



# Executive Summary

## Community Land Trusts in Welcoming Cities: Building Inclusive Housing Models for Immigrants

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## Table of Contents

<b>Introduction and Summary</b>	<b>1</b>
<b>Case Studies</b>	<b>4</b>
Boise, ID	5
Grand Rapids, MI	7
Minneapolis, MN	9
<b>Interviews</b>	<b>12</b>
Methodology	12
Findings	12
<b>CLT Database</b>	<b>15</b>
Methodology	15
Findings from CLT Database	16
<b>Recommendations</b>	<b>20</b>
<b>References</b>	<b>21</b>

## Introduction and Summary

This study sought to examine the intersection of inclusive housing for immigrants in small and midsize<sup>1</sup> Welcoming Cities. Inclusive homeownership models are key because homeownership remains the largest source of wealth for families of color, and housing stability is linked to access to affordable health care.


Here, we examine if Community Land Trusts (CLT) are a path for immigrant homeownership. In 1969, the first CLT was developed by a collective of Black farmers in Georgia who were being evicted from white-owned farms (Fahy, 2023). Since then, CLTs have been used to combat low-income displacement, provide community control, and rehabilitate housing for communities of color and tribes. CLTs also had lower foreclosure rates than other homes during the Great Recession, highlighting their potential economic benefits for low-income households. CLTs may also be beneficial for small and midsize cities to expand housing options given they have more affordable land than in larger cities. Yet, CLTs comprise less than 1% of the country's housing, in part due to lack of funding and resources for organizations to create them (Fahy, 2023).

As the number of CLTs have grown, immigrants have also increased in numbers in the U.S. in more diverse places. After first arriving in major coastal gateways (e.g., New York City, San Francisco), they are resettling in Southern and Midwest small and midsize cities since the 1990s due to refugee resettlement programs, affordable housing, and employment opportunities (Singer, 2008). For example, immigrants more than doubled in population in 19 states that had few immigrants between 1990 and 2000, and this trend continued between 2000 and 2009 in 14 states with few immigrants before (e.g., South Carolina, Alabama, Tennessee, Arkansas, Kentucky, or North Carolina; Terrazas, 2011).

However, immigrants have lower rates of homeownership than native-born residents in these newer destinations for 15 to 20 years after immigration (Painter & Yu, 2008). Immigrants may also experience challenges with housing due to lack of access to and familiarity with mainstream financial institutions (Johnston et al., 1997; Ratner, 1996), difficulty understanding loan information that is available only in English (Phetchareun, 2012), housing discrimination (Turner et al., 2013), asymmetry of information (Apgar & Calder, 2005), and/or lack of established credit history in the U.S. (Del Rio, 2010).

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<sup>1</sup> Here, small and midsize cities had between 50,000 and 500,000 residents in 2020.




Many small and midsize jurisdictions recognize the benefits of immigrants in economically revitalizing their communities and joined the Welcoming Cities Initiative to support the immigrant integration in these new destinations (Harwood, 2022). Welcoming America is a nonprofit that created the Welcoming Cities designation to push for policies and practices that incorporate immigrants (Welcoming America, 2023). As of August 2022, there were 134 local governments that were part of the Welcoming America Network.

Cities and counties with Welcoming Cities designation must outline how they address the seven Welcoming Standard areas: government leadership, equitable access, civic engagement, connected communities, education, economic development, and safe communities. Within each category, Welcoming America includes several requirements and suggested recommendations. For example, required guidelines include: “Designate a unit and staff to coordinate immigrant inclusion” and “Share information on community resources and government services with immigrant residents.” However, housing is merely a suggestion under equitable access: “Advance equitable access to housing for immigrants.” Still, housing is not an explicit or required component for Welcoming Cities to consider for immigrant incorporation.

The connection between Welcoming Cities, immigrant housing models, and CLTs have yet to be explored. Here, we sought to understand how Welcoming Cities overlap with the location and growth of CLTs. We also investigated how localities with CLTs and Welcoming Cities initiatives are working to develop inclusive housing and wealth accumulation for low-income immigrants, and thus challenging racial and ethnic disparities in housing. Finally, we sought to understand their immigrant programs and to address how organizations can support immigrants in conjunction with small and midsize governments and policymakers. We selected the following three CLTs in Boise, Grand Rapids, and Minneapolis, respectively: LEAP Housing, The Dwelling Place, and City of Lakes CLT. The case studies were selected because they were in a Welcoming City that was of small or midsize populations. Given that CLTs support low-income homeownership and are more resistance to foreclosure, we hypothesize that CLTs can be a way to help with immigrant incorporation.

We found that Welcoming Cities programs are not including housing efforts, and the Welcoming Cities program is not coordinating with housing planners or CLT staff. This finding corroborates existing studies that demonstrate how local governments may work to include immigrants, but planning departments lag behind (Harwood, 2022). In addition, existing immigrant and refugee housing resources focus on initial resettlement rather than longer term homeownership opportunities, which are key for intergenerational family



wealth. Consequently, integration efforts are more so addressing immediate needs rather than integrating immigrants and refugees in the long-term.

In addition to the 3 studies, we developed a CLT database and explored how they overlap with immigrant populations and Welcoming City programs.<sup>2</sup> This database aims to provide a comprehensive listing of U.S.-based CLTs in operation as of 2023 that focus on residential units. Our database includes: CLT name and location, number of (owner-occupied) units for sale/sold or managed, year CLT started, CLT administration type, services provided, specific target population(s), percent foreign-born residents, and Welcoming City designation of the host city. We found 210 CLTs in operation as of 2023 with 26% of them being incorporated after 2017, indicating a gradual increase in CLTs in recent years. However, we did not find a relationship between the age of the CLT and the number of CLT managed units, indicating a lack of growth of CLT properties over time. Additionally, only 22% of CLTs operated in Welcoming Cities, highlighting the disconnection between these two (as found through our case studies).

Our exploratory study offers areas for future research. First, our analysis was focused on residential CLTs. Commercial and mixed-used CLTs have the potential to address racial/ethnic disparities and immigrant community wealth accumulation as well (Duranti-Martinez, 2022), and can be combined with housing opportunities. Our qualitative component also did not address the needs of asylum seekers and migrants, who have disparate needs from refugee and other immigrant groups given their insecure position as waiting to be recognized as refugees and are less likely to receive government support to secure temporary housing (Lee, 2023). Additionally, since CLTs remain a relatively small proportion of housing despite their benefits, local constraints for formation and growth of CLTs also need to be studied more. There is also important legislation that can support CLTs, such as the Community Land Act in New York that would provide CLTs and other nonprofits the first right to purchase multifamily properties and prioritize public land for CLT development (NYC Community Land Initiative, 2023).

