



**ROOTEDHOMES**  
BUILDING SUSTAINABLE COMMUNITIES

# WORKSHOP 3:

*RootedHomes Property Tour & Community Land Trust Overview*

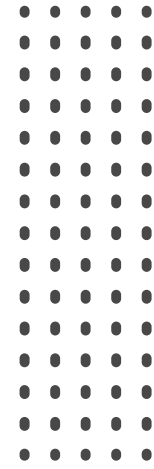


# OVERVIEW

This mobile workshop offers a behind-the-scenes look at how permanently affordable homeownership is developed, financed, and sustained in Central Oregon.

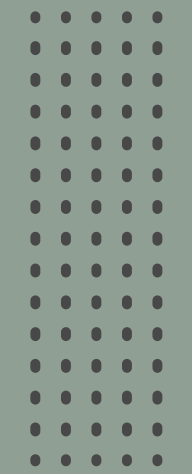
Participants will explore:

- A real-world Community Land Trust (CLT) in action
- The role of housing in regional economic stability
- How RootedHomes supports buyers before and after purchase
- Strategies for replicating this model in other communities

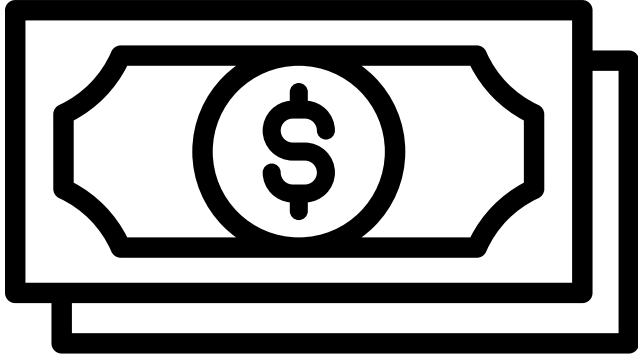


# WHAT IS A COMMUNITY LAND TRUST?

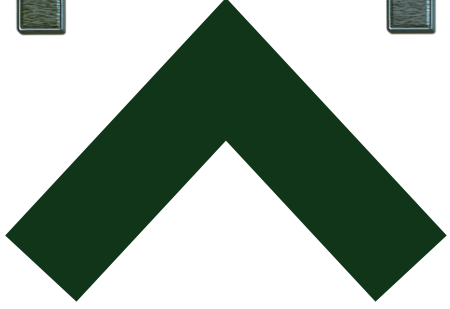
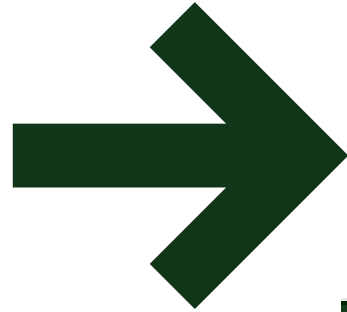
A Community Land Trust (CLT) is a nonprofit organization that acquires and holds land permanently to provide permanently affordable housing, agricultural, or commercial spaces. By separating land ownership from homeownership, the CLT leases land to residents, reducing purchase prices and ensuring homes remain affordable for future low-income buyers.



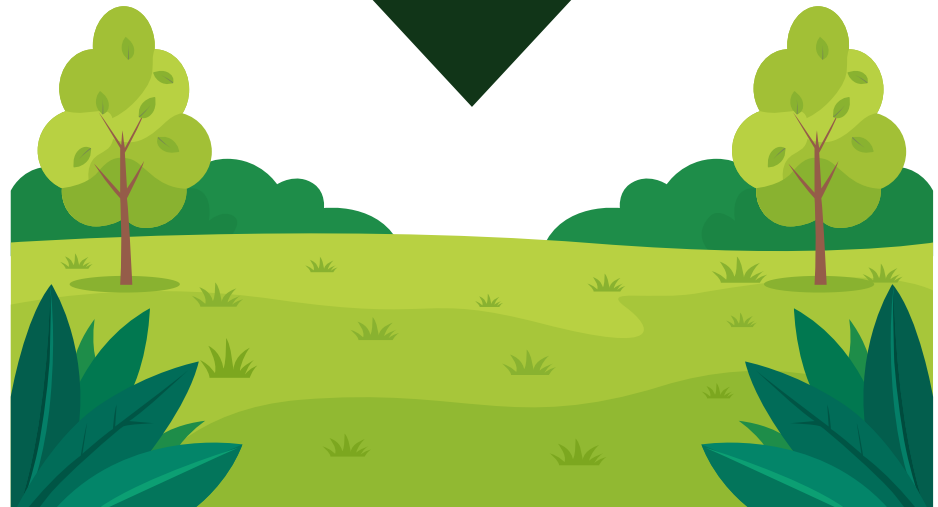
Initial Capital:  
Private Donations  
Government Subsidies



