



# Intro to Community Land Trusts

September 18, 2018

# Intro to NEDCO

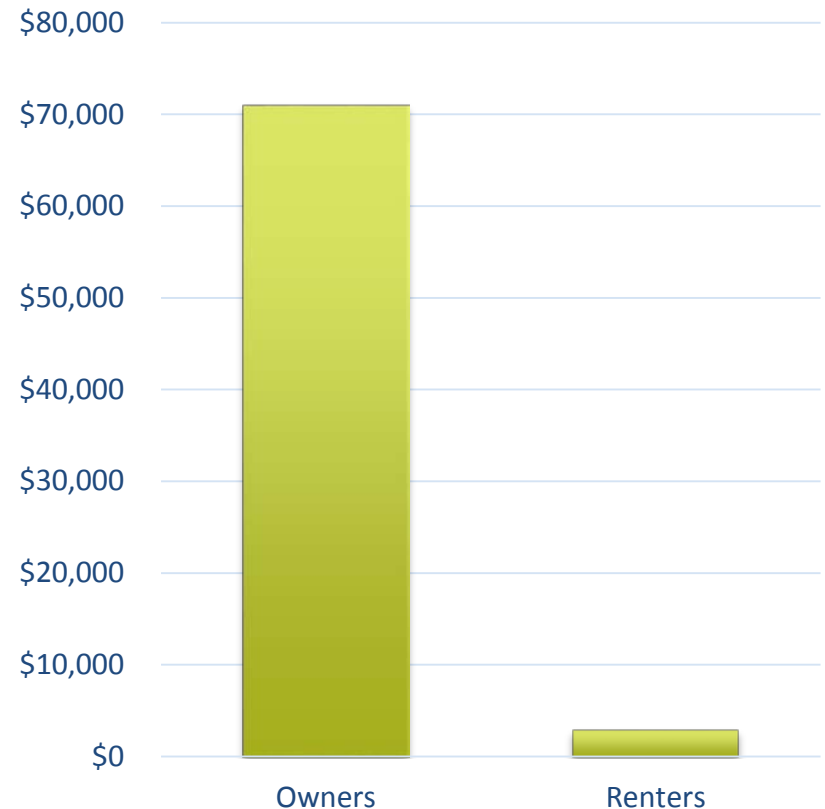
1. Asset Building
2. Affordable Housing Development
3. Community Economic Development
4. Community Dev Lending



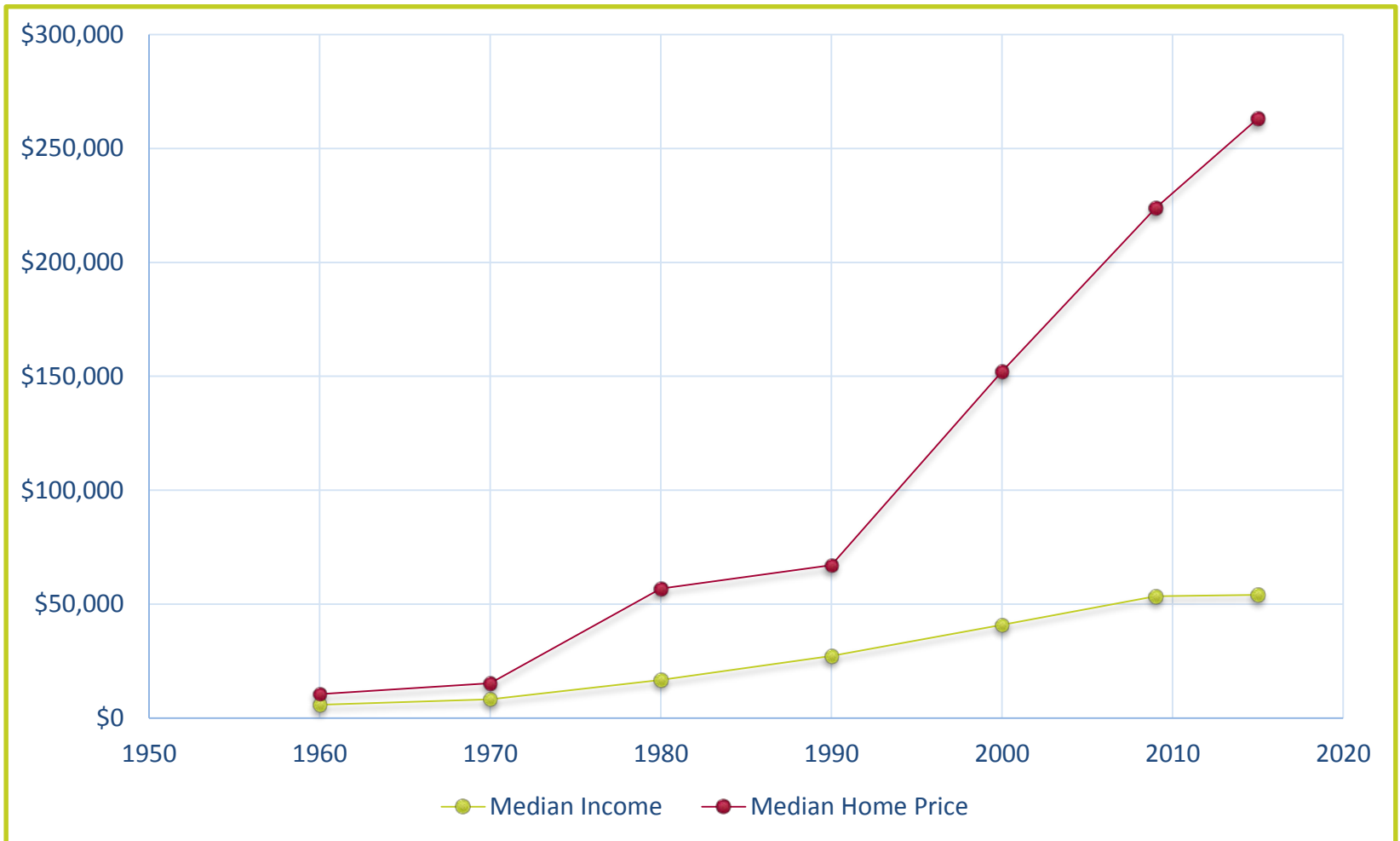
# Why LMI Homeownership?

