



COMMUNITY
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TRUST



Community Investment Trust

An On-Ramp to Financial Inclusion





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Why?

The Economic Boom had its costs of Gentrification and Displacement



Asset Poverty & Financial Inclusion is a pressing challenge in Oregon and the nation

- 1 in 4 Oregonians (24%) live in a condition of asset poverty
(Without income for 3 mos. they must rely on friends, family or public assistance)
- 17% of Oregonians have zero or negative net worth
- People want to invest but have little in excess funds to invest
- People want to be part of something larger & local, like real estate in their neighborhood
- People want to learn and understand goal planning, budgeting and investing



What?

We must design innovations and products that are designed to be chosen and used*

- Moving from Owing to Owning
 - People embrace the opportunity to take action for themselves
 - They rebel against being left out
 - Everyone wants access and opportunities, and to learn and understand
 - We all yearn to join into and be part of something larger
 - People want to invest in real estate
- People's motivation for long-term investments:
 1. Children's education
 2. Family emergency
 3. Purchase a home
 4. Retirement
 5. Get out of debt, start a business, buy a car

missing



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Our Answer: The Community Investment Trust

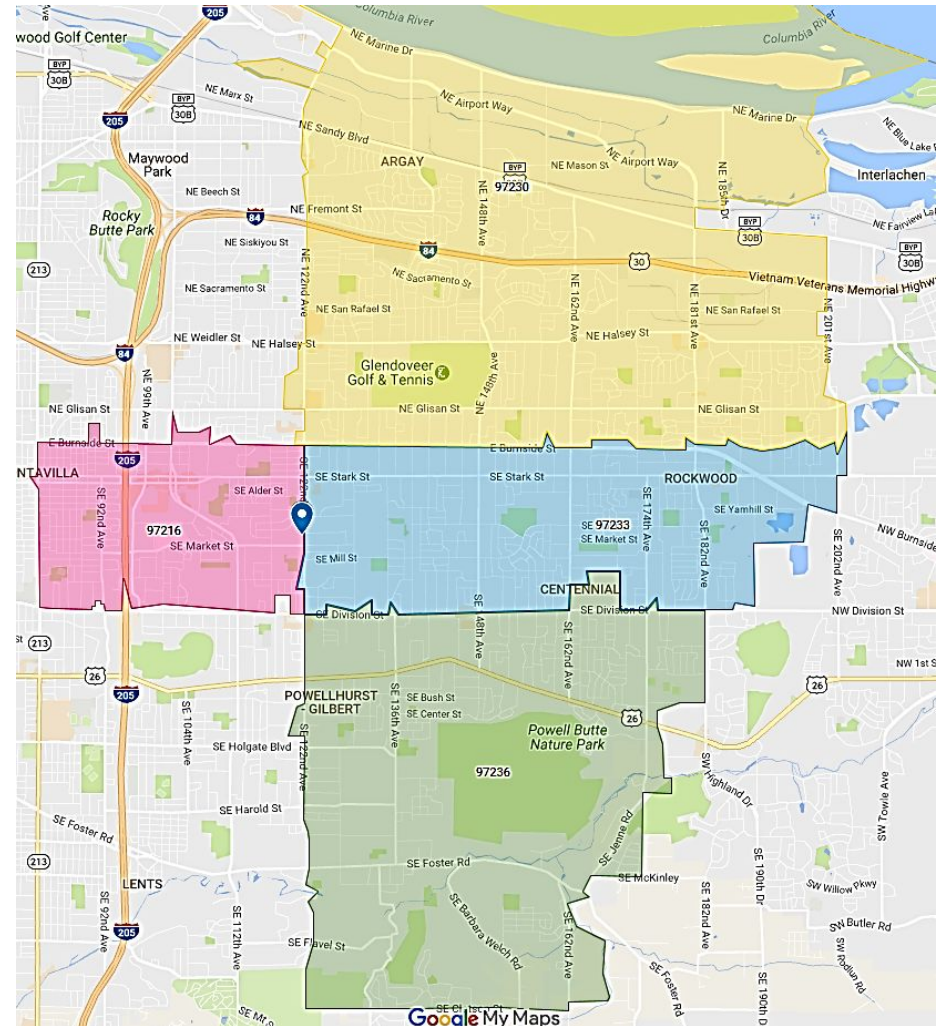




Where?

