



WE'VE MOVED!

The State College Community Land Trust has moved! Since 1998, our office has been located at 420 West College Avenue in the Wasson Insurance Agency building. We have had 15 years at this address and we are very thankful for those years.

The State College Community Land Trust has a new address and you are invited to an Open House!

When: Saturday, October 26, 10:00 AM - 2:00pm >3



Attend our Open House and win this beautiful silk arrangement which is compliments of Daniel Vaughn Designs.

FROM THE PRESIDENT



The past several months have been good for the State College Community Land Trust (SCCLT) and the borough of State College. We were fortunate to welcome a qualified family household to the rolls of SCCLT homeowners

with their purchase of our newest home in August. It is very rewarding for the SCCLT to provide an avenue to homeownership for hardworking families in the borough. It is important to bear in mind that the benefits of the SCCLT welcoming new households to their rolls are not limited to the new homeowners, or the SCCLT. It is a boon to the borough and the neighborhoods when the SCCLT expands its roster of properties and/or adds new homeowners to its rolls.

The qualification process for SCCLT homebuyers has proven itself over the years, and we are proud of it and believe it a strong aspect of our program. Given the state of the economy and the housing market over the past few years, it is notable that no SCCLT homeowners have ever defaulted on their mortgages. The financial reliability of homeowners that have gone through our qualification process proves the value of our qualification process.

In addition to an unblemished record of success for our homeowners, the benefits of our program extend to the borough and its neighborhoods as well. Each SCCLT home in the borough will remain owner-occupied in perpetuity. The SCCLT provides borough neighborhoods with responsible homeowners that are invested in their homes.

Along with benefitting our homeowners, their neighborhoods, and the borough, the SCCLT can also be useful to the employers for whom many of our homeowners work. Our program provides income-qualified people that work in State College the opportunity to own a home in State College, when they otherwise would be priced out of the local housing

market. This could be a boon to local businesses in the borough by providing opportunities for workers to own homes near where they work. To raise awareness of this aspect of the SCCLT's program, we are reaching out to some of the area's largest employers.

We have a good program, and the support we receive from the borough and its residents helps to maintain and expand our presence in the community. Thank you to all of those that help the SCCLT serves its mission to provide income-qualified people affordable first-time home ownership opportunities in State College.

Michael Joyce

State College Community Land Trust

1315 South Allen St., Suite 306

State College, PA 16801

Phone/Fax: 814-867-0656

Email: director@scclandtrust.org

www.scclandtrust.org

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Jason Maas

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Where: 1315 South Allen Street, Suite 306, State College (parking is on the street)

<http://goo.gl/8qpc1y>

Why: We want to show off our new suite to all our members. We are grateful for the important task to help first-time home buyers find homes and we want to share our new home with you!

Stop in and have a cup of coffee with us. Visitors will have the opportunity to win a door prize of an everlasting autumn arrangement donated by Daniel Vaughn Designs, 355 Colonnade Blvd., State College.

