

State College Community Land Trust Strategic Plan for the Period 2009 Through 2014

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1. Executive Summary

The State College Community Land Trust (hereafter referred to as the SCCLT) was established in 1996 in response to a growing need for affordable housing in the fast-developing State College community, home to Penn State University (PSU). Economic pressures, coupled with diminished jobs in the manufacturing sector and growth in lower-paying service jobs created an economic climate in which the cost of housing in the State College Borough (SCB) was rising faster than residents' abilities to secure a mortgage. These pressures, along with an increase of single-family homes converted to rental units, reduced the number of affordable homes in the Borough and decreased SCB real estate tax revenue. In response to these trends the Borough Council and other concerned citizens created the SCCLT to provide affordable, owner-occupied housing in the State College Borough.

Since its inception the SCCLT has acquired a portfolio of 30 homes (three of which are currently being marketed) and has rehabilitated and conducted 30 sales (including re-sales) to income-qualified applicants who otherwise may have not had the opportunity to become homeowners. As a result, the SCCLT has created a growing community of mid- to lower-income owners within the SCB. In addition, the SCCLT has contributed to the stability of the Borough's neighborhoods by preserving owner-occupied houses as opposed to increasing rental housing.

As the SCCLT grew, it became apparent that increasing and continuing outside pressures were impacting the work of the organization. As responsible stewards to their mission and mindful of the need to remain focused as the economic and demographic environment changed, the Board of Directors decided to explore a strategic planning process in 2004 that would inform the work of the organization for the period 2004 through 2009. The success of that previous plan and the need to always look toward the future success and sustainability of the organization prompted the Board to again devise a strategic plan for the period 2009 through 2014.

On October 25, 2008, the SCCLT held a Strategic Planning Workshop for the purpose of developing a new five-year strategic plan for the period 2009-2014. Individuals in attendance at the workshop included the SCCLT Board of Directors, various members of the Board Committees, and representatives from the SCB. The workshop began by celebrating the successes of the SCCLT's last five-year strategic planning period as well as revisiting the SCCLT's mission, vision, and values. Major planning groups at the workshop included: 1) marketing, 2) homeowners, 3) real estate and rehabilitation, and 4) finances, administration, and future planning. The planning groups were provided time to generate ideas for their particular area of focus with regard to our current and future needs as an organization. Attendees were then provided the opportunity to vote on the ideas generated by the working groups, ultimately identifying issues deemed most pertinent to the growth and sustainability of the SCCLT over the five-year planning horizon. Actionable goals were then developed by the working groups for each of the ideas that had been voted most pertinent to the organization. These reports were then compiled into a new five-year strategic plan and approved by the SCCLT board in early 2009.

The SCCLT seeks to utilize the strategic plan as a guide to the future of the organization acknowledging the challenges, building on the strengths and successes of the organization, and continuing to be a positive integral partner in the quality of life in the Borough of State College.

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2. Board Authorization

Board Resolution

The Board of Directors of the State College Community Land Trust has reviewed and hereby authorizes the adoption of this Strategic Plan for the period 2009 through 2014.

Signature:

Date:

3. Organization Description

The SCCLT is a 501©3 non-profit organization founded and incorporated in 1996 by concerned residents and the State College Borough Council. The organization was formed to provide affordable housing to those who otherwise may not have the opportunity to purchase a home within the Borough. The SCB Planning Department and some of the local associations researched the community land trust model in 1994 and in 1995. The organization is governed by a board of directors consisting of nine members: three assigned by the Borough, three homeowners representatives, and three community members. It is currently administered by an executive director (shared with a housing partner Housing Transitions, Inc.), a part-time program coordinator, and several outside consultants who assist in real estate rehabilitation services. The State College Borough staff also provides applicant screening and assesses the scope of rehabilitation for properties purchased by SCCLT.

The organization has purchased 30 properties and has rehabilitated and sold 30 homes (including re-sales) since its inception; creating home ownership opportunities in every neighborhood in the Borough including College Heights, South Hills and the Highlands, and consequently, contributing to the stability of many of these neighborhoods. The SCCLT is mandated to purchase homes within the Borough limits, and is funded by the SCB, federal programs, private donations, and membership dues.

The SCCLT networks with other local housing organizations including Housing Transitions, Inc., the Centre County Housing and Land Trust (CCHLT), and the Centre County Planning and Community Development Office, and is a member of the local network of social service agencies. The SCCLT is also a member of the National CLT Network, the national organization representing community land trusts throughout the U.S. The SCCLT has maintained an active profile in the community through radio programs, fundraisers, and outreach to the residents and constituents of State College. It is a model for successful community land trusts in college towns similar to State College, and its board and staff have been chosen to speak before other national organizations to discuss the community land trust model.

