen needs that arise during their work. In addition, private monies are more quickly accessed than government funds and are more easily diverted to emerging opportunities that may reveal themselves during the course of the initiative.

DYNAMIC #9

VETERANS AND THE CHRONICALLY HOMELESS

There are four categories of homeless people who need help in communities across our nation:

- Homeless veterans

- The chronically homeless (those who have been homeless for at least 1 year or homeless four times in 3 years and who have a physical or mental disability)

- Families struggling in poverty

- Homeless seniors and youths who are vulnerable due to their respective stations in life

For all these people need our help and deserve our help and while all of them benefit from various housing solutions, a community must build a foundation for success by starting with those people who are the most visible, most vulnerable, and most costly to the community in which they live.

Homeless veterans and the chronically homeless cost our cities and towns astronomical amounts of money each year and are an incredible burden on the moral conscience of a community. In addition, these are the men and women who have been on the streets the longest and are the most vulnerable to sickness, violence, and death due to mental illnesses and physical disabilities they endure. Veterans and the chronically homeless are also the most visible among the homeless population. So strides forward in reducing the number of homeless veterans and the number of chronically homeless men and women, although not the end goal, could create a sense of progress in a community that can make the long-range goal of ending homelessness much easier to attain.

DYNAMIC #10

GOVERNING STRUCTURE

and goal of the first nine dynamics is to create a leadership organization within a community that can preserve and build structures that are realized through a collaborative approach to homelessness. The process of ending homelessness is not a short-term solution; it is a new way of “governing” the local homelessness problem. In the same way that a community’s top leaders must construct a structured approach to solving problems related to transportation, tourism, economic development, and the other necessities of life, that community must also create the systems and structures that can provide long-term solutions for homelessness. If homelessness is addressed through collaboration and advocacy, cross-sector leaders must find a way to work together in a continual and perpetual manner in order to “manage” the problem of homelessness the same way that a city would “manage” its drinking water, garbage collection, code enforcement, or public education. And while this may be a radically new way of doing business, for the people who combat homelessness, it is the only way that a community can make real progress in this effort.

Each of the various sectors in a community are affected by homelessness in some way, and each of these sectors will have a different perspective regarding the problem and the best ways to deal with it. Therefore, to successfully combat homelessness, top leaders in the government must collaborate with top leaders from the business community, the faith community, the philanthropic community, the Housing Authority, the Veterans Administration, the local Continuum of Care, law enforcement, the nonprofit arena, mental health, healthcare, education, and the criminal justice system in order to assess homelessness annually, formulate strategies for dealing with the problem, coordinate resources in a way that can solve the problem, and create accountability for the money that is spent on programs that are implemented.

Ultimately, a permanent governing structure is the best way to hold each stakeholder group accountable while fulfilling the ultimate goal of ending homelessness within a community. And that governing body must annually ask itself some hard questions in an effort to regularly assess the progress it has made:

Where do we currently stand in our efforts to end homelessness?

What does success for our community look like during the year ahead?

What is our strategy this coming year for blending our efforts to achieve this common goal?

How can we combine our resources to achieve this singular goal?

How do we hold each other accountable for our various assignments in this campaign?

DYNAMIC #11

DATA ASSESSMENT

Numbers, when handled honestly and objectively, do not lie. Data, therefore, must be constantly utilized in the war against homelessness to give engaged communities a true picture of where they stand in real time in their efforts to deal with the problem. Using data, a governing organization can achieve the success that its members are seeking. Using data, a governing organization can create the transparency and accountability that is necessary for collaboration among stakeholders and for meaningful change.

A community cannot measure a problem, that community can never truly solve that problem. But transparency and accountability based on hard data will always yield good results, because good, accurate data—data that tells the story of real people and the urgency of saving their lives—can show homeless strategists where to invest their time and money, what their next steps must be, and how they can hold themselves and local providers accountable for real results.

