

## Urban Reserves and Ensuring a Just Sustainability

By Mara Gross and Dianne Riley

"In recent years it has become increasingly apparent that the issue of environmental quality is inextricably linked to that of human equality. Wherever in the world environmental despoilation and degradation is happening, it is almost always linked to questions of social justice, equity, rights and people's quality of life in its widest sense."

- Agyeman, Bullard and Evans,

"Just Sustainabilities: Development In An Unequal World," 2003

At CLF's 2009 Regional Livability Summit, Julian Agyeman spoke eloquently about the conception of a "just sustainability." A just sustainability—or really, sustainability itself—involves ensuring a better quality of life for all people, now and into the future. Choices the public makes about how we use land necessarily involve issues of equality, as people live on that land, use its resources, and rely on natural systems for life.

### Urban Reserves: The Basics

Metro is presently considering major land use decisions that will impact the region for the next 40-50 years. In a process led by the Metro Council and the three metro-area county commissions, the region will determine what areas will be held in reserve for urban development and rural protection.

- **Urban reserves** would form a pool of developable land Metro draws upon when it expands the region's urban growth boundary over the next 40 to 50 years.
- **Rural reserves** would be off-limits to urbanization for the same period.

CLF has been participating in the process as a member of Metro's Regional Reserves Steering Committee, a group overseeing the study of potential urban and rural reserves and advising



Photo Courtesy of Metro

Focusing mixed-use development in centers and corridors promotes vibrant communities with a range of activities and transportation options (Downtown Hillsboro).

on the formal designations of these areas. This seemingly arcane process actually has huge implications for regional equity interests, and leads to many questions.

The overarching question is how designation of urban reserves, and the amount of those reserves, will impact the ability for everyone in the region to access housing they can afford, jobs, transportation, essential services, healthy neighborhoods and natural areas, while also protecting diminishing farm and forest land and the local food supply.

This question leads to others:

- If we urbanize land on the edge, how much less of our limited public dollars will be available to spend on our existing communities?
- Will high transportation costs from living on the edge burden lower income families?
- Will new homes at the edge serve relatively few upper income people?
- Will new homes at the edge lead to more people driving longer distances, diminishing health and air quality and increasing global warming pollution?

These questions are key to determining whether creation of regional reserves equitably serves our population, particularly the members who have historically borne the greatest burdens of growth and benefited the least. While Metro

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### From Words to Action...

Is there something in this journal that intrigues or inspires you?

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*Connections* is the journal of the Coalition for a Livable Future. CLF unites over 90 diverse non-profits and businesses and hundreds of individuals to promote healthy and sustainable communities. By connecting issues, people and organizations, CLF empowers communities to take action together and shape the big decisions affecting the Portland region's future.

In 1994, the Coalition was created by a diverse group of Portland area non-profit leaders who recognized that the challenges they were working on individually in different communities across the metropolitan area were connected. Realizing this interdependence, they came together to educate each other and work cooperatively to create a more sustainable future for the region.

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**COORDINATE** *Coordinate the work of our member organizations across disciplines to be more effective and to avoid working at cross-purposes*

**RESEARCH** *Develop cutting-edge research to empower our partners with the information they need to act*

**EDUCATE** *Educate the public about current issues and solutions to community challenges; engage residents in shaping decisions about our region's future*

**ADVOCATE** *Provide leadership and informed recommendations that recognizes the big picture to impact public policy decisions*

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## Join Us!

**The Benefits of Joining a Coalition** — By joining the Coalition, you help create a stronger, collective voice for a just, sustainable region. A diverse membership allows us to understand each other's issues and concerns, to find common ground and to share resources and information.

**Individual Membership** — While only organizations, businesses and government agencies can be voting members, individual members play a very important role as our advisors and supporters. You can participate in any of our task forces, committees, and working groups. A donation of \$40 or more will open the door for a just and sustainable society and you will receive a subscription to the *Connections* Journal, discounts on our special events, and invitations to participate in our work.

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Urban Growth Boundary, N. Bethany. Photo by Marcia Sinclair.



### CLF Board Member Leslie Carlson

**Leslie Carlson** is principal at Carlson Communications, a one-woman consultancy that works primarily with businesses, non-profits and governments interested in sustainability, with a particular focus on renewable energy and green building.

Before founding her own company, Carlson spent a dozen years providing communications counsel to diverse organizations, including major corporations and to governments in the U.S. and Canada. She also has experience advising elected officials, having worked as the Deputy Communications Director for former Oregon Governor John Kitzhaber, as the Oregon Press Secretary on the Clinton/Gore 96 campaign, as Communications Officer for the New Democratic Party Caucus in Ontario, Canada and as a Correspondence Officer for former British Columbia Premier Mike Harcourt.

In addition to serving on CLF's board, she is co-chair of the Portland/Multnomah Sustainable Development Commission.

did not answer these questions directly in its recently published Preliminary Urban Growth Report, the information they did provide helps lead us toward the answers.

## Equitable Communities in the Future: In the Center, not the Edge

In determining what people can afford to pay for housing, Metro estimated both housing and transportation costs, rather than calculating only housing costs, which had previously been standard practice. By combining them into one measure, we can more fully understand the affordability of living in various locations.

Transportation is among the hidden costs of living in homes where driving is essential and distances are lengthy. High transportation costs have led to increasing commute times and cost burdens as property values have risen in many close-in neighborhoods, leading to the displacement of historically lower income, diverse communities.

As transportation costs increase over time, the number of people paying too much in basic living expenses will also grow. Housing costs will likely also increase over time, particularly if public investments are inadequate to increase the affordable housing supply.

Metro determined that renters paying over 50% of their household income for housing and transportation are “cost burdened,” meaning they have to spend more than they can afford on these basic expenses.<sup>1</sup> They estimate that the number of cost burdened households could more than double in the next 25 years.<sup>2</sup>

If we invest our limited public resources in new infrastructure at the edge, we have far fewer resources to maintain infrastructure in existing communities.

## Who Pays for Expansion?

The infrastructure necessary to support development includes transportation systems, water, sewers, storm-water systems, schools, parks, and civic buildings. These costs are borne in part by

the developer through development fees—which lead to higher costs for the buyer—and in part by all of us through public investment.

Infrastructure costs are higher in new developments because they need to be built from scratch. Metro compared the average capital costs of infrastructure to serve one new household in different areas around the region, and found that the cost per household averages \$40,000-50,000 at the center of the region, and more than double that — \$90,000 - 100,000—at the outskirts.<sup>6</sup>

Metro’s analysis confirms that if we invest our limited public resources in new infrastructure at the edge, we have far fewer resources to maintain the infrastructure in existing communities. It is therefore more cost effective for the public to invest in existing communities. It is also more equitable since it is likely that lower income and cost burdened households will live in existing communities rather than new ones on the edge.

Metro predicts that in the future, cost burdened households will locate mostly in central city areas where housing and transportation costs are lowest and where most below market rate housing is available.<sup>3</sup> They found that town centers and transportation corridors—not the edge—are among the most affordable places to live in the region.

