

MUTUAL HOUSING ASSOCIATION OF SOUTHWESTERN CONNECTICUT (MHA)

STRATEGIC PLAN

July 2009 --- June 2012

Adopted by the Board of Directors January 25, 2010

MHA'S THREE YEAR STRATEGIC PLAN: JULY 2009-- JUNE 2012

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<i>SERVING FAIRFIELD COUNTY WELL</i>	
<ul style="list-style-type: none">• Increase the stock of affordable housing for low and moderate income people in Fairfield County.• Sustain a portfolio of well operated affordable housing developments.• Support the residents of MHA housing and a limited number of other low and moderate income community residents to build their leadership skills and increase their economic independence.	
<i>STRENGTHENING OUR ORGANIZATION</i>	
<ul style="list-style-type: none">• Refocus our efforts and resources and core activities of production and preservation.• Build a strong and effective leadership and a deeper connection to our communities.• Support the plan with improved systems and financial strength.	
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PART 1. OVERVIEW

Mission and Planning Context

MHA's mission is to create and sustain housing, revitalize neighborhoods, and enhance the quality of life for low and moderate income residents of Fairfield County.

MHA today as compared to five years ago

In 2005, Mutual Housing Association of Southwestern Connecticut completed a five year strategic planning process, following a period of rapid growth. MHA had developed homeownership properties in Bridgeport, Trumbull and Stamford. We had two new businesses, MHA Property Management and MHA Realty. At the same time, MHA had merged with Bridgeport Neighborhood Housing and Commercial Services and with Norwalk Neighborhood Housing Services, taking on rehabilitation loan programs, and expanded homebuyer assistance and education programs. In 2005, MHA operated 5 business lines:

- housing development
- property management and resident organizing
- homeownership services
- rehabilitation lending
- MHA Realty

The model of mutual housing, in which residents are actively engaged in property and organizational operations, was reviewed. We revised our mission statement. Our revised mission statement, adopted in 2000 and affirmed in 2002, was as follows:

The mission of the Mutual Housing Association of Southwestern Connecticut (MHA) is to develop, own, and manage safe, quality, permanently affordable housing for low and moderate income households throughout Fairfield County, Connecticut. MHA seeks to create a continuum of housing opportunities for all sectors of the community and serve as an ongoing producer of affordable housing throughout the Southwestern Connecticut region to meet present and future housing needs.

Beyond the development of housing, MHA encourages the preservation and growth of healthy, stable and diverse neighborhoods through community lending and homeownership services that promote the economic self-sufficiency of first time homebuyers and encourage existing homeowners to repair and improve the quality of their homes. Empowerment and self-determination of residents

is encouraged with ongoing training and support, and community organizing encourages neighborhood residents, business owners, government, and other stakeholders to live and work together in partnership.

A more condensed “vision” statement adapted subsequently noted:

MHA’s mission is to create housing solutions that change lives, revitalize neighborhoods, and improve the quality of life for low and moderate-income people in Fairfield County.

At the time of the current Strategic Planning process, MHA has developed 462 units of affordable housing. We have at least 150 units in the pipeline and around 130 units that will soon be in need of refinancing or other preservation work. We are managing 419 units of low and moderate income housing. By June 2009, MHA had consolidated some of our programs into three lines of business, as follows:

- housing development
- property management and
- home ownership services (which included lending, counseling and MHA realty).

Our board has expanded, given the absorption of Bridgeport and Norwalk NHS groups during the past ten years. But we have been doing little housing development work in Norwalk. A Norwalk nonprofit, Action Housing, expressed an interest in joining us. Affordable housing development opportunities have been presented to us in the cities of Stamford, Bridgeport, and Norwalk, and in the suburban and smaller communities including Darien, Trumbull and Wilton. Our homeownership programs have not expanded. Like many community development groups, today we face the challenges of an economic slow down that has both impacted our access to resources and our residents’ ability to pay for housing. And yet, we have been fortunate to have dedicated board and staff members and some generous funders who have helped us to navigate an increasingly complex system and to begin to adapt our own infrastructure to the changing needs of our community and the requirements of funders and regulators.

We appreciate the vote of support that the community has given us. There is an ongoing demand for our affordable housing development services. We recognize the responsibility that we have to preserve the housing we have developed and to respond to the residents of our properties, who tell us that we can improve some of our services and our engagement with residents. We are updating our systems. We have completed a strategic planning process and created a plan to move our organization forward for the next three years that, we believe is both responsive to our constituencies and focused on building on our core areas of strength.

