



Affordable
Home Ownership
for Alaskans

Southeast Conference
October 2025

How a Community Land Trust Works:

- Land is acquired and placed in a 99 year **trust**
- House is built and house deed separated from land deed
- Homebuyer buys only the house
- Land is leased for modest monthly fee - \$50 @ SCLT

Initial Affordability

- **No Land Cost**
- **Small House**
- **Whatever subsidies can be brought to bear**

Permanent Affordability

- **Profit taking is limited at resale**
- **The resale formula which SCLT adopted:**
 - **Owner keeps all equity purchased by downpayment and monthly payments**
 - **+ 25% of increase in appraised value**

Resale Formula - Permanent Affordability

\$ 280,000 initial home purchase price

\$ 330,000 initial appraisal in 2022

\$430,000 appraisal in 2024

Seller gets 25% of increase in appraisal (\$25,000)
plus their equity (\$12,000 in this case)

\$305,000 resale price in 2024 ($\$280,000 + \$25,000$)



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Community | Opportunity | Equity | Sustainability | Affordability



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