

Affordable Homes for Generations™



Clackamas
Community Land Trust

From the Ground Up

CCLT Stabilizing Neighborhoods

CCLT is purchasing foreclosed homes with NSP Funds

By Sarah Buckley

In partnership with Clackamas County Community Development, CCLT will purchase and make improvements to up to seven foreclosed homes in neighborhoods around the County targeted as at risk for home foreclosures by the Housing and Urban Development agency (HUD).

The target areas are in Estacada, Gladstone, Milwaukie/Overland Park, Molalla and Oregon City.



NSP Home Highlight: 1519 Van Buren, Oregon City. This 1300 square foot house has 3 bedrooms, 2 baths, a 2 car garage, a great yard and is one block from Atkinson Park.

See Stabilizing Neighborhoods, next page

New Homebuyer Workshops in Molalla

By Loretta Walker Kelly

For the past three years, CCLT has partnered with the City of Wilsonville to provide two First Time Homebuyer Workshops in Wilsonville each year. Our geographic coverage of Clackamas County is about to expand again.

Starting in 2010, CCLT will be offering two workshops in Molalla. Staff from the Molalla Police Activities League (PAL) and the Weed & Seed program approached CCLT about providing the workshops in their community. On December 17th, CCLT staff will be orienting community members with an overview of what the First Time Homebuyer Workshop entails.



See Molalla, next page

Contact us

CCLT
11062 SE 21st Ave
Milwaukie, OR
97222
Phone:
503-659-1618
Fax:
503-496-5113
E-mail:
info@clackamas
clt.org

CCLT Board of Directors

Mike Silvey
President
RC Hernandez
Vice-President
Dengba Tobiga
Treasurer
Natasha Detweiler
Secretary
Shawn Brannan
Gary Duell
Dan Jung
Jimmie
Kruschinska
Vicki LaDuke
Jim Lavelle
Cara Rose

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 Kelly,
Homeownership
Coordinator,
walker@
clackamasclt.org
Sara Case,
Resource
Development
Coordinator, case@
clackamasclt.org
Dick Peel,
Americorp/Vista,
peel@
clackamasclt.org

Molalla Workshops

Continued from the cover

The workshops are led by professionals, like lenders, realtors, insurance agents and home inspectors, who volunteer their time to provide unbiased information to first-time buyers. The topics covered include making the decision to purchase a home, preparing financially, shopping for a mortgage, shopping for a home and protecting your investment.

Participants also learn about loan programs and down payment assistance programs for first-time buyers in Clackamas County, including the Neighborhood Stabilization Program (NSP) and the Clackamas Homebuyer Assistance Program (CHAP).

The registration fee for the workshop is \$30 for one person or \$35 for two people. For more information on the December 17th orientation and the workshops, call (503) 659-1618, x2.

Neighborhood Stabilization

Continued from the cover

Funding for this program is made available through the Neighborhood Stabilization Program (NSP) of the 2008 Housing and Economic Recovery Act (HERA). The intention of NSP is to prevent blight in neighborhoods caused by abandoned, empty homes. The funding is a perfect opportunity to make homes permanently available to low-income buyers and to ensure neighborhoods stay vital with occupied, well-cared for homes.

So far, CCLT has purchased or is under contract on four NSP homes in Oregon City, Molalla and Milwaukie. The homes will sell for \$100,000 to \$130,000 to buyers earning below 80% Area Median Income. A mortgage of this amount equals a monthly payment of \$700 to \$900 including taxes, insurance and CCLT's monthly lease fee. These homes are a great opportunity for someone with a stable, but lower, income who wants the stability, security, sense of pride and tax benefits of homeownership.

Raise the Roof Celebration and Auction

By Sara Case

On November 12, 2009, Clackamas Community Land Trust held its 3rd annual fundraiser, the Raise the Roof Celebration and Auction, at the historic Broetje House in Milwaukie. Friends of CCLT came together to support CCLT as they celebrated their 10th anniversary.

Erika Malone, Executive Director of the Northwest Community Land Trust Coalition spoke about where CCLT fits into the broader scope of Community Land Trusts nationally.

