

# Potential A2CLT Buyer Testimonials:

## How would an A2CLT home make a difference in your life?

I was born and raised in Ann Arbor. I consider this my home. I love the community and the accessibility this town offers. However, as the cost of living increases, I'm at the tail end of the ability to make ends meet, even while working 40-50 hrs a week.

I would love to live in a caring community without the daily stress of the high cost of living.

Ann Arbor has continued to become more expensive, pushing workers out like myself who work at U of M. Many of my fellow employees cannot even afford to live in Ann Arbor and I would say the average commute time is 40 minutes. Once my girlfriend leaves for graduate school I will have a difficult time finding affordable housing, since I rely on her portion of income to also pay for our current rent (she also works at U of M).

My oldest son is on the Autism spectrum. He is functional but not fully independent. The friends and social activities in the Ann Arbor, Washtenaw county area are important to both of us. The needs he requires here are some of the best versus other areas. My career as the Environmental Health and Safety Specialist for my employer makes it imperative that I be somewhat local due to any off-shift emergencies that may arise.

Having an affordable home centered around daily commutes and events would be helpful. My son has ASD and has thrived and maintained employment locally. Having lived in the 48103 area code for many years afforded life long relationships, and services. My preference is to stay in the area, not only for the benefit of my son, it would also ensure the ability to contribute to a lower carbon footprint with this type of housing.

Staying close to work does not just save the commuting time and environment, it also reduces the overall traffic congestions and risks associated. Also the time you save goes a long way in taking care of your overall mind, body and health, as that saved time can be judiciously used towards your well-being and longevity.

I was born and raised in Washtenaw county. I am currently feeling priced out and plan to move to Wayne county for more affordable housing. I graduated from Ypsilanti high school and from eastern Michigan university. I currently live in a manufactured home with 3 other adults to stay in Ann Arbor. We are outgrowing our living arrangement. An affordable home will help my husband and I have our own space and grow our family .

Homes are so unaffordable now that we basically can never move. We already couldn't buy in Ann Arbor and that was ten years ago

I have never been able to live on my own. I have always lived with a relative due to affordability.

Being part of the community I work in and want to raise my family at a price that isn't solely reserved for doctors and professors

I grew up in Plymouth, and Ann Arbor was an eccentric artsy haven from grey suburbia. So many unique businesses and vibrant communities. I am only 29 but feel like the Ann Arbor I hung out in as a kid is gone. Due, in part, to being cannibalized by the University and transformed into a corporate playground for wealthy international and out of state adolescents. Eccentrics and artists cannot afford to live here anymore, and it shows. I am a first-generation college student, went to U of M for undergrad and grad school-- did everything "right." But I chose a field of service, social work, and thus I struggle to live in the community I serve. Finding a home I can afford anywhere in Washtenaw County has proven disheartening, even with a stable income and master's degree. A CLT home would give me a path to home ownership that I likely will not have otherwise. I am a young woman and do not want to have to rely on marriage to build wealth or have financial security like so many generations of women before. I love being a Townie and I love Ann Arbor. I know that if I could plant myself here in a home that could accommodate me as I grow, I would serve this community my entire life.

Remaining in Ann Arbor allows my wife and I to take advantage of public transit and avoid purchasing a 2nd vehicle. Ann Arbor is also a location that we would like to remain in to start a family, my wife is also a teacher here and remaining close to the communities that we work with is important

I'm a divorce mom of 4 kids. One passed away three years ago and now I live with my three daughters. One is 26 and she is going to college so I'm her only support because she is not allowed to work while she is in school. My other two girls I share custody with their dad, I have them 60 percent of the time. I would love to own a house instead of renting.

I live in University of Michigan Student Housing with my wife, who is getting her PhD. That is the only reason we are able to afford Ann Arbor Prices. We would love to continue living and working in the city after she graduates but could not afford to buy a home within the city (even renting would be difficult). The opportunity to purchase affordable housing in Ann Arbor, and actually live within the community in which we work, would be life-changing.

A CLT home would be life-changing for me. It would provide stable, affordable housing close to where I work and contribute to my community every day. Right now, like many others, I face the burden of long commutes or unsustainable rent just to stay connected to my job, support network, and essential services.

A CLT home would be life changing for me. Right now, trying to find a place I can actually afford in Ann Arbor feels impossible. I want to live in the community I love close to friends, work, and the places I spend my time but rising housing costs keep pushing that further out of reach. The idea that people should just commute from more affordable areas doesn't take into account how exhausting and expensive that becomes over time. A CLT home would give me a real shot at staying rooted here, without having to sacrifice my time, energy, or financial stability. More than just affordable housing, it's about having a place where I can truly feel at home and build a life. It would give me a sense of stability I've been chasing for a long time knowing I can plant roots and plan for the future without constantly worrying about being priced out. It's not just about owning a home, it's about finally feeling like I belong in the community I've always wanted to be a part of.

A CLT home would make home ownership a reality for my family. We are committed to the city of Ann Arbor and plan to raise our children here. We want to be part of the solution of creating more equitable housing, and reduce dependency on single occupant vehicles and commercial realty companies with no real investment in the city.

I currently live with my widowed mother and younger brother. My brother is border-line abusive, and I tend to be the target of his anger. I want to move out and I want to start a family, but if I moved out, I would need to rent at this point, which would put me years behind. I do AA meetings

and would love to live near the community here as I enjoy the volunteer work that comes with being involved with AA. I want to have a family someday but I don't want to start that until I live comfortably in a city that I would want my kids to go to school in.

I've been a resident in this city for over a decade, fully embracing the lifestyle and opportunities it offers. However, a significant challenge I'm facing is that approximately 50% of my take-home pay goes towards rent. This financial burden has severely limited my ability to save as I'd like to. While I have a deep love for living and working here, I'm increasingly concerned that it might not be sustainable for me in the long term. Without access to more affordable housing, I fear I won't be able to continue to be part of this community that I cherish so much.

I am going through a divorce currently. I am afraid that I will no longer be able to afford to live in Ann Arbor as a single parent. My kids are 7 and 3 and my older son is already established and loves his school. It is critical to me that we stay local and in this community. I work as a public defender I (am a county employee), and it is hard to afford housing in Ann Arbor as a single earner.

It would allow me to afford to own a home in the place I live, work, and grew up in. My family has always rented growing up and homeownership has always felt unattainable.

This would make a huge difference for me as I currently commute about 45 minutes every morning and then every evening, leaving me about four waking hours at home. It would also save me on car repairs, and PTO as both are more costly with this kind of commute. It would also cut down on my carbon footprint!

A CLT home would be life-changing for me, and my two children. As a single parent dedicated to a career in childcare I have made a conscious choice to serve families and children who are struggling. This work is deeply meaningful, but it does not come with a large paycheck. I've spent years building a life of service, education, and compassion, and yet stable, affordable housing near where I work and live remains out of reach. Right now, the reality is that affordable housing is either nonexistent or too far away. The idea that families like mine can simply commute from "other areas" ignores the emotional, physical, and financial toll this takes on us. Long commutes mean time away from our children, community disconnection, and increased burnout for those of us in helping professions. My children deserve to grow up in a neighborhood where they can thrive, where he doesn't feel like we are always on the edge of instability. They deserve the grounding of a real home.

A CLT home would give us roots. It would allow me to continue my work in child care without sacrificing my own family's well-being. It would mean being able to say to my children "We belong here. This is our home." It would allow us to invest in our community instead of just passing through it. And it would demonstrate to others that people who work in vital, people-centered fields—child care providers, social workers, educators—deserve to live where they serve. This kind of housing is not a luxury; it's a necessity. For me, for my son, and for so many families like ours.

For the past seven years, I have been working in Ann Arbor, a place where I've found my community and consider it my home. Despite this deep connection, the high cost of purchasing a home here has kept me renting, even though I really want to settle down permanently in the city I love. The opportunity to own an A2CLT home would be transformative for me. It would allow me to remain in Ann Arbor, close to my work and my community, without the financial strain that currently comes with buying a house here. This kind of housing would provide the stability I seek to stay in Ann Arbor long term, enabling me to sustain my life in the place I've worked so hard to be a part of. Having an affordable home wouldn't change my life in terms of uprooting my daily routines or my connection to this community. Instead, it would anchor me more firmly within it.

I have a family of 4 and I need a house so that I can stay close to work and take care of my kids.

Provide affordable housing near my place of work. As of the recent, NO other properties have drawn as much of my interest as these ones - a natural excitement/inclination to pursue.

As a full-time University of Michigan staff member working on the Ann Arbor campus, having access to a CLT home would make a transformative difference in my life. Currently, nearly half of my income goes toward rent—around \$2,000 per month—just so I can live close enough to campus to meet the demands of my job. I do not have the option to live further away and commute from areas with more affordable housing, because my work requires me to be physically present every day. I also live alone, with no family nearby in Michigan, so I must prioritize being close to emergency services, healthcare, and my workplace in case of unexpected situations.

Ann Arbor is the only place I feel rooted and supported. My friends, professional network, and social life are here. I would feel isolated and disconnected if I were forced to live far away. The CLT program would allow me to remain in a safe, stable, and familiar environment—not just surviving, but building a life. I long for a home of my own in this city, but my current income makes homeownership in Ann Arbor virtually impossible through the traditional market.

CLT homes offer something unique and deeply aligned with my values and needs:

- \* They are new and well-maintained, sparing me the high costs of renovations or emergency repairs.
- \* They are affordable—priced realistically for public service workers like me—so I wouldn't need to carry an unsustainable mortgage.
- \* They foster a sense of community by prioritizing people who work in public-serving roles—like university staff, schoolteachers, hospital workers, and first responders.
- \* They are close to work, making it possible for me to reduce commute time, lower stress, and even use public transportation—supporting both my well-being and environmental sustainability.

I am also planning to get married soon. My partner is a graduate school student with no current income, and we dream of starting our life together in a home we can call our own. A CLT home would make that dream possible, providing us with dignity, security, and a true sense of belonging.

To decision-makers who question the need for housing like this, I would ask: If we want to keep essential workers in the communities they serve—invested in and contributing to those communities—don't we need to ensure they can actually live here? Without affordable options like CLT, the people who help make this city work will be pushed out. This program is not just about homes—it's about the future of Ann Arbor's public institutions and the people who sustain them.

As a young 24 year old, my whole life stretches in front of me. But the idea of owning a house in a good school district and with a town nearby, feels impossible. I am getting my masters in Early Education and as I learn about how impactful the community is, I realize how important it is to have a good one. People dream of living in Ann Arbor because of it. The community of Ann Arbor, the ability to be involved with the community, and the events that make people feel valued is why I feel endlessly blessed to have the opportunity to live here. I know I am one of many that feels this way as well. But with the houses in the area going for millions and the neighboring towns going for higher and higher, it begins to feel like a dream more than a reality for many. Affordable housing is important to keep Ann Arbor as a reality for many.

I am getting divorced. Both myself and my ex live in Ann Arbor and work for Umich, my kids are born and raised here. We cannot both afford to live here and my ex owns his house. It does a disservice to my children for me to live super far away in Ypsi suburbs. I cannot afford to rent in

Ann Arbor, it is unsustainable long term.
It would give me a tremendous chance in becoming a first generation homeowner in the town where I was born and work.
It would give me a chance of being a first generation homeowner in the city I was born in and work in. I could ditch a car and bike to work safely if I was closer to my job. The time I'd save from a long work commute could be spent with family and friends.
I'm a single father of two looking for good affordable housing in a good school district.
I love that someone is taking action! We were pushed into Ypsi due to rising housing costs, and we love it, but we both work in A2. I would love the opportunity to buy my first home in Ann Arbor since I plan on working at the university long term. I am also a young professional and I find that a lot of young professionals are getting priced out of the area which is changing the culture.
I have been working full time for 4 years and still have been unable to afford my own place to live. I would like to become closer to the community I work in. Being closer to my job would also allow me to save money.
I have been working full time for 4 years and with my county salary I am unable to afford housing on my own. Being closer to my job would allow me to save money and bring me closer to the community.
A CLT home would help me break the pattern in my family of living paycheck to paycheck. A CLT home would allow me to create generational wealth for my family and to ensure a more stable life. Currently renting, my apartment increases every year. A CLT home would allow for my son and I to actually have a home. Renting can often feel like you're borrowing someone else's home. I would love for my family to have a place to truly call our own. Although I went to college in Ann Arbor and have worked in Ann Arbor since 2014, I've lived in Ypsilanti for the past several years because I cannot afford Ann Arbor prices. My son wants a backyard so bad, to be able to go outside and play whenever he wants. The Annie model, stand-alone home is most ideal but we would be utterly grateful to be considered for any of the CLT properties. The CLT communities sound like they will have a sense of community that I would love to be a part of. I would love to learn more and appreciate your time and consideration!!
It would make commuting to work much easier for me especially as someone who is on-call sometimes. I could be closer to my work site for after-hours access, when necessary, as unforeseen circumstances arise.
Having a CLT home will impact my family tremendously in a positive way. My children will have a home that we will be able to stay in for years to come. The affordability of the homes will help me be able to give my children a beautiful home in a safe area. Being a black woman, it's difficult to get ahead and this will help us be in an environment that will help my children flourish.
This would be an amazing opportunity for me as I'm a single mother of a child with disabilities. I'm on a fixed income, and we attend multiple appointments and therapies weekly. We're currently homeless, living with family due to the cost of housing. I don't qualify for assistance because I'm working at Michigan Medicine. I can't save for down payment because I'm on a fixed income.
Parking on campus is very expensive so having to commute from a far away "affordable" place is actually counterintuitive as you will simply spend more on parking, gas, and vehicle upkeep that counteracts the savings of moving further from the city. This also devalues workers by saying work in the city but don't live here, we don't want you here when you aren't working.

Purchasing a CLT home would be an incredible opportunity. I am a designated critical employee of the University of Michigan making less than \$60,000/yr, and due to the Ann Arbor housing market I am effectively priced out of owning a home within city limits, not to mention several miles from my workplace. I am currently renting a one-bedroom apartment in Ann Arbor that costs more monthly than the mortgage on a \$225,000 home. If rent increases continue at the rate they have, I will be priced out of my apartment and forced to move farther away. Increased commute times would result in more of my weekday feeling like "wasted" time, and the increased automotive costs of fuel and maintenance would almost offset the lower rent, making my weekdays longer for very little if any financial benefit. There are also obvious negative environmental impacts as well as increased statistical risk of bodily harm from driving more every week.

Owning a CLT home would help me avoid the unsustainable housing market situation, and my monthly payment would be going toward an asset that I would own and be able to resell (at an affordable price). I would love it if I could stop putting an entire paycheck toward a lease lining the pockets of a private interest treating property as an asset to squeeze as much money out of as possible. Owning a CLT home would also give me financial stability, as my monthly mortgage payments would not be subject to unregulated increases like rent. This would empower me with financial confidence and stability to start a family and engage and contribute more within the Ann Arbor community.

I work a job that I love but doesn't pay a livable wage for the Ann Arbor area. I would love to be able to remain in my current job while still having the freedom to own a home.

As a divorced educator, with two boys who have graduated college. I cannot afford to buy a home in the school district that I teach. To afford a home I would have to move farther away and be less connected to the community which I advocate for and work in. With rising costs in healthcare, gasoline, electric/gas bills, internet, and vehicles I don't have any cushion in my budget. I want to live in Ann Arbor so that I can better serve my families at school.

Affordable housing for my family. Less financial stress. Living in an environmentally sustainable way

I grew up in the projects on the south side of Chicago. Growing up in the projects where 10 families lived on one floor the floors 1-16 each have ten different units on a floor 1,2,3,4 bedrooms. The projects were the only home my family could afford with 9 children in one household. We had a corner store but had to take the bus or taxi to the real grocery store. My granny had to catch two buses and walk two blocks to work. I went to a public school with neighborhood kids, then I went to a private school. I had to take two buses to school. Sometimes my cousins and I walked about 2 miles if we missed the bus. I moved to Michigan and felt like I found the same community that I grew up in. I have worked in middle school/ after school for 10 years, starting part time, now full time. I have always dreamed of having my own house, a lil privacy and space and something to call mine. I have been trying. I even got on a program to help purchase my own home. I was told I have to work all year around and school gets a month and half out so they kicked me off the program. The prices for homes near my job are costly. I would love to own my home near my job, so I wouldn't have to travel so far on snow days. I am also the breakfast supervisor at school, the person that opens the door for the children so being close to work is a plus!! So affordable houses are very needed for lots of working families that don't make \$50,000 or more a year. Many of them work in the hospitals, schools and other places that take care of Ann Arbor but can't afford to live here.

Growing up I lived in a 16 story building with 10 families on a floor. I moved to Michigan 11 years

ago. I have been looking for an affordable house in Ann Arbor where I work and haven't been successful! I have always wanted to live closer to work. If my car is not working, I can get transportation or walk. I have worked for the school district for ten years, and I love working and helping children.

After divorcing it has been a rough path. I am trying to get back up on my feet and find a place where my kids can have a chance to grow up with me, while I have them at home. And to be close to one of the best universities in the US.

