

WELCOME HOME



November 2010 Vol. X. No. 3

OUR NEIGHBORS...THEIR STORIES



Susan Thompson with Pru

Eight years ago, I had no idea I would, or could, own a home of my own! I moved to the State College area into a third floor apartment in rural Bellefonte, which I called home for eight years. But, six years later, there was a tugging at

my heart, to have a place of my own – a permanent home for my own garden, my cats, and me, and a bit larger place for family to visit and grandchildren to play.

In the meantime, a good friend bought a townhouse, and I thought what a great thing to do – maybe I should pursue homeownership. And then my son bought a home! After mulling it over for several months, I contacted my friend's realtors, Jacki and Cathy of Remax, and we began discussing the idea. I wanted a home with a small yard so the townhouse didn't seem to suit me. My realtors had mentioned the State College Borough Homebuyer Assistant Programs when I first met with them, but I thought I could find an affordable house close to State College. Well, we looked for houses in my price range, but many were further than I wanted to commute to work from, needed much more work than I could do, or just were not quite what I was looking for. Again, my realtors pointed out that I ought to look into the programs the borough offered – this might be my best chance at homeownership. I finally agreed to set up a meeting with the land trust, but I had my doubts about being approved for home ownership in the borough.

I met with Colleen Ritter, Program Coordinator, of the State College Community Land Trust (SCCLT). She was very encouraging and told me the next step was to meet with Etta Habegger at the borough planning department. I showed up at the meeting with all kinds of financial information. I just knew they would find something wrong with my finances! But, I soon received a letter that I qualified for the program! >7

FROM THE PRESIDENT



'Tis the season to make lists. To-do lists abound: for holiday gift giving; festive activities; New Year's resolutions. Can you add one more activity to one of those to-do lists? Help out the SCCLT.

The SCCLT needs your time, talent, and treasure! Since 1996 we have steadily grown and with that growth comes additional need for your active support. Consider a fifteenth anniversary present to the SCCLT.

Time – The SCCLT hardworking staff is part-time, consequently, many activities are conducted by volunteer effort. The SCCLT can always use additional committee members for the Fund Raising, Marketing, Homeowners, and Real Estate and Rehab committees. Committees meet monthly or bimonthly and help carry out our mission to increase affordable housing for first-time homebuyers in the Borough.

If you can't make a commitment to join a committee at this time, attend our Annual Meeting on December 6 and learn how you can lend a hand on an *ad hoc* basis.

Talent – Our webmaster and newsletter editors can always use help. Graphic design, fund-raising expertise, home improvement skills are always in demand in our organization.

None of those possibilities appeal to you? Then how about being a "prospector?" We always need members of our community to recommend Borough homes to purchase or potential first-time homebuyers to participate in our program.

Treasure – Federal funds, administered by the Borough help us buy SCCLT homes but don't cover the costs of all our activities. We are in the middle of our 2010 Annual Campaign. If you haven't responded yet, please do so.

Additionally, another way to contribute is to eat at Harrison's Wine Grill December 6 -19 and mention the SCCLT. Harrison's will donate 20 per cent of your base check to us. Consider buying a Harrison's gift certificate, too, to support the SCCLT. (See info in this newsletter.)

Keep the SCCLT on "your list." Resolve to get involved. Contact me at peghambrick@aol.com or Colleen Ritter at director@scclandtrust.org and we would be glad to help you find ways to share your time, talent, and treasure to promote our mission of affordable housing the State College Borough.

Peg Hambrick

State College Community Land Trust Represented at 2010 National Community Land Trust Conference in Albuquerque

Colleen Ritter, SCCLT Program Coordinator and Peg Hambrick, SCCLT Board President attended the National Community Land Trust conference in Albuquerque, NM, November 8-11, 2010.

Over 250 Community Land Trust representatives from across the United States met to discuss topics of mutual interest. Peg and Colleen participated in programs about Post-purchase stewardship; Mergers and acquisitions of Land Trusts; Meeting green certification standards; and, Board development.

Colleen learned about the new model ground lease developed by the National CLT. SCCLT staff will evaluate the new ground lease and make recommendations to the Board to update the current SCCLT land lease.

State College Community Land Trust

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FALL PICNIC DRAWS A CROWD

Matt and I were excited for the annual SCCLT picnic. Last year we were new homeowners and were very warmly welcomed. This year, we knew to look forward to delicious food and good times getting to know people. Matt and I love the community aspect of SCCLT and we know others do as well - people lingered at the picnic, really enjoying talking and getting to know each other. Then there is the food, an important part of any event in my opinion - in addition to hot dogs and hamburgers, there was cheese-cake, baked potatoes with all the toppings and many yummy salads. We encourage everyone involved with SCCLT to attend the picnic!

