



COMMUNITY LAND TRUST (CLT)

How does a
community land
trust work?

Various sources of public
and philanthropic capital...



- Private donors
- Federal housing subsidies
- City-owned property
- Community foundations
- Anchor institutions



...are used by
community land trusts...

CLT



...to acquire homes in a
geographic focus area.



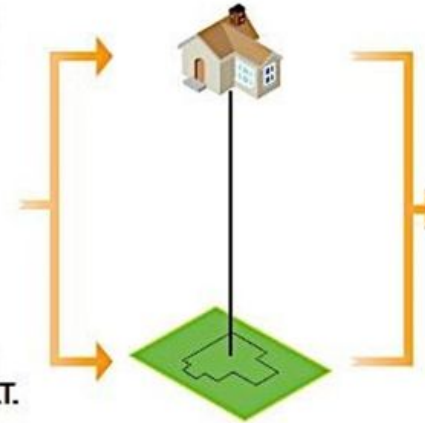
COMMUNITY LAND TRUST

Community land trusts tweak the normal process of homebuying...

A new resident buys their house outright...



...but leases the land underneath from the CLT.



They pay an annual fee to the CLT to support its operations...

CLT

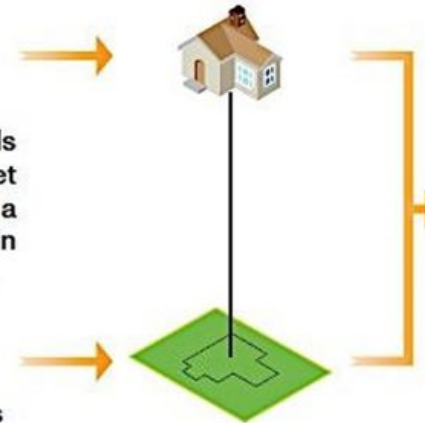
...and the CLT retains permanent ownership of the land.

...to make housing permanently affordable.

Current resident sells their house at a price set by the CLT, earning a portion of the increase in value of their home...



CLT
...while the CLT retains the land.



A new resident buys the house at a price that's been kept affordable...



...and agrees to the same requirements around resale.

Timeline Highlights

- 2018 Groundwork began
- 2019 501c3 non-profit status
- 2021-2023 structural docs/organization
- 2023 Hired ED
- 2023/24 City of Hood River gifted a lot on Tucker road/development began
- 2025 Purchased Avalon Drive
 - completed Tucker road Home
 - Hired Avalon project team
- 2026/27 develop 42 units on Avalon Drive
 - sell Tucker road home



TUCKER ROAD PROJECT

- In 2024 the City of Hood River gifted an unused lot
- In 2025 construction was completed
- Under contract
- Final price is \$399,000

Amenities

- 2-story design
- 1268 square feet
- 3 bedrooms
- 2 bathrooms
- Single car garage
- Backyard patio
- Solar installation



AVALON DRIVE PROJECT

Status

- Purchased 2.7 acres from Faith Bible Church in spring 2025
- Developer- Edlen & Co
- Architect- Design Research Office (DRO)
- **Applying for the following grants:**
 - LIFT- OR state 80% > \$5M
 - Middle Income Revolving Loan Fund OR state
80 - 120% AMI \$2M
- Housing Infrastructure Financing Program \$800k
 - Oregon DEQ
up to 120% AMI \$20k/unit
- Private loans/grants
- Scheduled to break ground in 2027 with units available late 2028/2029

