



**KulshanCLT**  
a community land trust

# Kulshancommunity

Volume 11, Number 1

The KulshanCLT Newsletter

Summer 2011



Two-year old Merit helps his Dad Matt Kauffman shovel the first scoop of dirt on their new KulshanCLT home

## Birchwood grows greener

Construction begins on Madrona Street home

**K**ulshanCLT, in partnership with **The Cascade Joinery**, broke ground on its new Birchwood neighborhood home on April 28. More than fifty community members and public officials gathered between spring showers and sunbreaks at the Madrona Street homesite to celebrate.

“We couldn’t be happier,” said **Matt Kauffman** who, with his wife **Jill** and their two-year old son, **Merit**, is purchasing the home. “It has all the right ingredients – an affordable, super energy-efficient compact design, close to work and downtown Bellingham. We love the neighborhood, the parks and trails. Now we are eager to get started.”

The Cascade Joinery designed the Madrona Street home with a goal of achieving optimum energy efficiency and affordability. “Its footprint will fit under this 20’ X 30’ canopy,” said **John Miller**, Managing Partner of The Cascade Joinery. It will take advantage of new developments in energy efficient construction methods and materials. Its passive solar design and reliance on energy conservation will help homeowners achieve additional cost savings and efficiencies, Miller added. “We are aiming for LEED for Homes

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KulshanCLT Trustee and Habitat Women Build volunteer **Shenandoah Myrick**, in pink, and crew take a break from helping build a new home for **Dawn Hubbard**, front right

## Under one roof

Partnership improves housing affordability

**D**awn Hubbard is eagerly awaiting her move-in date. “I wanted to show my granddaughters that through teamwork, they can do anything they put their mind to,” she said, reflecting on the hours she spent, shoulder-to-shoulder with her daughter, granddaughters and others building her new Ferndale home. “It’s been a fantastic experience,” she said, ‘working with women of all ages, including a woman in her 70s who helped on the roof. She was inspiring!’

As Habitat for Humanity’s first Women Build home in Whatcom County, Dawn Hubbard’s home is notable as the first new construction partnership between KulshanCLT and Habitat to create more affordable homes for our community. Under an agreement between the two organizations and the homeowner, Dawn and her family will enjoy the safety and security of owning their Habitat home, building equity while keeping the home affordable for future income-qualified homebuyers.

“This is the first of what we hope will be many collaborations between **Habitat for Humanity of Whatcom County** and **KulshanCLT**,” said **John Moon**, H4H Executive Director. “Working with KulshanCLT we can achieve economies of scale, improve affordability for our homebuyers, and leverage other resources. We hope to partner on at least three new homes each year.”

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## A century for KulshanCLT

In April Kulshan Community Land Trust broke ground on our first new construction since Matthei Place in 2008. When completed, the Madrona Street home will be a compact, highly energy-efficient home in a wonderful neighborhood close to jobs, schools and transportation options.

For me, the highlight was watching two-year old Merit with his shovel, eagerly awaiting the first turn of dirt. For Merit's parents, homebuyers **Matt and Jill Kauffman**, it's an opportunity to raise their family in a neighborhood and community they love.

The Madrona Street home represents the best of growing community, and shows that affordable housing can be part of an economic recovery strategy to move us forward. Working together with **The Cascade Joinery** design team and the dedicated county staff working to utilize Economic Development Incentive (EDI) funds to offset the cost of permits and fees and stimulate jobs in the depressed construction industry, it has taken creativity, teamwork and perseverance to maximize the home's affordability and innovative energy-efficient features. A partnership with **Bellingham Technical College's** Building Construction Technology program will provide students with educational opportunities to learn the latest in real world construction techniques. As construction progresses, watch for tours, workshops and open houses offered in partnership with **Sustainable Connections'** Green Building program. Please contact me if you or your business would like to contribute to the Madrona Street home. Volunteers and gifts of all sizes are welcome and will help cover the \$160,000 price tag.

Thanks to you and the committed support of our community Madrona Street represents KulshanCLT's 100th home. Time to celebrate! In eleven short years KulshanCLT has created over \$20 million in homebuying and with that, priceless stories of happy homeowners thriving in our community. Look for 'Where are they now?' stories of our 10th, 20th, 50th homeowners this summer and don't miss our 100th Home Celebration events, starting August 26 with a rockin' dance party at Boundary Bay Brewery.