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<sup>2</sup> The database is available at <https://bit.ly/cltdatabase>.

## Case Studies

The following describes the three case studies that were selected for the study in Boise, Idaho, Grand Rapids, Michigan, and Minneapolis, Minnesota. In addition to interviews, secondary sources (city agency websites, newspaper articles) were used to further understand immigrant and refugee housing issues in each city. Figure 1 displays the location of the CLTs that were included. Table 1 also displays demographic information about the cities' populations. The interviews revealed how CLTs conduct immigrant and refugee outreach efforts through translating materials and working with other community partners to serve refugee and immigrant families, but also experience challenges due to their large waitlists in meeting demand for their services. Furthermore, CLTs are working to develop multiple tools to help expand affordable homeownership, such as through ADUs or more flexibility in mortgage processes. However, there are limited interactions between the CLTs and Welcoming City programming, where only LEAP CLT works with a Welcoming City municipal housing program.

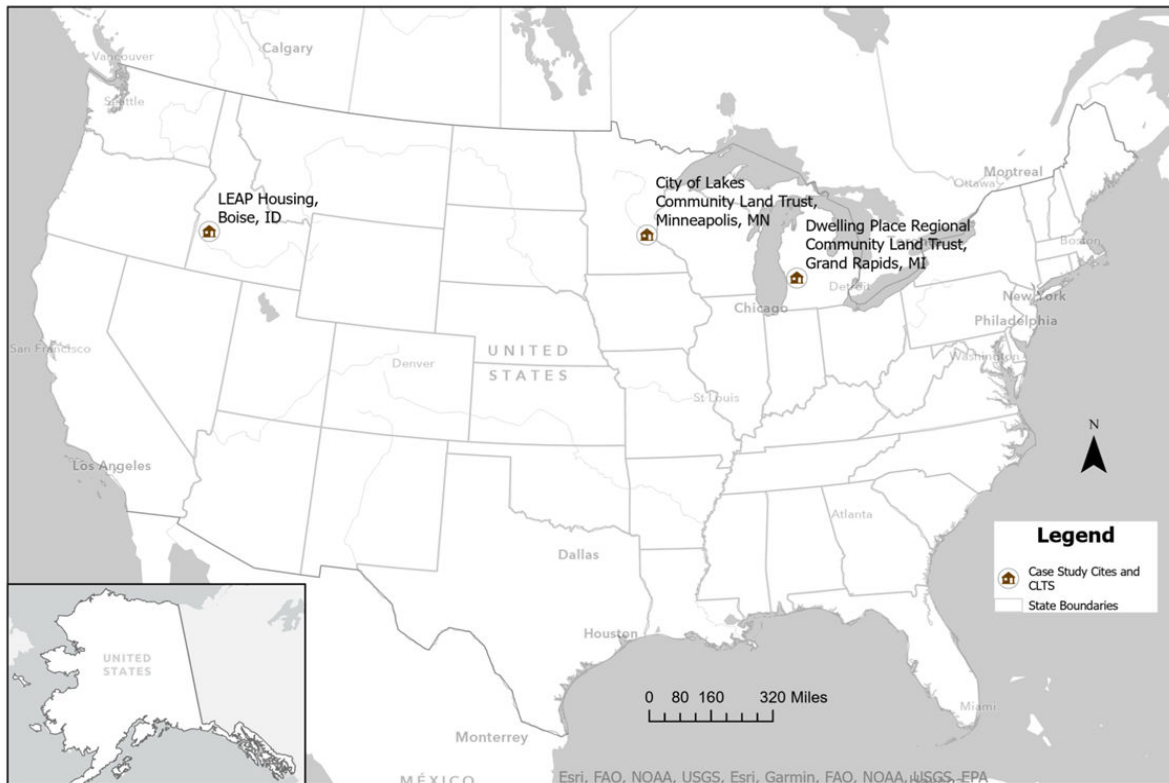


Figure 1: Case study cities and CLTs

	<b>Boise, ID</b>	<b>Grand Rapids, MI</b>	<b>Minneapolis, MN</b>
Total Population (% increase 2000-2020)	235,700 (+27%)	200,000 (+1%)	425,500 (+11%)
% Foreign-born	10%	11%	15%
% Non-Hispanic White	88%	66%	63%
% Latinx	9%	16%	10%
% Asian	3%	3%	6%
% Black	2%	18%	19%
% American Indian and Alaska Native	1%	0.4%	1%
% Bachelor's degree+	43%	25%	52%
% Homeowners	62%	55%	48%
Average household income	\$63,800	\$51,333	\$66,000

Table 1. Demographics of Case Study Cities


Source: U.S. Decennial Census, American Community Survey 2020 5-year estimates

## Boise, ID

Nearly 10% of Boise is foreign-born, and about 40% of the foreign-born population entered within the last 10 years (ACS 2020 5-Year Estimates). Recent immigrants of Boise are predominantly from Iraq, Democratic Republic of Congo, Bhutan, Afghanistan and Somalia (Idaho Office for Refugees, 2022; Riley, 2018). The Idaho Office for Refugees (2022) reported that 500 of 1,200 resettled individuals came from Afghanistan. The City of Boise has a history of welcoming refugees since the 1970s. A cluster of immigrant and refugee businesses can be found in West Boise in the Idaho Asian Plaza, or in Boise's Morris Hill neighborhood (Kiniry, 2021). In 2017, Boise passed a resolution while declaring that "Boise foreign-born residents are a vital part of our community," affirming their commitment to creating a City for Everyone (Mayors Innovation Project, 2020).

### Overview of the Welcoming City Program

On May 1, 2019, the City of Boise became the third city to be certified by Welcoming America (City of Boise, 2019). The City attained Welcoming City status after several years of creating and implementing policies, programs, and plans to support immigrants and refugees as they settle in Boise (Peric, 2022). Examples of these initiatives include collaborations, partnerships, and community involvement with Neighbors United Network, Idaho Office of Refugees, and the establishment of the Boise Police Department's Refugee Liaison officer position (Peric, 2022). Also, the Welcoming City programs and policies of the City span from education and language access to welcome housing, transportation,



employment and resettlement (City of Boise, 2019). In 2017, The City of Boise passed a resolution to recognize immigrant and refugee residents as an integral part of the community (Harding, 2019; Maclean & Weeng 2020).

Since obtaining Welcoming City status, the City has benefited in economic development. According to Tara Wolfson, the Director of the Idaho Office of Refugees, “the City of Boise experiences accelerated development as a result of being inclusive towards immigrants and refugees” (City of Boise 2019, p. 1). The immigrant population occupies employment gaps in many organizations in Boise while also generating new jobs available in the City (Siegler, 2021).

