

## Citizens' Lighthouse Community Land Trust, NFP



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The **mission** of the Citizens' Lighthouse Community Land Trust (CLCLT) is to provide affordable housing opportunities to low-and moderate-income families and individuals by creating a "community land trust" (CLT) that will ensure *permanently* affordable housing options.

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CLCLT is a not-for-profit membership organization that grew out of concerns and frustrations of community members in Evanston's 5<sup>th</sup> Ward, expressed during "West Side Planning Group" meetings. Conducted by the City of Evanston, those meetings were held from September 2001 and continued for some months. The goal of these meetings was to craft a vision of the future of the 5<sup>th</sup> Ward, an historically Black neighborhood of well-kept, middle-class homes and rental properties. Over the years, other properties in the area had fallen into disrepair. Because similar concerns and frustrations were voiced in other parts of the City, the geographical boundary for CLCLT became the entire City of Evanston.

CLCLT was incorporated in the State of Illinois in February of 2004. In 2005, CLCLT executed a Memorandum of Understanding with the Evanston Housing Coalition that provides for property development assistance to CLCLT. Also in 2005, we achieved 501 (c) (3) status in October. In 2006, five banks were interested in working with the CLCLT and in May, 2006, we were certified as a Community Housing Development Organization (CHDO) by the City of Evanston. We have a dedicated website ([www.citizenslighthouse.org](http://www.citizenslighthouse.org)) that is maintained by a webmaster. In 2007, we secured a firm commitment from one bank to offer mortgages to income –qualified CLCLT applicants

As a community land trust, CLCLT plans to combine private home ownership with community ownership of land to create a supply of permanently affordable housing alternatives in Evanston. Specifically, CLCLT will own land through the acquisition of property as gifts or purchases on the open market using funds from public and private sources. CLCLT will serve households that earn up to 120% of the area median income (AMI) with primary focus on families earning at or below 80% of AMI. CLCLT's policy is to serve low- and moderate-income persons. We work with families and certified homebuyer' counselors to prepare for homeownership. In the future, we may also seek to provide affordable rental property, providing homes for families unable to purchase. In every case, our goal is to assist families in maintaining good housing at less than 30% of the total household income.

CLCLT has developed a membership base of over 150 individuals and businesses. Since 2005, we have received grants from the Cudahy Foundation, the Evanston Community Foundation and the Bank of America. We participate in the root2friit program of the Evanston Community Foundation. In February 2007, we hired our first Executive Director, Wilfred Gadsden. In September, 2007, we purchased and began to renovate our first community land trust home.

As a board and with the help of our executive director, we will continue to develop funding proposals each year. The City of Evanston and HUD HOME funds will be an important source of funding for our property development projects. Each home that we sell to an income-qualified buyer will have a ground lease. The modest monthly ground lease fee will also be a source of income for CLCLT.

CLCLT expects to use its membership dues and ground lease payments to cover some of its operational expenses. This will allow most of the public and foundation funds to be spent on property acquisition. CLCLT has set its annual dues for individual membership at \$25 so that any residents in the City of Evanston can join. Organizational and business memberships are somewhat higher and vary. CLCLT welcomes participation by all Evanston residents and others interested and concerned about affordable housing in our city.