I grew up in Ann Arbor and teach in the AAPS but have a hard time affording housing on the west side of Ann Arbor where I grew up and now teach (Lakewood Elementary).

I am a Gen Xer who has never owned my own home, and it is really important to me to live permanently in the community where I work. I have always wanted to own my own home, and in Ann Arbor, but it has always been out of reach financially for me. I am a long-term renter here on the Northside of Ann Arbor, and a long-standing staff member at the University of Michigan who has a lot to offer and to gain through this program.

I think that this opportunity could make a difference because it allows me to live in a safer area while still being affordable and close to work. Over the last 10 years of renting, I have had to pay more and live closer to my job because more affordable housing options also came with neighborhoods that didn't feel safe to be in alone. I would love to make a home to call my own in Ann Arbor and not live paycheck to paycheck due to housing costs.

I think creating and living in a CLT home would help recreate a sense of community. I feel that we as a society have forgotten how to interact with each other in-person. By creating housing communities such as this, it could help with loneliness and give people a sense of purpose by being involved in the community they live in.

I hope to retire from Michigan Medicine in the next 10 years. My health is not as good as I would like it to be, so I'm looking for housing that would be more accessible for me in my older age and closer to Michigan Medicine for treatment if necessary.

I prefer to drive as little as possible, and since most of my activities are in AA & Ypsi, my life would be much simpler (and eco-friendlier) living in town. I would go to the Y nearly everyday! And visit/serve folks and family more often. More time to be of service!

My property taxes have increased dramatically in my 7+ years of home ownership in A2 so far (following 7+ years of renting here), and my modest income is not keeping pace, which places me under significant financial strain. As a single working mom employed on staff at U-M, I love living in Ann Arbor but am struggling to afford my current housing costs. Now that both sons are in college, they are generally home mostly just for summers and breaks, and I should be able to downsize. I was thinking I'd have to leave A2 and buy a home elsewhere with lower property taxes. Then I found out about CLT on Zillow. I'm interested in learning more and hopeful that a CLT home could present a possible solution for my situation. I would be overjoyed to be able to afford to stay near my employer for onsite events and to remain in a city which, and near friends whom, I have come to love dearly—a city that also happens to be my birthplace, as well as the home city where I raised my two sons.

A Community Land Trust (CLT) home in Ann Arbor would greatly improve my quality of life by eliminating my 45-minute commute each way, saving me valuable time, reducing financial burdens, and enhancing my well-being. Instead of spending an hour and a half in the car daily, I could invest that time in my family, community involvement, or professional development, leading to a healthier work-life balance. The financial relief from lower transportation costs—gas, maintenance, and vehicle wear—would allow me to allocate more resources toward

homeownership, education, or other necessities. Additionally, reducing my commute would lower my carbon footprint, supporting Ann Arbor's sustainability goals by enabling me to walk, bike, or use public transit. Living near work would also improve my productivity and engagement, allowing me to contribute more fully to both my workplace and the local community. The belief that affordable housing is readily available elsewhere ignores the reality that many essential workers like me are priced out of Ann Arbor, forcing long commutes that diminish our quality of life. A CLT home would provide the stability and opportunity to live where I work, benefiting both me and the broader community.

This would give me the chance as a young professional with student loans to be able to afford to buy my first home. As it stands right now, housing and rent are very expensive in Ann Arbor which has made it difficult for me to move out of my mother's home. If I were to move out of her house, I would not be able to live in Ann Arbor and that would increase my commute time. The Ann Arbor CLT homes would provide me the opportunity to buy a home near my place of work at an affordable price where I can still also pay off my student loans.

We've always lived in Ann Arbor and really love the community here, and I've worked at U of M for almost 13 years now. I love working at U of M, the benefits are amazing and so are coworkers and the work community. As I get older I hope to move to a proper home and still be able to commute to work. I also hope that I'm able to have my own space with pets and a garden within this community that I've spent most of my life here. It's important for me to stay in Ann Arbor because this is where I feel at home.

Having a true "first home" "entry level home" would give me the opportunity to invest as a young professional. I am dreaming of investing in my first home but Ann Arbor simply doesn't have any true entry level investments. Working at the University of Michigan, our salaries don't reflect Ann Arbor's cost of living. So in order to continue doing the impactful work I'm passionate about, I have to make sacrifices in my living situation. Having the opportunity to invest in my first home would be game changing!

I'm 31 years old and the sole provider for my household. I have a young daughter, and it's important to me that she grows up in Ann Arbor. I work at the University of Michigan, and being part of A2CLT would allow me to live closer to work and keep my family within the Ann Arbor community.

This home would make a difference for me and my family and other families because it will be affordable and stable housing to raise future developers and creators.

I could afford to buy a house in Ann Arbor, after renting for the last 10 years. I live with the constant threat my landlady will sell and then I couldn't afford to live here.

I am the child of teen parents who received very little support through undergrad or graduate school and as a result have acquired over \$50,000 in student debt. While I am grateful for my education, and especially my time at the University of Michigan, as it was pivotal in getting the current job I have worked in since graduation in 2023, this debt has made it extremely difficult to save a down payment for a home. My husband and I both grew up in Ann Arbor but due to the cost of rent and housing we have both needed to leave the town to find more affordable options. We would love an opportunity to one day raise a child in our hometown and start a family in the city we are from, but current housing costs are making this a goal that is increasingly difficult.

My dream is to be a homeowner one day, but with the way the housing market and economy is going now, I'm not hopeful that I will ever be able to afford a house. I would prefer to have my own place to live that I own and have control over. With renting it would make it harder for me to save for an actual house because I'm giving my money to the landlord that I get no return on.



Working in healthcare often requires being "on call," which means I may have to be at work in 15 minutes or less to respond to whatever they need me for. There is not much affordable housing for me and my family within 15 minutes of the Michigan Medicine hospital.

When I first started working in my role, I was commuting 60 miles per day at least 3 days a week. After becoming burned out from the drive, I decided to move to Ann Arbor and rent. Since moving into my apartment in February, I have since been notified the rent will be going up to \$1,600 per month with no utilities included in July if I resign the lease. Because of this, I know that if I stay I will be paying this much and have nothing to show for it. With my take-home income being a little over \$3,100 per month, this new rent rate would be more than half of my take home. Being able to purchase a home would give me a sense of purpose with these monthly payments. Even if the monthly payments are not cheaper than renting, owning a home with those payments would be empowering and help me engage more with the neighborhood and community around me. It is also a great way to build wealth for those who do not have external resources for making more money or affording to live.

Growing up as a first generation college student/ homebuyer I did not have a college fund or money to lean back on, I have had to pay my way through college and now have been behind on buying a house or property because of the need to save up for a down payment on a house.

CLT will positively impact my life by providing affordable housing close to my workplace. I work in Ann Arbor, and when I first moved to the Ypsilanti area, housing was reasonably priced. However, since the pandemic and the resulting inflation, housing costs have reached an all-time high and are, frankly, unreasonable. I simply want to afford housing in a nice area without having to endure a commute of one to two hours due to my inability to afford living in the Ann Arbor/Ypsilanti area.

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I've always wanted to own my own home since I was a little girl. I have 3 children that I want to grow up in one home instead of having to move every so often. It's the stability I will need with children in different age ranges.

I COULD AFFORD TO LIVE IN ANN ARBOR AGAIN. I WOULD BE CLOSER TO MY JOB IT COULD SAVE ME MONEY SO I CAN STOP WORKING SO MUCH OVERTIME. IT WOULD GIVE ME MORE TIME TO SPEND WITH MY FAMILLY. I WOULD SAVE ON GAS, CAR REPAIRS, I WOULD RECEIVE MORE SLEEP. AND I WOULD BE SO HAPPY I COULD LEAVE MY HOUSE LATER INSTEAD OF 2 HOURS EARLY TO GET A PARKING SPOT.

I would be closer to my job. My grandson could go to AAPS, and I could get involved in helping with this new CLT project.

I am a first year resident at the hospital and I have been looking to buy for this entire year and there are not great options for reasonably priced condos or homes in Ann Arbor that I can afford on one income, and rent is also very high. I would like to own a home to start building equity but most places are at the top of my budget and then with HOA and taxes it before unaffordable on my own.

This would allow me to avoid such a long commute and consider starting a family in the Ann Arbor area.

I am a single mother who had my child through IVF. The Pandemic took down my income and depleted my savings. I am putting in the work and working towards the best possible schools and life for my daughter and me. Having affordable housing makes this possible for safety, security and a bright future for both of us - but especially my daughter to give her all the chances, security, safety and supportive community to get the best start and build a foundation for her best life.

It would cut down hundreds of hours on my family's commute time, so I could therefore continue to translate novel research findings/trials into the best care for patients.

I am a single mother who has faced many of life's challenges with resilience and determination. I chose a career in law enforcement to build a stable and meaningful future for both myself and my child. Being selected for this opportunity would have an impact on our lives. It would not only provide the financial relief needed to manage day-to-day responsibilities but also allow me to focus on long-term goals such as purchasing a permanent home where my child can grow up with stability and security. Homeownership would represent more than just a roof for my family.

The house of CLT will help me to live closer to my work and will help myself and my family to save money.

I am a teacher working in the Ann Arbor Public Schools District. My husband is a teacher at a private school in Ann Arbor. We have young kids. We've been renting since 2016 in the Ann Arbor area because we can not afford to own a house here. We've been saving for a downpayment for almost 10 years, but our salary raise as teachers can not keep up with the home price and interest rate raises in Ann Arbor. Being able to purchase a house close to our workplace and church would mean a lot for me and my family. It provides stability, saves money, and allows us to live and invest more in the community we love.

Having a new, affordable home close to work would be nice to raise my family in. Our current home is feeling tight with a growing family and it's too expensive for us to move at the moment.

A new build home close to work that embraces reduced energy waste is something my family would enjoy. The cost of a new build that is not on a land trust is far too expensive at this time and this would fit the bill for us.

I never thought I could afford a home. I recently moved to Ann Arbor on behalf of Fidelity. My job title is workplace financial consultant with UM, as 70% of my time will be with them. It's a great position and I don't see myself moving anytime soon, as the last person was in this role for 11 years. Being able to own my first home would be an amazing sense of pride and solidify my involvement with the Ann Arbor community. Super excited just thinking about it. My best friend and roommate, my dog, would also appreciate the increased room too! I have tried to own a house three times, the first time was in Houston as the inspection didn't go through the the second and third time I was out it by a contractor waiving inspection and paying cash in order to tear down and build new. It's been a heartbreaking process.

Having a CLT will make a tremendous difference in my life in a multitude of ways. The first being that I will be closer to work making it easier to commute and cut down both the miles and money spent on gas. This will give me back possibly hours of time to spend on other parts of my life. Another way will be that since I will be closer I will be better able to respond to emergencies, important or time sensitive events for work that may require me to be there in person. Lastly this will be a chance to move out and be a first time homebuyer and not only get a place to stay on my own but get to experience something new that can have a profound impact on my life.

As a retiree, I would love no big home maintenance, and a safe area close to grocery stores.

I'm 21, freshly out of school, and eager to start my adult life. I've got a job lined up in the city, nothing glamorous, but it's a real step toward my dreams. The problem is, I can't afford to live anywhere near where I work. Every apartment I look at is too expensive or is run down and not a great space to live, and the only places I can afford would mean hours commuting every day, which makes it almost impossible to build a life outside of work.

A CLT home would change everything. It's not just about a roof over my head, it's about having a stable place to build from. I could live close to my job, volunteer in my neighborhood, join local events, and grow roots. I'd spend less time commuting and more time learning, connecting, and figuring out who I want to be. Without affordable housing options like CLT, people like me are stuck on the outside looking in working in communities we can't actually be part of. A CLT home wouldn't just help me live, it would help me belong.

I have been trying to purchase a home in Ann Arbor since 2021 and it's to keep my children in the Ann Arbor school district which is helping them since they were speech delayed. I do not want to purchase a home at the expense of their education and their progress being made. I do not qualify to even rent a small 2 bedroom apartment because you must show at least 70k to even rent. I have been on a waiting list to rent at cooperatives and a 1 year wait list has now turned into 3 years and I hardly made progress getting closer to rent. I can't afford to purchase a townhouse in the area because they are in the 550k to 600k range. I do happen to qualify for 225k and when I saw these homes pop up on zillow I thought all my prayers have been answered but then I do not work for the city and I was not eligible, so at that time I did not submit this form. I moved here over 11 years ago from Denver Colorado and kept the same job going on 18 years. I did recently get my certification and became a CPC professional coder and applied for a job with the VA but this was in December and with the new job freezes they removed the position. I keep trying anything I possibly can just to secure my own home here and do right for my kids but keep running into walls. I would love to purchase one of the townhouses you keep advertising on the real estate sites if possible.

I am a single female that is trying to start again. My husband left me for another woman and was left with nothing. I am living with my aunt and trying to save so I can get my life back together. My dog and I would really benefit from a program like this and help me start my life.

I have been looking for affordable housing in cities within a 20-25 minute drive from work and have not been able to find anything I can afford based on my salary. I love my job and do not want to have to find a higher income job to afford housing. I am almost 25 and need to leave home soon and finding this program is giving me hope I can be a homeowner before I am 40.

A CLT home would make a big difference in my life because it creates stable housing and allows me to focus on career, education and personal goals. CLT housing lowers housing cost which means less financial stress. My oldest son is attending University of Michigan college next fall and CLT housing will help a great deal. My son would be able to stay home and live near campus and cut costs.

My husband and I have been searching for a home for awhile now, and we cannot find anything we could afford without commuting from a place like Westland/Livonia (which would be at least 40 minutes each way to where I work on North Campus). We made 7 offers last spring on houses in the Westland/Livonia area and got beat out on every one. We would never be able to afford anything in Ann Arbor without something like a CLT home. We've started giving up hope that we will be able to purchase anything in such a competitive market, and we have no choice but to rent, which also keeps creeping higher every year. With a growing family, it would be wonderful to have a stable place to put down roots.

We just had our second daughter, and we have been renting an apartment for many years. The CLT home would impact our lives greatly. We have been saving money to be able to put down a nice down payment and this seems like an incredible opportunity for our family. Our older daughter goes to Ann Arbor schools, and we would like to keep her enrolled in the same schooling and owning a home in the area will help us to continue her education in a great district. We love living in Ann Arbor and being close to work and school. The housing cost makes it difficult to live in a great area with a lot of opportunities.

My husband and I have just moved back to the Ann Arbor area for work. We plan on retiring here. I would change our options entirely if there was affordable, extended family housing options available. We have college-aged children who would love to still live at home as well as aging family members. We LOVE the option of having a duplex for large families OR a unit with additional living spaces/bedrooms. We could never afford Ann Arbor without a program like this one!

I shared in my video testimonials that we are a returning family. After graduating from UM in 1997, my husband and I are now professional people with adult, college-attending children. I am now working at UM and was hoping to be able to live in the community I know and love. My husband attended Pioneer high school and we have roots in this community. However, the home prices, even of modest 2 bedroom bungalows are out of reach for us! This program would quite literally change our lives. Commuting 20, 30 or 60 minutes a day is unsustainable.

I am disabled and am thus forced to live near a bus stop. I work in northern Pittsfield Twp and would be completely unable to commute to my job if the only affordable houses I could buy are in Ypsilanti. (I am currently forced to rent, and to buy in Ypsi would be forced to switch jobs.) I am also a middle class white collar engineer who works at NOAA to keep our Great Lakes water clean to drink & safe to swim in, and I want to point out the huge risk of brain drain out of A2 + public sector jobs into other bussable/bikeable cities + private sector jobs if the housing crisis in A2 continues unabated. Many of my NOAA GLERL coworkers already rent in Ypsi because they cannot afford to rent anything closer to S State Rd, let alone \*buy\* closer.

I love working in Ann Arbor, but the high housing costs and low pay of teachers make the thought of staying in Ann Arbor and raising a family here seem impossible. I currently rent in Ann Arbor, and even the cost of that is becoming unsustainable. I personally could not imagine spending more time commuting, especially as I get older and want to start settling down in my community.

It would make a huge difference in my life. I moved to Ann Arbor from Clinton Township fresh out of college to be with my girlfriend who had just started her career at Michigan Medicine. At that point, I had no idea what I was going to do but made sure to check as often as possible. I ended up finding the most fitting and niche career at Washtenaw County CMH that aligned perfectly with my past job experiences. Fast forward a couple years and we are still in the same apartment, coming up on lease renewal and struggling to grapple with the constant rising of rent and the unattainable cost of housing in such a happy, vibrant community like Ann Arbor. We would love to call this city home for an extended period of time and at an affordable cost of living. Especially as we both are employees that give back to fellow community members through our careers by helping to increase quality of life, physically or mentally. It's frustrating to hear how common it is for coworkers to say they can't afford to live in or near Ann Arbor. The majority of my fellow employees commute from 40+ mins away everyday. I'm blessed to be able to live in Ann Arbor but it can be deflating to want to eventually move on to bigger and better things and not be able to look at prices without feeling defeated. I don't want the exclusivity of housing costs to be the reason I can't afford to live in a city that I put everyday effort into.