Some have claimed that expanding the Urban Growth Boundary (UGB) is needed to increase the stock of affordable housing in the region, but history does not bear this out. The land added to the UGB in the past has not yielded large numbers of new housing. Over 95% of residential construction permits have gone to areas inside the original 1979 UGB since its creation.<sup>4</sup> This is in large part because we’re building housing in places where it is more cost effective to build.

Further, the vast majority of the development that has occurred in UGB expansions has been single family development. No data has been provided indicating that this new housing has been affordable, which has particular importance given the high transportation costs for people living on the edge.<sup>5</sup>

<sup>1</sup> Metro used income to assess cost burden only for renters because home ownership generally requires a level of financial solvency that may not be measurable with current income. While subprime mortgages have allowed homeownership for people who might otherwise be considered cost burdened, focusing on renters provides a more accurate measurement of those paying too much for housing and transportation than looking at renters and owners together. Metro, Preliminary Housing Needs Analysis (HNA), March 2009, p. 53.

<sup>2</sup> HNA Executive Summary, Table 2, p. 13.

<sup>3</sup> Metro, Preliminary Residential Urban Growth Report (UGR), March 2009, p. 54.

<sup>4</sup> UGR, p. 21.

<sup>5</sup> Only .7% of the new housing in UGB expansion areas has been multi-family, and no multi-unit housing has been built in the expansion areas brought in since 2000. UGR Table 5, p. 22.

<sup>6</sup> UGR, p. 50.

# Climate Justice: Towards a Proactive Response to Social Inequities

By Vivek Shandas

Discussions about climate change have taken center stage. Claims of 'carbon neutral', and strategies for calculating and mitigating green house gas emissions (GHGs) have become common place from Beaverton to Bali. The discourse on climate change, however, remains largely an environmental one, with increasingly precise definitions of parts per million, downscaling climate models, and regional assessments for reducing carbon dioxide (CO<sub>2</sub>) emissions. These discussions are essential for understanding connections between local sources of GHGs and global consequences of our actions. But health and equity are equally critical dimensions of climate change, although these dimensions have had only limited investigation.

Although federal action on climate change is beginning to take shape, policy, planning and implementation will occur at local levels, and information will need to be increasingly precise, so that regional responses can be appropriately applied. Decision makers at city, county, region, and state levels are responding to calls for local information by developing carbon calculators for transportation projects, carbon 'footprints' for existing buildings, and carbon taxes which penalize specific behaviors. Many existing efforts focus on mitigation, although as we learn more about the causes of and limits to CO<sub>2</sub> emissions, attention will also need to emphasize proactive measures that respond to potential threats from climate-related events. We are only now becoming aware of the local consequences, and how each of us may be affected.

For example, Hurricanes Katrina and Rita made abundantly clear that local impacts of global changes are catastrophic, and that those with fewest resources are often the hardest hit. While many of the serious consequences of an altered climate will take decades to understand, the coming years will likely be filled with clues about the types of regional responses that are essential to 'climate-proof' communities from adverse climatic events.

## Global warming and urban heat

If past climate-related events, like hurricanes and decade-long droughts provide an indication about what is to come, then adaptation is already needed on a massive scale. While hurricanes, tornadoes, and floods are dramatic and often make the front page, a far more insidious and silent result of climate change is urban heat.

Given the attention that we pay to spectacular climate related events, Americans are often surprised to learn that in the US more people die of heat waves than from all other extreme meteorological events combined. For example, during the week of July 14, 1995, in Chicago over 800 people died of heat-related illness, which includes heat stroke, heat exhaustion, and problematic pulmonary and circulatory conditions. More recently in 2003, over 35,000 people died throughout Europe from similar heat related illnesses. This tragedy bares monetary costs of 13 billion Euros, as well as the social costs associated with this overwhelming loss of life. These numbers are staggering, suggesting that urban heat is an issue to which decision makers will need to respond.

Regional studies by Climate Impacts Group at the University of Washington state that compared to the historical record, Seattle and Portland will witness considerably more challenges associated to extreme climate events. Specifically, in terms of human health, "...under medium warming scenarios, more people are projected to die because of heat waves..." and "...poorer air quality in the summers will also contribute to more deaths by mid-century." What can past heat-related events teach us about adapting to future consequences of climate change? Which populations are disproportionately affected by urban heat? We explore these questions here by examining the relationship between urban heat and demographics in the Portland metro region.<sup>1</sup>

## Where's the heat?

Numerous studies in climate science have documented the fact that urban areas are generally warmer than the surrounding rural areas. While scientists have linked these temperature differentials to several phenomena, including earlier blooming dates for flowering plants and trees, and circulation of air currents, only now are we learning the extent of the differences within our particular urban area. Over the past several years, researchers from Portland State University have traversed the metropolitan region to describe differences in temperature, and

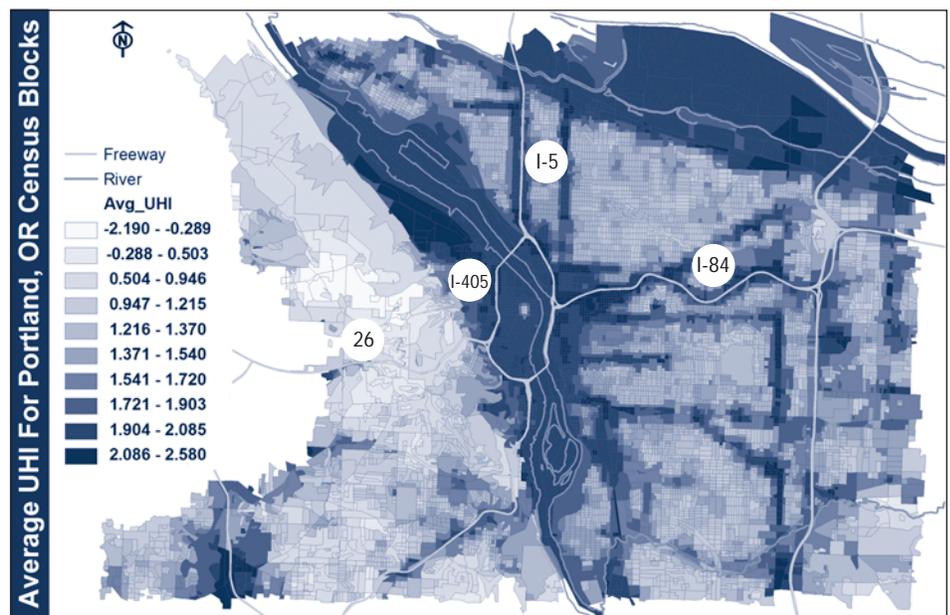


Figure 1: Map of urban heat islands (UHI) in the Portland region based on US Census boundaries (blocks). Darker areas contain higher relative temperatures.

to identify urban heat islands. Findings recently published in *Theoretical and Applied Climatology* describe a temperature gradient of 6 degrees in the Portland region from the coolest to hottest areas.<sup>2</sup> The resulting urban heat island (UHI) maps present a land-based “mosaic” of average air temperatures for each Census block in the Portland region (2008 estimates). The maps describe neighborhood-scale variation in temperature as it relates to the groups of people living in different areas of the region (Figure 1).