Olivia Toms

FOR SALE



1015 Metz Ave.

This single story brick ranch house is close to public transportation, shopping and is within easy walking distance of Corl Street Elementary School.

There is a one car garage, 3 bedrooms, 1 bath, full basement. FWA/Central Air and a flue/woodburner in the basement with gas on demand.

1232 sq. ft. up and 1232 sq. ft. unfinished basement.
Price TBD



466 Orlando Avenue - \$102,375

Single story ranch, three bedrooms, one bathroom, deck, one car attached garage, full basement (partially finished), oil forced air heat, 1092 square feet, .20 acre

Included: Refrigerator, range/oven, washer, dryer, dishwasher

DECORATING ON A SHOESTRING

Christmastime is here...well almost. Whenever the holiday season begins for you, it's time to start thinking about the holiday budget. If you're like me, each year it's fun to decorate the Christmas Tree in a different theme. If you're also like me, you've spent your holiday savings just on decorating. So this year, I've found a way to trim the budget while trimming the tree.

Every October, as I put my flower beds away for the winter, I always leave the spent blooms of certain plants as they are, to create winter interest in the garden through the long cold months of winter. Hydrangea blooms, spiked sedum, colorful mums and plumes of tall ornamental grass are always left in the starring roles until the spring blooms enter the stage.



As I was admiring the circular blooms of the hydrangea and chrysanthemum, I realized they're about the size of a Christmas tree ornaments. If I cut and dried the blooms that I wanted to use, I would have a unique Christmas tree theme for 2010.

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You've heard me fret that I haven't kept up the house-keeping standards of my foremothers but today I can proudly say, "My basement ceilings have been power washed...have yours?" Of course, how this came about is somewhat complicated. The true story is not mine but belongs to my partner. For reasons that will soon become obvious, he prefers that I not use his real name. We'll call him "Dave".

In his defense, I want to say that "Dave" is an accomplished home plumber. He can generally be counted on to fix anything that the plumbing of my 75 year old house can throw at us. This time however, the leak was in the first shut off valve inside the house. Homeowner tip #1: If you ever decide to work on this valve yourself, call the Borough Water Authority at (814) 238-6766 and schedule a time for them to shut off the water to your house. There is no charge for this service. When you have made your repair, you can call to have your water turned back on again. Whoever does this will probably be willing to hang around for a few minutes while you check that you have completed the job successfully.

And now a few quotes from "Dave": "If only I hadn't backed it off those last few turns!" "I can't believe how strong the water pressure was! I felt like a cartoon character in *The Sorcerer's Apprentice!*"

The back story is that "Dave" had been nursing that leaky valve along for a while with plumber's putty, Teflon tape and I don't know what else. The Borough Water Authority was scheduled to come later in the day to install a water meter device that can be read from the street. "Dave" figured he would give that leak one last try before they arrived.

Homeowner tip #2: When your basement ceiling is being inadvertently power washed, and you find yourself helpless before it, calling 911, as "Dave" did, will get help to you. If you are not panicking as you are being raised three feet in the air by a column of water you could also call the regular water authority number (See tip #1). If it's not during working hours, call their emergency number (800) 479-0050. The 911 operator called the water authority and they sent our heroes, Winston and Garth to rescue "Dave". We have to give them special kudos for service

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Check it Out!

On October 22, I became a proud grandma for the first time so my staff now calls me the gadget granny. The granny part is obvious but what about the gadget part? Well, I love all my gadgets. They include a netbook, a Droid (smart phone), and three E-readers – a Barnes & Noble nook, a Sony Pocket Reader and an Amazon Kindle.

One of the reasons I have so many E-readers is because Schlow and Centre County Libraries now offer free E-books that can be read on the nook and Sony reader. They cannot be read on the Kindle since Amazon keeps that pretty much under their control. We have about 600 titles that are current and popular. When I went to visit my new grandson, I took my Sony reader to read library books and my Kindle to read purchased books. The advantage? I only had to carry those two items for a two week visit. In the past, I have packed an entire separate suitcase with books (and they are heavy!). If I ran out of books, I could just log on to schlowlibrary.org, click on the Download link and pick out a new book!

They are checked out for 7 or 14 days (you can decide how long the loan period is) and they return themselves so there is never an overdue fine. (that savings alone might pay for the reader!). They can only be checked out by one person at a time, so you can place a reserve on the title if it is already out. There is a limit of 4 titles per person, but you can return a title early if you finish it and want to check out something else. Please note that they can also be read on your computer if that is your preference.

