Community Assistantship Program

Laying the Groundwork: Telling Our Story – Minnesota Community Land Trusts

July 2008

CAP is a cross-college, cross-campus University of Minnesota initiative coordinated by the Center for Urban and Regional Affairs.

Laying the Groundwork

Telling Our Story –
Minnesota Community Land Trusts

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Executive Summary

The Minnesota Community Land Trust Coalition (MCLTC) is a coalition of ten community land trusts in Minnesota. In 2006, the coalition began a data collection initiative to collect a determined set of data. The following project was conducted to determine data collection methods and practices to answer the following questions: What are the data collection and reporting practices of the MCLTC members? What data should be collected by the Community Land Trusts (CLTs) in order to "Tell the story" of the MCLTC and show its impact? What, if any, data should be shared between CLTs? Which methods should be used to collect, report, and share data?

The four components to this project include interviewing appropriate staff of MCLTC members; interviewing appropriate staff in a sample of other agencies in Minnesota who collect data on additional affordable homeownership activities; surveying other CLTs in the nation about their data collection and reporting practices; and researching options for future data collection, reporting, and sharing. A selection of necessary data was identified to collect and share between Minnesota CLTs to meet the strategic planning goals and answer the research questions. The information selected includes: Number of households, individuals, and units annually and to date; number of and percent of CLT homes who serve households of color; low-income households; single heads of households; heads of households who are handicapped; return on original homeowner investment; total dollars in CLT portfolio in the state; rate of foreclosure of CLT homes; and average subsidy amount; and return on subsidy. Additional information already collected by all MCLTC members will also be considered.

It is recommended that the data identified as necessary should be collected routinely and systematically by all Minnesota CLTs and reported to the Coalition in order to show the impact of CLTs locally and state-wide. A web-based data collection and reporting application would be beneficial to the Minnesota CLTs to help them both collect needed data more accurately and be able to report that data quickly and efficiently to a variety of sources in order to show the effects of the community land trust model. It was found that when reporting on the cumulative data submitted by the coalition members, it is important to also report the data by region and individual CLT so as to not dilute or skew the homeowner information or local impact. Seventy-eight percent of the Minnesota CLTs reported that they believe using a web-based application would be beneficial. *Salesforce®* was identified as an option for a web-based application for use by the Minnesota CLTs. A review of the *Salesforce®* product is also included in this report.

Project Overview

Introduction

The following is a report on the evaluation of current MCLTC member data collection and reporting practices and recommendations for improvement. This report includes a review of current MCLTC member data collection and reporting practices; data MCLTC members feel it is important to collect, ways data is used by these CLTs; and data the CLTs feel it is important to share. Also included is information gathered from other data collectors in Minnesota who are involved in affordable housing and their suggestions for data collection and reporting practices.

In addition, this report provides information from a selection of CLTs across the country regarding their data collection and sharing practices and opinions. Recommendations are also included regarding future data collection and sharing based on the results of this research and the goals of the strategic planning process undertaken by the MCLTC in November 2007. Lastly, as part of the recommendations, this report provides a review of a customer relationship management product called *Saleforce*® which is being considered for use by other CLTs for data management and reporting.

Purpose

This project intended to answer the following questions:

1. What are the data collection and reporting practices of the MCLTC members?
2. What data should be collected by the CLTs in order to "Tell the story" of the MCLTC and show its impact?
3. What, if any, data should be shared between CLTs?
4. Which methods should be used to collect, report, and share data?

Process

This project included conducting surveys of and interviews with MCLTC members, three additional CLTs across the country, and three other prominent agencies that collect affordable housing information. Additional research was also done on data collection and management applications that could potentially be used by MCLTC.

The first phase of the project included sending out a data collection and reporting activities surveys to all MCLTC members. (Appendix A: Data Collection and Reporting Practices Survey) These surveys were followed by interviews with the staff person who filled out the survey in order to gain a better understanding of each CLT and gather additional information. Nine of the ten MCLTC members were surveyed and interviewed.

The second phase was to survey and interview three other Minnesota agencies who gather information on affordable homeownership. (Appendix B: Community Land Trust Data Collecting and Reporting Survey) These agencies were chosen with the intent of helping to determine what information was important to collect; identify possible data collection and management applications; and identify areas where data collection and reporting could be improved by MCLTC members.

In the next phase, three other CLTs across the nation were surveyed and interviewed regarding their data collection and reporting practices as well as their view on data sharing. (Appendix C: Data Collection and Reporting Survey) Finally, research was conducted about data collection, management, and reporting applications that could be used by MCLTC in the future. The timeline for this project is outlined below in Figure 1.1.

Figure 1.1 Project Timeline

September	October	November	December	January
Review of coalition procedures and member organizations.				
Interview coalition members				
	Interview other data collectors, review data collection and reporting forms of these agencies.			
		Interview national CLT members.		
	Investigate data management applications and software.			
			Analyze results of surveys and interviews	
				Final Report of findings and recommendations

MCLTC Data Collection and Reporting Survey Results

Data Collection Practices of MCLTC Members

The application and intake procedures of the MCLCT members vary somewhat depending on whether they are doing new construction or acquisition/rehab. However, they are relatively similar in that the following elements are included for all CLTs:

- CLT homebuyer orientation
- Homebuyer fills out CLT application
- CLT verifies income and eligibility
- Homebuyer interview/one-on-one meeting with CLT staff
- Homebuyer attends HomeStretch homebuyer education class
- Homebuyer obtains pre-approval from a CLT approved lender