### Immigrant/Refugee Housing Issues in the City


Though refugees have arrived in Boise since the 1970s, those who moved to the city within the last 15 years are experiencing a tight housing market (Kidd, 2022). In particular, Boise's refugee resettlement organizations are having trouble finding lodging for refugees (Kidd, 2022). As a result, many refugees spend an average of two months in hotels until resettlement organizations can locate housing. Resettlement organizations are adapting and working with neighborhood partners as part of a project called Neighbors United. Also, Neighbors United initiated House Your Neighbor, an effort to offer resources and a toolkit around refugee housing needs, cosigners, and financial aid (Kidd, 2022).

The City launched Welcome Housing in 2016 (LEAP, 2021b) to provide refugees with housing assistance through temporary accommodation, hospitality, and relationship building. On average, program participants save \$1,200 and can use their resettlement money on necessities like a down payment on a car or an apartment. In addition, Boise has made changes to zoning regulations to accommodate the housing needs of refugees and to address resident concerns about refugee children's inability to reach a playground (Carmel, 2021). Accordingly, the Boise City Council rezoned 12 townhomes to be built on top of an existing building at 5454 West Grover Street and Philippi Street (Carmel, 2021).

### LEAP Housing

LEAP Housing was founded in 2016 by CEO Bart Cochran and has a team of fourteen staff (LEAP, 2020). LEAP Housing also has a trust for the CLT program, which was founded by Idaho for Idahoans, community members, and LEAP Housing in 2019 (LEAP, 2021a). LEAP's mission is to provide Boise homebuyers with wealth-building opportunities, inflation-safe housing, and affordability in perpetuity (LEAP, 2021a). LEAP created an inclusive and respectful language guide to address the division that immigrants can experience while





navigating the housing process. **To help make materials more accessible to immigrants and refugees, LEAP provides instructional materials, presentations, and translators in Swahili, Arabic, Spanish, and Kinyarwanda (LEAP, 2020).**


The trust has 25 properties split between two neighborhoods: Caritas and Whitney Commons. The Caritas Commons development consisted of 14 homes designed for elderly, disabled, and/or special needs homebuyers and renters (LEAP, 2022). The second subdivision in trust is Whitney Commons; it is designed as a community with eleven units that are 3-bedroom, 2-bathroom homes and is zoned to allow for an optional Accessory Dwelling Unit (ADU) that can be built in the future. From the project, three homes are reserved for Habitat for Humanity, and eight homes are available at \$314,000 for buyers qualifying at 80% area-median income (AMI) or less. The development will be completed in late 2023 (LEAP, 2021a).

## Grand Rapids, MI

There are an estimated 21,300 foreign-born residents in Grand Rapids, or 11% of the total population (ACS 2020 5-Year Estimates). The Institute for Immigration Research (2015) reports the top five countries of origin are Mexico, Guatemala, Vietnam, Bosnia, and the Dominican Republic. According to Vande Butte (2013), there is a concentration of Latinx neighborhoods bounded by Grandville Avenue SW, U.S. Highway 131 to the East, and Division Ave and Burton Street along the North and South bounds in western Grand Rapids. The Grand Rapids Chamber (2020) initiated a Welcome Plan for Kent County after receiving a Gateways for Growth (G4G) award. Grand Rapids was one of 13 communities in America to receive the G4G award, which is “a national initiative focused on helping communities develop multi-sector plans to be more welcoming to immigrants and refugees” (Jankowiak, 2020).

### Overview of the Welcoming City Program

The City of Grand Rapids (2021) published its Welcoming Plan in September 2020 to guide organizational decision-making for the City to become more inclusive for immigrants and residents. The City worked with Samaritas, West Michigan, the Hispanic Chamber of Commerce, Kent County, Grand Rapids Area Chamber of Commerce and other organizations to create its Welcoming Plan (Bliss, 2020); the City also incorporated recommendations from immigrants (Fongers, 2022). Examples of recommendations in the welcoming plan include creating a community-wide social media platform where networking opportunities and cultural events can be shared and open dialogue among



residents encouraged, utilizing existing resources to help New Americans integrate and thrive, and updating and enhancing existing local business directories to identify and include New American-owned businesses (Kent County, 2018).


The goal of the Welcoming Plan is to help residents build capacity to work in their desired fields, uphold their cultural and religious customs, and become more proficient in English while ensuring their safety (Carlson, 2022). The City of Grand Rapids recognizes the importance of the immigrant population in its economic development (City of Grand Rapids, 2021) and declared September 10-19, 2022 as a “Welcoming Week” to celebrate immigrants and foster a spirit of togetherness. The theme for this week was “Belonging Begins with US,” which built on an existing campaign supported by Welcoming America in collaboration with the Ad Council and American Immigration Council’s Center for Inclusion and Belonging. The City of Grand Rapids has also incorporated and liaised with local refugee organizations, such as the Samaritan New American Services, Senior Neighbors, Treetops Collective, and Bethany Christian Services Refugee & Immigrant services.

### Immigrant/Refugee Housing Issues in the City

Nearly half (48%) of refugees and immigrants first arrive to Grand Rapids with temporary accommodations provided by relatives and friends (Siles et al., 2006). Other immigrants live in hotels, motels, trailer parks, and rented homes or apartments. After living in the City for more than six years, immigrants with higher levels of education are more likely to become homeowners (Siles et al., 2006). To help provide more affordable housing options, the Grand Rapids Planning Commission is considering a rezoning request for Bethany Christian Services to build a four-story building at 670 Burton Street SE that would help recently arrived refugees and immigrants obtain services and housing assistance (Barrett, 2021). Further, through the Grand Rapids Community Foundation and the La Lucha Fund, the City of Grand Rapids gives residents up to \$250,000 in rent and mortgage assistance for those who meet program qualifications. The La Lucha Fund was established for immigrants who lack access to federal and state resources and are unable to claim unemployment or receive a stimulus check (Polo, 2020). Moreover, the Michigan Department of Labor and Economic Opportunity's Office of Global Michigan has activated an interagency operations framework to ensure temporary housing (Rahman & Warikoo, 2022).

### The Dwelling Place

The Dwelling Place-CLT (DP-CLT) of Grand Rapids, Michigan was founded in 2020 and has six staff members (DP-CLT, 2022). DP-CLT of Grand Rapids works to build generational




wealth through homeownership by providing permanent, affordable housing opportunities for individuals and families. Their trust offers below-market homes to provide long-term affordability for residents in West Michigan (Dwelling Place, 2022, pg. 3). DP-CLT offers various resources to homebuyers including: foreclosure prevention, property tax refunds, recommendations to reputable contractors, and education opportunities (Dwelling Place, 2022, pg. 16). The organization serves two neighborhoods: Garfield Park and Roosevelt Park. **Their most recent project at Garfield Park began construction in March 2023 and plans include a 42-home community and a partnership with Bethany Christian Services to serve refugee and immigrant families (Dwelling Place, 2021).** The Grandville Homes in Roosevelt Park will convert Section 8 rentals that are voluntarily-vacated into CLT units (DP-CLT, 2022).