I'm a teacher and coach in the Ann Arbor Public Schools, but I cannot afford to buy a house in the

community that I work and teach in.

I LOVE Ann Arbor and want to be able to afford to live here. I serve my community as a member of the Washtenaw County Mobile Crisis Team and frankly just don't get paid enough to afford a home since most of the homes cost more than \$500,000. I have to work a second job in addition to my fulltime job and my spouse works 3 jobs so that we can save up the little bit we have, and even with that it's not enough to afford to live here in anything other than a run down tiny apartment. We genuinely enjoy urban living and being able to walk to local businesses and would like to continue this lifestyle if possible.

I'm an artist and full time teacher. I will be teaching in public schools next school year while this year I have been working in early childcare and a private Montessori school. I own a house in another city, however I could never own as a teacher and single mother as the sole provider in Ann Arbor. This option would give my son and I permanent residence in Ann Arbor where he goes to school. I currently am renting in a cohousing community from another teacher but we would like permanent housing here.

This would change my life by offering me the financial benefits of owning a home, and the accompanying tax breaks. As a single unmarried woman who rents I get zero tax breaks and as a single income household everything is more expensive.

This would change my life as a single income earner who has never been able to afford a home in the city that I have devoted 20+ living and working in as a renter and dedicated employee for a beloved institution.

It would change my life to be able to own in the community I have dedicated 21 years working in. I am a single earner and would never be able to afford a home in Ann Arbor otherwise. The stability, and tax benefits would be life changing.

As a woman of color and a professional with young children, I currently live in Canton, where my children go to school. While I appreciate the stability we have, I work and attend the University of Michigan in Ann Arbor, and I've come to love this community. The opportunities it offers—whether in terms of professional growth, educational resources, or the sense of belonging—are what I aspire to provide for my children. However, the high cost of living in Ann Arbor makes it feel out of reach for my family.

A Community Land Trust (CLT) home would make a world of difference in my life. It would allow me to bring my family closer to the work and educational opportunities I've worked so hard to attain. Living in Ann Arbor would mean I could be more engaged with my children's education, take part in the vibrant community, and truly be present in the area where I work and learn.

Right now, I face a difficult decision: continue commuting from Canton, which takes precious time away from my family, or stay in a place that is financially out of reach. A CLT home would offer me the stability of living in Ann Arbor, where I could build a life for my children—giving them access to better schools, community resources, and a more enriching environment to grow up in. This stability is critical not only for my children's development but also for my own well-being as a working parent.

I understand that some believe people like me can simply commute from other areas with more affordable housing, but this perspective overlooks the reality for families who are trying to balance work, education, and family life. Affordable housing is not just a place to live—it's a foundation for success. For me, a CLT home would allow my family to thrive, be part of a community we love, and have the opportunity to build a future without sacrificing time, quality of life, or the connection to

the community where I work.

Decision-makers need to recognize that the need for affordable housing is not just about economic statistics. It's about ensuring that families—especially those who are underrepresented—can stay in the places where they work, learn, and raise their children. A CLT home would provide a crucial opportunity for families like mine to put down roots in the community we cherish, contributing to its growth and diversity.

A2CLT would make it viable for us to remain in the Ann Arbor area financially.

I grew up in this town. I am an only child and as my parents age in A2, I want to be close by to support them. As a single 33 year old woman working in the healthcare system, it is completely impossible to imagine owning a home in Ann Arbor without availability like this.

It feels like I will never be able to own a house, especially in Ann Arbor, with the current market. Even renting in Ann Arbor is so expensive and the management companies are so exploitative to renters. I have two roommates currently to be able to afford rent in Ann Arbor to reduce my commute. I have thought about living further away in order to have more affordable living expenses, but I have looked at housing further away from Ann Arbor and it is still not affordable to live anywhere within a 30 minute drive of Ann Arbor. The traffic in and out of Ann Arbor is also ridiculous.

I have lived and worked in Washtenaw County since 2012 when I began graduate school at the University of Michigan. I have never been able to afford a home in the community I enjoy living in and love to serve through my work with Washtenaw County. CLT would provide me the opportunity to finally let my roots run deep in Tree Town and anchor myself in our community permanently.

I'm 40 years old and have been working for Trinity health as a respiratory therapist for about 5 years. I love my job but I am considering relocating to a new city/state because home ownership in this area seems impossible. I would love to have a permanent home in the area and be able to continue working for Trinity health and serving this community. It's important for me to be a part of the community I serve as a health care worker. Commuting an hour to work is not reasonable to me.

I have worked as a respiratory therapist here for 5 years. It would be nice to afford a permanent home where I can plant some roots. If I'm unable to find permanent housing I'll sadly need to find a new job and community to live in the near future.

Living close to work would make a huge difference in my life. I've been searching for housing for about a month, with no luck on finding something within my price range. I currently pay 450 to live and work in grand rapids, but now with my new job it's been very difficult to find anything close to that. I can afford a higher rent now that I have a job with the university, but so many of the housing options are putting me at my limit financially, or putting me in danger due to horrible living conditions, or local crime. I would really benefit both financially and mentally from living in a home that is both safe and provides me close access to work so I could maintain a healthy work life balance. As it stands, I wake up at 5, leave by 6, get to campus by 8ish, and ride the bus to arrive around 8:30. Same for the way back if I'm leaving by 5, if not worse due to traffic and construction, so I get back about 7:30pm. It's tough not having much time to do anything but go to work and come back.

As a teacher and community member, I want to live in the community where I work. It's important for me that I live in the community I serve, so I can build into it more effectively, attend my students' sports and music performances, meet with families and caregivers, and be a true part of

the community. With Ann Arbor housing as expensive as it generally is, I cannot hope to afford the purchase of a house at the market rate. A CLT home would change that for me, and make my dream of being more deeply integrated into the community possible.

As an Ann Arbor Public Schools teacher, it is very important to me that I live in the community I serve. As it currently stands, I do not make enough income to support my purchasing of a home in Ann Arbor. I feel strongly that I should root myself in the community, so that I can support my students and their families outside of the classroom by engaging in community events and attending the sporting and performance events of my students. My faith community is also in Ann Arbor, and it is very important to me that I have a home where I can host events for my church and to welcome new people to our faith community. I would like to be able to host dinner parties and other small gatherings, but this is difficult if I have to purchase a home outside of Ann Arbor and far from my church.

Finally, I am engaged to be married a year from now, and my fiancée and I both strongly desire to be firmly rooted within the Ann Arbor community, and have a sense of stability and putting down roots here as we begin a family together. However, we cannot afford to purchase a home in Ann Arbor that meets our needs at the regular market price. A CLT home would therefore make a huge difference in my life, in that I could fully engage in the community where I work, serve, and have connections to. Thank you.

This would make a difference in my family's life because we are 1st time home buyers. We don't have money to buy a big, fancy home and just want something small and humble. This would allow us to build our family in a stable way for the next 5 years while I work in the university for my Ph.D. In other words, it would be great for stability!

I have been working in Ann Arbor for 6 years at Skyline, Pioneer, and Community High Schools, and I have been in various rental situations, as well as living out of my van for periods of time due to lease agreements that did not overlap. This program would allow me to live in the community that I serve. I think that is a very important aspect of teaching that creates belonging and dedication among educators.

I would love to be able to afford a home. I've had my rent increased more than 60% and had to move multiple times.

Housing ownership increases community cohesion and reduces transiency

I've been commuting from Taylor, Michigan to Ann Arbor for about five years with the dream of making the transition to being a resident of what I think is the greatest city in Michigan. However, the toll it's taken on my partner and me to add the two hours to our work days just to be to work on time and safely has been great. Recently we were in a major accident on our way home that left the car undrivable indefinitely, and unfortunately, between housing prices and car prices, we're finding ourselves wondering if living in Ann Arbor really is just fantasy. Living between a long commute and home ownership has, in the past, at least given us the privilege to work toward our goals. However, the situation at hand has us choosing between the car and a home that we've been saving for for years. I work for the café at Mott's Children's Hospital and my partner assembles medical lasers at a company called IMRA, and we've both worked hard to better our situations with these jobs. It would be truly devastating to have to sacrifice the stability it brought to our family, and it is why I am reaching out to this program. Thank you so much for your time and for hearing me today.

A2CLT would allow me to live closer to my place of employment and allow me to afford my own home while trying to pay off student loans and start a family. The housing market is awful right now and I would have to sell an arm and a leg to be able to afford anything decent.

As a single professional living, working, and volunteering in Ann Arbor it is challenging to afford longer term housing, which is a barrier to putting down longer term roots. Driving in from further away puts more wear and tear on cars and is not environmentally friendly. Forcing individuals to drive from further away also puts pressure on those housing markets, which drives out lower-income residents in those towns.

There is no affordable housing in Ann Arbor for a single mom of three. I will be moving out of my beloved Ann Arbor because I cannot afford housing costs here if I cannot get a house through A2CLT.

I have had the absolute worst luck with apartments. I am a young adult who aspires to have affordable, decent, long-term housing. Housing in and around Ann Arbor is just too expensive for young and old professionals alike. I had to take out an exorbitant amount of money in order to pay for my education. Most of my student debt is in private loans because I could not qualify for federal loans while my parents claimed me as a dependent in undergrad- even though I was paying for school on my own. This has left me with crippling student debt. Having affordable, safe, decent housing can change the course of someone's life and would change the course of mine. I could feel safe and secure knowing that I could afford my housing and would be investing in my future.

Any affordable housing that exists in the surrounding areas is "affordable" because it is run down. It will cost an exorbitant amount of money to get it up to code. For example, my fiance's cousin is buying a house in a rural area for \$70,000. But the house needs to be gutted. The foundation might be bad, the plumbing doesn't work, there's no wifi service (which he needs for work). It's going to cost him the same as if he bought a house closer to the city, once all is said and done. And even if I did find a house that is in good condition and doesn't need all of that work, I would be outbid. Lots of buyers can pay cash for the whole house, so anyone buying with a mortgage and down payment gets pushed out of the market.

I would love a shorter commute to work so I could spend time in the Ann Arbor community.

Starting off not everyone's bodies are the same, nor are they like they were when we were younger. Having different health issues we need to feel more comfortable and have more things adjusted to us. We should not feel bad about the changes in our bodies and we should not put our bodies in unnecessary pain making things worse to prove anything to others. We all need to heal our bodies by making changes around us. More movement, more smiles. In home and out of our homes giving life and light back in both places can mean a lot with mental and physical health .

this will be the only way i can ever afford a house being a single person

I have lived in Ann Arbor for approximately 15 years since coming here as a student. I strongly desire to become a permanent resident, but have grown weary of having to up and move every couple years because of rent increases. I have been actively saving for a down payment for years, but housing in Ann Arbor seems to be getting further out of reach every year. Being able to own a home in Ann Arbor would help me feel secure and truly settled, and a true part of the community.

Housing is becoming increasingly unaffordable in Ann Arbor, we need more options like this so the people who work in Ann Arbor can actually afford to live in Ann Arbor

With the current economic and job market crisis, I consider myself extremely fortunate to be gainfully employed with a job I actually like and in my field of choice. Many of my friends and family cannot say the same. However I, in turn, am settling for less-than-ideal income but that is our cross to bear for loving academia. Ann Arbor is first and foremost a college town and yet so many people essential to its workings struggle to claim space here. I came to Ann Arbor for grad school myself in 2017 and would happily set down roots here because I love the city but when I



began my home search earlier this year, it was disappointing to realize that I cannot feasibly buy a new home that is not at least over an hour's commute away. As a first time buyer, I'm very hesitant about settling for anything older and under market value because the buyer typically loses in those deals but those are the only available options for someone in my income bracket. As a single woman looking to host my elderly mother who recently was in the ICU and needs someone present with her for care, I must also keep safety and community in mind. In the end, after much deliberation, I'm currently looking at having to rent a new place in Canton closer to my extended family later this year for which I'll have to pay rent higher than I can rightfully afford so I will no longer be able to save anymore. In my case, learning about CLT homes was nothing short of a blessing.

This opportunity would be excellent for us! We are relocating to Ann Arbor for residency, and are excited to work at the University of Michigan Hospital. There are five of us. My husband and I have three kids all under the age of five. Living within Ann Arbor school districts would allow us to provide excellent educational opportunities for our kids and allow my husband's commute to be short so we can maximize our time together during a visit, residency in ear nose and throat surgery. This opportunity would also allow us to own a home on a resident physician salary. As my husband is originally from Michigan, we are interested in staying in the area long-term, and may indeed be here longer than the guaranteed five years. We are excited to grow deep roots in Ann Arbor and hope to do it in one of your homes!

A CLT home would help me stay in the community I work in, without the burden of high housing costs.

It would allow me to stay in Ann Arbor after a divorce with my three children. It would allow me to keep things as stable as possible for them and I would have an easier time affording college payments.

A CLT home would make a profound difference in my life by allowing me to live affordably in the same community where I work and contribute as a Telecom Billing Operations Analyst at the University of Michigan. Currently, Ann Arbor's high housing costs make it extremely difficult to secure stable housing close to work. While some may feel it's acceptable for workers to commute from more affordable areas, that mindset disconnects people like me from the very community we serve. Commuting adds time, stress, and transportation costs that eat into my ability to be fully present—not just at work, but in the broader community. As someone who supports critical infrastructure at the university, I take pride in helping ensure smooth operations for thousands of faculty, staff, and students. A CLT home would allow me to stay in Ann Arbor, be more engaged locally, and build long-term roots in the city I help support every day.

Being able to live in Ann Arbor means I can invest more of my time and energy into my job, be available for campus-related emergencies if needed, and participate more fully in the community I serve. It would also significantly reduce the stress and time lost to commuting, which impacts both my well-being and productivity. This opportunity wouldn't just provide affordable housing—it would allow me to thrive, grow, and continue giving back to the city I work for.

This would allow me to be closer to my job at Michigan medicine and allow my two toddlers, once they are of school age, to attend our public schools like I did growing up. Which I've always looked forward to, but with the increased housing costs in Ann Arbor, I didn't think it was gonna be a possibility anymore.

My fiancé and I both work in Washtenaw county. All of my family and support network lives in Ann Arbor/Ypsilanti. I have worked for Avalon Housing for over two years as a community builder/support coordinator. It's been a long term goal of ours to own our own home. We've been looking for homes to buy near our work and family within our price ranges for about two years now. The only areas we've found we could afford are out in Ypsilanti and other cities that would make our commute 30min+, hard on our vehicles, costly time wise and costly for gas. When we saw the posting on Zillow we couldn't believe it! It seemed to be a solution for all of our issues with buying a home. We desire to be close with our families, support network, friends and work.

A CTL home would allow me to continue to live in Ann Arbor. We need affordable housing; without it, the average person is being pushed out of AA. That includes me. It is not ok for the homes in the city you've lived all your life to become unaffordable! Where are people supposed to go??

My husband and I have been dreaming of buying a home and installing solar panels and making other green updates but despite a considerable household income of \$135,000, there's no way we could afford to live in Ann Arbor or send our kids to school here. I've lived in Ann Arbor my whole life but I have been in rental units since age 18 because I cannot afford to buy. We are currently looking at housing 30+ minutes away and the idea of spending so much of our lives burning gas and commuting rather than caring for our family, our future kids, and our community is miserable. We'd also stop eating and shopping in A2 because it's such a hassle to get here and back. A CLT home would allow us to stay near relatives who all live in Ann Arbor, send our kids to great schools, and contribute to a wonderful green town.

This would be very helpful with my commute going to work 6 days a week. Saving money in gas.

Commuting takes me away from the community I serve. The costs associated with commuting also negatively impacts my community. Commuting from out of county creates a negative impact on the environment. The time necessary for commuting is also lost time to myself and my employer.

Renting for us is not sustainable—our rent increases \$100-300 dollars a month every time we renew.

I'm looking for affordable housing as a first time home buyer. I'm a student at WCC in the nursing program while working at the Trinity ED. I'm looking for a stable home for my children so we can grow and allow them to participate in community sports/activities and be kids. I miss so much time away from my kids between work and school, it would be such a life changer to be able to have stable and affordable housing that is safe for my children.

My daughter has attended Ann Arbor schools her whole life and it has been wonderful for her needs. As a divorced parent, I worked very hard to stay in Ann Arbor so she could stay in a school system that supported her. Eventually we were priced out and had to move to Ypsilanti. I applied and was lucky enough to keep her in her school of choice. However, I worry about the future of the department of education and her options when it comes time to transition to high school. We also desperately miss the community and connections we made in Ann Arbor and would love to move back.

My kids go to school in this area, my partner was raised and went to school in this area, I have family in the area and it would mean a lot to be able to afford to stay in the area I have close ancestral ties to. Without initiatives like this I couldn't even consider staying in the area. My partner is disabled and between the two of us we have 4 children. I'm the only income we have at the moment and we're living off government assistance to stay housed here. At the rate

development is happening, us and others in our position will be forced out of the community we're fighting so desperately to stay in.

We would be able to stay in a city we appreciate and enjoy, at a more reasonable cost, with less stress, and be closer to work at the Ann Arbor VA.