Evident from the UHI map is the fact that roadways are generally hotter than other areas. In fact, as expected, the results indicate a strong association between paved surfaces (e.g., roads, rooftops, and driveways), and higher levels of heat. Since air pollution is also highly concentrated around roadways, we examined the demographics of the people living alongside roads, and those who might be at increased risk in

living in or near UHIs. This is not to say that other populations are not at risk from heat waves, rather that those with lower income, who are younger, living alone, and renting are *disproportionately* living in the hottest areas of the region. In terms of air quality, we found that populations living in *smaller homes, living alone, older adults, and Hispanic populations* are most commonly in areas filled with harmful air pollutants. Again, other populations are also affected, but some population groups, more so than others, are living in areas with bad air. We recognize how some of these factors could be linked (e.g., low income communities and renters), and we are currently conducting a complementary case study that examines the conditions residents where higher levels of urban heat and air pollution coexist.

While findings that identify the poorest and oldest members of the region as those most likely to be affected by bad

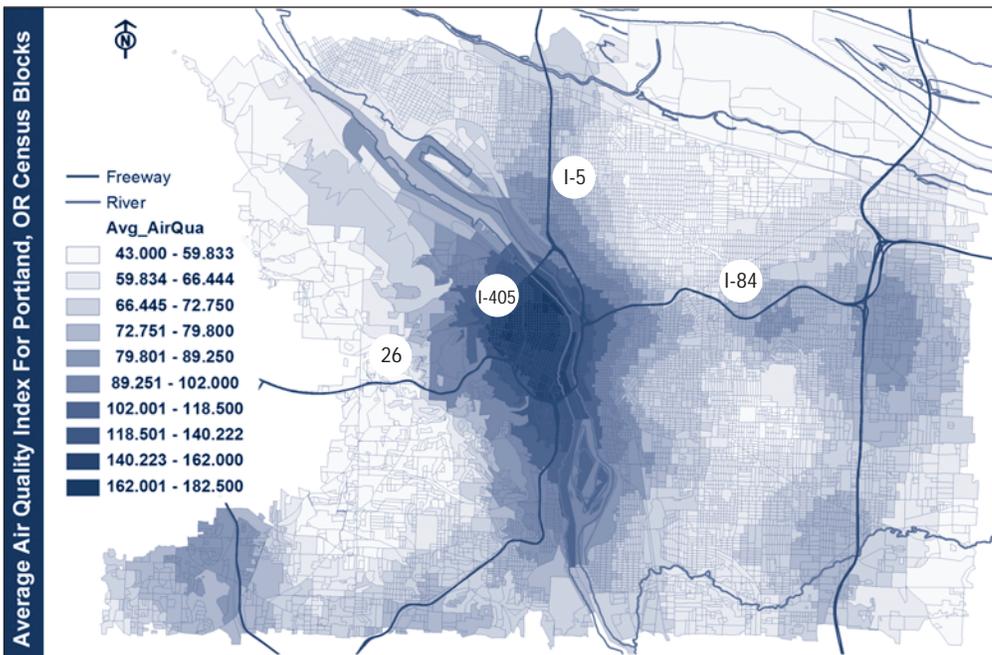


Figure 2: Map of air toxins in the Portland region based on US Census boundaries (blocks). Darker areas contain higher relative levels of air toxins (source: George and Shandas, forthcoming)

terms of exposure to heat and poorer air quality. To assess air quality, we used regionally modeled air quality data (provided by the Oregon State Department of Environmental Quality) to further analyze the places and people who are disproportionately affected (Figure 2). By combining the results of the UHI analysis and air quality, we were able to assess which populations in the Portland region are at greatest risk from degraded environmental conditions.

For specific demographic populations, the results were strong and statistically significant for both UHI and air quality. Thus, we identify some groups that were more likely to be impacted by urban heat, while others might be exposed to poor air quality. In terms of urban heat, our results suggest that *lower income, younger individuals, living alone, and renting* were populations

environmental conditions is not a radical departure from earlier studies of urban inequity, these results do help frame an approach for engaging specific populations most at risk from climate-related events. In addition, the results provide further evidence that the Portland region shares many similar challenges to other urban areas in terms of climate-proofing for adverse events. In fact, should a Chicago or European-type heat event occur here, we can expect disparate impacts. Given these results, the policy relevant questions are: What can be done? By whom? And will preventative actions create an equitable distribution of benefits?

## Building out a Full Response

Developing mitigation strategies that solely focus on technological approaches, while laudable, are only

part of the solution. Few studies examine the social dimensions of climate related events. Our results shift this trend. For example, our results indicate that those living alone and renting are exposed to the hottest and most polluted areas of the region. While living in these areas does not, in and of itself, suggest that all members of these groups are at risk from heat stress or respiratory illness, it does suggest that the combination of potentially dangerous environmental conditions and limited awareness of remedial measures could lead to health disparities in some populations more than others. This is supported by another body of research which suggests that the people who suffer from adverse health conditions do so because of a combination of environmental and social conditions that limit their ability to improve their environment<sup>3</sup>.

➤ Climate, continued on p. 10.

<sup>1</sup> A more detailed description of the literature, methods, and findings are available through a forthcoming peer-reviewed journal article.

<sup>2</sup> Hart, M and DJ Sailor, 2009. Quantifying the influence of land-use and surface characteristics on spatial variability in the urban heat island. *Journal of Theoretical and Applied Climatology*, 95:397-406.

<sup>3</sup> (a) Patz, J. A., Campbell-Lendrum, Holloway, T and Foley, JA. (2005). Impact of regional climate change on human health. *Nature*, 438: 310-317.

(b) Kalkstein, L. S., & Green, J. (1997). An evaluation of climate mortality relationships in large US cities and the possible impact of a climate change. *Environmental Health Perspectives*, 105(1): 84-93.

# Put Your Money Where Your Mouth Is: How Banking Affects Your Community

By Jared Gardner

The current economic crisis shines light on the powerful effect banking has on our communities. In the Portland metro region we have the contrasting examples of Washington Mutual and Albina Community Bank. The former having failed after focusing on maximizing profits through subprime mortgage and credit card lending while the latter focuses on building social justice through economic development in underserved communities.

It is slowly becoming accepted that we cannot “return” to a past way of economic life. Environmental degradation, climate disruption, global health problems, food and water scarcity, housing needs and social justice issues in general are all related to our economic systems. We need to write a new economic story and banking is an obvious place to start. The systemic flaws in the national banking system are now acknowledged and there is a need to evolve banking systems that better serves our communities. Regulation will be a key component of better banks, but we must realize there are local banking institutions that are generally working.