## Minneapolis, MN

There are an estimated 62,900 foreign-born residents in Minneapolis, or 15% of the city population (ACS 2020 5-Year Estimates). In 2019, the City of Minneapolis (2021) reported the top five countries of origin were Somalia (20%), Mexico (17%), Ethiopia (7%), Ecuador (6%) and India (5%). According to Bui (2022), The Minneapolis 2040 Comprehensive Plan included a plan to outline cultural districts set to receive resources and strategies from the city that would promote long-term affordability and ethical tourism. On March 31 2022, the City of Minneapolis (2022) released a report that recommends methods to make Minneapolis more inclusive and welcoming to immigrants and refugees. The plan engaged the public in multiple meetings from August to November 2021, and recommends improving existing social services. The report suggested creating pathways to financial resources for immigrants and refugees by creating opportunities for self-sufficiency and wealth-building. Other recommendations called for the establishment of a G4G advisory committee, and increasing cultural competency for the City of Minneapolis police force.

### Overview of the Welcoming City Program

Minneapolis has a history of welcoming immigrants and refugees, particularly those from Russia, Laos, Somalia, and refugees from Afghanistan, Ukraine, and other countries (Chapman, 2022). The City officially joined Welcoming America on May 12, 2017. The City of Minneapolis's policies recognize and incorporate the needs of new immigrants and refugees to help them fit in and provide living conditions for their well-being. Minneapolis's Welcoming City programs include language classes, legal assistance, and job training and placement assistance.




The City's receptivity and integration of immigrants and refugees in Minneapolis contribute to the workforce and economy. For instance, immigrants and refugee households in the Minneapolis area earned \$1.7 billion in 2019 (City of Minneapolis, 2021). Of this amount, \$159 million went to state and local taxes while \$1.2 billion was left in spending power (City of Minneapolis, 2021). Also, 2,700 immigrant and refugee entrepreneurs lived in the Minneapolis area in 2019, constituting 13% of the business owners (compared to making up 15% of the population) (City of Minneapolis, 2021). Moreover, Minneapolis's mayor and city council endorsed a resolution reiterating their support for refugees and immigrants (Karnowski, 2019). In addition, the City declared the week of September 9-18, 2022 as "Welcoming Week" with the theme of "Where We Belong" (Atre, 2022). This Welcoming Week brought together newcomers, refugees, and local residents to forge close bonds and emphasize the value of inclusiveness and to foster a sense of community (Atre, 2022).

### Immigrant/Refugee Housing Issues in the City

The City's increase in immigrant population elevated concerns around affordable housing options. While 72% of native-born residents are homeowners, less than half of immigrant households own a home (Sturtevant, 2017). Also, immigrants face a cultural shock when they relocate to Minnesota due to housing differences between their home country and the United States, in part due to multi-generational household sizes, challenges with paying high rent, inadequate insulation, and substandard living conditions (Xiong & Jaramillo, 2017). When they are prepared to purchase a home, they can encounter obstacles including lengthy waiting lists for government-subsidized housing (Xiong & Jaramillo, 2017).

Mayor Jacob Frey recognized the gap in housing and campaigned to raise \$50 million for affordable housing and increase the number of accessible rental and homeownership options for immigrants and other City residents (Ansari, 2022; Pescovitz, 2018). He also proposed amending the City's zoning laws to prioritize inclusionary zoning to create mixed-income communities by requiring affordable units within new housing development (Pescovitz, 2018). In his opinion, rezoning will help remove the disparities in creating affordable housing for all people (Pescovitz, 2018).

Further, as indicated in the City of Minneapolis comprehensive plan (Minneapolis 2040), the City will participate in the Regional Fair Housing initiative to remove barriers to housing for immigrants, refugees, and non-whites (City of Minneapolis Department of Community Planning and Economic Development, 2019). The initiatives will include disseminating fair housing information to empower underrepresented populations, testing for fair housing



compliance to ensure that the rental housing community is following the law, producing more affordable housing, and increasing the number of accessible rental and homeownership alternatives for city residents (City of Minneapolis Department of Community Planning and Economic Development, 2019). Also, these initiatives will invest in individuals to help them build the skills and ability to support homeownership, not merely to bridge the financial gap between the cost of a property and what a buyer can afford.

### The City of Lakes Community Land Trust

The City of Lakes Community Land Trust (CLCLT) of Minneapolis, Minnesota was founded in October 2002 and operates with eight staff members. CLCLT aims to preserve affordable homeownership in Minneapolis by partnering with a collective of residents and neighborhood associations. **Additional services include unconventional mortgage options for newly arrived immigrants and refugees**, affordability assistance programs, home improvement workshops, and help with financial problems or foreclosure prevention (CLCLT, 2022). CLCLT has five homebuying programs, one of which is their New Construction or Partnership Development program. The program partners CLT funds and staff with developers to build new construction homes or extensively rehabilitate existing homes within Minneapolis. The Partnership Development program has produced a range of single-family homes, duplexes and ADU structures, and has helped over 100 homebuyers. Another CLCLT program offered is Resale, where 110 resales of homes already in trust have been resold significantly below market value. The type of units sold under this program are single-family homes, duplexes, condos, townhomes, and homes with accessory dwelling unit structures (ADUs) (CLCLT, 2021).



## Interviews

### Methodology


We conducted online searches to identify potential participants and experts to share their experiences with immigrant housing in the three cities. Potential interviewees included staff from the CLTs, city housing programs, immigration and refugee affairs, and Welcoming City program staff. In total, we invited 17 individuals or departments by email, and made 3 phone calls to city staff to interview. In total, three individuals from each CLT agreed to participate. Two individuals declined to be interviewed, and the remaining potential participants did not respond to requests for an interview.

A research assistant conducted 3 interviews from October to December 2022 via Zoom. CLT staff were asked about the origins of the organization, programming related to affordable homeownership, if they focus on immigrant housing, and if they collaborate with the Welcoming Cities initiatives. Interviewees were also asked about the number of affordable housing units, client demographics, and the average that clients saved. Finally, interviewees were asked if they had recommendations for inclusive housing for immigrants in their cities. After the interviews, full transcriptions were analyzed. Given the difficulty with contacting other potential participants, the interviews were supplemented with secondary data on Welcome City programs and other housing programs for immigrants and refugees. Secondary data sources included newspaper articles, City website information about Welcoming Cities, and other city reports.