- Housing Stability
- Community Investment
- Better Outcomes
  - Health
  - Education
- Retirement Security
- **Asset Building**
- **Inter-Generational Wealth**

**Average Wealth Among LMI Households**



# Housing (Un)Affordability



# LIFT Homeownership Funding

- New State Source for Homeownership
  - \$8 million
- New Units
- Under 80% AMI
- Non-traditional Ownership Model
  - Land Trust
  - Condo
  - Etc.



# Household Income Limits

Lane	80% AMI
1 Person	\$35,950
2 People	\$41,050
3 People	\$46,200
4 People	\$51,300
5 People	\$55,450



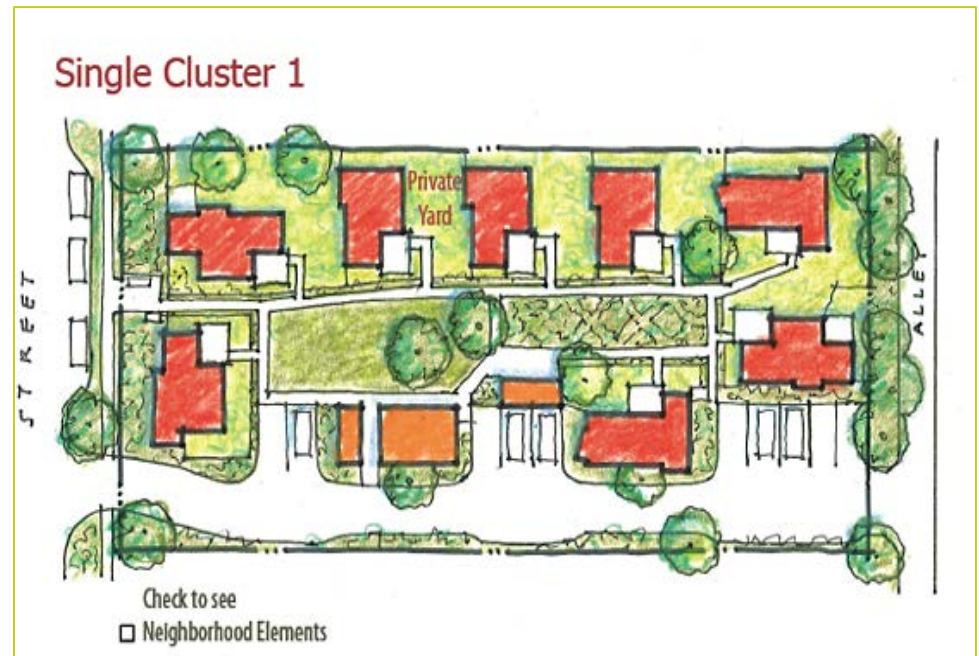
# What's Affordable?

Lane	60% AMI	Max PITI	4.25% Mortgage	5% Mortgage
1 Person	\$26,940	\$688	\$120,000	\$100,000
2 People	\$30,780	\$797	<b>\$138,000</b>	<b>\$120,000</b>
3 People	\$34,620	\$906	<b>\$155,000</b>	<b>\$140,000</b>
4 People	\$38,460	\$1,015	<b>\$170,000</b>	<b>\$160,000</b>
5 People	\$41,580	\$1,103	\$193,000	\$175,000



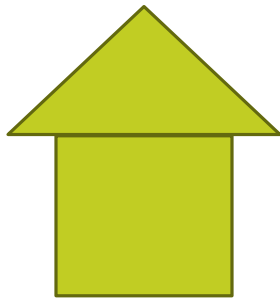
# Cottage Clusters

- 500-1200 Square Feet
- Oriented Around Common Green Space
- Cost Efficiency From:
  - Land
  - Construction
  - Labor





# Community Land Trusts



**Sold to Homeowner / Private mortgage**



**Held by Nonprofit / Public Subsidy**

# CLT Shared Appreciation

- Original Sales Price: \$160,000
  - Mortgage = \$155,000
- Sold After 12 Years: \$180,000
  - UPB = \$110,000
- Equity
  - \$45,000 (principle paid down)
  - \$20,000 (appreciation)

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  - \$65,000 (total)