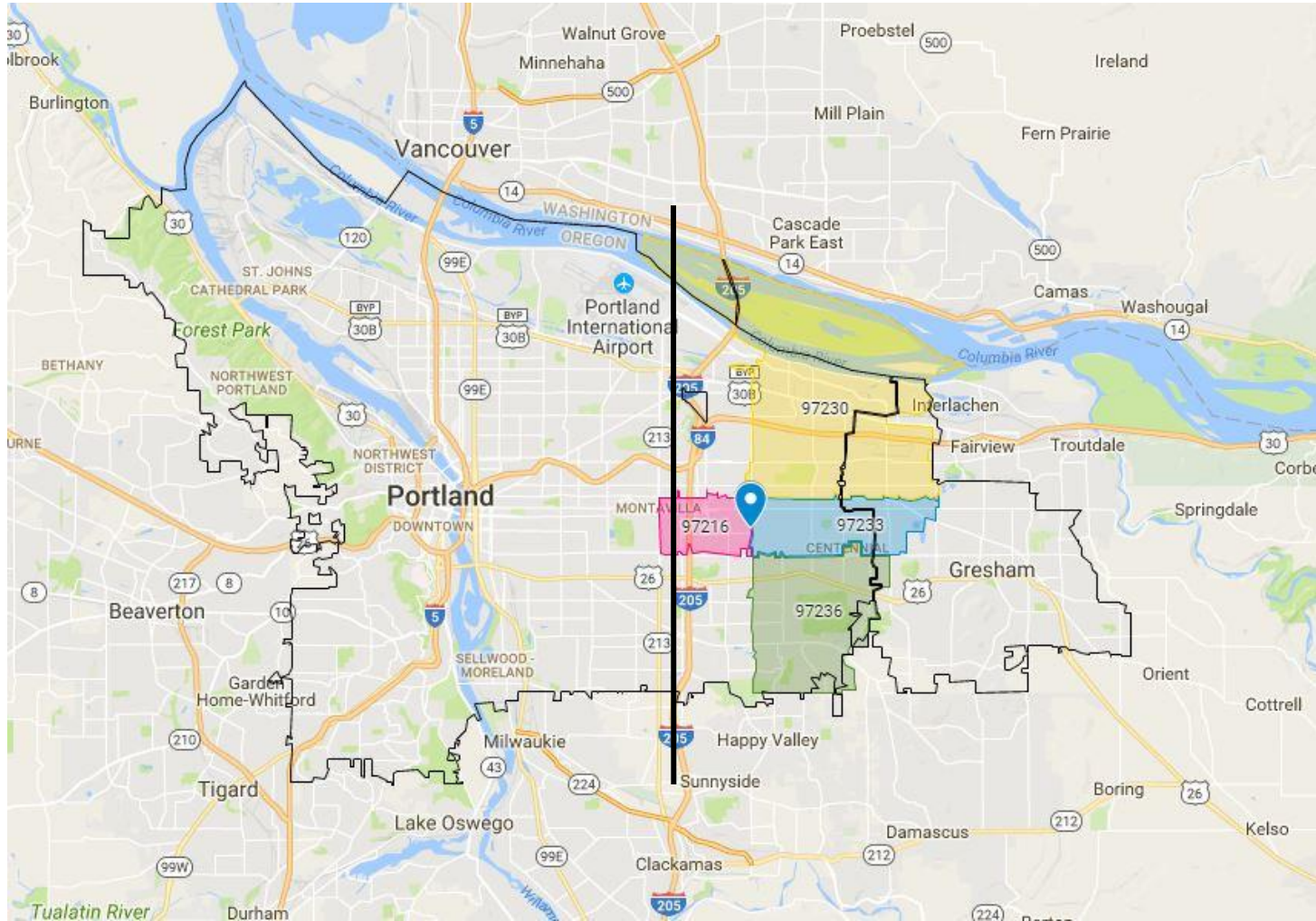
Outer East Portland - Gresham

- Population in the four zip codes around Plaza 122 has approximately:
 - 185,000 people
 - 26% of Portland's population
 - 40% of Portland's students
- 65% of residents are renters
- Poverty rate is 22%
 - 90% of children in closest elementary school qualify for free or reduced lunch
 - Median family income is 67% of Portland metro's median



