

Land trust creates first homeowners

For the past four years, creating affordable housing for hardworking families in Lincoln County has been a vision for the Lincoln Community Land Trust (LCLT). For one Lincoln City couple, that vision has translated into the reality of home ownership.

Emily Burden and Tom McGuire purchased the LCLT's first home last year and moved in during October. Emily says they're very happy with the result.

"This is a place we can easily see ourselves staying for 10 years, if not longer," she said.

The LCLT is one of several initiatives to result from "At Home in Lincoln County," the 10-year housing and homelessness plan completed in 2007. Creating more workforce housing is one of the primary goals of the plan, and establishing a Land Trust was one of the means identified to achieve that goal.

The trust builds or rehabs housing, keeps ownership of the underlying land, then sells the home to a buyer who meets income requirements. The homebuyer signs a long-term lease for the land, and agrees to sell to someone who meets the



JIM FOSSUM/THE NEWS GUARD

Emily Burden and Tom McGuire putting some finishing touches to the home they bought through the Lincoln Community Land Trust.

same guidelines when they are ready to move on.

By taking the price of the land out of the equation, the land trust is able to offer a home at significantly below market value — in this case, \$135,000 for a home that had undergone extensive

renovations, including new roof, windows, interior and exterior paint and carpeting.

"It's been proven over more than 40 years that land trusts are a great way to create affordable housing, and just as important, keep it affordable," said Bill Hall,

Lincoln County Commissioner and chair of the Land Trust Board of Directors.

The Trust was also able to partition the lot in two, making room for a new home next door.

Burden and McGuire both work at Chinook Winds Casino Resort. They were living in the Lakepoint Apartments when they began house hunting in February of last year. Their annual lease at Lakepoint was coming up for renewal, and they were interested in something larger when they chanced upon the LCLT home while looking at a rental next door.

The purchase process was drawn out, and Burden acknowledged that they became frustrated and thought about walking away at

times, but they're glad they stuck it out.

"It was worth it in the end," she said, singling out Realtor Sandra Lamb with John L. Scott Real Estate and Debe Arbona of Umpqua Bank, who handled their mortgage, as particularly helpful.

"It's been a learning experience for everyone," said Benjamin Baggett, executive director of the LCLT. "We really appreciate Emily and Tom's patience and expect things will go more smoothly for future buyers."



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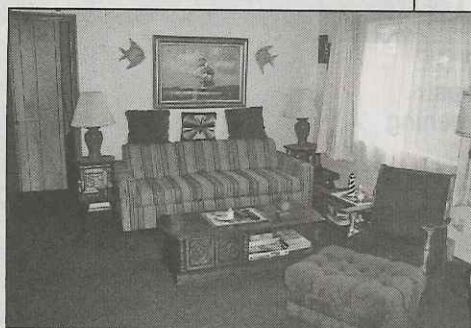
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