DYNAMIC #12

RESOURCE DEVELOPMENT

This dynamic is positioned last in the list for a reason, because the implementation of this dynamic is contingent upon the successful implementation of the first eleven dynamics of social change. When a community’s top elected officials are dedicated to solving the problem of homelessness, when business leaders are bringing accountability into the equation, when an aggressive advocacy campaign has changed local beliefs on homelessness, and when a governing structure has been created to devise and implement strategies to make homelessness a long-term focus of the community at large, then a case can be made for a community to develop the resources that can effectively end homelessness in that locality.

body likes to spend taxpayer dollars, and nobody likes to raise millions of dollars from foundations and other donors, especially if the process has to be repeated year after year with limited success. But when a community gets to the place where it can show that chronically homeless will never be able to help themselves, that homelessness has real solutions, and that we can invest in and fund this worthy cause in a smart and businesslike manner and in many cases can actually save money, then it becomes easy to justify the expenditure of a proper amount of resources to fund a local homeless initiative on an ongoing basis.

A financial solution for homelessness could be derived by the creation of a new, recurring public revenue stream. This fund could also be created by bundling philanthropic donations from numerous contributors each year. But this process is inappropriate for the community that has implemented or substantially implemented all of the preceding dynamics in the march to ending homelessness.

Contact Us

Name

Email

Message

Submit

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Topic	Current City of Ashland Ordinance	Potential Changes/Ideas from other Communities
Accessory Dwelling units	"Conversion of accessory building to dwellings limited. The conversion of any accessory building into a dwelling or the conversion of any dwelling so as to accommodate an increased number of dwelling units or families, shall be permitted only within a district in which a new building for a similar occupancy would be permitted under this Ordinance, and only when the resulting occupancy will comply with the requirements governing new construction in such district, with respect to minimum parcel area, parcel area per dwelling unit, percentage of parcel coverage, dimensions of yards and other open spaces, and off-street parking."	See attached.
Single-family zoning	See Single-Family Zoning district standards and allowable uses. Currently duplexes are a conditional use in the Single-Family residential district.	Minneapolis: Removed all single-family zones.
Minimum lot sizes	Currently have minimum lot sizes in all zoning districts, ranging from 3,500 square feet (City Center district) to minimum of 5 acres (Future Development district)	1) Could change ordinance so that a single-family (or duplex?) home can be built on any lot as long as it will meet zoning district setbacks, regardless of minimum parcel size. 2) Provide exception to minimum lot sizes for small home development
Large Lot Zones (Residential Estate, Future Development, Public/Institutional, Planned Residential/Institutional)	<u>Minimum buildable lot sizes:</u> Residential Estate district: 1 acre Future Development district: 5 acres Public/Institutional: 1 acre Planned Residential/Institutional: 7,000 square feet for single-family home, 5 acres for all other uses	1) Reduce minimum lot sizes in these districts; 2) Create exception to minimum lot size for small home development, or to allow single or two-family homes on all lots as long as setbacks can be met

Accessory Dwelling Unit regulation examples:

City of Ashland Current Ordinance

Dwelling: Accessory An accessory dwelling shall be allowed only in those zoning districts where it is permitted as a conditional use and only after the issuance of a conditional use permit pursuant to Section 3.9: Conditional Use Permit. In addition, the following standards shall apply:

1. An accessory dwelling shall be located above a detached garage that is accessory to a single-family detached dwelling and located within the rear yard;
2. Any exterior changes or additions for an accessory dwelling shall be constructed of similar materials and shall be architecturally compatible with the principal building;
3. The accessory dwelling unit shall not contain more than thirty (30) percent of the total floor area on the subject parcel;
4. There shall be a total of no more than one accessory dwelling on the subject parcel;
5. The minimum parcel area shall be two thousand five hundred (2,500) square feet greater than the minimum parcel area required for the principal building in the subject zoning district;
6. A detached garage with an accessory dwelling shall meet all requirements for accessory buildings;
7. There shall be an unobstructed walkway leading from the public street to the accessory dwelling; and
8. At least one dwelling unit on the subject parcel shall be owner-occupied.

Dane County

- An accessory dwelling unit is a small (floor area of no more than 800 square feet) second residence on the same lot as an existing principal residence.
- Accessory dwelling units cannot have more than two bedrooms.
- The owner of the lot must reside either in the principle residence or in the accessory dwelling unit.
- Accessory dwelling units may be either attached to the principal residence or in a detached structure.
 - Attached accessory dwelling units must have their own entrance, and cannot share a main entrance with the principal residence.
 - Detached accessory dwelling units may be constructed within an existing residential accessory building, such as an apartment over a garage, or may be new construction.
- Lots for a proposed accessory dwelling unit must meet all minimize lot dimensions in the applicable zoning district, and accessory dwelling units must meet all required setbacks.
- Accessory dwelling units must meet all residential building codes and sanitary codes. • The lot must have adequate off-street parking for the residents of both the principal residence and the accessory dwelling unit.
- Accessory dwelling units must be oriented and constructed to protect the privacy of neighboring properties. If necessary, vegetative screening may be required.