### Findings

#### CLT Outreach to Immigrant and Refugee Communities around Homeownership

All three CLTs mentioned outreach with partner organizations to increase resident awareness of CLT homeownership. The outreach methods varied based on the organization. For example, DP-CLT (2022) focuses on BIPOC households because as a staff member stated, their homeownership waitlist consists of 300 to 400 families, and 90% are households of color. The same staff shared that their outreach aims to be intentional about reaching the families that need homeownership opportunities. Consequently, they collaborate with the local Urban League, Hispanic Center of West Michigan, and other organizations to reach potential clients. In addition to collaborating with community organizations, LEAP created videos to clarify mortgage terms for first-time homebuyers. As



a LEAP staff member stated, “We've made videos in terms of like what's the escrow process? Because even I don't really know exactly what the escrow process is. How would you expect somebody coming from a different country to know that?” As previously mentioned, LEAP also translates its materials into Swahili, Arabic, Spanish, and Kinyarwanda (LEAP, 2020) to expand language access.


### Expanding Affordable Homeownership Opportunities

The CLTs mentioned ways to expand affordable homeownership opportunities to immigrants and refugees. For example, LEAP reserves 3 condominiums for recently arrived refugees with the Idaho Office of Refugees. The CLTs also focus on the development of Accessory Dwelling Units (ADUs). All three CLTs acknowledge the strength of incentivizing homeowners to provide ADUs; however, only City of Lakes Community Land Trust (CLCLT) focuses on ADU homeownership. Alternatively, DP-CLT and LEAP promote ADUs as an affordable low-income rental option, but did not mention ADU homeownership as a potential option for immigrants or refugees.

CLCLT focuses on ADU homeownership to acknowledge varying familial structures of immigrant and refugee homebuyers. A CLCLT staff member described how they are “trying to create space for multi-generational households and communities.” This interviewee further highlighted how their staff have “built four single-family homes attached to ADUs” to accommodate multi-generational families.” CLCLT develops ADUs where possible to increase the square footage. Homeowners then have the option of using the ADU to house additional family members or rent it out for additional income.

Both DP-CLT and LEAP look to ADUs as a means of providing affordable rentals for immigrants and refugees whose earnings are at or below the 80% threshold of the local or county area median income (AMI). A DP-CLT employee described how cities can incentivize current homeowners to construct ADUs for affordable housing. For instance, he described a program offered by the City of Napa to their homeowners that provides a low-interest, long-term loan of up to \$35,000 to incentivize the development of affordable-housing ADU rentals, which provides additional units to serve under 80% AMI families.

In 2022, LEAP began working with the City of Boise on an affordable housing ADU pilot program. Previously, ADUs were illegal in Boise’s zoning code. This pilot used 6 units as a case study to collect data to inform future rezoning regulation changes regarding ADUs in Boise. As a LEAP staff further mentioned, if ADUs “can be built for \$160,000, what are ways that we can incentivize folks to rent them out to people making under 80% area median



income or AMI?” LEAP outlines that ADU rentals can be an affordable solution to build community-style housing while addressing Boise’s infill vacancies.

In addition to ADUs, CLCLT works to provide flexibility in the home purchase process given challenges with traditional mortgages that can exclude immigrants and refugees. CLCLT reported working with a local lender to offer a new I-10 mortgage product that secures financing for undocumented households. Additionally, CLCLT tries to provide flexibility in their buyer financing by allowing sales to close without the use of a traditional mortgage for community members who pay for their properties in cash. Often, a staff member mentioned that East African and Islamic immigrants or refugees will source housing funds and lend within their own community, providing cash to the purchaser of a CLCLT home.

### Collaborations with Welcoming Cities and Municipal Housing Programs

The interviewees overall did not report working with the Welcoming Cities programs. However, there were some collaborations between the CLTs and municipal housing programs based on interviews and secondary data:

- DP-CLT works with the Grand Rapids Housing Authority to convert Section 8 vouchers into homeownership vouchers. In addition, the Michigan State Housing Development Authority (MSHDA) works with DP-CLT to fund mortgages when Section 8 units are converted to homeownership units. Mortgage lenders who receive funding from Freddie Mac will not fund mortgages when a development has sold less than 50% of available units. Hence, MSHDA will fund mortgages for DP-CLT when they are below the 50%-unit threshold. Beyond that point, mortgages can go to the open market, which Freddie Mac services.
- LEAP (2022) partners with a resettlement agency in town. In Boise, their Welcoming Cities program is implemented through the Neighbors United Network, a subsidiary of the Idaho Office of Refugees to aid immigrants throughout their resettlement process (City of Boise, 2021). Neighbors United is collecting public feedback while the City of Boise rewrites zoning code (Neighbors United, 2023). However, the program does not have a solution for long-term placement or homeownership opportunities.



## CLT Database

### Methodology

The second objective of this study was to develop a [CLT database](#) that can help visualize the distribution of active CLTs throughout the United States and how they overlap with the Welcoming Cities programs. The database is meant to further research on CLT formation and growth in the US. It can also serve as a data source on CLTs for a variety of stakeholders including private, governmental, non-governmental, and quasi-governmental organizations to assist them in making policy decisions regarding CLTs. While CLT formation and growth is an evolving process, the database captures a snapshot of active residential CLTs that can be updated over time as new CLTs are formed across the country. Commercial CLTs were excluded from the database given the study focus on homeownership opportunities.

Data about CLTs in the database include<sup>3</sup>:

- the name and location of the CLTs
- CLT websites
- Total units
- ownership type (nonprofit, city or local public housing authority)
- services provided by the CLTs
- Welcoming City status and locations
- % foreign-born residents by county
- CLTs by city population

To create the database, we used the following data sources:

- Schumacher Center for New Economics CLT website (Schumacher Center for Community Land Trust Innovation, 2023), which was cross-checked with the Center for Community Land Trust Innovation
- CLT websites and annual reports
- Candid
- Google News and Earth
- city websites
- Welcoming America website

A Welcoming City status (Welcoming Local Government, or Certified Welcoming City) is applicable when a city has joined the Welcoming Network. A Welcoming Local Government

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<sup>3</sup> We sought to collect data on the number of units per housing type, and the eligibility criteria (immigration status, income and the minimum amount required for closing costs) for homeownership. However, due to inconsistencies in reporting on CLT websites we could not collect information from all CLTs and this information was excluded from the final database.

status indicates city- or county-level involvement with the network, and a Certified Welcoming City applies to cities or counties that have policies and programs and have completed the certification process by the Welcoming Network. To be a member of the Welcoming Network, jurisdictions and organizations need to pay a fee between \$200 and \$2,500, which includes strategy sessions, member-only forums and resources, discounts to the Welcoming conference, and other benefits (Welcoming America, 2022).