**Dean Fearing**  
Executive Director

KulshanCLT's work relies on reliable sources of community investment in homes and now, farmland. Uncertainty of historically steady sources of state and federal funding hinders the pace and rate with which we can partner with homebuyers and bring new properties into the trust. As we work to cultivate new, reliable sources of community investment and search for ways to stretch our scarce dollars further, we look to partnerships with others like **Habitat for Humanity** (see page 1) and to our community, people like you looking to invest in local projects that pay triple-bottom-line dividends. Join us June 29 at **Ciao Thyme's In The Kitchen** (details, page 3) to talk more about these opportunities.

“*At our core, we're a land-based organization, working to strengthen relationships between people and the land we love.*”

- Dean Fearing  
Executive Director

As KulshanCLT completes its 100th home and begins planning ahead, our mission – **strengthening community by holding land in trust...** – keeps us focused and connected to our core values of fairness, generosity, diversity, and the power of working together. At our core, we're a land-based organization, working to strengthen relationships between people and the land we love. Our homeowners participating in the **Food Bank Garden Project** (see page 7) know this. Those making energy-efficiency improvements through the **Community Energy Challenge** (see page 4) are saving precious resources for future generations while enjoying comfort and savings today. It takes a committed community working together to create opportunities like these and share in the responsibility of caring for this place we call home. KulshanCLT works to balance the needs of now with the needs of the future and for future generations. We know that individually and together we can create a legacy of generosity and gratitude grounded in a fair and productive relationship to land.

Thank you for your support and help in creating KulshanCLT's legacy. We look forward to continuing the work we do with support from you, our community.



**KulshanCLT**  
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## Savor the flavors

Join KulshanCLT In The Kitchen



Jessica Gillis, Paul Schissler, Harry and Liz Herdman share a happy moment last year In The Kitchen

**W**hether you are new to Jessica and Mataio Gillis' culinary magic or longtime fans, there's still time to reserve your seat on June 29 or October 11 for an intimate and bountiful meal celebrating locally grown food at Ciao Thyme's In The Kitchen. Good food, good wine and

good company deserve a good conversation, and ours will explore topics that connect us to the land and help create a more productive and sustainable community through affordable access to land for farming and housing. Seating is limited. To reserve your seats at the table email [JillClark@KulshanCLT.org](mailto:JillClark@KulshanCLT.org) or call 360-671-5600, ext 5, at least 5 days before the dinner date. In gratitude, Ciao Thyme makes a generous donation to KulshanCLT.

## Celebrate KulshanCLT's 100th Home

Party with us August 26

**K**ulshanCLT marks a milestone this year as we bring our 100th home into the trust! We're inviting you to join us Friday, August 26 in **Boundary Bay Brewery** for KulshanCLT's 100th Home Celebration. Dance to the rockin' David Bowie tribute band, Scary Monster & the Super Creeps, enjoy a beer on us, and celebrate the good work you are making possible, growing a community everyone can afford. Watch for stories celebrating our milestones and activities to get more involved with YOUR local community land trust.

## Sweet taste of home

Award-winning KulshanCLT video



**M**ove over Annie Leonard! Imagine sharing KulshanCLT's vision and values AND the CLT strategy in one minute, sans dialogue. MidiAna Bilik-Franklin, KulshanCLT's VISTA did just that, sharing her ample creative juices, her

six-year old daughter and lots of cookie dough to shoot a one-minute 'Show Your Impact' video for a **TechSoup YouTube** promotion. The video earned KulshanCLT Honorable Mention, a new computer hard drive, and a 2011 Americorp NW Symposium Jury's Choice award. Congrats to MidiAna!

## KulshanCLT Calendar

June - November 2011

### June

Ciao Thyme Dinner  
In The Kitchen, 207 Unity St  
Wed, June 29

6 - 9 pm

### July

HomeBuyer Education  
Mon, July 11 and Wed, July 13

6 - 9 pm  
each night

Sunnyland Stomp Homeowner Tour  
Sat, July 16

5 - 10 pm

### August

100th Home Celebration  
Boundary Bay Brewery Beer Garden  
Fri, Aug 26

5-8 pm

### September

HomeBuyer Education  
Sat, Sept 10

10 am - 3 pm

Business Partner Luncheon  
September TBA  
The Leopold Ballroom  
1224 Cornwall Av  
\$10 members, \$15 non-members

11:30 am -  
1:30 pm

Bellingham Traverse  
Sat, Sept 17  
Get your Traverse Team together  
Race for KulshanCLT!

