



From the Ground Up



Leaving the nest

CCLT is moving July 1st to a new office at 11062 SE 21st St. in downtown Milwaukie. We'll take fond memories from the HEDCO house (pictured above) and our friends at Northwest Housing Alternatives, but we're excited to have a classroom and work space of our own. Please visit us on July 17th to say hello, share a memory, and have refreshments!

- ◆ **What:** CCLT's Office-warming Reception
- ◆ **When:** 5:30 p.m., July 17
- ◆ **Where:** 11062 SE 21st St., south of Milwaukie Lumber



Vivid murals he created in his living room and stairway demonstrate the scale of what homeownership means to artist Shawn Brannan.

From the director

It's been an exhilarating eight months since I started last September.

While a background in non-profit management and affordable housing advocacy has prepared me for a good portion of my job, learning the inner workings of Community Land Trusts and housing development has been incredibly rewarding. A huge thanks to everyone who's been a



See Director, on next page

Board of Directors profile: Leaseholder Shawn Brannan

Renaissance man

By Sarah Buckley

Shawn Brannan is not defined by his day job.

When I met Shawn on the CCLT Board of Directors, I learned first that he was an artist. Then about his involvement at Willow Brook, an art camp in Tualatin where he serves on the board and works with the kids to make scenery for plays.

I saw him jogging one
See Board, on next page

Running, painting, and working with kids are just a few of Shawn's passions.



Board profile: Shawn Brannan

Board opening

Are you a CCLT leaseholder who is interested in joining CCLT's board? It's a great group! Contact Sarah at 503-654-1007 x112, or buckley@clackamasclt.org with questions.

CCLT Board of Directors

Mike Silvey

President

RC Hernandez

Vice President

Dengba Tobiga

Treasurer

Natasha Detweiler

Secretary

Margaret Bouma

Shawn Brannan

Mark Chasse

Gary Duell

Winston Kurth

Jim Lavelle

Amy Magby

Meetings are at 6 p.m. on the third Thursday of every month at our office.

CCLT Staff

Sarah Buckley,

Executive Director,

buckley@

clackamasclt.org

Loretta Walker,

Homeownership

Coordinator,

walker@

clackamasclt.org

Dan Schauer,

Resource

Development

Coordinator,

schauer@

clackamasclt.org

Continued from the cover

day and later learned he's an avid runner.

At some point I figured out what Shawn gets paid to do: working with young adults with disabilities. (The latest revelation is that he played percussion in the Army Reserve band for 20 years. I suspect there's more to uncover.)

But perhaps I know him best as a homeowner. After a lifetime of renting, Shawn says it was eating away at his integrity. Unaware of any programs for first-time homebuyers who were shut out of the market by rapidly appreciating prices, he was out running one day and saw the For Sale signs at the SE Phillips Creek homes. Soon he was working with CCLT to get into one.

He chose his particular house because of the trees on the lot. And he's really made it his own, especially with striking artwork. When renting, this artist didn't feel like he could fully express himself. Now he's made up for all those stymied years by painting two amazing murals on his walls, one that you'd swear is a massive colorful canvas hanging above the couch.

Shawn grew up in Clackamas County, went to Rex Putnam High School, and he's the president of the SE Phillips Creek Homeowners Association. He says owning a home makes him feel more like part of the community than renting did. He also appreciates the responsibility that homeownership instills.

I believe I speak for everyone involved with the Clackamas Community Land Trust when I say that providing homeownership opportunities for local folks like Shawn makes our community thrive.

Five reasons to join CCLT

Just as a homeowner must maintain her home or face serious problems in the long-term, CCLT needs to invest in the future. Your continued support helps meet the need for first-time homebuyers who can't afford to purchase in the conventional market.



Here's a few of our favorite reasons to join in 2008 and support Affordable Homes for Generations.

