

LOPEZ COMMUNITY LAND TRUST Building a Sustainable Island Community

March 2007

2006 ANNUAL REPORT: WE MAKE THE ROAD BY WALKING IT!

2006 was an action-packed year of exciting progress on several fronts. The fourth housing development, 'Sustainable Community Homes' is taking shape and the organization is in good financial health. Some of the highlights of the year include:

Housing

'Sustainable Community Homes' Development:

- Conducted a Local Design Charrette for the fourth affordable housing development, including architects, energy experts, designers, landscapers, contractors, and the interested public.
- Selected and began training of prospective residents for a fourth housing development, including two teachers, a school bus driver, one person who serves a non-profit (land preservation), two business owners (landscape and stone masonry), four who work for island businesses and others who work around the island in different capacities.
- Completed the design schematics for 11 new single-family homes, two small rentals and an LCLT office and community resource room. The project will include active and passive solar systems, rain-water catchment, Low-Impact Development (LID) techniques and many other green living components.
- Produced a seven-minute DVD on the fourth affordable housing effort (available at LCLT's office).

General Housing Programs

- Entered into a five-year purchase agreement with Nathan Porter on his four-acre property, to be used for educator housing.
- The Len Kanzer Memorial Fund for Housing continues to grow. This fund was established in honor of Len Kanzer to facilitate low-interest loans for qualifying new families moving into existing and new LCLT homes or the remodeling and maintenance expenses of an existing LCLT home.

Agriculture

- Collaborated to establish the successful Lopez Island Farm Education (LIFE) Farm-to-School Program.
- The 7th Annual Harvest Dinner was celebrated in conjunction with LIFE, and featured keynote



speaker Antonia Demas. This was followed by the Local Food Charrette, involving local growers, the school, businesses, and other interested community members.

- Retired the debt for the Mobile Processing Unit.
- Received generous donations from the J. Heller Unitrust to the LIFE Farm-to-School Program to fund the salaries of the project director, the curriculum assistant, two summer interns, and construction of numerous physical assets at the school and at S&S Homestead Farm.

Energy

- Received a grant from the US Department of Agriculture in support of an exploratory renewable energy cooperative.
- Completed a county-wide survey of residents regarding issues of renewable energy.
- In partnership with A World Institute for Sustainable Humanity (A W.I.S.H.), installed a test wind tower on LCLT land to collect data and determine the site's feasibility for wind generation.

LAND OWNED AND LEASES GRANTED

Lopez Community Land Trust owns five parcels of land on Lopez—approximately 16 acres. The latest acquisition took place on November 30, 2006 (see article on page 3). The three housing cooperatives—Rodney J. Morgan, Coho and Innisfree—each lease one parcel under the terms of a 99-year ground lease. In addition to owning land, LCLT owns the Mobile Processing Unit and leases it to the Island Grown Farmers Cooperative.

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FROM THE EXECUTIVE DIRECTOR SANDY BISHOP

LCLT holds land as a community resource to meet a variety of human needs on the island. In doing so, LCLT plays an important role in shaping the Lopez community and culture.

Recently, while talking with an LCLT donor, he shared a "revelation" with me. He said that as he got familiar with the island—going to the gym, coffee shop, being greeted by Sue and Sorrel at the ferry dock, Neil at the dump, Joyce at Vita's and Brian & Jennell at Blossom Natural Grocery—he finally made the connection that all these friendly and familiar people who provide essential services on Lopez live in LCLT homes. His "aha" was the extent to which LCLT was playing a vital role in his daily life and contributing to the quality of life that he enjoys on Lopez. This understanding and appreciation for the work that LCLT does is what motivates him to contribute generously.

Community land trust (CLT) homeowners invest in their homes and in the community.

As community land trust homes come with a resale restriction that keep them permanently affordable for current and future generations, homeowners accept that they will attain limited profit from their investment in their homes. The flip side of that equation is that stable, affordable housing gives people the opportunity to invest in businesses, which is seldom possible for lower-income households because of the start-up costs and economic risks.

