



Coastal Housing Center  
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Main Office  
605 SE Kane St.  
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## 1. Introduction

Umpqua Community Development Corporation dba NeighborWorks Umpqua (NWU) is a non-profit community development corporation that serves Southern Oregon, with an emphasis on Coos, Curry, Douglas, Jackson, and Josephine Counties. NWU was founded in 1991 and is a rural-focused housing and community development corporation committed to promoting opportunity for all. We do this by providing quality housing, community development, property management, financial services, education, and advocacy in order to attain economic, social and environmental sustainability, and equity. We are members of the NeighborWorks America and Rural LISC networks, allowing us access to industry expertise, peer sharing, and national funding sources. NWU is a certified Community Housing Development Organization (CHDO) for the State of Oregon’s HOME program demonstrating our dedication to our mission, our board oversight, and economic justice for all.

As a regional community development organization, NWU is unique in Southern Oregon. Using housing that is affordable as a platform, we engage in comprehensive community development. We work to build assets and financial opportunity for individuals, facilitate community based economic development, and expand housing options, for both rental and for ownership. The way our programs are designed and delivered shifts across the five-county service district, as we strive to meet the diverse needs of each community. NWU engages with individuals and communities in the region to improve the quality of life for residents and ensure that Southern Oregon has opportunities for everyone to thrive.

In 2016, NWU adopted a new Strategic Plan to guide our efforts into the 2020s. The plan emphasized growth and expansion and taking on a deeper and more meaningful role in the region. In addition to unit production goals, NWU is focused on developing new partnerships and methodologies to have a more meaningful impact.

This application to the City of Ashland Affordable Housing Trust Fund (AHTF) is a result of those efforts. We propose to use AHTF support to strengthen the organization’s capacity to manage and support Community Land Trust (CLT) style homes and expand the CLT in Ashland to allow more people to have access to homeownership that is permanently affordable.





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## 2. Project Description

CLT ownership has become an increasingly common way for communities to address the shortage of affordable housing. CLT units are permanently affordable; while the homeowner owns the unit, and land underneath is held and stewarded by a mission-oriented entity. This entity stewards the land and ensure ongoing affordability and program management.

Given the high costs of homes in Ashland, the CLT model is well suited for the community. NWU proposes a three-part project to strengthening our capacity to steward CLT units in Ashland, modernize existing CLT stewardship systems, and expand the CLT model to provide additional affordable housing.

This project will help improve the long-term viability of 36 existing CLT units in Ashland, providing housing to 36 low-moderate income families, and plan for the development of up to an additional 30 CLT units starting in 2021. These new units would be targeted for families earning less than 120% of Area Median Income (AMI), with at least half of those targeted at families making less than 80% of the AMI. 66 permanently affordable CLT units in Ashland will be supported via this effort.

NWU currently stewards 30 CLT units in Ashland at the Rice Park, Siskiyou, and Terrace communities. These communities provide affordable homeownership options for low-moderate income people who are looking to live in Ashland but are priced out of the market. NWU became the steward of these units in 2013 when Rogue Valley CDC decided to cease operations. Since their initial creation and transfer, the CLT sector has continually improved and refined the organizational structure and systems needed to sustainably steward CLT communities. Via our membership in the Grounded Solutions Network and Northwest Community Land Trust Coalition, we have a better understanding of current best practices, and seek to employ that knowledge for the CLTs in Ashland.

The first part of our project is the modernization of these existing CLT communities' organizational structure. In the community meetings we held with each community in late 2019 and early 2020, we heard clearly that residents are willing to have additional rules and governance in order to better organize themselves and manage their communities. While each community is different, in general this modernization would consist of a conversion to transfer of the current land leases to the Grounded Solutions Model Land Lease, and an assessment and plan to create a formal resident lead group at each community, like a Homeowners Association. NWU seeks AHTF backing to support our efforts working with the communities to plan and implement





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these transitions. We would seek out professional technical assistance to help NWU with the technical and planning elements to ensure strength and success; AHTF monies would allow NWU to access high quality technical assistance or consulting services. Transitioning to a new lease and establishing an HOA will require some attorney fees as well, to ensure the transfer adhere to all applicable laws.