Fairfield County Today

Connecticut, and especially Fairfield County, continues to be one of the most expensive rental markets in the country. In the Norwalk-Stamford area, there has been a 44% increase from the year 2000 Fair Market Rent to the 2009 Fair Market Rent (FMR) of \$1,703. In the greater Bridgeport area, there has been a 60% increase from the year 2000 FMR to the 2009 FMR of \$1,214 (National Low Income Housing Coalition, *Out of Reach 2009*).

The National Low Income Housing Coalition estimates that 54% of renters in the Norwalk-Stamford area are unable to afford a 2 bedroom unit at current fair market rents. In greater Bridgeport area, 52% of renters are unable to afford a 2 bedroom unit. The 2008 American Community Survey Census showed that 53% of households in Fairfield County were paying more than 30% of income for rent.

Home sales prices in Fairfield County have declined 18.2% from the highest point in 2008. While housing sales prices have declined, rental housing costs have not decreased. Connecticut's Department of Economic and Community Development recently released an Economic Strategic Plan (ESP) that concludes that housing costs in Connecticut are too high, and they have increased sharply over the past several years in great part because the supply of existing housing is constrained.

According to the Connecticut Economic Strategy Plan, Fairfield County had a net gain of 1,174 units in 2008. However, the great majority of these units (two thirds) were one bedroom units. These are market rate units built as condominium units or high end apartments in the urban areas of the county. Fairfield County shows a decreasing growth in overall housing stock relative to other counties in Connecticut. Housing vacancy rate totals are below those of 1990 (DECD 2009 ESP).

The Southwestern Regional Planning Agency's Housing Report (9/09) covers recent activity in the Fairfield County communities of Darien, Greenwich, New Canaan, Norwalk, Stamford, Weston, Westport, and Wilton. While 10% or more of the housing in urban Norwalk and Stamford is considered to be affordable, the suburban communities have a dearth of affordable housing. In Wilton and Darien, the percent of affordable housing units is 2.67% and 1.81% respectively.

While the number of homeless households has remained steady statewide over the past three years, the number of homeless families in rural and suburban areas rose by at least 33 percent from 2008 to 2009. Many of the homeless families said that the high cost of rental housing was to blame. (*Connecticut Coalition to End Homelessness 2009*). Fairfield County communities such as Greenwich have seen an increase in residents seeking help. The Greenwich Board of Social Services notes a 25% increase in families seeking assistance from the town, in particular, asking for help in paying high rents up to \$3,000 (9/09 Report).

The demand for affordable housing continues to be strong. As of June 2009, close to 3,000 families were on the Bridgeport Housing Authority Waiting List, a 33% increase over last year. Close to 2000 were on the Section 8 waiting list. The unemployment rate in Bridgeport in September 2009 was 12%, compared to 8% at the same time in 2008. At the same time, the State of Connecticut 2009-10 budget included a large income tax increase, increased borrowing and fee hikes and much of the grant funding for affordable housing programs was eliminated.

The Next Three Years—Where Are We Going

Our Vision for MHASWCT: *In three years, MHASWCT will be a stable, well known community development organization that serves Fairfield County well.*

MHA seeks to create a continuum of housing opportunities for all sectors of the Fairfield County low and moderate income community, including families, seniors, and individuals with special needs. We will develop new affordable housing units in a way that serves Fairfield County well. We will preserve and enhance the operation of the housing that we own and manage. MHA aims to provide the households who live in its properties with the skills to grow as leaders and to achieve increased financial stability. We are committed to strengthening our own operations, and our own leadership, in order to meet the affordable housing and related community development needs of our community.

We began working on our strategic planning process in February of 2009. Early on, it was agreed that bringing board members together around shared leadership of the organization was an important objective. There was also a need to review current lines of business, educate board and staff about those lines of business, and affirm current organizational priorities.

Through online surveys and some individual interviews, we gained a sense of board and staff member, and outside stakeholder perspectives on the organization. In two board retreats and two staff retreats, we brought participants to a shared information base and began to discuss organizational priorities going forward. We also reviewed some of the financial and operational challenges that the organization has experienced. Board and staff members made commitments to the organization going forward.

Following Board action to reduce one of MHA's business lines in the 2009-2010 Operating Budget, two staff members resigned, and two positions were reduced considerably. The current plan is not to replace the people who are leaving, as these positions are in the program area (homeowner services) where the organization has had limited resources, and where we concluded that we needed to reduce program activities, and refocus on current MHA residents.

In our final retreat, attended by Board and staff members, we affirmed our commitment to the set of core goals and priorities that follow. We came up with the following tagline for MHA: *Creating sustainable communities.*

As noted above, we have now revised our mission statement slightly in the context of this strategic plan:
MHA's mission is to create and sustain housing, revitalize neighborhoods, and enhance the quality of life for low and moderate income residents of Fairfield County.