## Findings from CLT Database

We found 210 active CLTs in 2023 with residential units. Figure 2 shows the locations of the CLTs that are included in our database. Some of these CLTs also serve rental properties, but our database only includes the number of properties which are owner-occupied and considered as permanently affordable shared-equity properties for low-income households. A significant number (about 79%) of the CLTs are owned by nonprofits while about 21% are initiated or managed by local city or public housing authorities.

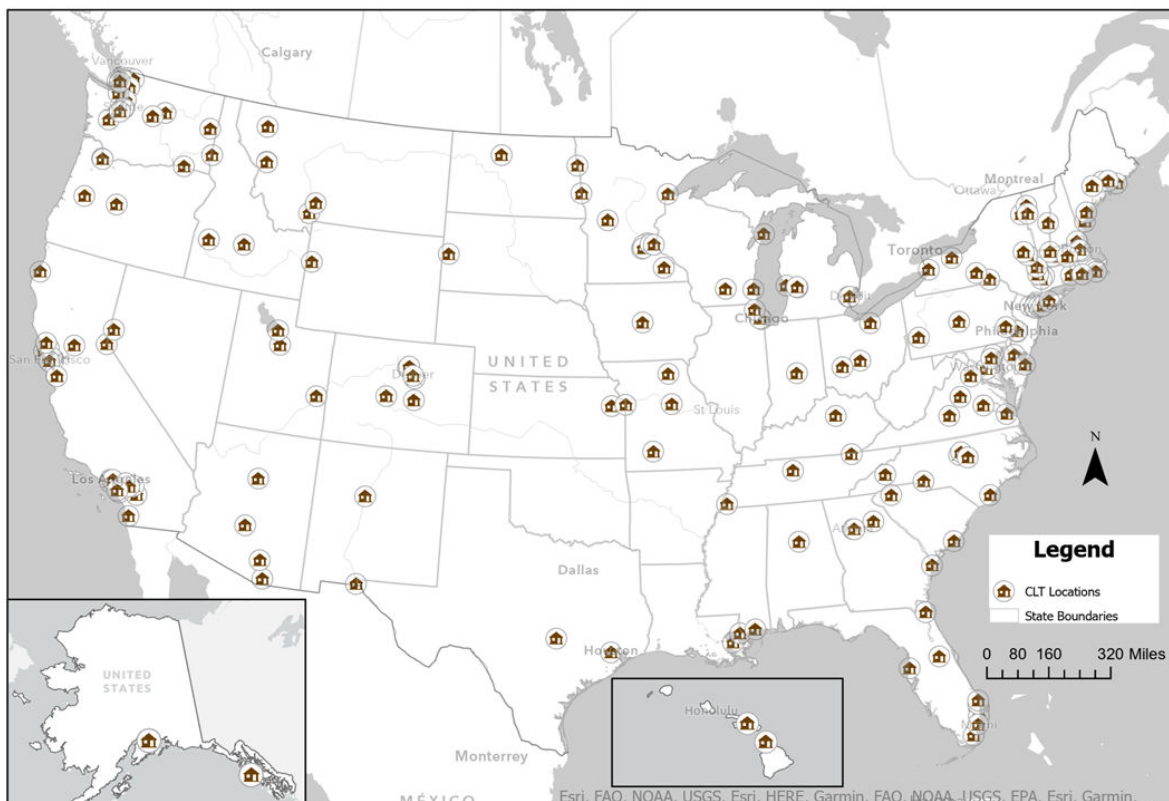


Figure 2: Location of active CLTs serving residential properties

Out of 210 CLTs, 55 or 26% CLTs were incorporated after 2017 (Figure 3). It indicates an increased popularity of CLTs in recent years. However, our data indicates that CLTs are

failing to grow over time in terms of the number of properties served. We did not find any relationship between the year of incorporation and the number of units sold by the CLTs (Figure 4). Lack of funding and local support for CLTs can be identified as the major barriers for CLT growth (Fahy, 2023), but it is beyond this study to explore those barriers.

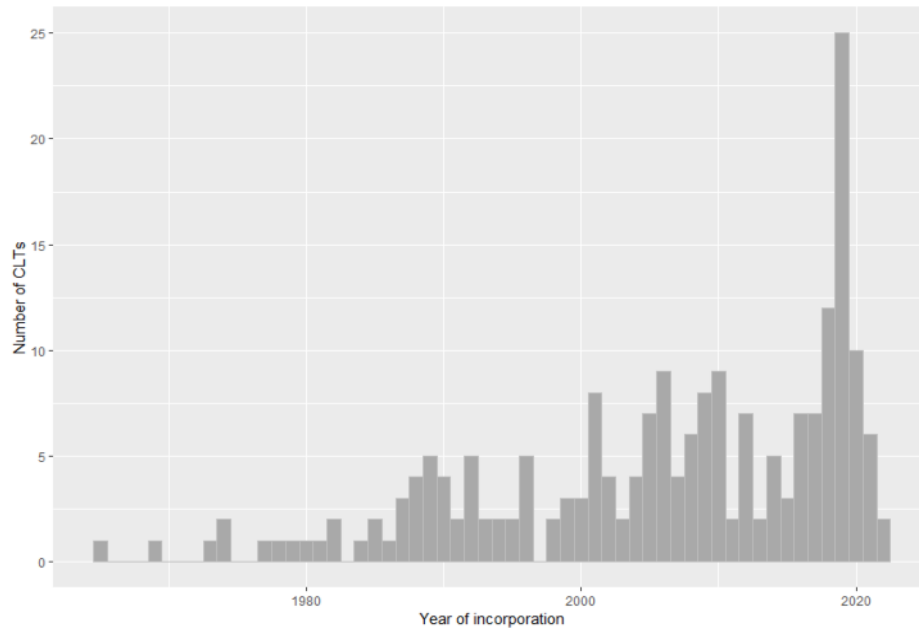


Figure 3: Year of CLT incorporation and number of CLTs.