A CLT home would enable me to move out of university housing and stay in the Ann Arbor community. As an LGBTQ+ individual, I feel safe and accepted in this community, and staying here would mean a great deal to me. I would like to continue building and maintaining a community in Ann Arbor.

Having an affordable house that my wife and I could buy AND that is close to our work would mean everything to use. We love Ann Arbor and want to raise a family here and give back to the community, but we can't help but feel forced to look for other places that are less expensive and have a shorter commute.

My child currently attends Ann Arbor Public Schools so I would love to own a home, instead of rent an apartment, in the school district. My half-hearted search for homes always turns out disappointing when I see sub-par homes (outdated style / appliances (no A/C) / old (almost fixer upper)) for the same price as affordable houses in my budget in another city. This opportunity makes me feel very excited at the possibility that my career choice (public service) is paying off financially, in addition to the gratification of ensuring clean water for the community.

How many people do you know that have had a biopsy: a friend, a family member? We know that a physician "looks" at the biopsy and then we can go into the chart to see the results. Although, how many times have you thought about the steps in-between? For example, after the biopsy is taken, it must be embedded in such a way that it is viable for future studies. The biopsy will be used for many tests to determine the nature of the illness. However, who conducts these tests that the physician will go over? I assist in many types of biopsies occurring in various dermatological conditions and I absolutely love helping people. While currently, I am able to work on-site so that patients can get their results as expeditiously as possible. Imagine if these biopsies had to be sent to a different city, tested entirely, and then sent back to the hospital. Patients are already dealing with so many daunting thoughts after a biopsy, having results as rapidly as possible can certainly provide some comfort for next steps.

I have been renting in Ann Arbor over 5 years and it has always been my goal to make differences in people's lives. While I have always put this sentiment at the forefront of my mind in the research that I do, I never thought owning a home would be possible. When I found out about the Ann Arbor Community Land Trust, I was completely overwhelmed with enthusiasm! I absolutely love the community I've built in the city, however, as rent continues to increase, I have realized that it will be harder each year to make living in Ann Arbor possible. I am hoping the A2CLT can provide a sense of stability for myself and others, so that we can feel rooted in a community that we love so much and continue to further our dreams without feeling worried where we might (or might not be) living in the coming months. I hope to continue to reach my goals and serve my community here in the city of Ann Arbor knowing I will have a safe roof to live under that I have the great privilege to own for years to come.

The constant worry about where I will live each year as rent continues to skyrocket puts a strain on not only my finances, but my relationships, my hobbies, and my overall wellbeing. As the options to affordably live in this city diminish, I would love to continue building my future and equity in this city I am so passionate about in a way I know will continue to give back for generations through the Community Land Trust. Having a sense of belonging through home

ownership will provide comfort in a way that will allow me to focus on so many things without having to live with the fear and anxiety caused by the uncertain living opportunities in this city for me.

While my husband and I are retired, we have been trying to find a home in Ann Arbor for over a decade. 13 years ago my son and his fiancée were rear ended by a semi truck on 94 and critically injured. He has recovered enough to own his own home and wants to be independent but physically he needs help with daily living and taking care of his house. Even though we live in Indiana, my husband and I travel once a week and stay a few days to get things done around the house. Recently we looked into adding an accessory dwelling unit on his property but that too seemed cost prohibitive. And we certainly don't want to move our son away from his home that he loves. He is a U of M grad and has many friends that have helped in his recovery.

My son and I have been commuting into Ann Arbor from low-income housing in Superior Township for nearly 10 years. In the winter, punctuality and attendance is a huge struggle for us because our morning commute can easily become over an hour. We've also found it difficult to socialize with our coworkers and schoolmates because of the distance, and the safety concerns in our neighborhood. We've moved into a safer neighborhood but still within the same township. If my car is ever under repair, I'm usually having to take time off work because taking the bus can take over 2 hours just for me to get to work, not including getting my son to school. Now that he is at an age where he can take the city bus alone, I'd love for him to have more independence by being able to get to and from on his own. As of right now, I am having to leave work in the middle of my day to pick him up and take him home because there's not a lot of options for him after school. Things are a little better with my partner and his vehicle in the picture, but that still doesn't take into consideration running errands (like getting groceries, administrative tasks, etc.) and the time they could add to our commute. Attending events at my job or my son's school or just the Ann Arbor community in general can be a challenge when it takes 25+minutes in dry weather to get there. This may not be the most coherent summary of why CLT would make a difference in our lives, but hopefully it highlights just a few of the differences.

Living off just my income with my two kids & coming up with a down payment let alone paying over \$1000 for rent becomes very stressful and causes debt in other places.

I've always lived in rural areas and have had to drive hours to get to work. I just think of all the time that could be spent with family. I would also love to bike to work! I'm always looking for ways to help the environment!

It would make such a difference being close to my work. It would improve my quality of life and I would love to give back in some way!

I'm retired and rent an apartment in Scio township. I have rented in Ann Arbor, Ypsi township and Scio township since moving from Detroit 35 years ago. I have seen home ownership costs rise from barely affordable for middle class workers to unaffordable. I would like to live in Ann Arbor for the public transportation and other services that are available.

I would like to own a home for the first time. I would like to build equity to leave a legacy and build generational wealth. I would like to be an example for my children and grandchildren.

This program is so exciting for our family for a number of reasons. First of all we would love affordable housing near the university. We also believe deeply in the advantages of mixed income neighborhoods, so love the initiative of including "below market rate housing" in these areas. It fights gentrification while making life easier for critical workers. We love that the houses are made sustainable, and also the initiative to help workers live closer to where they work also is environmentally better. For us a shorter commute will save us money on gas/transport, and also

means more family time. We hope this project is successful and expands, for the good of the city!
I am a senior who must work to support myself after an unpleasant life event. I now find myself financially challenged. In the past three years my rent has increased by 15% which has now forced me to move from a location that is close to work, family, and friends. Housing choices are few and rent is untouchable. I would love to purchase a self sustainable ADU to place on my daughters property but have been told I can't because the township does not want the potential AIR B&B's in the township. I'm left with few options to stay in the area of my family, work, and friends.
As a young teacher for Ann Arbor Public Schools, I would be able to buy a home in the city that I work in.
A CLT home in this area would give my family access to a fantastic school district, it would allow me to be more present at work activities. The area would also give our family access to more outdoor space including parks and nature.
I work in early childhood education and highly value my job. I have been searching for affordable housing near my job for over a year now and have had no luck. My commute to and from work is an hour daily and gas has gotten really expensive. With the low pay I receive, it's hard to manage bills and groceries on top of the commute. I deal with it all because I feel my job is essential and the community my workplace has built is something I couldn't find anywhere else. Being able to possibly walk or bike to work would be a game changer.
The Community Land Trust would give me affordable home owning options that are not currently available to me.
It would be an incredible opportunity to get to live in the neighborhood (near) where we work and our children go to school. Being in/near a neighborhood with friends from school was such an integral part of our childhoods and we want the same for our children. We were born and raised in Ann Arbor, but as adults quickly learned we could not afford what we needed in terms of size when we were ready to buy a home. That was 8 years ago and as time passes it feels even less achievable as prices continue to climb.
Ann Arbor has been my home since 2011—first as a student at the University of Michigan and now as a professional working for the university. However, as of August 2023, I could no longer afford rent in the city, forcing me to move back in with my parents in Livonia for the first time since leaving for college at 17.
While I am incredibly fortunate to have a supportive home to return to and deeply grateful for this privilege, the transition has profoundly affected my quality of life, sense of community, and overall well-being. Adding to this change, my youngest sister was recently accepted as a transfer student to the University of Michigan and will begin attending in the fall while also living at home. As an alum, I recognize that her experience will be quite different from mine, commuting daily to Ann Arbor alongside her older sister. The opportunity to have affordable and safe housing in the city of Ann Arbor would have profound impacts on our quality of life.
I cannot afford to live in Ann Arbor but I work there. My commute can often take an hour and a half from where I live in Grand Blanc. My son does not drive but is 22 years old. It would be nice to live within walking distance to a job. Also, I am looking for a condo type residence as I get older. I enjoy working outside, but have been going through chemo treatment for breast cancer. I still have 8 months of treatment left. My husband has been taking on all of the outdoor and indoor responsibilities and it is just too much in a standard home. We are both in our early 50's but now thinking about the responsibilities as we age of owning a home. A condo would allow us to enjoy the outdoors, but without the pressure of keeping up the land that we currently own. The traffic is

heavy and stressful during my commute, but I love what I do in early childhood and the programs that I oversee are so important to the communities that we serve. Early childhood is an essential need to ensure workforce development.

It would bring me closer to where I want to be. This would put me closer to family and my job and help build a family for my future.

As a Gen Z adult growing up in today's political and economical environment, home ownership feels light years beyond my reach. Having a CLT home would make a difference in my life by actually putting my dream of owning a home back on track, and would allow for my partner and I to lay down our roots in Ann Arbor.

I am a single parent of two older kids and currently rent in A2. Unfortunately, the landlord has decided to cash in on A2's seller's market and is selling my unit at a price I can't afford on a school counselor's salary. A CLT home would make an immense difference in my life - first and foremost, it would give me and children housing security, and the importance of that cannot be overstated. But here are few other important reasons:

--I came back to A2 to be closer to family—especially my aging parents, who live here and rely on me for regular support. My father uses a wheelchair, and being nearby makes a huge difference in his care and the quality of life for both of my parents.

--Being able to live and work in A2 makes my daily life manageable. I can't imagine adding a commute, which would mean far more stress and far less time for family and students. And while it may be aspirational right now, I do hope to find a little time for myself someday, which would be near impossible if I have to leave A2.

--I also dream of becoming a bicycle commuter—something that's only realistic if I can actually live where I work.

--Beyond the difference a CLT home would mean for me, I am excited by what these homes mean for Ann Arbor. We need creative ways, not just high-rises, for addressing the housing problem if we want Ann Arbor to remain a vibrant, thriving community, rich in culture, civic spirit, and diversity of thought, not just dollars.

**\*\*Shouldn't more than just the wealthy get to live sustainably, support their neighbors, and be part of the city's future?\***

I am going through a divorce and was a stay-at-home mom for 10 years prior. I have been able to restart my career (I was a HS English teacher) at Tappan and I am very, very thrilled to be working in the community where my children (8 and 12) attend school. Ann Arbor housing prices prevent many teachers, especially single-parent teachers, the ability to live near where their children have been attending school or near to where they work.

It is very helpful to afford living close to work and family without using more fossil fuels and not having to worry about working multiple jobs would help keep our stress down.

It's a huge burden on myself and my son that I commute so far for work. More than a handful of times I have gotten a call from daycare that my son is very sick and needs to be picked up. It always takes me 1.5 hours to wrap up at work and commute home to pick him up. I spend at least 10 hours and 450 miles a week in my car just commuting to my job. Being able to afford a home in the same city as where I work would be life changing!

Having affordable housing close to my job would be life changing personally. I commute just under 100 miles a day and I am in my vehicle for at least 2 hours a day. It would allow me to spend more time with my son, animals, and my community.

I'd love to save time on commuting which would save on emissions for the environment.

I have outgrown my current home. My mother had to move because my step-father had to unexpectedly move into a nursing facility for long-term care. We have only one bathroom for three people. The attic space that was used as an office was converted to a bedroom for my mother but the stairs are small and shallow and are hazardous. The stairs are the same for the basement where the washer and dryer are located. I worry about the next decade as my mother and I both age that the configuration of the home will be a barrier. The house is older and updates often require significant costs to ensure that they are up to code.

I worry about my mother's mental health. It is humbling to have to literally leave most of your belongings behind to live with your daughter. My parents were not prepared for the financial burden of nursing care. Transportation costs alone exceed \$1200 per trip. My step-father is located out of his healthcare network and have not found a way to get him closer. My mother travels more than 20 miles, one way, at least five days per week to see my step-father and ensure that he receives adequate care and has been doing this since 2019. When the facility was closed due to Covid, my mother still visited and would stand outside of his window regardless of the weather; rain, sleet, snow, or shine.

My mother would like to live on her own, given the current space constraints and personal autonomy, I understand, but this seems impossible with the current market, which is why I would like to find a new home to accommodate my mother, daughter, and myself.

My home will be paid off in July of 2025, which means I would have a significant amount toward the purchase of a home. The interest rate, along with taxes and increased utility costs make this seem impossible. My home is 70 years old and requires significant maintenance and updates. I am willing to take on the purchase of a new home to accommodate our current needs. It is feasible for my mother to remain in my home, using the first floor primary bedroom, and pay the taxes, utilities, and general maintenance for the next few years which would allow her to have her own space that she can afford while I move to a three bedroom would to ensure that if my mother did need to live with me again there would be space for her. If the cost of the home is more expensive, she would have to move with me and I would sell my current home.

The current interest rates and the money required for down payment, maintenance, and closing costs, makes the purchase of a more suitable home impossible. Financial flexibility is very important as a single mother and only child. I have to be prepared to fill in gaps for my mother and daughter, while taking care of my own financial matters. What few family members I have are located in this area and I would love to continue to stay close.

It would help me be a homeowner in the community that I grew up in and no work in

I was born and raised in Ann Arbor, and I have never been able to afford to own a home here. I have worked in this community for over 20 years, yet I still have to rent to remain in the area I love. Homeownership would make me feel more connected, established, and secure in a community where I need to work and live.

My growing family and I have been searching for affordable housing, both apartments and houses, tirelessly. My husband works for the University as a researcher, and I am a stay at home mom, so we don't have a high income. We can't even afford the rent for the apartments that were recently condemned near us. Additionally, even when we search farther out, the prices do not get any better. It's not unreasonable to want to live in the same city you work in, and even if you're able to find a better price elsewhere, you're now spending more of your day away from your family and in a car, commuting to work and back, after a full 8 hour day of work. It's our dream to be able to live

in Ann Arbor and own a home there.

I have worked in public service in Ann Arbor for 14 years and my kids attend Ann Arbor Public Schools. I currently rent in Ann Arbor because commuting from further away does not work for me as a single parent of 3 children. I would like to buy or rent a home in Ann Arbor that is a permanent/stable situation but cannot afford to do so without assistance from this program. Thank you for all you do!

A CLT home would make a HUGE difference in my life. For starters it would help me be more independent by having a place I can call my own as I currently still live with my parents as I can't afford to rent an apartment or buy a home right now because I'm a single, low income individual who is working full time but still is struggling to make ends meet. This would also really help me with transportation if the home was close or on a public bus line as I don't drive and rely on public transportation often. This would also mean I would have a shorter commute to work and back home which would save me a lot of money and time.

Housing right now is incredibly unaffordable. Even in Ypsi, there are scant options for under \$1000/month to rent. I feel trapped, like I will never be able to buy a home or save for one when I keep pouring so much of my hard earned money into renting. And every year, the lease ends and my life becomes chaotic as I try to find the next overpriced apartment to live in. It would be truly amazing to have a home that I own and am investing in, and to know that I have a stable and affordable place to live as long as I need it.

Where to start? Rent got so high in Arizona with no possibility of a raise at the University I worked at. I pleaded with my employer who valued me. Their suggestion was to apply and get hired elsewhere so they could match the higher offer. My rent went up \$250 more in 2022 and another \$200 in 2023. I lived in a dump in an unsafe area for \$1600 a month, more than one paycheck. I had to leave my job and friends in AZ, 36 years there! I returned to my home state of Michigan in 2023 and was blessed with an amazing academic advisor job at UM. I adore everything about it but it is not a job that pays enough for a single woman to live in Ann Arbor so I commute 70 miles round trip. I would rather not put all those miles on my car, essentially ease my carbon footprint and partake in the Ann Arbor community. At this point, I cannot stay in town to explore. I adore the area as I attended EMU for undergraduate. This solution helps someone like me who got bad credit from divorce, never makes enough in my chosen profession and wants to stay put. No more moving and a long term career at UM.

My wife and I both work for Chartwells, a food service contractor for the Ann Arbor Public Schools, at Haisley Elementary and at Ann Arbor Open. Being able to own a home in Ann Arbor through CLT will allow us to continue working at our respective schools. We really enjoy seeing the students daily and spreading the importance of food nutrition to these developing young minds. During our time at Chartwells, we worked at Pioneer and Skyline high schools and have been sent to our current schools to continue to have a positive impact at Ann Arbor Public Schools by continuing to reduce food waste and develop more efficient food servicing methods. We really like the importance the City of Ann Arbor places on food nutrition, community and accessibility via public transportation and bicycles. If we cannot get a home through CLT, due to the rising housing costs, we will need to move outside of Ann Arbor and will not be able to take public transportation due the early work hours of our jobs and will need to find a different job, we will no longer be able to serve the Ann Arbor Public Schools community. And we will no longer be able to reside in Ann Arbor due to the long commute, high housing costs and miss out on developing connections with neighbors who value community, accessibility and explore what Ann Arbor has to offer.

I have three kids. Working far from them isn't easy if there is an emergency.