Mary Taylor, Golf Savings Bank, Sales Manager/Senior Loan Officer and CCLT Volunteer since 2003, spoke about how she became connected to CCLT and what we can all do to help out, since it is not just about doing workshops or helping in the office. She reminded everyone that by sharing with others what CCLT is doing, one can not only help the organization, but can also help get the word out to potential homeowners.

Additionally, new CCLT Homeowner Vicki Edinger spoke. She shared her story of finding



See Raise the Roof, on next page

Raise the Roof

Continued from opposite page

herself single at 50 years old, facing the reality that she would never be able to afford her own home. She felt completely stuck in the “rental trap” and was constantly feeling concerned about being displaced or having her rent go up unexpectedly. Then she heard about the Clackamas Community Land Trust. Now she owns a 3 bedroom home, for which she pays \$800 per month. Prior to buying her new CCLT home, she was paying \$600 per month on a one bedroom apartment. She now feels stability and comfort, and knows that she is living in a home that is “green” and in a community that is safe. She feels so fortunate to be a first-time homeowner at 50 years old.

The event was a wonderful success, raising a total of \$18,220! This will truly help us to continue to ensure that we can provide homebuyer education and homeownership opportunities to individuals of modest means.

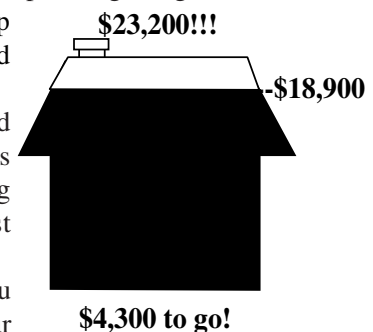
Please Don't Forget CCLT This year!


Believe it or not, grants and public funds cover only 59% of CCLT's annual operating budget. While some of the remainder is covered by earned income, CCLT's ability to help people become homeowners is only possible because of the many gifts received annually in our office.

Our Annual Membership support helps bridge the gap between the grants and public funds we receive and the true cost of running CCLT. It takes a lot of resources to make homeownership a reality for our homeowners. Our annual fundraising goal this year was \$23,200. This makes it possible for us to run CCLT most effectively.

Your gift, postmarked by December 31st, will count for 2009 tax purposes. If you would prefer not to mail it, you may instead give through a secure online form on our website at www.clackamasclt.org. Your support will help us reach our annual goal!

To make your gift to CCLT please fill out our secure online form at www.clackamasclt.org or fill out this form and mail it to: Clackamas Community Land Trust, 11062 SE 21st Ave., Milwaukie, OR 97222.



 <p>Clackamas Community Land Trust Affordable Homes for Generations™</p>	<p>Clackamas Community Land Trust 11062 SE 21st. Ave. • Milwaukie, OR 97222 Phone: (503) 659-1618 • Fax: (503) 496-5113 E-mail: info@clackamasclt.org • Website: www.clackamasclt.org</p>	
<p>Name _____ Address _____ City _____ State _____ Zip _____ Phone () _____ Email _____</p>	<p>Yes! I want to become a Member of Clackamas Community Land Trust!</p> <p><input type="radio"/> Total Gift <input type="radio"/> Pledge \$ _____</p> <p>Enclosed is: \$ _____</p>	<p>Giving Club Levels</p> <p><input type="radio"/> Cornerstone Society \$1,000 + <input type="radio"/> Master Builder's Circle \$500-\$999 <input type="radio"/> Builder's Circle \$250-\$499 <input type="radio"/> Century Circle \$100-\$249 <input type="radio"/> Steward \$50-\$99 <input type="radio"/> Friend \$10-\$49 <input type="radio"/> Other \$ _____</p>
<p><input type="radio"/> Check: Payable to Clackamas Community Land Trust <input type="radio"/> Credit Card: <input type="radio"/> Visa <input type="radio"/> MasterCard Card # _____ Exp. Date _____ Authorization Signature _____</p>	<p>Please designate my gift:</p> <p><input type="radio"/> Where needed most <input type="radio"/> Homebuyer Education <input type="radio"/> Juneberry Lane Project</p>	<p>For questions about Appreciated Securities, please call (503) 659-1618, ext. 3</p>
<p>To be counted for this fiscal year, gifts need to be paid by December 31st.</p>		

