Welcome to CLAM’s 2021 Annual Report

Dear Friends,

You may know me already as CLAM’s new Executive Director. If we haven’t met yet—hello! I am delighted to join you in creating affordable, community-owned housing in West Marin.

This work has a very special meaning to me. When I was 11 years old, a year after my mom passed away from cancer, my family’s home burned down. We moved into a small apartment: three kids in the only bedroom and my dad in the living room. This was when I first dreamed about having a home of our own again.

When I was still a young adult, my parents’ close friends moved out of state, selling me their small cottage—really a shack in need of lots of work—and allowing me to make payments to them over time. I put my heart into fixing it up, with multiple trips to the trash-pick section of the dump. That house became part of me; it gave me certainty that no matter where I went or what happened, I had a home to come back to. The gift this family gave me changed my life.

We can do this for each other. For the past 20 years, through the donations and support of people like you, CLAM has been creating needed housing for the people of West Marin. In doing so, we’ve changed the course of many people’s lives, just as my life was changed many years ago. Here, in CLAM’s 2021 Annual Report, you will find details of our work to expand access to secure, affordable housing in an environmentally responsible way, as well as our plans for the future.

Thank you for being a part of this work!

Sincerely,

Pam Dorr, Executive Director
Our Impact
During 2021, CLAM invested in major repairs and upgrades to its properties. CLAM also acquired a new multi-household property and created two new, affordable Real Community Rentals.

Home Stewardship
In 2021, the CLAM-owned homes next to West Marin school received several upgrades funded by a federal grant, including replacing failing windows in the second unit, a fresh coat of paint on the main house, and repairs to the fencing.

At CLAM’s Ocean Terrace apartments in Stinson Beach, a major roof leak after the big rainstorm in October 2021 led to a new roof being installed in early 2022. Upgrades to the electric panel and hot water system are slated for 2022-23.

Renter Equity Program
As a community land trust, CLAM thrives when its residents are invested and involved in their housing. To facilitate this, CLAM offers an innovative “renter equity program,” whereby residents can do chores, attend meetings, and participate in workdays to earn renter equity. With the management savings from this work, CLAM puts funds aside in a savings account for withdrawal by participating residents after five years.

By the Numbers in 2021
Who lives in homes created by CLAM and our Real Community Rentals Program?

Total Number of People Housed: 66
Seniors: 8
Children: 15
White: 44
Latinx: 18
Pacific Islander: 4

Where do CLAM residents work?*
Environmental Action Committee
Inverness Park Market
Palace Market
Point Reyes Library
Point Reyes National Seashore Association
Saltwater Oyster Depot
Station House Café
Stinson Beach Market
Stockstill House / West Marin Senior Services
West Marin Pharmacy
West Marin School
Wild West Ferments

* Partial list.
Real Community Rentals (RCR)
In its fourth year, the Real Community Rentals program continues to offer a range of supports for local homeowners willing to create rental units on their property and set rents at reasonable rates. The program, funded by the County of Marin, has created 26 rentals, housing 36 people. In the fall of 2021, CLAM was able to place four people in two new Real Community Rental homes.

CLAM Acquires a New Home through its Age-In-Place Initiative!

In 2021, CLAM worked with longtime Point Reyes resident Bobbi Loeb to acquire her multi-household property in Point Reyes Station. Under a Retained Life Estate agreement, Bobbi will retain ownership of the property and the right to live there throughout her life.

Upon Bobbi’s death, ownership of her home will transfer to CLAM, leaving a lasting legacy of affordable homes that will serve the West Marin community and its future generations.

Retired after many years of community service, Bobbi found keeping up with the cost of maintaining her property challenging. She feared she would have to sell her home and move away, thereby also displacing the two other households who rent on her property.

Under her agreement with CLAM, Bobbi is able to stay in her home, address critical repairs, continue to house her tenants, and contribute permanently affordable homes to the community that has meant so much to her.

This is the first property acquired through CLAM’s Age-In-Place initiative. This program, part of CLAM’s Community Housing Solutions, offers several ways to help senior homeowners who find themselves “house rich and cash poor” remain in their homes while benefitting the greater community.

All of us at CLAM hope Bobbi’s story will be the catalyst for Age-In-Place scenarios to be replicated throughout West Marin.