# KEENER PLACE

## COMMUNITY CLUSTER



PRELIMINARY SITE PLAN

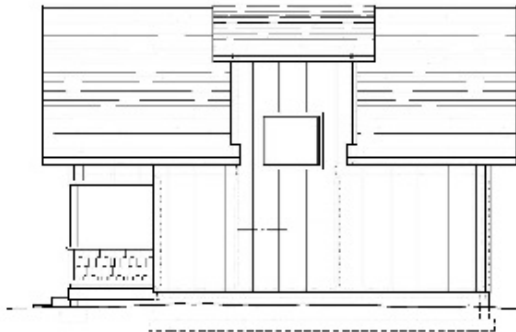


GMA  
 ARCHITECTS

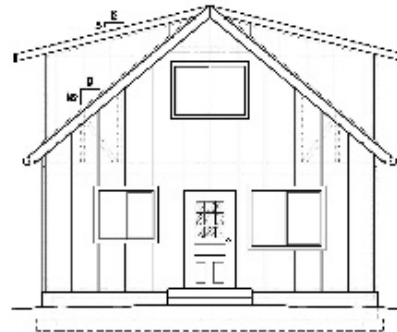
PROPERTY INFORMATION

ADDRESS: 5TH & NOPAL ST FLORENCE, OR  
 AREA: 1.7 ACRES / 75183 SF  
 ZONING DESIGNATION: MULTI-FAMILY

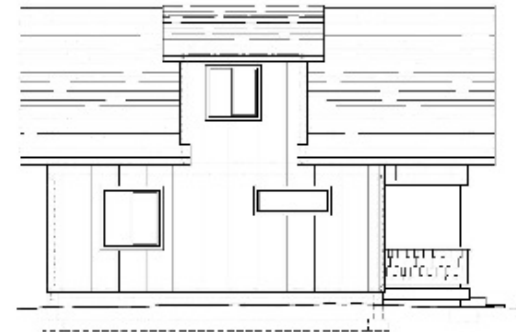
JUNE 25, 2018



RIGHT SIDE ELEVATION  
SECTION 11/20



REAR ELEVATION  
SECTION 11/20



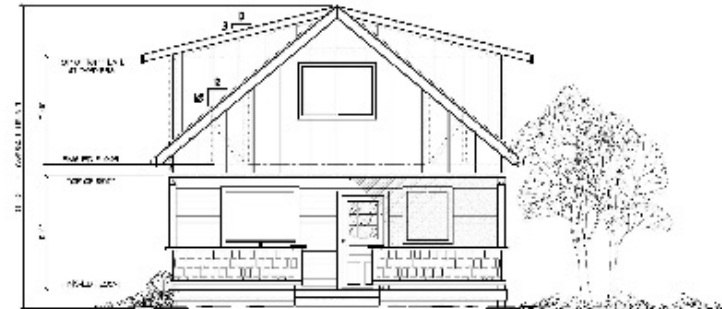
LEFT SIDE ELEVATION  
SECTION 11/20

**EXTERIOR SPECIFICATIONS AND NOTES**

- 1. UNLESS OTHERWISE SPECIFIED, ALL EXTERIOR FINISHES ARE TO BE SUPPLIED BY THE HOMEOWNER. SEE CONTRACT FOR FINISH SCHEDULE.
- 2. ALL EXTERIOR SURFACES ARE TO BE FINISHED TO THE SATISFACTION OF THE ARCHITECT AND THE HOMEOWNER.
- 3. ALL EXTERIOR SURFACES ARE TO BE FINISHED TO THE SATISFACTION OF THE ARCHITECT AND THE HOMEOWNER.
- 4. ALL EXTERIOR SURFACES ARE TO BE FINISHED TO THE SATISFACTION OF THE ARCHITECT AND THE HOMEOWNER.
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- 8. ALL EXTERIOR SURFACES ARE TO BE FINISHED TO THE SATISFACTION OF THE ARCHITECT AND THE HOMEOWNER.
- 9. ALL EXTERIOR SURFACES ARE TO BE FINISHED TO THE SATISFACTION OF THE ARCHITECT AND THE HOMEOWNER.
- 10. ALL EXTERIOR SURFACES ARE TO BE FINISHED TO THE SATISFACTION OF THE ARCHITECT AND THE HOMEOWNER.

THE ARCHITECT IS NOT RESPONSIBLE FOR THE DESIGN OF THE EXTERIOR FINISHES. THE ARCHITECT IS NOT RESPONSIBLE FOR THE DESIGN OF THE EXTERIOR FINISHES.

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FRONT ELEVATION  
SECTION 11/20

SCALE: 1/8" = 1'-0"  
 WALLS: 1/2" CMU, 1/2" GYPSUM BOARD  
 FLOORING: 1/2" OSB, 1/2" GYPSUM BOARD  
 CEILING: 1/2" GYPSUM BOARD  
 ROOFING: 1/2" OSB, 1/2" GYPSUM BOARD

*MaInLine Design*  
 4222 COMMERCIAL CT. E.  
 SUITE 100  
 34133ND SE  
 OLYMPIA, WA 98512  
 TEL: 360-334-1000  
 WWW.MAINDLINEDESIGN.COM

**TWO BEDROOM w/ SON'S ROOM ABOVE**  
 NEW SINGLE FAMILY DWELLING  
 1/2" AC and 1/2" LOT No. 10000  
 36-03-03-04-10000  
 36-03-03-04-10000