Banking can, and in many local cases does, play a productive role in stimulating activities that provide real wealth in our communities. While our personal banking choices will not solve all of our social problems, shifts in our banking decisions like moving our financial resources can have a tangible effect on the health of our communities. Understanding different banking models such as credit unions, state chartered community banks and more specifically chartered community development banks will help us evaluate the banking choices currently available to us. With this information, we can choose to actively contribute to the economic health of our local communities and region.

## A Tale of Banking Gone Bad

Most of us are familiar with the recent history of Washington Mutual, now owned by JPMorgan Chase & Co. Many may not know that Washington Mutual’s early history is more inspiring than its last few decades would suggest. Washington Mutual, as the name implies, began as a mutual association. Born as a community response to the Seattle fire that ravaged the downtown business district, members of the community came together and pooled their financial capital to make loans to literally rebuild the local economy. Thus, the bank’s investors were also stakeholders in the community, enjoying the profit associated with making productive loans.

Over the course of nearly a century, Washington Mutual successfully operated as a mutually owned bank. In the early

1980’s, when dismantling of national banking regulation began in earnest, Washington Mutual owners decided to demutualize, converting their ownership interest into a public stock offering to raise money and pursue a nationally focused, high growth business trajectory. Ultimate ownership control was given up to shareholders, and as is too often true when shareholders are not stakeholders in the local community, profit motivations trumped impacts in various communities. For Washington Mutual this translated into a rapid expansion through bank acquisitions, along with a broadening of offerings into credit cards and subprime mortgage lending. These activities fueled ever more aggressive and risky leveraging that ultimately led to its collapse and takeover by Chase.

Washington Mutual’s history is an important one as it illuminates many critical issues in banking. The first and obvious area is the role of financial regulation for a stable banking system. To this end there is a fascinating and growing body of research dedicated to shaping our way forward<sup>1</sup>. Other areas include the relationship of ownership structure to profit motivations and also systems of accountability. These latter traits help us understand and compare alternative banking options outside of the national and multinational corporate banking model. These options, namely community-minded state chartered banks and cooperatively owned credit unions are institutions we need to shift our support to now as much as ever before.

## Ownership is Important

There are three distinct forms of ownership in our banking system: cooperative ownership (i.e., credit unions), privately owned banks, and publicly traded banks owned by shareholders. Who owns a bank or credit union is important because financial wealth distributed to owners circulates in the communities they live in and because owners guide the direction of the institution.

In the Portland metro region, cooperatively owned credit unions include Onpoint Community Credit Union headquartered in Portland, First Technology Credit Union of Beaverton, and Advantis Credit Union of Milwaukie, among others. Because credit union membership has traditionally been linked by common organizational affiliations, most credit unions are rooted in fairly localized geographic areas. Depositors are members of credit unions and membership entails ownership privileges. In practical terms this typically equates to lower interest rates on loans and higher yields on deposits, thus circulating more financial wealth among members, and by extension, back into the same community the credit union is located in. One key difference between credit unions and banks is that credit unions typically do not lend to

<sup>1</sup> See, for example, Robert Pollin’s article “Tools for a New Economy” in the January/February 2009 issue of Boston Review [bostonreview.net/BR34.1/pollin.php](http://bostonreview.net/BR34.1/pollin.php)

businesses or for development of commercial or residential properties, thus lessening their wider impact in the community.

Privately owned banks operating in the Portland metro region include, among others, Liberty Bank, Washington Trust Bank, and HomeStreet Bank. Of these examples, only Liberty Bank's offices are limited to the state of Oregon, though they are largely outside the Portland metro area. Perhaps the most community minded of the privately owned banks operating locally is HomeStreet Bank. HomeStreet is unique in that employees are part owners of the bank. By including as owners the workers who form the backbone of its operations, HomeStreet demonstrates a slightly more inclusive model of economic justice. HomeStreet is also a good example of the biasing effects that ownership has on community impact. The vast majority of its community involvement occurs in Seattle, which happens to be its headquarters and where the majority of executives live. While HomeStreet is a good model in most ways, we need to be conscious of the ways ownership affects the areas where a banking institution focuses.

When looking at publicly traded banks there seems to be an unwritten rule that large corporate banks like Citibank, Chase, Bank of America, Wells Fargo, U.S. Bank, Key Bank, etc. are always shareholder owned banks whose ownership interests are traded via Wall Street, and whose emphasis is financial gain for executives and shareholders. Smaller regional and local banks are often publicly traded too, with a range of business aims. Locally these include Umpqua, MBank, and even Albina Community Bank. The main advantage of a bank "going public" by issuing stock to be traded on Wall Street is the ability to raise financial wealth. The main downside of publicly traded banks, from the point of view of one's community, is that shareholder ownership is the most abstract form of ownership and is generally disconnected from the communities the bank operates in. Shareholders can be from anywhere in the world, and typically purchase stock with the expectation of financial gain. Since owners govern the board of directors of a bank, the potential for a context that favors maximization of profit over community health is always a danger.

While in practical terms shareholder ownership nearly always equates with maximization of profit ahead of community

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development, it is not a necessary condition of a publicly traded bank. Albina Community Bank is one such counter-example. Albina's commitment to community development is supported by two main factors: a strong corporate charter that defines its role in the community, to be discussed in the next section; and, perhaps related to the first point, its shareholders tend to be stakeholders in or members of the local communities that Albina serves.

## Accountability is a Good Thing

In addition to the importance of ownership, systems of accountability play a tremendous role in banking. One striking trait of Washington Mutual, similar to most corporations owned by absentee shareholders, is that they had little accountability to the communities they operated in. Washington Mutual's credit card and subprime mortgage practices extracted massive amounts of financial wealth from communities and ultimately left a train wreck of devastated families who lost homes and investments through irresponsible credit policies.

While it is true that shareholder activism and strongly organized communities can force accountability on large corporations, credit unions and community banks have easier systems of accountability to navigate. In the case of credit unions the democratic ownership lends itself nicely to accountability. In credit unions where there may not be strong community development objectives there is no inherent reason

these cannot be enacted, measured and ensured through active participation in the organization.

Community banks, by reason of their size and relationship to individuals and businesses in the community, are likely to be more accountable to their community. Another reason for accountability rests in regulation. Banks can be chartered at the state or national level. As the banking system evolved and banks grew to operate across state borders, more and more banks sought to be chartered nationally. As the larger banks continued to grow and consolidate financial wealth, they simultaneously gained in political power. These national banks, typically large publicly traded corporate banks, fought to erode regulatory requirements of the national bank charters and achieved much success. Meanwhile, state charters retained much of their regulatory strength and accountability, which has translated into greater stability and less tax payer bailouts.

➤ Banking, continued on p. 11.

# The Regional Equity Action Agenda

By Coalition for a Livable Future

In 2007, the Coalition for a Livable Future, in partnership with Portland State University, Population Research Center and Institute for Portland Metropolitan Studies, unveiled its ground-breaking *Regional Equity Atlas*. One of the first of its kind in the country, the *Atlas* examines how benefits and burdens of development are distributed in the region.

