



NeahCasa

Spring 2007

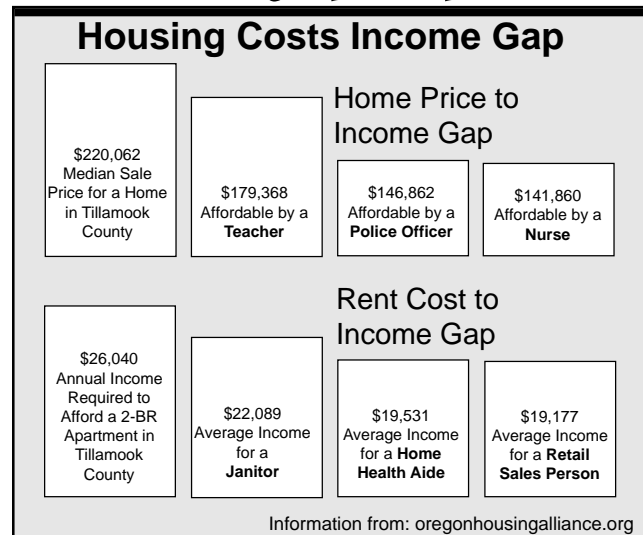
North Tillamook County, Oregon

Tillamook County housing prices are out of reach for ordinary people

Statistics from the Oregon Housing Alliance confirm what we already know: land prices have soared out of sight. Wages have not kept pace with escalating housing costs. Home ownership in Tillamook County is beyond the means of many hard working families and individuals. Finding an affordable rental is increasingly difficult. Something must be done.

Housing affordability, which used to be an issue for "low income" families, is now an issue for moderate income families – teachers, city employees, nurses, and bank tellers.

We're determined to take action, to make changes that can make housing affordable for the working members of our community.



We can close the housing cost gap

Following the example of groups of individuals throughout the United States who have been having an impact on real estate prices and land values since the 1960s (see page three) a small group of north coast individuals banded together to create NeahCasa.

NeahCasa is a non-profit focused on housing affordability on the north Oregon coast. Two years ago we set about learning what needs to be done in our area and what is being done elsewhere to give communities control of land, and to provide housing and land access for people the market does not serve.

Experience throughout the nation proves there are many pieces that together create a solution to the problem of housing affordability. One highly successful solution to the gigantic gap between moderate incomes and escalating housing prices is to create a system called a community land trust (CLT) that freezes land

costs, while allowing individuals to purchase permanently affordable housing.

Other solutions include drastically reducing financing and energy costs (each equals the construction cost of a home) and helping shape public policy to effect meaningful institutional and social change.

See "Action Option Resources" on our website <www.neahcasa.org> for information on these and many other solutions we can adapt and combine for our community.

We know that we can create economic conditions that make it possible to keep our young people in the community. We can offer working folks a chance to live where they work. We can welcome into the community retired individuals and others on limited incomes such as artists and new business owners. NeahCasa is making real progress toward closing the income/housing cost gap – and we need your help.

What we've accomplished . . .

Housing Summit:

Over 100 people attended the all day Tillamook County Housing Summit that NeahCasa put on in April 2006 at the Bay City Art Center. The event attracted concerned citizens from throughout the county and beyond: city, state and county officials; county commissioners, state representatives, business persons, non-governmental organizations and church staff, and private individuals. Discussion covered causes, issues, and possible answers to housing affordability in Tillamook County.



*Drawing by
Nehalem Elementary Kindergartener*

Research

We don't need to reinvent the wheel. Other communities have worked out successful pieces of the puzzle needed to solve the housing problem. To get answers, NeahCasa has joined the NW CLT Coalition and Oregon Housing Alliance. Board members have attended CLT training and conferences put on by OALUAH (Oregon Alliance for Land Use and Affordable Housing), and the NW CLT Coalition. Individuals have scoured the internet to glean the information available on housing affordability. It's up to us to put them together.

Emergency Housing:

NeahCasa has secured a grant of \$20,000 from Oregon Housing and Community Services to help the Tillamook County Women's Crisis Center fund its new Domestic Violence Shelter, and is helping obtain a facility.

Emergency Student Family Housing Fund:

To provide emergency housing support for families of students of the NeahKahnne School District, NeahCasa has obtained \$26,000 in donations from Meyer Memorial Trust, US Bank, Windermere-Manzanita, and an anonymous donor. Partnering with CARE Inc. of Tillamook County and the Commission on Children and Families, this makes available emergency funds to families for the purpose of securing or retaining family shelter and utilities.

Expanding Rental of Existing Homes:

To improve the benefits of off-season or caretaker rental of homes as well as better relationships between landlords and renters, NeahCasa kicked off its Rental Housing Support Group with a gathering at the Pine Grove Community Center in November. Landlords from throughout the county gathered to discuss long-term rental issues and access to best practices beneficial to both landlords and renters.

Buildable Lands:

Members Mike Cook, Tom Bender, and Gareth Ferdun are serving on the Citizens Advisory Committee of the Tillamook County Buildable Lands Inventory, which is documenting the availability of affordable buildable land and proposing policies to ensure that the housing needs of all sectors of our local community are met.

Regional Partnerships:

Board co-chair Lane deMoll was asked to serve on the board of the Northwest Oregon Community Development Corporation (NOW-CDC), putting us in touch with government funding opportunities and experienced housing providers in the region.