The SCCLT is confident that continued strategic planning development and evaluation will lead it into a successful future.

4. Celebrating Our Success from 2004-2009

The following were comments solicited from the Strategic Planning Participants regarding SCCLTs past successes:

Communications

- Increased our visibility
- Publish a terrific newsletter which involves the work of 10-12 people each quarter
- Our fundraising committee's annual solicitation letter campaign has been a success
- Raised community awareness of the local need for affordable housing
- Open communication among members
- Improved our marketing (signs, advertising, Going Green)
- The number of people who “know” about the SCCLT has increased
- More people know what SCCLT means

Housing and Rehabilitation

- The clean-up/rehab volunteer days at our houses have been a success
- Expanded our rehab methods by thinking “green”
- We have fulfilled 30 dreams of home ownership
- Steady increase in the number of homes we have purchased, rehabilitated, and resold.
- Doubled our number of homeowners since the last Strategic Planning period
- We have continued portfolio growth

Staffing

- More professional in all aspects
- Consistent leadership
- Improved management
- Program Coordinator gives us a sense of history and is responsible for reports
- The executive director provides the leadership necessary to carry out our mission

Partnerships

- Building a supportive community of friendship
- Increased membership
- Explored new and innovative solutions to perceived road blocks
- Participation of our homeowners continues to increase
- Established several community partnerships - Habitat for Humanity, SCB west-end plan
- Inspired and served as a model for the Centre Country Land Trust
- Continue to work with awesome people
- Achieved much better community awareness
- Perceived as a model for other CLTs, and the CCLT
- Very active volunteers

- We have seen an increasing commitment from our volunteers
- We have great Board participation on committees
- We have increased our levels of homeowner support and participation

Resources

- Greatly improved our fundraising
- Our fundraising committee's annual solicitation letter campaign has been a success
- Funders are committed to the success of the SCCLT

5. Mission, Vision, and Values

Mission:

The SCCLT supports vibrant neighborhoods by creating and maintaining sustainable housing opportunities for families and individuals who value living in the Borough of State College.

Vision:

To be known as an integral and expanding part of the community for providing affordable housing opportunities.

Values:

- Community integrity
- Permanent affordability
- Self-sufficiency
- Fairness
- Equal access
- Inclusivity
- Healthy housing
- Neighborhood stability
- Education
- Sustainable and energy-efficient development

6. Marketing Group

Group Members:

- Sue Hiester(Group Leader), SCCLT Volunteer
- Colleen Ritter (Group Recorder), SCCLT Executive Director
- Sarah Kollat, SCCLT Volunteer
- Peg Hambrick, SCCLT Board Member and Volunteer

Group Ideas:

1. Increase involvement with movers and shakers in the community. **Votes: 8**
2. Partner with organizations to access potential homeowners. **Votes: 7**
3. Increase marketing to students and look into scholarships. **Votes: 6**
4. Public speaking to community groups, i.e. Rotary, AAUW. **Votes: 5**
5. Promote national recognition. **Votes: 3**
6. Expand our website and provide easier access to new technology. **Votes: 2**
7. Establish partnership with Architecture Students for rehab/build projects. **Votes: 2**
 - a. Housing resource center, Community design center
8. Tap into younger populations. **Votes: 1**
9. Market the State College Borough as a great place to live. **Votes: 0**
10. Formalize volunteer efforts and increase volunteer appreciation. **Votes: 0**

Actionable Goals:

Ideas	Description	Timeline
1	Develop a strategy to include prominent area individuals as advisors for the SCCLT in terms of fundraising.	1/2010
2	Identify key employers and meet to discuss partnership to see how the SCCLT can most directly access those employees who may be seeking to purchase a home in the borough. Examples include: State College Area School District, Penn State University, Accuweather, and Raytheon.	3/2009
3 & 9	Set parameters and determine funding structure for scholarship to offer by Fall 2010.	1/2010
3 & 9	Present volunteer opportunity to Pan-Hellenic/Interfraternity Council and determine one fraternity or sorority to partner with to increase volunteer members.	2/2009
4 & 9	Develop an exit survey for presentations.	3/2009
4 & 9	Develop a list of organizations to target for the public speaking engagements.	ASAP
4 & 9	Create PowerPoint presentation to use at public speaking engagements. Consolidate existing presentations.	3/2009
4 & 9	Complete at least 4 speaking engagements per year. One of these should be to students (college or high school).	4/2009