With the *Atlas* in hand, CLF presented the results to the community reaching over 3,000 people and hundreds of organizations. Their response to the research provided the basis for our Regional Equity Action Agenda — our blueprint for action that aims to advance equity in our region. Put simply the Agenda's overall goal is to ensure opportunity for all. It establishes policy priorities that aim to address systemic causes of inequities in access to essential community resources and opportunities for prosperity and good health. The Portland region is known for our smart, innovative urban planning, our leadership in the sustainability movement, and our exceptional public participation in civic life. We believe that if we tap into these talents and work together in a way that includes ALL communities, we can build a better, healthier, greener future for everyone.

The Agenda unites the work of numerous community organizations under a common vision. In most cases, CLF's partner organizations lead the work to advance Agenda policy priorities. In some cases, CLF staff is leading. More information about the Agenda's lead partners and their work on these initiatives will be available soon at [www.equityatlas.org](http://www.equityatlas.org). As we collectively work to move the Action Agenda initiatives forward, an essential element of our approach is to develop and promote collaborative leadership originating from communities that have been depleted through marginalization and oppression. Involvement by these groups will help ensure that the benefits of each initiative increases opportunity and diminishes inequality in our region, reaching those who have been historically left behind.

## Healthy Places Initiatives: Increasing Access to Healthy Communities

**Initiative 1.** Secure ongoing local, regional, and state revenue to develop and preserve affordable homes to meet regional needs.

Support the Oregon Housing Alliance legislative agenda aimed at raising \$100 million in new funding for housing.

Advocate for increasing the portion of urban renewal district funding for affordable housing.

**Initiative 2.** Promote strategies for mixed-income, transit accessible, "20-minute communities" where residents are nearby nature, able to travel by foot or bike to work, shopping, school, parks and urban agriculture, and where they feel a sense of community.

Secure full funding for Metro's Regional Revolving Loan Fund and work to ensure that loan recipients plan to build green, mixed-use, mixed income projects that are linked with parks and natural areas within walking distance.

Promote incentives and policy changes that increase the linkage between affordable housing and transit, bike and pedestrian investments.

Support incentives for employer-assisted housing that aims to support low-wage worker's ability to live close to their workplaces.

Promote policy changes that will increase efficient use of land, lower construction costs, make housing more affordable, and free up land for permanent greenspace and habitat protection, and other public uses.

Support mandatory and incentive zoning strategies to increase affordable housing supply and disperse affordable units throughout communities.

Support strategies that create and ensure home ownership opportunities in perpetuity.

Link investments in affordable housing with investments in public greenspace, including projects that convert brownfields to greenspaces with adjacent affordable housing.

Promote public policy that increases opportunities for urban agriculture (home, school, community gardens).

Increase food outlets selling healthy food and decrease food outlets selling unhealthy food.

**Initiative 3.** Develop and promote policies to implement a regional system of parks and natural areas in low-income, park deficient neighborhoods that provide safe places for children to play, structured activities for youth and social gathering spaces for families.

Advocate for a portion of all local open spaces bond measures to be dedicated to increasing the percentage of the population living within 1/4 mile walking distance of a park or natural area.

Advocate for capacity-building grants targeted to low-income neighborhoods, identified in the Equity Atlas as park or natural area deficient, in order to green under-natured or park deficient areas via Metro's Nature in the Neighborhood Capital Grants Program or other funding sources.

**Initiative 4.** Improve systems for addressing substandard housing through improved education, dispute resolution, housing code development and housing code enforcement.

**Initiative 5.** Redevelop brownfields and other contaminated sites, prioritizing projects in the region's most vulnerable and neglected neighborhoods and fostering community-based decision making on future uses for redeveloped sites.

**Initiative 6.** Promote equitable regional and state greenhouse gas emissions reduction programs to advance climate justice.

**Initiative 7.** Promote the redesign of school facilities to provide healthy learning environments for students and that serve as cultural, recreation, and education centers for surrounding communities, while also supporting healthy natural systems.

## Healthy People Initiatives: Improving Access to Education, Jobs and Assets

**Initiative 1.** Expand financial education, asset building, and small business opportunity programs in low-income communities and communities of color.

Endorse creation of additional categories of Individual Development Accounts (IDAs) and new funding at the state level as a new source of funds for IDAs.

Support the expansion of asset-building opportunities for renters, focusing on expanding IDA asset categories for long-term equity building to include more than just homeownership.

Support increased investment by the state in micro-enterprise loans and programs through existing Community Development Financial Institutions.

**Initiative 2.** Expand the Earned Income Tax Credit in Oregon and return millions of dollars to the poorest working families with children to help pay for basic necessities.

**Initiative 3.** Improve oversight and consumer protections for consumer loan borrowers and create additional tools to help homeowners avoid foreclosure.

**Initiative 4.** Incubate and promote community-owned, green, affordable, mixed-use development projects that provide ownership and employment opportunities to low-income people.

**Initiative 5.** Increase ride sharing programs, ensuring their accessibility by populations most in need.

**Initiative 6.** Promote culturally competent curriculum, programs and standards in schools, that prepare youth to create a thriving, just, and sustainable world.

Support a culturally-relevant curriculum that prepares students to succeed in the context of 21st century economic, social, political cultural, environmental realities.

Support initiatives to ensure culturally-relevant teacher training to promote cultural proficiency in education.

Support improved and stricter evaluation and district standards on cultural proficiency.

**Initiative 7.** Develop and support funding for good green living wage jobs. These jobs should provide health benefits, career pathway opportunities and be accessible to historically disadvantaged groups.

Create a regional work force development plan for the maintenance of green infrastructure.

Pass a regional greenspaces levy to fund a Regional Conservation Corp to provide natural area stewardship and green jobs.

Identify job training and employment opportunities emerging from public investment, and ensure linkage is made to appropriate target populations. Examples of past opportunities include the 2006 Natural Areas Bond Measure; Grey to Green (Portland Bureau of Environmental Services); Healthy Streams Plan (Clean Water Services); and other green infrastructure investments by surface water management agencies and local parks departments and districts.

## Healthy Process Initiatives: Improving Accountability and Transparency

**Initiative 1.** Promote the use of health equity criteria to evaluate projects, policies, and investments, and monitor their implementation.

Integrate equity criteria into Metro's Making the Greatest Place process for both land use and transportation, while concurrently promoting integration of these criteria into comprehensive plan updates which are currently underway in a dozen jurisdictions across the region.

Support targeted projects that advance equity for inclusion in the state Regional Transportation Plan. Promote projects that prioritize health, equity, climate change, and transportation choice for funding in Metro's Regional Transportation Plan.

Make congestion pricing work for working families by crafting and promoting a plan that ensures working people benefit most and low-income people are not negatively impacted.

Support efforts to increase minority contracting in publicly subsidized development projects, including linking job training and microcredit lending opportunities wherever possible. Ensure businesses provide area standard wages with benefits.

Advance the health equity recommendations of the Columbia River Crossing Health Impact Assessment (HIA) and promote the use of HIAs in other projects.