RootedHomes uses the money to buy land and build homes. RootedHomes permanently owns the land



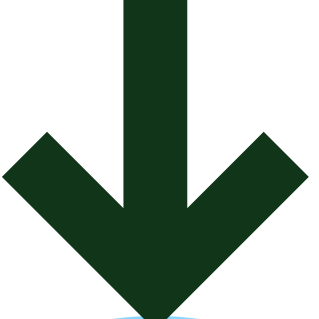
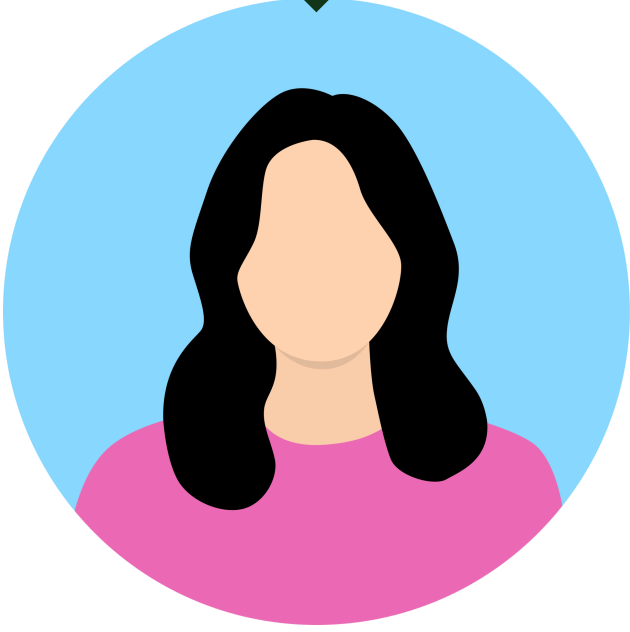
**ROOTEDHOMES**  
BUILDING SUSTAINABLE COMMUNITIES



A buyer purchases the home and leases the underlying land from RootedHomes

The first homeowner sells the home, based on the resale formula, to another buyer.

Another income-qualified buyer purchases the home for an affordable price



## HOW IT WORKS

- The homeowner purchases the home
- The Community Land Trust retains ownership of the land
- A long-term ground lease provides stability and security

## THE IMPACT

- The homeowner purchases the home
- The Community Land Trust retains ownership of the land
- A long-term ground lease provides stability and security



## BUILDING WEALTH

- Lower entry cost makes homeownership accessible
- Monthly payments build equity instead of rent
- Resale formula allows homeowners to gain equity while preserving affordability

## KEEPING WEALTH LOCAL

- Homes are owner-occupied, not investor-owned
- Residents are part of the local workforce
- Housing stability supports local spending and economic participation.

## WHO IS SERVED?

Typical buyers include:

- Healthcare workers
- Educators
- Service industry professionals
- Public sector employees

Income range:

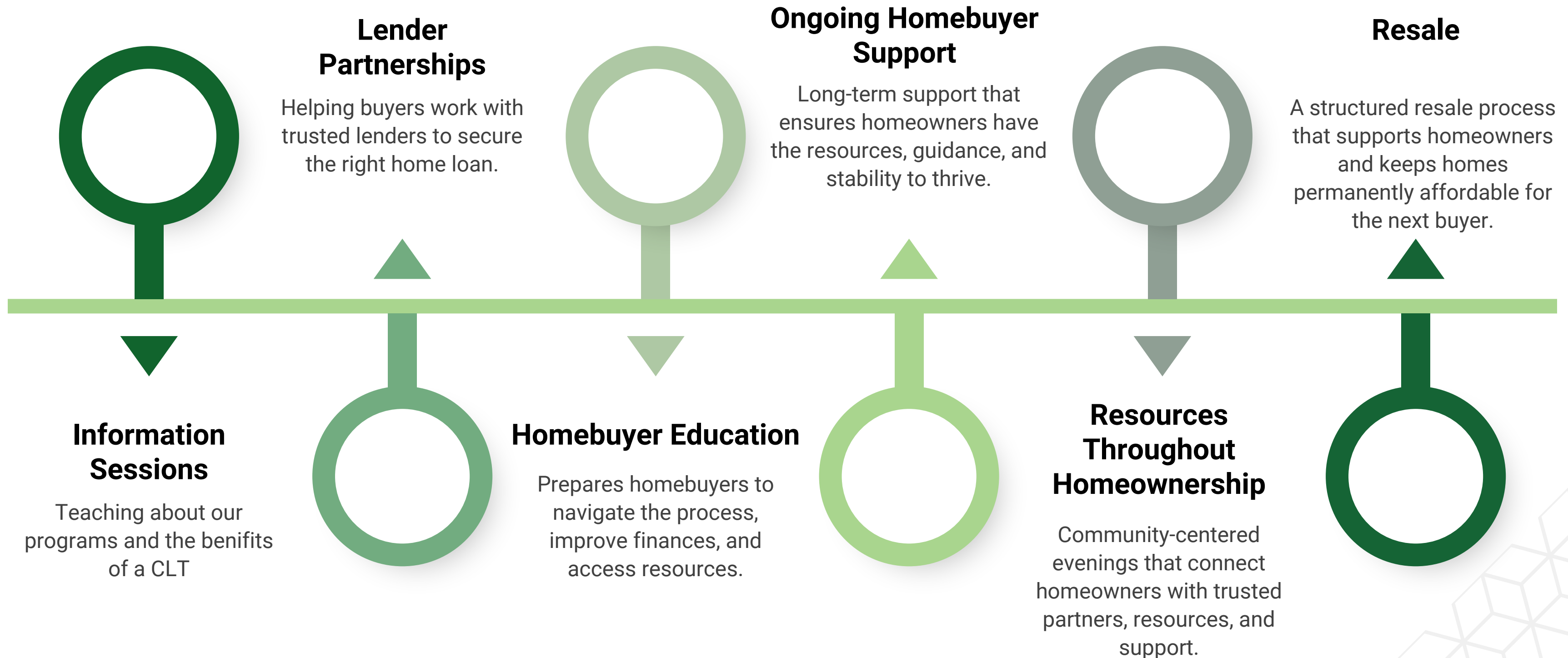
Approximately 60%–120%

Area Median Income (AMI)



**RootedHomes serves individuals and families who are essential to the local economy but priced out of the market.**

# GUIDANCE BEFORE AND AFTER PURCHASE



# DEVELOPMENT & CONSTRUCTION

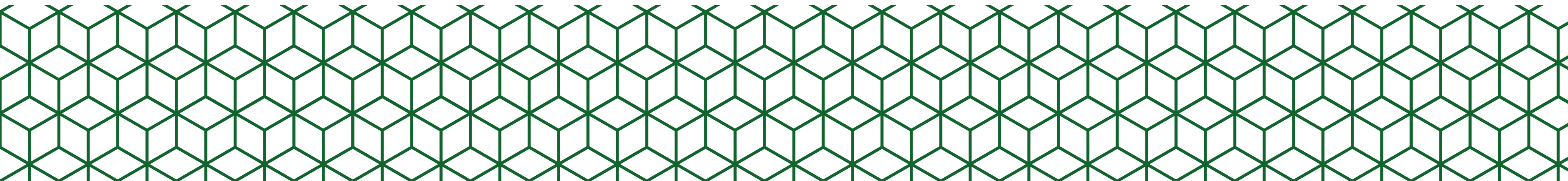
- Partnerships with local builders and contractors
- Investment in the regional workforce and trades
- Construction dollars circulate within the local economy
- Each home supports both housing access and job creation

## 2025 IMPACT

➔ 53 HOMES COMPLETED

➔ 53 HOMES UNDER CONSTRUCTION

➔ 84+ HOMES IN DEVELOPMENT PIPELINE



# HOW IS THIS WORK FUNDED?

RootedHomes developments are made possible through a layered funding approach: Public and philanthropic investment is preserved through permanent affordability.