In addition, each CLT has its own method for collecting and managing data throughout the homebuyer application process and afterward. Information is gathered from several sources, including applications, settlement documents, loan documents, verifications, reports, homebuyer files, surveys, and various spreadsheets. It was found that most CLTs were not using the Entry and Exit surveys developed previously and used as a foundation for the MCLTC data collection initiative. Many CLTs maintain their own system of spreadsheets or even their own database system for managing the data they collect. The two methods for data entry include:

- Entering data collected throughout the process
- Entering data collected at or shortly after closing

Data Collected by MCLTC Members

Each CLT collects different data needed for their individual CLT; however, some commonalities were reported, including:

- Household demographics
- Household income and AMI level

Additional analysis of CLT homebuyer applications and reporting forms was attempted in order to determine other commonly collected data that was not reported during the survey and interview process. No additional data was found to be collected by the coalition as a whole based on applications and reporting forms. However, the sample was not complete as First Homes does not have a homebuyer application. Instead they receive much of their information from the Lender Application. It is likely,

however, that additional information is commonly collected from the closing documents that all CLTs have for each homebuyer. This information would likely include property and loan characteristics.

Other Important Information to Collect

There was no consensus of additional information that the CLTs felt was important to collect. Some of the more common suggestions were:

- Source of subsidy
- Value gap
- Employer information
- Funds used

Information NOT Important to Collect as a Coalition

Fifty-six percent of MN CLTs interviewed reported that all the MCLTC requested data was important to collect. Some of the data identified by the remaining CLTs as not important to collect as a coalition are:

- Birthdate, gender, and ethnicity of all persons (heads of household only)
- New American status
- Education level
- Income sources
- Subjective data
- Specific home information (should be used regionally only)

Uses for Data Collected

The CLTs use data in a variety of ways. The most commonly reported uses are:

- Report to funding sources (100%)
- Present to potential funders or community members (78%)
- Produce marketing or other materials (78%)
- Program Evaluation (78%)
- Grant applications (33%)

The reported frequency of and reasons to review data by MCLTC members include:

- Marketing material (average 3 times per year)
- Grant Writing (average 4.5 times per year)
- Board updates (average 6 times per year)
- Reporting (average 8 times per year)
- Presentations (average 14 times per year)

Data to share between CLTs

Again, there was no consensus among the MCLTC members on which information should be shared. The most common responses were property information, subsidy amount, demographics, and information that shows the CLT model and difference. Demographics, income, and subsidy amount and source were mentioned by the highest number of CLTs.

National CLT Data Collection and Reporting Survey Results

        Three additional CLTs in other parts of the country were surveyed and interviewed about their data collection and reporting practices. The three CLTs were Madison Area Community Land Trust, Orange Community Housing Land Trust, and OPAL Community Land Trust. These CLTs were asked about the types of data they collect; methods for collection and reporting; types of information shared internally and with other CLTs; and methods for doing so.

Data Collection Practices of National CLTs

        The three additional CLTs interviewed each had different methods for data collection and management. The methods ranged from no database system or spreadsheet use to using numerous spreadsheets to track client and property information. Data management applications used by these CLTs include Quick Books Online, Excel, Word, and Access. The Microsoft applications were also used for report generation. All three CLTs were looking into adopting a computer-based system for report generation and tracking homebuyer and property information. OPAL CLT has joined with four other CLTs in the Northwest Coalition to implement a product called *Salesforce®*. Madison's CLT is also strongly considering using *Salesforce®*. Orange Community Housing Trust is planning to implement a product called Yardi.

Data Collected by National CLTs

        The only commonly collected data reported by all three CLTs was demographics. However, upon review of two of the CLTs' homebuyer applications, it was found that additional information is collected by both the OPAL and Orange Community Housing Land Trusts. These two CLTs also collect income source and amount data, asset data, residency information, and current housing type and expenses. The Madison Area CLT did not have an electronic version of their homebuyer application available and was therefore not included in this secondary analysis.

Data Sharing by National CLTs

        Two of the three CLTs surveyed reported sharing demographic information and number of units as requested by other CLTs. Other types of data mentioned by only one of the CLTs are foreclosure rates, types of units, lease fee information, and fundraising strategies. OPAL CLT commented that it is important to spread knowledge gained through experience for other CLTs to benefit and that best practices are important to the National CLT Network. Additional data to share that was mentioned by one or more of the CLTs interviewed included:

- Average length of homeownership in CLT home

- Median income of CLT homebuyers

- Sales and resale data (average prices, average subsidy amount, owner's return on investment under resale formula, etc.)

- Operational data (operations budgets, salaries, overhead expenses) for new or developing CLTs to learn from.

The reasons indicated for sharing information included:

- Setting benchmarks for CLT organizations

- Measuring success and identifying areas for improvement

- Determining what makes a successful CLT successful

- Determining the staffing needs at different points in a CLT's development

- Demonstrate to funders

- Make it easier for CLTs to produce good data

The suggested methods identified for sharing data include:

- Creation of a database template than can be adopted by many CLTs.

- The CLT network should collect data from all CLTs through an online survey and publish the results through a Network listserve.

- Use of data that can export easily to a national database; ideally automatically.

Other Affordable Homeownership Data Collectors

Data Collection and Reporting Survey Results

The other data collectors interviewed were the Minnesota Home Ownership Center, Minnesota Housing, and Greater Minnesota Housing Fund. These agencies were asked about what types of information they collect, what methods are used, what information they request from agencies they fund, and about problems they encounter with receiving information from agencies from which they request information. All three agencies collect homebuyer demographics and loan characteristics. Minnesota Housing and Greater Minnesota Housing Fund collect property characteristic information as well.

