



The CLAM Story

Protecting the communities surrounding Tomales Bay with homes that working people can afford.

Why CLAM?

Normally, the housing market allows individuals and families to buy and sell homes so that people and their communities benefit. However, when the housing market becomes too expensive, people cannot buy—or even rent—homes in their own communities.

This cycle is especially true in vacation and second-home communities such as those around Tomales Bay. With our villages surrounded by protected open space, and with growth restricted by zoning and septic limitations, housing is scarce to begin with. The very qualities that make these areas attractive are often the ones that cause land and housing costs to escalate. When that happens, our communities risk losing valued members. This is now happening in West Marin.

When valued community members leave, communities themselves can become unstable in a variety of important ways. Young families with children are forced to move away, diminishing the school population. Young adults who grew up here can't afford to stay. We lose caregivers for seniors as well as volunteer firefighters and health care providers. Over time, local independent shopkeepers cannot afford to stay. In other words, our communities risk losing the healthy variety of people and businesses that make them function properly.

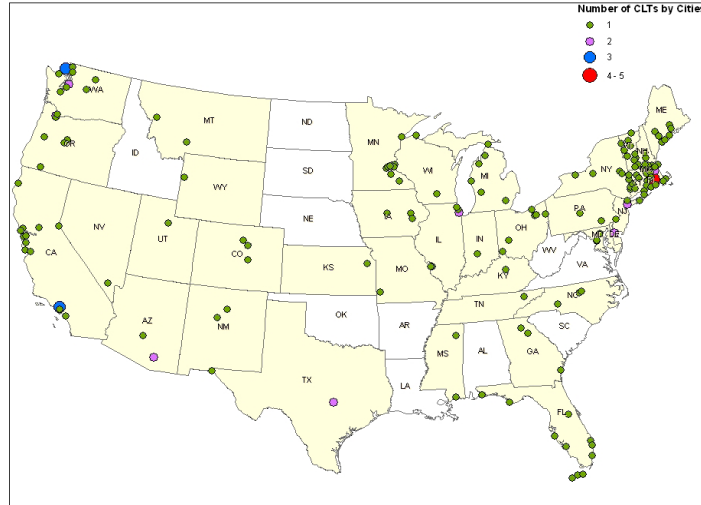
Local Housing—Hard to Come By, Hard to Afford

In 2007, CLAM surveyed 110 workers from approximately 40 local businesses and organizations to find out more about the housing needs of the Tomales Bay area workforce. What we learned has given us a clearer picture of the housing that working people need. More than half of the survey takers have worked locally for at least five years; one-quarter of them have worked here even longer—up to 29 years. They work at a wide variety of occupations, including teacher, caregiver, oyster worker, librarian, park ranger, and retail clerk—all contributing skills vital to the community.

Not surprisingly, we found that salaries people earn locally are far below what is needed to buy a house in our area—and for many, not enough to afford local rents. Most disturbing is the fact that a majority of these workers can't count on their housing situation lasting; many anticipate needing to leave the area in order to find stable housing for themselves and their families.

CLAM'S MISSION AND ACHIEVEMENTS

CLAM was founded as a Community Land Trust in 2001. Nonprofit Community Land Trusts (CLTs) have been operating in the United States since 1962. Just as agricultural land trusts preserve land for agriculture, and conservation land trusts save land for open space, Community Land Trusts hold homes in trust for the community in order to ensure housing that will be permanently affordable. There are more than 185 CLTs around the country, providing approximately 6500 permanently affordable homeownership and rental units.



Community land trusts across the country, Map by Lincoln Institute of Land Policy

CLAM's Mission

CLAM's mission is to provide stable and permanently affordable housing in an environmentally responsible way in the communities surrounding Tomales Bay. CLAM works to create affordable homes, woven naturally into the community.

The beauty of CLAM's organization is that it is local, supported largely by individual donations, with a few institutional grants. Today, with more than 260 members, CLAM enjoys widespread community support and growing involvement in its activities. In 2005, CLAM bought a single-family home and converted it into two affordable rentals. In 2006, CLAM facilitated a tenants-in-common home purchase for two long-time area residents. In February 2009, taking seriously the environmentally-responsible part of its mission, CLAM purchased and renovated a single-family home using modern energy-efficient methods, providing an important model for bringing older-home renovations into line with global warming and energy use concerns.

