



FAMILIES ARE OFTEN SURPRISED TO FIND THAT CCLT MONTHLY MORTGAGE PAYMENTS ARE COMPARABLE TO OR LESS THAN MONTHLY RENT PAYMENTS IN COLUMBIA.

WHY CCLT HOMES?

The CCLT values high quality construction that any Columbia household would desire to live in. Most CCLT homes feature net-zero energy design with solar panels, additional insulation, Universal Design features, garages and durable exterior construction materials. CCLT homes often sell for up to \$50,000 below market value, which opens up, high quality housing options for families that otherwise would not have that opportunity. This high-quality construction also helps stabilize and maintain surrounding property values, resulting in an ongoing impact to the surrounding neighborhood.



COLUMBIA COMMUNITY LAND TRUST



ABOUT THE ORGANIZATION

THE COLUMBIA COMMUNITY LAND TRUST

CCLT is an independent non-profit corporation with the primary duties of creating and stewarding permanently affordable housing. The CCLT is governed by a board of directors made up of 1/3 neighborhood representatives, 1/3 program participants and 1/3 community and business leaders to help decisions be well informed and inclusive of all key stakeholders. Homeownership is becoming increasingly less affordable to lower-income households, due to the widening gap between housing costs and household median income. The CCLT is working to address this by creating additional homeownership opportunities for lower income Columbia households and permanently protecting these investments for future generations.

The CCLT was started by the City of Columbia responding to the lack of affordable housing opportunities and the need to protect public and private investments in affordable housing.

MISSION

Strengthen our community through the creation and stewardship of permanently affordable housing.

VISION

A strong community with a growing and diverse portfolio of safe, high quality, energy efficient and permanently affordable housing.

CCLT VALUES

STEWARDSHIP • EMPOWERMENT
DIVERSITY • FAIRNESS • INNOVATION

WHO WE SERVE | INCOME BASED

The CCLT serves Columbia's workforce and families needing additional assistance to achieve homeownership. Participants must be under current income limits, and meet credit and underwriting requirements necessary to obtain the required mortgage amount.

WHAT ARE COMMUNITY LAND TRUSTS

CLTs are community-based organizations that ensure permanent stewardship of land for community benefit and perpetual preservation of the quality and affordability of housing. CLTs make homeownership possible for households otherwise not able to afford homeownership, while protecting the affordability and quality for future buyers.

For more information contact

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CCLT BOARD MEMBERS

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