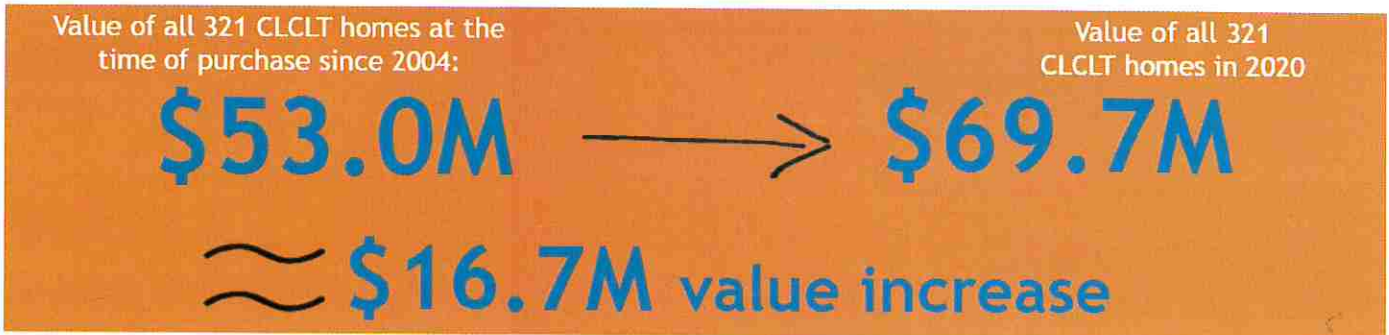


# RETURN ON COMMUNITY INVESTMENT

How investments in the community land trust grow:

The Return on Community Investment (RoCI) report provides a snapshot of how the City of Lakes Community Land Trust maximizes public investment in long-term affordable homeownership. Like a Return on Investment (ROI) report to private shareholders, this report demonstrates to public funders how investments made to the CLCLT have grown!



When the CLCLT's property values increase, the value of affordability investments in the City of Lakes Community Land Trust grow.

**\$4,183,794 reserved for homeowner equity**  
-- With the CLCLT's resale formula home owners earn 25% of any value increase on their home.



The \$15.1 million initially invested in the 321 CLCLT homes has since grown by an additional \$12.5 million. Thus creating and maintaining over \$27.6 million in affordability gap funds.

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We see through this model that when affordability investments grow, affordable homeownership opportunities are secured for the future!

This increase provides a:



## A CLCLT Example:



In 2014, a CLCLT homeowner purchased a home for \$120,000.

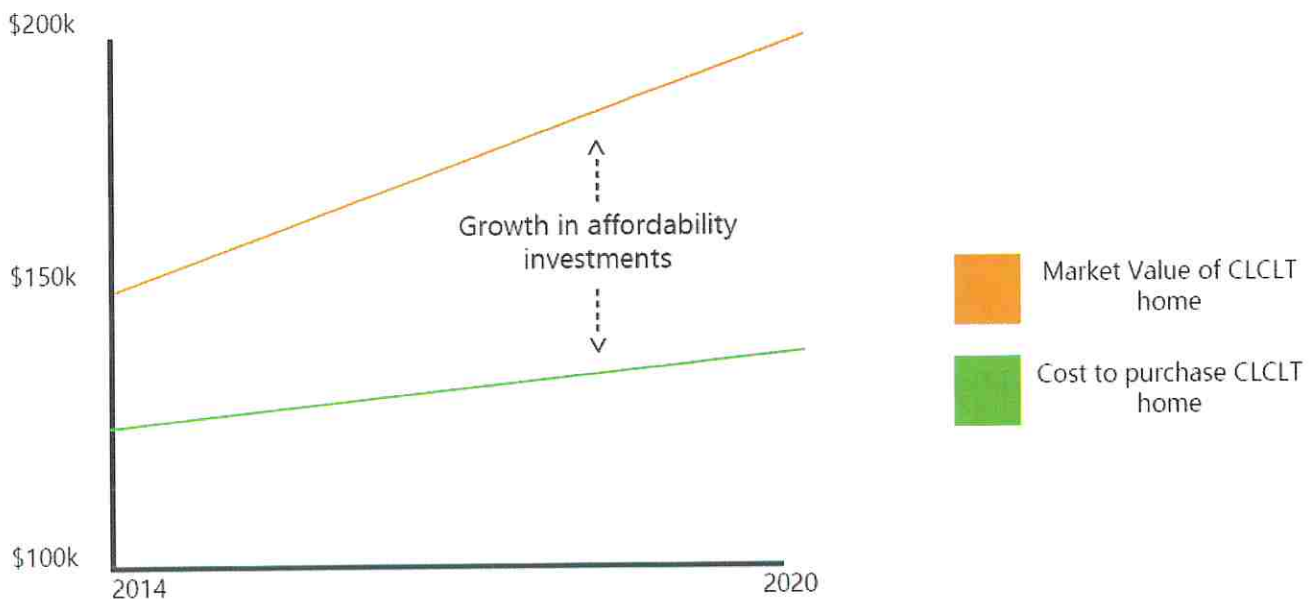
The home's market value was 150,000 at the time of purchase.

By 2020, that home was worth \$200,000.

- 25% of the market value increase, or \$12,500 is reserved for the homeowner.

- The value of the original \$30,000 affordability investment made in 2014 grew to \$67,500.

- Although the market value increased over 30%, the home remains affordable for the next homeowner with a \$132,500 purchase price.



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As residential values in Minneapolis continue to increase and incomes remain stagnant, larger affordability investments are necessary to provide affordable homeownership opportunities to low and moderate income buyers!