

PORTLAND AND CLACKAMAS COMMUNITY LAND TRUSTS USE “SMART GROWTH” TO PROVIDE HOME OWNERSHIP AND STABLE COMMUNITIES IN OREGON

BY CHRISTOPHER C. KELLY, CCHD VOLUNTEER

Blanche Gardner of Portland, OR, is a grandmother who supports her extended family by working 30 hours a week in a grocery store meat department and earning additional income as a caregiver. Six years ago, when she moved into low-income apartment housing, home ownership was an impossible dream. But thanks to a remarkable new program sponsored jointly by the Portland Community Land Trust (PCLT) and the Clackamas Community Land Trust (CCLT), Gardner recently purchased a 58-year-old bungalow and converted the garage into two additional bedrooms. “I’ve done it all,” she confidently says of her experience in real-estate and construction negotiations. “I’ve learned all about filing permits, reviewing blueprints and hiring contractors, and even how to save money by doing some work myself.”

Gardner is the first of what PCLT and CCLT hope to be many success stories in their **Smart Growth Community Land Trust Homeownership Program**, which preserves and renovates homes in the city of Portland and nearby Clackamas County, providing low- and moderate-income earners with the opportunity for permanent home ownership. The Smart Growth program received a \$35,000 economic development grant from the Catholic Campaign for Human Development (CCHD) in 2006. Funds from the grant helped both community land trusts (CLT) to implement homebuyer education programs and contract with a rehabilitation manager to assist new homeowners with needed improvements.



BLANCHE GARDNER IS A SUCCESS STORY IN THE SMART GROWTH COMMUNITY LAND TRUST HOMEOWNERSHIP PROGRAM.

“Smart Growth” has national momentum and Portland is a leader in that movement,” says Allison Handler, PCLT’s executive director. “But public investment in light rail, bike trails, pedestrian walkways and other projects designed to create innovative land use contributed to inflated home prices in what had previously been affordable,

older neighborhoods, leaving long-term renters out of the housing market. The CLT Smart Growth program is our solution to providing permanently affordable homeownership opportunities in these neighborhoods.”

Since their founding in 1999, PCLT and CCLT have in combination acquired land and placed 83 homes in trust. Qualified buyers have the opportunity to purchase existing homes or to benefit from new construction overseen by the CLTs. The land trust retains ownership of the land, while the homeowner benefits from affordable, stable monthly payments; security from eviction; and tax deductions. The community land trust also ensures that upon resale, future

(continued on page 3)

FROM THE DIRECTOR

Dear Friends:



Greetings from all of us here at the national office of the Catholic Campaign for Human Development (CCHD)!

As we move into the fall season we are happy to report that, this summer, our bishops' committee approved nearly \$9 million in funding to more than 300 community projects working to break the cycle of poverty in their communities. These grants are possible only through your generosity year-round and in our annual parish collection.

I hope you enjoy reading about one of our grantees, the **Portland and Clackamas Community Land Trusts**. Their Smart Growth Community Land Trust Homeownership Program preserves and renovates homes in the city of Portland, OR, and nearby Clackamas County, providing low- and moderate-income earners with the opportunity for permanent home ownership. CCHD is proud to have given the program a \$35,000 economic development grant this year. Funds from the grant helped the community land trusts implement homebuyer education programs and contract with a rehabilitation manager to assist new homeowners, like Maria Bonnaci, with needed improvements.

Land trusts are a creative way to preserve affordable housing and help more people become home owners—and CCHD is one of the few organizations that provide grants for them. The annual CCHD parish collection is the primary source of funding for CCHD grants. If you are interested in helping to promote the collection in your parish or getting involved with CCHD in other ways, contact us at 202-541-3210 or cchdpromo@usccb.org. Thank you for your ongoing support of our anti-poverty efforts.

Sincerely yours in Christ,

Timothy F. Collins
Executive Director
Catholic Campaign for Human Development

WHAT IS CCHD?