LCLT recognizes how important it is for households to establish small businesses or otherwise set up their lives to assure they can take care of themselves and their families. Land trust homeowners are not penalized for their successes and can stay in their homes for as long as they wish. Their homes and neighborhoods are where their kids feel safe and where they have longstanding relationships with each other. Even with some economic success, most land trust homeowners would not be able to afford a home on the traditional market and would have to leave the island.

The security of permanently affordable homes pays dividends to the community in the form of economic development, education, diversity and health.

One of LCLT's first homebuyers was a young single woman who grew up on Lopez. She had a baby when she was quite young and was on public assistance. It was a risk to accept her as a homeowner because of the financial uncertainty of her situation. Today she continues to live in her land trust home, her son will soon be graduating from high school, and she owns a small business on Lopez.



Architect's sketch of 'Sustainable Community Homes'

According to the Washington Research Council, the affordability index measures the ability of a typical family to make payments on a median price resale home, assuming a 20% down payment. First time buyer affordability assumes a less expensive home, lower down payment and lower income. An affordability index score of 100 indicates that a typical family could afford a median price home. In 2006, the affordability index for first time homebuyers in San Juan County was 22! Just five years ago the affordability index for first time homebuyers in the county was 52. With our housing prices rising165% over the last five years and with the lowest wages in the state, our community is balanced on a dangerous edge.

Community land trusts are a nationally proven, permanent and equitable solution to the problem of escalating housing costs.

LCLT is one of the oldest community land trusts on the west coast. There are more than 200 CLTs today in urban and rural areas around the nation including Chicago, San Francisco, Atlanta and Duluth (check out www.nationalclt. org for more information).

We are excited about the upcoming 'Sustainable Community Homes' development in Lopez Village and the many ways that it will touch the community. This neighborhood will be home to a new generation of teachers, small business owners, local employees and families raising children. The homes themselves and the resource room (see page 5) will help to educate people about sustainability and renewable energy.

I hope you will take a look around—not just at the land trust cottages and the people who live there, but also at the farm products guide, the LIFE Farm-to-School Program, the MPU (or the local meat it helps produce), renewable energy education in the community—and see for yourself how much LCLT is a part of your quality of life on Lopez. A donation to LCLT is a contribution to the sustainability of the whole community.

Thanks for any efforts on our behalf!

FROM THE CHAIR OF THE BOARD READ LANGENBACH

LCLT's efforts during 2006 were directed, in great part, at planning and launching its fourth real estate project on seven acres acquired from Barbara and Dick Pickering and at expanding the SARD LIFE Farm-to-School Program, supported generously by Steve and Michele Heller and the J. Heller Unitrust.

The board's efforts also focused on developing systems and capacity to enable LCLT to continue its mission for the foreseeable future. LCLT has assembled a board of committed individuals with complementary interests and expertise, including farming, real estate, law, education, alternative energy and construction.

The board's efforts in 2006 included:

- Financial support—LCLT is working to establish financial systems that will enable it to carry out its goals year after year. Through the generosity of an anonymous donor, LCLT has initiated an endowment fund to help support its continued operations.
- Land acquisition—LCLT continued its search for land and was able to acquire four acres off Center Road from Nate Porter, a long time supporter of LCLT.
- Strategic planning—the Board has continued to explore how LCLT can, by pursuing its goals, improve the quality of life on Lopez and foster an involved, diverse community.

We thank you for your support and encourage your participation.



FACES OF LOPEZ NATE PORTER

On November 30, 2006, Nate Porter sold four acres of land on Center Road to LCLT. Nate, who is 87 years old, sold his land with the expressed 'hope and wish' that the property be used for teacher housing, including early childhood teachers and others in the education field. This action is reflective of his life-long respect for teachers and education, and also reflects a dream he once had to be a teacher.

