

Welcome

March 2013
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Home



OUR NEIGHBORS - THEIR STORIES

My wife and I wanted to buy a house, but we knew we were not in a good financial position to get a mortgage at all, much less afford a home in the State College area. We had been living in a small duplex in Boalsburg for almost six years. After our second son was born, we realized that we had to somehow figure out how to improve our living situation. I happened to see a home for sale on Easterly Parkway, and the sign in the yard had a phone number for the SCCLT. I had never heard of it, so I decided to search online to find out more. Through the website for the SCCLT, I was redirected to the information for the State College Borough First-Time Homebuyer program. It turned out to be one of the best programs we have ever been involved with.

Once we filled out the application, we anxiously awaited entrance into the program. After we were informed that we qualified, we started the process of following the program guidelines that set us on the right path to be able to buy a home. The program taught us so much about financial responsibility and living within our means. We found out that there were several ways to purchase homes through the program, but we kept always coming back to the homes that the land trust would rehab and sell. The first home we toured seemed like the perfect one for us. The location was incredible, and it was just the right size. One day my wife called me and told me she was

heartbroken, because the home we loved had been sold. We were not ready to buy yet, and we had missed a great house. A short time after that, we fell in love with another SCCLT home that we loved even more than the first. Unfortunately, we were still not ready financially, and someone else was able to buy that home as well. Finally, in the winter of 2012, we were able to get our prequalification letter from the bank. We had again fallen in love with another great SCCLT home.

It seemed impossible, but we loved this one more than the others. This home seemed better in every way to the others. However, once again, we were unable to buy, because someone had beaten us to it. Just when we thought we might never catch a break, we got a call from Colleen. She told us that the land trust had just found a property that might be right for us. When we saw the home, we realized that this home was the one. A year later, we now live in that home, and could not be happier. Thanks to the Borough program and the SCCLT, we have a great home in a great location that we can afford. It's a place where we can raise our family. All we can say is thank you to everyone involved with both programs for all of their help.

Brian Kononchuk

FROM THE PRESIDENT



As I begin my time as president of the State College Community Land Trust (SCCLT), I'd like to honor the hard work and dedication of the people that have done so much to establish the SCCLT and have made it such a success. First, a little

about the SCCLT itself. The SCCLT is a nonprofit organization that provides income-qualified first time homeowners affordable opportunities to purchase homes in State College Borough. To be income-qualified, a potential homeowner's income must fall into a range of 60-80% of the area's median income, depending on the number of people in the household, as determined by the Department of Housing and Urban Development.

This program helps to foster the growth of community in the Borough by creating more owner-occupied homes in the Borough. It works by buying a property and then selling just "the improvements" (read 'house') to an income-qualified buyer. The purchase price of the house is lower because the land the house rests on is not sold to the homebuyer. This helps to make houses in the Borough much more affordable for people who value living in State College. The homeowners lease the land for a nominal fee and maintain the property, including paying taxes for home and property both. SCCLT homeowners can only sell their homes to other future qualified homebuyers, thus maintaining the owner-occupied aspect of all the SCCLT homes that many neighborhoods in the Borough value. Indeed, the SCCLT has 36 properties throughout the Borough and we are always looking to add more.

All potential SCCLT homeowners undergo a mandatory qualification and education procedure in order to become eligible to participate in the program. This process involves income qualification, budget counseling, and instructional classes. The result has been that in this age of mortgage difficulties, defaults, and

foreclosures, the SCCLT has not had any defaults, let alone foreclosures, with any of its nearly 50 homeowners over its seventeen years of existence.

All of this success has not happened due to chance. The SCCLT has benefitted from the hard work and dedication of many people; from homeowners, to the many volunteers, to the generous donors, visionary activists, and politicians that have made the SCCLT not only possible, but a tremendous success. The real heart and soul of the SCCLT -- why it works so well -- is due to the combined efforts of many people. Chief among these are our diligent staff: Colleen Ritter, Anne Morris, Ron Quinn, and Dawn Maguire. These are the people that really make the SCCLT run on a daily basis and are a main reason for its success. There are many volunteers I would like to thank including former board members Barb Seibel and Olivia Toms, whose help has been invaluable. Most of all, I would like to thank my predecessor, Peg Hambrick, for her tireless dedication and valued leadership to the SCCLT. As we move forward, the future is bright for the SCCLT, with its excellent staff, many valued volunteers, dedicated board members, and most of all, the homeowners that are most responsible for the SCCLT's success.

This past fall we had to cancel our homeowner picnic for the second year in a row. This year we have decided to have two homeowner events including a spring potluck in April or May as well as another event in the fall. Also, we intend to hold an information session at some point in the next several months to try to bring our message to the community and any potential homeowners.

In closing, the SCCLT is dedicated to fostering community in State College. As a nonprofit organization, we depend upon donations of money and time, but we welcome any input you may have. Please keep in mind that we are currently searching for new properties to purchase for the SCCLT. If you know of any properties for sale in the Borough in the \$160,000-200,000 range, please give our office a call.