12:30 pm

### October

Ciao Thyme Dinner  
In The Kitchen, 207 Unity St  
Tues, Oct 11

6 - 9 pm

Make a Difference Day  
Sat, Oct 29  
Register Whatcom Volunteer Center

8 am - Noon

### November

KulshanCLT 12th Birthday Celebration  
Friday, Nov 4  
The Leopold Ballroom

6 - 9 pm

\*Homebuyer education dates, registration and location, call 360-671-5600, ext 109

## Resilient homes, resilient future

KulshanCLT homeowners harness the power of the Community Energy Challenge

**M**ary McDowell didn't expect to see her energy costs drop so dramatically and so quickly. "My heating bill is already one-third less," she said.

Whatcom Falls neighbor Mary McDowell is one of fifteen KulshanCLT homeowners and 315 local households, as of April 2011, participating in the **Community Energy Challenge (CEC)**, making energy efficiency upgrades to improve the comfort, safety and sustainability of homes. KulshanCLT requires that homes pass rigorous inspection before coming into the trust. However, energy efficiency varies from home to home, often dependent on date built and upgrades since initial construction. Homes in this cohort range from 1900 to 2007, most constructed in the 1920s, well before the first energy code was adopted in 1979 and falling short of modern energy-efficiency standards.



Mary McDowell cut heating costs by one-third after caulking her new doubled-paned windows and making other CEC improvements.

The average estimated cost of improvements per KulshanCLT CEC participant is \$8,800. These homeowners may recoup their investment in home retrofits through annual energy cost savings within eight to ten years or less.

"I installed a ductless mini-split heat pump, caulked and air-sealed, added insulation to the attic and crawlspace, installed a vent over the stove-top, and added gutter ends and splash guards to gutters," said KulshanCLT homeowner, Trustee, and Sunnyland neighbor **Dan Hammill** of his 1900-vintage home. "The total cost was less than the estimate, including utility rebates and CEC incentives. I expect the project to pay for itself in seven or eight years. The CEC is a great program. I recommend it to anyone who wants a more comfortable, energy-efficient home."

"I finished replacing the last of the single-paned aluminum windows with double-paned vinyl, installed a mini split heat pump, caulked air leaks, and repaired my sump pump," added Mary. "There are more improvements I would like to make when I can afford them."



The CEC's One-Stop Energy Shop has made it easy, providing an expert energy assessment, a customized energy action plan detailing cost-effective measures, assistance with utility and tax rebates, financing opportunities and more.

A grant from **Banner Bank** underwrote the cost for the first ten KulshanCLT homeowners to complete the home energy audit. So far, most KulshanCLT homeowners have addressed the 'low hanging fruit' - the easiest and most cost-effective improvements they can afford, completing the work themselves and hiring local contractors for items requiring technical finesse.

If each homeowner completes all recommended upgrades, together they will reduce their energy consumption and carbon footprint by more than 50% and realize a total of \$6,000 annual energy cost savings - that's \$400 per household. These exceed 2020 projected targets of energy consumption and carbon footprint reductions for Washington State.

Such energy cost savings have a significant impact on the budget of a typical KulshanCLT household - a family of three earning 62% of area median income, or \$36,500. Research suggests that an energy efficiency investment of about \$2,500 could provide an energy saving of up to 30% or more per year.

"I installed double paned windows, a high efficiency furnace and 3 kW's of solar photovoltaic panels," said **Alex Ramel**, KulshanCLT homeowner, Roosevelt neighbor and Energy Policy Manager for Sustainable Connections. Alex conceived the idea for the Community Energy Challenge and brought on OC's Building Performance Center to take on the residential component. "I will just about eliminate my electric bill and really cut my heating costs. It should have a total payback period of eleven years. While that may sound like a lot, I'm coming out ahead, so I feel pretty smart about it."