Problems with Receiving Requested Data and Suggestions for Improvement

All three of the agencies interviewed were also funding agencies. However, only two of the agencies fund CLTs. As funding agencies, they request information from those organizations to which they provide funding. When asked about typical problems encountered in receiving requested information, there were three problem areas mentioned. These were timeliness, accuracy of data (not answering all questions the same way), and incomplete data. These agencies were also asked for suggestions to improve data reporting by agencies they fund. Two agencies suggested an internal quality control process. Other suggestions were to make sure to get clarification on questions an organization is unsure how to answer and to not leave questions blank. A reminder that the funding organization is asking for all the requested information for a reason and that incomplete data limits its usefulness was also given. One agency also suggested having a web-based system for reporting.

Recommendations

Strategic Planning Goals

At the strategic planning meeting on November 13, 2007, representatives from the MCLTC decided on specific goals regarding data collection. The data collection goals for the coalition include providing data to tell the story of CLTs effectively, to create public awareness, to define the impact of CLTs, and to gain access to a larger pool of funding. The measures decided on were determined in order to show how CLTs provide access to home ownership and CLTs' good use of public funds. Any data collected by the coalition as a whole should include data to support the strategic planning goal measures. The specific measures include:

- Number of households, individuals, and units annually and to date
- Number of and percent of CLT homes who serve the following
  - o Households of color
  - o Low-income households
  - o Single heads of households
  - o Heads of households who are handicapped
- Return on original homeowner investment
- Total dollars in CLT portfolio in the state
- Rate of foreclosure of CLT homes
- Average subsidy amount and the return on that subsidy

Additional Data to be Collected

The data collected by the CLTs is often linked to the funding sources to which they have to report. A variety of funding sources were identified during the survey and interview process. However, only one common funding source was found. This source is Minnesota Housing (MHFA). Given this commonality among all MCLTC members, it seems to make sense to base any collective data gathering on the Minnesota Housing Reporting form. (Appendix D: Household Demographic/Project Information Form) MHFA requires the following information to be collected and reported:

- Borrower and co-borrower household demographic information
- Household information (e.g. size, composition, income, etc.)
- Property and unit information (e.g. address, size, number of bedrooms and baths, and other amenities)
- Structure type
- Activity type (e.g acquisition, rehabilitation, new construction, etc.)
- Type of funds used
- Development or rehabilitation costs
- Unit sale price
- Unit financing information
- Value and affordability gap sources

Five of the ten specific measures outlined in the strategic goals can be found in the Minnesota Housing reporting form. The measures that are not included in that reporting form include: Handicap status of heads of household; return on original homeowner investment; total dollars in portfolio; incidence of foreclosure; and return on subsidy. Collection fields would have to be created to gather the additional information identified as important to collect.

Customization

During the survey and interview process with the MCLTC members, it became abundantly clear that any new system for collecting, managing, and reporting data would need to be customizable for each CLT. Each has different funders to which they report. Some CLTs do new construction only, some do homebuyer initiated, some do acquisition rehab, and some do all of these. Each CLT requires different data to be collected to serve the needs of their specific programs.

Regional Considerations

During the interviews with MCLTC members, a concern about collecting and comparing data that differs significantly be region was expressed. Some of the CLTs felt certain data, such as demographic, income, and sales price can vary by region or Metro Minnesota versus Greater Minnesota and that by collecting and reporting on this data collectively the significance of who CLTs are serving, at what income levels, and the home prices can be diminished. Because of this concern, it is recommended that data of this nature is reported both collectively and regionally or for individual CLTs when differences vary significantly.

Process for Collecting and Reporting

While no one set of data to collect will suit the needs of all the CLTs, a more standardized process for data collecting, reporting, and sharing could be implemented. When asked about the obstacles to collecting and reporting in the current system the most common response by MCLTC members was lack of time. Other responses were:

- Gathering information on children
- Gathering previous residence information
- Lack of clarification of field definitions
- Interpreting the work of other staff

There was no consensus on any of the obstacles. There was, however, a general desire by MCLTC members to make the process more streamlined and user friendly. There were several suggestions on how to make the process better. The following are a selection of some of those suggestions.

- A standard system for collecting and submitting data for the coalition
- A non-duplicate system (only need to enter information once)
- Uniformity in data entry (better clarification so all fields are filled uniformly)
- Flexibility to add CLT specific data
- A web-based system
- Ability for report generation and option to pull reports from each CLT for comparison

Desired Report Generation Capabilities

A theme emerged around dissatisfaction with the current data collection and reporting system's poor ability to generate reports that were useful to the CLTs. When asked about desired report generation capabilities several of the CLTs commented that they would like a system that can generate all needed reports for funders and a system that was quick and easy.

Web-based System?

