

SC 1 - Creating a Community Land Trust in Scott County



Project Lead:

Linda Janovsky, Scott County CDA

(952) 402-9022

www.scottcda.org LJanovsky@scottcda.org

Description: A community land trust (CLT) makes homeownership possible for lower income households by holding the underlying land or lot in trust, with the homeowner only having to qualify for a mortgage on the home itself (or improvement). A CLT is a tool that can help to keep a home perpetually affordable.

There are 11 CLTs in Minnesota, including in neighboring Carver County. There are many different models of CLTs across the state and nation. The Scott County CDA would like to explore the possibility of creating a CLT in the county.

Key Issues, Questions, and Ideas for Exploration:

- What are best models and practices for creating successful CLTs based on the experience of comparable communities statewide and nationally? Of specific interest are public-private models, implementation approaches, funding sources, and marketing strategies.
- How can the CDA best determine the demand for entry-level homeownership in Scott County?
- What interest is there in a community land trust approach among municipalities in Scott County? Among major employers in the county?
- Given high land costs in some communities in Scott County, what is the appropriate land-to-improvement ratio to maintain long-term affordability?
- What evidence is there to demonstrate that families who purchase a home through a CLT build equity/wealth faster than those who utilize other homeownership programs?
- Using GIS analysis, what properties in Scott County might be appropriate to consider for inclusion in a community land trust? (For example, underutilized properties, tax forfeitures, business land holdings, publicly owned land, etc.)

How Will Student Work Be Used to Build Community Resiliency?

The final product of this research will be presented to the Scott County Board of Commissioners, Scott County CDA board, municipalities, and targeted community groups in the county to build support for the CLT concept, as well as a recommended CLT model and implementation strategy for the county.

(continued)

Students will be invited to share research findings with the Scott County Association for Leadership and Efficiency (SCALE) Live, Learn, Earn Housing Group, which is composed of residential developers, home builders, realtors, housing planners, elected officials, and businesses focused on expanding affordable homeownership throughout the county.

Existing Plans and Reports (available through Google Drive):

- Maxfield Research, *Comprehensive Housing Needs Update for Scott County, Minnesota* (2016)
- SCALE's "Live Learn Earn Collective Impact Project Charter"
- Nick Petersen, *Minnesota Community Land Trust Analysis* (prepared for MHFA)
- National Housing Conference, *Using Land to Restore Neighborhoods and Build Community* (report)

Related Previous RCP Projects:

- [Community Land Trust Model: Toward Best Practices for Promoting, Sustaining, and Growing](#) (Carver County)

Potential Stakeholders and Partners:

- SCALE's Live, Learn, Earn Housing Work Group
- Municipalities in Scott County
- Scott County businesses and employers

To learn more about this project or discuss how to integrate it into a UMN course or an individual student project (such as a culminating experience, capstone, master's project, or independent study), please contact Sarah Tschida or Mike Greco with the Resilient Communities Project at rcp@umn.edu.