— Dan Schauer

- 1 Nearly everyone knows someone who is struggling to afford their first home.
- 2 CCLT's average single buyer earns under \$28,000, and the average household income for a family of three in a CCLT home is about \$35,500.
- 3 It feels good to share the pride of homeownership.
- 4 CCLT's homeowners give back to the community, allowing the next buyer to get the same "good deal."
- 5 By joining CCLT, you can take action to help your local community improve its homeownership situation.

Director: CCLT homes priced up to \$130,000 below market

Continued from the cover

part of my learning.

These past eight months have also witnessed the current sub-prime mortgage crisis and a housing slump. People ask me how the downturn has impacted CCLT, and they are often surprised by my answer: it hasn't. For CCLT homes priced \$50,000 to \$130,000 below market rate, we are in a niche market. It's a great time to buy, and our buyers know this.

Frankly, all potential homebuyers with low to

moderate incomes should consider buying in this market. Home prices have stabilized, loan products are responsible, and there's a range of providers from Habitat for Humanity to Community Land Trusts—and other non-profit developers and first-time homebuyer education programs — helping families with incomes from \$18,000 to \$80,000.

Hope you're enjoying the beautiful blossoms of an Oregon spring the way I am.

— Sarah Buckley

CCLT Supporters

Individuals

Thank you to the following people who signed up or renewed in the May phone drive and made their contribution (current as of June 2 printing).

Harriett Amundsen • Lori M. Avis • Michael Balmuth
Marilyn Cohen • Gary DiCenzo • Megan Dorton
Kathy D. Duell • Tam Gardner • Dennis & Marie
Gilliam • Rick & Laurel Grimsted • Wayne Hill
Ron Johnson • Winston Kurth • Jeannette Launer
Keith Mathews • Alison McIntosh • Rick Reed
Eli Spevak • Doug Tesch • Brian Thomas

Organizations

Thank you to the following organizations, businesses and entities who have given operating support or made a contribution recently.

Al Ogle Massage • Bank of America • Bob's Red Mill
Bola Moyo • Boyd Coffee Company • Broetje House
Catholic Campaign for Human Development
Clackamas County Community Development Division
Danielsons Fresh Marketplace • E & R Wine
Enterprise Community Partners • First Independent
Bank • Foster Pepper LLP • Renita Gerard GRI, SRES
Higgins Restaurant • Home Depot Foundation
HomeStreet Bank • Integra Realty Resources
Key Bank • Land America Lawyers Title • Lewis &
Clark Bank • 3RLighting.com • Meyer Memorial Trust
Murray Smith & Associates Inc. • Neighborhood
Partnership Fund • New Seasons Market • OMSI
Oregon Community Development Collaborative
Pi2-Planning, Investments & Insurance LLC • Ralph &
Adolph Jacobs Foundation • SERA Architects
Sheraton Portland Airport Hotel • Sterling Savings
Bank • Tasha Harmon Consulting • Ticor Title Trust
Management Services • Umpqua Bank • Washington
Mutual • Wells Fargo • Windfall Winery

Volunteers

CCLT thanks its tremendous volunteers.

Office & administrative volunteers:

Lynette Lisac • Nick Macdonald • Anna Wagoner
Karin Wriggle • Anna Young

Homebuyer workshop trainers:

Tom Anderson, Bethany Real Estate • Ben Joseph,
Hasson Company • Magy Nock, Oregon Realty Company
Chad Pasley, State Farm • Joseph Portillo,
Umpqua Bank • Rick Reed, Coldwater Property
Services • Steve Schroetke, Coldwater Property
Services • Mary Taylor, Wells Fargo Home Mortgage

2008 Business Sponsors



Call Sarah Buckley, 503-654-1007, x112, to discuss CCLT's business sponsorship opportunities.

Developing CCLT's Resources

Local leader boosts homeownership

A grant of \$25,000 from The Oregon Community Foundation will support resource development and capacity building at CCLT, Clackamas County's only provider of permanently affordable homeownership and related educational

resources to people of low and moderate income.

