



WELCOME HOME

State College Community Land Trust

Our Neighbors, Their Stories



I had been renting in State College for many years, and affording to purchase a home in the borough was not an option--until I found the SCCLT. I started the application process with the idea that I would see how it goes and what options I might have.

I worked with their budget counselor to set up a financial plan so that I would be ready when the time came to look. Then they posted pictures of a house for sale on the SCCLT website. I fell in love and knew immediately that this was going to be my house! This came months before I intended to start looking, but thanks to the invaluable help of the budget counseling, I was able to revamp my original plan so that I could work towards buying this house. A few months later, I signed the papers!

I had some electrical issues right after moving in and they were able to help me financially. The SCCLT folks are always available for advice and support through the office and their ongoing homeowner counseling.

Living in the borough is so rewarding to me, I love the flexibility to walk or bus into campus for work. My home has natural gas heat and some energy-efficient appliances, so this keeps it affordable. Most importantly, with my new home and beautiful yard, I was able to rescue my then-11-year-old dachshund, Peg. My home is my favorite place to be. -- **Bridget Hall**

Update on GreenBuild, Page 3

Welcome to our SCCLT family!
Josh, Jess, and family

From the President

We are hearing from young professionals and Penn State graduates that they are interested in staying in the Borough to start a business or the next phase of their lives. But many face financial challenges such as student debt. According to a Federal Reserve Bank of New York report (Press Briefing on Household Debt, with Focus on Student Debt, April 3, 2017), student debt was \$1.3 trillion at the end of 2016. Recent graduates come away owing about \$34,000, a 70% increase from student debt levels of 10 years ago.

Calculate rent and utilities, add vehicle or commuting costs, plus student loan payments, and there is little left for basic necessities. Starting a business or living near employment is difficult. Add a child, and living in the Borough may become impossible. For many, student loan debt is still a financial obligation long after their college years end.

The SCCLT currently has one home for sale. It is less than a mile from downtown, which puts it within walking or biking distance for most, and it is also near a bus stop. It is a 2BR/1BA home, with hardwood floors, a fireplace, a yard, a patio, and private parking. Total monthly costs are estimated to be \$1145, which includes taxes and average monthly utilities.

The cheapest comparable rental is about 3 miles from downtown. It does not have a fireplace or a private yard, and the rent is \$1300 per month plus some utilities. Annual rent increases are common.

SCCLT home ownership can cost less than renting. Since 1996, we have helped individuals and families build their lives in the Borough. Our educational programs ensure a successful transition to ownership. Our organization ensures affordable living ownership opportunities in State College will remain available from one household to the next.

At this time, the SCCLT is urgently searching for a moderately priced home to add to our successful and valuable program with funds available for a short time. We would love to hear from a Borough homeowner who is ready to sell, who understands the need for affordable housing options, and who wants to help the next generation of homeowners thrive in a Borough home. Please call and speak with Executive Director Colleen Ritter at 814-867-0656 to discuss possible ways to sell a house to the SCCLT.

Thank you for your continued support!
Susan Venegoni, Board President

House for Sale (www.scclandtrust.org/homes-for-sale.html)



GreenBuild Campaign Latest Gifts



WPPSEF
WEST PENN POWER
SUSTAINABLE
ENERGY FUND

\$350,000 Construction Loan

\$100,000 Grant



\$15,000 Grant

S&T Bank

\$10,000 Grant



GreenBuild
team at work!

Complete
details in fall
newsletter

Volunteer of the Year: Jack Schreck



Jack Schreck is a lifelong baseball fan, and there is no doubt he has been a star player for the State College Community Land Trust. Thanks to Jack's enthusiasm and ideas, the Land Trust has significantly raised the visibility of its affordable housing mission to the general public.

Prior to State College, Jack worked as a Pupil Personnel Specialist focusing on gang activity in the Prince George's County schools in Maryland. Jack and his wife, Mary Ann, traveled to State College often to visit their son who attended Penn State. They fell in love with the town and moved to a vintage house in the Highlands neighborhood in 2006.

Since then, Jack ran the PATH school in State College for troubled youth and worked as an adjunct Criminal Justice professor at Penn State until his retirement. Today, Jack serves as a community adviser to student fraternities in the Highlands neighborhood. In 2011, Jack became a volunteer with the Land Trust. He constantly lends a hand in renovating houses for sale. Also, Jack has helped launch and organize successful outreach and fundraising events, including the 2014 Home Stage decorator showcase. His recent efforts have led to a partnership between SCCLT and the State College Spikes this summer.

The State College Community Land Trust board and volunteers are very grateful to Jack for his hard work and energy. Thank you, Jack!



Thank you, Nittany Valley Chapter/
Embroiders Guild of America!

Members create a commemorative plaque for each SCCLT home. Homeowners pass the plaque to new buyers of their homes over the years.
<http://www.marega.org/nittanyvalley.html>

New Partnership with State College Spikes



The State College Community Land Trust (SCCLT) is excited to announce a new partnership with the State College Spikes, 2016 NY-Penn League champions. Thanks to donor support, we will co-sponsor the Safe & Seen event at the ballpark in October. SCCLT is excited to provide local children a safe place to trick-or-treat, along with other area non-profits. Other games and activities will also be available for children.

In addition, SCCLT will be at the stadium throughout the 2017 baseball season. Information about homes for sale, the application process, and our program will be available at our table on the main concourse during three peak summer games, scheduled for July 3, July 9, and August 12 evenings. SCCLT will also be visible in ads in Spikes' programs and during pre-game announcements.