Through the Catholic Campaign for Human Development (CCHD), of the United States Conference of Catholic Bishops, Catholics and friends of CCHD across the country help poor and low-income Americans to help themselves and their communities out of poverty.

Since 1970, the Catholic Campaign has contributed over \$280 million to more than 7,800 low-income led, community-based projects that strengthen families, create jobs, build affordable housing, fight crime, and improve schools and neighborhoods. CCHD requires that projects develop community leadership and participation so that their solutions to poverty will be long-lasting and effective, and so that CCHD's investment in people will help break the cycle of poverty. CCHD also educates Catholics about the causes of poverty and seeks to build solidarity between poor and non-poor persons.

USCCB/CCHD COMMITTEE

Most Rev. Howard J. Hubbard, Chairman
Bishop of Albany

Most Rev. Francis Kane
Auxiliary Bishop of Chicago

Most Rev. Roger Morin
Auxiliary Bishop of New Orleans

Most Rev. Joseph A. Pepe
Bishop of Las Vegas

Most Rev. Terry J. Steib, SVD
Bishop of Memphis

Most Rev. Dennis J. Sullivan
Auxiliary Bishop of New York

Most Rev. Gabino Zavala
Auxiliary Bishop of Los Angeles

CONSULTANTS

Mr. Daniel Curtin
Washington, DC

Sr. Monica Kostielney, RSM
Lansing, MI

Sr. Annette M. McDermott, SSJ
Waban, MA

Ms. Kerry Robinson
New Haven, CT

Rev. Robert Silva
Chicago, IL

OBSERVER

Brian Stevens
Miami, FL

Thirteen million American children live in poverty. That's one in six. Children represent 35.2% of all Americans living in poverty, yet they compose only 25.2% of the total population. Community-based organizations all across America are working tirelessly to change these statistics. In 2005, CCHD granted \$9 million to more than 300 community organizations that are finding permanent solutions to poverty.



(continued from page 1)

residents will obtain the home at an affordable price, while the seller receives his or her original purchase price plus a share in the appreciation as determined by appraisals.

In the first phase of the Smart Growth program, 60 homes will be preserved and renovated for homebuyers—bringing together new homeowners of modest income with other income classes in a neighborhood. “We’re focusing on areas where light rail, especially, is planned for installation,” Handler says. “Our new homeowners will be those who most need access to public transportation, and these neighborhoods will be the ones where selling prices will continue to inflate.”

Gardner learned of CLT opportunities through the Housing Authority of Portland, and she liked the idea of purchasing an existing home through the Smart Growth program. She qualified for a \$60,000 grant towards the purchase and improvements, completed the homebuyer education program, found a real estate agent, and began her search. The bungalow she selected, in the Lents section of Portland, needed improvements, and she used \$11,000 from the grant to convert the garage into extra living space. She says, “I have more room now. It’s great for my extended family as well. The people at the land trust are always there for me, helping to make sure I can keep the house.”

Others are quickly lining up to make their home purchases as well. Maria Bonnaci, a social worker who moved to Portland five years ago, had been living in shared housing. “I was interested in having a safe, stable environment that I can feel really settled in,” she said. Her search resulted in a two-bedroom ranch house in northeast Portland, built in 1925 and in need of some renovations. “It’s close to public transportation and shopping, but most important it’s a place of my own.”

Jen Matheson, an outreach coordinator for a local nonprofit agency, is also about to become a new homeowner. “The Smart Growth program has given renters like me, who didn’t have enough saved to make a purchase, the ability to do so,” she said. She expects to close escrow shortly on a 1925 bungalow in north Portland’s St. Johns neighborhood, and she is relying on the expertise of the rehabilitation manager to help with repairs. “Now I have to find the contractors to work on them,” she said. “But



“I was interested in having a safe, stable environment that I can feel really settled in.”

—MARIA BONNACI

MARIA BONNACI STANDS IN FRONT OF HER 1925 NORTHEAST PORTLAND RANCH HOUSE. MARIA PURCHASED AND RENOVATED THE HOUSE WITH THE HELP OF CCHD-FUNDED PORTLAND COMMUNITY LAND TRUST (PCLT) AND THE CLACKAMAS COMMUNITY LAND TRUST (CCLT). “IT’S A PLACE OF MY OWN.”

that’s fine—it’s about having someplace to live that’s my own, and affordable, and having the benefits of ownership.”