The renovation was completed in October 2009, and became CLAM's third permanently affordable rental. In 2010, CLAM is planning to build a second-unit on the property, also utilizing highly energy-efficient methods. In December 2009 CLAM secured an option to purchase a 4-unit apartment building in Point Reyes Station. When the second unit of the Blue House Project and the apartment building purchase are completed, both expected in 2010, CLAM have reached the first ten of its 50-affordable-home goal!

CLAM'S VISION

CLAM's goal is to create 50 affordable homes in 25 years in order to build a solid base for a strong, stable community. We envision young families growing here, working members of our community able to live here, and elderly community members able to remain in their homes. The stability of home ownership and affordable rentals will ensure a strong and diverse community fabric.

Fifty homes in 25 years is an ambitious goal, but one we can achieve with your help. Here's one way we could make it happen:

| Accomplished or In Progress | Homes Created |
|--|----------------------|
| 2005-2010: CLAM bought two properties for below-market price and added second units on each to create 4 CLAM-owned rental units. | 4 |
| 2006: CLAM assisted 2 families with their purchase of a property as Tenants-in-Common (TIC). | 2 |
| 2009-2010: CLAM secured and is working to use Option to Purchase a 4-unit apartment building in Point Reyes Station by September 2010. | 4 |
| <i>Accomplished or In Progress sub-total in 2010</i> | <i>10</i> |
| Possible Future Actions | Homes Created |
| How CLAM might help our local communities create 40 more homes over the next 20 years: PROPERTY DONATIONS: CLAM receives 3 donations of land and builds 2 homes on each. <i>Progress: CLAM has been approached by developers regarding possible land donations to fulfill County of Marin affordable housing requirements.</i> | 6 |
| CLAM receives 3-4 donations of property with housing on it, 1-2 houses on each. <i>Progress: Four local homeowners have told us they plan to bequeath their homes to CLAM.</i> | 5 |
| PROPERTY PURCHASES: CLAM buys 3 properties at below market price, with 1-2 homes on each. <i>Progress: CLAM is continually receiving and investigating leads on possible properties to purchase.</i> | 6 |
| ASSISTANCE TO HOMEOWNERS & HOMEBUYERS: CLAM assists 12 local families to purchase 6 properties as Tenants-in-Common (TIC). <i>Progress: CLAM's Shared Ownership Services helps individuals and families prepare to purchase as TIC.</i> | 12 |
| CLAM assists homeowners to create affordable rentals by converting vacation rentals, legalizing existing or building new second units. <i>Progress: CLAM promoted 2nd units for affordable housing in the Local Coastal Program Update and the County's Housing Element. CLAM's Annual Green Home Tours highlight green building relevant to second units.</i> | 11 |
| TOTAL in 25 years | 50 |

Is it Feasible? Other Communities Have Done It!

Other communities with similarly splendid locations and limited housing have had impressive success with community land trusts like CLAM. Orcas Island, in Washington State, is similar to Tomales Bay as a second-home and vacation destination. Since 1989, Of People and Land, the Orcas Island CLT, has created 65 affordable homes that house 83 adults who work and contribute to the community, and whose 72 children represent 15% of the local school enrollment.

Jackson Hole, Wyoming—another high-end vacation destination—has also used the Community Land Trust model to make affordable housing available to local workers in the face of rising housing prices. Using primarily local donations of property and funds, since 1990 the Jackson Hole Housing Trust has created 85 homes benefiting 117 working families.

Housing for the Community—Now and for the Future

CLAM's vision of 50 homes in 25 years may seem ambitious, but we're already on track to create the first ten homes in five years. With the backing and involvement of the community, and with funding from institutions such as those that have funded CLAM in the past—the County of Marin, Marin Community Foundation, and the Randy Weil Trust of the Tides Foundation—we have no doubt that we can turn our vision into reality.

You can help. Together we can create 50 units of permanently affordable housing in 25 years. The mix of rental and homeownership may vary from our examples, but all CLAM-owned homes will go on being affordable forever. Not only will fifty families benefit from CLAM housing in the next twenty-five years, but 100 families, 150 families, 200 families—and the communities they contribute to—will all benefit from this housing over the decades that follow. When you match your vision to ours—a vision of a healthy, stable, community that thrives with a wide range of community members—CLAM's vision will become a lasting reality.

CLAM's mission is to provide stable and permanently affordable housing in an environmentally responsible way in the communities surrounding Tomales Bay. As a community land trust, CLAM holds land and housing in trust for the community in perpetuity while creating housing that working people can afford.

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