Welcome New Members:

- Bob Antieau
- Petaki Cobell
- Susan Crawford
- Jeff Encke
- Jacquey Gondola
- Jill Humphrey and Johan Grimsrud
- Megan and Adam Hyla
- Peter Nevin
- Letta Stewart
- Susan Talbot and Yantra Bertelli
- Erica Weiland
- Alex Yang

Inside this Issue:

Jefferson Street Cottage—a new home ownership opportunity!

- HCLT ADVANTAGE Update
- Subsidy now up to $80K per Household!
- A Community Friendly Housing Market Letter from the Executive Director
- Livable Communities Coalition
- HCLT in the P-I
- New Down Payment Assistance Classes

Events Calendar

<table>
<thead>
<tr>
<th>Date</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>02/26</td>
<td>SAT 2:00pm-4:00pm Homebuyer Programs Orientation Full (wait list only)</td>
</tr>
<tr>
<td>03/02</td>
<td>WED 5:45pm-7:45pm Homebuyer Programs Orientation 2017 E Spruce (RSVP req’d.)</td>
</tr>
<tr>
<td>03/09</td>
<td>WED 6:30pm-8:30pm HCLT Board Meeting 2017 E Spruce</td>
</tr>
<tr>
<td>03/05</td>
<td>SAT 12pm-2pm Jefferson Cottage OPEN HOUSE 16th and Jefferson</td>
</tr>
<tr>
<td>03/05</td>
<td>SAT 2pm-3:45pm Homebuyer Programs Orientation 2017 E Spruce (RSVP req’d.)</td>
</tr>
<tr>
<td>03/12</td>
<td>SAT 12pm-2pm Down Payment Assistance Class 2017 E Spruce (RSVP req’d)</td>
</tr>
<tr>
<td>03/17</td>
<td>THU-SAT</td>
</tr>
<tr>
<td>03/19</td>
<td>NWCLT Coalition Gathering call for more info: (206) 323-1227</td>
</tr>
</tbody>
</table>

Announcing an exciting permanently affordable home ownership opportunity:

NEW Central Area COTTAGE HOME FOR SALE at $175,000

- LOCATION: 16th and Jefferson, near Providence Hospital
- FEATURES: 2 bedrooms, 1.5 bathrooms, approx. 960 sq.ft.
- GREEN DESIGN: bamboo main floor, on demand hot water, furnace rated gas fireplace, special landscaping reduces storm water runoff, plus other environmentally friendly features

APPLICATION REQUIRED

- Buyer will be selected by Homestead Community Land Trust from qualified applicants.

- Applications available to orientation attendees only.

CALL FOR MORE INFORMATION: (206) 323-1227

ORIENTATION ATTENDANCE REQUIRED TO RECEIVE APPLICATION

WED. MARCH 2 FROM 5:45PM - 7:45PM LOCATION TBA
SAT. MARCH 5 FROM 2PM - 3:45PM AT 2017 E SPRUCE ST

YOU MUST CALL AHEAD TO REGISTER: (206) 323-1227

OPEN HOUSE SAT. MARCH 5 FROM 12PM-2PM

Architect's rendering of the Cottages at 16th and Jefferson, near Providence Hospital.
Building a Community Friendly Housing Market
From Sheldon Cooper, HCLT Executive Director

What is the difference between a house and a home? A house is walls and a roof – a physical space that you live in. A home is cookies baking in the oven, kids playing in the yard, conversations on the porch – a place that facilitates relationships. Houses keep us out of the rain; homes help us connect to one another, our family and friends. With a collection of homes, a community forms. Everyone wants community. But the kind of community we have in Seattle? Do we want communities gated by the high price of admission? Or do we want equitable, inclusive communities, where vibrancy and strength are understood to be a function of fairness and diversity? HCLT is working to create a homeownership market that supports the latter.

Security, equity and legacy, balanced for individuals and communities, are to me the critical elements that strengthen household, transform houses into homes and create equitable inclusive communities. An individual sense of security encompasses physical safety, and then goes far beyond to include psychological safety. Knowing that you can stay put helps create the psychological security to invest in building relationships with the people around you. Buildings’ household equity contributes to security, while building community equity contributes to the well-being of the whole. Household legacy allows for families to pass along the security and equity from generation to generation. Community legacy allows the fruits of community efforts to broaden justice to grow, generation to generation.

Fewer and fewer of us in Seattle, however, have these elements in our lives. 52% of us rent, and the percentage is growing. How can we make real progress on building the just, equitable and sustainable communities is a function of fairness and diversity? HCLT ADVANTAGE.

