

Affordable Homes for Generations™



Clackamas
Community Land Trust

From the Ground Up

Lewis & Clark Bank gives hometown project a lift

CCLT obtains loan for construction of Oregon City homes

Clackamas Community Land Trust is proud to have Lewis & Clark Bank as a partner in our first development in Oregon City, Juneberry Lane.

Lewis & Clark Bank will be the construction lender for the project, which now has all the financing needed to complete construction of a new 12-home subdivision on Morton Road, just off Division. Other financing partners include Clackamas County Community Development, Adrian Dominican Sisters, the Federal Home Loan Bank, Community Frameworks and Mercy Loan Fund of Denver.

“It’s exciting to be partnering with an Oregon City bank on an Oregon City project,” says Sarah Buckley, CCLT Executive Director. “Lewis & Clark was responsive and supportive from the moment we met, and we’re happy they stepped up.”

“Lewis & Clark Bank is pleased to take part in financing this project to support the continued growth of Oregon City,” says Autumn Rudisel, Senior Vice President. “Oregon City has welcomed and supported our bank and we

See Oregon City, on next page



Sarah Buckley, CCLT Executive Director (left), is working with Autumn Rudisel, senior vice president at Lewis & Clark Bank, on the construction loan for Juneberry Lane.

The 12-home project is designed to meet LEED for Homes standards.



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Dan Jung
Winston Kurth
Vicki LaDuke
Jim Lavelle
Cara Rose

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

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Oregon City

Continued from the cover

want to reciprocate by being a responsible corporate citizen.”

The 12 common-wall homes will be a mix of 2, 3 and 4 bedroom units. All units will be ADA-adaptable, and four of them will be single story.

Juneberry Lane will keep our commitment to create permanently affordable homes that nurture and steward our natural capital. It has been enrolled as a pilot project for Earth Advantage’s new Sustainable Communities program and registered with the U.S. Green Building Council under the LEED for Homes standard.

Earth Advantage has long been a partner in CCLT’s quest for ever-increasingly sustainable projects. CCLT’s Phillips Creek project, which was certified by Earth Advantage, won a national award for green building from the Home Depot Foundation in 2006.

This time around, we’re going for LEED for Homes and certifying the entire development, not just the individual structures.

“Within our affordability limits we’re trying to build something truly long-lived,” says David Bonn, designer for Juneberry Lane. The designs call for sustainable systems that will make the homes functional, extremely energy efficient and comfortable to live in, while making operation and maintenance convenient.

“Now these features are possible at our price levels and within CCLT’s budget,” he said.

Some examples of Juneberry Lane’s energy efficiency features include direct, on-demand hot water and heat recovery ventilation. Also, the site plan has an innovative design for the open space in between the homes’ back yards that balances individual and common space. A courtyard invites planting and community activities, and underground cis-

Achieving energy efficiency at Juneberry Lane

- Direct, on-demand hot water
- Buildings’ energy load reduced to such a low point that very little energy is required
- Heat recovery ventilator: a highly efficient system with very few moving parts that constantly cycles fresh air into the house in a way that does not lose heat, but transfers it in the exchange

terns will collect rainwater.

Nick Stearns, Inc. will begin construction on the homes this summer, with occupancy as early as January 2010.

The sale prices will be between \$113,000 and \$137,000, and buyers will earn up to 80% of Area Median Income, adjusted by family size.

Contact CCLT for more information on how you or someone you know can be part of this great community.

— Dan Schauer



Front (top) and rear views of the 4-bedroom homes.

New members enrich CCLT Board

We're proud to introduce the three newest members of CCLT's Board of Directors, who each contribute to the diversity and resourcefulness of the organization.

Vicki LaDuke

Vicki joined the board as a Leaseholder Representative and quickly made an impact on fundraising. The 2008 reception's Silent Auction was filled with great items thanks to her initiative and organization.

