



# NeahCasa

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*\*Permanently Affordable Homes We Can Trust*

## Strategic Plan 2008–2012

### **MISSION**

The mission of NeahCasa is to support community and the economic vitality of our area, by creating permanently affordable housing for fulltime residents.

### **VISION**

- **To provide quality permanently affordable housing for full-time low- and moderate-income households** by minimizing the comprehensive costs of housing over time.
- **To provide the fullest practical bundle of "ownership rights" to residents.**
- **To build attractive, green structures** with a light footprint on the land, and a priority of providing construction employment to the community.
- **To have in trust by 2012 a significant proportion of the homes needed for organizational self-sufficiency.**
- **To develop a variety of private donations from the community,** in addition to pursuing public funding sources.
- **To improve the quality and availability of affordable long-term rental housing, and support development of landlord/tenant "best practices".**
- **To provide opportunities for community members to invest in the community** via individual loans to the trust for construction/acquisition and a local real estate investment program.
- **To advocate for systemic and public policy changes** that enhance housing affordability and community vitality, so people at all stages of life can continue to live in our communities.
- **To respond to community needs for short-term and emergency housing.**
- **To promote the economic vitality of our communities.**

# ***GOALS AND STRATEGIES for 2008 - 2012:***

## ***I. ESTABLISH AND MANAGE AN EFFECTIVE, STABLE AND COOPERATIVE ORGANIZATION***

### **1. Complete initial setup of trust.**

- A. Develop resale formula for homes.
- B. Fund and obtain initial staffing.
- C. Develop workplan, policies, documents, and guidelines.
- D. Fund capacity-building to self-sufficiency scale.
- E. Develop expertise in operation, project funding, development, management, and maintenance.

### **2. Acquire funds sufficient to carry out the goals and strategies of this plan.**

- A. Create and maintain an active and effective membership program that results in a significant proportion of community households being members and contributing financial support to the trust.
- B. Develop and nurture relationships with individuals who make short-term loans to NeahCasa for building construction and land acquisition.
- C. Explore the potential of NeahCasa operating a real-estate investment program to fund projects through providing community members opportunity for fair-return local investment of retirement savings.
- D. Develop an outreach program to encourage "tithing" investment of savings and monthly giving.
- E. Ensure that the maintenance of properties and the delivery of service programs pay for themselves.
- F. Apply for program or project support, technical assistance and/or pre-development loans, when appropriate, to government or quasi-government granting agencies, private foundations, and local individuals and organizations.
- G. Establish documentation for a planned giving program and begin outreach to supporters to encourage including NeahCasa in their legacy planning.
- H. Explore potential jurisdictional income from development and real estate transaction fees, and leverage these sources with community partnerships.

**3. Maintain a board of dedicated and informed members to lead the organization, one third of whom are NeahCasa home owners or tenants, one third of whom represent local organizations and jurisdictions, and one third of whom are from the general community.**

- A. Develop and update yearly an annual work plan/business plan that clearly assigns tasks, staffing, and funding.
- B. Update the five-year Strategic Plan at least every two years.
- C. Maintain an up-to-date matrix of existing board members' expertise and demographic representation.
- D. Incorporate discussions regularly in board meetings for identifying and recruiting new talent needed for board and committees, and to identify trustees to fill vacant board positions.
- E. Provide prospective board members with job description, orientation, and training.
- F. Identify and, when possible, provide training for board members on topics that will support their success, such as financial management, fundraising, legal issues, and community land trusts.
- G. Conduct board training in
  - how to read financial reports
  - decision making, roles, powers
  - evaluations of board and staff
  - consensus
  - orientation and mentor training for new board members
- H. Create a mentoring system for new board members.
- I. Conduct periodic evaluations of board and board member effectiveness.
- J. Ensure board participation in relevant regional and national networks and coalitions.

**4. Adhere to best practices for nonprofit management control systems.**

- A. Maintain up-to-date policies and procedures in easy-to-read and accessible documents.
- B. Maintain adequate insurance to protect NeahCasa's assets and trustees.
- C. Maintain checks and balances in financial accounting to ensure appropriate use of resources and to safeguard against fraud.

- D. Maintain well-functioning computer equipment and software to meet workload demands, and complete daily and weekly off-site back-ups of all computer files.
- E. Maintain necessary paper files in safe, up-to-date and accessible cabinets, with all legal documents protected from fire.
- F. File accurate and timely reports to granting agencies or other supporters.
- G. Produce monthly financial statements that document the financial position including restricted and unrestricted fund balances, financial activities, and anticipated cash flow demands for the organization.
- H. Maintain a comprehensive policies handbook.