Develop and implement a third-party certification program for the equitable design, construction and investment associated with real estate development.

**Initiative 2.** Promote the use of data and methodologies recommended by culturally specific communities to ensure that public services and resources match the actual needs of each group. ✦

In terms of what to do, we might begin by challenging assumptions which describe all urban residents as *active consumers* of social services, whether those services are needed during daily life (e.g., public transit, police) or during catastrophes (e.g., heat waves, floods). A consumer-oriented approach to social service places the responsibility on the individual, often leaving out the role of the larger system within which each person is living. Indeed, the colossal public health and financial consequences from recent extreme climate events indicate those communities with the weakest capabilities and greatest need were least likely to get them. We might rather begin by developing proactive social and political programs for addressing inequities from a systematic perspective. In his seminal work *Heat Wave* (2002), Klinenberg, makes such an argument by stating that, “...the health risks of future heat waves will continue to grow so long as there are no strong public policies to address the social, ecological, and physiological conditions that make everyday life so precarious, and extreme events so treacherous, for the rising population of vulnerable city dwellers.”<sup>4</sup> Accordingly, we must seek to develop strong policies that reduce the distances between those advantaged and disadvantaged; strong policies that provide the most vulnerable populations better access to public services; and strong policies that raise the awareness about the shared social and financial costs associated with poor planning and design. It is in this spirit that we offer these findings, which we hope will assist urban planning and public health organizations in combating social isolation and to expand involvement of marginalized communities in the political and planning process. ✨

Vivek Shandas is an Assistant Professor of Urban Studies and Planning and Research Associate in the Center for Urban Studies at Portland State University. Please direct questions or comments to: [vshandas@pdx.edu](mailto:vshandas@pdx.edu).

<sup>4</sup> Klinenberg, E, 2002. *Heat Wave: A social autopsy of disaster in Chicago*. The University of Chicago Press.

## Meeting the Needs of Our Region

Can the needs of our growing population be met without taking over farm and forest land? Metro’s conclusion: Yes, we can!

Metro is legally required to provide sufficient land to accommodate future population growth. However, before expanding the urban growth boundary, it must demonstrate that the need cannot reasonably be accommodated on land already inside the boundary.<sup>7</sup>

The analysis shows that expansion of the UGB is not necessary to meet anticipated housing needs. Despite a growing population,<sup>8</sup> these needs can be met with land that is already zoned for housing—if we better utilize more of that land.<sup>9</sup>

How do we use land more efficiently? We adopt public policies, create programs, and incentivize projects that will lead to better use of the land within the UGB. We invest in transportation alternatives—enhanced light rail, bus service, sidewalks, bike lanes, etc.—that support higher density and mixed uses in existing neighborhood centers. Other tools include cleaning up brownfields and supporting infill of developable land.

If we were truly business-minded, we would avoid the conditions that encourage inefficient growth patterns and the counterproductive spending that undermines efficient public investment in the long run. Infill development creates the conditions where the local, home-grown “Mom and Pop” enterprises can succeed. Small business take advantage of the urban density that creates a solid customer base, fostering creativity and experimentation (aka research and development), reducing shipping costs, and providing an increasingly rich infrastructure to

<sup>7</sup> Oregon Statewide Planning Goal 14: Urbanization (emphasis added).

<sup>8</sup> Metro estimates that the regional population will grow from about 2.2 million today to between 3.6 and 4.4 million in 2060. The region is much larger than the area inside the Urban Growth Boundary; it includes the seven counties of Washington, Multnomah, Clackamas, and Yamhill Counties in Oregon, and Columbia, Clark, and Skamania County in Washington. Metro Population and Employment Forecast, Executive Summary, March 2009, p. 5.

<sup>9</sup> UGR Executive Summary, p. 9.

<sup>10</sup> Metro website, Urban revitalization: Centers and corridors.



UGB 185th near W. Union. Photo by Marcia Sinclair.

support both businesses and their customers, who may possibly be neighbors.

## Making the Right Choices

The region’s long-range plan, the 2040 Growth Concept, focuses on developing in regional and town centers, on main streets, and along transit corridors in order to foster the livable communities and natural beauty that make our region special.<sup>10</sup> Focusing investment in these areas uses urban land most efficiently, and it is becoming clear that they also make for more equitable communities.

Government funds are tight, which leads to difficult choices about where to invest. But the data show that investing inside the UGB rather than on the edge would protect farm and forest land while also cleaning up blighted brownfields in our cities and towns. It would lead both to a better life for lower income populations, and to better use of public dollars, leading to a better life for everyone.

**To learn about what you can do about Regional Reserves, go to Action Alerts at [www.clfuture.org](http://www.clfuture.org).** ✨

Mara Gross is CLF’s Policy Director and Dianne Riley is CLF’s Equity Agenda Coordinator.

Within the bank charters there is also a specific type of charter that focuses primarily on community development, namely community development banks. Community development banks are chartered under the broader umbrella of community development financial institutions (CDFIs) that also include community development credit unions, community development loan funds, community development venture capital funds, and micro-enterprise loan funds<sup>2</sup>. Over and above their natural individual and business relationships rooted within the community they serve, they have an additional layer of accountability. Community development banks are specifically chartered to invest in communities by making productive loans in the areas of small business, commercial real estate, development of affordable housing, low income home loans, etc.

Albina Community Bank is one such community development bank, headquartered and focused entirely on community development in Portland. Though there are no other CDFI banks or credit unions headquartered in the Portland metro region, banks like ShoreBank Pacific of Washington state bring a specific community development corporate charter, and, in the case of ShoreBank Pacific and its parent company out of Chicago, bring a strong environmentally sustainable focus to all of its activities. In the Portland area, Albina goes to great lengths to measure their economic impact in the community, measuring job creation and maintenance associated with their lending. They also value the work of non-profits and seek them as client-partners in the community since the money non-profits deposit can be leveraged right back into the community. Having a specific charter allows a much higher degree of accountability, both by community development financial institution regulations and by the community these banks serve. This institutional accountability tampers some of the potential negative community effects of being publicly traded.

The purpose of banking should be to facilitate the flow of financial resources and put them to productive use in a community. National and multinational corporate banks enabled by financial deregulation have certainly facilitated the flow of financial wealth, but almost entirely into the accounts of a relatively small number of already wealthy people at the expense of local communities and at the risk of tax payer bailout. Clearly that model is not working. Regulation is one key to a better banking system as a whole. Meanwhile, we have the power to influence our communities in significant ways by exercising democracy with our money.

Local banking institutions rooted in and intentionally serving the local community are great places to put our money where our mouths are. In order to best evaluate these credit unions and community banks we should look at their ownership structures and methods of accountability. Local banks work, in part, because they are accountable to our communities. They are subject to the higher standards of state charters and often have their own specific charters. Lastly, only when we fully and intentionally participate in the systems around us can we maximize our resources to build the communities we desire. This is remarkably true with our financial institutions in today's economic environment. ✨

Jared Gardner is with the Economic Justice Action Group and Real Wealth of Portland.