Some of the popular titles available are *The Girl with the Dragon Tattoo* (and sequels), *The Immortal Life of Henrietta Lacks* by Rebecca Skloot, *61 Hours* by Lee Child, *9th Judgment* by James Patterson, and *The Help* by Kathryn Stockett. These are all current titles with reserve lists so the ebook is another option.

Recently, we also added the Gutenberg collection. These are classic titles that are free of copyright restrictions. Jane Austen, Mark Twain, Sir Arthur Conan Doyle (Sherlock Holmes), Shakespeare and L. Frank Baum (Oz books) are just a few of the authors available through this collection. These are available freely online but by using our site, you can download them easily to a compatible portable reader.

While I am on the subject of online access, let me tell you about the return of a popular database for Magazines Online. This was eliminated by the state budget cuts but generous local donations have allowed us to restore it for you. From our website, schlowlibrary.org, click on the Magazines Online link currently on the front page. Thousands of magazines are available there in full-text. Some titles include *Consumer Reports*, *The New Yorker*, *Sports*

In Appreciation

The SCCLT is fortunate to receive support from local financial institutions. We send our gratitude to:

M&T Bank - \$5000
Nittany Bank - \$4000
Sovereign Bank - \$1000

WELCOME NEW SCCLT HOMEOWNERS!

Scott and Amanda Martino

127 W. Irvin Ave.

Susan Thompson

106 Easterly Parkway

Paul and Kate Shaffner

645 E. Irvin Avenue

Special thanks to Patie Wilcox and Bob Leonard for their past service to the SCCLT Marketing Committee and welcome to Rosalie Bloom Brooks to the Fund Raising Committee.

Illustrated and many news, lifestyle and specialty magazines. Find past issues and save money on new issues.

In January, we will offer Saturday morning classes on E-books, Skyping, the new databases, and Google services. Watch our website for more information. Keep reading and learning.

Pat Griffith, Schlow Centre Region Library

SCCLT ANNUAL MEETING

MONDAY, DECEMBER 6TH, 2ND FLOOR COMMUNITY ROOM,
STATE COLLEGE MUNICIPAL BUILDING

6:30 PM – REFRESHMENTS

7:00 PM – BUSINESS MEETING

ELECTION OF 2011—2014 BOARD MEMBERS

BRYON MAY, HOMEOWNERS' REPRESENTATIVE

JERRY WETTSTONE, COMMUNITY REPRESENTATIVE

7:30 PM – SPEAKER

NATALIE CORMAN, PRESIDENT, CENTRE COUNTY

AFFORDABLE HOUSING COALITION

MEET NEW HOMEOWNERS. MEET SCCLT MEMBERS. SHARE IDEAS AND
LEARN HOW WE CONTINUE TO SERVE OUR COMMUNITY.
PLEASE ATTEND.

HARRISON'S OFFERS "DELICIOUS FUNDRAISING"

State College Community Land Trust makes it possible for many families to be "home for the holidays" each year. Since 1996, the SCCLT has assisted first-time homebuyers through sale and resale of affordable housing options in the State College Borough. Please join this effort by supporting SCCLT in one of the following two ways!

When dining at Harrison's between December 6 - 19, 2010 please mention State College Community Land Trust and 20% of your check before tax and gratuity will be donated to SCCLT. This offer also extends to carry out orders (excluding deliveries). So you can enjoy Harrison's at home or gather your office staff together to place a lunch order to benefit SCCLT!

Everyone loves the gift of good taste and this holiday you can give Harrison's Gift Cards while supporting SCCLT. Stop at Harrison's to purchase gift cards for everyone on your list between Dec. 6 - 19 and 20% of each purchase will benefit SCCLT when you mention us.

Harrison's is a locally owned, award winning restaurant located inside the Hilton Garden Inn on E. College Avenue. This casual, upscale restaurant is perfect for a business lunch, "date night" or a gathering place for friends.

*Gift Certificates and Frequent Diner points may not be redeemed in conjunction with any fundraiser.

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The next step was to attend the budget counseling program through Housing Transitions, Inc. and meet with Bobbi Bronstein to make sure I would be able to budget for a house and to determine what price range I could comfortably live with. I then took the homeowners' course and was given a wealth of information in preparation for purchasing a home – information on the steps to buying a home to the home repairs the homeowner can tackle him/herself. After completing, I could choose the lender and receive their commitment letter. Now, I could begin to earnestly look at homes to buy. I was fortunate to have several houses to choose from – being offered through the SCCLT.