7. Homeowner Group

Group Members:

- Bryon May (Group Leader and Recorder), SCCLT Board Member and Volunteer
- Sally Lenker, SCCLT Board President
- Barbara Seibel, SCCLT Board Secretary
- Keith Anderson, SCCLT Member and Volunteer

Group Ideas:

1. Increase homeowner involvement. **Votes: 15**
2. Initiate new education programs. **Votes: 10**
3. Increase celebration and recognition events. **Votes: 5**
4. Gain a better understanding of homeowner needs. **Votes: 4**
5. Determine how to attain new prospective homeowners. **Votes: 3**
6. Determine how to facilitate move-ups. **Votes: 2**

Actionable Goals:

Ideas	Description	Timeline
1	Promote social gatherings (pot lucks, picnics, parks, etc.). A survey will be created and sent out in 2009 to assess interest. A Summer 2009 Picnic will then be planned.	2/2009 3/2009
2	Develop how-to workshops (home improvement, garden and landscape, etc.). Also, encourage neighborhood association relationships.	1/2010
3	This will help keep homeowners involved and interested. Newsletters, anniversaries, etc. Will work with Marketing Committee to identify these people.	2/2009
4	Develop a survey to identify what homeowners are interested in to become more involved.	4/2009
5	Work with the Marketing Committee to help identify prospects.	4/2009
6	Resource management planning. Identifying opportunities. Entrance/exit surveys.	4/2009

8. Real-Estate and Rehab Group

Group Members:

- Joshua Kollat (Group Leader and Recorder), SCCLT Board Vice President and Volunteer
- Rich Barrickman, SCCLT Board Treasurer
- Theresa Lafer, SCCLT Board Borough Appointee
- Cathy Dauler, SCCLT Board Borough Appointee

Group Ideas:

1. Pursue opportunities related to the SCB's West-End Redevelopment Plan. **Votes: 15**
 - a. Work directly with the State College Borough planning office, the State College Borough Development Authority, and local developers.
2. Update the SCCLT resale formula. **Votes: 13**
 - a. Look into shared equity calculation.
 - b. How do we account for adequate/inadequate homeowner maintenance?
 - c. Look into other issues associates with shared equity.
 - d. Homeowner education programs (e.g., properly documenting maintenance).
3. Team with other organizations in order to improve rehab time and expenses. **Votes: 13**
4. Update policies to account for homeowner improvements. **Votes: 11**
 - a. Ideally, we might like to be able to accommodate young families/homeowners who need to expand their home and want to remain living in the State College Borough.
 - b. Research how other CLT's have dealt with this issue.
5. Work to shorten turn-around time for property rehabilitation projects. **Votes: 8**
 - a. Property purchase to resale time is currently too long.
 - b. Suggested timeline: following sales agreement, begin bidding process with owner's consent and be prepared to begin rehab at closing date.
 - c. Major goal should be increasing volunteerism.
 - d. Target students, fraternities, sororities, United Way Day of Caring, and Habitat for Humanity.
6. Explore high quality prefabricated housing for potential development. **Votes: 7**
7. Look into reverse mortgages for attaining properties. **Votes: 2**
 - a. Specifically target retirees.
 - b. This would potentially provide opportunities for lifetime interest.
 - c. Estate planning could factor into this.
8. Continue to improve the way in which we search for potential properties. **Votes: 0**
 - a. Continue marketing SCB homeowners for potential properties.
 - b. Explore estate planning opportunities.

Actionable Goals:

Ideas	Description	Timeline
1	Meet with the SCB's Director of Planning about inclusionary ordinance and see about meeting with developers who have potential plans on this project. Also get update on the SCB's West-End Redevelopment Plan.	ASAP
1	Choose a liaison from the SCCLT to directly communicate with those involved in the West-End Redevelopment Plan.	ASAP
1	Establish ourselves as the organization of choice for workforce housing development in the West-End Plan.	3/2009
2 & 4	Establish an ad-hoc Resale Committee to look into how other CLTs and affordable housing organizations handle shared equity and improvements to properties by homeowners. This committee should also explore possibilities based on their own brainstorming efforts. The Board of Directors will look to this committee to report back in four to six months with preliminary recommendations on any necessary changes to our current policies.	2/2009-4/2009
3 & 5	Increase ties with organizations (both community and student based) to aid in reducing rehabilitation costs and reduce the timeframe required for rehabilitation projects.	2/2009
3 & 5	Establish collaborative relationship with Habitat for Humanity.	ASAP
3 & 5	Establish contact with Inter-Fraternity Council (IFC) and Pan-Hellenic Council (PAN) to explore volunteer opportunities.	2/2009
3 & 5	Contact Department of Student Affairs at Penn State to find information regarding possible student organizations that may be willing to donate volunteer time to our organization.	2/2009
3 & 5	Possibly contact the State College High School to see if they have any service based student organizations that would be willing to donate volunteer time to the SCCLT.	2/2009
3 & 5	Consistently involve ourselves in the United Way Day-of-Caring event.	3/2009
3 & 5	Communicate with the Marketing Committee to coordinate volunteer options as part of their marketing presentations.	3/2009
3 & 5	In order to shorten the rehabilitation timeline of our properties, we should attempt (whenever possible) to arrange with the owner to allow our rehab coordinator to complete the rehab bid specifications following the signing of a sales agreement. This would allow us to potentially put the property out to bid prior to us purchasing it and subsequently allow for the rehab to start immediately upon acquisition.	3/2009

9. Finances, Administration, and Future Planning Group

Group Members:

- Ron Quinn (Group Leader), SCCLT Director
- Erica Anderson (Group Recorder), SCCLT Board Member
- Carl Hess, SCB Director of Planning
- Etta Habegger, SCB Planner

Group Ideas:

1. Improve organizational sustainability through diversified funding and exploration. **Votes: 23**
2. Develop new partnerships and collaborations; increase outreach. **Votes: 11**
3. Formalize the skill set of the organization. **Votes: 5**
4. Improve the organizational course (internal versus community driven). **Votes: 3**
5. Institutional memory. **Votes: 1**

Actionable Goals:

Ideas	Description	Timeline Q/YR
1	Measurable Goal: 50 percent of funding will come from sources other than the Borough of State College by 2014.	2009-2010
1	Step 1: State Funding--What's available? What can we apply for? Set meetings within 9 months. Explore DCED programs, Federal Home Loan Bank, Federal Reserve Bank, PA Housing Finance Agency (PHFA).	2 and 3/2009
1	Step 2: Identify five private foundations Heinz, CCCF, Enterprise, Ford, Penn, etc.). What have they supported in the past?	1/2010
1	Step 3: Identify corporate foundations. What have they supported in the past?	1/2010
1 & 2	Step 4: Identify & create strategy to approach local employers about employer-assisted housing. Mt. Nittany Med Ctr.; CCHLT; SCASD; Penn State; Restek; Accuweather; Raytheon; MiniTab; Foxdale)	3/2009
1	Step 5: Develop tools to assess performance.	Onset of Planning
1	Measurable Goal: Identify and complete one pilot development	2009
1	Step 1: Explore options (mixed income, mixed use, condo, etc.) to generate income/revenue & to respond to community needs/west end development.	3/2009
1 & 2	Measurable Goal: Seek additional partnerships & collaborations with employers, housing providers, etc. Mt. Nittany Med Ctr.; CCHLT; SCASD; Penn State; Restek; Accuweather; Raytheon; MiniTab; Foxdale).	2009
2	Step 1: Develop tools to pitch ourselves to new partners	3/2009
	Measurable Goal: Assess skills needed to achieve goals identified in this planning session.	2009
3	Step 1: Perform a SWOT analysis.	ASAP
3	Step 2: Develop mechanisms to provide training or find organizations that can off those skills (identify in 09; fund in 2010).	4/2009

10. Appendix – SCCLT Consolidated Goals

Source Group	Description	Lead Responsibility	Target Start Q/YR
Fin., Admin, Fut. Plan Group (FAFG)	Measurable Goal: 50 percent of funding will come from sources other than the Borough of State College by 2014.		
FAFG	State Funding--What's available? What can we apply for? Explore PA Dept. of Community and Economic Development (DCED) programs, Federal Home Loan Bank, Federal Reserve Bank, PA Housing Finance Agency (PHFA).	Admin	2 and 3/2009
FAFG	Set meetings with appropriate agencies noted above.	Admin	4/2009
FAFG	Identify five private foundations (e.g., Heinz, CCCF, Enterprise, Ford, Penn, etc.) with goals in sync with SCCLT activities. What have they supported in the past?	Admin; grant writer	1/2010
FAFG	Identify corporate foundations. What have they supported in the past?	Admin; grant writer	1/2010
FAFG/Marketing Group(MKTG)	Identify & create strategy to approach local employers to contribute to SCCLT efforts relative to employer-assisted housing. (e.g., Mt. Nittany Med Ctr.; CCHLT; SCASD; Penn State; Restek; Accuweather; Raytheon; MiniTab; Foxdale)	Admin; Marketing; and FR Committee	3/2009
FAFG	Develop tools to assess performance.	Lead participants	At the onset of program planning
FAFG	Measurable Goal: Identify and complete one pilot development		
FAFG/Real Estate and Rehab Group (RERG)	Explore options (e.g., mixed income, mixed use, condo, etc.) such as the West End Revitalization Plan to generate income/revenue and respond to community needs. Establish SCCLT as the organization of choice for workforce housing development in the Borough.	Admin; Board	3/2009
RERG	Choose SCCLT liaison to directly communicate with leaders of West End Revitalization Plan.	Admin; Board	ASAP
RERG	Meet with SCB's Director of Planning about inclusionary ordinance and developers who have potential plans on this project.	Admin; Board	ASAP