Groundbreaking and Breaking Ground at Juneberry Lane

By Sarah Buckley

If you find yourself near Willamette Falls Hospital in Oregon City, pop down Morton Road and check out the great progress made so far on infrastructure construction by contractor RA Roth and Sons. Work started on October 15th, the day CCLT closed the construction loan with Lewis and Clark Bank. The most obvious progress is the new streets, Fisher Avenue and Juneberry Lane, but water and sewer lines are in place too. Next up are the dry utilities and paving.



RA Roth and Sons employee Bryan Dillard operates his backhoe with a little help from Buddy (a.k.a, “Backhoe Buddy”). Picture Dan Carter, Daily Journal of Commerce.

This auspicious start was made possible by all those who attended the Juneberry Lane Groundbreaking Ceremony held on September 23rd. With coffee donated by the Milwaukie Starbucks and freshly baked goodies from Singer Hill Café, the approximately 70 attendees fueled up to enjoy words from Clackamas County Commissioner Chair Lynn Peterson, Oregon City Council President Daphne Wuest, CCLT Board Chair Mike Silvey, Earth Advantage Director Sean Penrith and Lewis and Clark Bank President Larry Baker.

These green-certified homes are slated to be completed and available for occupancy next summer. The 2, 3 and 4 bedroom homes will be priced from \$115,000 and available to homebuyers earning less than 80% of Area Median Income for their household size. The one-story homes are ADA adaptable.



From Left: Larry Baker, Shawn Penrith, Lynn Peterson, Daphne Wuest, and Mike Silvey

A New Face at CCLT



Dick Peel joined the Clackamas Community Land Trust as an AmeriCorps VISTA on August 21, 2009. Fresh out of college, Dick moved to Oregon from Montana just weeks before starting. He majored in Political Science and International Relations while attending Carroll College in Helena, MT. Asked why he decided on CCLT, he said, “Owning a home provides safety and stability for the people fortunate enough to afford it. Renting doesn’t give you that. I knew that CCLT was an organization that would promote affordable homeownership, and I was happy to be a part of that.”

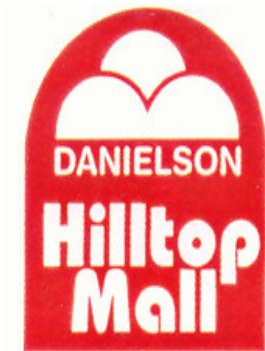
As an AmeriCorps VISTA, Dick is paid approximately 105% of the poverty level for the area he lives in. He will be working on several projects during his year-long appointment at CCLT. He will be redesigning the organization’s website, conducting marketing and outreach activities, developing a post-purchase education program, and increasing CCLT’s capacity to serve to minority communities in Clackamas County.

Thank You to our 2009 Sponsors!

Platinum

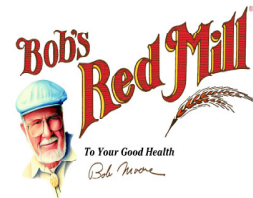
roberts | kaplan llp
ATTORNEYS AT LAW

Gold



Washington Trust Bank 
Where Trust Is Everything.

Silver



WILLAMETTE VALLEY
APPRAISAL PROFESSIONALS

Reliable ■ Ethical ■ Experienced

Gary Duell

Call Sara Case, 503-659-1618 x4, to discuss CCLT's
business sponsorship opportunities.

Mission

To provide permanently affordable homeownership opportunities and related educational resources to people of modest means.

Vision

To ensure that homebuyers of modest means in Clackamas County have access to healthy, quality homes, are successful in purchasing and maintaining their home, and see CCLT as their resource for all types of homeownership information.

CCLT's Core Values:

Empowerment, Opportunity, Sustainability, Stewardship and Community



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 or call (503) 659-1618, x2.

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

Clackamas Community Land Trust
11062 SE 21st Avenue
Milwaukie, OR 97222
503-659-1618
www.clackamasclt.org

