



COULEE COMMUNITY — LAND TRUST —

Couleecap's Champion for Community Land Trusts



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When Todd Mandel was a little boy, he can remember stories of how his father would travel south to other states and get involved in civil rights issues, by championing for integrated college dormitories at a time when blacks could not even eat in the same area as whites.

The apple does not fall far from the tree. Todd fights for permanently affordable housing in the Coulee Region, an area that has a growing need for affordable housing solutions. In his role as Couleecap's Community Development Director, he has the care and feeding of the Coulee Community Land Trust as one of his primary missions. Todd was one of a group of staff who first introduced the concept of community land trusts at Couleecap. As he tells it, it was "serendipitous" because he was on the lookout for sustainable ways to provide affordable housing, and attended a local seminar where a Twin Cities community land trust practitioner put on a presentation about land trusts. Couleecap had operated "traditional" down payment assistance programs for years, but the community land trust model promised something different - permanent affordability.

Perhaps the greatest weakness of traditional down payment programs was that, inevitably, the affordable house that was created was eventually sold at market rate and made unaffordable again. Todd was drawn to the land trust model because he thought it would be a powerful tool for increasing the stock of affordable housing and for creating true mixed-income neighborhoods.

The "serendipity" continued with the land trust movement because at the same time that Couleecap was exploring CLTs, the La Crosse County Housing Coalition was also exploring permanent affordability as a tool that would have value for La Crosse County. After many collaborative discussions, the land trust idea was launched with Couleecap as the lead agency. However, an effort like the land trust cannot be launched alone. Many members of the Housing Coalition lent support, such as a grant made by the Franciscan Sisters of Perpetual Adoration for technical assistance support, development funding from La Crosse County, legal assistance and coordination from Legal Action, lending support from WHEDA, and many other collaborative contributions.

Fast forward to today, and Todd and his staff at Couleecap continue to work hard to support the community land trust model. Todd states, "we [Couleecap staff] are always looking for the next great opportunity we can create to develop permanently affordable housing." However, the CLT work doesn't only include developing new properties and expanding the trust's portfolio. Since the CLT concept is new to the Coulee Region, a lot of time is spent educating lenders, tax assessors, public officials, and others about the CLT, permanently affordable housing, and leasehold lending.

Whenever one is in need of some excellent information on community land trusts, Todd is always more than willing to sit down and discuss with them the affordable housing models, and what is new and exciting in community development. Our thanks to Todd for tirelessly leading Couleecap's Community Development troops, continuing to fight for affordable housing, innovating new ideas and projects, and educating and encouraging those involved in affordable housing issues.



Community Development Director, Todd Mandel

15th Street Press Event a Big Success!



In February, CCLT hosted a press event at its first La Crosse County home completed using Neighborhood Stabilization Funds. There was a great turn out, from the builder of the project,* to the first original owners of the home twenty years ago. The home is our newest offering—a rehabilitated 1,400 square foot house with 3 bedrooms, 1 bathroom, a detached garage, and full basement. The entire first floor is handicapped accessible, and “green” construction and ENERGY STAR appliances were utilized. Priced at only \$42,0000, this home is available to a household that is at or below 50 50 percent of the County Median Income.

Tours were conducted at the press event attended by neighbors, friends, potential homebuyers, donors, and local community members in February for our Neighborhood Stabilization Project home at 15th

* A special thanks to Roger Embke of Embke Construction for conducting tours and speaking at the 15th Street Press Event.



BEFORE



AFTER—What an improvement!

Farmers Markets Opening Soon

Spring is a great time to start attending the local farmers markets. Two of the La Crosse-area farmers markets that open early are:

- Holmen Festival Foods, 600 Holmen Drive, April through October, Wednesdays, 3 to 7 p.m.
- Cameron Park Farmers Market, downtown La Crosse, May through October, Fridays, 4 to 8 p.m.

The following markets open in June until October::

- Bridgeview Plaza Parking Lot, 2500 Rose Street, Wed., 8 a.m. to 1 p.m.;
- West Salem, Corner of Jefferson & Mill Streets, Wed., 3 to 6:30 p.m.;
- Hmong Cultural Center, 1815 Ward Ave., Thursdays, 8 a.m. to 4 p.m.;
- La Crosse County Parking Lot, Corner of 4th and State Streets, Saturdays, 6 a.m. until sold out; and
- Onalaska Festival Foods, 1260 Crossing Meadows Drive, Sundays, 8 a.m. to 1 p.m.



