

# SPOTLIGHT: COMMUNITY LAND TRUST INSTITUTE CERTIFIED ORGANIZATIONS

## MATTHEW WYMAN COMMUNITY LAND TRUST MANAGER

The Florida Housing Coalition is pleased to announce the addition of two organizations to the ranks of Certified Community Land Trusts: St. Lucie Habitat for Humanity and community of Hope, Inc. of Brevard County. Community Land Trusts in Florida have the opportunity to participate in the Florida Community Land Trust Training and Certification Program, a nationally recognized capacity-building program designed to help CLTs maximize access to mortgage financing for their buyers and increase opportunities to receive resources for development and operational support.

### ST. LUCIE HABITAT FOR HUMANITY

St. Lucie Habitat for Humanity (St. Lucie Habitat) Executive Director Bob Calhoun and his staff were seeking ways to increase community impact by building an inventory of homes with long-term affordability. This led to the adoption of the CLT model. Although the traditional Habitat for Humanity model focuses on fee simple ownership (owning the land and improvements), as an organization, St. Lucie Habitat decided to transition its programming to exclusively offer CLT homes.



To support this transition, St. Lucie Habitat enrolled in the CLT Training and Certification Program. “The materials and training platform were well designed and in keeping with the advice of practitioners in Florida and around the country,” Mr. Calhoun states, having previous experience operating a CLT at another Habitat affiliate. “The Florida Housing Coalition’s certification program was a valuable asset to increase skills and knowledge within our entire organization.”

Currently, SL Habitat reports having 14 single family dwellings in its CLT construction pipeline, showing its commitment to providing the community with permanently affordable homeownership opportunities. Mr. Calhoun believes that removing the high cost of the underlying land from the sales price is critical and has allowed SL Habitat to continue to provide affordable homeownership opportunities even as construction costs, home prices, and interest rates have spiked, further fueling the affordability crisis.

## COMMUNITY OF HOPE - BREVARD COUNTY

In October 2023, Community of Hope (COH) achieved Gold Standard Certification, demonstrating excellence in implementing industry best practices that exceed standard certification. Community of Hope (operating in Brevard County) has provided affordable rental housing for the past 20 years.

Drew Warren, Executive Director, detailed that the affordability crisis made COH consider a new focus to increase the affordable housing supply and create a continuum of opportunity for former renters to move to equity and wealth-building through permanently affordable homeownership. "It was easy and natural for us to enroll in the CLT Institute," Mr. Warren stated. "The Institute programming and materials are easy to use...This made completion of the governing documents, policies, and basic CLT infrastructure very easy."



As a result of its experience with the Institute, COH has been empowered to purchase and rehabilitate its first 14 affordable CLT rental units with subsidy from the City of Palm Bay. COH is in discussion with Brevard County and local municipalities on access to land for both CLT home ownership and rental development opportunities and anticipates serving its first new CLT homeowners in the near future.

Currently, there are 32 community land trusts (including CLT programs operated by nonprofits) seeking to address the housing affordability crisis and challenges of their communities in Florida, and the number is likely to grow to more than 40 by the end of 2024. The journeys of SL Habitat and COH are examples of the innovation and effectiveness of the CLT model as the premier way to create affordable housing while preserving the units for future generations. With the support of the Florida Community Land Trust Institute, communities throughout the state can expect more CLTs to emerge and thrive.

### ABOUT THE FLORIDA COMMUNITY LAND TRUST INSTITUTE'S TRAINING AND CERTIFICATION PROGRAM

*The Florida Community Land Trust Institute (Institute), a program of the Florida Housing Coalition, provides technical assistance and advocacy for CLTs in Florida. The CLT Training and Certification Program, developed in partnership with Freddie Mac, is the Institute's marque program and aims to strengthen the capacity and visibility of the CLT model in Florida as a viable solution to the housing crisis.*

*The program promotes CLT and general non-profit best practices and encourages the standardization of key documents and procedures to optimize the performance of CLTs. The program includes comprehensive training and rigorous evaluation of CLT operations. To date, eight CLTs have successfully completed the program, demonstrating that their organizations meet or exceed industry standards. Partners of Certified Community Land Trusts benefit from knowing that the CLT has attained a level of distinction that assures that their support is well-placed and provides confidence to lenders that loans made to their buyers may be treated with streamlined processing when sold on the secondary market. For more information on the CLT Training and Certification Program and the Florida CLT Institute, please contact Matthew Wyman at wyman@flhousing.org.*