#### Questions to ask your financial institution and yourself:

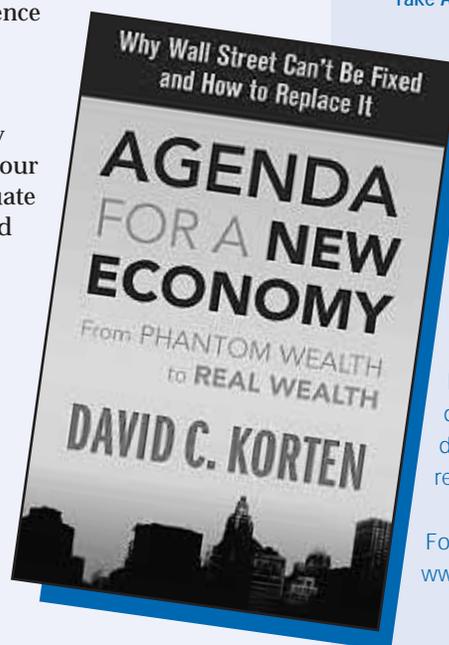
- ¥ Ownership matters. Who owns this institution? Are the benefactors' interests in conflict with mine or the interests of my community? Is there a way to participate in or influence the interests of the company?
- ¥ Industry regulations. Where does your financial institution operate and to what regulatory framework is it accountable?
- ¥ Community development charter. Does your bank have a specific corporate charter, or operating guidelines, that defines its role in your community?
- ¥ A mission is important. What does your bank/credit union value? Does this align with your values and vision for your community?
- ¥ Community impact is where it is at. What has your bank done? Is that the best it can do in relationship to its resources?
- ¥ Social and economic justice is critical. Is there justice within the organization itself? How are employees treated? How do wages differ from the top to the bottom? What are the environmental impacts of the company?

For more information on local banking, visit <http://equitydesign.com/2009/04/banking/>

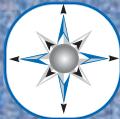
#### Take Action:

1. Fire your national corporate bank.
2. Put your money where your mouth is.
3. Read David Korten's new book. In *Agenda for a New Economy*, Korten offers a broader look at causes and solutions to the current economic crisis. Focused on the creation of living economies, Korten's book aims to catalyze a new level of dialogue about ushering in a new economy one that is locally based, community-oriented, and devoted to creating a better life for all during this historic moment of economic restructuring.

For more information visit [www.realwealthpdx.com](http://www.realwealthpdx.com)



<sup>2</sup> For more information visit: [www.cdfifund.gov](http://www.cdfifund.gov) or [www.community-wealth.org/strategies/panel/cdfis](http://www.community-wealth.org/strategies/panel/cdfis)



## New Members of the CLF Team

**Dianne Riley** joined our team in April and fills the newly created position of Equity Agenda Coordinator. She will be working primarily to advance the Equity Agenda policy initiatives promoting “Healthy Places, Healthy People and Healthy Process” in the metropolitan region. Through organizing, outreach and public education activities, Dianne expects to galvanize support that will significantly advance basic quality of life and better health for residents in our area, particularly in low-income communities and communities of color. Prior to joining CLF, Dianne utilized CLF’s Regional Equity Atlas as a key part of her graduate work on African American migration and displacement. She enjoys gardening, cooking and trashy TV while living in Columbia Villa with her partner Nancy Haque.



From left to right: Amanda Hess, Kathy Hammock, Natalie Cook, Jane Rosenstein, and Dianne Riley

**Kathy Hammock** is our new Office Manager/Program Assistant, succeeding Allison in this role. She joined CLF in early December. She is excited to be a part of the Coalition, with its forward-thinking mission that unites so many different organizations and perspectives. Her background is in non-profit community health, where she had the honor of serving as the director of a non-profit health clinic for many years. In addition to her work with CLF, she is studying Spanish and volunteering to help Vancouver second graders

learn to read and facilitate a Multnomah County Library conversation session for English language learners in east county. She lives in Northeast Portland with her husband, David Miles, and her cat.

We also have two wonderful LINKS Americorps volunteers working with us this year as Policy Organizers. **Natalie Cook** is a law school graduate interested in healthy communities policy work. She has been supporting CLF’s work related

to health impact assessment, organizing the annual Summit, and doing a variety of research projects to support our policy program. **Amanda Hess** is a recent college graduate with an interest in smart growth issues who did political organizing during the 2008 season. Amanda supports CLF’s Climate Smart Columbia River Crossing Campaign, produces our weekly email digest, CLFinfo, and assists with maintaining the CLF website.

**Jane Rosenstein** joins us through the Masters of Public Administration program at PSU to coordinate the first Summit Days of Equity Action. Jane has a background in resource conservation and community organizing, and a particular interest in advancing the social aspects of sustainability. Her research areas include organizational collaboration and civic engagement.

### Wish list

Stackable Conference Table Chairs (8)

Compact Folding Table for Events

One or two Drawer File Cabinet/File Box

Commercial Wringer Mop and Bucket

Building Materials.  
(See [www.clfuture.org/involve/wishlist](http://www.clfuture.org/involve/wishlist) for details)

### You are invited to subscribe to the CLFinfo electronic mail list.

Subscribers receive a weekly digest of action alerts and announcements from CLF member organizations.

To subscribe, send your email address to:

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Visit [www.clfuture.org](http://www.clfuture.org) to download past issues of *Connections* and other CLF publications.

CLF welcomes our new members!

- Caldera • Goldsmith Block • Oregon Action • Oregon Department of Human Services, Office of Multicultural Health • Portland Development Commission • Ride Connection • Upstream Public Health • Zimbabwe Artists Project

# Hope & Passion on Display at 2009 Regional Livability Summit

Well over 350 people brought their wisdom, inspiration and energy to this year's Summit and Days of Equity Action. As one attendee put it, "...it gets better every year and the keynote was fabulous." To read more about the event, check out the 2009 Summit Proceedings Report at [www.clfuture.org/events/2009summit](http://www.clfuture.org/events/2009summit)

The Summit would not have been possible without the generous support of this year's sponsors. Thank you for your support!

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American Institute of Architects, Portland Chapter  
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Friends of Rock, Bronson and Willow Creeks  
Friends of Smith and Bybee Lakes  
Friends of Tryon Creek State Park  
Gales Creek Insurance  
Gerding Edlen  
Goldsmith Block  
Growing Gardens  
Hillsdale Neighborhood Association  
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Jobs With Justice  
Johnson Creek Watershed Council  
Kaiser Permanente  
League of Women Voters of the  
Columbia River Region

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Monthly giving is easy, convenient, and helps assure the longevity of CLF's work.

Please use the enclosed envelope to specify the amount you would like CLF to charge to your credit card each month.

Questions?  
Call 503-294-2889.

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(These leaders have made significant commitments of \$500+ to sustain CLF's work.)