SCALE: 1/8" = 1'-0"  
 SHEET NO. 1  
 OF 1  
 1  
 X 11.8

**WALL LEGEND:**

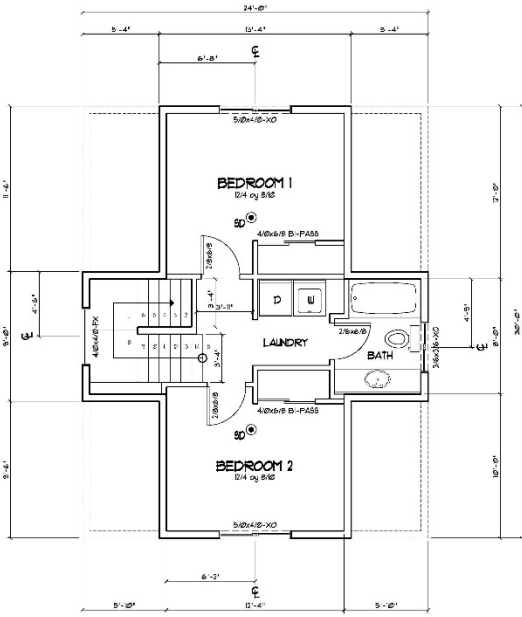
- PROPOSED 2x4 @ 24" o.c. (1" MIN) 1000 FRAMED WALLS WITH 1/2" MINIMUM STRUCTURAL SHEATHING ATTACHED WITH 8d NAILS @ 6" o.c. EDGES AND 12" o.c. FIELD. INSTALL DRAINABLE HOSE SNAP AND SINK FOR OWNERS AND WITH R-3 BATT INSULATION AND GYP. CM WALL BOARD AT INTERIOR. INTERIOR FINISHES AND TRIM BY OWNER.
- PROPOSED 2x4 @ 16" o.c. 1000 FRAMED INTERIOR WALLS WITH GYP. BD. (TYPED JOINTS). INTERIOR FINISHES AND TRIM BY OWNER.
- BEARING POINT LOCATION (PROVIDE SOLID BEARING - MINIMUM MEMBER WIDTH UNLESS NOTED OTHERWISE).
- ALL DIMENSIONS TO FACE OF STUD, (F.O.S.) UNLESS NOTED OTHERWISE.
- WRITTEN DIMENSIONS TO PREVAIL OVER SCALING OF DRAWINGS. SUBCONTRACTOR TO VERIFY ALL DIMENSIONS PRIOR TO CONSTRUCTION AND IMMEDIATELY NOTIFY BUILDER OR ARCHITECT.
- EXTERIOR HEADERS TO BE 4x6 MINIMUM UNLESS NOTED OTHERWISE.
- INTERIOR BEARING HEADERS TO BE 4x6 MINIMUM UNLESS NOTED OTHERWISE.
- SMOKE / CARBON MONOXIDE ALARMS ARE TO BE INSTALLED IN ACCORDANCE WITH SECTIONS R314 AND R319 OF THE 2006 OREGON RESIDENTIAL SPECIALTY CODE. THE SMOKE / CARBON MONOXIDE ALARMS SHALL BE INTERCONNECTED AND WARED WIRED WITH A BATTERY BACKUP POWER SOURCE.
- THESE ARE SUGGESTED LOCATIONS, CONTRACTOR TO VERIFY THAT FINAL LOCATIONS COMPLY WITH CODE REQUIREMENTS.

**SHEARWALL LEGEND:  
PER 2006 OREGON RESIDENTIAL SPECIALTY CODE**

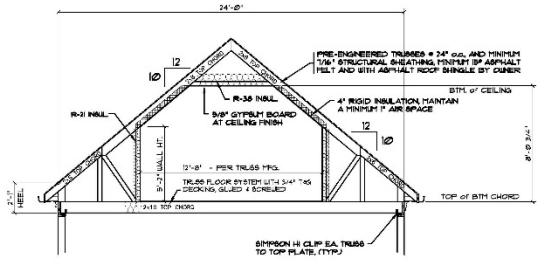
- EXTERIOR BRACE PANEL: 1" x 4'-0" BRACE PANEL, MINIMUM 1/8" 1000 STRUCTURAL PANEL SHEATHING ON ONE SIDE. STUDS AT 24" o.c. MAX. FASTENED WITH 8d NAILS @ 6" o.c. EDGES AND 12" o.c. FIELD. ALL EDGES BLOCKED, MAXIMUM HEIGHT 2'-0". ATTACHED OUT SHEETS FOR CONNECTION INFORMATION.
- BLOCK ALL PANEL EDGES.
- ALL NAILING IS TO BE IN COMPLIANCE WITH THE STATE OF OREGON 2001 EDITION ONE - AND TWO- FAMILY DWELLING SPECIALTY CODE, (TABLE 602.3.10)
- ALL OTHER EXTERIOR WALLS TO BE MIN. 1/8" STRUCTURAL SHEATHING WITH 8d NAILS AT 6" o.c. EDGES AND 12" o.c. FIELD.

