Ever dreamed of owning a brand-new, 1,536 square foot, 3-bedroom, 1 ½ bath, energy efficient and green built home?

Well, now’s your chance. MACLT is building nine such homes on the Northside of Madison—at Camino del Sol, an affordable neighborhood named after our beloved founder, the late Sol Levin. These homes will sell for $135,000, with $75 per month in ground rent.

The first three homes will be completed by Thanksgiving 2004, the second three by Spring 2005, and the final three by Summer 2005. One of these homes has already been sold!

We have lenders who are well-versed in land trust lending, who would be happy to talk with you to see how you can qualify for financing. For more information, contact Mary Myers at 280-0131, or email her at maclt@chorus.net.

MACLT Annual Meeting Will Feature Troy Gardens Talk and Tour

The 12th Annual Meeting of the Madison Area Community Land Trust will take place on Saturday, November 13, at 1:00 PM, at the Warner Park Community Recreation Center.

Beside the usual stuff (board election, reports from President Niel Moser and Executive Director Greg Rosenberg), UW Professor Marcia Caton-Campbell will speak about Troy Gardens as a national model for mixed-use urban development. And to cap it all off, we will be touring our two latest projects, Camino del Sol and Troy Gardens, which are just down the road from Warner Park. Hope to see you on November 13th!
There was more “happy news” about housing prices in the paper today. The average price of a home in Dane County just hit $250,347, up 9.3% from a year ago. The median price (½ selling for more, ½ selling for less) is now $217,500, up a whopping 13.5%. For new construction, the average price is now $226,393, up 12.3%. That’s a whole lot of increase for just one year.

No need to worry, the article tells us, because as long as interest rates are low and people are still buying houses, the market is still “healthy”.

But how can a housing market be healthy when the cost of housing is increasing three times faster than wages? When teachers and firefighters can’t afford to live in Madison anymore, how’s that healthy? And when parents start wondering how the hell their kids will ever be able to afford to buy a house in Madison, how can that possibly be healthy? Housing is not just about what the market will bear—it is about community, and who gets to live in our community. Right now, regular folks are getting priced out of our community. And that’s just not right.

An old friend, Dave Schaefer, died in September. I’d known Dave ever since I moved to Madison, back in 1989. I liked Dave right away, because he was funny and smart—and because he had a fire in his belly to try to change things for the better.

Dave was a lot like me. Both of us went to law school but somehow found ourselves not using our law licenses as much as we had planned. And we were both do-gooder civil rights types that weren’t well-suited for making a lot of money.

Dave was the City of Madison’s Disability Rights Coordinator. He was involved behind the scenes for many years keeping the issues of accessibility and reasonable accommodation at the top of everyone's list.

Dave was one of the first people who helped me understand the importance of accessible design. All the houses that we are building these days at the land trust are, at minimum, “visitabile” by people who use wheelchairs. It wouldn't feel quite right to design a house that Dave couldn't get into. Building an inaccessible house is the same thing as putting a sign out front that says "no wheelchairs allowed"—or more to the point, "no Schaefer allowed.”

I was looking forward to seeing a lot more of Dave this year, because he was going to be coming onto the board of the MACLT. He was nominated because of his intelligence, knowledge of accessible design, and advocacy background. The double bonus was that I was going to have a chance to hang out with him more often.

Dave helped make Madison a better place—and he lived his life with an abundance of grace and humor.
After a whole lot of pushing, we finally have something to show for the last two years of work planning for building homes at Troy Gardens. Very soon, we will be submitting our Planned Unit Development (PUD) application to the City of Madison.

This document is a detailed description of everything the Land Trust plans on doing at Troy Gardens, including architectural designs, detailed site plan, utility/landscaping/lighting plans, and much more.

MACLT’s Troy Gardens housing project, described as being “inspired by co-housing,” will offer a range of both affordable and market-rate townhouses and a common house, situated on five acres of the larger Troy Gardens property. The rest of Troy Gardens’ 31 acres are devoted to community gardens, natural areas restoration, and a Community Supported Agriculture farm, all of which is stewarded by the Friends of Troy Gardens organization (see page 4).

The housing site plan follows a number of community meetings involving the neighborhood and other interested people. It aims to provide homeownership opportunities for lower income residents in a setting that is in harmony with the natural beauty of the gardens. Of the 30 units, six are slated to be four-bedroom homes and 20 to be three-bedroom homes. The remaining four units will be barrier-free two-bedroom homes. Living area in the three-bedroom homes would be approximately 1,600 square feet. The project also features a common house where residents can have meetings and share meals together.

The townhouses will be clustered around two large common courtyards, and each unit will have a small private yard as well. Each homeowner will be guaranteed the opportunity to rent a garden plot in Troy Community Gardens.

Of the 30 homes, 20 will be priced affordably for households with incomes at or below 80% of the Dane County median household income. Prices are currently expected to be in the low $100,000s for the two-bedroom units and the $130,000s for the three-bedroom units. One- and two-person households will be eligible to purchase the affordable units if their annual household incomes do not exceed $40,250 and $46,000, respectively. Three- and four-person households could earn up to $51,750 and $57,500, with household income levels for larger households scaled up into the $60,000s and $70,000s according to household size. Like all Land Trust homes, the affordable units will remain affordable for subsequent homeowners through a purchase contract that limits the resale price to the original owner's purchase price plus a limited portion of the appreciated value.

