Janet’s Red House:
One Homebuyer’s Journey from Orientation to Closing

Text: Janet Stebbins

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Advice for potential HCLT homeown-
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On the application process... This program takes work. I was thankful to be able to dig up all of my IRS paperwork, pay stubs, bank statements, IRA statements, and calculate a budget so that I could begin jumping through the necessary hoops to satisfy HCLT, City of Seattle Office of Housing, and the bank.

On the house search... Be prepared for your house hunt to assume the role of your second job. This took a lot of time and effort on the part of my Realtors and myself. It is not solely up to a Realtor to do all of the legwork. Buy a good map. Never make plans after work. Be ready to make a decision to write up a Purchase & Sale Agreement directly after looking at an acceptable house. This becomes easier with practice!

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Community Assets and Real Community Control
From Sheldon Cooper, HCLT Executive Director

It’s been a banner year. At the beginning of the year we owned one parcel of land and now we own eight. Eight single family homes sit on this land, each owned by a modest income individual or family. These households are experiencing, for the first time, the rights and responsibilities of homeownership. These new beginnings are huge transitions, and we will continue to offer you stories to give you a window into their lives. One such story from a recent homeowner is included in this issue.

In many ways, 2005 marks a huge transition for HCLT as well. We now must not only focus on assisting new homebuyers and expanding the number of properties we own, but we must actively steward the affordability of homes on our land.

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The mission of the HCLT Rainier Valley Chapter is to foster a fair and diverse community through preserving and creating quality, permanently affordable homeownership opportunities in the Rainier Valley by educating the public, organizing our community, facilitating resources and stewarding community land assets.

Rainier Valley Chapter Report
Inaugural Chapter’s Latest Activities

Supported by VISTA volunteer Wanda Saunders, the Rainier Valley Chapter launched itself with a report to the membership at HCLT’s annual membership meeting on October 22. Since then, the chapter has been working on outreach strategies that will educate the community about the need for equitable development and permanently affordable homes in the Rainier Valley. Work has begun to post outreach once. Order 10 or more and we’ll deliver!

Meet New Delegates Elected to HCLT’s Board
Will Kemper and Peter Nevin Join Board for 3-year terms

Will Kemper moved to Seattle in 1996. In 2000 he started the CoHo Team of Winderemere agents, a small group of real estate agents who donate 1/3 of their commissions to housing and community development organizations. The CoHo Team discovered HCLT when they were searching for ways to support permanent affordable housing. Will and the CoHo Team have supported HCLT ever since with donations and by working with HCLT members to find and buy homes.

As a new board member Will is especially interested in helping HCLT find the most effective ways to provide as many permanently affordable units as possible.

Peter Nevin is the first leasing member to be elected delegate to Homestead’s board. He is supervisor for a Washington Conservation Corps field crew that works on habitat restoration projects in King County. Prior to his current job, he interned for several environmental non-profits.

He is an avid organic gardener and outdoor recreationalist. Peter is excited to be involved with and give back to the organization that assisted him with his first-time home purchase of the 2-bedroom Central District bungalow that he owns in partnership with HCLT.

The Chinook Book is a valuable educational guide to healthy, sustainable living. Plus, it contains over 200 coupons worth $5,000 from local businesses who meet strict environmental criteria!

This year’s book has coupons redeemable at more than 280 local businesses, including: PCC Markets, Whole Foods, Caffe Ladro, Swanson’s Nursery, The Seattle Aquarium, REI, and a number of quality local restaurants, coffee shops and recreational equipment providers.

Please take a look at the Chinook Book website at www.chinookbook.net for a listing of all coupons.

Buy a Chinook Book for $20 and Help Raise Funds for HCLT!

How to order:
Email Denise at denise@homesteadclt.org and let her know how many you’d like, or call Quinnie at 206-323-1227 and place your order. Pick up your order from HCLT.

How to help even more: Help us sell some! Email Denise at denise@homesteadclt.org, or call Quinnie at 206-323-1227 for details.

Take care of all your holiday shopping at once. Order 10 or more and we’ll deliver!

Makes a Great Gift!

Thank you:
HomeStreet Bank for their generous end-of-year grant to HCLT
PCC Markets for their contribution to the 2005 Annual Membership Meeting
George Ostrow for serving on the Board of Delegates for the past 3 years!

We’ve updated our website!
Check out www.homesteadclt.org and give us feedback on how to make our website more useful to you.

For more information, or to get involved please call Wanda Saunders at 206-323-1227.

Are you interested in starting up or participating in a home maintenance tools sharing program with HCLT members?
If so, let us know by emailing info@homesteadclt.org. We’ll put you in touch with others who have the same interest.

Support for the Inaugural Rainier Valley Chapter’sLatest Activities

HCLT members signed on to support the work of the Rainier Valley Chapter at the 2005 Annual Membership Meeting.

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**Makes a Great Gift!**
Welcome New Members:

Robert Jones  
Anthony Njangiru  
Paul Soroka  
Janna Wachter

Events Calendar

12/14  WED 6:30pm-8:30pm  HCLT Board Meeting  2017 E. Spruce  
12/21  WED 6pm  Rainier Valley CLT Chapter Meeting  Columbia Library  
1/03  WED 6pm  Rainier Valley CLT Chapter Meeting  Columbia Library  
1/07  SAT 12pm-2pm  Down Payment Assistance Class & HCLT ADVANTAGE Introduction  2017 E. Spruce (RSVP req’d.)

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