**CONSTRUCTION NOTES:**

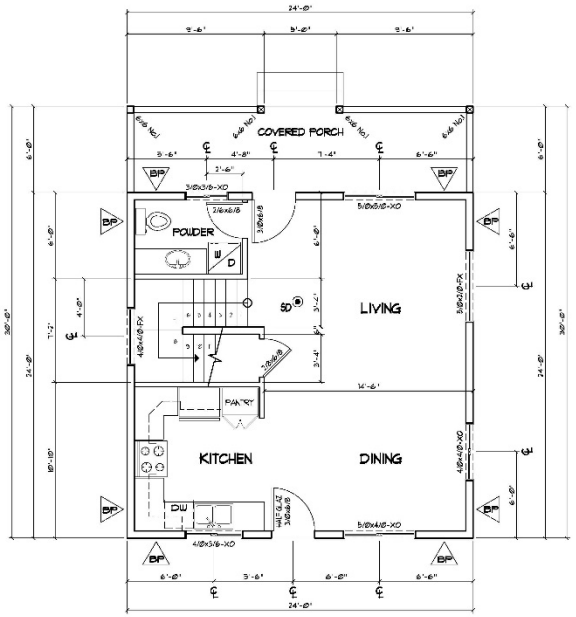
- 36" HIGH SOLID SURFACE COUNTER TOPS WITH 4" BACK SPLASH AND WITH CABINETS BELOW. CABINET CONTRACTOR TO PROVIDE S-O-P DUGS.
- 36" HIGH SOLID SURFACE COUNTER AT PENINSULA WITH CABINETS BELOW. CABINET CONTRACTOR TO PROVIDE SHOP DUGS.
- DISHWASHER UNDER BASE CABINET (24" WIDE VERIFY). PROVIDE HOT WATER OUTLET BELOW SINK WITH TOP HALF SWITCHED FOR GARBAGE DISPOSAL AND BOTTOM HALF NOT FOR DISH WASHER.
- UNDER-MOUNT DOUBLE BASIN DEEP SINK WITH H-ROSE GOOSE NECK REMOVABLE SPOUT FAUCET, VERIFY WITH OWNER.
- REFRIGERATOR SPACE - VERIFY WITH OWNERS FOR WIDTH. INSTALL REFRIGERATED PLUMBING FOR ICE MAKER.
- WATER CLOSET, ELONGATED TOILET. PROVIDE 3" MINIMUM SIDE CLEARANCE TO CENTER OF WATER CLOSET AND 24" MINIMUM FRONT CLEARANCE.
- PROVIDE UPPER CABINETS. CABINET CONTRACTOR TO PROVIDE SHOP DUGS.
- CUSTOM SHOULDER WITH TILE SURROUND TO 6'-0" MIN. HEIGHT. (SHOULDER HEAD 6'-4")
- 5'-0" TUB/SHOWER UNIT WITH SURROUND TO 6'-0" MIN. HEIGHT. (SHOWER HEAD 6'-4")
- SINGLE BASIN LAVATORIES AT SOLID SURFACE COUNTER WITH VANITY CABINETS BELOW. CABINET CONTRACTOR TO PROVIDE SHOP DUGS.
- DOUBLE BASIN LAVATORIES AT SOLID SURFACE COUNTER WITH VANITY CABINETS BELOW. CABINET CONTRACTOR TO PROVIDE S-O-P DUGS.
- WALL MOUNTED FAUCET AND DOGGIE BATH. STYLE AND SPECIFICATIONS PER OWNER.
- INSTALL DEEP BASIN JILITY SINK AND GOOSE NECK FAUCET.
- JASHER, (N.C.) PROVIDE FLUSH MOUNTED PLUMBING.
- ELECTRIC DRYER (N.C.) PROVIDE DRYER VENT TO EXTERIOR PER UFG.
- 6" HIGH SHELF AT 66" WITH POLE BELOW. OR SHELF AND DRAWER UNITS AND CLOSET ORGANIZERS.
- INSTALL A 6x10 N2 OR 3 12" x 3" 2x4-V4 D101 GLU-LAM HEADER AT BEDROOM 2 AND 3 B.T.N. WINDOW-HEADER.
- INSTALL 6x6 SOLID BEARING AT PROPOSED GLU-LAM BEAM LOCATIONS.
- INSTALL 2x4 PRESSURE TREATED GILL PLATE AT WALLS THAT ARE IN CONTACT WITH THE EXISTING CONCRETE SLAB. ATTACH THE GILL PLATE WITH POWDER DRIVEN FASTENERS AT 24" o.c. TYP. CAL.



**UPPER LEVEL FLOOR PLAN**  
SCALE: 1/4" = 1'-0"



**BONUS ROOM TRUSS SECTION**  
SCALE: 1/4" = 1'-0"



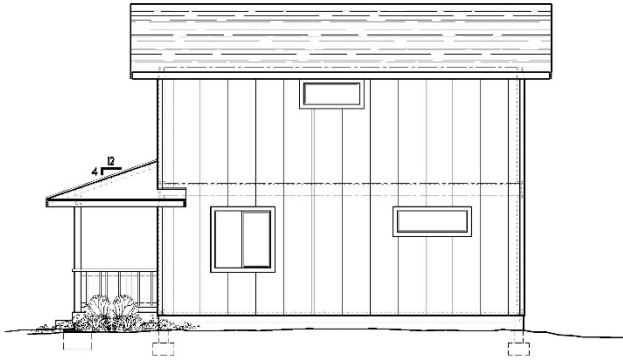
**MAIN LEVEL FLOOR PLAN**  
SCALE: 1/4" = 1'-0"

SQUARE FOOTAGE	
MAIN LEVEL FLOOR AREA	= 576 SQ. FT.
UPPER LEVEL FLOOR AREA	= 424 SQ. FT.
TOTAL SQUARE FOOTAGE	= 1000 SQ. FT.
COVERED PORCH	= 144 SQ. FT.