I liked the first house Colleen showed me right away – it had a cute kitchen, hardwood floors, a fireplace, and a small, promising fenced in yard for my grandchildren to play in, and provide privacy from the bustling world around me. But, I wasn't sure of the location – located right on a busy intersection and a corner lot – meaning much sidewalk to shovel and traffic noise to contend with. I liked the second property as well, although it was a larger house with a larger yard. I made a list of the pros and cons for each house, but I could not decide. Good thing for me I was the only one looking at the two houses – I could weigh all facts. I attended the open houses for these two homes and talked with other SCCLT homeowners who lived in the neighborhoods, staff members, and volunteers, who were very knowledgeable about the land trust, the house, and neighborhood – the pros began to outweigh the cons for the busy intersection house. I finally made my decision and said yes, I will purchase this property, and I didn't look back!

I now have 'a little spot on the earth ... to call my own' – and I am excited about it! It begins a new chapter in my life, and I have met many wonderful people who have welcomed me into the community.

I am very thankful the SCCLT has given me the opportunity to become a homeowner, and I plan to make it a wonderful home. My little house came with yard plans for the back yard – produced by students at Penn State. I plan to incorporate their ideas into my landscaping over the years – this will truly be a big help when I am thinking about my future outdoor plans.

Susan Thompson

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above and beyond that usually provided by the water authority. First, although "Dave" admitted that he did look pretty funny when he answered the front door dripping wet, they held back on any "fall on the floor" merriment, presumably until they reached the privacy of their truck. Then they supplied a used valve as a stop gap replacement for our no longer workable one and installed it before completing their regularly scheduled task.

When I arrived home shortly thereafter, expecting to greet the scheduled workers, I found instead the soggy "Dave" (He did look funny!), water trails through the house, this cautionary tale and yes, that extra clean basement ceiling.

Nina Fellin

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As I decorated the rest of the tree in my mind, I found that the feathery ornamental grass tops would fill in the empty spaces on the tree and the sedum blooms will provide a nice texture.

The next step in decorating the tree, is cutting the blooms that I want to use. For Hydrangea, it's all about waiting until the blooms turn the color you prefer. Hydrangea usually age to pale green color and then turn a shade of burgundy as fall marches on. My Sedum plants are currently a dark burgundy and will be perfect against the texture of a Douglas Fir Christmas tree.

Cutting the blooms now will ensure enough drying time until the tree actually goes up.

All of the blooms will be easy to place on the tree without poking myself with ornament hooks. The hydrangea and chrysanthemum blooms will sit nicely on the branches of the tree and the sedum blooms and the ornamental grass stalks will easily slide between the branches.

The end result will be a tree with a natural feel and a rustic look. I'll be able to appreciate my 2010 outdoor garden in a whole new way without having spent my entire holiday savings.



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Return Service Requested

*Chamber of Business and Industry of Centre County (CBICC)
Centre County Council for Human Services
Centre County Housing and Land Trust
Housing Alliance of Pennsylvania
National Community Land Trust Network*

MEMBER!

SCCLT MEMBERSHIP/DONATION FORM

Yes, I would like to become a member of the State College Community Land Trust (SCCLT). Enclosed is my \$10 membership fee for the current year.

Enclosed is my Donation in the amount of
 \$10 \$25 \$50 \$100 \$250
 other _____

Yes, I would like to work on the following committee(s):
 Finance Marketing and Outreach
 Real Estate and Rehabilitation Fundraising

Name/Business or Organization

Address

City, State, Zip Code

Telephone (Day time and Evening)

Email address

Send to:
State College Community Land Trust
420 West College Ave.
State College, PA 16801

Do You Know What YOUR Donation to the SCCLT Will Allow Us To Do?

\$50 - will buy an integrated smoke detector OR it will defray the cost of pre and post budget counseling for first time homebuyers

\$100-will allow volunteers to paint two rooms with low VOC paint OR install an energy efficient window

\$250 – will allow us to upgrade a new appliance to an Energy Star appliance OR offset the cost of legal counseling for purchasing a borough home

\$500-will ensure one house will be lead-free OR provide for an emergency repair fund

\$1000-allows upgraded electrical service to meet code OR provide for a roof to be replaced

Thank you for your monetary support of safe, upgraded and affordable housing in the Borough of State College.

The official registration and financial information of the State College Community Land Trust, Inc. may be obtained from the Pennsylvania Department of State by calling toll-free, within Pennsylvania, 1-800-732-0999. Registration does not imply endorsement.