Shared Equity Housing

By the Numbers

The 2022 Census of Community Land Trusts and Shared Equity Entities in the United States

314
shared equity housing organizations in 46 states, DC, and Puerto Rico, a 30% increase since 2011

15,606
shared equity homes projected as of year-end 2022, a 120% increase since 2011

58%
of shared equity homes were restricted to a maximum of 80% AMI

87%
of shared equity homeowners were first-time homebuyers

45%
of shared equity homeowners were people of color

98%
of programs had affordability terms of 30 years or longer, 83% had terms of 99 years or longer

The largest, most comprehensive study to date documented the prevalence, practices, and impact of community land trusts and nonprofits with shared equity homeownership programs.

Tracking Growth and Evaluating Performance of Shared Equity Homeownership Programs During Housing Market Fluctuations

The median shared equity household accumulated

$14,000
in earned equity (compared to a median initial investment of $1,875)

6 out of 10
shared equity homeowners used their earned equity to eventually purchase a traditional market rate home

Over **99%**
of shared equity homes avoided foreclosure proceedings

In 2018, data collected from 58 organizations with more than 4,000 housing units across 20 states over three decades was analyzed, highlighting how shared equity homeownership promotes sustainable wealth building opportunities and lasting affordability for lower-income households.

Find out more at **GroundedSolutions.org**

GROUNDED SOLUTIONS NETWORK
strong communities from the ground up