**5. Develop and maintain a professional staff, both volunteer and paid, that is regularly nurtured, competitively compensated, highly educated in current trends and best practices, and is regularly challenged to do their best.**

- A. Develop and maintain an active pool of volunteers.
- B. Ensure that each staff person has an up to date, outcome-based job description, that each supervisor provides each staff person with an annual evaluation, and that the board provides the executive director with an annual evaluation.
- C. Provide funding for each staff person working more than 40% FTE to attend one training per year on a topic to be determined by the staff member and his/her supervisor
- D. Adopt and maintain staff succession plans.
- E. Conduct periodic independent compensation evaluations.
- F. Create and maintain personnel policies.

***II. PROVIDE ACCESS TO LAND, HOMES AND FACILITIES FOR COMMUNITY RESIDENTS***

**1. Support families in crisis or financial distress by administering programs that fund one-time rental assistance and energy assistance.**

- A. Continue and refine NeahCasa's Emergency Student Family Assistance program.
- B. Continue implementation of a landlord/tenant support program.
- C. Implement outreach for emergency off-season short-term rental of vacation homes.
- D. Support development of emergency shelters.

**2. Secure project funding from diverse sources** including foundations (loans and grants), government support, banks, fees for service, and personal community investment.

**3. Acquire up to 15 acres of land, including land set aside for future development.**

**4. Construct or bring into trust a number of homes per year that can achieve in a reasonable number of years the units needed for Trust sustainability.**

- A. Review market area and confirm market needs and project subsidy funding availability.
- B. Purchase and/or construct homes to meet both rental and ownership needs, and the needs of target beneficiaries: farm workers, retirees, fledglings, workforce, low- and moderate-income full-time residents.
- C. Evaluate program costs before development of rental programs.
- D. Review flood, seismic, sea-level rise, and geological issues before securing properties.
- E. Maintain an active waiting list of individuals formally qualified and prepared to purchase or rent NeahCasa homes.
- F. Solicit individuals and families to maintain an active applicant pool working to qualify and achieve a place on the waiting list.
- G. Focus on a spectrum of development opportunities, including:
  - 1. Varied development patterns, including co-housing, scattered sites, mixed-market, and subsidized projects.
  - 2. Below-market purchases, foreclosures, "free land" opportunities.
  - 3. Donated government land (including school districts), and private gifts including legacy and life-estate gifts.
  - 4. Existing housing, when suitable for conversion to flex-housing, duplexes, and accessory dwelling units.
  - 5. Existing housing, where obtainable at reasonable costs, or where additional units can be built on the property.
  - 6. Distressed housing for rehab.
  - 7. New construction, for government-funded low-income units to expand housing stock.
  - 8. New construction, where a land subsidy is available.
  - 9. New construction for middle-income rental units that, when paid off, can become low-income lease-holds.
  - 10. "Affordable units", including condominiums, from new developments.
  - 11. Mobile home park buyouts.
- H. Develop a strategic approach for dealing with possible market downturns such as:
  - Minimizing land holding costs.

- Tracking mortgage foreclosure for opportunities to "purchase land" under such homes to reduce owners' mortgage costs.
- Purchasing foreclosed homes.
- Avoiding overexposure to subprime issues, changing interest rates, and vacancies from economic downturn.

I. Facilitate and be a resource for community members meeting their housing needs.

**5. Provide clear, accurate and compelling educational information about the need and demand for affordable access to local land and housing and NeahCasa's activities in response to that demand.**

- A. Identify focus of outreach (audience), story (who can we serve given existing resources), outreach strategies, and partnerships.
- B. Produce and distribute, in print and on the web, two newsletters yearly (including one annual report).
- C. Maintain an informative, up-to-date and graphically pleasing website, and use print material to encourage people to visit the website.
- D. Produce press releases and pursue regular coverage in the local media.
- E. Offer informational gatherings, public official workshops, and use "homes on the ground".
- F. Provide a minimum of two opportunities each year for NeahCasa's members to gather together in person to become informed about the organization's activities, and have an opportunity to interact with board members and staff.

**6. Advocate for better public policy.**

- A. Pursue fair methodologies for state housing fund distribution.
- B. Pursue fair county tax valuation of land owned by CLTs or encumbered by long-term CLT leases.
- C. Pursue revision of state land use rules that ignore cost of land in determining availability of land for housing.
- D. Work with others to revise federal and state guidelines/ rules using jurisdictional AMI rather than gap between AMI and housing costs as basis for public funding.
- E. Work with others for increased federal, state, and local funding for affordable housing.