The second part of the project in late 2019, NWU was approached by ACCESS to see if NWU would be interested in becoming the steward of the 6 CLT homes they have in Ashland, which they inherited from the Ashland Community Land Trust. NWU and ACCESS agreed in principle that CLT stewardship is a better fit with NWU, and given our existing presence in Ashland, it made sense to pursue. The barrier to moving forward has been lack of resources for due diligence or other transfer expenses. Like the CLT units NWU currently stewards, we would transfer these units to a new land lease; as the 6 ACCESS units are scattered site, it is not anticipated that a HOA will be formed. Expanding the NWU CLT portfolio would improve our ability to sustainably steward CLT units in Ashland.

The third part of the project includes the planning and pre-development activities to develop a new CLT project in Ashland. This project would be up to 30 CLT units. NWU’s goal will be to develop a project that will be ready for the Oregon Housing and Community Services Local Innovation Fast Track (LIFT) Homeownership application cycle in early 2021. NWU has identified several parcels that may be viable options. This project may be single site, scattered sites, or a mix, depending on available land. The AHFT would support NWU dedicating staff time to this project. NWU would fund the direct pre-development expenses from our revolving loan fund from Oregon Community Foundation’s Oregon Impact Fund. Assuming a LIFT award in 2021, construction could begin by late 2021. These units would largely be targeted to families making 80% or less of the AMI. This project will help meet a need called for in the Ashland Housing Needs Analysis for homeownership units for families making below \$75,000 per year. These units would be priced in the \$240,000-\$280,000 range. NWU emphasizes efficient land use and density, preservation of natural environments and energy efficient design and construction in all our developments.

This project would begin in July of 2020, or once the AHTF award is made. Parts One and Two can begin immediately after an award and would be complete by the end of 2020. These parts will be led by NWU’s Asset Manager, Lynn Williams. Part 3 will likewise begin in July 2020 and will culminate in early 2021 with an application to the LIFT for Homeownership Program. This part will be led by NWU’s Director or Acquisitions and Development, Brian Shelton-Kelley. NWU is a host organization for the California Coalition for Rural Housing’s Internship Program, a program that seeks





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to place recent college graduates with diverse backgrounds into affordable housing and community development with rural housing organizations to increase the diversity in rural community development. Our 2020 intern via this program will assist on all the project parts.

This project will serve several existing locations in Ashland.

Rice Park: 15 homes at the intersection of Alameda Drive and Perozzi Street.  
Siskiyou: 9 homes located at the intersection of Siskiyou Boulevard and Faith Avenue  
Terrace: 6 homes located on Siskiyou Boulevard off of Park Street.

ACCESS Portfolio: 3 townhomes located at 114, 120, and 126 Crocker Street.  
1 single family home located at 311 Hersey Street.  
1 duplex with two units located at 37 and 39 Garfield Street.

The new project location is to be determined. NWU has looked at site on Nevada Street and Clay Street. The goal will be to have a site or site under site control, typically with an option to purchase, by the end of 2020.

### 3. Project Experience

NWU has nearly 30 years of experience with affordable housing development, production, and management. We have developed or acquired over 600 units of rental housing, built or rehabbed more than 100 single family homes, and have assisted thousands of existing or prospective homeowners to buy and or retain their home through counseling, education, lending, foreclosure prevention, and home repair services. NWU senior staff have 90 years combined experience in affordable housing issues. Our equity work is a strong driver towards creating new and innovative ways of developing new housing design systems.

NWU has a staff of approximately 60 full time employees, and an annual operating budget of \$5 million. Our diverse Board of Directors provides leadership, strategic oversight, and governance. As a CHDO, 1/3<sup>rd</sup> of our Board members represent low-income communities. We have Board members representing the many geographies and communities of our service area, including Jackson County.

