



# NeahCasa

Summer 2010

North Tillamook County, Oregon

## Attend the Green Charrette, September 18th

Have you thought about owning a home on the North Oregon coast? Does it seem impossible? Join NeahCasa, our local nonprofit housing group, for a workshop on September 18, from 9:30 a.m. to 3 p.m. at the Nehalem Bay United Methodist Church to find out how home ownership can be a reality for you.

NeahCasa has a purchase option on a ridge-top ten acre parcel off of 10th Street in Nehalem, a block from

NCRD, the grade school, senior meals, and Head Start. We're ready to move forward with homes on the parcel, and want input from potential homeowners and our community to help decide how the property would best serve the needs of local people.

The meeting NeahCasa is hosting is called a Green Charrette and is funded by Enterprise Foundation, a national nonprofit agency who has a long history of building sustainable low-income housing.

**A "charrette" is a collaborative session in which stakeholders, designers, and problem solvers work together to draft a solution to a design problem.** In this case the local community is invited.

Enterprise has long believed that investing in "green" affordable housing not only benefits the residents but the community as a

whole. Good affordable housing serves as an economic stimulus that can expand neighborhood-spending power, raise surrounding property values, and help working families stabilize their economic outlook. "Green design" measures improve the quality and healthi-

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ness of homes, lower energy use, and lower costs by improving durability.

A core focus of the workshop is to determine how best to benefit from energy-efficient design, durable construction, better indoor air-quality and other "green design" measures that also lower the "real cost" of housing.

The morning of the Charrette will brief everyone on:

- the mission of NeahCasa
- how the Community Land Trust concept works
- local investment possibilities
- restrictions and opportunities of the project site
- green aspects of the project
- homeowner's needs
- the FlexPlex home concept
- garden and sustainable forestry opportunities

After lunch, we will facilitate a

conversation with potential home owners, neighbors, community members, and other stake holders to determine what is the best housing use for this property.

The 10 acre property consists of five parcels that can currently hold five homes. We're interested in demonstrating that coastal homes can be designed as net zero energy buildings that will include green elements, saving long term operating costs. The properties can also include a community based garden, trails, and forested areas; a place for community members to call home.

One possibility for the 10th Street property is for NeahCasa to hold the land as a Community Land Trust. Other options include selling the lots outright to potential homeowners or developing a green co-housing neighborhood.


Through the Green Charrette process, we will develop an action plan to best develop this property and make homes available for local residents.

We hope a group of interested homeowners and potential investors will arise from the meeting. You, the community, are an important part of this meeting. Have your voice heard and your needs expressed. Bring your ideas and questions. Please join us for this conversation if you have ever dreamed of owning a home.

**Lunch will be provided.**

**Please RSVP:**

**503-368-6294**

**info@neahcasa.org** 

# Local Investment: Keep Your Money Close to Home, Safe, and Serving Community

Local investment can be as simple as shopping with area merchants, or as complex as purchasing an old home, having it repaired by local contractors, renting it at an affordable price to a local worker

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*“Wall Street style investments haven’t proven favorable or safe for the average money saver. Local investment can help others and yourself at the same time.”*

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in the service economy, and holding the mortgage yourself. Most of us act somewhere between these two examples, though the visible shaking of the global economy over the past two years has caused more people to become interested in keeping their money close to home.

One factor that propels people towards local investment is wanting more control over their dollars. Wall Street style investments haven’t proven favorable or safe for the average money saver. Local investment can help others and yourself at the same time.

The reality of local investment is somewhat similar to George Bailey’s statement in the movie “It’s a Wonderful Life;” the money you put in the savings and loan is in all of our homes, and it’s also the food on our neighbor’s table, the clothing on our children’s backs. If we spend our dollars locally they circulate locally and keep our community financially fluid. If we spend dollars at a “big box” store most of that cash leaves the community. The same holds true for investment dollars.

A few years ago a group of people set up a loan to Kingfisher Farms to finance construction of a

new greenhouse to help extend the growing season and increase farm income. This was a good deal for the farmer and the local consumer of organic produce.

NeahCasa board member, Eunice Massie, believes in keeping our lives and funds in our community. She bought a rental

house; a place for a local family to live affordably, and eventually sold it to the renters. “You have control over your investment. Instead of a bank, you can hold the mortgage yourself which can create a better deal for both parties.”

NeahCasa helped form a local investment group to assist with the creation of local affordable housing.

Ten individuals, known as the 10th Street Partners, banded together to assist NeahCasa with septic approval, and other costs associated with land partition. Together they purchased a parcel of land, which may be sold back to NeahCasa for use as a site for affordable housing, or the land could be sold on the open market. The rate of return may be small, but the investment is local and the investor knows exactly what they are purchasing, as opposed to being unknowingly sucked into some completely confusing financial scheme.