Some people would like to be close to city life but like more of a quiet place to call home, with room for backyard and play areas children need.
I am a single foster and adoptive mother of two current children. We live out of Ann Arbor due to cost, but very much would like to be within Ann Arbor. My son is Black, and the place we live is not welcoming/not safe to him (or me as a single mother by choice). We work/school/play in Ann Arbor, and would be so grateful to not commute 5-7 days a week into Ann Arbor. This would be a HUGE opportunity for us!
I am the only employee of my employers. I work anywhere from 45-50 a week. If I don't show up my employers don't go to work. That day people who are in need of services for their health don't get the care they need. If I don't go to work, dozens of people are impacted beyond just the one child I care for. I spend just under two hours driving daily. Most days I don't have the time nor energy to take care of myself. Being able to live in Ann Arbor would grant me my life back.
We love Ann Arbor and would like to be able to afford a home here to raise our son, but the prices are just too high. We're currently renting and are afraid that the costs are going to eventually exceed our financial capabilities. Our rent has increased by \$600/mo since we moved here 5 years ago. It's hard to imagine being able to save enough to afford a down payment on a home when so much of our money currently goes toward rent. Being able to afford a home here would feel like a miracle. A dream come true.
A CLT home would change my life completely. I would be able to live closer to my job and to my son, who I share custody of. This would allow us a stable, permanent home where we would not have to worry about rent increasing to an unaffordable cost and having to worry about constantly moving. My son deserves to feel secure and safe knowing that we have a permanent home in a nice area for him to grow up in.
It would make a difference as I would be able to stay close to my place of employment without having to drive an hour. I would be part of a community that supports equal housing opportunities and sustainability. I could stay and live in a community I love and am proud to be in.
I believe in living in the community you work in. Having a true community requires that you know each other, do business alongside each other, share recreation time together, and raise your families together. I will be able to live in the city I work in - allowing my daughter and I to live in a community environment, supporting active 0 - emissions transportation, fostering friendships, giving us more time to spend together during the day.
I'm a divorced father of a toddler whose mom lives here in town. It would help my child's life immeasurably for us to be located in the same town, and preferably within a reasonable distance from one another.
My generation is facing the greatest difficulty to date to become homeowners. A CLT home would give my partner and I the opportunity to own a home while working on reducing debt, planning for our future, and starting a family. This may not otherwise be possible, and we may have to sacrifice important life goals like having a family or becoming debt free if we want to become homeowners.
As a lifelong resident of this community and a dedicated higher education professional with an advanced degree, I have spent over 20 years investing in the success of our city's students. Yet, as a single mother, I have often had to juggle three part-time jobs just to keep up with the outrageous cost of housing. Despite my education and career, the crushing costs of housing and daycare kept me in debt throughout my daughter's childhood, preventing me from climbing the economic ladder. The reality is that educators, healthcare workers, and service professionals—the very people who sustain this city—are being priced out. A Community Land Trust (CLT) for affordable

housing would allow me, and countless others, to build stability, put down permanent roots, and continue serving this community without the constant fear of displacement. Homeownership through a CLT would provide a realistic path to financial security, ensuring I can provide for my family without working multiple jobs just to afford rent. It would allow me to spend more time mentoring students instead of struggling to stay afloat financially, contributing more deeply to the success of our workforce and local economy. If we want to retain dedicated professionals and keep our community strong, we must invest in sustainable, affordable housing solutions. I urge you—our legislators and local employers—to support the development of a Community Land Trust, ensuring that those who have built their lives here can continue to call this city home.

When I moved into my current rental in 2023 it was \$1200/mo because it's in disrepair. Less than two years later it is now \$2100/mo and 70% of my income. I have to move, but can't afford most rent and will have to leave my local job to find housing that is affordable. I am a therapist who provides free and low-cost mental healthcare to people in this county. I do that at a very low salary. If more affordable housing doesn't become available, I won't be able to offer this care to our neighbors and I will have to leave a community I've been an active part of for 15 years.

Rent keeps going up. Ownership will help keep costs from going up as much.

Affordable housing as a self-employed worker is very difficult, since many banks require high interest, non-conventional loans for self-employed, but sellers don't like unconventional loans.

My fiance and I are both government employees with advanced degrees, but cannot afford to purchase a home anywhere close to where I work. With both of us having to commute over an hour each day, we both would like to use that time to invest in our community. This program would give us a chance to finally afford that!

With my current job and salary, I will never be able to afford a home in the area. I would have to live at least 45 min away from my job, friends, and family which would cause me to be away from home more often and longer. I have a dog, and would like to be able to be home and with her as much as possible. Shorter commutes are also safer especially when dealing with severe weather. I have an essential job. I have to go to work and cannot work from home. Living in the area is important to me.

A program like this is the only chance I have of owning a home. I like my job and it pays okay but there is no way I can afford to live in Ann Arbor alone with the cost of living here. Even though I do essential work for Michigan Medicine.

Living in a walkable area like Ann Arbor has changed my life and health. I walk and connect with more people, my environment, and it helps support my mental health. I struggle with driving and this safety of being able to walk or bus to places I need would change my life. Owning a home would be incredible.

A CLT home would give my husband and I the opportunity to own a home of our own within a reasonable commute from the Ann Arbor public school where he works. In the current market, real estate in proximity to his school is very much outside of our financial reach.

This would be affordable for me and assist in having a home that does not charge an arm and a leg. I'm a PhD student working at the University of Michigan. With inflation rates, as well as the cost of living near campus, it becomes impossible to focus on my school work without working in the community in order to pay for rent and transportation.

As an early childhood educator that serves the Ann Arbor community, there is a huge value to know and be part of the Ann Arbor community to better understand and experience the Ann Arbor culture. More so, many of my colleagues live in surrounding cities that can prove to be

difficult for them to safely commute to and from work on inclement weather days. Ensuring that there is affordable housing for those that work in critical roles allows for consistent childcare for others that see in critical roles.

I like that someone is doing something about the limited amount of good homes on the market, especially for those who qualify for a home. I'm happy to work with other lenders not being the big corporations that want all your money and don't care about what home you get.

I'm an Ann Arbor native being priced out of the city. I have worked multiple jobs to make ends meet. I'm in the process of changing careers and going back to school to afford life in Ann Arbor.

A CLT home would make a massive difference in my life, not just currently, but for my whole future. My husband and I got married in August and have been looking for a home to grow our family in, but we have found that to be an impossible task. I work in healthcare with postpartum families and he works in education teaching children all about the arts! With our salaries, we are stuck in an apartment. If we were able to get a home through this program, we would be able to truly put down roots here, start our family, have stability, and grow in our careers. This means the world to us. Thank you for this opportunity.

Being able to own our own home would provide such security and relief after years and years of renting and bad landlords. Trying to own our home seems impossible in this current time.

I absolutely believe it is essential that people live in the communities they serve. It is unfair that for economic inequalities one person is forced to commute. It is essential to have options like the CLT home available to us.

Currently, I live in South Lyon after returning to live with my parents while I sought work. I had struggled to find a job in the career field I'm interested in, but I finally found a position working for Michigan Medicine that felt a bit like a blessing. I have been at this position for a year and a half, and it is proving to be both fulfilling and has opened up a lot of new opportunities for me in the future. I work in-person in the Biomedical Sciences Research Building on North Campus in Ann Arbor, and I commute to work on average 6 days a week. I pay \$78 a year to park in a lot that I drive to from South Lyon every day (~20 minutes driven commute, 14 miles) and take a bus in from this lot to BSRB (~20 minutes bus commute) for a total of a 40 minute commute, though it varies depending on the buses.

With everything becoming more expensive and continuing to want to live independently, finding a home for myself and my pets has begun to feel impossible. Stable and affordable housing in Ann Arbor would be a dream come true for me, especially if I was able to eliminate a driven commute entirely and take a bus to one of the many bus stops near my workplace. I would save so much time and gas, and I would be able to keep my career-oriented job at Michigan Medicine.

It would make homeownership a real possibility for us. Right now we are making enough to cover rent, but we are almost at the top of what we can comfortably afford.

I love the city of Ann Arbor and living close to my workplace is important to me. I like to be involved in University events and the community.

Being able to live closer to the hospital is beneficial to myself and my work due to response time. There are emergencies constantly, as well as short staff, that require employees immediate response, and when traveling comes into play, patients' lives are now at risk. I would be able to provide better response time by living closer, which in turn increases the patient's healthcare.

I moved to Ann Arbor when I was in High School. I love Ann Arbor and my life here. I walk and use public transportation to get to and from work, downtown, and visit my friends. My father and step mom live close by. In all honesty, thinking of moving from the place I've known my whole life makes my heart hurt.

I have chosen a career in higher education because I find the work meaningful. I look forward to serving the students and team I work with because we are shaping the future. Working in the Office of Medical Student Education, I am part of the process of deciding who will take care of my loved ones and myself as I age. One day, these students will be taking care of us. Because of my career choice, I feel like I won't ever be able to afford a home in Ann Arbor. It has always been my goal to be able to live where I work. Looking to my future, my rent continues to increase every year and I think I am going to be priced out of the renters market in another year or two. If I want to continue to live where I work, I will not only have to leave the city I love, but also my job working for University of Michigan Medical School.

This is an amazing project. I majored in sustainability in college and this is the exact kind of community building and support that makes Ann Arbor a great place that I want to move to as a young professional.

As a single young woman, it is very difficult to become a home owner right now. The pricing that you provide may make my dream of being a homeowner in Ann Arbor possible. I have a degree in sustainability and projects like this are what help build community and make a brighter future for Ann Arbor, so thank you!

The main differences a CLT home would make in my life is to provide affordable housing, bring me closer to my place of work (Rachel Upjohn Building), and allow for greater communal living. I have previously lived in cooperative housing and enjoyed the experience, and would prefer to live in a more cooperative community style housing situation.

It would change our lives enormously. We both were born and raised in Ann Arbor. Our families live in Ann Arbor. We would like to stay and raise our two children in Ann Arbor - one of whom is disabled and receives care at the University of Michigan hospital. Our lives revolve around Ann Arbor. It is our home. However, due to the housing market and rising costs, may be forced to leave and move where we have no support network. It would change the trajectory of our lives as well as our children's lives. There is a dire need for this by many families like ours.

I've worked for Michigan Medicine for 23 years and due to some unforeseen circumstances, my daughter and I are staying with a friend. The cost of living has gone up so much that I can barely afford to live on my own with my daughter.

My fiancé and I will be getting married this year and are currently looking for affordable housing. We love working/going to school in Ann Arbor and as musicians, enjoy the focus on the arts in this community. However, even with multiple higher ed degrees between us both, we have been struggling to find anything remotely in our price range. Being able to own a CLT home would be life changing and a dream come true to officially live in the city of Ann Arbor after renting outside of town for several years now.

I am a single mom and this is a potential pathway to homeownership that may not otherwise be possible for me, as well as an opportunity for my teenage kids to launch their careers and independent lives in an area with greater opportunity.

CTL homes are usually priced lower than market-rate homes. I would love to be the owner of one of those. I am excited to have the opportunity to decorate all the rooms of the house to my taste. I will hang paintings and puzzles that I have built myself, family photos. Also one of the main things

is that I will be able to live close to my brother's family. I feel that I will be happy to welcome my grandchildren in the future when I am retired and when the children have started their own families. This is truly a beautiful dream that I really hope will come true. Thank you!

After searching the market for quite some time, affordable housing is very limited. As a female who would like to live alone, I strive to find housing in a community that is safe. I also work at the hospital which requires to be on-call and to have a fast response time to get there.

I grew up in Washtenaw County. I have never been able to afford my own housing, and my daughter and I currently live with my parents. I want my own housing and would be so grateful for the opportunity to actually be a homeowner. This program would allow me to achieve that, with safe and affordable housing in my community near my family, friends and support system.

I want a home for my children and my dog to call their own. I really want to give my children that.

As a family with two small children the ability to own our home and have access to a neighborhood that is walkable, social, and invested in creating community is essential. My wife and I would love to be home owners and create this type of community in the place where we work but between student loans, cost of living, and the price of the housing market we are not able to do this in Ann Arbor. As an employee at AADL I work to serve the community and address it's needs; being able to actually live in the community that I work to serve would be life-changing for me and my family.

I would love to own my own home. As a first generation academic, I've clawed my way up and finally landed a steady teaching position. I'd like to put down some roots finally (I've moved sometimes 2x per year for the past 10 years with my studies across multiple states). I'd like a more permanent home for me and my three cats, and I would like to start living zero waste and being more of an environmental activist.

This home would make a difference in my life by creating stability in not only my life but my family's lives as well. We have moved 3 times in the last 5 years due to rental increases and this opportunity would mean lower commute prices due to a shorter drive, more stable housing costs, accessibility to doctors for my newly disabled husband and proximity to career opportunities for my step daughter. This would also allow me to take care of my aging aunts, uncles and grandparents in the near future.

I have been teaching for AAPS and would love to live in the community where I teach.

Living in a CLT home near Mojo Dining in Ann Arbor would significantly improve my quality of life. It would reduce my commute time, save on transportation costs, and provide more time for family and personal activities. The proximity would also make me more engaged at work and less stressed, fostering a better work-life balance. This stability is essential and would allow me to invest in other important areas of my life, enhancing my overall well-being.

The main issue for me isn't just about commuting—it's that affordable housing close to work is hard to find, especially in Ann Arbor where housing costs are so high. A CLT home would make it possible for me to live near my job without financial strain. It's not just about convenience; it's about having a stable, affordable place to call home and being able to feel truly part of the community where I work.

I started working with the DPSS (Department of Public Safety and Security) for University of Michigan as a housing security office last year, and ever since I've been commuting for one hour from Garden City and one hour back. This would be the world for me as I am looking for an affordable house and if it would be closer to my work place it would be great.

I just want to own a home in the community I work in and am being priced out. I can barely find anything for \$300,000 or less. I've even looked for land but can find nothing reasonably priced. A 50k parcel is 149k here. I and others are being priced out and it is unfortunate because I really care about living in this community and caring for it. I pick up trash on every walk and volunteer at non profits like the Michigan Theatre, Food Gatherers and The A2 symphony.

I could live near my sister and niece if there were something remotely affordable

I work for the Delonis center. The SAWC is Washtenaw county's local homeless shelter. I would've never thought I could afford to live in the area, even though I was born and raised in the area. I was born at UofM, in the football stadium parking lot on the way to the UofM. I love this community and giving back has become such a big part of my life and living closer would enable me to do so much more. Thank you for your time and consideration, I really appreciate it. May this message find you in great health and high spirits.

I currently live in Ann Arbor. I want to continue living in Ann Arbor at an affordable rate.

I think this program is absolutely necessary and is very helpful for people in many ways.

1. The housing cost is very high which limits people in need to buy a house.
2. The cost of living is getting more expensive every day. Gas, food etc.
3. Sometimes in life we need a little help to start living our dreams and making our children comfortable. Heat, their own rooms.
4. This can prevent an essential worker from quitting their job due to the long commute and expense to get to work. Essential workers are very important!

The Community Land Trust would be life changing for our growing family and others in need. In 2024, we welcomed both our daughter (Layla) and puppy (Leo). It has been a joyful experience/milestone but has impacted our finances with my husband having to stay home to provide care. We've been diligently saving for a down payment, but every year, housing prices keep rising, pushing homeownership further out of reach. For the past year, on my way to work I've driven past 1535 S Maple Rd (while it was on the market) dreaming of raising our family there. Not saying this is the only home we would be interested in, but I am thrilled to see it added to the list of available homes. ("The universe aligning?") Without opportunities like this, families like ours are forced to leave Ann Arbor just to find affordable housing, making it more difficult. This program ensures hardworking families can stay, grow, and thrive in the communities we love. Thanks for helping those in need. Someday I will be able to help others like you are doing. Thanks

I grew up visiting family members in Ann Arbor, and dreamed of one day living here. I have worked the past 5 years as a nurse at Michigan Medicine and rented in Ann Arbor. With the current cost of living here, I am unable to fulfill my dream of owning a home here. While some may argue commuting from other cities is the solution, Ann Arbor will continue to lose vital young professionals with a commitment to bettering the community. Michigan Medicine employees also pay exorbitant parking fees and must shuttle in from lots. So much land is wasted as parking lots, and so much gas is used when commuting to the hospital. Large amounts of money were put into bike lanes in Ann Arbor, and these could be used by residents who live and work nearby.

I am a first-time home buyer at the age of 23 and would like to build a life in the city of Ann Arbor. However due to the lack of opportunities for people in my age group who would like to create a stable life with ownership, the policies put in place by the older generation of home owners focused solely on property as an asset rather than a human right has stopped young people like me from building a life in this city.

I'm currently pregnant with our first child and my husband works far away from home it takes him at least an hour to come. My in-laws live half an hour away and if there is ever an emergency I have

to rely on my own. Having a home that can accommodate my needs would make me feel a lot safer since the location of these homes is very close to family and planning to return to work after giving birth will make it so much easier for me. That way my in-laws can take care of my child if I'm away.

This would be my first home. I have lived in apartments and townhomes my whole life and now that I have a steady job and income, I wouldn't mind paying the same in buying/renting a home every month, that I do currently with renting an apartment. I believe this is an amazing next step for me and I want to invest early in my life so I can build off of it and grow from this experience as a home owner.