Summary of MHA's Goals and Priorities

Following are the goals and priorities that we committed to in our strategic planning process. A more detailed elaboration of these goals and priorities, with specific activities and a preliminary timetable follows.

Serving Fairfield County Well

Goal I: Increase the stock of affordable housing for low and moderate income people in Fairfield County.

Priority 1: Employ a thoughtful and strategic process for selecting projects that respond to the varied needs of the Fairfield County communities we serve.

Priority 2: Build or renovate at least 250 units of quality affordable housing.

Goal II: Sustain a portfolio of well-operated affordable housing developments.

Priority 1: Maintain all MHA properties to the highest standards for quality, affordability, and occupancy.

Priority 2: Develop and begin to implement plans that ensure the long term health of MHA's properties.

Priority 3: Develop a viable property management business that is sustainable and positions MHA for future growth.

Goal III: Support the residents of MHA housing and a limited number of other low and moderate income community residents to build their leadership skills and increase their economic independence.

Priority 1: Support and empower MHA residents with programs and services that help them take leadership roles within MHA and their communities.

Priority 2: Support MHA residents with programs and services that help them achieve economic independence as either long-term renters or as homeowners.

Strengthening our Organization

Goal IV: Refocus our efforts and resources on core activities of production and preservation.

Priority 1: Strengthen staffing to meet production and preservation needs and restructure Homeownership Services to serve MHA developments.

Priority 2: Build in a review process to support effective plan implementation and ensure accountability for all staff and business lines.

Goal V: Build a strong and effective leadership and a deeper connection to our communities.

Priority 1: Strengthen the board leadership and committee structures.

Priority 2: Develop and carry out a communications and visibility strategy.

Goal VI. Support the plan with improved systems and financial strength.

Priority 1: Improve back-office systems and infrastructure as needed.

Priority 2: Maintain a healthy mix of fee and non fee revenue sources.

PART 2.

SERVING FAIRFIELD COUNTY WELL

GOAL I. Increase the stock of affordable housing for low and moderate income people in Fairfield County.

Rationale: Fairfield County is the third most expensive region in the country, with a great deal of wealth in the area. And yet, there are people in the major cities of Bridgeport, Norwalk and Stamford, and in some of smaller communities, who cannot afford to buy or rent a home here. Studies show an increase in homelessness, and in people seeking services in both the urban and suburban communities of our region. MHASWCT is one of the few organizations in the County that has been able to produce large amounts of affordable housing. In the coming three years, we seek to produce more housing and to be strategic as to where we develop affordable housing, with partners and supporters working with us to meet critical community housing needs and to gain the political support needed to have projects go forward efficiently and effectively.

Priority 1. Employ a thoughtful and strategic process for selecting projects that respond to the varied needs of the Fairfield County communities we serve.

Objective	Strategy and Resource Suggestions	Responsibilities and Timetable
Develop a set of general project guidelines including: <ul style="list-style-type: none"> • Targeting communities to work in based on need and opportunities; • Setting affordability standards: Target below 60% of median first and then below 80% of median. If must for project feasibility, include some people between 80 and 120% of median; and • Developing a range of rental and homeownership opportunities for elders and for families. 	Be open to partnerships with private developers and with others, e.g. IBEW. Foreclosed and abandoned properties may provide opportunities.	Board Finance/Real Estate Development Committee together with Executive Director Complete by 3/10.

Employ project guidelines to provide a framework through which to select projects to work on.	Select projects where resources and support are available and project is financially and strategically good for MHA, including: <ul style="list-style-type: none"> • Know the impact of properties on MHA operations. • Understand the impact of the surroundings on the property (neighborhood effects) being developed. 	Executive Director and Housing Development staff, together with Finance/Real Estate Committee, when guidelines are completed
<i>Priority 2. Build or renovate at least 250 units of quality affordable housing.</i>		
Objective	Strategy and Resource Suggestions	Responsibilities and Timetable
Complete Friendship House in Stamford, producing 110 affordable rental units.	Ensure that the nature of the collaboration with NNI, including specific roles in development and management, are spelled out clearly.	Executive Director, housing development consultants and staff, NNI Anticipate completion of 80 units by 6/30/10; the remainder by 12/31/10.
Complete 8 units of supportive housing at Fairfield Commons in Stamford.	MHA has received some funding (HTCC) for this project recently, and is applying for more (HUD 811).	Executive Director, housing development consultants and staff Anticipate completion of 8 units by 12/31/11.
Complete 10 (2 and 3 BR) condominium units at West Side Commons II in Stamford.	MHA recently closed on construction loan. Staff is conducting homebuyer classes and marketing.	Executive Director, housing development consultants and staff Anticipate sales and construction completion by 9/30/10.