Flex-Housing:

NeahCasa members Tom Bender and Lane deMoll have helped create a demonstration project for energy-efficient reuse of existing housing to comfortably accommodate more people. Redwing, a flex-housing dwelling in Nehalem has a common kitchen and living room, the house offers low cost rental of single rooms, a suite, studios, and an apartment with separate kitchen and living room.

Local Jurisdictions:

NeahCasa is working with the county and local city councils and planning commissions to help identify actions each community can take, such as permitting accessory dwelling units, or granny flats, in existing homes.

Cooperation:

We're working with Habitat for Humanity, the City of Manzanita, CART'M Recycling, and Tillamook County to put affordable housing on land the county owns next to CART'M.

Speakers:

Would your organization like to know more? NeahCasa can provide speakers for public meetings on the topic of housing affordability and what we can do in our community and beyond.

Editor Edith Rohde
Production Gary Seelig

Printed on Recycled Paper
with 30% post-consumer content

Our next step . . . preserve north coast housing affordability for 198 years

NeahCasa is in the process of organizing to become a Housing Trust -- known nationally as a Community Land Trust (CLT) -- because the benefits we can offer the community as a CLT are huge. [Though housing trusts are known nationally as "land trusts", we are referring to ourselves locally as a "housing trust" to avoid being confused with the Lower Nehalem Community Trust (LNCT), our local land trust based at Alder Creek Farm.]

CLTs are community-based

CLTs own land and hold it in trust for the benefit of the community. They can sell homes for below-market prices by taking the land costs out of the equation. CLTs lease land to families and individuals who purchase homes on the land. The 99-year ground lease, which can be renewed for an additional 99 years, includes restricted resale provisions, and thus CLTs preserve affordability for future buyers without requiring additional subsidies. This process gives homeowners virtually the same bundle of ownership rights as market-ownership, while preserving affordability for future residents.

CLTs assure affordability

Placing land in trust eliminates inflation in land values. Holding homes in trust eliminates secondary financing cycles and transfer costs. Designing for efficiency shrinks energy costs. Resale restrictions allow homeowners to keep and grow equity, while preserving affordability for the next owners.

CLTs are successful

More than 186 CLTs operate in the United States and England, with an outstanding track record. Florida is setting up a statewide program. Chicago has set up a city-wide program. The Burlington CLT in Vermont is so successful that the state legislature requires all public housing funds go to CLTs. Many successful CLTs exist in the Northwest, particularly in Washington's San Juan Islands, where conditions are similar to those on the north Oregon coast.

CLTs are controlled by members

CLTs are 501c3 public benefit organizations. Membership is drawn from people who live on CLT-owned land (leaseholders), from community organizations, and from everyone in the wider community who wishes to join. CLT members elect a governing board of one third from each of those groups.

. . . . Join Us!

Local community support is essential to the success of community land trusts. Membership is the primary means of demonstrating local support to granting agencies who need to see their funds are going to a program that is valued within the community. Locals doing the work need the encouragement and enthusiasm which is made tangible with membership.

We need financial support now for start-up costs, and the hands and hearts of our community to make this happen. In one day we received \$10,300 in pledges from community members! Thank you!

The benefits of membership include knowing you are making a difference in our community, being stewards of land and

dwellings which are being protected forever, and supporting NeahCasa. Join us!

. Help us, again, do the impossible.

Thank You to our generous donors!

Kelly Benson, Louise Christianson, Mike & Linda Cook, Kay & Walt Covert, Jill & Kellee Crisafulli, Lane deMoll & Tom Bender, Molly Duran, Linda Kozlowski & Bill Supak, Denise Lofman, Hugh McIssac, Lyn Messinger, Edith Rohde, Leila Salmon, City of Manzanita, Economic Development Council, Tillamook County Futures Council, Housing Development Corporation, TLC Credit Union, Tillamook County Commissioners

&

Our profound gratitude to the many who have given so generously of their time and effort.

- To learn more about Community Land Trusts:**
- NeahCasa neahcasa.org
 - OALUAH oaluah.org
(Oregon Alliance for Land Use & Affordable Housing)
 - Oregon Housing Alliance oregonhousingalliance.org
 - Clackamas CLT clackamasclt.org
 - Portland CLT pclt.org
 - Lummi Island CLT (WA) lummiislandclt.org
 - San Juan CLT (WA)hometrust.org
 - Kulshan CLT Bellingham (WA)kclt.org
 - Lopez CLT (WA)lopezclt.org
 - Of People and Land (OPAL) Orcas Island (WA) opalclt.org
 - Links to 66 CLTs housing for all.org/clt
 - National CLT Network nationalclt.org

..... Late Breaking News!!!!

- *NeahCasa to Acquire Land*

NeahCasa has obtained an option on a 10-acre parcel of land just outside Nehalem. The ridge-top property fronts on 10th Street, a block and a half from North County Recreation District (NCRD) and from the Nehalem Elementary School. Once the parcel is brought into the Urban Growth Boundary, NeahCasa plans to cluster homes on the east portion, leaving half the land in sustainable forestry. The Project Development Committee focus is on a neighborhood of green energy-efficient homes; permaculture and community gardens; efficient construction; car-share, and eventually finance-free housing.

- *Grant Awarded*

Just prior to going to press, NeahCasa was awarded a \$5,000 grant by US Bank (thanks to Kelly Benson). The funds are designated for costs incurred in the process of becoming a housing trust.