When asked about whether or not a web-based system would be desired for data collection, management, sharing, and report generation; all those who responded (78%), said yes. The other CLTs did not provide an answer to this question. The most common reason (44% of respondents) indicated they would like a web-based system because it would lend to easy report generation and ability to pull data when needed. Other reasons included the ability to access other CLTs data, ability to pull their own data, user-friendly, better than Microsoft Access, and potential for national expansion. Some CLTs expressed

that they would be in favor of a web-based system as long as it met some certain criteria. There was no consensus on these criteria. The responses include:

- Data can be separated by region

- Each CLT can compare to other CLTs but still get individual data

- Data privacy is assured for sensitive or confidential information

- The web-based system does not become an operating system

- Only the coalition will have access to the data

- Precautions are taken against data being misinterpreted

Data to be shared

Any data shared within the coalition as a whole should also be based on the strategic planning goal measures. The following outlines the information needed to satisfy each of the strategic planning goal performance measures:

Measure One

- Number of households, individuals, and units annually and to date
  - An identifying number to track the number of households, such as a case number
  - The number of household members in each CLT unit at time of closing and resale
    - Names or identifying number to track changes in household members from closing to resale
  - Address or other identifying number to track number of units held in the CLT's portfolio

Measure Two

- Number of and percent of CLT homes who serve the following
  - Households of color
    - Race and ethnicity of heads of households
  - Low-income households
    - Gross annual income of household
    - Number of persons in the household
    - Composition of the household including number of adults and children under age 18
    - AMI determined by state or region (metro v. greater Minnesota)
  - Single heads of households
    - Composition of the household including number of adults and dependent children under age 18
    - Gender of head of household (to determine female head of household status)

- Heads of households who are handicapped
    - Disability status of heads of household
    - Disability status of children?

Measure Three

- Return on original homeowner investment
    - Original value of land
    - Original value of improvements
    - Value of improvements after rehabilitation (if applicable)
    - Homeowner investment at closing (not including grants)
    - Homeowner assistance amount in loans to be repaid at time of sale or re-finance
    - Value of land at resale
    - Value of improvements at resale
    - Homeowner equity amount received at resale
    - Structure type (single-family, townhome, condo, co-op)

Measure Four

- Average subsidy amount and the return on that subsidy
    - Affordability subsidy amount
    - Rehabilitation subsidy amount
    - Value-gap amount
    - Value of land at resale
    - Value of improvements at resale

Measure Five

- Total dollars in CLT portfolio in the state
    - Value of land of each property held
    - Value of improvements of each property held

Measure Six

- Rate of foreclosure of CLT homes
    - Address of foreclosed property
    - Date of foreclosure

Process for Reporting to the Coalition and Data Sharing

If data is to be shared between MCLTC members and used to meet the strategic planning goal performance measures, up to date information is essential. For this reason, it is recommended that data for each household and property be entered within an agreed amount time period, such as 30 days after closing. If information is not entered and updated consistently by all MCLTC members, the usefulness of sharing data will be severely limited. If information is only updated by all MCLTC members once per year, the collective data is only valid once a year. Data fields used by the coalition should be consistent and clear definitions for the information to be entered should be established. This will address both the current concern by some MCLTC members as well as the other data collecting agencies who reported accurate and consistent data entry as a problem. Additional processes will need to be determined based on the data collection and management product chosen.

Salesforce

As a result of the research into more appropriate data collection, management, and sharing practices, *Salesforce*® emerged as the most promising product to meet the needs of the MCLTC. As mentioned earlier, four other CLTs across the country are intending to implement *Salesforce*® for data management and one additional CLT is strongly considering its use as well. Below is a review of the *Salesforce*® product and how it could be useful for the CLT coalition in Minnesota. The following information was obtained through a review of Salesforce.com's website, online training, and a phone interview with a *Salesforce*® Foundation representative.

Product overview

Salesforce® is an on-demand, customer relationship management tool (CRM). A CRM is an application that assists organizations with managing the relationships it has with it customers or constituents. It allows for collecting and tracking information as well as report generation and a number of other tasks. Salesfore is an on-demand application. This means it web-hosted and all data is maintained online. The only thing necessary to access *Salesforce*® and the user's data is a computer and an internet connection. *Salesforce*® can be accessed on any computer through an online login and password system. It is not specific to one computer. Because it is hosted online, an organization does not need to maintain a server or manage a back up system.

Salesforce.com has an integrated philanthropy philosophy called the 1% program; committed to making a community investment. When Salesforce.com was established, it was determined that 1% of the founding equity would go in to creating the *Salesforce*® Foundation. Through this foundation, 1% of the company's product is to be provided to non-profits globally. The foundation fulfills this goal by donating product licenses to qualifying non-profit organizations.

Eligibility

To qualify for the license donations an organization must meet the following requirements:

- The organization's primary purpose is charitable.
- The organization's primary purpose and published mission statement are non-religious.
- The organization's primary purpose is non-political. (No more than 20% of total annual expenditures may be spent on lobbying or other political activities, and the Limited Free Service may not be used to support any such activities.)
- The organization is not primarily a trade or sector association.
- The organization does not invidiously discriminate on the basis of race, ethnic or national origin, religious affiliation, gender, sexual orientation, age, disability, physical appearance, language, educational background or veteran status.

- The organization's primary purpose is not the promotion of an athletic team, event, tournament or competition, except as a fundraising activity for charitable purposes.

- The organization's primary purpose is not the promotion of conferences or seminars, unless such conferences or seminars promote nonprofit efficacy and/or charitable activities.

- The organization is not an individual

- The organization does not spend more than 25% of its donation revenue on overhead costs and fundraising expenses.

Process for Receiving and Implementing Salesforce® for Non-profits

The suggested process for receiving and implementing *Salesforce®* is outlined below.