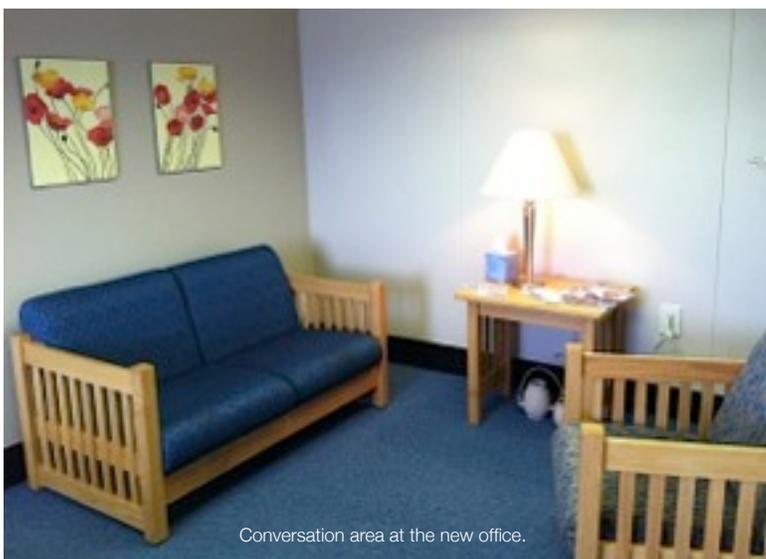
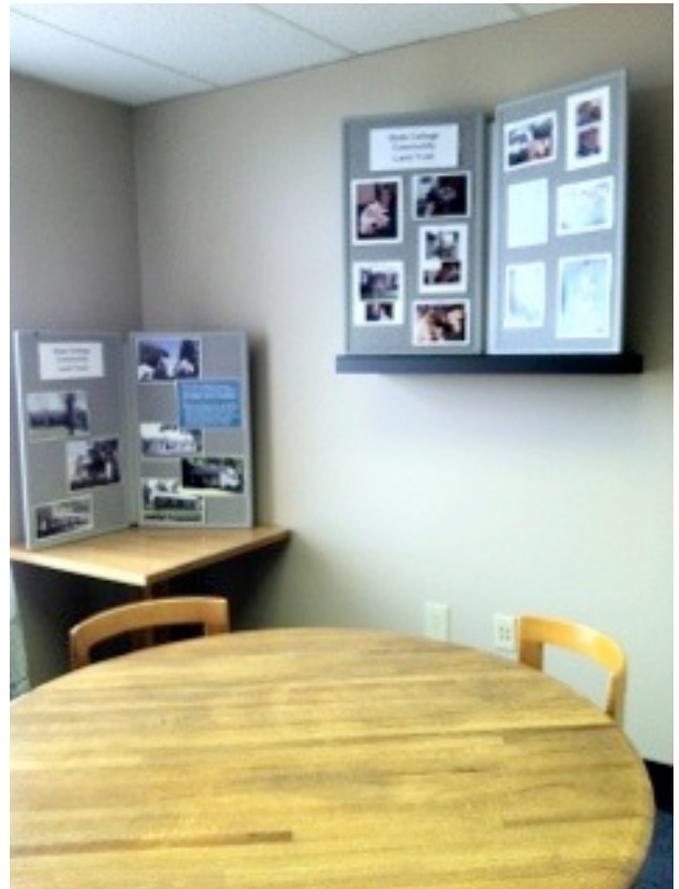
To make the transition a bit smoother, the two QRs shown below may be scanned with a smartphone; the one on the left will take you to the SCCLT website. The one on the right will create a vCard to update your phone and computer contact list.



Website



vCard



Conversation area at the new office.

SAVE THE DATE!

SCCLT ANNUAL MEETING

**WEDNESDAY, NOVEMBER 6
7:00 PM**

STATE COLLEGE MUNICIPAL BUILDING



My "Three Sisters" Garden

You have heard about my garden failures, (Don't even ask me if the squirrels got my hazelnuts this year!) so I want to share with you one garden success. This year I added to my backyard garden space by signing up for a plot at the Keller Street Community Garden. The garden is only about half a block from my home, is sunnier than my backyard and it allowed me 100 more square feet to plant. I also met a community of other gardeners to exchange ideas with.

I chose to plant a traditional Native American "Three Sisters" garden there. The three sisters are corn, beans, and squash. Planted together they help each other to grow. The corn supports the beans. The prickly squash vines keep away hungry animals and hold in soil moisture. The beans give nitrogen for the other sisters. I also found an added benefit to this "old sister" gardener. I didn't have to bend down to pick the beans since they were hanging high above the ground. Indeed some of them were too high for me to pick, but I left them to dry for seed next year. I found the beans ability to "hide" fascinating. One minute, there was not a bean in sight, then suddenly there was a cluster of them just where you thought you had been looking.

My heritage is more Tyrolean than Native American and this was reflected in my seed choices. The corn was Red Flint Floriana, a type that makes excellent polenta when ground in my small hand grinder. A garden this small would only provide enough sweet corn for one meal but one cup of ground cornmeal makes a whole recipe of polenta.

Around one circle of corn and beans I planted winter squash, Waltham butternut, and around the other Costata Romanesca Zucchini. The beans were a beautiful multicolored pole bean mix; some yellow, some purple, some green and green with purple stripes. Thus for the summer I provided for myself beans and zucchini, with a winter storage crop of squash and corn.

I was planning to harvest the winter squash after the first frost, but one day I noticed that instead of the eight squash I had been counting, I had only seven. Fearing that someone thought I was not interested in my lovely squash, I brought the rest home to cure in my backyard. Not long after that, there was an email to all of the gardeners. Someone had gone to their garden only to find a couple of young fellows happily picking their tomatoes. When questioned about what they were doing, they explained that this is a community garden so they had come from across the street to get some food. New signs have now been added to the garden gates explaining how a "community" garden works!

Nina Fellin



Three Sisters Gardening as depicted on the reverse side of the 2009 US dollar coin.

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.

MEET THE SCCLT BOARD MEMBERS



This is a first of a series acquainting you with the members of the SCCLT Board. Polly Dunn was appointed by the Borough Council to join the Board January 2013 as a Public representative. She joins ten other members of the Board, of whom two of others appointed are appointed by the Borough

Council; three elected

by Homeowners; and, four elected by the membership at large.