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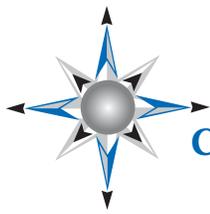
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## THE OBJECTIVES OF THE COALITION FOR A LIVABLE FUTURE

- 1 Protecting, maintaining and restoring the social and economic health of our urban, suburban, and rural communities, especially the distressed parts of the region;**
  - (a) Preventing displacement of low and moderate income residents and people of color as neighborhoods improve;
  - (b) Assuring easy and equitable access to employment and affordable housing throughout the region;
  - (c) Promoting the preservation and development of housing affordable to low and moderate income residents throughout the region;
  - (d) Protecting, maintaining and encouraging the development of living wage jobs, small businesses, and community-based and sustainable economic development throughout the region;
  - (e) Reversing the polarization of income and raising income and opportunities for the region's low-income residents;
  - (f) Preserving and enhancing a high quality public education system for all parts of the region and all residents;
  - (g) Encouraging the development of food production, processing, and distribution strategies that contribute to the local economy and ensure access by all community members to healthful and affordable foods within each neighborhood;
- 2 Developing a more sustainable relationship between human residents and the ecosystems of this region;**
  - (a) Reducing consumption (particularly of non-renewable resources), pollution, and waste;
  - (b) Changing the patterns of urban expansion from low-density suburban sprawl, which relies on the automobile and wastes valuable farm and forest lands and other natural resources, to more compact neighborhoods with a mix of uses conveniently served by public transportation;
  - (c) Expanding transportation options, including reducing dependency on automobiles and vehicle miles traveled per capita and increasing transit, bike and walking opportunities throughout the region;
  - (d) Protecting, restoring and maintaining healthy watersheds, fish and wildlife and their habitats, greenspaces, and other natural resources within and outside urban growth boundaries;
  - (e) Ensuring that the built and natural environment are integrated in a sustainable manner that supports neighborhood livability and protects wetlands, streams, water quality, air quality and the natural landscape and recognizes that both natural resources and humans are part of the urban ecosystem;
  - (f) Addressing past, present and future issues of environmental equity including: the siting and cleanup of polluting industries and waste disposal sites, remediation of toxic waste sites and water pollution, and the distribution of neighborhood parks, trails, and greenspaces;
  - (g) Encouraging the development of food production, processing, and distribution systems that regenerate and support natural systems and biodiversity, enrich neighborhood development patterns, and build community;
- 3 Assuring the fair distribution of tax burdens and government investment within the region;**
- 4 Promoting a diverse and tolerant society;**
- 5 Increasing public understanding of these regional growth management issues, developing effective democratic discourse, and promoting broader citizen participation in decision-making regarding growth in our region.**

### CLF member organizations:

Livable North Portland  
Livable Place  
Mercy Corps Northwest  
Multnomah County Health Equity Initiative  
National Association of Social Workers,  
Oregon Chapter  
National Charrette Institute  
Norm Thompson  
Northwest Housing Alternatives  
Oregon Action  
Oregon Council of Trout Unlimited  
Oregon Department of Human Services,  
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Oregon Environmental Council  
Oregon Food Bank  
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Urban Greenspaces Institute  
WaterWatch of Oregon  
We Are All Traffic  
Wells Fargo  
Willamette Pedestrian Coalition  
Willamette Riverkeeper  
Williams & Dame Development  
Woodlawn Neighborhood Association  
Zimbabwe Artists Project  
Zipcar

### Become a Business Member

Community-minded businesses  
can now become members of the  
Coalition for a Livable Future.  
To request an informational packet,  
please call 503-294-2889 or email  
ron@clfuture.org.

**Get Connected this Summer! Support the Coalition for a Livable Future.**

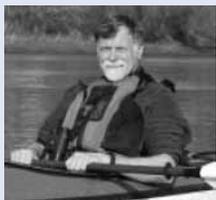
The Coalition is made up of an amazing array of dozens of organizations and hundreds of individuals. Here, in their own words, are why some of these members support CLF:



*"I am involved in CLF because it is the only game in town that is advocating that all Oregonians benefit in an equitable manner from public policy decisions."*

— Jo Ann Bowman,

Oregon Action Executive Director and CLF Board President



*"As a founding member, I can say that after thirteen years the Coalition for a Livable Future has become one of the most important NGOs I have ever been associated with. One of the Coalition's greatest contributions to this region has been to bring together affordable housing and park advocates and elevating both affordable housing and parks and greenspaces on the regional agenda."*

— Mike Houck,

Urban Greenspaces Institute Director and CLF Board Member



*"Sisters Of The Road is a committed member of CLF because we believe the work they do, and we do in partnership with them, is essential to creating a City and a region that collectively reflects on, builds on and acts on our highest values and who we want to be as a community. CLF works to ensure that equity and fairness are considered essential aspects of sustainability. In supporting CLF you are supporting the development of a community that works for everyone and uses common values, common sense and sustainability in development practices. Thanks for your support!"*

— Genny Nelson & Monica Beemer,

Sisters of the Road Founder & Executive Director

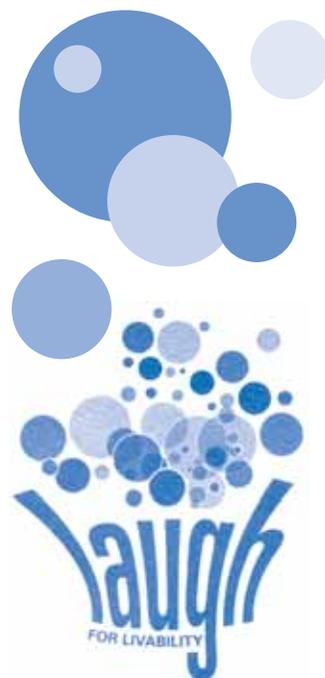


*"The folks in our region who work on progressive social, economic, land use, and environmental policy share more in common than we sometimes realize. CLF brings us together to work collaboratively, and makes us stronger than the mere sum of our parts."*

— Bob Stacey,

1000 Friends of Oregon Executive Director

We hope you will become a CLF member or give a special gift as we *Get Connected* in the summer of 2009. Think about how much good you can do for our region by supporting CLF now. Your generosity today will help create a stronger, collective voice for forward thinking regional policy to shape our future. See the difference your investment in CLF can make in communities across the region. Please join us and together we'll help create a better future for our communities.



**LAUGH is Back!**  
**February 19, 2010**

[Save the Date](#)  
[Reserve your Table](#)

Join the team planning this great event...become a sponsor...help with the Auction... or share your performance idea with our team.

For details visit [www.clfuture.org/laugh2010](http://www.clfuture.org/laugh2010) or contact Ron at 503-294-2889 or [ron@clfuture.org](mailto:ron@clfuture.org).

## *Our Mission*

The purpose of the Coalition for a Livable Future is to protect, restore, and maintain healthy, equitable, and sustainable communities, both human and natural, for the benefit of present and future residents of the greater metropolitan region.

**Coalition for a Livable Future**  
**107 SE Washington, Suite 239**  
**Portland, OR 97214**



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