A CLT home would make a huge difference for someone like me who grew up in a low-income family my entire life. It would help make owning a home a reality and not a fantasy. I have worked hard throughout my entire life and only recently finally paid off my student loans and purchased my first car after graduating from my MSW program almost 4 years ago. However, even now I struggle to save money as I help support my family with monthly bills.

A CLT home would make an immeasurable difference in my life. In 2021, after months of tirelessly searching and competing in an incredibly tough housing market, I finally had my 20th offer accepted. It felt like a turning point—until, later that same day, I was diagnosed with breast cancer. That news changed everything. Over the next two years, my focus shifted entirely to surviving. Treatment was physically and emotionally taxing, and the financial strain was overwhelming. The dream of homeownership—something I had fought so hard for—slipped away.

Now, on the other side of that battle, I've been given a second chance at life, and I want to build that life in a safe, stable place I can call my own. A CLT home would allow me to do just that: to live closer to work, to feel part of a community, and to find the security that has felt out of reach.

Without support from a program like this, homeownership in this area simply isn't possible for someone like me. But with it, I could finally have the foundation I need to not only recover, but to truly thrive. My story is just one example of why this type of housing is so essential—for people who have faced hardship and are working hard to move forward.

As a single mother raising an autistic son, stability, affordability, and community access aren't just preferences—they're necessities. A CLT home would not only allow me to stay rooted in a community my son is familiar with, but it would also provide the long-term security we need to thrive.

I work full-time, budget carefully, and have been working hard to improve my financial situation—but affordable housing in areas close to my job and my son's school are extremely limited. The idea that families like mine can "just commute" from farther away ignores the real-life challenges we face: longer commutes mean less time with my child, less access to therapies he needs, more stress, and more money spent on gas and car maintenance. A CLT home would give us a chance to build equity while staying in a supportive, accessible environment. It's not about a handout—it's about creating real opportunities for families like mine to stay connected to schools, services, and our community, without being priced out. We deserve the chance to belong—not just to live somewhere, but to thrive there.

I've worked at my job for 11 years, have excellent work history but have to nearly kill myself by working overtime to make ends meet. I'm reliable and consistent but with rising costs, it is impossible to keep up the lifestyle I choose. I would like to start a family but fear I won't be able to afford living in a nice, comfortable home fit for a small family and I'm 36 which means I'm in my

last few years of child bearing.

I believe a CLT home would benefit Ann Arbor by encouraging new home-buyers to live within their community. In addition, it will provide a low carbon footprint for those living close to their workplace.

Ann Arbor has become cost prohibitive for new families like mine. My grandparents, parents, aunts & uncles used to live just a few blocks from Main street but housing prices have raised in this area astronomically. I have a decent job as does my partner however, if you do not make well over \$150,000/year I do not understand how you could afford housing that typically has an average cost of a half a million dollars for single family homes. I hope even if we are never able to take advantage of this program, that other families like mine with two decently employed parents can have one of these houses to build the Ann Arbor community. Thank you.

Being a single mom with three young kids, I am stuck with a 2 beds 1 bath apartment which has aunts and bugs everywhere because this is the place I can afford. We were asked to move to a hotel twice because of black mold issues.

The prices of these homes make homeownership seem like a tangible reality. We would love to be able to provide our son with stable housing and build our family roots.

Commuting is an added expense for someone who is already struggling. And someone who is low income shouldn't have to sacrifice convenience for affordability, especially with constant construction blocking roads in and out of Ann Arbor. The desire for low income people to access housing outside of Ann Arbor is likely a way to maintain exclusivity.

These are maybe the only houses I could potentially afford to own. Having my own house would give me stability to pursue my passion of doing science without having to worry about all the issues with renting and the instability it brings. Even in commuting distances there aren't affordable houses I could own. With my current income and assets I think it would be impossible to get a loan for a house that costs around half to a million dollars which seems to be average house prices in Ann Arbor.

CLT home in Ann Arbor would profoundly enhance my quality of life and sense of belonging. Working for the University of Michigan and being deeply engaged with the vibrant community here, Ann Arbor is not just where I work, it's truly where I feel at home. However, with rising housing prices, the dream of owning a home in this city has seemed out of reach.

A CLT home would bridge the gap between my desire to be a homeowner and the current financial barriers I face. This opportunity would allow me to invest in my future while continuing to build community connections in the place that I love. Living elsewhere would mean longer commutes, more time spent away from family and community, and reduced engagement in local events and initiatives that make Ann Arbor unique.

By allowing me to live where I work and where my heart is, a CLT home would not only improve my personal circumstances but also enable me to contribute more fully to the community. This would be a win-win situation: I secure affordable housing, and Ann Arbor retains a committed, involved community member who would otherwise be pushed out due to affordability issues. My story is just one among many, highlighting the urgent need for housing solutions that keep our vibrant, diverse community intact.

A CLT home would allow me to live where I work and contribute, without the stress of long commutes or being priced out. More than that, it would be a source of pride and belonging to own a home in the community I grew up in.



It is critical that I can work within a close distance to my child's school to manage drop-off and pick-up around my work schedule.

I love the Ann Arbor area and relocated to Ann Arbor as my first place of residence in the US as an immigrant. The people are great and I made many friends here. I would love to be a home owner here soon!

This would be a step forward for our daughter to increase her independence. It would allow her to live independently as an adult with family and friend support in the area if needed. She is very responsible, has moved forward with accepting full time work and getting off social security benefits and begin to take care of herself as a young adult and valuable community member. We are proud that she made that choice!

I commute from Lapeer, which is approximately 75 miles one way. Being able to live near where I work, where my friends are, where my future is -- which is here in Ann Arbor -- would mean that I could contribute substantially to Ann Arbor's future while developing my own. I do not have children, but I do have steady employment at the University of Michigan. I could pay taxes and take care of a home, a neighborhood, while receiving very little in the way of government-funded services back; that is, I pay more in taxes each year than I receive because I do not have children, I do not have health issues, and I'm young and professional. But I'm still not able to afford Ann Arbor and realize at this point I never will be. I've thought about relocating entirely, which means that the level of education, professionalism, taxation, community investment and future dependability would go away with me. Ann Arbor needs me to live here as much as I'd prefer to do so. With the population of this country and this state aging, Ann Arbor can ill afford to ignore the housing needs of its millennials and gen Z.

For me, a CLT home would provide me housing stability and a plan for my future. Like many working people, the rapidly rising rents have made it challenging for me to commute to work from Ypsilanti, and afford a home with the line of work I'm pursuing (Social Work). A CLT home would allow me to put down roots in my place of work (Ann Arbor), and serve other communities by focusing more on my career and job. Additionally, the opportunity to purchase a CLT home would help me build savings and be a stepping stone to building wealth that would benefit me and my future children.

Being part of the community I teach in is important to me. I've recently faced changes in my life that have made it nearly impossible for me to afford rent in Ann Arbor. This is my community, but I have to move when my lease ends. I have spent a great deal of time trying to find affordable rent with little luck. I owned my home in Grand Rapids, Michigan, but sold it to move to Ann Arbor in 2022. Since then, I've drained my savings to pay my rent and now feel like I won't be able to buy a home again. This program would give me an opportunity I didn't think was possible.

I'm beyond grateful and excited that Ann Arbor is offering an opportunity for stable, affordable homeownership through CLT. This town has been home to so many of us for years, some, like me, for most of our lives, and yet the dream of owning a home here feels increasingly out of reach. The rising cost of living makes it nearly impossible for working families to put down roots in a community they love and support. In my case, we lost a home because, like so many others, we were only one unexpected hardship, like a job loss, illness, or the loss of a loved one, away from being unhoused. That is the reality for countless families who are walking a financial tightrope with no safety net.

Ann Arbor is a wonderful and desirable town, but what makes it truly special is its people, its diversity, culture, and commitment to equity. Offering homes that acknowledge and embrace that diversity, that meet people where they are instead of excluding them, is incredibly powerful. I was moved to tears reading about this initiative, not just for myself, but for the many others who long for stability, belonging, and a place to call home.

Unfortunately my personal story is not unique. I am a newly single mother, rebuilding my life after years of being a stay-at-home parent. I had a successful career before kids, but life took many unexpected turns. Job losses, family illness, and eventually losing our home and separating from my partner. I am now starting over, with limited resources, navigating a difficult job market, and trying to create a new future for myself and my children.

For me, a CLT home would be more than just a house. It would be a foundation, something solid I can build from. It would mean stability, hope, and a chance to stop surviving and start thriving. And I am not just looking for a place to live. I am deeply committed to contributing to this community. With my background in events, marketing, culinary arts, and business development, I would love to help grow this mission. Whether that is through planning community gardens and shared spaces, or helping with fundraising and outreach, I am ready and have the skills and desire to give back.

I believe in building villages, not just figuratively, but literally. We are not meant to do life alone, and housing like this fosters connection, cooperation, and true community. Ann Arbor is not, and should not become, a town only for the wealthy or the lucky. It is at its best when it makes space for all.

For those who think this kind of housing is not necessary, that people can just commute from elsewhere, I would ask them to really consider what that means. My story could easily be theirs, or their sister's, friend's, or neighbor's. Would they look at someone they love and say, "Oh well. You can always move. Uproot your life. Leave your support system. Pull your kids from their school. Start all over." Or would they do everything in their power to help them stay, to connect them with resources, show them compassion, and try to help them preserve the life and community they have worked so hard to build?

This initiative is a lifeline. A way to keep people rooted in the places they call home. A way to protect the fabric of our community and ensure that Ann Arbor continues to be a town for everyone, not just those who can afford it with ease. This is not just about a house. It is about dignity, stability, and belonging.

My wife and I are employees of the University of Michigan and Ann Arbor Public Schools. We devote our hearts and energy to this city, and we love our jobs and how community centered they are. To live in the community in which we teach and work would allow us to be full members of

the community, which gives us a chance to be more holistic community members both in our personal and professional lives. We can't afford to live in Ann Arbor without a program like this, even though we both provide services to the city. My work as a teacher extends beyond the school day, which is unpaid time. To live in a community of essential workers in the city where we live would make our lives and work even more meaningful.

I am unable to afford necessities and life is getting rough. I'm unable to find affordable housing close to my job.

I have grown up in Ann Arbor and have experienced the housing market skyrocket. This led to a lot of people getting displaced out of their homes because it isn't economically feasible to stay local anymore. My story isn't about the commute but the loss of community.

I would argue that there isn't "plenty of affordable housing" even within the commuting distance. Especially if you're looking to rent anything larger than a two bedroom. Many new builds, especially in A2, are geared exclusively towards undergraduates who pay per room. There's a whole segment of housing missing/rapidly disappearing for workers.

Living closer to the hospital I work at would allow me to be able to do more for my job and also reduce my commute expenses.

Places where there is plenty of affordable housing are pretty scarce in Washtenaw County. But allowing folks to establish themselves long term builds community, which is critical for mental and physical well-being and is good for everyone.

I would finally be able to live in the community that I teach in. I haven't been able to do that in the 9 years that I have been teaching in Ann Arbor. Even though we will be in Dexter, I have kept my kids in AAPS because we love the diversity and education that they have received. Not having to make the commute would make it so much easier. My kids could take the bus to school instead of having to coordinate pick up times with practices and my many meetings that I have after school.

As an AAPS teacher who has had to move out of Ann Arbor due to housing costs, being able to move back closer to my school community would be huge for our family. Our dream is to live a more environmentally sustainable and community based life and housing is a huge factor in being able to achieve that.

Owning and living in a CLT home would make all the difference in the world to my husband and I! We currently live in Howell and are commuting 90-120 minutes a day each in order to go to work during the week. A CLT home would reduce our cost of living, allow us more time to spend with one another, move us closer to family in Ann Arbor, and allow us to feel safe and comfortable in starting a family.

I currently work for Michigan Medicine, one of the largest employers in the state and definitely in Ann Arbor. I can barely afford to live in the city I work in, and always worry that a reduction in hours or layoff would be catastrophic to my livelihood. Within two months I would become unhoused. I was born and raised in Ann Arbor. I have watched the city go from attainable to practically unattainable as far as living situation. I have chosen not to have kids of my own because I couldn't afford a place for them to live, while keeping up with all the costs already associated with the city. While I love the transportation system, I pay an exorbitant amount to live within the borders of it, so that I can get to work without a two hr commute.

This would be amazing. Trying to find a place with affordable living is tough. The place is either run down or many, many miles away. It is hard to stay close with friends and family if I have to travel so far every day to get home. Being in a town like Ann Arbor is great, because you can meet so many great people and walk downtown. As a teacher, this would be a true blessing. I have been

saving money for years, and I still cannot afford much. Prices just keep going up. This would be such a blessing. Thank you!
This would be a starter to generational growth for my family
My wife and I have worked for the University of Michigan/Michigan Medicine for a cumulative amount of 16 years between the two of us. As we await the arrival of our first child, we now require additional space. However, the disparity between U-M salaries and the Ann Arbor housing market is far too wide for us to afford a home in the current market. That is why programs like these are so crucial and beneficial for first-time home buyers that work for the university/Michigan medicine, especially when starting a family. Additionally, cost of living and inflation have also contributed to the vast disconnect for the working class.
Owning our own home in the community where I work feels totally reasonable, but seems out of reach. I know so many other teachers in this same position. Being able to contribute to the community as a homeowner, with a vested interest and a sense of belonging and acceptance in it, would be huge.
My children and I spend hours in the car each day to ensure we are all getting to where we need to be. It's really sad to me that as an employee of the University, it's been so hard for me to find affordable housing near school and work. We had no choice but to move to Brighton.
Make my dream come true
I currently have housing insecurity and have not been living anywhere stable for 1 year. A CLT home will give me stability and ability to build and grow a family.
Living closer to my work would give me more time to help serve my local community, spend time with loved ones and reduce the amount of money I have to spend maintaining my vehicle. It would make a world of a difference.
I've been a social worker at U-M hospital for 10+ years. I've hoped to buy a house since I started working but could not financially afford it with the market and interest rates. I was out bid \$50,000 in cash on a \$250,000 home in 2018 and since then the list price is beyond what I can pay. I live and work in Ann Arbor, I'd love to own a home to feel I truly belong here.
Owning a home is highly inaccessible especially as someone who is single income. I love this town and dream of owning a home. It would be amazing to see my dream come to fruition and put down roots in this area vs feeling transient because I'm renting.
I do not make enough to be able to afford buying a house near Ann Arbor and rent keeps rising so these homes are my best shot at becoming a homeowner especially near my workplace.
I have been an employee at EMU since 2009. I am currently a senior corporate relations manager in the career center. I am in the final phase of completing my PhD. Post completion I will be looking for a job at another local university paying a higher wage. My current salary is around \$62k. I have a college student and paid out of pocket for her education. She is slated to graduate in April of 2026. Buying a home in Ann Arbor as a single woman under the age of 45 will not be possible w/o the CLT program.
Living with a lower income makes it hard to get a nice home to buy and live with my kids. I'm a single parent and my kids' father is deceased. I'm the only care giver in my home and would like to have a stable home. I don't like moving so buying a home is ideal for me so I can build and be stable.
I am a third year teacher but in the school district of Chelsea. I have lived in Ann Arbor my whole life and don't want to leave. I enjoy working and living in a different town. Ann Arbor prices are

high for owning and renting just living off of a single person income in a low paying job. Even though I am not AAPS I love and live in Ann Arbor and have a lower income too. Thanks!
I have lived in Ann Arbor my whole life and love it here! As a young woman in her 20s I would love to stay in Ann Arbor. The market here is too expensive to purchase anything with a teacher salary on my own and I love the idea of this opportunity. Ann Arbor is a special place!
It would be immensely beneficial as I would have access to much better grocery options and have the safety and space to regularly exercise outside as gym memberships are quite expensive and the place I currently live doesn't have sidewalks in a lot of areas which can make it difficult to go for walks and I do not own a bike because of it. The savings in gas from being closer to work would also help a lot with my regular expenses as I work at my UMich job the most frequently throughout the week, but I live the farthest from it.
I'm new to the area and it would give me a chance to grow a family here. After my fiancé separated from the navy, we both came up here to help family and feel supported. Due to his family going through hard times, unfortunately they haven't been much help and we have been relying on ourselves. We were able to keep our own, but it doesn't feel like we have grown roots here. Between having a husky mix and wanting everything in our home, we haven't been able to find the perfect fit. Looking to buy is what we want, but we have yet to deal with the hand that could make it happen.
My husband and I have been living and working in AA our entire life. We are not able to retire just yet but when we do we will not be able to retire in AA. We of course would love to stay where we work and where we raised our family. This program gives me a small bit of hope that we might be able to do that!!
I spend a significant portion of my income on commuting costs and rent. I can't afford to own anywhere within 45 minutes of Ann Arbor. My biggest goal since I was little was to own my own place due to growing up in an abusive household and experiencing housing instability. A lot of affordable housing is also in community-isolated places, where living alone poses a danger of harassment for queer and assigned female at birth humans like myself. I have been stalked and physically intimidated for being small and living on my own in other affordable housing communities and felt unsafe living there.
I have been a perpetual renter and living with my parents on and off and previously was unable to gather any savings, or what I saved would get wiped out by an emergency. Other affordable areas have made me feel unsafe walking around at night or living in my home as a marginalized individual. I care about housing justice and community living, and want to help demonstrate that a better way is possible. Many people my age (late 20s early 30s) believe we will never be able to own a home, and will be subject to landlords for the rest of our lives, unable to save for retirement, potentially dying without support on the street. This kind of program is literally life-changing.
I am a janitor with a beater car, I can't really afford to commute long distances and have had to stay near bus routes. An affordable permanent/semi-permanent living solution would afford me the peace of mind to strive to do great work in a daunting environment and the space to enjoy the life I don't spend working instead of feeling like I'm paying to be in a box at increasingly higher wages
A CLT home would help me plan for my future and create stability for those in my life. As someone who commutes to work via walking, biking, and using public transportation, knowing that I won't have to travel too far via those means year-round would also help me devote my time more effectively--whether it is spending more time with my loved ones or giving back to the community after work.

