

THIS ISSUE...

**Delridge
Affordable
Homebuyer
Initiative**

**What is
Gentrification?**

**Member Profile:
Anita Manuel**

**Membership
Committee
Update**

**Welcome New
Members:**

**Laura Campbell
Curt Firestone
Karen Kinney
Linda Moore**

**Save the Date!
HCLT Summer
Membership
Picnic
July 12th**

**Delridge Community
Center 12-2 PM**

Homestead Community Land Trust News

Spring 2003 Issue #13



Delridge Affordable Homebuyer Initiative Takes Off

We've made steady progress on our affordable 10 single-family home project, the Delridge Affordable Homebuyer Initiative, over the past few months. We received our funding commitment from the City of Seattle for the Initiative and will hear about our State funding application this June.

Our wonderful Initiative partner, the Delridge Neighborhoods Development Association, has been taking the lead on assessing potential homes that we may bring into the project, negotiating contracts with the owners and inspecting the properties. We currently have two homes under contract right now, and are in conversation with several other owners.

We've been working out the details of our partnership with HomeSight, a nonprofit organization that does homeownership education and counseling. We are excited to be partnering with them



continued on back

The Gentrification Man by Michele Thomas, board delegate

Gentrification is an academic term that is finding its way into common household language. As more communities organize around the displacement of their long term neighbors and their community businesses, the term gentrification is being used to name one of the biggest threats to Seattle's low-income communities. At the Tenants Union recently, a low-income tenant of color resisting displacement from his landlords' attempts to revitalize his notoriously run-down apartment complex, referred to the landlord and everyone working on his side as the "Gentrification man". Seattle residents can see the "Gentrification man" as the Starbucks at 23rd and Jackson or in the ground-level development of Sound Transit throughout the south end. But we can also count on seeing it in West Seattle thanks to the recently voter authorized Monorail and gentrification will definitely be a result of the Rainier Vista reconstruction in Columbia City. Does this mean that these developments are inherently bad or that the communities organizing around gentrification are just Luddites who will resist any change that comes to their neighborhood?

To really answer this question it is important to address how gentrification really affects people and to name who most often pays the price. Gentrification means involuntary displacement of low-income people. People of color are most often the victims of this displacement. Low income communities in general and communities of color in particular, usually do not hold significant control over what happens in their communities. This can be seen in the lack of representation of the needs of these communities by our elected officials who play a large part in creating the policies that shape our neighborhoods.

Progress and development do not have to be synonymous with gentrification and communities that are organizing to stop gentrification are not opposed to change.

continued on page 3

A New Plan for Membership

Homestead's membership committee has been meeting over the last three months to create a 'membership plan' for Homestead. The membership plan will help guide us in our work of developing our membership by setting membership goals for the year. Homestead is a membership-based organization, and members are the backbone of HCLT. A substantial and active membership keeps us on track and ensures a strong connection to the communities where we work.

The first of our goals in this membership plan is to increase HCLT's membership to at least 150 members. Given that we grew from 50 to 100 last year, this shouldn't be a hard goal to meet, and we plan to exceed it. Some of the ways we hope to increase membership are; having another pledge drive this fall, creating membership incentives like kayaking gift certificates, and having a 'member-to-member drive' where existing members are challenged to get one person they know to join as a member. We also plan to revamp our marketing materials this year.

Our next aim is to increase member participation and build community within Homestead's membership. We hope to do this through having more frequent membership activities, hopefully one activity each season. Activities in the works for next year include a summer picnic, work-parties and a winter feast.

We also set a goal to expand our outreach to culturally diverse communities and strengthen HCLT's commitment to a diverse membership and diverse CLT homeowners. This goal dovetails with our present efforts to outreach to the many diverse communities in Delridge for the Delridge Affordable Homebuyer Initiative, and entails developing a plan to address the language needs of limited English speakers, and developing mutually beneficial partnerships with local organizations that serve constituencies we hope to work with.

Another objective is to strengthen relationships with local businesses and other nonprofit organizations by soliciting 'business sponsorships' from local businesses and solidifying 'organizational partnerships' with like-minded nonprofits. These new organizational relationships will improve our connections in the communities where we work.