Former Coast Guard Neighborhood Renewal
CLAM continues to push forward in our work to renew the former Coast Guard housing site in Point Reyes Station into a neighborhood of affordable homes. In the summer of 2021, more than 200 people attended gatherings hosted by CLAM to gather input on the planning process. These gatherings generated a wealth of ideas for making the neighborhood sustainable, accessible, and community-centered. Our design team took these ideas and is integrating them into the site plan that includes space for families to socialize, better ADA access to homes, and apartments for seniors.

Another major milestone in 2021 was the County’s adoption of a new Local Coastal Plan (LCP). CLAM advocated to ensure that the updated LCP would allow affordable housing on the former Coast Guard site. The Plan was adopted by the Board of Supervisors and went into effect in August 2021.

Coast Guard, continued
One of the most challenging aspects of the Coast Guard project has been the design and engineering of a new wastewater treatment system. Our team of engineers, geologists, and landscape designers have collaborated to design an on-site system that will treat all wastewater, while also protecting Lagunitas Creek and the drinking water aquifer underground. This work touches on almost every aspect of the project, including the selection of bathroom fixtures, inspection and potential repair of existing sewer lines, roadway easements, geological survey and sediment data, solar electricity generation modeling, landscape design and plant selection.

**What’s Next**

CLAM and our partner Eden Housing will submit our planning application to Marin County in July 2022. The County’s review process will take approximately one year, culminating in the granting of coastal permits, use permits, and completed environmental review. Following that, our design team will prepare even more detailed construction documents which will be submitted to the County for building permit approval. During this time, we will also begin seeking financing for the housing portion of the project.

Many of the project steps must be done sequentially. Funding for the project can not be secured until planning approval is complete, and construction can not begin until all financing is secured. Given this, we intend to begin construction in 2025 and welcome new residents to the property in 2026.

The graphic below follows CLAM’s progress to transform the former Coast Guard property into a neighborhood of affordable homes.
## Balance Sheet - Prior Year Comparison

<table>
<thead>
<tr>
<th>ASSETS</th>
<th>Dec. 31,2021</th>
<th>Dec. 31,2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Checking/Savings*</td>
<td>$2,714,126</td>
<td>$1,955,051</td>
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<tr>
<td>Receivables</td>
<td>$23,621</td>
<td>$86,526</td>
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<tr>
<td>Fixed Assets, net</td>
<td>$5,765,177</td>
<td>$5,788,291</td>
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<tr>
<td>Other Assets</td>
<td>$44,190</td>
<td>$42,928</td>
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<tr>
<td>Total Assets</td>
<td>$8,547,114</td>
<td>$7,872,796</td>
</tr>
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</table>

<table>
<thead>
<tr>
<th>LIABILITIES</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Current Liabilities</td>
<td>$296,801</td>
<td>$254,413</td>
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<tr>
<td>Long Term Liabilities</td>
<td>$2,330,302</td>
<td>$2,367,276</td>
</tr>
<tr>
<td>Total Liabilities</td>
<td>$2,627,103</td>
<td>$2,621,689</td>
</tr>
</tbody>
</table>

| EQUITY                       | $5,920,011    | $5,251,107    |
| Total Liabilities & Equity   | $8,547,114    | $7,872,796    |

*$1,419,591 restricted, primarily for Coast Guard Project and Acquisition Funds.

## Income and Expense Statement  January-December 2021

### INCOME

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Donations - General Support</td>
<td>$516,048</td>
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<tr>
<td>Donations - Restricted</td>
<td>$299,209</td>
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<tr>
<td>Rental &amp; Related Property Income</td>
<td>$321,068</td>
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<tr>
<td>Grants for Projects and Operations*</td>
<td>$612,677</td>
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<tr>
<td>Total Income</td>
<td>$1,749,002</td>
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</table>

### EXPENSE

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Personnel</td>
<td>$530,835</td>
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<tr>
<td>Operations</td>
<td>$161,602</td>
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<tr>
<td>Property</td>
<td>$382,248</td>
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<tr>
<td>Total Expense</td>
<td>$1,074,685</td>
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### NET ORDINARY INCOME

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>NET ORDINARY INCOME</td>
<td>$674,317</td>
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</tbody>
</table>
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CLAM gratefully acknowledges the following for their support:

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(Monthly Giving Circle)
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Christa Burgoyne (2)
Maureen Cornelia
Jackie Cull
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Dick Fine
Jonathan J. Fisher
Ted Friedman

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Richard Kirschman
Michael Mery
Carl Munger
Carla B. Steinberg
Stan Weisenberg

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Frank Borodic
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Cathleen Dorinson
Lisa Doron
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Gigi Gruen
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