



Creating affordable homes & strengthening communities

through the wise stewardship of land and resources.

NORTHERN COMMUNITIES  
**LAND TRUST**

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### **Celebrating 20 Years: Forever Affordable**

On **July 16, 2010** Northern Communities Land Trust (NCLT) will kick off their 20<sup>th</sup> Anniversary Campaign. NCLT announces the goal to raise \$20,000 in 12 weeks for their *forever* affordable housing work. The money raised will ensure that the organization can continue providing homeownership opportunities for low-moderate income families.

Over the last 20 years, NCLT has created nearly 200 permanently affordable homes and helped 250 households become homeowners. With the community land trust model, income-qualified buyers purchase homes for a discount of \$20,000-\$60,000 below market value. When they choose to sell, they agree to pass the benefit they received on to another income-qualified buyer--making the home permanently affordable. Executive Director Jeff Corey describes, "Looking back on my 14 years with the Land Trust, I am most heartened that our commitment of creating forever affordable homes is a promise on which we are making good."

The NCLT's work has also positively impacted the community. With the help of contractor Common Ground Construction, the organization has transformed properties that were decrepit, vacant, or foreclosed into quality, energy-efficient homes. In doing so, they have doubled the tax base. Between Jan 2009-March 2010, of 41 homes that were rehabbed, the value of the properties increased from \$2.45 million upon acquisition to \$4.89 million after renovation.

"Not only does NCLT create quality, affordable, green homes, but they also build community with their home buyers. This all helps to stabilize Duluth's neighborhoods," describes Pam Kramer of Duluth LISC.

"Over the years, NCLT has built many quality homes, but more importantly they have provided homes for families in need. This work has helped to build a stronger Duluth," says Roger Lewis, Executive Director of the National Community Land Trust Network.

Behind all of the numbers are the faces and stories of the homeowners NCLT has assisted. Glenn & Heidi Dallmann purchased their home in June of 2009. They had been living in a cramped, two bedroom rental with their four children before buying a Land Trust home. "I don't know where we would be without this house. It is near and dear to our hearts," exclaims Heidi.

Another recent homebuyer's daughter, 7-year old Christina, colored a picture (see attached) of her new Land Trust home writing, "It's going to be a dream, a beautiful, beautiful dream." Help the dream of homeownership come true for other families by donating today! Go to [www.landtrustduluth.org](http://www.landtrustduluth.org).

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