Some homeowners, like Dan and Alex, were able to make all recommended energy improvements using their own resources. Others, like Mary, need additional resources to make necessary improvements to realize the full benefit of their CEC home energy action plan.

*"In these times of declining resources and high energy costs, KulshanCLT encourages our homeowners to make wise choices about energy consumption and conservation that will save money and benefit generations of homeowners."*

- Dean Fearing  
Executive Director

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## Meet KulshanCLT's newest homeowners

Creating stable, resilient neighborhoods for our community



**Kristin Dunkin**  
Happy Valley neighbor

### Kristin Dunkin

I fell in love with the scenic Northwest almost fifteen years ago. With a fine arts degree in hand, I left my native Colorado and relocated to Seattle. I soon realized that I was a small town girl at heart and moved to Bellingham eight years ago. After a life changing event last summer, I decided it was time to make a new chapter in my life and find a place I could settle down and call 'home'. Thinking renting was my only option, I was

surprised to discover the perfect home was within reach and possible through KulshanCLT. I love my Matthei Place home, on the edge of Historic Fairhaven, in a wonderful community, and with a yard for my dog, Cosmo. I would like to thank my family, **Anndi Pena** at Wells Fargo, and **Christina Olson** at KulshanCLT for making my dream of becoming a homeowner come true.

at our new home would bloom, while feeling very grateful and lucky that such an amazing program is working within our amazing community. From securing a loan to shopping around with a real estate agent to dropping off paperwork to KulshanCLT and signing the final documents, everyone we worked with was exceptionally helpful and positive. Thanks to **Josh Henry** of Guild Mortgage, **Todd Peed** at ReMax, **Margaret Lyons**, **Christina Olson**, and everyone else at KulshanCLT. We love our home!

### Bill Lampman



**Bill Lampman**  
Lettered Streets neighbor

When I first thought about purchasing a house I had a lot of questions and, admittedly, some fear. But with the help of the Kulshan team, **Josh Henry** of Guild Mortgage and my realtor, **Tom Gurney**, all of my questions were

answered in a manner that made the process less daunting and easier for me to understand. I enjoy being a part of the KulshanCLT family because it provides stability for the community and allows people who might not be able to afford a home the chance they are looking for. As a lifelong resident of Bellingham I have seen some amazingly rapid growth. As things grew, my chance of purchasing a home became even further out of reach. Thanks to KulshanCLT I now own a comfortable, affordable home that will remain affordable for others to come.

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## Resilient homes

"KulshanCLT is committed to helping our homeowners improve the resiliency and sustainability of their homes by participating in the Community Energy Challenge," said Dean Fearing.

For her part, Mary is eager to finish up the work she started last fall. "Once I insulate the crawl space and attic I expect even more energy savings. I'm really eager to finish up before the cold and rain return."

If you would like to donate to the Homeowner Capital Improvement Revolving Loan fund, contact Jill Clark at 360-671-5600, ext 5 or [JillClark@KulshanCLT.org](mailto:JillClark@KulshanCLT.org).



**Marley Simmons-Abril and Diana Pinney**  
Columbia neighbors

### Marley Simmons-Abril and Diana Pinney

Our home buying story started with the dream to have a spot of our own to garden, landscape and grow on. We desired a place that could be stable and longterm, with a monthly price tag we could afford. After seeing some of our friends through the home buying process, traditionally and with KulshanCLT, we attended the first time homebuyer education class. This spring, we wondered what color the rhododendrons

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## Madrona Street grows greener

Gold from the U.S. Green Building Council and a Five Star rating from BIAWC Built Green.”

Mayor **Dan Pike** compared construction of the new home to winning the Trifecta – builders making a healthy profit, paying healthy wages, creating sustainable homes working people can afford to buy. “This is a special neighborhood,” Pike said. “KulshanCLT’s track record and The Cascade Joinery’s innovative design prove that new construction can be a welcome addition and a good neighbor.”

“This home is the first to utilize Economic Development Investment funding for the construction of affordable homes for working people in our community,” said Whatcom County Executive **Pete Kremen**, “funding that will stimulate our local building industry, provide living-wage construction jobs, leverage additional private investment in homes, and put money in Whatcom County and city coffers.”