Springtime fruits and vegetables to look for are: asparagus, strawberries, arugula, baby carrots, rhubarb, and parsnips.

Did You Know?

A nationwide study of CLT foreclosure rates conducted in 2010, showed that 0.5% of CLT homes are ever foreclosed on. This is across a portfolio of more than 8,000 units nationwide where the median time the units have been under stewardship is nine years. If one compares that to the national rate of foreclosures (6.5%), it is clear that CLT homes very rarely are foreclosed on.

- From CCLT Lender FAQs on Leasehold Mortgages

Home Depot Offers FREE Spring Classes

The Home Improver Club, a part of Home Depot, will be offering free classes this spring on lawn preparation and landscaping and how to build a spring planter.

Signing up is easy—just go to The Home Improver Club at www.homeimproverclub.com,

There you can pick a date and locale that works best for you. While you are in the Home Improver Club, check out the home maintenance and repair videos that are listed by topic. There are also other helpful tips and ideas for decoration, remodeling, and repair for homeowners. It is really an awesome place to find answers to any home questions.



Did You Know?

When CCLT homeowners sell their homes, they are given a portion of the appreciated value of the home, and the remainder is used to keep the home affordable for the next family, regardless of fluctuations in the housing market. This model helps preserve affordability when the market is good, while protecting the homeowner when the market is not so good, making a land trust house permanently affordable and providing the opportunity of homeownership for those who might not be able to purchase a home.

Remember, if you own a land trust home and want to sell it, or are thinking of purchasing one, please contact Anastasia Penchi at (608) 782-5525.

Fair Housing—Equal Opportunity for All

America, in every way, represents equality of opportunity for all persons. The rich diversity of its citizens and the spirit of unity that binds us all symbolize the principles of freedom and justice upon which the nation was founded. That is why it is extremely disturbing when new immigrants, minorities, families with children, and persons with disabilities are denied the housing of their choice because of illegal discrimination.

The Department of Housing and Urban Development enforces the Fair Housing Act and the other federal laws that prohibit discrimination and the intimidation of people in their homes, apartment buildings, and condominium

developments—and nearly all housing transactions, including the rental and sale of housing and the provision of mortgage loans.

Equal access to rental housing and homeownership opportunities is the cornerstone of this nation’s federal housing policy. Landlords, mortgage loan lenders, and others who refuse to rent or sell homes to people based on race, color, national origin, religion, sex, familial status, or disability are violating federal law, and HUD will vigorously pursue them.

Housing discrimination is not only illegal, it contradicts in every way the principles of freedom and opportunity we treasure as Americans. The Department of Housing and Urban Development is committed to ensuring that everyone is treated equally when searching for a place to call home.

The Office of Fair Housing and Equal Opportunity (FHEO) administers and enforces **federal laws** and establishes policies that make sure all Americans have equal access to the housing of their choice. **Learn more about FHEO** at www.hud.gov, or contact the Housing Discrimination Hotline by email, or at **800-669-9777 (Voice) | 800-927-9275 (TTY)**.

From the U.S. Dept. of Housing and Urban Development (HUD), Office of Fair Housing, www.hud.gov



There is something permanent, and something extremely profound, in owning a home.

- Kenny Guinn

1407 Kane Street—Imagine Spring in Your New Home!



This brand-new 1,400 square foot home has 3-bedrooms, 1 1/2-bathrooms, a detached garage, and full basement. It was built with “green” construction in mind and is a 5-Star ENERGY STAR efficient home. Laminate flooring, “green” label carpets, new appliances, and Marvin Integrity windows complete this package. It is available to a household that is at or below 80 percent of the County Median Income (CMI), and is priced at

\$95,000. Contact Anastasia Penchi at (608) 782-5525 or email at anastasia.penchi@couleecap.org if you are interested in learning more about this home.



For more information about Coulee Community Land Trust, please visit us at www.couleehomes.org and on **Facebook**.

Thank you for your support. If you have any ideas or tips to share, or would like your CCLT home featured in a future newsletter, please contact us by emailing or calling Anastasia Penchi at anastasia.penchi@couleecap.org or (608) 782-5525.



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