**PUBLIC INVESTMENT  
(CITY, COUNTY, STATE)**

**GRANTS AND  
PHILANTHROPY**

**EMPLOYER  
PARTNERSHIPS**

**ENERGY EFFICIENCY  
INCENTIVES**

**Community Land Trusts:**

**Stabilize the workforce**

**Reduce displacement**

**Support long-term community resilience**

**Keep wealth circulating locally**

**Permanently affordable homeownership  
is a tool for regional economic stability!**



**Why This Model  
Matters for  
Economic  
Development.**

# FUNDING FOR ROOTED AT 19TH



LIFT – LOCAL  
INNOVATION AND  
FAST TRACK (LIFT)  
HOMEOWNERSHIP  
PROGRAM

BUSINESS OREGON  
GRANT

CENTRAL OR  
HEALTH COUNCIL  
(COHC)

LAND ACQUISITION  
REVOLVING LOAN  
PROGRAM (LAP –  
STATE LOAN)



A 3-bedroom, 2-bath affordable duplex in Redmond, priced at \$293,000 with down payment assistance available. Located in the Rooted at 19th community, it offers sustainable design, a shared garden, and homeownership opportunities for first-time buyers earning up to 80% AMI.

# FUNDING FOR ROOTED AT ANTLER



LIFT – LOCAL  
INNOVATION AND  
FAST TRACK (LIFT)  
HOMEOWNERSHIP  
PROGRAM

COMMUNITY  
FRAMEWORKS: SHOP  
– SWEAT EQUITY  
PROGRAM

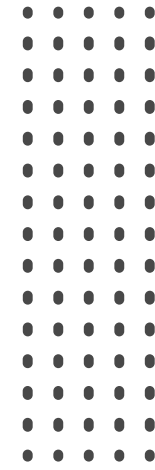
CENTRAL OREGON  
HEALTH COUNCIL

CITY OF REDMOND:  
CDBG GRANT



A thoughtfully designed 3-bedroom, 2-bath single-family cottage in Redmond, priced at \$432,000 for households earning 80% to 120% AMI. Located near Dry Canyon, these energy-efficient homes offer modern finishes and a rare homeownership opportunity for moderate-income buyers, with 7 units available.

# FUNDING FOR ROOTED AT SIMPSON



LIFT – LOCAL  
INNOVATION AND  
FAST TRACK (LIFT)  
HOMEOWNERSHIP  
PROGRAM

CITY OF BEND CDBG  
– PRE-  
DEVELOPMENT &  
LAND

CITY OF BEND  
AFFORDABLE  
HOUSING FUND  
(AHF)

OREGON  
COMMUNITY  
FOUNDATION (OCF)

A 3-bedroom, 2-bath single-family home in Bend priced at \$280,000, part of the Rooted at Simpson community. Designed for households earning up to 80% AMI, these net-zero energy homes feature community green spaces, gardens, and bike-friendly amenities, with all homes already selected through a completed lottery.

# RESOURCES

Shared equity housing is a rapidly growing nationwide model for permanently affordable homeownership, with 314 organizations across 46 states, DC, and Puerto Rico, a 30% increase since 2011. Together, these programs have created over 15,600 homes and preserved nearly 19,600 affordable rentals, with 87% of buyers being first time homeowners and 45% people of color. By supporting long term affordability and expanding access, shared equity housing is helping more individuals and families achieve stable, sustainable homeownership.

➔ **GROUNDING NETWORK SOLUTION**

➔ **NATIONAL LEAGUE OF CITIES**

➔ **LINCOLN INSTITUTE OF LAND POLICY**

**Utah: Moab Area Community Land Trust, Salt Lake City Community Land Trust Program, Mountainlands Community Housing Trust, Utah Community Land Trust.**

**Oregon: Trusted Homes, Neighborworks Umpqua, SquareOne Villages, DevNW, Columbia Cascade Housing Corporation, Big River Community Land Trust, Evergreen Habitat for Humanity, West Tuality Habitat for Humanity, Proud Ground.**

**Arizona: Community Homes of Patagonia, Inc., Pima County Community Land Trust, Newtown Community Development Corporation, Flagstaff Townsite Historic Properties Community Land Trust, Habitat for Humanity of Northern Arizona.**

**Illinois: 24:1 Community Land Trust, Bloomington-Normal Community Land Trust, Community Partners for Affordable Housing, Casas del Pueblo Community Land Trust, Here to Stay Community Land Trust, Chicago Housing Trust, Englewood Community Land Trust.**

# **COMMUNITY LAND TRUSTS IN YOUR STATE**