Nate hopes to inspire others on Lopez to make similar provisions for their property to help make Lopez a place where working families can continue to live. LCLT and Nate have signed an agreement allowing him to live on the property for as long as he chooses. The land was sold for the assessed property value: a very generous donation to LCLT. Nate follows in the recent footsteps of Barbara and Dick Pickering who sold LCLT seven acres of property within Lopez Village UGA for development of mixed-income affordable housing.

Nate is a veteran pilot of WW II and the Korean War. He has been very generous with people in need since coming to Lopez in 1987. He volunteered countless hours during construction of the Children's Center, from painting to the raking and seeding of the play area.

Ann Goss, Director of the Children's Center, sends "a huge THANK YOU to Nate and the LCLT. Our early childhood teachers are so grateful for Nate's intentions and the LCLT's proactive stand for affordable housing. What a super way to honor their work!"

There is a sense of excitement in the air. Both the Lopez Island School District and Lopez Children's Center remain hopeful that this sale will result in opportunities for teachers and other educational staff. Bill Evans, Lopez School Superintendent and LCLT board member, responded to the news about the LCLT purchase, "This action is a powerful statement of support and further validates the community's respect for educators—and their trust in LCLT's ability to create quality, affordable housing."

SUMMARY OF PLANS FOR 2007



Architects sketch of 'Sustainable Community Homes'

'Sustainable Community Homes' Capital Project 2007

In June 2007, LCLT plans to start site work on its fourth affordable housing development situated on two acres of a seven-acre parcel in Lopez Village. 'Sustainable Community Homes' will be a mixed-use and mixed-income development consisting of 11 single family homes and a building to house the LCLT office, community resource room and two rental units.

LCLT's first commercial space will not only provide a more visible and accessible office space for the land trust, but will create a resource room for use as a demonstration site for public access to sustainable building techniques and lowimpact development land-use practices (more on page 5). LCLT will also demonstrate how to maintain perpetually

affordable operational costs through the introduction of energy and resource conservation techniques.

The new homes will be stick-built on site. LCLT has projected that dollars invested today in good, solid construction utilizing sustainable building techniques, high insulation values and passive solar techniques present the lowest cost option for permanently affordable housing. This housing will continue to be viable—and affordable—for

generations to come. According to Roen & Associates professional estimators, construction costs have risen 8-10% per year. Using those figures LCLT will spend the same dollars in 2007-08 as spent in 2003 at Innisfree.

This is a very exciting time. We have interns planning to come, the homeowners are attending weekly training sessions, permits are ready for submittal and in general LCLT is tending to a myriad of details to try to keep the project running smooth. Feel free to stop by and check out the site or lend a hand if you have some spare time.

Sustainable Agriculture and Rural Development (SARD) Lopez Island Farm Education (LIFE) Farm-to-School Program

The LIFE Farm-to-School Program has begun a second exciting year. Check out our website for last year's great stories: http://www.lopezclt.org/sard/main.html.

In February, the Skagit Valley Food Coop featured the LIFE program and we received 4% of a day's sales. In addition, the local 4-H group—through generous contributions from United Way—granted some program funds. These funds will help pay for a part-time summer gardener and enable the LIFE program to conduct summer classes through the Family Resource Center's Kids Summer Workshops, as well as provide summer school in the school gardens and on local farms.

In June, there will be a Summer Institute for teachers to gain continuing education credits through the LIFE program. Antonia Demas will teach the "Food is Elementary" curriculum, and Jackie Kramer, one of the authors of WSU's CHANGE curriculum, will join Antonia. There will be further integration of the Farm-to-School curriculum in K-5 in the fall, and Huck Phillips will be continuing his middle school class at the S & S Homestead Farm. Henning and Elizabeth of S & S Center for Sustainable Agriculture continue teaching their incredible high school agriculture/food security course.