- Accessory dwelling units cannot be sold separately from the principal residence on the lot, nor from the lot on which the ADU sits.

City of Wauwautosa:

General Regulations for all ADUs. All accessory dwelling units must comply with the regulations of this subsection

Zoning District Regulations. Accessory dwelling units are subject to all applicable regulations of the zoning district in which they are located, unless otherwise expressly stated in this section.

Where Allowed. Accessory dwelling units are allowed only on lots occupied by a detached house, semi-detached house or attached house.

Number. No more than one accessory dwelling unit is allowed per lot.

Methods of Creation. An accessory dwelling unit may be created through any of the following methods:

- a) Converting existing area within the interior of a principal dwelling unit (e.g., attic or basement) to an ADU;
- b) Adding floor area to an existing dwelling unit to accommodate an ADU;
- c) Constructing a detached accessory dwelling unit on a parcel with an existing principal dwelling unit;
- d) Converting space within a detached accessory building; or
- e) Constructing a new principal dwelling unit with an internal or detached accessory dwelling unit.

- c. Exceptions to parcel requirements. Public parks, public open space, and utility, communication, and public service uses shall be exempt from the parcel requirements of this section.
- 2. **Setback requirements for principal building.** The minimum setback requirements for principal buildings from parcel lines shall be as follows, except as may be modified pursuant to *Section 6.1, B.: Setbacks.*
 - a. Minimum principal building setback from front parcel line. Forty (40) feet.
 - b. Minimum principal building setback from corner street side parcel line. Thirty (30) feet.
 - c. Minimum principal building setback from interior side parcel line. Twenty (20) feet.
 - d. Minimum principal building setback from rear parcel line. Thirty-five (35) feet.
- 3. **Maximum height of principal building.** The maximum allowable height of principal buildings, as measured pursuant to *Section 6.1, C.: Building Height*, shall be as follows.
 - a. All uses. Thirty-five (35) feet.
 - b. Exception for public, civic, and institutional uses. The maximum allowable height of a principal building for public, civic, or institutional use shall not exceed forty-five (45) feet, provided that the minimum principal building setback from the interior side parcel line as specified in this section shall be increased one (1) foot for every additional foot that the building is over thirty-five (35) feet in height.
- 4. **Setback and height requirements for accessory buildings.** The setback and height requirements for accessory buildings shall be as specified in *Section 5.6, A.: Accessory Building.*
- 5. **Maximum building coverage of the parcel.** The maximum building coverage shall be as follows:
 - a. All residential uses. Twenty-five (25) percent.
 - b. Other uses. Fifty (50) percent.
- 6. **Maximum impervious coverage.** The maximum impervious coverage of a parcel shall be as follows, except as may be modified pursuant to *Section 6.1, D.: Impervious Coverage.*
 - a. All residential uses. Thirty (30) percent impervious coverage.
 - b. Other uses. Seventy (70) percent impervious coverage.

Section 4.3 R-1 Single-Family Residential District

A. Intent

The intent of the R-1 Single-Family Residential District is to provide areas, as guided by the Comprehensive Plan, for low-density single-family residential uses and other uses compatible with single-family residential uses.

B. Uses

- 1. **Permitted uses.** The following are permitted uses in the R-1 Single-Family Residential District, pursuant to all applicable specific uses standards.
 - a. Residential uses.