FAFG/MKTG	Measurable Goal: Increase number of partnerships & collaborations with employers, housing providers, etc. (e.g., Mt. Nittany Med Ctr.; CCHLT; SCASD; Penn State; Restek; Accuweather; Raytheon; MiniTab; Foxdale, local RE developers, high school and college students).		
FAFG/MKTG	Develop tools to pitch ourselves to new partners, including, print campaign and a Power Point presentation to use at public speaking engagements. Utilize existing presentations, such as Centre County Affordable Housing Coalition Video.	Admin; Marketing Committee	3/2009
MKTG	Develop list of organizations to target for public speaking engagements.	Marketing Committee	ASAP
MKTG	Make at least four speaking engagements per year, including to high school and college audiences.	Admin; Marketing Committee	4/2009
MKTG/REERG	Develop an exit survey for presentations to determine effectiveness of presentation and to capture audience data (for potential volunteers, donors, members).	Admin; Marketing Committee	3/2009
MKTG/REERG	To increase volunteer pool, increase ties with organizations (both community and student based, such as, Pan-Hellenic and Interfraternity Councils, PSU student organizations through Student Affairs, SCASD Delta Program, etc.) to aid in reducing rehabilitation costs and reduce the timeframe required for rehabilitation projects.	RE & Rehab; Marketing Committees	2/2009
REERG	Establish collaborative relationship with Habitat for Humanity.	Admin; Board; RE & Rehab Committee	ASAP
REERG	Commit to annual involvement to United Way Day of Caring, registering to give or receive voluntary service.	Admin	3/2009
FAFG	Measurable Goal: Assess skills needed to achieve goals identified in this planning session.		
FAFG	Perform a Strengths/Weaknesses/Opportunities/Threats (SWOT) analysis.	Admin; Board	ASAP
FAFG	Develop mechanisms to provide training for current SCCLT participants/staff or identify organizations or individuals who can provide those skills (identify in 09; fund in 2010).	Admin; Board	4/2009
MKTG	Set parameters and determine funding for scholarship to offer student intern for Fall 2010	Marketing Committee	1/2010

RERG	Measurable Goal: Evaluate current Resale Policy	Admin; Board	
RERG	Establish ad-hoc committee to review other CLT's/affordable housing organization's shared equity policies and make recommendations for changes to SCCLT's policy to the Board.	Admin; Board	2/2009-4/2009
RERG	Measurable Goal: Reduce the time to market for purchased properties	Borough; Admin; Board	
RERG	Arrange with seller to allow Rehab Coordinator to complete bid specs following the signing of sales agreement.	Admin; Borough	3/2009
Homeowners Group (HG)	Measurable Goal: Increase the percentage of homeowners involved in SCCLT.	Homeowners; Homeowners Committee	
HG	Survey homeowners to assess interest in social gatherings (e.g., pot lucks, picnics, parks, etc.) and their interest in involvement in Homeowners Committee.	Homeowners Committee	2/2009
HG	Plan and hold summer picnic.	Homeowners Committee	3/2009
HG	Develop "how-to" workshops (e.g., home improvement, garden and landscape, etc.).	Homeowners Committee	1/2010
HG	Celebrate current homeowners who agree to be identified by publishing anniversaries in SCCLT newsletter <i>Welcome Home</i> or other appropriate publicity.	Homeowners; Marketing Committees	2/2009
HG	Measurable Goal: Initiate new education programs.	Homeowners; Homeowners Committee	
HG	Identify opportunities to provide service by conducting homeowners' entrance and exit surveys.	Homeowners Committee	4/2009