Overview

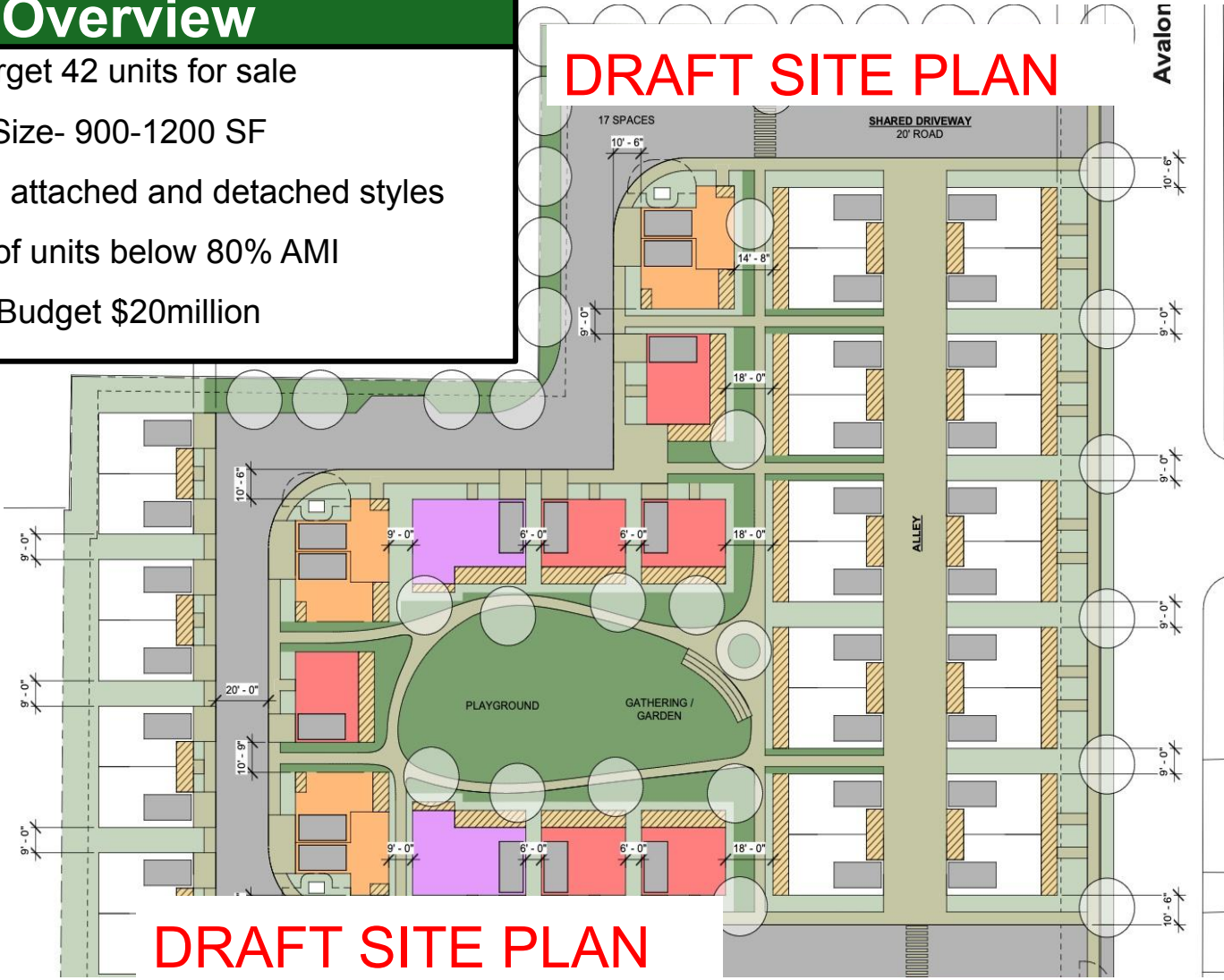
Target 42 units for sale

Size- 900-1200 SF

2-3 bedroom attached and detached styles

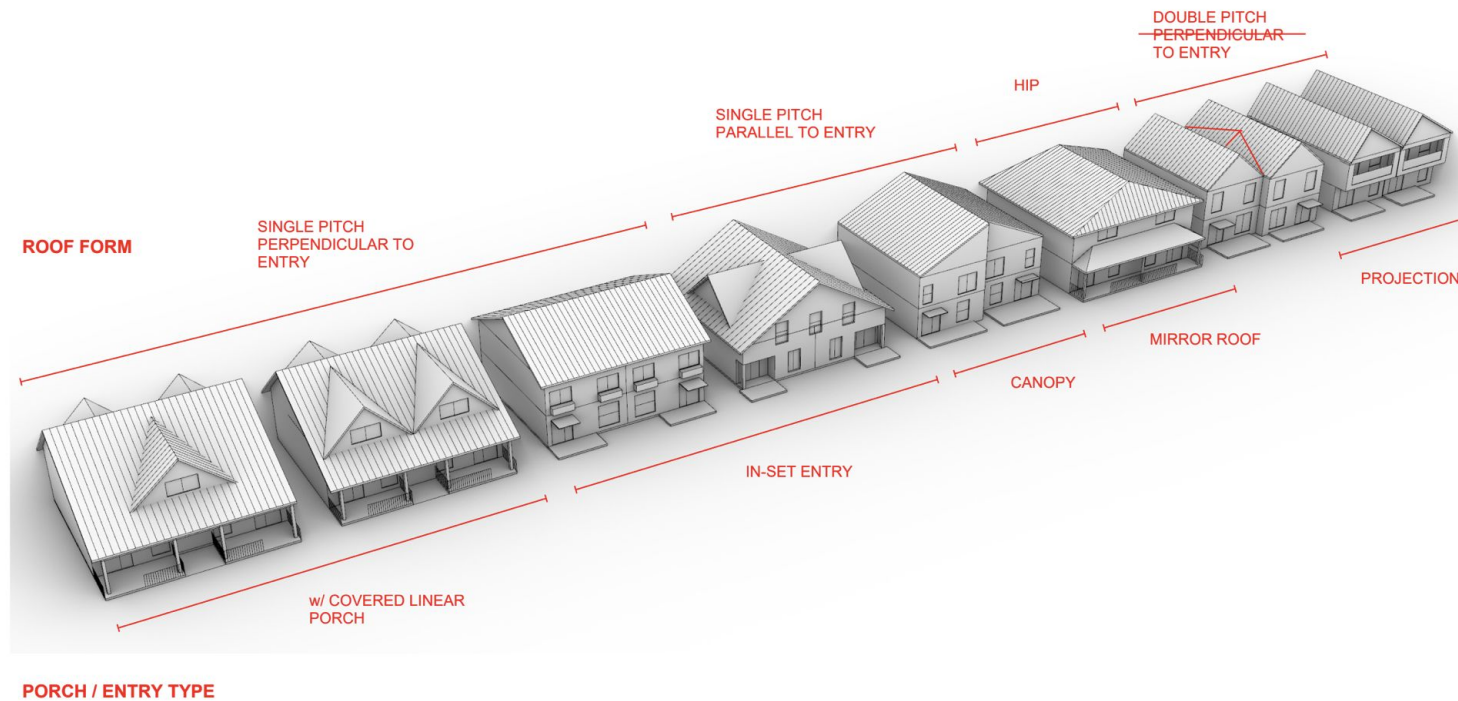
60% of units below 80% AMI

Budget \$20million



AVALON DRIVE PROJECT

Massing Approach / Typical Duplex



CHALLENGES

- **Land:** Available land is expensive and rare. Partnering with existing landowners to develop housing is an efficient way to reduce cost and meet community goals.
- **Funding:** Applying for multiple, none secured, minimal track record. Public financing takes a long time and has lots of strings attached.
- **Capacity:** It's a big project. 9 volunteer board members, 4 committee members and 1 staff member.
- **Education:** More awareness raising in Washington and with private capital providers.
- **Pipeline:** Goal is 200 units. This project will provide up to 42, the need is great.

Washington Opportunities

Klickitat county AMI (family of 4) \$94,500.

- Affordable mortgage= 25% of income
- 100% AMI can afford a \$325,000 mortgage.
- Currently 1 listing for under \$325,000



WA State Commerce

Capital Projects Awards - annual submission

- Just announced awards for 47 projects statewide totaling
- \$204 million

Capacity Building, Outreach and Support Program

- Provides pre-development technical assistance
- Offers pre-development grants

How You Can Help

- Donate land that is underutilized and identified for housing
- Co-sponsor funding applications
- Share housing needs data
- Join a committee
- Convene community partner housing discussions to share resources, strategies and explore partnerships.
- Engage in conversations that are already happening.