- (1) Community living arrangement, pursuant to *Section 5.1, C.: Community Living Arrangement* and provided not more than four (4) persons are served by the facility
 - (2) Dwelling: single-family detached
 - b. Public, civic, and institutional uses.
 - (1) Public park
 - c. Utility and communication uses.
 - (1) Essential services
 - d. Open space uses.
 - (1) Open space: private or public
 - e. Temporary, seasonal, or land filling/excavation uses.
 - (1) Land filling and/or excavation (excluding mining) involving fifty (50) cubic yards or less of material and three thousand five hundred (3,500) square feet or less of land disturbance, pursuant to *Section 6.1, H.: Grading, land filling, and/or excavation.*
 - f. Other uses.
 - (1) Other uses not specifically listed in this Ordinance, but for which the Zoning Administrator or Designated Authorized Agent has determined that the use is consistent with the intent for permitted uses in this district.
- 2. **Conditional uses.** The following are conditional uses in the R-1 Single-Family Residential District subject to the issuance of a conditional use permit as specified in *Section 3.9: Conditional Use Permit* and pursuant to all applicable specific use standards.
 - a. Residential uses.
 - (1) Adult family home, pursuant to *Section 5.1, A.: Adult Family Home*
 - (2) Bed and breakfast establishment, pursuant to *Section 5.1, B.: Bed and Breakfast Establishment*
 - (3) Community living arrangement, pursuant to *Section 5.1, C.: Community Living Arrangement* and provided that five (5) to fifteen (15) persons are served
 - (4) Convent, rectory, or monastery, pursuant to *Section 5.1, D.: Convent, Rectory, or Monastery*
 - (5) Dwelling: accessory, pursuant to *Section 5.1, E.: Dwelling: Accessory*
 - (6) Dwelling: two-family or duplex
 - (7) Emergency residential facility, provided that not more than fifteen (15) persons are served
 - (8) Home occupation, if the use exceeds the pertinent standards specified in *Section 5.1, F.: Home Occupation*
 - (9) Rehabilitation center/transitional living facility, pursuant to *Section 5.1, J.: Rehabilitation Center/Transitional Living Facility*

- (10) Tourist home, pursuant to *Section 5.1, K.: Tourist Home*
- b. Commercial uses.
- (1) Day care center: commercial, provided that it is an accessory use to a religious institution or primary or secondary school and pursuant to *Section 5.2, C.: Day Care Center: Commercial*
 - (2) Recreation facility: commercial outdoor
- c. Public, civic, and institutional uses.
- (1) Cemetery
 - (2) Government or community services
 - (3) Religious institution
 - (4) School: primary or secondary
- d. Utility and communication uses.
- (1) Communication equipment: major, provided that it is located on a parcel for which the principal use is a public, civic, or institutional use, and pursuant to *Section 5.4, A.: Communication Equipment: Major*
 - (2) Outdoor wood-fired furnace, pursuant to *City of Ashland Ordinance 750, Section 750.B.17.*
 - (3) Utility facilities, pursuant to *Section 5.4, C.: Utility Facilities*
 - (4) Wind energy facility, pursuant to *Section 5.4, D. Wind Energy Facility*
- e. Temporary, seasonal, or land filling/excavation uses.
- (1) Land filling and/or excavation (excluding mining), involving more than fifty (50) cubic yards of material or more than three thousand five hundred (3,500) square feet of land disturbance, and as a separate activity that is not associated with a development permit, pursuant to *Section 6.1, H.: Grading, land filling, and/or excavation.*
 - (2) Model home, pursuant to *Section 5.5, A.: Model Home*
 - (3) Temporary real estate office, pursuant to *Section 5.5, C.: Temporary Real Estate Office*
- f. Other uses.
- (1) Accessory building, if the building exceeds the pertinent standards specified in *Section 5.6, A.: Accessory Building*
 - (2) Parking lot as the principal use
 - (3) Other uses not specifically listed in this Ordinance, but for which the Zoning Administrator or Designated Authorized Agent has determined that the use is consistent with the intent for conditional uses in this district.
3. **Accessory uses.** The following are permitted as an accessory use to a permitted or conditional use in the R-1 Single-Family Residential District, pursuant to all applicable specific use standards.
- (1) Accessory buildings, pursuant to *Section 5.6, A.: Accessory Building*