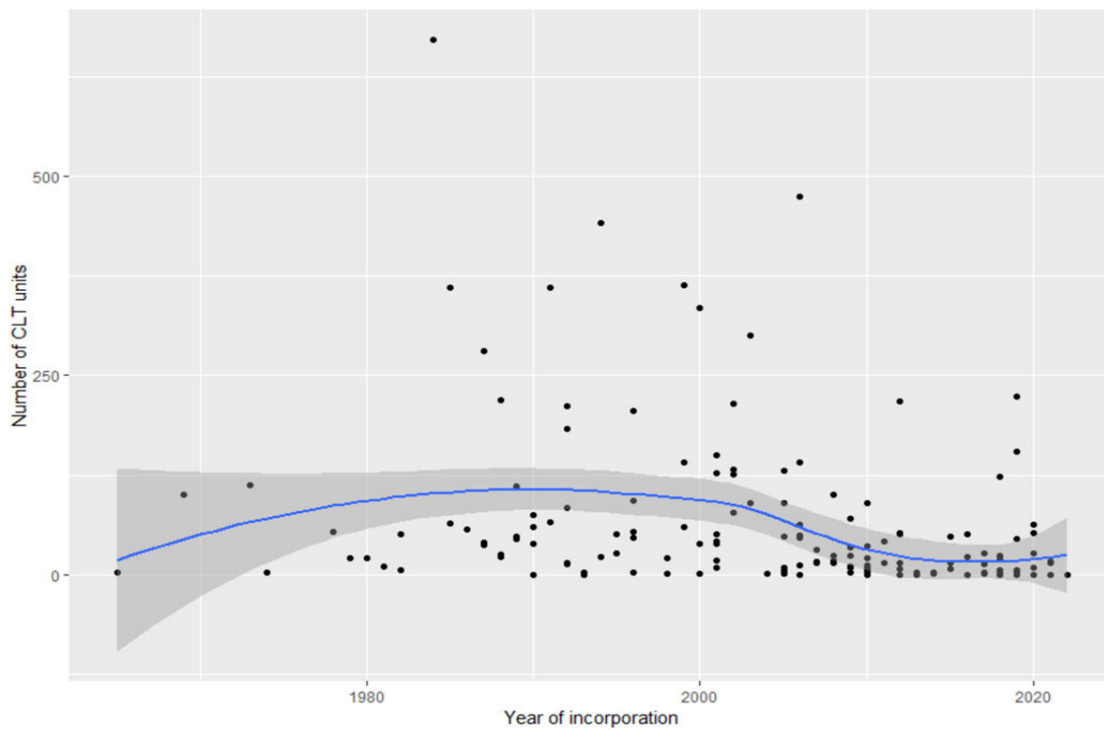


Figure 4: Number of units sold by year of incorporation of the CLTs

Besides serving shared-equity homeownership for income-eligible households, a substantial number of CLTs provide other services on housing education and affordable housing in their service areas. The predominant homeownership and rental services rendered are homebuyer education, homeownership counseling, credit counseling, financial coaching, financial literacy education, and down-payment assistance. Moreover, CLTs often combine the number of homeownership units with the number of rental units which made it difficult for this study to determine the number of shared-equity homes sold by the CLTs. Single-family housing units dominate the CLT market, but we also found some CLTs selling duplex and condos in shared-equity format. Additionally, the number of units managed by each CLT varies greatly. Around 33% of CLTs have less than 10 units or are in the process of selling their first CLT unit.

About 22% of CLTs are located in jurisdictions part of Welcoming City. Figure 5 shows the CLTs by Welcoming City designation of their host communities. These CLTs are ideally in a better position to collaborate with their local Welcoming programs to provide housing services to immigrants.

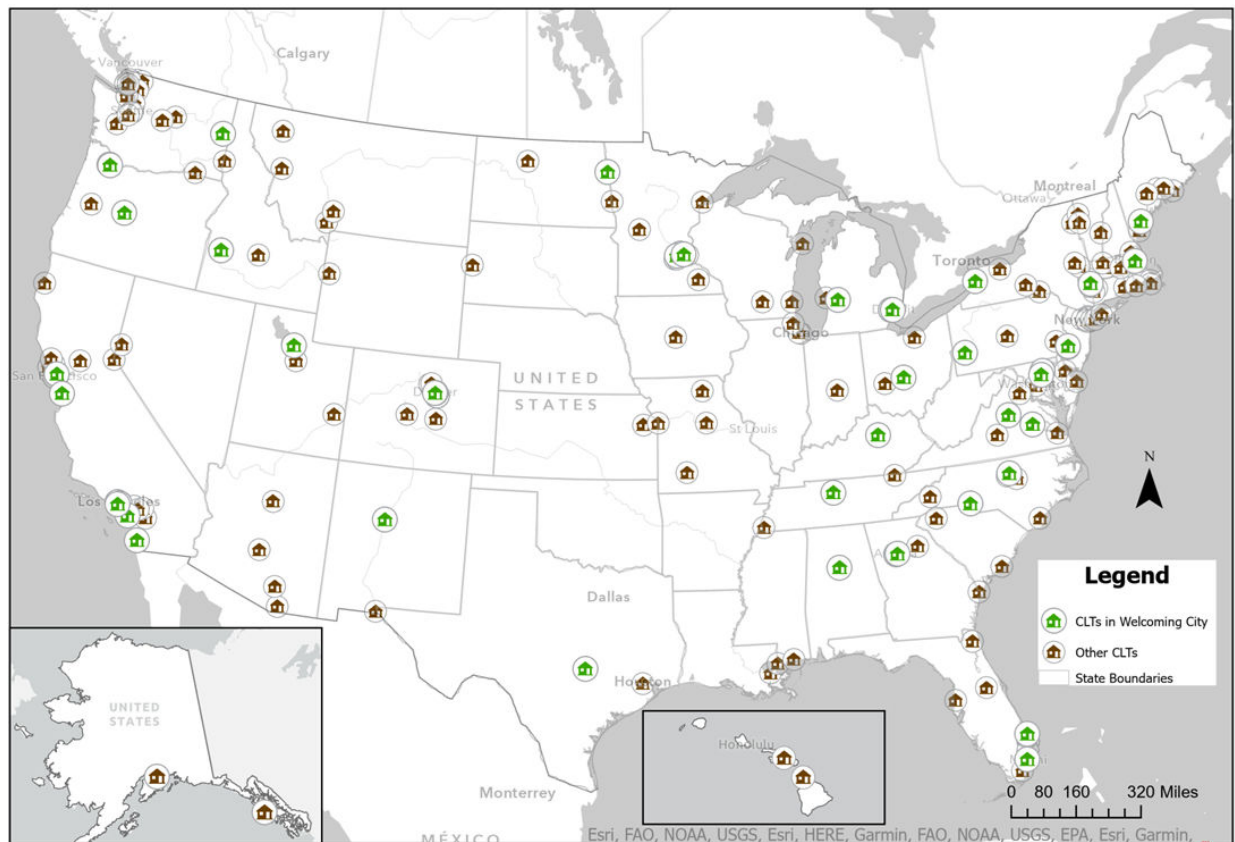


Figure 5: CLTs in Welcoming Cities

As we identified the services provided by each of the CLTs, we also explored whether they listed any service for the immigrants. Figure 6 shows the CLTs that mentioned any service for the immigrants or identified immigrant populations as one of their target groups. We overlaid these CLTs on the percentage of foreign-born population at the County level (Figure 6) and found a mismatch between these two. **While counties in the south and south-western part of the country have comparatively higher share of foreign-born population, very few of the CLTs in these regions listed any service for the immigrants.**