What’s the “advantage”? The $80,000 is more than 20% down, so you won’t have to pay private mortgage insurance. The $80,000 allows you to borrow less than what you would have needed if you had to pay for the land yourself. That translates into a much smaller mortgage payment that you can actually afford.

If you have been dreaming of owning your own home, and you have a steady income but can’t qualify for the amount it takes to buy your own home in Seattle – HCLT ADVANTAGE is one way to make it happen!

Call (206) 323-1227, and to see if you qualify.

Did you see HCLT featured on the cover of the Seattle Post-Intelligencer?

Kudos to the Seattle Post-Intelligencer and its growth and development beat reporter Jennifer Langan for featuring Homestead Community Land Trust on the cover of the newspaper on January 22. The article helped generate much needed policy recommendations, and speak to strengthening our communities. One power that we have as a group is to hold elected officials accountable. This is a recipe for growing relationships. This is a recipe for future generations.

For more information, or to join our efforts with a resounding ‘yes!’ contact LCC at info@livablecoalition.org or (206) 343-3074.

What is the difference between a house and a home? A house is walls and a roof – a physical space that you live in. A home is cookies baking in the oven, kids playing in the yard, conversations on the porch – a place that facilitates relationships. Houses keep us out of the rain; homes help us connect to one another, our family and friends. With a collection of homes, a community forms. Everyone wants community. But the kind of community we have in Seattle? Do we want communities gated by the high price of admission? Or do we want equitable, inclusive communities, where vibrancy and strength are understood to be a function of fairness and diversity? HCLT is working to create a homeownership market that supports the latter.

Security, equity and legacy, balanced for individuals and communities, are to me the critical elements that strengthen household, transform houses into homes and create equitable inclusive communities. An individual sense of security encompasses physical safety, and then goes far beyond to include psychological safety. Knowing that you can stay put helps create the psychological security to invest in building relationships with the people around you. Buildings’ household equity contributes to security, while building community equity contributes to the well-being of the whole. Household legacy allows for families to pass along the security and equity from generation to generation. Community legacy allows the fruits of community efforts to broaden justice to grow, generation to generation.

Fewer and fewer of us in Seattle, however, have these elements in our lives. 52% of us rent, and the percentage is growing. How can we make real progress on building the just, equitable and sustainable communities is a function of fairness and diversity? HCLT ADVANTAGE.

What’s the “advantage”? The $80,000 is more than 20% down, so you won’t have to pay private mortgage insurance. The $80,000 allows you to borrow less than what you would have needed if you had to pay for the land yourself. That translates into a much smaller mortgage payment that you can actually afford.

If you have been dreaming of owning your own home, and you have a steady income but can’t qualify for the amount it takes to buy your own home in Seattle – HCLT ADVANTAGE is one way to make it happen!

Call (206) 323-1227, and to see if you qualify.

What is the difference between a house and a home? A house is walls and a roof – a physical space that you live in. A home is cookies baking in the oven, kids playing in the yard, conversations on the porch – a place that facilitates relationships. Houses keep us out of the rain; homes help us connect to one another, our family and friends. With a collection of homes, a community forms. Everyone wants community. But the kind of community we have in Seattle? Do we want communities gated by the high price of admission? Or do we want equitable, inclusive communities, where vibrancy and strength are understood to be a function of fairness and diversity? HCLT is working to create a homeownership market that supports the latter.

Security, equity and legacy, balanced for individuals and communities, are to me the critical elements that strengthen household, transform houses into homes and create equitable inclusive communities. An individual sense of security encompasses physical safety, and then goes far beyond to include psychological safety. Knowing that you can stay put helps create the psychological security to invest in building relationships with the people around you. Buildings’ household equity contributes to security, while building community equity contributes to the well-being of the whole. Household legacy allows for families to pass along the security and equity from generation to generation. Community legacy allows the fruits of community efforts to broaden justice to grow, generation to generation.

Fewer and fewer of us in Seattle, however, have these elements in our lives. 52% of us rent, and the percentage is growing. How can we make real progress on building the just, equitable and sustainable communities is a function of fairness and diversity? HCLT ADVANTAGE.

What’s the “advantage”? The $80,000 is more than 20% down, so you won’t have to pay private mortgage insurance. The $80,000 allows you to borrow less than what you would have needed if you had to pay for the land yourself. That translates into a much smaller mortgage payment that you can actually afford.

If you have been dreaming of owning your own home, and you have a steady income but can’t qualify for the amount it takes to buy your own home in Seattle – HCLT ADVANTAGE is one way to make it happen!

Call (206) 323-1227, and to see if you qualify.