

An Innovative Approach to Affordable Housing & Community Investment

*A **One-Time** Investment -
Permanent Affordable Housing*



Why The Community Land Trust Model is the Smart Approach to Foster Affordable Homeownership & Economic Opportunity

1

The land trust model lowers the barrier to homeownership, making it attainable for families who might otherwise be priced out of the market. **A single investment creates lasting benefits, providing stability and opportunity for generations** to come.

2

When the State invests in the community land trust model, they are **using taxpayer dollars wisely, helping families build wealth and pay it forward**. When they sell, families receive the cost of the mortgage plus 25 percent of the appreciated value. This ensures **housing remains affordable** for the next family.

3

Affordable homeownership fuels economic growth, good-paying jobs., small business success and academic achievement,

The Rondo Community Land Trust is seeking \$11.5 million for FY 2026 for their Homebuyer Initiative Pilot Program (HIP).

This innovative approach to affordable homeownership will pay dividends for generations and provide affordable, sustainable housing for low and moderate-income families in St. Paul and suburban Ramsey County.

HF 2559/SF 2950 will give families a chance at homeownership & the American Dream.