Poor dietary habits are adversely affecting children's health. Trans fats have been found to be clogging children's arteries as young as 3 years old, and the rise of diabetes in young people is alarming. The best part of the LIFE program is that the children enjoy growing and cooking fresh produce and using the portable kitchen that LIFE purchased. The LIFE program recommends reading The Omnivore's Dilemma by Michael Pollen.

In 2007, LCLT will complete a short film of the program and guests from New Zealand are expected to visit the program.

Please stop by the school gardens this spring if you haven't yet seen them in full glory.



RENEWABLE ENERGY COOPERATIVE NEWS



San Juan County Survey

A countywide survey on renewable energy was mailed to 3,690 residences and businesses in November 2006. The final analysis and summary from the 9% response rate are available online at: www.lopezclt.org.

Overall, respondents were very positive:

- 50% were willing to invest in renewable energy.
- Respondents placed community education as the highest priority.
- Production of local power was fourth on the list of priorities.

LCLT plans to provide direct access to education by creating visible working models for conservation with renewable energy production in the 'Sustainable Community Homes' project.

2006 Renewable Energy In Review

• LCLT was awarded a Rural Business Enterprise grant by the U.S. Department of Agriculture to assist in forming a Renewable Energy Cooperative for San Juan County. Assistance from the NW Cooperative Regional Development Center guides the steering committee with its mission: To provide economic and environmental benefits to islanders by exploring, developing and maintaining renewable energy resources through establishing a producer's cooperative, owned by producers/investors of renewable energy systems.

• Since August 2006, on-going collection of wind data from a 165 ft. wind-metering tower is being analyzed by a professional wind power analyst with Chinook Wind in Whatcom County. The data will help determine whether or not wind generation is feasible in addition to photovoltaic panels.

• Energy Cooperative Training with USDA Rural Business Cooperative Service was hosted in March 2006 by LCLT. Participants from San Juan, Orcas, and Lopez learned about the cooperative business model with strategic planning and brainstorming for a Renewable Energy Cooperative. • San Juan County Community Wind Power Summit hosted by A W.I.S.H. and LCLT was held in May 2006. The possibility of a community wind power project was explored by keynote speakers from Washington State Department of Community, Trade and Economic Development Energy Policy Division, Sustainable Energy for Economic Development (NW SEED), and the US Department of Agriculture, Washington Rural Development Office.

• LCLT and OPALCO, in conjunction with the Bonneville Power Association, hosted all-day workshops on San Juan and Lopez Islands on Solar Power in October 2006. Topics included were the design/building of solar homes, solar domestic hot water systems and solar-generated electricity by solar modules in grid-tied and off-grid homes.

In 2007, LCLT will establish a clear plan for renewable energy education and develop a comprehensive understanding of the financial and ecological costs and benefits of producing renewal power.

LCLT Sustainability Resource Room

LCLT is building an office and resource room on the new site. The resource room and surrounding site will serve as an excellent classroom to demonstrate rain-water catchment, active and passive solar systems, a composting toilet, straw bale construction, rain gardens, energy conservation and many other features. Most people want to do the right thing with sustainable practices, but don't know where to start or how to implement changes. The resource room will help Lopezians and visitors to learn more about the world of possibility through sustainable living.

JOIN THE \$8-A-WATT CLUB

Get involved by joining LCLT's "\$8-a-Watt Club." In San Juan County, solar power costs about \$8 a watt to install. Give in increments of \$8 toward purchasing photovoltaic panels to produce renewable power at the 'Sustainable Community Homes' site. The more 'green' power we produce on site, the less energy is needed from conventional sources. Contribute your "8's" toward the goal of zero-net energy!

\$8 x _____ Watts = \$ _____ my contribution

Every watt purchased reduces our reliance on non-renewable energy sources.