“The partnership with the Spikes is a fun and dynamic opportunity to expand our outreach and raise awareness of affordable housing in our region,” said Colleen Ritter, SCCLT Executive Director. “Area house prices are rising, but the SCCLT offers more affordable prices through our program. We want people to know that living in the Borough is a possibility.”

Support for the SCCLT-Spikes partnership came by way of a generous gift from 100+ Women Who Care of Centre County. 100 Women Who Care is a group of women who support the local community. They meet quarterly and support one charity selected by the group at each meeting. SCCLT was the beneficiary selected at their February 2017 meeting.



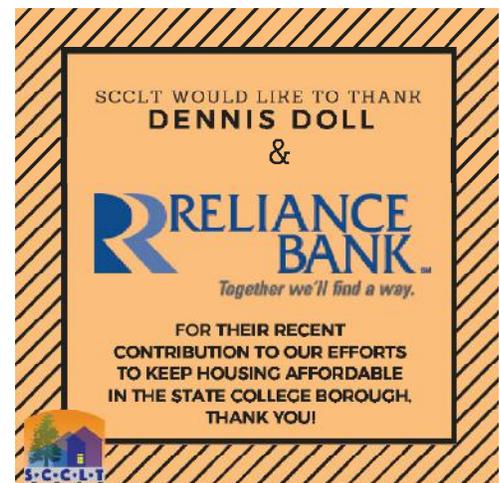
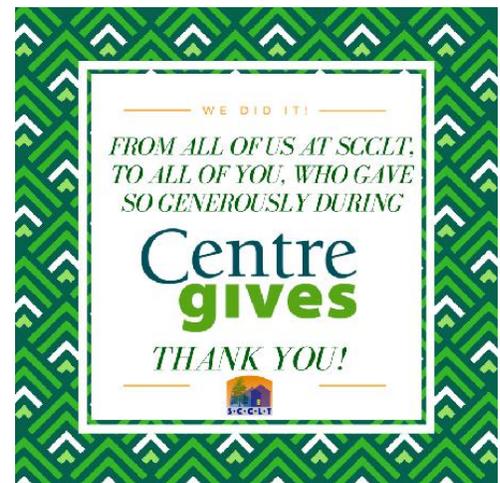
Many thanks to 100 Women Who Care of Centre County for their major gift to our GreenBuild campaign and to SCCLT outreach for future homebuyers and current homeowners.

SCCLT joins Central PA People's Climate Day



2016 Annual Donor Update

Jesse Barlow
Peg and Don Hambrick
Sandra Stelts and Ron Filippelli
Frank and Colleen Ritter
Sue and Ron Smith
Jerry and Jane Wettstone



**State College Community
Land Trust**

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www.scclandtrust.org

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**First Time Home Buyer
Programs in the State College
Borough are looking for homes
to purchase!**

If you, or anyone you know is selling their borough home, let us know. Any modest, single family home located in the State College Borough will be considered, but the sale should be complete by June 30, 2017.

**Contact the SCCLT via phone or email:
814-867-0656 or director@scclandtrust.org
for more information, or visit us at
www.scclandtrust.org**

S·C·C·L·T



— JOIN US! —
**FIRST FRIDAY,
JUNE 2**

S·C·C·L·T

FIRST FRIDAY
DOWNTOWN STATE COLLEGE

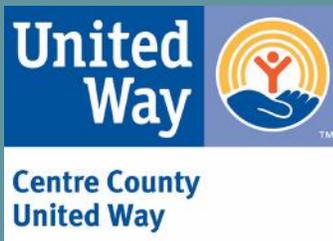
— AT THE CORNER
OF BEAVER AND
ALLEN —

We need your email address!

Newsletter costs are prompting us to request more email addresses for future mailings.
Please email or update your current email address to director@scclandtrust.org.
If you prefer a paper newsletter, we are happy to continue doing so. Thank you!

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Return Service Requested



Chamber of Business and Industry of Centre County (CBICC)
 CCAR / Centre County Association of Realtors
 Centre County Council for Human Services
 Centre County Housing and Land Trust
 Housing Alliance of Pennsylvania
 Centre County Affordable Housing Coalition
 Centre County United Way

SCCLT MEMBERSHIP / DONATION FORM

A monetary donation qualifies you as a member

\$25 \$50 \$100 \$250 other _____

 Name/Business or Organization

 Address

 City, State, Zip Code

 Telephone (Daytime / Evening) Email Address

I/We wish to remain anonymous

Include my/our names in appropriate publicity:

For Office Use: 5/17
 Check # _____ Date ____/____/____ \$ _____.
 Posted ____/____/____ New Cont. Ltr ____/____/____

Your Gift to SCCLT Supports:

\$50 - Integrated smoke detector OR budget counseling for first time homebuyers

\$100 - Two rooms with low VOC paint OR an energy efficient window

\$250 - Energy Star appliance OR legal counseling for purchasing a borough home

\$500 - One house will be lead-free OR emergency repair fund

\$1000 - Upgraded electrical service OR roof/utility repair

State College Community Land Trust, Inc. is a 501 (c) 3 organization under the Internal Revenue Code. Its official registration and financial information may be obtained from the PA Dept. of State at 1-800-732-0999. Registration does not imply endorsement.

Send to:

State College Community Land Trust
 1315 South Allen St., Suite 306
 State College, PA 16801

OR, go to www.scclandtrust.org/donate