A creative, inquisitive nature makes Vicki a great person to know and share ideas with, which neighbors on her Overland Park block quickly discovered after she moved in.

Vicki is retired after careers in wedding planning and tourism promotion for Clackamas County.

Dan Jung

Dan brings his local expertise in land

use consulting, project management and construction management to the board as a new Public Representative.

A Milwaukie native and Rex Putnam High School graduate, Dan joined CCLT to gain knowledge of how to create affordable housing and help build a stronger community. He has been an asset to the Housing Development Committee, and he's brought several supporters to CCLT.

Dan is a Senior Planner/Project Manager at Planning Resources Inc., in Lake Oswego.

Cara Rose

As a leader in environmental conservation, Cara adds to the knowledge base of the board.

Cara is Assistant Director for the Western Partnership Office of the National Fish and Wildlife Foundation, where she manages grants and conservation partnerships. Her background

includes field biology, including wetlands studies, species surveys and habitat restoration.

Stewarding natural resources is a priority for CCLT, so Cara fits right in as a Community Representative.

Four members were re-elected to their positions last October.

Gary Duell, who made CCLT his cause as a Community Representative in 2006, is a financial planner in Happy Valley. **Winston Kurth** is one of two founding members on the board — this year marks his (and CCLT's) 10th anniversary! **Jim Lavelle**, a retiree, has been a devoted representative for leaseholders since 2005. **Dengba Tobiga**, a Credit Analyst at Wells Fargo Bank and current CCLT Treasurer, also came aboard in 2005.

CCLT gives its warmest thanks to every board member for their service.

Proven solutions to foreclosures, rent pressure

I get daily business journal headlines e-mailed to my inbox, and "Oregon's foreclosure rate more than doubled in March" was the latest one I reluctantly clicked. So it's great to see our solution covered for a change.

Slate, the online magazine, recently featured community land trusts in Nik Steinberg's story, "Why You Should Give Up Your Land." It leads off with the terrific foreclosure performance of the more than 200 CLTs nationwide.

A study by the National Community Land Trust Network and the Lincoln Institute of Land Policy found CLTs had a .52 percent foreclosure rate at the end of 2008. (CCLT's foreclosure performance matches this.) That's an amazing figure compared to the statistic for market-rate houses nationwide, 3.3 percent.

Because foreclosures are such a regional phenomenon, let's put this in

From the Executive Director

context: Oregon had the nation's 10th-worst foreclosure rate in the first quarter and ranked 12th for the nation based on March activity. It's clearly a bigger problem here now than before.

Why do CLTs succeed in keeping people in their homes? Smaller mortgages, lower monthly payments and homebuyer education work better than financing that's "too good to be true." When CCLT homeowners have fallen on hard times, they worked closely with us to get support and resources to keep their home, as well.

Rising rents hurting families

I also keep a close eye on rent pressures. The Housing Alliance announced the cost of renting an apartment in Oregon has increased again, and wages are not keeping up. It's an alarm-

ing trend for a state whose number of homeless children attending schools has nearly doubled in the last five years.

At CCLT, several homeowners have monthly housing payments that are cheaper than their rents were. In this way, affordable homeownership complements the community's broad efforts to address the lack of healthy, safe, decent places to live for people of lower incomes.

Our 37 homeowners have ranged from 24% Area Median Income to 78% AMI and annual incomes of \$19,000 to \$57,000. The average AMI is 58% suggesting a typical range of 35-80% AMI.

Like it does in CLTs across the nation, Clackamas Community Land Trust's solution works to give people a place to call home and neighborhoods a sense of stability.

— Sarah Buckley

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Call Sarah Buckley, 503-659-1618 x3,
to discuss Clackamas Community Land Trust's
business sponsorship opportunities.

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 503-659-1618 x2 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.
- ◆ **Calendar:** Workshops are always held on Saturdays. Upcoming dates: **June 27, July 25 and August 22.** Check the Web site for additional dates.

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