The Madrona Street home marks a major milestone as one of four pending acquisitions to create KulshanCLT’s 100th home. As planning and construction progresses, community members will be invited to workshops, tours and open houses to learn more about the home’s affordable, sustainable design, features and advanced construction techniques. Check out the groundbreaking photo gallery on our Facebook page or [www.KulshanCLT.org](http://www.KulshanCLT.org).



Thank you to the many community members who are leaving a legacy of affordable homes and land for farming by including KulshanCLT in their estate plans. If you are looking for a way to leave your home or land to KulshanCLT today, and continue to enjoy living in it or using it for the rest of your life, we can offer helpful suggestions for a retained life estate or other planned gift. Contact Jill Clark at 360-671-5600, ext 5 for more information.

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## Under one roof

Partnerships between Habitat for Humanity affiliates and community land trusts are steadily increasing throughout the United States. There are currently at least 38 known CLT/Habitat relationships in 17 states, ranging from collaborations and joint ventures to traditional relationships where the Habitat affiliate builds homes on land owned by the community land trust.

KulshanCLT first teamed up with Habitat in 2005 when a KulshanCLT homeowner purchased a home Habitat had repurchased from the original H4H owner. Now, as in 2005, Habitat is eager to find ways to retain the permanent affordability of its homes.

“Working together with Habitat will augment KulshanCLT’s work outside of Bellingham in the smaller cities,” according to **Dean Fearing, Executive Director**. “A portion of KulshanCLT’s funding will be used to purchase lots identified by Habitat for construction of new homes by its income-qualified applicants. Plus, Economic Development Investment funding approved by the Whatcom County Council in April will help offset costs and improve affordability. It’s a win-win-win.”

“Now I can spend more time with my granddaughters,” says Dawn. “I never imagined I would own my own home. It’s comforting to know that whatever may happen to me, my daughter and granddaughters will always have a place to call home.” If you want to learn more about how you can support the KulshanCLT-H4H partnership, contact Dean Fearing at 360-671-5600, ext 6.



Last year KulshanCLT winning and winsome Traverse Team of Erika Malone, Bob and Lauren Fritzen, Jeff Bates, Jill Clark and Ann Russell had a blast competing in this fun-filled, multi-sport relay race and raised \$5,100 to support affordable homeownership in our community. This year they will attempt to best last year’s time and fundraising goal, and challenge you to dust off, tune up, put YOUR team together, and start training for the Saturday, September 17 race. Together, let’s make KulshanCLT one of the ‘top fundraising picks’ again this year. Register at [www.bellinghamtraverse.com](http://www.bellinghamtraverse.com), or contact [JillClark@KulshanCLT.org](mailto:JillClark@KulshanCLT.org).

## Growing food, growing community

### KulshanCLT and the Bellingham Food Bank's Garden Project



Eli Kiefer awaits his first-year molars, eager to crunch ripe snap peas from his family's Food Bank Garden plot

**T**he Bellingham Food Bank has teamed up with ten KulshanCLT households to help them grow their own food. The Food Bank's Garden Project enlists volunteers to build small, raised-bed gardens for individuals and families of modest incomes. They provide all the necessary materials, including seeds, soil, and garden mentors. Growing guides are provided by the Bellingham Urban Garden Syndicate (BUGS), another great community gardening asset.

It was a typical northwest spring day when **Max Morange** of the Food Bank came out to help **Judy Anderson** install her raised bed. "We built it, filled it and marked it off with twine. It was pouring down rain, but we managed to have fun anyway." Now Judy, having just completed the Master Gardeners Training, is working with Max and her classmates to help other families, "plant, maintain, troubleshoot and harvest," from their gardens.

Lack of time, financial resources and expertise prevent many of us from jumping into growing our own food. The Garden Project helped homeowner **Margaret Lyons** and her family jump those hurdles. "Having the Food Bank build and supply a garden for my family is such a blessing! With two kids and a job, I didn't have time to plan or money to build a garden. But with the help of Max Morange, BUGS and the Food Bank, I now have an easy-to-manage garden. We can't wait to start eating perfect produce."

Homeowner and KulshanCLT Trustee **Dan Hammill** recently gave us this update on his Garden Project plot: "Since the installation and planting, it's snowed and hailed, but my seeds are sprouting and I look forward to a summer and fall of fresh produce. This program, in one word, is awesome!"

