



Madison Area Community Land Trust

HOUSING AS IF EVERYONE MATTERED

Spring 2008 Newsletter

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Madison Area Community Land Trust (MACLT) is pioneering an innovative model of housing development that creates affordable and accessible housing - while protecting the environment and fostering sustainable food systems.

We are changing the mentality that says housing affordability and environmental protection are mutually exclusive!

And the Survey Says.....

In early January 2008, all our homeowners received a letter from us indicating that we were doing short telephone survey to find out more about your needs for support as homeowners. We asked Joanna Balsamo-Lilien to conduct the surveys.

A number of you participated in the survey, and Joanna has finished her report about the results. Here's a summary of what you had to say:

- Several survey respondents indicated an interest in social opportunities for MACLT homeowners from different neighborhoods to get to know one another.
- Ideas for possible additional services that MACLT could provide or coordinate include:

- workshops on home maintenance and repair;
- revolving loan for home maintenance projects;
- lending library for tools and literature about home repairs;
- listserve to share information on contractors and other issues related to homeownership.

There were also requests for more information on the national land trust movement and how MACLT fits into it (see related article).

The new Homeowner Services Committee (see related article) wants to respond to your ideas and concerns – and your participation is welcome!

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Our Very Own Backyard Hero

MACLT's very own Niel Moser was chosen as the **Backyard Hero Award** winner for the month of February 2008! The following article about him appeared in the February 22 issue of *Isthmus*, and a public service announcement about him was read several times on the air at 105.5 FM.

Niel Moser has served on our board of directors since

2003, including two terms as board president. His dedication was critical to the completion of our award-winning project, Troy Gardens. Niel frequently lends his expertise in mortgage lending and takes on many behind-the-scenes tasks—often without letting anyone know -to help out our very small staff.



Looking for a Few Good Homeowners

Here's your chance to tell us how we should do our job. We've recently revitalized our Homeowner Services Committee. This committee helps facilitate a wide variety of services to our homeowners:

1. Peer to peer sharing of knowledge, experience and information among homeowners, both new and not-so-new.

2. Homeownership and home-keepership: how can MACLT assist our homeowners to enhance their skills as homeowners?

3. Exploring possibilities for social interaction among our homeowners beyond their own neighborhoods to build a sense of community in the MACLT "family."

You don't have to be on our board of directors to serve on this committee!

Please call Mary at 280-0131 ext 22 or mary@affordablehome.org if you're interested in joining us.

We promise to have fun but not have too many meetings!



How Do You Want to Change the World?

You can choose how you want to "change the world" by giving to MACLT through Community Shares of Wisconsin

That's the tagline for Community Shares of Wisconsin (CSW), a *social action fund* that aggregates donations from all over Dane County and redistributes them to a wide variety of non-profit organizations. MACLT is one of those organizations, so we get a portion of all those contributions each year!

All CSW member organizations work for social change – in housing, hunger, justice, environmental protection, etc. Donors can choose which organization(s) they want their money to go toward. In other words, you

can choose how you want to change the world – just by giving to CSW.

Most people give to CSW at their job through payroll deductions. If your workplace doesn't have a payroll deduction program, please call CSW to find out how you can start one (608-256-1066) or go to www.communityshares.com. Tell them you're a supporter of MACLT.

Another way you can help us is by volunteering for a short-term task. The hours you spend volunteering for CSW contribute to MACLT's

required 40 hours per year. Tasks include things like stuffing envelopes and baking cookies.

Please let Mary Myers know (280-0131 ext 22) if you are interested in volunteering to help MACLT meet our CSW requirement. Thanks!

Did You See?

Did you see the article about MACLT in the Milwaukee Journal Sentinel on Sunday February 24, 2008? It was the cover story in the Sunday Business Section. Some of our homeowners were interviewed for it – good photos too. Please see: <http://www.jsonline.com/story/index.aspx?id=721173>

What is a Community Land Trust?

If you were hanging around Madison in the late 1980's and early 1990's, you would have been alarmed to see that housing prices were skyrocketing. The founder of MACLT, Sol Levin, had many years of experience in conventional affordable housing development and could see that the government-driven approach was no longer working.

The reality hit Sol that:

1. Housing is getting more expensive all the time;
2. Wages are not keeping up with rising housing prices;
3. So the gap between what housing costs and what people earn is growing - and will get worse over time.

The Community Land Trust (CLT) model was designed as a new way to approach these issues. How is it different? The model promotes housing that is affordable over time -

not just for the first buyer like most traditional forms of affordable housing. It removes land from the speculative market and allows a non-profit organization (controlled by a board made up of people from the local community) to develop homes for low and moderate-income households.