CCHD’s economic development grants are an excellent example of putting Catholic social teaching into action by emphasizing the dignity of the person and reinforcing everyone’s right and duty to participate in society and its organization. The grants help groups develop assets—in this case, land for low-income people—that are in turn owned by the very families and communities served by the CLT.

Homeowners are also members of the trust and decide through a democratic process how the land trust is to be operated. The land is permanently maintained, and homeowners take on a leadership role in a diverse community setting.

“The \$35,000 grant has helped so much,” Handler says. “As a small organization it’s hard to attract funds, but when CCHD steps in, others follow. CCHD’s commitment has led to additional land grants and capital grants that will help our homeowners with purchases.” Adds Gardner: “There are not a whole lot of options out there for low-income people. Owning a home really helps your self-worth.”

“The \$35,000 grant has helped so much . . . As a small organization it’s hard to attract funds, but when CCHD steps in, others follow.”

CATHOLIC CAMPAIGN FOR HUMAN DEVELOPMENT 2006 PARISH APPEAL

“It is easy to slip into poverty in our prosperous country. Life is expensive and many of our neighbors live on the edge, a single paycheck from homelessness, one family medical emergency away from joblessness,” said Bishop Howard J. Hubbard of Albany, NY, as he reflected on the upcoming annual appeal and collection for the Catholic Campaign for Human Development (CCHD).

“Fortunately, the care and concern of the Catholic community, expressed through CCHD, is a compassionate and effective tool that helps people break the cycle of poverty.” Bishop Hubbard is the Chairman of the United States Conference of Catholic Bishops’ Committee on CCHD. This year, the CCHD collection will be held the weekend of November 18-19 in most dioceses.

CCHD is committed to the permanent elimination of poverty and injustice in the United States. Since 1970, the collection has provided more than 7,800 grants to support small self-help programs initiated and led by poor people throughout the United States. The projects create sustainable jobs, preserve affordable housing, improve neighborhoods, enhance opportunities for youth, and allow people to find a way out of poverty.

According to national statistics, poverty now affects some 37 million people, or 12.7% of the U.S. population, which is one of every eight individuals.



Join the Church in bringing a lasting end to **poverty** across our nation.

Support the
Catholic Campaign for Human Development.
www.usccb.org/cchd

“Because poverty does not respect boundaries of race, national origin, religion, or geography, CCHD has funded projects in all 50 states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands,” said Timothy F. Collins, CCHD’s Executive Director. “Over the years, CCHD has provided more than \$280 million in grants, yet there are always more legitimate requests than we can accommodate.”

CCHD allocates the majority of the annual collection to community and economic development projects submitted to the national office for consideration. Individual dioceses retain 25% of the collection to fund local self-help initiatives.

More information is available at the CCHD website at www.usccb.org/cchd.

HOW YOU CAN HELP

You can donate your time, talent, and treasure to CCHD in many ways. Consider supporting CCHD with a stock donation or a matching gift from your employer, or remember CCHD in your estate planning. For more information about CCHD, or to discuss ways to support our mission, contact Mary Mencarini Campbell at 202-541-3365/mcampbell@usccb.org. Visit our website at www.usccb.org/cchd, or explore the state of U.S. poverty, made up of 37 million Americans, at www.povertyusa.org.

WHERE’S MY MONEY GOING?

All CCHD funds received are used solely for the support of CCHD’s anti-poverty mission. CCHD abides by the charitable standards set by a leading donor advisory service. Our funds are divided as follows: 89% is assigned to CCHD’s core program mission of community empowerment, economic development, education programs, and supporting services; 3% is allocated to coordinate the annual appeal; and 8% is assigned to administrative costs.

We thank you for helping to break the cycle of poverty through your ongoing support of CCHD.