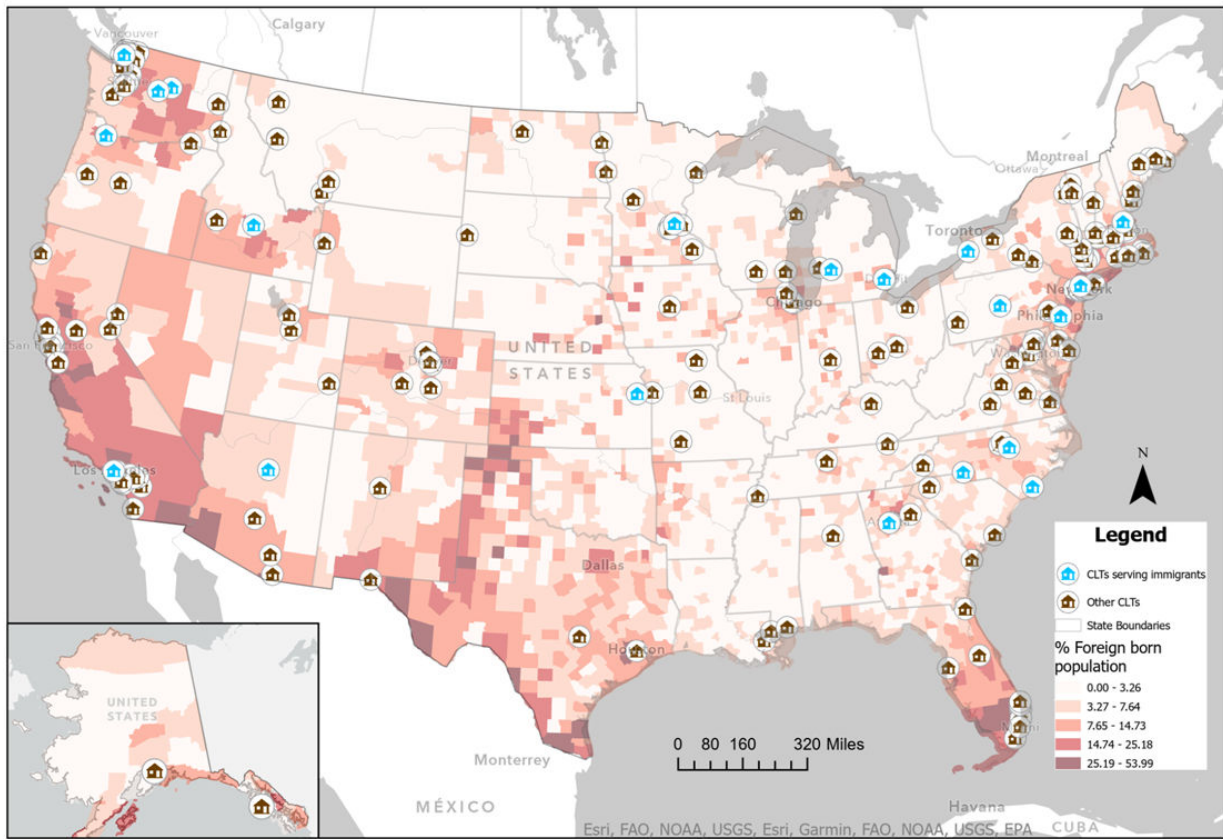


Figure 6: Foreign born population and immigrant serving CLTs



## Recommendations

Based on data collected, we recommend the following three actions for CLTs, local planners, researchers, and Welcoming City staff to support more inclusive housing:


- Local planners: accommodate various types of affordable housing and especially Accessory Dwelling Units.
- CLTs: provide publicly available, up-to-date information about services offered.
- Researchers: address barriers and challenges to setting up CLTs in Welcoming Cities
- Welcoming City staff: embrace CLTs as a model for long-term homeownership.

To help support CLTs, we recommend cities accommodate various types of affordable housing options and, in particular, ADUs. ADUs can expand housing options, especially for multi-generational households. Minneapolis's CLCLT sought to develop ADUs from acquired housing. Here, CLCLT recognized the multi-generational family structure of its immigrant population and realized the practicality of having ADUs for immigrant households: they can serve as additional space for larger families or could be a source of rental income, both helping to provide housing stability.

Thus, ADUs and associated zoning should be encouraged by cities to enhance homeownership opportunities for all households and for multi-generational immigrant and refugee families in particular. Nevertheless, zoning regulations largely prohibit ADUs in many municipalities across the U.S. (Morley & Guzman, 2023). Local planners can amend zoning restrictions prohibiting ADUs while still considering the wants and needs of their municipalities. This amendment can be as simple as allowing one internal or detached ADU for each single-family home (Morley & Guzman, 2023).

There is also important legislation that can support CLT development, such as the Community Land Act in New York that would provide CLTs and other nonprofits the first right to purchase multifamily properties and prioritize public land for CLT development (NYC Community Land Initiative, 2023). By prioritizing CLT access to potential land and properties, existing CLTs and nonprofits interested in the CLT model would overcome a key barrier to formation.

From creating the CLT database, our main recommendation is for CLTs to provide clear, publicly-available information, especially through their websites. Having clear publicly-available information can help immigrants, refugees, and other community partners to identify services offered, unit availability, and contact information. In addition, online information can help to spur collaborations and help government agencies, researchers, and households seeking their services in obtaining information to best utilize CLT services.



For researchers, we recommend further studies investigating the barriers and challenges to setting up CLTs overall and in Welcoming Cities. While this study examined existing CLTs, little is known about the challenges of establishing or growing CLTs. Considering that we found that only one-fifth of cities with a Welcoming Cities designation had a CLT, examining challenges to CLT implementation in Welcoming Cities is especially imperative. In addition, more information is needed about CLTs overall and how they can further support immigrants. This initial study provides a glimpse of these types of programs and can be used to support future studies on these intersections.

For Welcoming Cities, we recommend pursuing long-term homeownership programs for immigrants and refugees and using CLTs as a tool to enhance housing stability. Welcoming Cities can serve as a bridge to assist immigrants and refugees in settling in a new city; we caution performative initiatives and programming.

Finally, homeownership may not be ideal for all immigrants and refugees. As we found, some of the CLTs also offer rental assistance. More research can better understand rental models and how they can be better incorporated in inclusive housing programs. Overall, CLTs can serve as a stepping stone to market rate housing, helping households obtain housing stability. We thus recommend Welcoming Cities take advantage of CLTs as a tool that can provide housing stability.

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