1. Attend one or more of the weekly, 90 minute, Non-profit Webinars

   o *Salesforce®* Foundation offers live online demonstrations of the Non-profit Edition aimed to show the capabilities of *Salesforce®* and answer questions specific to an organization's intended use of *Salesforce®*.

   o Pre-recorded Webinars are also available for download

2. Sign up for a free 30-day trial of *Salesforce®* by downloading the trial from www.salesforce.com

   o During the trial period, organizations can begin to input data and customize the application. Any information entered or customization done will remain after the product donation is approved and the full product is implemented.

3. Submit the organization's charitable status documentation

   o *Salesforce®*.com indicates that notification of approval occurs within a few days of receiving the charitable status notification

4. Connect with Salesforce.com partners for implementation support, if desired

5. Connect with the Salesforce.com non-profit user community

   o *Salesforce®* Foundation provides a variety of online resources including a way to communicate with other non-profit users that can assist in implementation or provide potential solutions for organizations as questions arise

Donation Program Details

Salesforce.com donates up to 10 licenses to qualifying non-profits at no cost. The donation for non-profits is equivalent to the Enterprise Edition offered to for profit organizations. The Enterprise Edition is the second most advanced edition offered. The non-profit addition comes with additional features such as unlimited tabs and applications and up to 2,000 custom objects.

Not included with the non-profit edition is implementation. Implementation of *Salesforce®* can be done in two ways. The first is to contract with one of 12 partner organizations who act as consultants to assist non-profit organizations with implementation and customization. The other is for the non-profit

organization to implement *Salesforce®* itself. *Salesforce®*.com offers a variety of best practice guides, online tools, and resources for implementation. Online and standard support is also available through Salesforce.com

Costs

Through the donation program there are no mandatory costs for non-profits. There are optional costs, however, given certain circumstances. The following list describes the potential costs of using *Salesforce®*:

- If an organization desires more than 10 licenses, it can choose to purchase additional licenses or apply for additional licenses to be donated

- An organization may choose to hire a partner organization as a consultant to assist with implementation. The cost for this service varies depending on the partner organization and level of service desired. The partner organizations often offer their consulting services at a reduced rate for non-profits.

- On occasion, updates will be introduced. In general, these updates will be included with the donation program. However, if they are not, an organization will have the option to pay for a desired update.

- An organization may choose to purchase non-standard items; such as additional storage space or features offered by another edition of *Salesforce®*.

Customization

A major benefit of *Salesforce®* is that it is entirely customizable. Nearly all tabs and fields that come included in the non-profit edition can be customized to meet the needs of each organization. Additional tabs and fields can be created as needed. The process for customization is relatively easy and can be done by any user provided they are indicated as a system administrator. There can be an unlimited number of administrators per organization.

To meet the customization needs of MCLTC members, each CLT would have to apply for its own donation. This will provide each CLT with the option to create a database system that meets the specific needs of the CLT. With the donation, the CLT would receive up to 10 licenses at no cost. The licenses are renewed automatically every 12 months as long as the organization is still eligible as a non-profit and the licenses received are being used.

Data Sharing Capabilities

As mentioned above, each CLT would have their own *Salesforce®* donation and would be able to create a custom application that meets its needs. However, this does not mean that the CLTs would not be able to access and share information as desired. Within a CLT, users can view and share information very easily. When a field is created in the database, the organization has the option to determine who will have

the ability to view or edit the fields. Organizations can also choose which organizations outside their individual CLT can view and edit data fields. Through a program called *Salesforce®* to *Salesforce®*, the CLTs would also be able to share any of the information in their database with other organizations who use *Salesforce®*, as desired. This option has national implications as well as it could be especially useful if multiple CLTs across the nation employ *Salesforce®*.

Report Generation Capabilities

The non-profit edition comes equipped with a number of standard report generation capabilities useful for non-profits. However, any number of customized reports can be created. In addition, reports can be pulled using any data from the other CLTs in the coalition, so long as it is permitted by each CLT.

Reasons Salesforce® Could Benefit MCLTC

Salesforce® has many benefits that could help MCLTC achieve its goal of being able to "Tell the story" of CLTs in Minnesota. It offers flexible costs, customization, report generation capabilities, and data sharing options. In addition, Salesforce.com provides many resources to assist users through online trainings, communication tools, and best practice guides. The results of the surveys and interviews done as part of this project indicated that MCLTC members want a product that is web-based, allows them to easily access their own data, offers the ability share certain information with other CLTs, and quickly create a variety of reports. *Salesforce®* provides for all these desires. It also offers the ability for each CLT to create a system that works for their unique organization and at the cost they choose.

Appendix A

Data Collection and Reporting Activities Survey

Name of CLT _____
Name of Person(s) Completing the Survey _____
Contact Information _____
Date _____

General Data Collection and Reporting Activities

1. Please provide a brief description of the process for the application, intake, and approval processes. (Include description for both the homebuyer and CLT processes)

   _____
   _____
   _____
   _____
   _____
   _____
   _____

2. To which funding sources does your CLT have to report? (List)

   _____ _____
   _____ _____
   _____ _____
   _____ _____
   _____ _____

   ➢ What types of data collection is required for these funding sources?