KulshanCLT looks forward to continuing to partner with the Bellingham Food Bank and BUGS to create more community access to land for growing food. For more information on receiving a garden or being a Garden Project volunteer or mentor, contact Max Morange, Agricultural Programs Manager, at the Food Bank: 360-739-5274. For information on BUGS visit [bellinghamurbangardens.org](http://bellinghamurbangardens.org).

## A hopeful way forward

### Access to Land for Farming Program

-Ann Russell, ALF Program Manager

**K**ulshanCLT, with the generous support of the **Whatcom Community Foundation**, continues its work on the **Access to Land for Farming Program**, which helps farmers gain long-term, stable access to farmland.

I have had many a conversation with many a farmer in Whatcom County and there is a general feeling that we are, inevitably, becoming a mirror of the Puyallup Valley where once fertile farmland is now housing, retail and pavement.

How do we choose and create a more hopeful future for farming in Whatcom County?

Solutions are out there. The number of agencies, institutions, non-profits, loan programs, and businesses working with farmers in Whatcom County is staggering. With the amount of resources these players and our farm entrepreneurs bring, no farmer, new or existing, young or nearing retirement, should have to choose between protecting farmland and achieving financial security.

“ We love our raised bed!

*Thanks so much for encouraging us to enroll in the project. Every community should have a program like this, and someone as helpful and engaging as Max to run it.”*

-Kate Kiefer  
Whatcom Falls neighbor

In the coming months we will be reaching out to rural farmland owners and those who work to support them to find ways that we can package options for farmers to help them protect their financial security and protect their land, its farmability and affordability for generations to come. In essence, to protect all the aspects of the legacy they have created.

Money alone cannot save farmland. We need the backing of our farmers, public officials and citizens. This means changing the way we value farmland and creating discussions about access to food and farmland that, as the **Equity Trust** says, "offer more equitable and sustainable approaches to ownership." KulshanCLT is uniquely suited to take practical steps that make land affordable and to show how our community can value land and farming in forward-thinking ways.

At KulshanCLT we believe there is enough farmland in Whatcom County to feed our citizens and continue our strong ag export economy, but we must make a shift in the way we approach land use and in the way we approach each other.

We welcome your ideas, suggestions and support. If you have questions, contact Ann at 360-671-5600, ext 3 or [AnnRussell@KulshanCLT.org](mailto:AnnRussell@KulshanCLT.org). For more information, visit [KulshanCLT.org](http://KulshanCLT.org).



Growing a  
community  
*everyone*  
can afford.

**Our Mission:** Kulshan Community Land Trust strengthens community by holding land in trust for permanently affordable homeownership and other community needs, and by offering financial and educational services to people of limited means.

**In recognition of KulshanCLT's 100th Home Celebration La Fiamma will revive its 'Kulshan Community Land Crust' pizza; Mallard Ice Cream will feature our namesake flavor - Kulshan Cherry Liquor Treat, vanilla ice cream with brandy-soaked dried cherries and chocolate chunks; and Boundary Bay Brewery will feature its 'Kulshan Shingle-Hop Single-Hop' brew during the month of August.**

**Make a pledge to KulshanCLT when you visit La Fiamma, Mallard Ice Cream, or Boundary Bay Brewery in August.**

**You will feel great, helping to build KulshanCLT's 100th home!**



## Save the date - 100th Home Celebration!

**Friday, August 26, 2010 > 5:00-8:00pm > Boundary Bay Brewery Beer Garden**

**Music by Scary Monster & The Super Creeps, David Bowie Tribute Band**

**Please come celebrate with us!**

*Photos courtesy Penny Chadwell, Jill Clark, Justin Craig, Phil Humphries, and Cynthia St Clair*

### Urban vitality

Contributing to urban vitality by adding affordable housing to neighborhoods already served with jobs and transportation options

### Graceful neighborhoods

Partnering with others to create affordable homeownership that blends gracefully into neighborhoods.

### Growing community

Preserving affordable homeownership for people working and living in our community, and for our children and grandchildren.

### Building momentum

Putting good ideas into action. More homes every year. Making a difference together.



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