



### The Community Land Trust

Proud Ground operates the largest Community Land Trust in the Pacific North West. Proud Ground has used its Community Land Trust to ensure over 300 homes stay permanently affordable for first-time homebuyers throughout Oregon and SW Washington. In its Community Land Trust, Proud Ground homeowners own their home through a traditional mortgage and Proud Ground owns the land beneath the home, leasing it back to the homeowner through a 99-year, renewable land lease. The land lease agreement ensures that the homeowner and Proud Ground commit to resale guidelines of long term affordability, owner occupancy, and maintenance of the home. If the home resells, Proud Ground’s homeowners receive a fair return on their initial investment and agree to maintain affordability for the next homebuyer. While still building wealth, Proud Ground homeowners help future generations of homebuyers have access to affordable homes, like they did. Using this shared-equity model, the original down-payment assistance stays in the home and keeps the home affordable at no additional cost to the next income-qualified homeowner that purchases the home through Proud Ground.

### The Hub and Spoke Program

As a leader among Community Land Trusts, Proud Ground has the skillset and resources to provide its Community Land Trust to other non-profit organizations. In Proud Ground’s Hub and Spoke program, Proud Ground acts as the ‘hub’, providing its established Community Land Trust, necessary managing documents, and administrative infrastructure to ‘spokes’ through memorandums of understanding. ‘Spokes’ pay to use Proud Ground’s Community Land Trust and ensures permanent affordability of their units. ‘Spokes’ have the choice to participate in a:

- **Full Partnership** – Permanently incorporating all units into the Community Land Trust.  
*Current full partners include Habitat for Humanity Portland/Metro East*
- **Partial Partnership** – Incorporating only specific developments into the Community Land Trust, usually to access funding requiring extended or permanent affordability  
*Current partial partners include Habitat for Humanity Oregon*
- **Fee for Service** – Accessing one-time support, including templates or brokerage services

### The Breakdown

The following summary of services is estimated below and detailed in the attached pricing menus.

Project Phase	Full Partnership	Partial Partnership
Pre-purchase Cost (one time cost)	\$1,500	\$2,000
Transaction Cost (per unit cost)	\$1,000	\$1,250
Annual Stewardship Cost (annual cost)	\$0	\$1,000
Resale Cost (per unit cost)	\$0	\$1,000

*For non-partners, Proud Ground charges a \$500 fee per document to access CLT templates.*

### Contact

To learn more about partnering, visit <https://proudground.org/hub-and-spoke-partners/or> contact Proud Ground’s Executive Director, Diane Linn, at [dianelinn@proudground.org](mailto:dianelinn@proudground.org).