   _____
   _____
   _____
   _____

3. What, if any, additional data do you feel it is important to collect?

   _____
   _____
   _____

4. From which sources are your data collected? (e.g. application, assessment, etc.)

   _____
   _____
   _____
   _____

5. How do you use the collected data? (Check all that apply)
   ___ Report to funding sources
   ___ Present to potential funding sources or community members
   ___ Publish information on the CLTs website
   ___ Produce marketing or other materials
   ___ Program evaluation
   ___ _____
   ___ _____
   ___ _____

6. How often do you refer back to your collected data and for what reasons?
   Reason   Frequency of Use
   Example: Grant Writing _____   *3x per year* _____
   _____   _____
   _____   _____
   _____   _____
   _____   _____
   _____   _____
   _____   _____
   _____   _____
   _____   _____

7. In how many places or forms do you currently keep data? (e.g. paper files, spreadsheets, reports, etc.)
   _____
   _____
   _____

MCLTC Data Collection and Reporting Initiative

8. In general, which of the data that you collect, if any, do you think it is important for MN CLTs to be able to share with each other and other CLTs across the nation? Why?
   _____
   _____
   _____
   _____

9. Which, if any, of the MCLTC requested data do you feel is unnecessary to collect and why?
   _____
   _____
   _____

10. If applicable, for what reasons did you <u>not</u> report some of the MCLTC requested data?
   _____
   _____
   _____

11. What obstacles, if any, did you face in reporting the MCLTC requested data that you did report?

_____
_____
_____
_____

12. How do you expect to meet the MCLCT data collection objectives for 2007?

_____
_____
_____
_____
_____

Future MCLTC Data Collection and Reporting

13. What would make the process for collecting and or reporting the MCLTC requested data better?

_____
_____
_____
_____

14. What type of report generation capabilities would be useful to your organization?

_____
_____
_____
_____

15. Do you feel a web-based application for data collection and report generation would be useful to your organization? Why or why not?

_____
_____
_____
_____

16. Are there other applications for data collection and or report generation you feel would be useful to your organization? If yes, please explain.

_____
_____
_____
_____

17. Other comments:

_____
_____

MCLTC Requested Data

Key Identifiers
- Homeowner
- Home Address, City, State, Zip
- Home Type
- Purchase Date
- Monthly Cost of Previous Home
- Program Type (e.g. New construction)

Characteristics of CLT Transaction
- Land Appraise Value
- Improvements Appraised Value
- Fee Simple Appraised Value
- Leasehold Appraised Value
- Market Rate Sales Price
- Down Payment – Homebuyer
- Total Closing Costs
- Closing Costs Paid by Homeowner
- Monthly Payment (P and I)
- Estimated Monthly Insurance
- Estimated Monthly Property Tax
- Monthly PITI
- Monthly Ground Lease
- Monthly Association Fee

Mortgage Details
- Principal
- Term
- Interest Rate
- Lender

Characteristics of CLT Home
- Year Home was Built
- Finished Square Feet
- Substantial Rehabilitation (Y or N)
- Year of Recent Rehabilitation
- Cost of Recent Rehabilitation
- Home Condition at Purchase
- Home Size at Purchase

Subsidy Information
- CLT Subsidies
  - Type, Amount, Source
- Homeowner Subsidies
  - Type, Amount Source

Homeowner Characteristics
- Household Total
- Number of Adults
- Number of Children under 18
- New American (Y or N)
- Female Headed Household (Y or N)

Birth, Gender, Ethnicity of Each Person

Education Level of all Adults in HH

Income Sources
- Total Annual Gross Income:
  - Full-time Employment, Part-time Employment, Self-Employment, Food Stamps, Public Assistance, Alimony/Child Support, Disability Payments, Retirement, Social Security, Section 8, Other

Previous Housing
- Housing Type Prior to CLT Home
- No. of Homes in Previous 5 years

Subjective Data

Advantages of CLT Home
Homebuyers select all that apply and the most important characteristic:
- Low Down Payment, Affordable Cost, Size of Home, Size of Yard, Condition of Home, Ability to Alter and Improve Home, Stable and Predictable Housing Costs, Quality of Neighborhood, Safety of Neighborhood, Close to Schools/Services/Stores, Close to Family/Friends, Close to Parks/Recreation, Supportive CLT Staff, Commitment to CLT's Mission

Current Home Vs. Previous Home
Homebuyers select all that apply:
- Larger, Better Condition, Lower Monthly Costs, More Convenient, In Safer Neighborhood, In Better Quality Neighborhood, Less Worried

Appendix B

Community Land Trust Data Collection and Reporting Survey

(*** Please refer to Affordable Home Ownership activities only***)

Name of CLT
Name/Title of Person(s) Completing the Survey _____
_____
Contact Information _____
_____
Date _____

1. Please briefly describe your data collection practices/processes.

2. What types of data do you collect and for what reason(s)?
(Examples: demographics, loan information, property characteristics, etc.)

Data   Reason

_____   _____
_____   _____
_____   _____
_____   _____
_____   _____

   ➤ To whom do you report this data

3. From which sources is data collected? (e.g surveys, intake applications, settlement documents, etc.)

4. Are the Entry or Exit Surveys (or adapted version) posted on the CLT Network's Best Practices Library page used by your CLT? (http://www.cltnetwork.org/Academy/academylibrary.htm)

   Why or Why not?

5. What, if any, software or web-base applications are used to assist in <u>data collection</u>?

   ➢ Please list and briefly describe the software or web-base applications used.

6. What, if any software or web-based applications are used to assist in <u>report creation</u>?

   ➢ Please list and briefly describe the software or web-base applications used.

7. What, if any, data you currently share with other CLTs?

   ➢ For what reasons do you share this data?

   ➢ What methods do you use to share this data?

8. What, if any, additional data you feel it would be useful to share between other CLTs?

   ➢ For what reasons do you feel it would be useful to share this data?