- (2) Animals: keeping domestic animals, pursuant to *Section 5.6, C.: Animals: Keeping of*
- (3) Communication equipment: minor, pursuant to *Section 5.4, B.: Communication Equipment: Minor*
- (4) Composting, pursuant to *City of Ashland Ordinance 750, Section 750.B.7.*
- (5) Day care: family home, licensed or unlicensed, pursuant to *Section 5.6, D.: Day Care: Family Home*
- (6) Fence, pursuant to *Section 6.5: Fences*
- (7) Foster care: family home
- (8) Home occupation, pursuant *Section 5.1, F.: Home Occupation*
- (9) Landscaping and/or gardening, pursuant to *Section 6.4: Landscaping, Buffers, and Screening*
- (10) Off-street parking, loading, and access drives, pursuant to *Section 6.3: Parking and Loading*
- (11) Outdoor mechanical and electrical equipment, pursuant to *Section 5.6, E.: Outdoor Mechanical Equipment*
- (12) Patio, deck, terrace, and similar uses, pursuant to *Section 5.6, G.: Patio, Deck, Terrace, and Similar Uses*
- (13) Signs, pursuant to *Section 6.6: Signs*
- (14) Solar equipment, pursuant to *Section 5.6, J.: Solar Equipment and Solar Rights*
- (15) Sport court or play equipment for private recreation use, pursuant to *Section 5.6, K.: Sport Court, Play Equipment, and Similar Uses*
- (16) Swimming pool, pursuant to *Section 5.6, L.: Swimming Pool*
- (17) Temporary construction building, pursuant to *Section 5.5, B.: Temporary Construction Building*
- (18) Other accessory uses incidental and customary to permitted and conditional uses of this district as determined by the Zoning Administrator or Designated Authorized Agent.

C. Dimensional Requirements

1. **Parcel requirements.** The minimum parcel requirements in the R-1 District shall be as follows, except as may be modified pursuant to *Section 10.3: Nonconforming Parcels.*
 - a. Minimum parcel area.
 - (1) Dwelling: single-family detached. Seven thousand (7,000) square feet.
 - (2) Other residential use. Ten thousand five hundred (10, 500) square feet.
 - (3) Other principal use. Fourteen thousand (14,000) square feet.
 - b. Minimum parcel width.
 - (1) Dwelling: single-family detached. Fifty (50) feet.

- (2) Other residential use. Seventy-five (75) feet.
 - (3) Other principal use. One hundred (100) feet.
- c. Exceptions to parcel requirements. Public parks, public open space, and utility, communication, and public service uses shall be exempt from the parcel requirements of this section.
- 2. **Setback requirements for principal building.** The minimum setback requirements for principal buildings from parcel lines shall be as follows, except as may be modified pursuant to *Section 6.1, B.: Setbacks.*
 - a. Minimum principal building setback from front parcel line.
 - (1) All residential use. Twenty-five (25) feet.
 - (2) Other principal use. Thirty-five (35) feet.
 - b. Minimum principal building setback from corner street side parcel line.
 - (1) All residential uses. Twenty (20) feet.
 - (2) Other principal use. Thirty (30) feet.
 - c. Minimum principal building setback from interior side parcel line.
 - (1) All residential uses. Eight (8) feet.
 - (2) Other principal use. Fifteen (15) feet.
 - d. Minimum principal building setback from rear parcel line.
 - (1) All residential uses. Thirty-five (35) feet.
 - (2) Other principal use. Thirty-five (35) feet.
- 3. **Maximum height of principal building.** The maximum allowable height of principal buildings, as measured pursuant to *Section 6.1, C.: Building Height*, shall be as follows:
 - a. All uses. Thirty-five (35) feet.
 - b. Exception for public, civic, and institutional uses. The maximum allowable height of a principal building for public, civic, or institutional use shall not exceed forty-five (45) feet, provided that the setback requirement from the interior side parcel lines are increased one (1) foot for every additional foot that the building is over thirty-five (35) feet in height.
- 4. **Setback and height requirements for accessory buildings.** The setback and height requirements for accessory buildings shall be as specified in *Section 5.6, A.: Accessory Building.*
- 5. **Maximum building coverage of the parcel.**
 - a. All residential uses. Thirty (30) percent.
 - b. Other use. Fifty (50) percent.
- 6. **Maximum impervious coverage.** The maximum allowable impervious coverage of a parcel shall be as follows except as may be modified pursuant to *Section 6.1, D.: Impervious Coverage.*
 - a. All residential uses. Forty (40) percent.



What Works for Health

Policies and Programs to Improve Wisconsin's Health

Physical Environment - Housing & Transit - Support affordable housing options

Community land trusts

Is this program or policy in use in your community? Tell us about it.