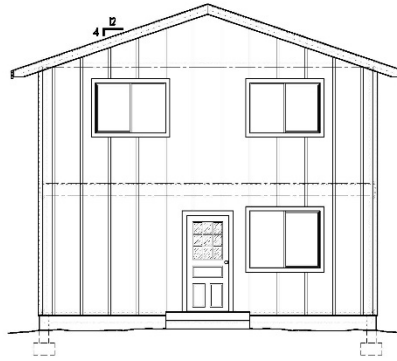
**McIntire Design**  
4222 COMMERCE STR.  
Eugene, OR 97402  
SUITE - 2K,  
(541) 284-2126  
Cell: (541) 517-4304  
mcintiredesign@gmail.com

**TWO BEDROOM w/ BONUS ROOM ABOVE**  
NEW SINGLE FAMILY DWELLING  
MAP and TAX LOT No. 20-03-33-34-14000  
CLIENT: Stonewood Construction  
305 OAK ST.  
EUGENE, OR 97401  
(541) 480-6630

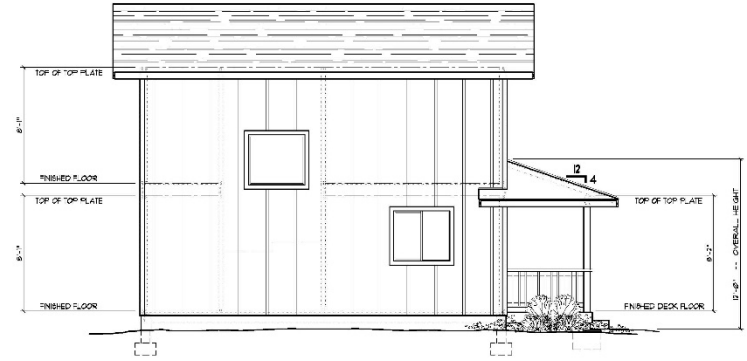
Drawn: george  
Date: 8-14-16  
Rev:  
Case File: 9828  
SHEET  
**1**  
OF X SHEETS



⊕ RIGHT SIDE ELEVATION  
SCALE: 1/4" = 1'-0"



⊕ REAR ELEVATION  
SCALE: 1/4" = 1'-0"



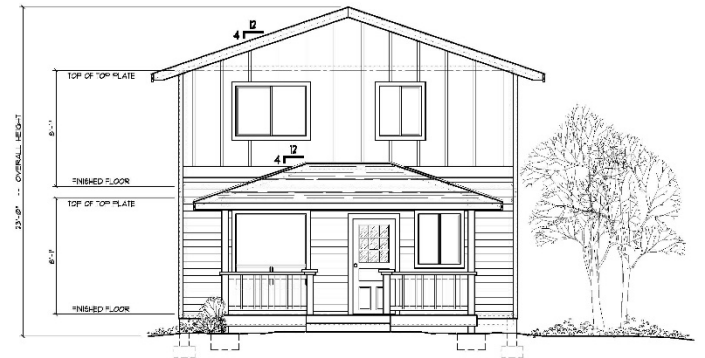
⊕ LEFT SIDE ELEVATION  
SCALE: 1/4" = 1'-0"

**EXTERIOR SPECIFICATIONS AND NOTES:**

- WINDOW AND DOOR FLASHING: ALL EXTERIOR UNPROTECTED DOORS AND WINDOWS WITH TRIM SURROUNDS TO HAVE 1/2" METAL FLASHING ABOVE.
- ALL DIMENSIONS ARE TO FACE OF FRAMING UNLESS NOTED OTHERWISE. CONTRACTOR TO VERIFY ALL DIMENSIONS.
- ALL EXPOSED JOINTS AND GAPS TO BE FILLED WITH HIGH GRADE SILICONE LATEX CAULKING OR AS RECOMMENDED BY MATERIAL MANUFACTURER.
- OTHER CONTRACTORS TO CONSULT WITH OWNER FOR FULL EXTERIOR TRIM DETAILS AND MATERIALS.
- WINDOWS TO BE 1-1/2" VINYL CLADDED LOW-E.
- THE TYPE OF EXTERIOR FINISH, THE INSTALLATION AND THE WATERPROOFING DETAILS ARE ALL TO BE THE FULL RESPONSIBILITY OF THE OWNER AND BUILDER. THIS DESIGNER ASSUMES NO RESPONSIBILITY FOR THE INTEGRITY OF THE BUILDING ENVELOPE AND THE FINAL MANUFACTURED TRUSSES.

THE CONTRACTOR / BUILDER ASSUMES THE FULL RESPONSIBILITY FOR THE CORRECT INSTALLATION OF ALL EXTERIOR FINISHES AND WEATHERPROOFING.

