From Minnesota to Nova Scotia: Housing Through the Community Land Trust Model

Submitted By: Weymouth Falls Community Land Trust



Organization Profile

Organization Name: Rondo Community Land Trust

Organization Type: Civil society

Website: https://www.rondoclt.org/

Practice Details

Country(ies): Canada, United States of America

City(ies): Weymouth Falls, St. Paul

Start Year: 2024 **Ongoing:** Yes **End Year:** N/A

Main Adequate Housing Components:



Housing Thematic Areas:

- Housing Affordability & Financing
- Housing Rights & Social Inclusion
- Housing, Land & Spatial Planning
- Housing Policy, Legislation & Governance

Relevant SDGs:



UN-HABITAT

Problem & Context

The Community Land Trust (CLT) model emerged during the Southern civil rights movement in the United States. Following the passing of the Voting Rights Act of 1965, Black farmers were dispossessed of land for registering to vote in political elections. In 1969, the first ever CLT emerged in Albany, Georgia, offering a democratic decision-making process over land that ensured secure tenure and collective stewardship responsibilities. It was organized by civil rights activists and Black farmers to provide secure tenure for Black families and farm workers. Within the United States and Canada specifically, there has been a renewed focus on utilizing it to prevent the displacement of historic Black communities who continue to face the intergenerational impacts of land dispossession, redlining, and unclear land title. The CLT offers a community-driven, reparative approach to housing that restores ownership, dignity, and self-determination through shared equity and holistic housing provision.

Solution Developed

The International Centre for Community Land Trusts has identified 310 CLT's in the United States and 40 in Canada, representing more than half of the CLT's identified globally. Among them are Rondo CLT (MN, US) and Weymouth Falls CLT (NS, CA) who have joined forces to advance a reparative, place-based CLT model that restores community control over land and housing. While operating with very different capacity, they maintain a commitment to reversing displacement and reclaiming collective ownership. The model intends to separate ownership of land (held in trust for the community) from ownership of homes, ensuring permanent affordability, stability, and stewardship in historic Black communities. By removing land from the for-profit, speculative market this model can maintain perpetual affordability over time. Grounded in the belief that communities are best positioned to define and build their own futures, this housing practice creates the structural, relational, and systemic conditions for lasting housing and economic stability.

Implementation

The Canadian Mortgage and Housing Corporation and the Province of Nova Scotia funded the Liberated Land Trust Tour in 2024. Organized by the Canadian Network of Community Land Trusts, the tour aimed to connect emerging Black-led CLT's in Canada with established ones in the US. Weymouth Falls CLT (WFCLT) was among the Canadian delegates, and Rondo CLT (RCLT) was among the host organizations. Since the tour, RCLT has participated in three sector events in Canada which strengthened cross-border relationships and resulted in continued guidance and support with implementation in Canada. Their advancements have so far been supported by a combination of investments from the state, foundations and corporate philanthropic sector.

In February 2025, WFCLT made the first acquisition by any Black-led CLT in Canada when they purchased a heritage property that will eventually be rehabilitated as a community space. Their deeply rural context requires them to engage in the development of community-based infrastructure in order to enable future housing development. Currently, their focus is on supporting community members (the majority of whom are low-income and residing in multi-generational homes) to be appropriately resourced to remain housed. Our collaboration bridges rural and urban contexts, demonstrating how collective land ownership can serve as a transformative tool for equity, wealth-building, and self-determination.

Enablers & Obstacles

Political buy-in has been an essential enabler for both organizations. Whereas in Minnesota, RCLT has received significant state buy-in that has enabled legislative appropriations, in Nova Scotia there has been a lack of legislative reform and financial investment at the provincial level. Alternatively in Nova Scotia, significant financial investment has come from the federal government, but the CLT sector itself has yet to engage in significant lobbying for legislative changes.

Our grassroots approaches to community engagement is also worth noting. Led by descendants of the legacy we are trying to prevent being erased, the community is inherently engrained into our decision-making processes. WFCLT's Board of Directors are all descendants of the communities they represent. RCLT's includes homeowners and community members, and their Executive Director is a descendant of the community it represents. A key obstacle faced by all organizations is the lack of diversity across income sources.

Results & Impact

RCLT helps homeowners address financial, educational, and systemic barriers to housing through pre-purchase education and post-purchase stewardship training. They further encourage long-term stability and reduce foreclosure through financial coaching, credit repair, and crisis prevention. Since 1993, RCLT has provided $22,500,000 in grants to support over 150 families to achieve their goal of homeownership. In 2024, 80% of new homeowners identified as Black, Indigenous, or People of Color, with average household incomes at 56% of the area median income- demonstrating the model's ability to reduce disparities in homeownership. RCLT demonstrates the CLT's full potential through shared ownership of land. Both approaches can repair the legacies of racialized dispossession while creating stable, equitable futures for communities.

WFCLT is an emerging organization in a deeply rural context implementing a partial realization of the CLT's potential by stewarding land through collective decision-making. The Canadian financing sector has not historically supported shared-equity model, creating a significant gap in the country's ability to bridge the gap between renting and homeownership. While the

organizations are at different points in their development, both CLT's envision a pathway to permanent affordability, democratic governance, and secure tenure for families historically excluded from traditional housing markets.

Replication & Scale Up

In recent decades, the CLT model has had a resurgence globally. The loss of generational wealth, insecure tenure, and housing inequities across historic Black communities mirrors a global housing crisis marked by growing insecurity, lack of affordability, and speculative markets that cause displacement worldwide. Currently, there is a growing interest in Community Land Trusts in historic Black communities in Canada with the Canadian Network of Community Land Trusts reports the formation of Black-led CLT's in Vancouver, Toronto, and various cities in Nova Scotia.

Public and private housing systems have largely failed to repair generational land-based harm or support locally rooted development, and the gap between rental housing and home ownership potential is widening. The expansion of the CLT as a shared-equity model that directly benefits residents and future generations presents a scalable approach for communities worldwide seeking reparative housing solutions. The model's ability to serve families along the full housing continuum (from homelessness to homeownership) demonstrates its adaptability to diverse contexts and policy environments.

Policy Uptake

This housing practice has informed or been partially integrated into policy discussions, strategies, or pilot-level policy instruments.

In the U.S., CLTs are increasingly recognized as effective policy tools for equitable housing and anti-displacement. In Minnesota, CLTs have leveraged state and local investments to create over 1,600 permanently affordable homes for working families. RCLT has been an active advocate for shared-equity ownership, shaping policy through homeowner-led governance. In response to property taxes rising over 200% in St. Paul, RCLT organized statewide advocacy and, in 2023, helped secure property tax reform at the Minnesota Legislature- reducing costs for CLT homeowners.

Lessons & Takeaways

The Canadian CLT sector is far behind that of the US, and many Canadian lenders are hesitant or disinterested in engaging in shared equity financial models. As a result, it is necessary to increase cross-border collaboration to ensure productive knowledge transfer is taking place. As mentioned, our organizations were connected through a study tour of Canadian delegates to the United States and if we could revise this approach, we would have advocated for a more

structured partnership between the US and Canadian organizations in lieu of informal mentorship as is currently taking place.