**7. Provide homebuyer/renter education, mortgage qualification, and counseling for any person willing to complete the prerequisite work.**

- A. Develop or secure a homebuyer/renter education curriculum appropriate to local needs by contracting or by sending appropriate staff to continuing education classes. Refine curriculum based on feedback received from individuals who have taken classes from NeahCasa.
- B. Evaluate and implement options to deliver homebuyer education training countywide, to individuals who are not necessarily purchasing community land trust homes, and to individuals for whom English is not a fluent language.
- C. Coordinate with social service agencies to provide access to energy and rental assistance and other needed services year-round, as funds are available.

**8. Implement "green" guidelines for the design, development and construction of all NeahCasa projects. NeahCasa is committed to building attractive and affordable structures that are healthy and nurturing for inhabitants, conserve natural resources, use well-established best-practices, minimize the use of fossil fuels, and can be easily maintained by households with low incomes.**

- A. Evaluate various "green" guidelines for possible adoption by NeahCasa. Determine which are required by different funding sources.
- B. Evaluate adopted guidelines annually based on cost effectiveness and new industry standards.
- C. Explore ways to retrofit existing residences obtained by NeahCasa to achieve higher level green standards.

**9. Minimize the structural costs of housing through efficient construction and durability.**

**10. Develop strategies to minimize the interwoven network costs of housing's transportation, energy, water, sewage, and nutrient cycles, food production and shipping, work patterns, and other impacts.**

**11. Adopt a plan for use of zero-net-energy criteria for home construction and remodel to conserve resources and improve long-term affordability by lowering operating costs.**

**12. Evaluate trust ownership and rental of homes to reduce the costs of repeated financing and to maximize long-term benefits of NeahCasa's activities.**

**13. Review annually NeahCasa's Action Options, and move forward on appropriate elements, such as jurisdiction actions and education.**

**14. Explore the viability of providing permanently affordable access to farmland for local food production. Research agricultural leasehold models developed throughout the country.**

**15. Be open to acquiring commercial and community spaces for long-term lease or rent to enhance community life.**

**16. Be an active partner in local, regional and national efforts to sustain and enhance the effectiveness of community land trusts.**

- A. Participate in the activities of the Northwest CLT Coalition.
- B. Collaborate with social service organizations through the community network.
- C. Communicate regularly and, if the opportunity arises, collaborate with the other land preservation trusts in the service area.
- D. Collaborate with individuals and organizations to educate community members and legislators about the need for additional resources to support the development of affordable housing.

### ***III. STEWARD PROPERTY OWNED BY NEAHCASA AND SUPPORT HOMEOWNERS AND TENANTS***

**1. Provide guidance and support for the resale or refinancing of NeahCasa homes.**

- A. Develop and maintain up-to-date documents that are easy to understand, and that guide sellers and purchasers through the process of selling and purchasing a NeahCasa home, and guide owners of CLT homes through the process of refinancing.
- B. Increase the number of banks that will provide mortgage financing on NeahCasa homes.
- C. Actively solicit individuals to apply for housing, ensuring the ability to serve persons for whom English is a second language, and maintain an active applicant pool of families or individuals working to qualify and achieve a place on the waiting list.

**2. Manage rental property to achieve a low vacancy rate and so that each apartment is in good condition and affordable for low-income tenants.**

- A. Create, support, and facilitate the residents' council and the site council.
- B. Maintain an active waiting list for rental apartments and offices.
- C. Address issues that arise among tenants in a timely, consistent and respectful manner.
- D. Arrange for competent and committed oversight and supervision of maintenance and repairs of property.
- E. Adopt and refine a cyclical maintenance schedule.



F. Maintain sufficient annual operating and reserve funds.

**3. Ensure that all land leased from NeahCasa is well-maintained and appropriately stewarded.**

A. Have a trustee or staff person attend neighborhood meetings regularly to keep communication channels open.

B. Monitor land uses to ensure land is being used in accordance with the ground lease and CC&Rs.

C. Implement a house maintenance reserve fund and program for every house.

D. Provide educational materials to homeowners and encourage maintenance routines by attending neighborhood meetings and meeting one-on-one with households who have questions about maintenance.

E. Evaluate including language/incentives in the ground lease that will encourage excellent maintenance by homeowners.

F. Provide appropriate conservation stewardship of trust lands with natural values.