Description

Community land trusts (CLTs) are private, non-profit organizations that purchase land to lease to low and middle income residents for housing use. CLTs separate ownership of the home and the land it occupies; the land is leased to homeowners as part of a long-term ground lease, typically for 99 years (Skobba 2014). Homeowners on CLT-owned land are required to sell the home back to the CLT or to another low income resident at an affordable price (GSN-CLT, Engelsman 2018). CLTs may also purchase and hold land to support community development, open space efforts, community gardens, and similar initiatives (Miller 2013a, Lowe 2015). CLTs often include stewardship activities such as teaching expectant and new homeowners about finances, alerting them to high risk loans, and assisting potentially delinquent homeowners (Thaden 2010).

Expected Beneficial Outcomes

Increased housing stability
Increased access to affordable housing
Improved neighborhood quality

Evidence of Effectiveness

There is some evidence that community land trusts (CLTs) increase housing stability and decrease rates of foreclosure and payment delinquency for CLT homeowners (Choi 2018, Thaden 2011, Temkin 2011, Thaden 2010). CLTs are a suggested strategy to minimize the displacement of low income residents that can follow neighborhood improvements such as new affordable housing options (Choi 2018, Damewood 2011). Additional evidence is needed to confirm effects.

By restricting sales to families who meet income requirements, CLTs increase access to affordable housing for low and moderate income households (Choi 2018, Lowe 2015, Thaden 2011, Temkin 2011, Thaden 2010). CLTs may also preserve affordable housing options for other low income homebuyers when current homeowners sell (Lowe 2015, Temkin 2011), and retain affordable multi-unit housing options for renters (Agnotti 2007). CLTs can retain affordable housing in perpetuity, often beyond the duration of inclusionary zoning ordinances (Miller 2013a).

CLTs may help avoid frequent moves for low income households, retaining consistency in children's schooling and avoiding move-associated costs (Skobba 2014). CLTs have also been associated with neighborhood improvements and other positive community developments (Choi 2018, Lowe 2015, Gray 2012, Paterson 2009) such as neighborhood parks, community gardens, senior centers, and food pantries (Miller 2013a, Lowe 2015).

Health Factors:	Housing & Transit
Decision Makers:	Community Development Professionals Nonprofit Leaders
Evidence Rating:	Some Evidence
Population Reach:	50-99% of WI's population
Impact on Disparities:	Likely to decrease disparities

Many families purchase market-rate homes after participating in a CLT ([Urban-Temkin 2010](#)), often leveraging wealth and assets accumulated through CLT home ownership ([Thaden 2011](#), [Temkin 2011](#)). One Durham, NC-based study indicates that CLTs have successfully helped minority individuals and families purchase homes ([Gray 2012](#)). CLTs primarily benefit low and moderate income households, and are less beneficial to very low income households ([Greenstein 2007](#)).

CLT programs can operate sustainably with very low delinquency and foreclosure rates ([Urban-Temkin 2010](#)), notably lower than conventional market-rate homeowners ([Thaden 2011](#)). Trusts often intervene to prevent foreclosures of homes under their ownership via grants or loans, monthly lease fee forgiveness, financial counseling, or home resale assistance ([Thaden 2011](#), [Miller 2013a](#)).

Implementation

United States

As of 2019, there are more than 250 community land trusts (CLTs) ([Home Trust of Skagit](#)). Burlington, VT's Champlain Housing Trust (CHT) is one of the largest in the US, with 2,200 apartments and land leases to 565 owner-occupied homes. CHT also provides homebuyer education, financial counseling, and affordable energy efficiency and rehab loans, and has developed commercial sites for various local non-profit organizations ([CHT-VT](#)).

CLTs may be managed by counties, such as Essex County, NJ ([Essex-CLT](#)); by cities, such as Austin, TX and Minneapolis, MN ([Semuels 2015](#), [Austin-CLT](#), [CLCLT](#)); and by non-profit organizations, such as the First Homes Rochester Area Foundation in Minnesota; Dudley Neighbors, Inc. in Boston, MA; the Long Island Housing Partnership, operating in New York's Nassau and Suffolk Counties; and the statewide Florida Community Land Trust Institute ([First homes-CLT](#), [Meehan 2014](#), [LIHP-CLT](#), [Florida CLT Institute](#)).

CLTs are also in use in Canada, the United Kingdom, Australia, Belgium, New Zealand, and Kenya ([Home Trust of Skagit](#)).

Wisconsin

In Madison, Wisconsin, the Madison Area Community Land Trust connects people to high-quality, energy-efficient, affordable homes; nature; and locally-grown food ([MACLT](#)).

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