

The logo for Hamilton County Housing Collaborative (HCHC) features the letters 'HCHC' in a large, bold, green sans-serif font. The letters are contained within a white rectangular box with a thin grey border. Above the box, there is a stylized illustration of a sun with rays and two clouds. Below the box, there is a stylized illustration of a row of colorful houses in shades of yellow, orange, and green, with a small orange car parked in front of them. The entire background of the top section is a solid green color.

HCHC

Hamilton County Housing Collaborative

COMMUNITY LAND TRUST

What It Is

A Community Land Trust (CLT) is a nonprofit organization that acquires and stewards land to create permanently affordable housing and community spaces. CLTs separate ownership of the land from the building, which helps keep homes and rentals affordable for the long term. This approach also preserves and protects the investment of scarce public resources.

There are more than 300 CLTs across the country, and the model is gaining traction in the Midwest and in growing suburban areas like Hamilton County.

Why It Matters

As housing prices rise, traditional homeownership becomes harder to reach. CLTs ensure that homes stay affordable not only for the current owner but for future homebuyers. They provide long-term stability while helping build wealth for homeowners.

How It Works

- **The CLT owns the land**
- **The homeowner owns the house on top of it and has a 99 year ground lease which gives the homeowner exclusive use and care of the land**
- **When the home is sold, a resale formula ensures it remains affordable**

FAQs

Is CLT ownership different than “traditional” home ownership?

For the homeowner, not really. A CLT owner has the same responsibility for maintaining their home and paying the mortgage, the same right to exclusive use and enjoyment of the property, as a “traditional” homeowner.

Who can buy a CLT home?

CLTs not only assist lower-income households, but in many markets like Hamilton County, where affordability is broader and rapidly growing challenge, CLT programs often help more moderate- and even middle-income families achieve home ownership.

Can CLT homeowners build wealth?

Yes. The homeowner will build equity as they pay down their mortgage, and as determined by the resale formula. The owner and the CLT will share in the appreciation of the property over time.

How are CLTs funded?

Startup funds often come from banks, philanthropy, or public partners. Long-term operations may be supported by ground lease fees, grants, and development revenue.

Who controls a CLT?

The community. CLT's are governed by a community-based Board of Directors that is typically 1/3 homeowners, 1/3 community residents and business representatives, and 1/3 key local non-profit and public-sector stakeholders.



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