*Introducing **Polly Dunn** in her own words:*

After many years of deriding those who succumb to the “Happy Valley syndrome,” Polly Dunn finally realized that she belongs to that group of individuals who arrived in State College for school and remained here instead of seeking opportunities farther afield. That must have been because she found it was such a nice place to live.

Polly grew up in the Philadelphia suburbs, went to Massachusetts for college and spent two years there teaching elementary school and in the Philadelphia area before returning to school to get her Masters in community development at Penn State. Following graduation and her marriage to Jim, a professor of Agricultural Economics, she became Head of State College Friends School in its early years, where she continues to maintain her connections.

Polly, Jim and their two children have enjoyed living abroad during sabbatical years twice, first in Galway, Ireland, and then in Adelaide, Australia. These experiences and some travel she did in her teens and twenties helped inspire her to volunteer as coordinator of the Friendship Program for Global Connections, an organization that fosters relationships among community members and international visitors.

Polly and Jim love their neighborhood and neighbors (except for a few noisy ones on Pugh Street), and

they became landlords four years ago when the house next door was selling with a student rental permit. They have lived on Irvin Avenue for 30 years and are still some of the “newbies” on the block!

OUR NEIGHBORS - THEIR STORIES

I moved to State College in 1989 with my family after my father accepted a position at PSU. Later, I graduated from State College Area High School and then Penn State. Throughout my college career and early professional life I lived in too many rentals to count. Most recently, I had been living in the same apartment for 9 years when I got the itch to buy my own place.

I began looking online for a house in State College. I was discouraged to learn that realistically I would never be able to own a house in State College, let alone a house in the borough. I could however buy a house in Tyrone or Philipsburg, and while these towns are nice, they weren't my hometown.

One Saturday afternoon, I was browsing online hoping there might be a gem of a house hiding. In my bargain hunting routine I stumbled onto Craigslist. It was to my surprise that I discovered a house within my budget, in State College, in the borough, and even within walking distance to downtown and my parent's house. This is when I began to research State College Community Land Trust.

After a week, I called Colleen, SCCLT director, and set up a meeting to learn more. Within nine months I had gone to the informational classes, toured the house, participated in the first home buyer's educational classes, became approved, closed, and moved into the house. It was a dream come true!

Since moving in, I have planted a big garden, raspberries, blueberries and various perennials. I have painted and decorated most rooms. I have a huge basement where I can explore my creativity. I also have kind neighbors, chirping birds, stars in the night sky, and the security of owning my own home.

I can't believe that I have only lived here for a year! I can't wait to see how the house becomes more of a reflection of my creativity, style and life in the coming years.

Suzanne Breuning

ANNUAL CAMPAIGN KICKOFF

In October the State College Community Land Trust will kick off the 2013 annual campaign. The SCCLT is supported by federal funds and contributions from organizations such as the financial institutions highlighted in this newsletter, and our members and friends.

As federal funding decreases we are required to do more with less please help the SCCLT create and sustain affordable homeownership in the Borough of State College by giving as generously as you can to the 2013 campaign.



Colleen Ritter with Deanna Wells and Terry Powers of M&T Bank

MATCHING GIFT PROGRAMS MAKE YOUR DONATION GO FARTHER!

Thanks to BP for their matching donation. With matching gifts you can sometimes double or even triple your gift. Many employers match contributions to tax-exempt organizations, which enables you to increase your contribution. Ask your benefits department if they offer this option and then complete and forward their application to us at State College Community Land Trust, 1315 South Allen St., Suite 306, State College, PA 16801.



Ron Quinn accepts donation from Steve Grimm of National Penn Bank



Cathie Aschiero, Ron Quinn, and Mike McAndrews. Ron accepts donation from Northwest Savings Bank

Like us on facebook!

Check out the State College
Community Land Trust facebook
page!





**FOR SALE:
\$102,375 / 3BR - 1697FT² - AFFORDABLE
HOUSING / SCCLT (1020 N. ATHERTON
STREET)**

Single family home, three bedrooms, one bathroom, partially finished basement, covered porch and attached one car garage. The front windows are triple pane. The driveway includes a generous turnaround. The house is about one mile from the Penn State campus and near a bus stop with a 5-minute ride to campus.

Please contact us at 814-867-0656 to set up an orientation

This is a State College Community Land Trust (SCCLT) home. The SCCLT provides affordable housing opportunities to first-time homebuyers in the borough of State College. Please visit www.scclandtrust.org for program and income requirements.

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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

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
1315 South Allen St., Suite 306
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.

State College Community Land Trust, Inc. is a 501(c)3 organization under the Internal Revenue Code. 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.