"OCF is pleased to get behind the Clackamas Community Land Trust.

Affordable housing is among the most pressing issues facing Oregon communities," said Jeff Anderson, OCF senior program officer.

"By removing the cost of land for the lower-income homebuyer, CCLT can help both to build a family's assets and keep a home permanently affordable.

"CCLT's strategy to position itself for long-term effectiveness deserves the local community's hearty support," he said.

"People who know our work have always stepped up for CCLT, but we weren't as visible and recognized as we'd like," said Sarah Buckley, CCLT Executive Director. "Now that OCF has backed our commitment to stay out in front of members, supporters, businesses and our many partners, CCLT can enlist more people to invest in their land trust," she said.



— Dan Schauer



12716 SE 27th Ave., Milwaukie, OR 97222

Home for sale: \$145,000

This 3 bedroom, 1 bath, 1,500 square foot home was built in the 1930's. This is a two-story home with a partial basement. It is located on a dead-end street near public transportation lines and McLoughlin Blvd. The home has a great yard with mature trees and a deck.

CCLT has put in lots of updates, including refinished hardwood floors, new kitchen sink and countertops, interior and exterior painting and carpet in the upstairs bedroom. The last of the work is still underway, but will be completed by the end of June.

For more info, or to walk through the home, call Loretta at 503-654-1007 x106.

Resales show formula at work

By Loretta Walker

This has been a booming year at CCLT for resale homes. Two homeowners decided at the beginning of 2008 that it was time for them to move from their CCLT home.

Both homes are located in the Madeira neighborhood, just off Lake Road in Milwaukie. CCLT built the homes in 2002 and both sellers were the original owners.

Both homes are 3-bedroom, 1.5 bathroom homes, one with a one-car garage. Since the sellers had lived in their homes for 6 years, they received 26% of the appreciation in the value of their home, as well as the equity they had built up by paying down the principal portion of their mortgage and whatever down payment they had put into the purchase of



This CCLT home in the Madeira neighborhood was built in 2002 and has 3 bedrooms, 1.5 baths and a 1-car garage. Its original purchase price was \$114,000. Earlier this year it was resold for \$138,500.

their home.

Both of these homes had been very well maintained, inside and out. The interiors had been painted regularly, and the exteriors were kept clean. All the regular maintenance items (furnace tune-ups, gutter

cleanings, appliance maintenance, etc.) had been completed regularly. This is a good part of the reason why each home appraised at over \$250,000!

Over the years, trees and shrubs had been planted in the yards, as well as native

flowers and berry bushes. The owner/sellers each spent some time tidying up the landscaping. This goes a long way to make your home more appealing to potential buyers when you are thinking of selling.

The first owners to sell had purchased their home for \$109,000 and the new buyer paid \$135,000. The second owner to sell had purchased their home for \$114,000 and the new buyer \$138,500. After the first mortgages and any down payment assistance loans had been paid off, both sellers took away proceeds of about \$30,000. That's a nice down payment for their next home!

The staff and board at CCLT wish the sellers all the best in future, and welcome Carrie Benson and Sean, Shayna, Henry and Harriette Proctor to the CCLT family!

Oregon City next to build

CCLT is excited to partner with Clackamas County and Oregon City on our next subdivision.

Clackamas Community Land Trust is purchasing from the county three-quarters of an acre on Morton Road in Oregon City, just near Willamette Falls Hospital.

If all goes according to plan, twelve 2-, 3- and 4-bedroom homes will come on line in late 2009.

We are planning eight 2-story homes and four 1-level ADA adaptable homes.

Homes are expected to be LEED-certified, and the

development will feature community-friendly attributes such as porches facing each other over common greenspace.

Also, we need a name for this project and/or its newly built street. Send your ideas to Sarah at buckley@clackamasclt.org or call her at (503) 654-1007 x112.