FROM THE TREASURER TODD GOLDSMITH

The generosity of our donors and volunteers, combined with grants and loans, enabled us to complete several significant projects in 2006 which will continue to strengthen the organization. LCLT ended 2006 with \$23,700 operating cash flow reserve to carry us into the first quarter of 2007. Please note that of the \$260,141 net income for 2006, \$107,707 came as endowments to provide future income; \$140,665 was expended and capitalized for our 'Sustainable Community Homes' project; and we were left with an operational surplus of just under \$12,000.

ABBREVIATED STATEMENT OF FINANCIAL POSITION

2005 Abbreviated Balance Sheet			PRELIMINARY INCOME STATEMENT		
	31-Dec-2006	31-Dec-2005		Jan-Dec '06	Jan-Dec '05
Assets			INCOME		
Current Assets	\$154,760	\$103,110	Lease fees	\$12,338	\$12,341
Fixed Assets	+->-,,	+ = • 0 ,= = •	New Resident Fees	\$2,160	\$90
Land	\$558,798	\$481,700	Sales, Merchandise	\$162	\$261
Housing Project, Lopez Rd	\$140,665	\$0	Contributions	\$291,588	\$82,853
Mobile Processing Unit	\$62,270	\$68,201	In-Kind Materials & Services	\$66,025	\$17,718
Office Equipment	\$3,398	\$4,617	Asset Sales	-\$9,548	-\$198
Total Fixed Assets	\$765,131	\$554,519	Grants Income	\$0	\$22,500
Special Endowment	\$113,544	\$0	Private Grants	\$5,113	\$6,407
Revolving Loan Fund	\$445,665	\$452,865	Interest income	\$12,588	\$1,417
Total Assets	\$1,478,443	\$1,110,494	Endowment Earnings	\$3,134	\$0
			Unrealized Gains	-\$942	\$0
LIABILITIES & EQUITY			Total Income	\$382,618	\$143,389
Liabilities					
Current Liabilities	\$189,461	\$155,329	Expense		
Long-term Liabilities	\$153,676	\$80,000	Administration	\$12,216	\$5,572
Total Liabilities	\$343,137	\$235,329	Fundraising	\$9,690	\$5,283
			Alliance	\$848	\$545
Equity			Housing	\$37,984	\$60,433
Temporarily Restricted	\$496,604	\$475,305	Sustainable Agriculture/Energy	y \$43,207	\$35,144
Permanently Restricted	\$310,054	\$310,054	Other	\$10,481	\$0
Retained Earnings & Unrestricted \$68,506 \$59,046			Sustainable Community		
Net Income	\$260,141	\$30,761	Homes Project	\$148,716	\$5,651
Total Equity	\$1,135,306	\$875,165	Transferred to Asset	-\$140,665	\$0
Total Liabilities and Equity	\$1,478,443	\$1,110,494	Total Expense	\$122,477	\$112,628
			Net Income	\$260,141	\$30,761

LCLT ENDOWMENT FUNDS

LCLT has a minimum 99-year commitment to steward the land it owns. LCLT takes that commitment seriously and recognizes the importance of ensuring that the organization is set on a firm foundation. In 2006, LCLT set up two endowment funds and established the Stewardship Fund (see page 7) to support the long-term sustainability of the organization.

- 1) The Board established a General Endowment Fund of \$1,000 in anticipation of building the fund over the next decade to help assure financial stability.
- 2) A generous donor gifted LCLT approximately \$113,000 and a Special Endowment Fund was created. This fund is set up to pay out an annual 6% to LCLT for unrestricted support.

If you would like to join LCLT's Monthly Giving Program, make an annual contribution or a gift to the General Endowment Fund, please contact Read Langenbach at 206-292-8800 or call the office and we will be happy to talk with you.

THANK YOU!

We gratefully acknowledge members and contributors who gave from January 1 through December 31st, 2006. Membership gifts of all sizes are deeply appreciated and put to good use. Thank you for your generous support!