While the membership plan we developed is ambitious, we think we can achieve and surpass it, and strengthen Homestead CLT's membership as whole. As a membership-based organization our membership defines who we are. To join the membership committee, call us at (206) 323-1227.



Bonnie Acker

Quick News

Board Switcharoo: This February Jess Martin decided to step down from HCLT's board as her school and family commitments increased. Dove John subsequently decided to step up and do a full term- she had initially volunteered as a 3-month provisional board member. The board appointed Anita Manuel to fill Jess Martin's space as potential leasing delegate until the next board election.

HCLT Database Updated: HCLT member Marc Cote has recently updated HCLT's database. Our database now has much greater capacity to enter and track new types of information and is more user friendly. Marc has put in countless volunteer hours working on the database. Thank you Marc for all your hard work, it is highly appreciated.

HCLT Included in TIDES directory: The TIDES Foundation, a progressive donor-advised foundation recently notified us that we will be included in their directory through February 2004. If one of their donor advised funds selects HCLT from their Directory for funding consideration, they will contact us to request a full proposal.

Member Profile: Anita Manuel

Anita Manuel has lived around the Puget Sound for 7 years and in Seattle for 3 years. She moved to Washington State from Atlanta where she was working on a doctorate in practical theology. The doctorate got left behind when she decided there was more work to do at the grassroots than in academia. At the annual membership meeting last November Anita volunteered to serve as the board understudy for Dove John (Dove recently decided to stay on the board for a full term). Anita has been consistently attending board meetings for the last six months and recently became an official board member in March, on the departure of Jess Martin.

Anita currently lives in Delridge where she is starting an alternative therapy practice and teaches piano lessons. Anita moved to Delridge 2 years ago because she liked the multi-ethnic community, and wanted to live and work in that environment. She says "I've been going through a big transition, finding new ways of living, and learning to integrate the various parts of my life."

Soon after she moved to Seattle, Anita was involved in a housing crisis which took her to the Tenant's Union, where she was 'brought face to face' with housing issues. "The affordable housing crisis has made it pretty hard for me find a place to live and trust that I can keep it." She says, "There's such a mismatch between housing prices and wages. I currently spend too much of my income on housing to be sustainable."

Anita has been a HCLT member for 2 years. She had first contact with the CLT movement on Orcas Island, where she lived for 3 years before moving to Seattle to study counseling at LIOS/Bastyr University. She was involved in the ground lease and resale committee that developed Homestead's ground-lease.

Volunteering to join the board was "immediate inspiration, a stepping up." She recounts, "When I heard that Dove had volunteered as a provisional board member, I just decided to volunteer as a backup."

"I share the vision of other folks in HCLT who want to have HCLT expand into even more affordable housing—and housing that isn't isolated," she says, "where there is more community development and ongoing partnerships with other community-based organizations."

Gentrification: continued from page 1

The creation of better transportation options, the building of new housing and the presence of businesses previously only seen in the burbs doesn't have to be such a sure indication of displacement. However, much of this development in Seattle's low income communities today illustrates a lack of respect for the community's needs and a lack of control by the community. It is also a result of city planning initiatives that prioritize economic gains for developers, real estate, and corporate interests. Development that is born out of a community speaking for itself can look, feel and be fundamentally different from Sound Transit or Starbucks.

It is possible to make substantial and visible improvements to a community without creating gentrification. Successful examples are born out of grassroots, community based efforts that address gentrification through policy changes, community education and community participation. One famous example is the Dudley Street Neighborhood in Boston. Residents began organizing in the 80's to win eminent domain over the many abandoned lots in their neighborhood. Eminent domain usually only allows a government to take over privately held land. Successfully convincing Boston officials to grant citizens eminent domain authority over their own neighborhood gave Dudley Street residents real power over how their community developed. (To learn more about this community go to their website at www.dsni.org.) The creativity and success of this organizing effort gives Dudley Street their fame, but many other communities across the country have organized to win important controls on development. Community Land Trusts, rent control, right of first refusal for tenants, and anti-predatory lending laws only name a few fundamental examples.