   ➢ What methods do you feel would be best used to share this data?

Appendix C

<u>Data Collection and Reporting Survey</u>
(* Please refer to Affordable Home Ownership activities only***)**

Name of Agency/Organization:
Name/Title of Person(s) Completing the Survey:

Contact Information:

Date:

9. What kinds of data do you collect and for what reason(s)?

<u>Data</u>   <u>Reason</u>

> ➤ To whom do you report this data

10. From which sources do you collect data? (e.g surveys, agency reports, etc.)

11. What, if any, software or web-base applications are used to assist in <u>data collection</u>?

> ➤ Please list and briefly describe the software or web-base applications used.

12. What, if any software or web-based applications are used to assist in <u>report creation</u>?

> ➤ Please list and briefly describe the software or web-base applications used.

13. Which kinds of data, if any, do you share data with other agencies or within your agency?

> What methods do you use to share this data?

14. What kinds of data collection and reporting do you request from agencies you fund?

15. What, if any, problems do you encounter in receiving data from agencies you fund?

16. What suggestions do you have to improve the data collection and reporting methods of agencies you fund?

Appendix D

Minnesota Housing Household Demographid/Project Information Form

Household Demographic/Project Information Form

Community Revitalization Fund (CRV)

Instructions: Please fill out this Household Demographic/Project Information Form for <u>each</u> household and/or unit assisted by Minnesota Housing. Your timely and accurate completion of this form enables Minnesota Housing to ensure that CRV resources are being used efficiently and for the purpose of its stated goals.

You can find much of the information needed to fill out this form from the following documents: the HUD 1 – Settlement Statement, the Uniform Residential Appraisal Report (URAR), most recent tax statement, and your original CRV application.

Fill out this form in its entirety – as indicated below.
- *Please complete Sections A and B* – For All Borrowers and Units
- *Please complete Section C* – If the household and/or unit used CRV resources for Interim Construction Financing (for New Construction or Acquisition-Rehabilitation-Resale), Value Gap Financing and Affordability Gap Financing.
- *Please complete Section D* – If the household and/or unit used CRV resources for Owner-Occupied Rehabilitation.

ADMINISTRATOR INFORMATION:	
Administrator Name:	
Contact Person:	CRV Agreement #:
Address:	E-Mail Address:
Phone Number:	FAX Number:

SECTION A: Household Demographic Information

BORROWER HOUSEHOLD INFORMATION:	
Borrower Last Name, First Name, MI:	

Gender: ☐ Male ☐ Female | DOB of Borrower: (mm/dd/yyyy) | Marital Status: ☐ Married ☐ Separated ☐ Not Married (Includes Single, Divorced, Widowed)

Borrower Social Security Number *(Needed For Deferred Loan Borrowers Only)*:

Ethnicity (select only one)
☐ Hispanic or Latino
☐ Not Hispanic or Latino

Race (select one or more):
☐ American Indian or Alaska Native ☐ Asian ☐ Black or African American
☐ Native Hawaiian or Other Pacific Islander ☐ White

CO-BORROWER HOUSEHOLD INFORMATION

Co-Borrower Last Name, First Name, MI:

Gender: ☐ Male ☐ Female | DOB of Borrower: (mm/dd/yyyy) | Marital Status: ☐ Married ☐ Separated ☐ Not Married (Includes Single, Divorced, Widowed)

Co-Borrower Social Security Number *(Needed For Deferred Loan Borrowers Only)*:

Ethnicity (select only one)
☐ Hispanic or Latino
☐ Not Hispanic or Latino

Race (select one or more):
☐ American Indian or Alaska Native ☐ Asian ☐ Black or African American
☐ Native Hawaiian or Other Pacific Islander ☐ White

HOUSEHOLD INFORMATION

Gross Household Annual Income: $	
Number of Residents in Household Over Age 18:	Number of Residents in Household Under Age 18:
Date of Closing:	

CRV: Borrower Name:

SECTION B: Property and Unit Information

PROPERTY INFORMATION

Property Address _____

City _____ Zip _____ County _____

UNIT INFORMATION

Unit Information:

Prior to project start, the unit was: ☐ Occupied   ☐ Vacant   Did site require environmental cleanup? ☐ Yes   ☐ No

Property Year Built: _____ (four digit year)   Total Finished Square Feet: _____
                                                     Total Unfinished Square Feet: _____
Number of Bedrooms _____   Number of Bathrooms _____

                                                     Garage: ☐ Yes   ☐ No   Number of Stalls: ___
Visitability Addressed: ☐ Yes   ☐ No   Garage Style: ☐ Above ground   ☐ Underground

Lot Width: _____   Lot Depth: _____   Lot Square Footage: _____

Single-Family, Detached Projects:
   ☐ Rambler   ☐ Split Entry   ☐ Split Level   ☐ 1½ Story   ☐ 2+ Story   ☐ Manufactured Home

Single Family, Attached, Multi-Unit Projects:
Number of Stories: _____   Number of Units: _____   Check One: ☐ Individual Entrance   ☐ Common Entrance

Is there an elevator?: ☐ Yes   ☐ No

If non-residential (i.e., commercial, mixed-use areas excluding common areas for exclusive use of residents) usage in project, how many non-residential square feet are included: _____

Ownership Type:
   ☐ Condominium   ☐ Community Land Trust   ☐ Cooperative   ☐ Fee Simple   ☐ Tribal Trust/Allotted

Institutional Correctional Work Crew (ICWC): Was a ICWC used?: ☐ Yes   ☐ No

ACTIVITY USAGE (CHECK ALL THAT APPLY)

☐ Acquisition	☐ New Construction	☐ Value Gap Assistance
☐ Demolition	☐ Downpayment Assistance/Affordability Gap	☐ Conversion of Use
☐ Rehabilitation	☐ Historic Preservation	☐ Other:

FUNDS USAGE (CHECK ALL THAT APPLY AND FILL OUT APPROPRIATE SECTIONS TO COMPLETE FORM)

☐ Interim Construction Financing (New Construction or Acquisition-Rehabilitation-Resale) - Complete Section C.
☐ Value Gap - Complete Section C.
☐ Affordability Gap - Complete Section C.
☐ Owner-Occupied Rehabilitation - Complete Section D.