To have a healthy community there must be economic survival for all. When gas prices went up local housekeepers couldn’t afford to commute from their homes in Tillamook or Seaside, and of course they couldn’t afford to live

here. Affordable housing in the area is a must for workers in the service economy. Even beginning teachers, health care workers, and municipal employees are challenged to find an affordable home in north Tillamook County.

Investors are looking for safety and a reasonable rate of return. In local investment you can see where your dollars are going. If you hold real estate or invest in a local business you can scrutinize immediate changes in your investment. Some local investors are interested in setting up an ongoing local fund that could be an alternative for local investment. It may fill a gap for individuals when a local credit union or bank might not be able to do. A self directed IRA with a provision

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for local investment could also provide funds and safety rather than having people’s life savings be directed towards Wall Street. 🏠

## Join Us

NeahCasa is always interested in communicating with people who are interested in local investment, land trades, and gifting.

We invite you to join NeahCasa to help this fascinating housing opportunity unfold. We are eager to work with new volunteers, and are looking for individuals interested in joining our board of directors.

We meet once a month. All skills are useful, from bushwhacking, understanding legalese, to visioning community and the future. Call Tom Bender or Lane deMoll, 503-368-6294, with questions. Visit our website: [www.neahcasa.org](http://www.neahcasa.org) 🏠

## Immediate Assistance through Emergency Housing Program

Over the last four years our Student Family Emergency Housing Program has been successful in supporting our school district's homeless resource coordinators to serve families facing the risk of homelessness, in an increasingly dismal economy.

While we've assisted 220 youth and helped keep the district's homeless student count flat at 50 youth it's hard to claim success with so many families still facing hard times.

We set up this program in cooperation with the NeahKahNie School District in 2005 to fill a tragic gap in emergency services here in North County; to help keep our kids in their homes and in school, and to give them a better chance at life. With our case load increasing steadily at over 30% per year, and now, faced with state funding cuts, we're looking at a widening gap to fill in the coming years.

We do see some light on the horizon though with the recent restoration of NOHA funding for Section 8 rental housing, the Reinhart Clinic's opening of a referral office for patients, the recent County Summit on Homelessness, and federal focus on keeping at risk families in their existing housing.

We've initiated case management and client training programs to help move our families to self reliance. And, we've been able to keep our budget for helping

families relatively flat at \$10,000 per year.

We continue the effort with our key partners; NeahKahNie School District, CARE Tillamook County, NOHA, Tillamook PUD, and Reinhart Clinic. Our major funders are Juan Young Trust, US Bank, Hope Chest, Meyer Memorial Trust, Eugene Schmuck Foundation, and all the people, businesses and organizations who continue to help keep our kids in their homes and school.

Thank you all. 🏡

## Net Zero Energy Yields Long Term Savings

A third of the cost of housing is energy to operate it. Insulation is way cheaper and less invasive than oil wells, and we can easily build or remodel homes to reduce energy use by 80-90%. No, that's not a typo! NeahCasa's FlexPlex design, analyzed by PassivHaus software, shows an amazing 90-

95% reduction in its energy needs. Lopez CLT has completed a whole complex of Net-Zero-Energy homes which are both lovely and affordable. Every dollar saved on energy can go to paying off mortgages more quickly, or easier qualification for home ownership. Learn more at the Green Charrette! 🏡



The location of the Green Charrette on September 18 is easy to find. The Nehalem Bay United Methodist Church (marked Head Start, Senior Meals, Church on this map) is on the northeast corner of the intersection of Hwy 101 and Tenth Street in Nehalem.

The potential NeahCasa property is located three blocks north of the church.

## The Real Economics of True Affordability

We all pay three times what we should pay for housing. At root, that's one of the real reasons housing is unaffordable. Finance and energy companies make more off of a home than those that build it or buy it! NeahCasa has looked into the root reasons we've got housing problems, and come up with systemic changes that can transform our whole housing paradigm. Google "Neah Casa Innovations Index" or go to [http://neahcasa.org/nehalem\\_land.htm](http://neahcasa.org/nehalem_land.htm). Scroll to the bottom of the page, and you'll find hotlinks to real actions that can mean real change. And also see why band-aids don't work! That page also can give you a glimpse of the 10th Street project in one of its possible configurations. 🏡

## Neah Casa

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## *Have You Wanted to . . .*

- Buy a Home?
- Build a Home?
- Live Green?
- Walk Your Talk?
- Reduce, Reuse, Recycle?
- Live a Life of Voluntary Simplicity?
- Inhabit a Net Zero Energy Home?
- Reuse Building Materials?
- Share in a Community Garden?
- Invest in an Energy Efficient Mortgage?

*You are invited  
to attend the NeahCasa  
Green Charrette  
September 18, 2010  
9:30 – 3:00*

Nehalem Bay United Methodist Church  
Corner of 10th Street and Hwy 101 in Nehalem  
(lunch provided)

*Find out about the 10th Street Project in Nehalem and how  
you may be able to realize your hopes and dreams.*

• RSVP • info@neahcasa.org • 503-368-6294 •