In Seattle, there are real challenges that make our communities vulnerable to continued gentrification. The legacy of Mayor Schell with his focus on the needs of developers continues with Mayor Nickels' policies. While some city policies encourage the creation and preservation of affordable rental and ownership housing needed to stabilize, improve and build wealth from within existing low income communities, many do not do go far enough, and other policies pull in the opposite direction and increase gentrification pressure. Seattle's recently passed Housing Levy, for example, provides critical funds for affordable rental and homeownership projects in targeted areas, but does not mandate perpetual affordability for low income ownership units made affordable with the funds. This simple change would help keep our communities affordable for the long term. The City's Property Tax Exemption for Multifamily Housing program gives property tax breaks to new construction in targeted areas where 25% of the units will be affordable for tenants making less than 80% of the median income, but fails to recognize that these "affordable" rents (\$1402 for a 2 bedroom) are often higher than the average market price in the area. This fuels rent inflation and gentrification at public expense. To learn more about these polices you can contact the Tenants Union for a copy of a study recently conducted by the Fall 2002 Community and Environmental Planning class of UW.

The policies currently embraced by the City of Seattle will increase the gentrification that people of color are facing throughout Seattle's Central and Southend neighborhoods and that poor people in general face throughout Seattle. There is a strong movement of people in Seattle that is working to create and preserve affordable housing. This community includes Homestead and its members. While fundamental pieces are being addressed creatively by many in this movement, there is a lack of a concise vision on how to develop without creating more gentrification. It is important for us to recognize that gentrification happens by design. It is a policy choice and it is not inevitable. Organizing for affordable housing means that we must also organize for sustainable and stable communities that the current residents can afford to live in. Without addressing gentrification, we are missing a major piece in the struggle for justice.

About Homestead Community Land Trust

"We are drawing together our diverse communities to build and permanently preserve decent, affordable housing and real self-determination in the places where we live and work." - Homestead CLT mission statement

Since our incorporation in 1992, we have been working to bring the community land trust model of permanently affordable homeownership to Seattle neighborhoods. To this end, we:

- * *engage in outreach and educational efforts with community and neighborhood groups, local government leaders, and funding and lending institutions.*
- * *support the creation of neighborhood-based projects that undertake housing development projects designed by local people to meet local needs.*
- * *create permanently affordable homeownership opportunities for low-income residents, encouraging community reinvestment without displacement, and empowering neighborhood and citywide communities to take control of their housing and land-use needs.*



Delridge: continued from page 1

to provide counseling services to our buyers that need help overcoming personal debt, credit, or savings issues. HomeSight will also provide underwriting services for many of our homebuyers.

We've also expanded the borrowing options for our buyers. Homestreet Bank joins Washington Mutual on our list of participating lenders. In addition, we are now able to utilize the Washington State Housing Finance Commission's House Key mortgage. And we are exploring relationships with additional lenders as well.

In March we began advertising the Initiative to prospective homebuyers. The response has been wonderful. Our phones have been ringing every day with curious people who would love to own a home, but often thought it would never happen in Seattle. We conducted our first Info Session about the initiative on April 24th to a full group of interested potential buyers, and have 4 more sessions scheduled over the next two months. Applications are now available to those who complete our Info Sessions.

If you are interested in becoming a homeowner in Delridge, give us a call at (206) 323-1227. We'll send you detailed information in the mail and sign you up for an Info session to learn more.

HCLT Calendar of Events

6/4: (and subsequent 1st Wednesdays): Dearborn Commons Potluck: Come learn about our Dearborn Commons project and meet the people involved. Call Carmelita for details (206) 723-4991.

5/24 Delridge Homebuyer Info Session 11:00 am 4501 Delridge Way SW. Call HCLT at (206) 323-1227 to register.

6/3 Delridge Homebuyer Info Session 7:00 pm 5401 Delridge Way SW. Call HCLT at (206) 323-1227 to register.

6/11: (and subsequent 2nd Wednesdays) – Board meeting 6:30PM to 8:30PM at 1309 13th Ave. S.

6/18: Delridge Homebuyer Info Session 7:00 pm 5401 Delridge Way SW. Call HCLT at (206) 323-1227 to register.

7/12: Summer Membership Picnic and Delridge Affordable Homebuyer Initiative Kick-off event at the Delridge Community Center (4501 Delridge Way SW.) 12 noon-2pm.



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