

Community Land Trusts in Action

Three Indiana Models, One Shared Mission

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Why Are Communities Exploring CLTs?

Communities are asking:

- How do we preserve affordability long-term?
- How do we create attainable homeownership opportunities?
- How do we maximize public investment?
- How do we prevent displacement while communities grow?
- How do we create stability across generations?

Bottom line:

Traditional affordability tools often expire. CLTs are designed to last.



What Is a Community Land Trust?



What Is a Community Land Trust?

Simple Structure

- The CLT owns the land
- The homeowner owns the home
- A long-term ground lease formalizes the relationship between the two
- A resale formula ensures perpetual affordability

Goal:

Permanent affordability + long-term community stability



There Is Not One Way to Start a CLT

Community	Impetus for CLT	Stage
Hamilton County	Nonprofit-driven	Planning Complete, Standing-up Operations
Indianapolis	Grassroots-driven	CLT Active / Pilot Launched
Tippecanoe County	Local Government-driven	Planning Phase

Big takeaway: Different communities require different approaches



Why Did Your Community Choose a CLT?

Indianapolis	Hamilton County	Tippecanoe County
Rising housing costs outpacing incomes	High-cost market, <u>no</u> naturally occurring affordable housing (NOAH)	Public investment losing affordability over time
Black and brown households disproportionately impacted	Preservation of public & philanthropic investments in housing	Subsidized housing reverting back to market rate
Desire to preserve affordability permanently	Increase capacity in local affordable housing "eco-system"	Desire to maximize long-term impact of public investment

What problem was your community trying to solve?



Who Is Leading the Work?

Indianapolis	Hamilton County	Tippecanoe County
Kheprw Institute + Homes for All Indy Coalition	Hamilton County Housing Collaborative	City of Lafayette with support from West Lafayette and Tippecanoe County
Community-driven	Nonprofit + Private sector collaboration	Government + stakeholder collaboration
Emphasis on resident voice & equity	Emphasis on long-term sustainability of organization	Emphasis on systems coordination and preserving public investment

How does leadership shape the work?



Key Decisions + Lessons Learned

Indianapolis	Hamilton County	Tippecanoe County
Determined focus should be households under 60% AMI	Wealth-building for owners vs. long-term affordability of housing	Realized early the scale and complexity of launching a CLT
Needed to decide who the CLT would serve	Complexity & importance of the technical aspects of CLT creation	Importance of assessing organizational capacity
Learned importance of diverse funding sources	Understanding market & decision to lead w/ demand-side programming	Value of technical assistance partners like Grounded Solutions

What would you do differently if starting today?



Common Themes Across All Three Models

Shared Challenges

- Explaining what a CLT actually is
- Building long-term funding strategies
- Establishing governance structures
- Creating community understanding and buy-in
- Preserving affordability beyond initial subsidies
- Building long-term stewardship capacity

Shared Goal

CLTs create a framework for communities to preserve affordability across generations while adapting to local needs.



Audience Q&A

Thank you!

