

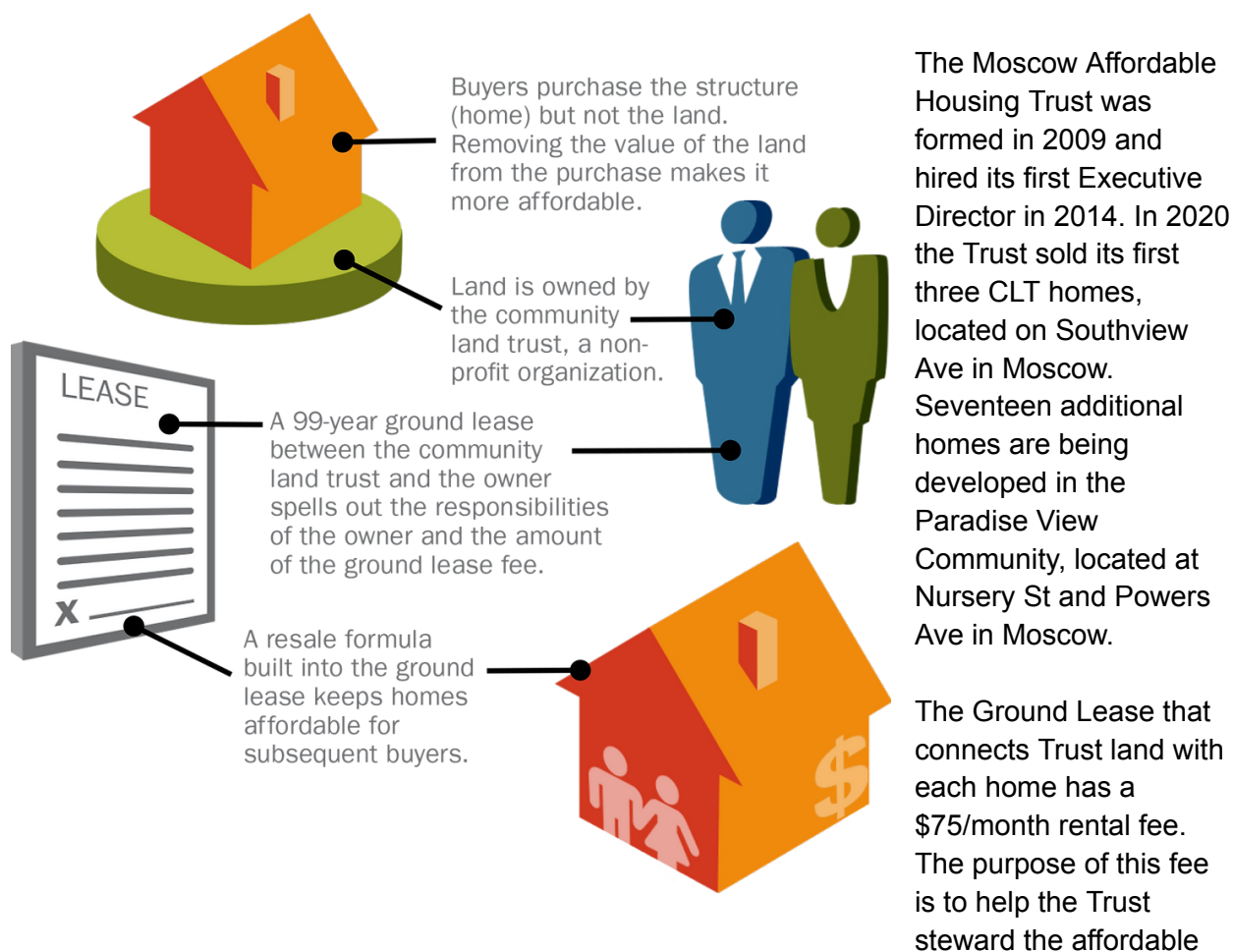
The Community Land Trust Model

MoscowHousingTrust.org

Jan 2024

The Community Land Trust (CLT) model is a national movement with a 50+ year history creating affordable home ownership for low and moderate income households. There are over 160 CLTs operating in the United States.

A CLT separates ownership of the land from ownership of the improvements (the house), and removes the cost of the land from the purchase price of the home. This 20 minute video reviews the success of a CLT in Burlington, VT. [Youtube.com/watch?v=uW--FqTaxMc](https://www.youtube.com/watch?v=uW--FqTaxMc)



homes and maintain them as a community asset. The Ground Lease has three important concepts:

- Owners must live in the house as their primary residence
- Owners must sell to another income qualified buyer
- The resale price is capped by a formula that balances wealth creation for owners and preservation of affordability for the community