CRV: Borrower Name:

SECTION C: Development Cost Information – Gap Financing and Interim Construction Financing
(New Construction or Acquisition-Rehabilitation-Resale)

UNIT DEVELOPMENT COSTS	Cost
Hard Costs	
1. Land Acquisition Cost	$
2. Property (structure) Acquisition Cost	$
3. Demolition Cost	$
4. Site Preparation (water, sewer, roads)	$
5. General Construction (Structural Additions/Alterations/Windows)	$
6. Interior Finishing	$
7. Exterior Finishing	$
8 Roofing	$
9. Electrical	$
10.Plumbing	$
11.Heating and Ventilation	$
12.Energy Conservation	$
13.Accessibility/Visitability	$
14.Garage Construction	$
15. Lead Abatement	$
16.Contingency	$
17.Other (fences, landscaping, etc.)	$
18.Total Hard Costs (Add 1 through 17)	**$**
Soft Costs	
19.Holding Costs (Real Estate Taxes, Utilities, Insurance, Construction Interest, etc.)	$
20.Architect Fee	$
21.Legal Fees	$
22.Developer Fee	$
23.Other Professional Fees (Marketing/Realtor, Survey & Platting, Environmental Assessment, Lead Inspection, Appraisal, Title/Closing, etc.)	$
24.Total Soft Costs (Add 19 through 23)	**$**
25.Total Development (Add 18 and 24)	**$**
26.Soft Costs Per Finished Square Foot: (divide #24 by total finished square foot.)	$
27.Total Development Cost Per Finished Square Foot (divide #25 by total finished square foot.)	$

CRV: _____ Borrower Name: _____

UNIT SALE PRICE INFORMATION

Appraisal Value $_____   Sales Price $_____

UNIT CONSTRUCTION FINANCING INFORMATION

Did unit use Minnesota Housing Interim Construction Financing? ☐ Yes ☐ No If yes, Amount: $_____

UNIT FINANCING INFORMATION

First Mortgage Amount: $_____

Was it a MN Housing First Mortgage?: ☐ Yes ☐ No
If yes, check one: ☐ CASA ☐ MMP

Value Gap Sources	Amount
Minnesota Housing CRV Funds	$
Other:	$
Other:	$
Other:	$
Other:	$
Other:	$
Total Value Gap Contributions:	$

Affordability Gap Sources	Amount
Minnesota Housing CRV Funds	$
Other:	$
Other:	$
Other:	$
Other:	$
Other:	$
Total Affordability Gap Contributions:	$

CRV: _____   Borrower Name: _____

SECTION D: Development Cost Information – Owner-Occupied Rehabilitation

UNIT HOME IMPROVEMENT/REHABILITATION COSTS	Cost
Hard Costs	
1. Structural Additions and Alterations	$
2. Interior Finishing	$
3. Exterior Finishing	$
4. Roofing	$
5. Electrical	$
6. Plumbing	$
7. Heating and Ventilation	$
8 Energy Conservation (include windows)	$
9. Accessibility/Visitability	$
10. Garage Construction	$
11. Lead Abatement	$
12. Contingency	$
13. Other (Fences, Landscaping, etc.)	$
14. Total Hard Costs (Add 1 through 13)	**$**
Soft Costs	
15. Borrower Financed Fees	$
16 Developer Fee	$
17. Total Soft Costs (Add 15 and 16)	**$**
18. Total Home Improvement/Rehabilitation Cost (Add 14 and 17)	**$**

CRV: _____ Borrower Name: _____

UNIT FINANCING INFORMATION – DEFERRED MORTGAGE PROGRAMS	
Minnesota Housing CRV Funds	$
Other:	$
Other:	$
Other:	$
Total Financing:	$

UNIT FINANCING INFORMATION – INCENTIVE (GRANT) PROGRAMS	
Minnesota Housing CRV Funds	$
Other:	$
Other:	$
Other:	$
Total Financing:	$

UNIT FINANCING INFORMATION – FUF/CFUF INTEREST RATE WRITE DOWN PROGRAMS	
Percentage Discount Per Unit	%
Resulting FUF/CFUF Mortgage Rate	%
Home Improvement Mortgage Amount Per Unit	$
Interest Rate Write Down Funding Sources Per Unit	**Amount**
Minnesota Housing CRV Funds	$
Other:	$
Other:	$
Other:	$
Total Write Down:	$

_____ _____
Signature of Administrator **Date**

For MHFA Use Only:			
Source of Funds:	☐ Challenge Grant	☐ Challenge Deferred Loan	☐ Challenge 0% Interim Loan
	☐ Challenge – Indian	☐ PAH 2% Interim Loan	☐ Innovative 0% Interim Loan

CRV: _____ Borrower Name: _____