The ten market rate units are expected to cost about $190,000 for a three-bedroom home, but will not be subject to the resale price restriction.

Groundbreaking is likely to begin in 2005, once one-third of the units are pre-sold. Early purchasers will have opportunity to make some design decisions.

Architect Jim Glueck describes the Troy Gardens Land Trust housing project to interested people at a community design forum held by MACLT this past July.
Troy Gardens is evolving, thanks to the Friends of Troy Gardens.

FTG guides Natural Areas Restoration, Community Gardens, a Kids’ Garden, Troy Community Supported Agriculture Farm, and educational programs in collaboration with UW-Madison and local schools.

The best thing about buying a Land Trust home at Troy Gardens is that you can become part of this revolutionary project linking nature, healthy food, and community participation right in your own back yard.

Kids from Northside community centers participate in Troy Kids’ Garden. They learn amazing things, like tomato hornworms are fun to hold, near right, and water and work will give you collard greens, far right.

A series of signs describing the programs and features of the landscape has been installed at Troy Gardens. This welcome sign greets visitors in English, Spanish and Hmong.

The little fellow “driving” Troy Farm’s tractor, Marge Pitts’ pal Wink, demonstrates that Troy Gardens is dog friendly, especially when the dog is as friendly as Wink.

Volunteer Natural Areas Restoration Stewards have created wonderful additions to the landscape at Troy, including prairie and woodland restoration, herb gardens, and this prairie council ring located in the center of the newly planted 5-acre Troy prairie.

Learn more about Troy Gardens at www.troygardens.org
It seems that whenever Madisonians read a newspaper story on personal money management, credit counseling, or related topics, Connie Kilmark's name keeps coming up.

Members of MACLT's Board of Directors know Kilmark as a fellow board member who uses her professional and personal skills to work toward consensus. When you talk to Connie, you come to realize that the connection between her professional role and her personal skills isn't surprising, because money problems can really be about personal values, conflicts in relationships, and how people choose to communicate.

That Kilmark views money issues as deeper than economics is reflected in her background. No, she doesn't have a degree in economics or in business. Instead, she's an art historian with an undergraduate degree from Trinity College in the District of Columbia, a school she chose perhaps not so much for its art program but because of its proximity to the major protests against the Vietnam War.

From Washington D.C., Connie moved to Madison for graduate school in art history, back when the Elvehjem Art Museum was in only its second year. She got by on typical student jobs until she was hired by the newly created Madison Consumer Credit Counseling Service, working with people who were overburdened with debt. It wasn't long before circumstances made her the acting executive director of the agency.

Eventually, Kilmark decided to move into private practice. With her own business, she could have the flexibility she needed as a single mother of two children, one of whom has autism.

Kilmark has been closely involved with several organizations over the years, including the UW Law School Consumer Law Litigation Clinic, the CitiArts Commission, the Wisconsin Youth Symphony Orchestra, and St. Stephen's Lutheran Church.

She joined the Board of Directors of MACLT in 2003. "Affordable housing was a natural fit," Connie says, with her passion for a subset of the population both she and the Land Trust serve. She has seen how credit is being overextended (often on unfavorable terms) to people of lower incomes, who may "never be able to repay it." People need consumer education before debt becomes a problem.

Kilmark's focuses on fundraising for MACLT, something with which some people aren't always comfortable, but which is important, because "we run on commitment... and money" to pursue our mission of making homeownership affordable in a market with housing prices disproportionate to the incomes of so many residents. She isn't shy about asking for donations to the causes she supports. "Most people don't give," she observed, "because they haven't been asked yet."

Indeed, Kilmark asks her clients, "What are your philanthropic interests?" rather than "Do you have philanthropic interests?" as a way of introducing the idea of sharing in this complex mix of money and how people think of it. Sharing part of what you have "is good mental health," Connie asserts. "People need a sense of connection to their community more than they need another thousand dollars of income."

Visit MACLT on the Web. We're at www.affordablehome.org. Check us out!
Lori Zenke and Scott Sneve are now Land Trust homeowners, shown here at the closing for their new, barrier-free duplex at 805 Troy Dr. MACLT partnered with Movin’ Out on this project.

I want to help the Madison Area Community Land Trust preserve and develop affordable housing in Dane County.

____ Please enroll me as a member.
____ Please renew my membership.
____ Please accept an additional contribution.

Memberships dues begin at $5. MACLT makes the following suggestions:

Individuals $5 :: Organizations $25

Members have the right to vote at our annual meeting and will receive MACLT’s newsletter.

____ I’m interested in learning more about purchasing CLT housing. There are ____ people in my household.
____ I’m interested in volunteering. Please call to let me know how to start.
____ I would like to make an additional contribution at the following level:
  Apprentice Level $25 _____  Journeyman Level $50 _____  Master Level $100+ _____

All contributions are tax deductible. Any contribution of $50 or more entitles you to a MACLT T-shirt. Please tell us where to send your shirt (size L), if different from the address on your check.

NAME ___________________________________
ADDRESS __________________________________
CITY___________STATE_______ZIP___________
EMAIL____________________________________
PHONE___________________________________

Send this form along with your check payable to: MACLT :: 131 W. Wilson, Suite 400 :: Madison, WI 53703

Thank You!