Michael Joyce

State College Community Land Trust

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WE NEED YOUR ADVICE!

The SCCLT Fund Raising Committee needs more community input regarding fund raising and grant writing. The committee meets five times a year. If you are willing to help craft SCCLT's fund raising strategies, please contact Tom Daubert, Fund Raising Chair, through the SCCLT Office, director@scclandtrust.org.



“30”

“30” in journalism lingo means the end of the story. As Head of Adult Services at Schlow Centre Region Library, Pat provided our membership with valuable information about all the services available at Schlow through her regular *Check It Out* columns. At the SCCLT Annual Meeting in November, Pat was recognized for contributions to the newsletter since 2004. Pat has retired from Schlow and will be devoting more time to her family and other interests. Thanks, Pat!



Decorating Your Clutter

I've been accused a time or two of being obsessive about my dislike for clutter around my home. I admit it. I hate clutter. I feel so much better when everything is in the proper place.

I may even be over the top with my clutter when it comes to the hidden storage area, like closets and drawers. I wonder sometimes if anyone else carries the need for that much organization to the next level. Is staging or decorating my storage closet going a bit too far?

Yes, I even organize those areas too. That organized, peaceful feeling comes over me when I open the closet looking for a fitted sheet and I don't have to sort through a pile of unmatched sheets that have >4



I've already ordered my garden seeds this spring, so you might wonder why I am still searching through the catalogs. Here's a clue; I'm looking for the best price on fox urine and dried blood. Yes, I'm fighting a battle with squirrels and I'm looking for a more effective method of protecting my hazelnuts than the ones I used last year. The hazelnut bushes themselves were planted as defensive vegetation and for that they have been effective. I used them to edge my wide open front yard to prevent persons with temporarily reduced brain cell activity (also known as *stumblebrougths* or *woo people*) from wandering about and causing damage. (Since my yard is not tempting as a short cut to anyplace interesting, the complication of a widely spaced hedge is enough to discourage entry. Please note that even fences and raspberry bushes do not stop determined *stumblebrougths* if they perceive a desirable destination on the other side of your yard.)

Because I don't plant anything that is not edible I decided that my defensive hedge would also serve as Nona's Biscotti Farm. Last fall it began to produce enough hazelnuts to care about. They grow in large beautiful clusters, scalloped with lacy edges and the sight of them beginning to develop started visions of hazelnut biscotti dancing in my head. Alas, it was not to be. My garden journal notes that on July 28th I began to see evidence that squirrels were enjoying my hazelnuts. At first it was subtle, a few scattered shells by the edge of the road. Next, they were chomping away right in the middle of the sidewalk and they continued on to hazelnut picnics on my back patio. I want you to know that I gave them a stern talking to. I hissed, I yelled, I stomped my feet. I briefly considered using bird netting since it had successfully defended the figs on my dwarf tree from squirrel marauders last year. Covering a long hedge by a sidewalk seemed daunting however, and I feared inadvertently catching a person with tempo-

rarily reduced brain cell activity. Finally I reasoned that if the hazelnuts were big enough for the squirrels, they were big enough for me and I harvested them all. I was wrong. Interestingly, hazelnuts pollinate in January when the catkins are hanging from the bushes and it takes them eight months, almost as long as humans, to gestate their little nuts. When you pound on the tiny nuts that I harvested last summer they shatter to reveal a teeny, tiny kernel of delicious hazelnut.

Squirrels be warned; I am getting ready. I'm inviting a fox to live in my front yard. I'm taking bow hunting lessons. There will be no ineffectual yelling or stomping. I am growing enough hazelnuts for biscotti this year.

Nina Fellin

<3 collapsed to the floor after opening the door. Admit it, it has happened to you too.

My upstairs closet was becoming a victim to this scenario. Lack of time or just feeling lazy was causing me to just throw sheet sets, blankets, and towels into the closet. I mean, who cares, nobody sees it right? Until the first guest opens that closet door while looking for a blanket and they're buried in my laziness.

After spending an hour with a simple idea of how I'd like it to appear, things are back in order. For ideas for how you want your storage space to look can be collected from Home Interior Magazines or Catalogs.

In carrying out my idea, I placed unused or extra pillows on the top shelf. The second shelf allowed a nice staging area for soaps and shampoo's, easy for guest access. The next shelf is used for pillowcases and a decorative box of tissues. At the bottom there is plenty of room for the sheet sets, neatly organized and easy to find by their designated set.

So remember, the next time you can't find the pillowcases to match your snoopy sheet set, a little time spent organizing and some decorative flair can make your time a little less chaotic and your closet look like it's out of a magazine.

Bryon May

*LIST OF 2012 MONETARY DONORS TO THE
STATE COLLEGE
COMMUNITY LAND TRUST*

Have we inadvertently left you off the list? If so, we're sorry and please let us know.

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MEMBER!

SCCLT MEMBERSHIP/DONATION FORM

A monetary donation qualifies you as a member.

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.