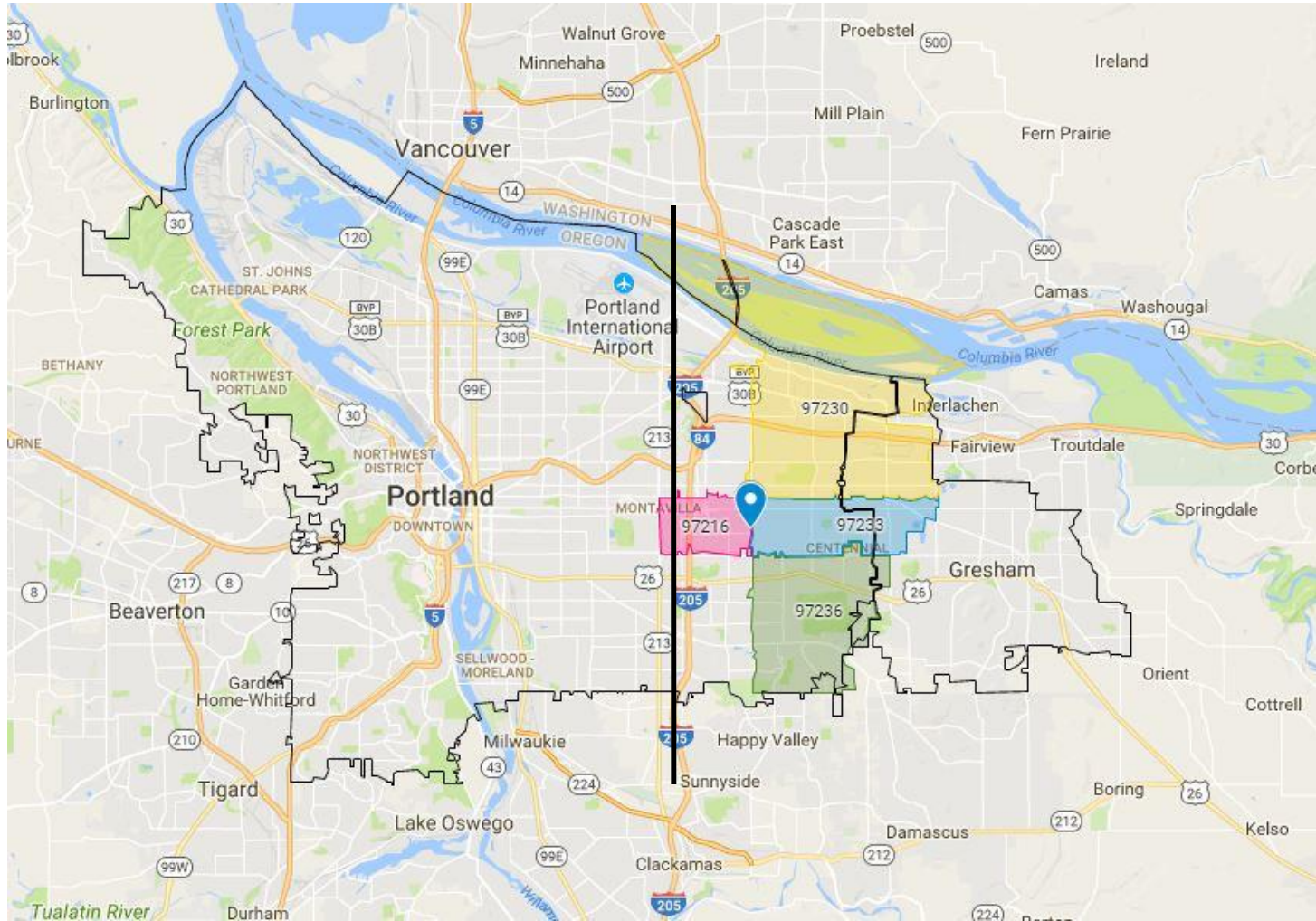


Outer East Portland ("the Numbers")





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Outer East Portland ("the Numbers")





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PROFIT



The CIT Meets Government Community Economic Development Aspirations



- » Equitable Development
- » Inclusive Financial Growth
- » Makes Gentrification Work for All
- » Catalyst for Future Development



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The First CIT – Plaza 122



- Located on SE 122nd Ave in East Portland
- 28,972 square feet strip mall on 1.43 acres



- Now at ~95%



How the money flows





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How the CIT Works Over Time





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What We Will Measure



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Where is the East Portland CIT Now





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Steps for Replication Exploration



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Meet Germaine