Abigail Morgan & Clive Prout Adrienne & Stephen Adams Al Lorenzen & Carol Steckler Alison & Kevin Lundy Amy Fenstemacher Andrea & Brian C. McClerren Anne & Michael Karp Anonymous Barbara & David Thomas Barbara & Dick Pickering Barbara Brown Barbara Warda Benjamin B. Kercsmar Betsy & Peter Currie Bill & Judy Walter Bob & Joyce Myhr Bob Paltrow Brooks & Karen Hattman Bruce Creps & Sheila Simpson-Creps **C**am & Bobbie DeVore Candace & Erik Jagel Carol & John Whetten Carolyn & George Woodbury Christopher Stafford Christopher Webb Chuck Eberdt Clifford Deem & Sandy Elliott Colleen Currie & Ethan Salter Community Frameworks - SHOP Constance L. Euerle Dana Brandt Danny Taylor Dave & Beckie Heinlein David & Inez Black David & Kimberly Ahneman David McCue David Schwartz Della McCullough Diana & David Zapalac Dick & Mary Schoenman Diversity Foundation Don & Mary Christensen Don Smith & Timothy Maxson Donna Hasbrouck Dore Aitken Edi Blomberg Elizabeth Andrewes Elizabeth Eberhardt Ellie & John Roser Eric Hall & Eleanor Fay Eric Youngren Erin Hannaford <u>Erin</u> Jacobs **F**elicity Green Francis & Margaret Kareken Fred & Joan Long **G**eordie Flohr Gerhard Hoffman & Rita Larom Ginny Gilder & Lynn Slaughter

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THANK YOU STEWARDSHIP MEMBERS!

To ensure that LCLT will always be here to serve the community, the board has enacted a Stewardship Program. LCLT Stewards make monthly contributions toward the regular and necessary expenses of the organization or may direct their gifts to specific projects. To date:

- Seven LCLT members are now participating in the Stewardship Fund Monthly Giving Program. Gifts range from \$10 to \$3,000 a month.
- In 2006, more than \$30,000 in Stewardship Funds was allocated to the LIFE Farm-to-School Program.
- An additional \$700 a month was contributed toward operational and other program expenses.

"LCLT works to make us a healthier and more sustainable island. I want LCLT to be around for a long time—therefore I enjoy giving to the stewardship, LIFE, and housing funds by earmarking my monthly check for one or another of these projects." *—Diana Bower*

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Building a Sustainable Island Community

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NEWSLETTER

Content and photos: Collaborative effort of board and staff Layout: Suzanne Olson Editing: Lorna Reese and Diana Luhn Bower Linoleum Block Prints: Diana Luhn Bower

LCLT PURPOSE

The Purpose of the Land Trust shall be:

- a. Acquire and hold land in trust in order to provide for permanently affordable housing. Homes shall be built and lands shall be used in an environmentally sensitive and socially responsible manner.
- b. Provide permanently affordable access to land for such purposes as quality housing, sustainable agriculture and forestry, cottage industries and co-operatives by forever removing the land from the speculative market.
- c. Develop and exercise responsible and ecological practices which preserve, protect and enhance the land's natural attributes.
- d. Serve as a model in land stewardship and community development by providing information, resources and expertise.

LOPEZ COMMUNITY LAND TRUST **18TH ANNUAL MEETING** with speaker Michelle Long of Sustainable Connections

Please join LCLT for a dessert potluck Thursday, March 29th, 2007 at 7:00 p.m. Lopez Community Center

AGENDA

7:00 Doors open for coffee, tea and dessert

Vote! Read Langenbach is seeking a second board term 7:15

Join us in welcoming Michelle Long, Executive Director of Sustainable Connections for an inspiring presentation on the power that values aligned local business networks have to reform local economies for the 21st century. Fast growing segments such as green building, sustainable agriculture, re-use, renewable energy, and local, independent retail in downtown centers, should be important pillars of any local economy. This presentation featuring stories, images, video, and case studies will help your community to imagine what is possible!

See www.sconnect.org for more information.