THE TYPE OF EXTERIOR FINISH, THE INSTALLATION AND THE WATERPROOFING DETAILS ARE ALL TO BE THE FULL RESPONSIBILITY OF THE OWNER / BUILDER. THIS DESIGNER ASSUMES NO RESPONSIBILITY FOR THE INTEGRITY OF THE BUILDING ENVELOPE AND THE FINAL MANUFACTURED TRUSSES.



⊕ FRONT ELEVATION  
SCALE: 1/4" = 1'-0"

SQUARE FOOTAGE	
MAIN LEVEL FLOOR AREA	+ 274 SQ. FT.
UPPER LEVEL FLOOR AREA	+ 276 SQ. FT.
TOTAL SQUARE FOOTAGE	+ 550 SQ. FT.
COVERED PORCH	+ 96 SQ. FT.

<p><i>McIntire Design</i></p> <p>4222 COMMERCE STR. Eugene, OR 97402 SUITE - 2K (541) 284-2125 Cell: (541) 517-4304 mcintiredesign@gmail.com</p>	<p><b>THREE BED ROOM TWO STORY</b></p> <p>NEW SINGLE FAMILY DWELLING MAP and TAX LOT No. <b>20-03-33-34-14000</b></p>	<p>DATE: 08/09 JOB: B-10-08 REV: CAD FILE: 08099 SY: ECT</p>
	<p>CLUB#: Stonewood Construction 133 ONE-03 EUGENE, OR 97401 541-409-6638</p>	<p>1</p>
	<p>OF X SHEETS</p>	

1" O.C. (MINIMUM) JOOD FRAMED WALLS WITH 7/8" MINIMUM STRUCTURAL SHEATHING ATTACHED TO EDGES AND 1" O.C. FIELD. INSTALL DRAINABLE HOUSE WRAP AND SIDING PER OWNERS AND SPECIFICATIONS AND GYPSUM WALL BOARD AT INTERIOR INTERIOR FINISHES AND TRIM BY OWNERS.

1" O.C. JOOD FRAMED INTERIOR WALLS WITH GYP. BD. (TAPED JOINTS). INTERIOR FINISHES PER OWNER (PROVIDE SOLID BEARING - MINIMUM OF MEMBER WIDTH UNLESS NOTED OTHERWISE).

CEILING (F.O.S.) UNLESS NOTED OTHERWISE.

DO NOT SCALE DRAWINGS. SUBCONTRACTOR TO VERIFY ALL DIMENSIONS PRIOR TO CONSTRUCTION BY NOTIFY BUILDER OR ARCHITECT.

MINIMUM UNLESS NOTED OTHERWISE.

MINIMUM UNLESS NOTED OTHERWISE.

SMOKE ALARMS ARE TO BE INSTALLED IN ACCORDANCE WITH SECTIONS R314 AND R315 OF THE INTERNATIONAL CODE. THE SMOKE / CARBON MONOXIDE ALARMS SHALL BE INTERCONNECTED TO A BATTERY BACKUP POWER SOURCE.

VERIFY ALL DIMENSIONS AND LOCATIONS, CONTRACTOR TO VERIFY THAT FINAL LOCATIONS COMPLY WITH CODE REQUIREMENTS.

**IDENTENTIAL SPECIALTY CODE**

MINIMUM BRACE PANEL, MINIMUM 1/4" WOOD STRUCTURAL PANEL SHEATHING ON ONE SIDE, FASTENED WITH 8d NAILS AT 6" O.C. EDGES AND 12" O.C. FIELD. ALL EDGES BLOCKED, MAXIMUM SHEET SIZE FOR CONNECTION INFORMATION.

COMPLY WITH THE STATE OF OREGON 2021 EDITION ONE - AND TWO - FAMILY DWELLING CODE (FDC).

DO NOT BE MIN. 7/8" STRUCTURAL SHEATHING WITH 8d NAILS AT 6" O.C. EDGES AND 12" O.C. FIELD.

COUNTER TOPS WITH 4" BACK SPLASH AND WITH CABINETS BELOW. CABINET CONTRACTOR TO PROVIDE 3/4" DIPS.

COUNTER AT PENINSULA WITH CABINETS BELOW. CABINET CONTRACTOR TO PROVIDE 3/4" DIPS. (24" WIDE VERIFY). PROVIDE 1/2" OUTLET BELOW SINK WITH TOP HALF SWITCHED FOR HOT HALF HOT FOR DISHWASHER.

SEE SINK WITH H-RISE GOOSE NECK REMOVABLE SPOUT FAUCET. VERIFY WITH OWNER. PROVIDE 6" SINK WITH WIDTH. INSTALL RECESSED PLUMBING FOR ICE MAKER.

SEE SINK WITH H-RISE GOOSE NECK REMOVABLE SPOUT FAUCET. VERIFY WITH OWNER. PROVIDE 3" MINIMUM 6" CLEARANCE TO CENTER OF WATER CLOSET AND 24" MINIMUM CLEARANCE TO CENTER OF WATER CLOSET.

CABINET CONTRACTOR TO PROVIDE 3/4" DIPS.

SHOWER HEAD TO 6'-10" MIN HEIGHT. (SHOWER HEAD 6'-6").

SHOWER HEAD TO 6'-10" MIN HEIGHT. (SHOWER HEAD 6'-6").