It's never too early to get on our qualified buyers list for these and other exciting upcoming opportunities, including homes in the Overland Park neighborhood!

— Sarah Buckley

Find out more at www.clackamasclt.org

Frequently Asked Questions

Q: What is a Community Land Trust (CLT)?

A: It's a model of nonprofit housing and community development that has been used successfully for nearly three decades across the United States. CLTs are nonprofit organizations controlled by governing members and public representatives.

A CLT owns land and holds it in trust for the benefit of the community. Clackamas Community Land Trust (CCLT), founded in 1999, uses the model to preserve and build affordable homes in the urban areas of Clackamas County and provide homebuyer education and financial education services.

CCLT has 31 homes in trust, and has worked with 37 homeowners.

Q: How does CCLT work?

A: CCLT acquires or builds homes and sells them at affordable prices to people with limited incomes.

The houses are kept affordable by separating the price of the house from the cost of the land. A long-term lease defines the arrangement between CCLT and homeowners.

Q: What are the maximum income levels to be able to buy a CCLT home?

A: Maximum household incomes for potential buyers, based on family size:

Family size	Household income
1	\$38,000
2	\$43,450
3	\$48,900
4	\$54,300
5	\$58,650
6	\$63,000

 Please detach and mail to: CCLT Membership, 2316 SE Willard St., Milwaukie, OR 97222

Yes!

I want to support Affordable Homes for Generations™

Clackamas Community Land Trust



Name: _____

Address: _____

City: _____ State: _____ ZIP: _____

Home phone: _____ E-mail: _____

I want to join Clackamas Community Land Trust (CCLT) as a:

- Member:** I'd like to receive newsletters, elect the board of directors and vote on pertinent issues.
- Supporter:** I want to support the work of CCLT and receive newsletters, but not vote.

Enclosed is my tax-deductible donation: _____ Charge to: VISA MasterCard
Card #: _____ Exp.date: _____

In the amount of \$ _____ Authorized signature: _____

Make checks payable to CCLT — Mail to CCLT Membership, 2316 SE Willard St., Milwaukie, OR 97222

Does your workplace match gifts? Help stretch your gift to CCLT!

Mission

CCLT provides permanently affordable homeownership opportunities and related educational resources to people of moderate means.

Vision

To provide permanently affordable homeownership opportunities, to assist and educate people of low and moderate income to become homeowners and to expand the inventory of permanently affordable, environmentally responsible homes.



Sustainability Statement

CCLT is dedicated to promoting a more sustainable world. Our commitment integrates methods and strategies that nurture and steward our natural capital, promote our community capital and make prudent use of our economic capital.

CCLT events

CCLT Homebuyer Orientation

This free session provides an overview of the Clackamas Community Land Trust Homeownership Program. The meeting is 6-7 p.m. and is open to the public. Pre-registration is not necessary.

Call 503-654-1007 x106 for the date of the next orientation.

Homebuyer Education Workshop

This workshop is open to anyone who wants to learn about the many stages of becoming a homeowner. The workshop is led by housing experts, including loan officers and realtors.

The workshop fee is \$30 for one person, \$35 for two people. Pre-registration and pre-payment is required.

◆ For more information and registration, visit www.clackamasclt.org and click on the "Homeownership and Education" link.

◆ **Workshop calendar:** Workshops are always held on Saturdays. Upcoming dates: June 28, July 26, August 23

◆ **What:** CCLT's Office-warming Reception
 ◆ **When:** 5:30 p.m., July 17
 ◆ **Where:** 11062 SE 21st St., south of Milwaukie Lumber

We're moving!
 Please drop by and say hello.



NONPROFIT ORG.
 U.S. POSTAGE
 PAID
 PORTLAND, OR
 PERMIT NO. 757

Clackamas Community Land Trust
 2316 SE Willard Street
 Milwaukie, OR 97222
 503-654-1007
www.clackamasclt.org