By separating ownership of the land from ownership of the home, CLT's create a mechanism for passing on the good deal that the first homebuyer got to the next buyer - and the next, then the next, etc.

Homeowners agree to share with future homeowners the affordability that they have benefited from. In return for having a homeownership opportunity that otherwise wouldn't exist, the homebuyer agrees to limit the price at which she will resell her house to another low or moderate-income homebuyer.

So CLT's preserve for future generations the benefit of

public and private subsidies that were used to build the home. Rather than allow the marketplace to control housing prices, the community - in the form of a non-profit organization - takes some control over skyrocketing housing prices. Meanwhile, the homeowner receives all the benefits and responsibilities of homeownership - including security, tax benefits, and the ability to pass your home on to your heirs.

The CLT model is also flexible - it can be used to preserve greenspace in neighborhoods for example - and a wide variety of housing types. There are over 200 CLT's in the U.S., including three in Wisconsin. MACLT is the oldest and most experienced of these three.

For more information on the CLT model, please see Burlington Associates website: www.burlingtonassociates.net/resources/

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Pancake Feed & Fundraiser—Sunday May 11

MACLT will host a Pancake Feed and Fundraiser on Sunday, May 11, 2008 at Wil-Mar Center.

Come eat your fill of pancakes, fruit, potatoes, coffee & orange juice and help MACLT raise money!

The monthly pancake feed has quickly become a new tradition. The event is co-hosted each month by a different non-profit. This is our month, so MACLT will receive the proceeds after costs are paid.

Please come—and bring your friends! This is your chance to chow down and help affordable housing in Madison!

Date: Sunday May 11 Time: 8:30—11 am

Where: Wil-Mar Center, 953 Jenifer St.

Menu:

- ◆ Organic pancakes w/optional fruit & nuts
- ◆ Roasted Potatoes
- ◆ Orange Juice & Organic coffee
- ◆ Friends, neighbors, fun and community!

Cost: \$7.50 for adults; kids eat free!

Meet Our Members—Anniversary Court Condos

MACLT has come a long way! During the past decade, we have completed three neighborhood developments (Anniversary Court, Camino del Sol, and Troy Gardens). In addition, we've renovated and resold six single-family homes in other Madison neighborhoods - including Vilas Park, South Madison, and Tenney Park. With so many different homeowners from all walks of life, we have a great opportunity to get to know each other.

And the homeowners couldn't agree more. There's a lot of interest among our homeowners to get to know others in our MACLT neighborhoods. So, we think it might be a nice idea for each neighborhood to introduce itself to the other neighborhoods by writing a short piece about itself. Look for profiles of each neighborhood in future issues of our newsletter.

In this issue, we have a feature about MACLT's oldest neighborhood, **Anniversary Court Condos**, written by one of the homeowners there, **Shirin Kestin**.

Anniversary Court Condos, a collection of seven duplexes with a total of fourteen homes, was built in 1997 on a new cul-de-sac on Madison's east side. Located on the hill above the Perkins restaurant across from East Towne Mall, Anniversary Court sits in a quiet neighborhood. It includes two wheelchair accessible condos.

The homeowners at Anniversary Court include a mix of professions and backgrounds. People from all walks of life have decided to call it home, including: owners of a Thai restaurant, a professional chemist, a social worker, a lawyer who works for Madison's Civil Rights department, and a manager of patient services at a local hospital.

In addition, Anniversary Court Condos are experiencing a mini-baby boom. Until about two years ago, there were only older children and teens living there. In 2006, one family closed on their condo less than a week after the birth of their second child, and another family with a baby bought a condo last year - and are expecting their second child this spring!

Unlike Troy Gardens, the Anniversary Court Condo development was not designed with a common meeting area in mind. So the owners are always looking for new and creative ways to enhance the community atmosphere. In the past, we have gotten together to paint the trim on our garages and start a community sandbox project. In the future we'd like to build a small outdoor gathering area with a picnic table near the sandbox.

Although Anniversary Court Condos were not the first homes MACLT sold to income-qualified homeowners (previously we had fixed up and resold several homes scattered about Madison), building Anniversary Court was the first time we undertook new construction. Being a developer for the first time was a real learning experience for us!

There's a steep learning curve for any new developer, but the additional requirements of ensuring affordability really stretched us. Building a new construction for the first time allowed us to learn those early lessons, which has greatly informed our later developments - Camino del Sol and Troy Gardens.



Exterior view of one of the Anniversary Court Condo duplexes on a nice spring day.



The author's son, Simon, "helps" his mom paint the front porch during an Anniversary Court community workday in 2006.

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