As a University of Michigan employee, I think it is a shame that employees can't afford to live in the city that they support. The city has been closed off from those but the 1% of the population and the demographics reflect this. Ann Arbor thrives when we focus on individuals from different backgrounds and socioeconomic status coming together to form a community committed to upholding more equitable access for the hardworking residents. Each day, individuals commuting take their hard earned money from local employers and spend them outside of the city vs. Giving back to local businesses. Ann Arbor loses out on young professionals and young families putting down roots in the city and helping it grow for the future due to the lack of affordable housing.

It has been a struggle for our family to find affordable housing accommodations in Ann Arbor. We think that this might be the perfect opportunity for us to live comfortably together and still have the benefit of living close to the places we work at. We had to vacate our house because the landlord had long been trying to get us to pay more than we could afford. The house we used to live in was in a really bad condition which caused our utilities to go up. We had to pay for things to get fixed around the house because our landlord didn't want to fix anything. For that reason, we now have a 20 mins commute and live outside of the city of Ann Arbor.

It has been an immense struggle to find affordable housing in Ann Arbor. My family and I have been forced to move in with relatives due to overwhelming rent prices. While we are able to consistently pay rent, our previous home was in deplorable condition, plagued by persistent water leaks and mold. Our landlord was unresponsive to our pleas for assistance, leaving us to shoulder the financial burden of all repairs. We desperately seek a safe and affordable place to call home, where my family can thrive without the constant worry of precarious living conditions and exorbitant costs.

I have lived in Ypsilanti or Ann Arbor for 20 years for college work, and did not want to leave Ann Arbor but the rent is too high for me to afford. I work a lot of overtime and spend too much time commuting to and from work. The poverty tax of laundromats, the cost of commuting and continual car repairs is exhausting.

i would like to be able to afford to live where I work with grocery and gas prices rising living closer to work can cut down on expenses.

A CLT home would be an incredible opportunity, it would be the opportunity of a lifetime, honestly. I am a staff worker at the UM Library. I love my job, and my husband works for a local bakery, Yoons bakery. We have a four year old daughter who we would like to send to an AAPS school to benefit from the incredible education. Living near where we work and school would be critical for our busy lives to avoid a long commute, cut commuting costs, and also have the opportunity to build community with neighbors. Like many young families, we don't have any family in the area so a neighborhood community would be an amazing lifeline. Contributing and advocating for sustainable living practices is critical to housing for all. This movement is so needed, and so many will benefit. Our lives would be completely changed for the better if we were able to be a CLT buyer.

I am a post-doc working in Umich in the area of tissue engineering. We are not expecting a high salary and wish to focus on research which might be essential for public health in the near future. However, due to the increasing rent expense in the past several years, life is getting more difficult. The CLT offers us an affordable way to live in Ann Arbor and helps me to focus on my research instead of worrying about living expenses so much.

Hi, I am a postdoc researcher at the U of M. My wife is pregnant and we need a place that is larger than a 1 bed apartment to raise a child. Postdoc does not pay well, so this program might help us a lot.

I am a teacher for AAPS - I am paying exorbitant costs to remain in the city where I work and send my children to school. I have recently separated from my husband, and I am unsure how I will be able to support my 2 children on one sole-income of a 4th year teacher in the district. The district has failed teachers in considering the cost of living in AA - our pay has not kept up with inflation and the cost of housing in the city. There is not a single home in all of AA that I can afford on my salary. I want to live where I work, but I truly worry (especially on one income) how I can even pretend to be able to continue living in AA on my own.

I am newly divorced and am working to better myself, gain independence and find my voice. Having a townie home would help me be able to grow as a person and also have a safe place to come home to at night. Having an A2CLT Townie Home in the Ann Arbor area will make it so my commute is a lot less. This townie would remove a lot of unnecessary stress from me as a lot of the time I don't know where I will sleep at night. I split my time between my friend's house and my cousin's house so as to not be a burden. I also have a genetic heart condition which also causes me a lot of stress and anxiety and having stable housing would remove at least one stressful thing from my life. Thank you for this opportunity and I appreciate the work your organization is doing.

As a social worker my income will always be on the lower end for what's needed to own a home let alone one in Ann Arbor. My partner is disabled, he is only able to work part time as an auto technician. We would like to build our life here near his family for support. We intend on having children and would like to experience the schools their father had. I will be getting my masters degree in 2026 from U of M and hope to utilize it to further my career relationship with the city of Ann Arbor. That being said, community based social work is very involved, especially in the housing aspects. I am committed to a career that will require me to be available for emergencies in the Ann Arbor low income housing community and would be enabled to do far more on short notice by living closer.

Living in a CLT home would make a world of difference for me and my 1-year-old son. My dream is to own a home in a safe uplifting community, where I can raise my son. As a single father, spending more time with my son is a priority. Cutting down on commute time and being in an area with great schools is my only wish in life.

I have epilepsy and I am unable to drive. I work in Ann Arbor. Being able to live in Ann Arbor again as I did when I was in my early twenties, would help me and my family greatly.

I work as a nurse in Michigan Medicine. My commute is around 30 minutes. My husband and I rented in Ann Arbor during the first few years of our marriage. But due to the increasing costs of rent, we decided to move back in with family in Northville. As we continue to save money for our first home, we see how difficult it is to buy a home. We're eager to start our family but want to make an effort to save for a good down payment first. If we had the ability to move back to Ann Arbor, I would be able to have an easier commute to Michigan Medicine. We would also be able to enjoy the community that is in Ann Arbor again.

In addition to being a public health professional, I am also a single senior with a limited income and multiple disabilities. A Community Life Trust (CLT) home would not only allow me to live in safe, affordable housing and work in closer proximity to an employer but also to have access to needed critical healthcare service providers. As a child, I was fortunate to live in one of the first planned urban communities (PUDs) in the United States. My family and I benefited in multiple ways. My parents chose the site and building plan for our house, decreased carbon emissions and grueling commutes by living in close proximity to their workplaces, and were able to provide direct input into the planning process for local roads, schools, businesses, recreation facilities, and cultural institutions. We were fortunate to live in a safe neighborhood where we knew our neighbors and were involved with others who lived outside of its boundaries. My friends and I

were diverse in terms of race, ethnicity, gender, religion, age, ability, family status, education and income level yet we became very close to each other as a result of us living and learning together. Now that I am decades older, I can also now appreciate the efforts that went into planning green spaces, conservation and watershed buffer zones, mass transit options, and utility placement. Livability, sustainability, and the scale of our built environments greatly contributed to the physical and mental health of the populations who resided in my PUD. Having connections to each other mattered. Years ago, I explored co-housing as a possible living option for when I aged but its costs were (and remain) prohibitive. A CLT home would allow me to remain independent and benefit from all of the positive attributes listed above but also to continue giving back, as well. Being a part of a community is why I would like to have an opportunity to live in an A2CLT home. Again, thank you!

I currently live in Ypsi and have rented for 5 years. Finding affordable housing, even in Ypsi, has been incredibly difficult. I am currently at the mercy of my landlord to maintain my housing and if she decides she doesn't want to rent anymore, I won't have anywhere to go. I have wanted to purchase a home for a few years, but the housing market is volatile, and it's been incredibly difficult to navigate and find anything that is in good shape and within my budget. Anything that is affordable typically has huge costs to fix whatever hasn't been updated, which ultimately leads to possible ramifications paying the mortgage or affording every day needs. Buying a CLT home would be life changing in that I would be close to work, have options to commute that reduce my daily commuting costs, and give me a safe and affordable place to live that I can call my own. It would truly be life changing to have this security AND be able to be in Ann Arbor to utilize all that is in AA and have a permanent home.

Where are these "other areas" with affordable housing? I only see some in unsafe and underserved neighborhoods. This formula of 30% assumes people \*should be paying that much. I don't agree with that. Housing shouldn't be a scaled payment based on income. I'm single, I don't need a 3 bedroom home but it's not right I should pay 3-bedroom home prices for a single bedroom home just because I can afford to. I can't keep up with a 3-bedroom home and don't want or need it. We have too many oversized homes. I don't want to hear neighbors through my walls or pay exorbitant HOA fees either. I grew up in Ann Arbor and once I was able to afford a home (2007) I couldn't afford anything. Everywhere I turned affordable homes were being bought from under me by contractors and investors. I had to move to Ypsi to buy a tiny foreclosed property for half what my parents bought our 2 acre 4 bedroom Ann Arbor home for. The scale is tipped too far in favor of investors and contractors instead of citizens trying to affordably own their own house (not condo or townhomes).

A Community Land Trust (CLT) home would make a life-changing difference for my family. I currently earn about \$103,000 a year and commute over 40 miles each way to work in Ann Arbor. That distance is not only exhausting and expensive, but recently my car broke down, leaving me with no reliable way to get to work. It was a major disruption and put my job at risk. Living this far from Ann Arbor also separates me from the community I serve and adds unnecessary strain to our family's already demanding schedule.

I have two children, and one of them is autistic. She needs stability, consistency, and access to strong school services — something that Ann Arbor's excellent school district can offer. Because of her needs, my husband had to leave his job in Ann Arbor to become her full-time caregiver. We've made sacrifices to make sure she has what she needs, but the challenges of housing, long commutes, and limited resources make it incredibly difficult. Being able to live in Ann Arbor would not just ease our financial burden — it would provide the stable, supportive environment our daughter needs to thrive and help us reconnect with a community that has so much to offer.



Hello, I think CLT home would immensely improve my life/security. Owning a home in the place I grew up in, at some point in my life, is very important to me. Having the security of home ownership and not being worried about constantly moving (renter) or being priced out of my hometown, would be amazing. I also truly believe in the mission of A2CLT and how they advocate for workers in critical sectors/those fundamental to the community. Overall, this is quite special and I think it would really benefit the locals of Ann Arbor if this program was expanded. Thank you!

I'm 48 years old and have been working for the VA Hospital as a nurse's aid. I love my job but I am considering relocating to a new city/state because home ownership in this area seems impossible. I would love to have a permanent home in the area and be able to continue working for VA Hospital and serving this community. It's important for me to be a part of the community I serve as a health care worker. Commuting an hour to work is not reasonable to me.

I currently live with 2 other housemates. 1 of which I was in a relationship with and ended many years ago. I would like to move away from this living situation so I can finally start anew with my new relationship. However with the rates jumping so high since I bought this home, it makes it impossible for me to move out on my own. Thus preventing myself and my spouse to fully live together and start being able to build our lives together. I want to feel like my life has started moving again and that I am no longer stuck in a place that I'm not exactly happy in. I am thankful things are quite civil here, however, emotionally and spiritually, it is time for a change and I am looking for any and every affordable option for me to allow said change.

Working as a Registered Nurse for Michigan Medicine is a blessing. However, working in an area that has a higher living cost and housing cost can be very difficult to find residences. My family and I are trying really hard to find affordable accommodation in order to leave our current situation. I am the only full time income earner in my family and even with my savings I can not imagine ever owning a home in this current climate. Even finding affordable apartments is almost impossible. The CLT home is making it possible for my family and I to even hope about finding affordable housing.

I have rented for years and I just want to really provide for my family in a way they can be proud. I have been studying for the past 30 years of my life to help the community in the medical world and would like to now be able to contribute to my family and build a legacy. Having been a student all these years, I haven't been able to build a stable financial situation to afford most places I would like to.

My husband is an MD-PhD student and I am a grad student. Neither of us make very much money, and we won't for a long time since my husband's program is 8 years. We're hoping to start growing our family soon. We love Ann Arbor and want to put down roots in the city, but can't afford any of the homes here. We currently live with my in-laws and want to buy a house once we start having kids.

As a person with a disability I am unable to drive a car. Furthermore, the cost of owning a home in Ann Arbor has made my disability a nightmare for raising small children. We are being priced out of Ann Arbor! Including people with disabilities or parents of disabled children would be an amazing way to show you value the entire community.

I currently live alone in a rental that is affordable for my single income and within a 20 minute drive from my job (elementary reading intervention teacher in Ypsilanti Community Schools). For one school year, I had a 40 minute commute to work. By the end of the day, I was emotionally, mentally, and physically drained after working with at risk elementary students all day. My commute added to the exhaustion and I was unable to enjoy the evening activities that I love such as paddle boarding, hiking, cooking, gardening etc. I now have a 20 minute commute, and this has

improved my mental health and ability to lead the active lifestyle I enjoy. However, my current apartment has many issues with mice and bugs. While I have a strong community with my neighbors (bonfires, gardening, outdoor projects together etc.) I worry for my health here.
Affordable living where I work. I am currently priced out of where I live due to rising property taxes and living costs, and low raises. Not having to worry about major costs and items breaking in the house that are unaffordable nor worry how to make mortgage payments would be life changing
It is essential for me to be able to bike to work or take the bus when commuting by bike isn't possible due to weather etc. Commuting to downtown Ann Arbor is stressful and expensive (e.g. gas, parking cost) and usually takes longer. Further it is less sustainable and has a negative impact on the environment, the wear of roads, noise levels etc.
It would provide me with safe stable housing close to my career.
I am a Registered Nurse at Michigan Medicine. I have been renting in Ann Arbor since 2019, due to the lack of affordable housing in the area. This opportunity would allow me to stay in a community I love.
Having affordable housing, living in the area of where you work, cutting down drive time takes the stress off of you.
Access to cancer treatments
Right now buying a home in Ann Arbor or anywhere nearby seems impossible. My partner and I have both worked at UM and lived in the area for 2+ years and want to stay here long-term. Buying a house would be ideal, but so much of our two UM staff paychecks goes towards our rent. It's hard to put anything in savings at the end of the month. We have some money for a down payment, but nothing that would come close to what an average home price is here. We don't live near a bus line or in a walkable area, so we have to drive to get anywhere. It would be nice to live in a neighborhood where we know the other people on our block, and that we could be homeowners in the community we live and work in.
By allowing me to live in the community where I work, contribute, and belong. It's not just about housing, it's about stability, dignity, and connection. Commuting from far away may seem like a viable option on paper, but in reality, it creates financial strain, disconnects people from the communities they serve, and contributes to burnout and family stress. When people are forced to live far from where they work due to housing costs, they miss out on civic life, school involvement, and the social fabric that makes communities strong. A CLT home would give me the chance to invest in my community not just economically, but emotionally and socially. I would be able to participate more fully, support local businesses, volunteer, and build lasting relationships. That's not just good for me, it's good for the whole community.
It would improve my work-life balance. I commute 2 hours round trip on work days and fill my gas tank twice a week. Living closer would save me money.
A CLT home would make a difference for me because it would allow me to remain in the community that I have loved living in for the past few years while still being able to go to school as well as work my job that pays for my education.
I would love to own my own home and be able to provide a stable environment for my kids.
It's close to work in what I would assume is a great community. I can actually buy for the same amount as rent.
I am a single divorced DV survivor with a deaf and autistic 7 year old child. I have a good full time

job but yet I struggle every day while also trying to complete a college degree. I would appreciate any help I can get and I'm willing to work for it.

These homes are in the affordable range and budget friendly for families in Ann Arbor. The locations of these homes are nearer to work places

Budget friendly and affordable price--yes!

As someone who is head of household it's hard finding a place to live where a bulk of bills or any payments is solely on me. This sounds like it would be the best & most affordable option for me & my family. I want my kids to be in a good school system, close to me while I'm at work & us be able to move somewhere we can truly have as our own that's also safe. I think this is an amazing idea & would benefit so many people ~ especially University of Michigan staff!

I have a community here in Ann Arbor that I would like to foster, but the instability of renting and high home prices may mean that I will have to move somewhere else and commute. I would lose these vital relationships because it would be more difficult to find time to see them. I also believe in growing Ann Arbor's young adult community for the future of the city.

I think a CLT home would be so beneficial in giving me better opportunities to live closer to work! I'm looking for a first home purchase and work at Michigan Medicine and living in a CLT home will not only help bring my long commutes shorter but also safer when I'm driving home from work after night shifts! It'd also save me costs on gas and lower carbon emissions.