NWU is well linked to the CLT community of practice. We are members in the Grounded Solutions Network and Northwest Community Land Trust Coalition. We will be hosting the NWCLTC annual gathering in Ashland in May of 2020. We have solid





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relationships with CLT leaders like Proud Ground in Portland and Champlain Housing Trust in Vermont.

NWU currently has over 200 units in active development, and more in the development pipeline. Highlights include, Deer Creek Village, a 68-unit affordable rental project under construction in Roseburg (\$17.5 million total development cost), a 5-unit Mutual Self Help build in Myrtle Creek, and a 20 home Mutual Self Help build planned for Winston. In 2019, NWU was awarded a multiyear capacity building grant from Meyer Memorial Trust to support our efforts to jumpstart housing development on the South Coast.

Expanding our housing development activities to Ashland using the CLT model is a natural progression for NWU, and we can use our organizational experience to ensure a successful project.

In addition to NWU, the other partners involved in the project will be ACCESS, Inc. and the residents of the CLTs. Resident engagement and involvement will be critical for a successful outcome and NWU will devote the time needed to meaningfully engage with residents.

**4. Funding Request**

The total project cost is \$96,500. NWU is requesting \$43,500 from the AHTF to support this project. This will be matched by \$53,000 of applicant cash (\$50,000) or in-kind (\$3,000) services. The AHTF request is 48% of the project budget. A detailed budget is included. As existing CLTs have limited ability to pay back loans or other forms of investments with repayment terms, local grant sources like the AHTF are crucial resources to support this type of capacity building project. Supporting our pre-development work for a new project will help leverage millions of development capital for affordable housing production in Ashland via the new CLT project.



<b>Project Item</b>	<b><u>Proposed Budget</u></b>	<b><u>Ashland AHFT</u></b>	<b><u>Match</u></b>	<b><u>Match Source</u></b>
<b>CLT Management Strengthening</b>				
Capacity Building/Project Management	\$ 7,500.00	\$ 7,500.00	\$ -	
NWU Community Land Trust Modernization				
Technical Assistance / Consulting	\$ 10,000.00	\$ 10,000.00	\$ -	
Legal/Professional Fees	\$ 5,000.00	\$ 5,000.00	\$ -	
Access CLT Integration				
Due Diligence and Transfer Expenses	\$ 10,000.00	\$ 10,000.00	\$ -	
Legal/Professional Fees	\$ 3,500.00	\$ 3,500.00	\$ -	
Set Up and Integration	\$ 3,000.00	0	\$ 3,000.00	<i>NWU In-kind (SalesForce Set up and Programming)</i>
Total CLT Management Capacity Building	\$ 39,000.00	\$ 36,000.00	\$ 3,000.00	
<b>CLT Expansion and Development</b>				
New CLT Pre Development				
Capacity Building / Project Management	\$ 7,500.00	\$ 7,500.00	\$ -	
Pre Development Activities				
Site Control Expenses (Option/Earnest Money)	\$ 10,000.00	\$ -	\$ 10,000.00	
Environmental Assessment	\$ 5,000.00	\$ -	\$ 5,000.00	
Wetlands Assessment/Mapping	\$ 5,000.00	\$ -	\$ 5,000.00	
Site Planning/Civil Engineering	\$ 15,000.00	\$ -	\$ 15,000.00	
Land Use Approvals / Entitlements	\$ 10,000.00	\$ -	\$ 10,000.00	
Legal	\$ 5,000.00	\$ -	\$ 5,000.00	
Pre Development Activities Total	\$ 50,000.00	\$ -	\$ 50,000.00	<i>NWU Oregon Impact Fund Revolving Loan Fund</i>
Total CLT Expansion and Development	\$ 57,500.00	\$ 7,500.00	\$ 50,000.00	
Total	\$ 96,500.00	\$ 43,500.00	\$ 53,000.00	