SOLID SURFACE COUNTER WITH VANITY CABINETS BELOW. CABINET CONTRACTOR TO PROVIDE 3/4" DIPS.

SEE BATH, STYLE AND SPECIFICATIONS PER OWNER.

SEE BATH, STYLE AND SPECIFICATIONS PER OWNER.

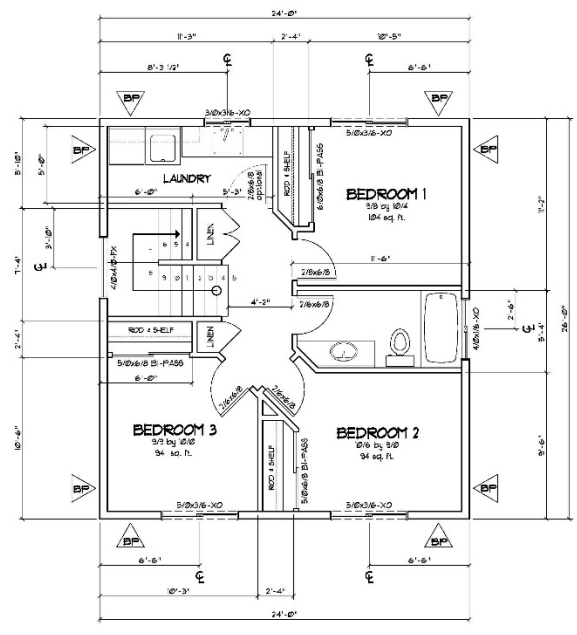
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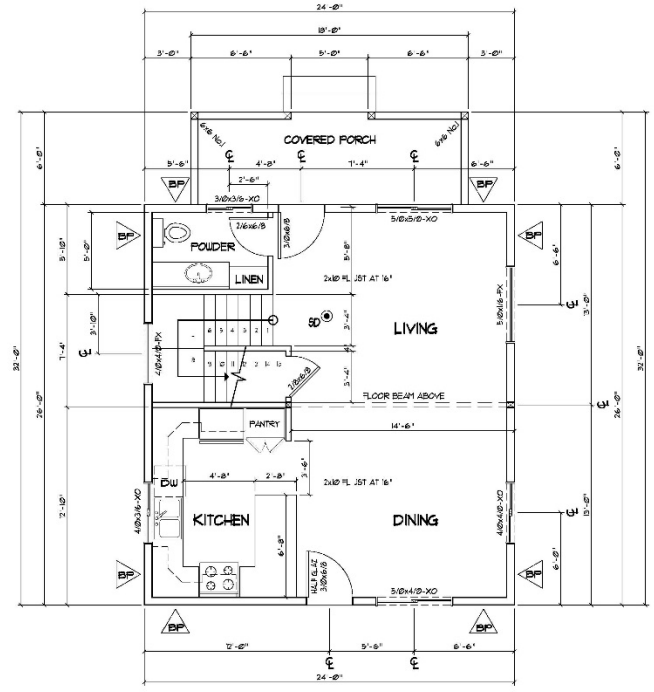
SEE BATH, STYLE AND SPECIFICATIONS PER OWNER.

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SEE BATH, STYLE AND SPECIFICATIONS PER OWNER.



**UPPER LEVEL FLOOR PLAN**  
SCALE: 1/4" = 1'-0"



**MAIN LEVEL FLOOR PLAN**  
SCALE: 1/4" = 1'-0"

SQUARE FOOTAGE	
MAIN LEVEL FLOOR AREA	= 624 SQ. FT.
UPPER LEVEL FLOOR AREA	= 278 SQ. FT.
TOTAL SQUARE FOOTAGE	= 902 SQ. FT.
COVERED PORCH	= 108 SQ. FT.

**McIntire Design**  
4222 COMMERCE STR.  
Eugene, OR 97402  
SUITE - 2K  
(541) 284-2126  
Cell: (541) 517-4304

**THREE BED ROOM TWO STORY**  
NEW SINGLE FAMILY DWELLING  
MAP and TAX LOT No.  
20-03-33-34-14000

CLIENT:  
Stonewood Construction  
838 OHK ST.  
EUGENE, OR 97401

JRWIN: george  
JAL: B-1-10  
REV:  
CALL FILE: 180215  
SHEET

**2**

# Community Outreach Phase

- Community Info Meetings (June - September)
  - Generate Interest
  - Check Assumptions
- Classes and Counseling (Fall 2018- First Florence Class is Oct . 16)
- Pre-Qualification / Waiting List (Winter 18-19)
- Mortgage Application (summer/fall 2019)







Looking to buy a new home  
that's affordable?

# Community Land Trust Workshop

Join us for a homeownership workshop  
where you'll learn about financial  
preparedness, the community land trust  
(CLT) model, and owning a home in a  
CLT development.

**Tuesday, October 16**  
**Siuslaw Public Library**  
**Conference Room**  
**5:30-8pm**

# Florence interest survey

- If you haven't already, take the interest survey here:

<https://www.surveymonkey.com/r/FlorenceCLT>



# Questions??

## Development

Emily Reiman: [Emily@nedcocdc.org](mailto:Emily@nedcocdc.org)

## Outreach

Mackenzie Karp: [Mackenzie@nedcocdc.org](mailto:Mackenzie@nedcocdc.org)