I love Ann Arbor and have lived here most of my life. I want to raise my future children here, close to my family, but I don't know if I am ever going to be able to afford to do so because of the home prices.

I think that I mentioned this in my first application, but we are finding it VERY difficult to buy a home in Ann Arbor. Having moved back to our home area after 20 years, we are being outbid by cash offers left and right. My aging mother-in-law is here and we moved, in part, to be near family. However, even with both my husband and I working full-time, professional jobs, we are getting priced out. A program like A2CLT could quite literally change our lives.

It has always been a priority to me to live in the community that I work in so that I can better serve my community at work. I have loved working for the Ann Arbor Public Schools for my whole entire teaching career (and before teaching as well) and want to continue to serve in this school district. Not being able to live in Ann Arbor would personally mean leaving my position.

A Community Land Trust (CLT) home could be life-changing for me because it would allow me to live in the same community where I work, rather than having to commute from far away. Having stable, permanently affordable housing through a CLT would mean I could build roots in my community, show up more fully for my clients and neighbors, and invest emotionally, socially, and professionally in the place I call home. I work at Michigan Medicine in the Department of Child and Adolescent Psychiatry providing crucial services to vulnerable and at-risk populations. Commuting from far away isn't just inconvenient-- it's exhausting, expensive, and cuts me off from the people and places I'm trying to support.

CLTs create opportunities for long-term stability, equity building, and community connection that aren't possible when renting or constantly relocating to chase affordability. For decision-makers who don't see the need: this isn't just about having a roof over our heads. It's about creating thriving, inclusive communities where essential workers can live with dignity and be part of the fabric of the neighborhoods they support.

Reducing my husband's commute would not only increase the time he gets to spend with me and

our children, but also reduces our carbon footprint as he could take public transportation. We could also be more involved in the Ann Arbor community and raise our children in one of the best school districts in the nation. Currently, we are splitting our community involvement between Redford and Ann Arbor, and we don't have enough time to dedicate to either of the communities in a meaningful way.

I work long hours and have to take a shuttle into work. A lot of my time during the day is commuting which takes a toll. Also, it would be great to find an affordable house as a first time home buyer without the need to worry about hidden dilemmas.

I was born and raised in Ann Arbor. My husband and I both work for the UofM and have been for over 10 years. We have started a family and are raising our daughters here, renting for the past 13 years. I love living here and raising my children where I grew up. I want to stay here and we have not been able to afford a home or even try to save up because of how expensive everything is. Sarah Lorenz knows my mother and she gave her a pamphlet to share with me about this opportunity. This would mean a stable home for my little family in the town that I love, which is all I could ever want for us. The housing market is and has been scary here for as long as I can remember. We just take it day by day and paycheck by paycheck. If we had the chance to get an affordable place to call ours, we would cherish it forever.

#### Second chance

I've lived in the U.S. for 4 years, working full-time at Michigan Medicine on an H1B visa. My role supports life-saving research through hands-on experiments and data analysis. Despite contributing to one of the top medical institutions in the country, I've struggled to find stable housing in Ann Arbor. I've already had to move 3 times due to rising rent, and I'll likely have to move again next year — even farther out, nearly to Ypsilanti. Each move means longer commutes, less connection to the community, and more financial stress.

While searching for new housing recently, I was shocked by the prices. Even in shared 5-bedroom apartments, rent per person can exceed \$1,000. In some 2-bedroom units, it's over \$2,000 per person. A 1-bedroom or studio typically starts at \$1,400, not including utilities and rent keeps going up. This year, mine increased by \$120 a month. I'm tired of facing annual rent hikes of over 10%, with no end in sight. As I kept moving farther out, I bought a used car, but the costs keep adding up. Car insurance is expensive, and even with a \$600 annual parking permit, I often can't find a spot near my building. I still rely on the bus to get to work.

Access to a CLT home would make a huge difference. It would ease my financial burden, shorten my commute, and give me long-term housing stability, so I wouldn't have to keep worrying about moving, or rent jumping year after year. I could finally build a real life here, not just a temporary one. And this isn't just about me, affordable housing like this helps international professionals stay, grow, and give back to the community. Besides, I can contribute by using my skills in data analysis to generate reports that support decision-making, as well as in visual and graphic design to help communicate complex information clearly and effectively to the public and potential residents.

I could have a shorter commute, build a future and become invested in the community.

I'm a single mom, who works for Michigan Medicine and I made a career move that I absolutely love. I want to create a safe space for my child and give her the best life without me having to worry financially and to put some roots down. I'm here for the long haul.

I'm a single income household with a child. Being able to live close to my work and my child's school at an affordable rate would be life-changing for us. We are currently getting priced out of

living in Ann Arbor. This means a longer commute, spending more money in gas, more miles on my leased vehicle, and being less part of the community which my child wants to be a part of. We love Ann Arbor and want to stay in the area, where it is diverse (not so much economically anymore).

I plan to make Ann Arbor my home going forward, but the city and UMich are making a lot of changes that will change commuting and travel in the city. Less employee parking at the hospital relative to the population, never ending construction, etc. I'd love to have a humble little spot to develop my life as a hospital worker and hopeful A2 fire fighter. I am currently an EMT, soon to finish Paramedic school, and want to continue working in the city I love.

I have lived in Ann Arbor for over twenty years, raising both of my children here with both of them attending Ann Arbor Public Schools, and one of my children just recently graduated from the University of Michigan. We lived in University of Michigan student housing when I was a PhD student, also juggling raising two babies, which at the time was cost effective for my family as we relied on one income. Now I am blessed to have two incomes, but the cost of housing has risen significantly. I have wanted to buy a house for a long time but have stuck to renting due to financial constraints. I need to live in Ann Arbor due to my usage of the public bus system to get to work and due to my family's work locations. I do not drive but would never leave the job I love to move out of Ann Arbor. The ability to buy or rent an affordable house in Ann Arbor would change the quality of living for me and my family. I want a place where I can truly settle down and provide that for my children as well.

Commutes suck so much joy out of people's lives. They literally sit in a box away from their families or homes. They don't earn anything for their time and they're sharing the road with others who are just as tired and/or stressed as them. This is made even worse if the trip is long, like over an hour like most of my coworkers. Forcing people to commute from farther areas with a lower cost of living seems very NIMBY. These workers are the ones who make towns function and yet they can't afford to live in the towns they contribute to. The rich few who drive up the cost are the reason these people can't afford to live here and then they think that the people who helped them reach that point don't deserve to live in the same town. That viewpoint seems so wrong.

As a single woman who is interested in having a child within the next five years, affordable housing close to my support system (church community, friends, etc) will be a necessity. I am a librarian and I hope to be able to continue to give back to my community here and be able to raise my own family here.

A CLT home would ease the constant financial stress I'm under. Right now, most of my income goes to rent, leaving little for savings, emergencies, or even basic needs. Commuting from "more affordable" areas isn't truly affordable when you factor in gas, time, and wear on my car. With a CLT home, I could finally have stability, live near work, and start building a real future.

A CLT home would allow me to settle down while I finish schooling and further my career and have a place to build a family in the new future.

My family and friends and community have all been in Ann Arbor for over the past decade. Rent has officially gotten to a limit I can't afford on my own and as my friends have gotten married I've had less opportunity to rent affordably in town so I've had to move outside of town. I now live outside of what I consider my home so that I can afford my living, but I long to own my own home in the city I call home, Ann Arbor, but it is impossible for a single person with one income.

The housing market and being single is not ideal these days. I would love to be close to work and find something affordable

As a teacher assistant at Ann Arbor Public Schools working with students with special needs, I am very thankful for the role I get to play in the community. However, the financial compensation for my work is not reflective of its importance, leading to challenges in finding affordable housing. The Ann Arbor Community Land Trust homes could be a game-changer, providing affordable housing options close to my work. This would not only reduce transportation costs and commute time, but also offer financial stability and a sense of community in the city where I work.

I would be able to get out of my mobile home, where the lot rent goes up every year but the home value goes down. I would be able to have a home with proper insulation and a basement for storage. I would be proud to show off my house and invite guests over.

Hi! I know I currently don't fit the bill for the houses but am interested. My 2 boys and I currently live with other family members because it is difficult to find affordable housing in Ann Arbor/Saline and surrounding areas. I am a single mom and a middle school teacher in Saline. We are staying with family members until I am able to afford a home we would like to stay put in.

It would completely change our lives to be able to afford to live in Ann Arbor. My husband works at the Forensic Center for the state of Michigan in Washtenaw County. He currently commutes from Livonia, in areas near Redford and Inkster. His job is vital to the community and our family's income. I currently do not work because we can not afford childcare. We can't afford to move closer to his workplace because of the high prices in the area. I am a University of Michigan social work graduate hoping to work for a non-profit organization in the city or at the university's extension. We greatly appreciate your consideration of us for this excellent program.

I am currently an attorney working for the state and I would eventually like to work for the county. My husband is a PhD student and we are able to afford living in Ann Arbor because we are in student housing. Public service is important to both of us, but we can't afford to stay here and raise our children here once we don't qualify for student housing anymore.

My new wife and I are looking to buy a home. We both are new undergraduates from UofM, working for UofM and building our family. Would love to meet and speak, as we are both happy to answer any questions.

As a single mother of two children, commuting takes two hours of my day away from them. Having affordable housing shouldn't require me to miss 10 hours a week of their lives. Showing up is so important as a parent, and every minute counts. Owning home or even renting is financially impossible in Ann Arbor for anyone like myself. I work hard as a surgical assistant at Michigan Medicine. However, I can't afford to be near my work. When I take call shifts for trauma surgery I have to purchase a hotel room to be within the response time. This is another financial burden on me and my children.

I submitted some videos but as a young person being able to afford my own space to grow in would be life changing. Especially in this day and age where there are bills being passed and it's becoming more and more difficult to afford a home. Coming across this organization and listings has felt like coming across a miracle. I had come to terms with never being able to afford a home and now that I actually might I am ecstatic!

Owning my first home would be a dream come true for myself and for my parents who cannot wait to see me thrive and my two daughters.

Being able to afford a home of my own would be an incredible accomplishment, especially in today's economy.

I have worked in Ann Arbor for 14 years, my daughter and son go to school in Ann Arbor, I have strong ties to the community and many friendships in Ann Arbor, yet I feel disconnected because

I also do not live in Ann Arbor which makes maintaining my children's friendships and school community feel difficult and I often feel displaced at home in Clinton because our community ties are not where we live.

I moved to Ann Arbor 6 years ago and love it. However, despite career growth and increased pay through this time, my salary has not increased to keep up with inflation or the cost of living, which is true for many people. I have been renting during this time, and it is increasingly more difficult each year to find a place to live that is affordable and allows for people to maintain some savings to support themselves, loved ones, etc. Rentals often do not include utilities, which further adds to living costs and there is no rental capping in Michigan to keep costs low and incentivize people to stay. This is true across the state as well, so moving farther out of town and increasing wear and tear on vehicles and costs and time for commuting almost negates the slightly lower renting costs. Maintaining social circles and visiting friends and loved ones is also harder with commuting, and having roommates becomes a necessity. I am someone who does not have a partner to share costs and enjoy my own space. Having and finding roommates is not always fun, safe, or rewarding, and is not sustainable for every lifestyle. As a growing young professional I would love to be able to support myself and own in the city that I call home, without sacrificing the majority of my income or my time for commuting. Everyone deserves affordable, safe, sustainable living options within their communities and close to work and I hope this program expands. A lot of us work at healthcare or healthcare adjacent jobs (like me) and cannot continue living nearby without a program like this.

I need a place for living with my cat closer to VA Ann Arbor Hospital where I'm working now. I'm renting in Lansing now, paying a lot in rent plus a lot in gas and traveling everyday around 65 miles to get to work and going back home. I would be more than happy if I could find a place to live in the surrounding areas of Ann Arbor. I just got a pre-approval from FHA not super high for a total of \$130,000 (\$25,000 for down payment assistance for first home buyers included in that amount). I have a little savings of \$7,000.

We are a multi-generational family that includes two disabled military veterans. We have two children (one nearing college age) and we also expect to begin caring for Andrea's mother in our home in the near future. We both joined the military, married, and eventually settled in Florida. However, due to the high cost of living, we plan to return to Michigan after our daughter graduates from high school. We are seeking a community that prioritizes climate resiliency and resource sharing, having experienced its shortcomings firsthand while living in Florida.

I'm separated and seeking lifelong housing for my children and I. I'm currently renting but would love to work toward buying my home so my children and I always have somewhere we can call home.

I've wanted to buy a home since I moved here from Pakistan, but I was never able to afford one. We are in dire need of a house as we need more space, especially with our kids getting older. We also love to host community events, but are unable to due to limited space currently.

It could help me afford my own home that is close to where we work. It would also help me save money for my child's education.

This could be a life changing opportunity for me and my kids. I'm getting divorced and will be a single income Mom with 2 kids. I got a job in AA that I love and that works for my family life but my commute is 35 minutes. Most housing options in AA are not affordable for me.

The Ann Arbor Community Land Trust (A2CLT) is the only way I can afford to own a home in the city where I live, work, and serve. I'm a teacher assistant with Ann Arbor Public Schools and also support the local homeless community through Washtenaw Camp Outreach and MISSION. Like

many essential workers, I feel deeply invested in this community, but I fear being priced out of stable housing here. A CLT home would give me a secure place to live, reduce the burden of commuting, and allow me to stay rooted in the city I serve every day. It's not just about affordability, it's about a sense of belonging, and the ability to keep doing the work I love without being forced out of the community I care about.

I became disabled due to Long-COVID at the height of the pandemic. Prior to becoming unable to work, I was a preschool teacher/childcare provider for 20+ years. My whole life is in Ann Arbor. Rent prices are atrocious and unaffordable, and people like me are completely priced out of buying a home on the market. My family, my friends, my doctors, accessibility to groceries and other necessities in relatively close proximity is all essential for me. I would love to become a part of a living community where we all support and look out for each other. But more than anything else on earth, I'd really just like to have a sustainable roof over my head and some relief from the financial strain of trying to just stay alive these days. Thank you for attempting to provide more equitable opportunities.

I have one phrase: My commute and living conditions impact my students' learning conditions.

With the rising rental prices, it would be so beneficial to have a spot that I can call my own and would be a hopefully more reliable market than renting. It's hard to be a single income household and I would love to be able to afford to live in the place where I work and have made a career for myself. And, as someone who doesn't love driving, it would be great to be able to live close enough to campus that it's not too tough of a commute.

This will be my first home and it will give me more of a sense in the community after being on Section 8 for 47 years. This will be a life changing experience and a place to pass down to my children. This is really important to get this opportunity to own a home in my neighborhood and city I grew up in.

I have found there is not much affordable housing around the area to live on my own after looking for multiple years, but even so, living in Ann Arbor would bring me closer to the community I have always wanted to be a part of. Commutes take out time of already short relaxation periods, and living in places that are unwalkable and not people friendly.

We have been renting an unsafe home and unfortunately are having to move in with a relative for our baby's safety, so safe housing is a huge priority for us! Additionally, I am preparing to start working at Trinity Hospital in Ann Arbor so I can continue serving others, which is my passion. I unfortunately have a long commute, which takes away from spending that time with my family. It is my dream to work for Michigan Medicine so I can continue to help others and being closer to Ann Arbor to make that a reality would be amazing!

A CLT home would make an enormous difference in my life by providing long-term stability in the city where I both work and serve the community. As a lecturer at the University of Michigan and an artist deeply engaged in local projects, being able to live here means I can invest more of my time, energy, and resources into the people and programs that enrich Ann Arbor's cultural life.

Right now, the rising cost of rent creates constant uncertainty and limits what I can contribute outside of my basic living expenses. Owning a CLT home would put me in control of my financial future and free me from the cycle of unpredictable rent hikes. This stability would allow me to focus on building lasting, meaningful community initiatives instead of worrying about whether I can afford to stay here. If people like me are forced to commute from other towns, we inevitably have less time and fewer opportunities to engage deeply with Ann Arbor. Affordable homeownership here would allow me to remain rooted, connected, and actively involved, which benefits not just me, but (I hope) the community as a whole!



CLT would make a difference in my life by saving money, shorter and safer drive to work. I currently care for my dad who has dementia. I have to keep a watch on him 24 hours a day. I have a camera placed in his apartment where he resides alone. I live with my mom and her and my dad divorced over 30 years ago. I'm the only caretaker for my dad. I feel that if I can move closer to my job I can also move him in with me so that I can give him the care that he deserves. And right now I can't because I reside in the home with my mom so everyday after work I have to drive over an hour home to care for my dad then to go home to get ready to do it all over again the next day. Residing closer to my job and moving my dad in with me would make my life so much easier and would take away some of my everyday challenges.

For me and my fiancée, who is planning to attend grad school in Fall 2026, living in the Ann Arbor area with easy access to campus without the added stress of a high monthly mortgage payment would be hugely impactful. She has had to commute for her undergraduate years, which has made it difficult for her to connect and participate with University culture. Unfortunately, other property on campus is prohibitively expensive, so the prospect of owning a CLT home would be wonderful for us. This would also mean I could bike to work, which I would love.