<p>Complete 22 supportive housing units at Merton House in Bridgeport.</p>	<p>Under construction, no additional funding required.</p>	<p>Executive Director, housing development consultants and staff</p> <p>Anticipate completion by 6/30/10.</p>
<p>Complete 5 units at 23 Leonard St in Norwalk.</p>	<p>Need to explore strategic opportunities with Norwalk leaders. Use the opportunity with the Action Housing merger to create a new development at Leonard Street to re-connect with Norwalk community.</p> <p>Have some initial funding from the absorption of Action Housing. Need to explore use of Loan Fund and/or CDBG for this site.</p>	<p>Exec. Director, housing development consultants and staff</p> <p>Anticipate completion by 3/11.</p>
<p>Complete 8 family units at West Main Street in Stamford together with Habitat for Humanity.</p>	<p>Habitat model Homeownership. MHA secured the property for HH. MHA does not seem to have much involvement beyond the initial land acquisition.</p> <p>Ensure that the nature of the collaboration with Habitat for Humanity going forward, including specific roles in development and any roles beyond development is spelled out clearly.</p>	<p>Exec. Director, housing development consultants and staff, Habitat for Humanity</p> <p>Anticipate completion by 6/30/11.</p>
<p>Secure financing and enter into construction to</p>	<p>Will apply for funding (HUD 202) in</p>	<p>Exec. Director, housing</p>

produce 51 units at Wilton Commons, and 21 units at Darien Library.	2009 round, with application for Low Income Housing Tax Credits (LIHTC) if that does not succeed.	development consultants and staff Anticipate completion by 12/31/12.
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GOAL II. Sustain a portfolio of well-operated affordable housing developments.

Rationale: MHASWCT has been managing its own properties for some time. Maintaining the properties at a high standard is important, for positive resident relations, for the future sustainability of these properties, and for MHA’s ability to continue to do housing development. Covering the costs of property management from property fees, and operating property management as a sustainable business is also critical. We have begun to implement use of a new software system and staff training, together with the addition of a new CFO experienced in property management. MHASWCT seeks to continue to increase its property management capacity and ensure the long term health of its portfolio and the satisfaction of the residents.

Priority 1. Maintain all MHA properties to the highest standards for quality, affordability, and occupancy.

Objective	Strategy and Resource Suggestions	Responsibilities and Timetable
<p>Design and implement a pro-active plan for maintenance, which may include re-contracting with fewer maintenance contractors.</p>	<p>Measure response time to ensure quick and efficient reaction to problems.</p> <p>Do more with work orders.</p> <p>Residents suggest the need for more preventive maintenance.</p> <p>Create preventive maintenance plans for all sites.</p> <p>Provide residents with education regarding their own roles in preventive maintenance.</p> <p>Create annual routine maintenance plans for all sites.</p>	<p>Director of Property Management together with property managers</p> <p>Complete plans by June 2010.</p>

	<p>Continue energy conservation work already doing.</p> <p>Property managers should do annual walk-throughs of all units they manage.</p>	
<p>Ensure that MHA has an efficient process for renting up units, both when ready for occupancy and upon turnover.</p>	<p>Review current resident selection and rent up procedures with all management staff.</p> <p>Revise procedures and design unit marketing goals for each property. Review and revise goals as needed on a quarterly basis.</p> <p>Investigate support from LISC or NeighborWorks for this effort.</p>	<p>Director of Property Management</p> <p>Target completion of this work by end of 2010.</p>
<p>Ensure that there are rules and regulations and uniform enforcement of those rules and regulations at all MHA properties.</p>	<p>Residents have expressed concern about uniform enforcement; may need to investigate specific concerns.</p>	<p>Director of Property Management, Property Managers</p> <p>Complete by end of 2010.</p>
<p>Set and achieve a set of occupancy and financial benchmarks for each property, including high percentage of rent collected and positive cash flow.</p>	<p>Review sample reporting tools including those provided by NeighborWorks Asset Management staff.</p> <p>Investigate support from LISC or NeighborWorks for this effort.</p>	<p>Director of Property Management, CFO, Property Managers</p> <p>Complete by end of June 2010.</p>
<p>Design and maintain additional reporting tools as needed.</p>	<p>Review sample reporting tools including those provided by NeighborWorks Asset</p>	<p>Director of Property Management, CFO, Property Managers,</p>

	<p>Management staff.</p> <p>Investigate support from LISC or NeighborWorks for this effort.</p>	<p>Board of Directors Asset Management Committee</p> <p>Complete by end of 2010</p>
<p>Measure resident satisfaction and ensure ongoing communication with residents.</p>	<p>Hold monthly resident meetings at each MHA member property.</p> <p>Conduct annual resident satisfaction surveys for all properties.</p> <p>Residents want more communication with staff. There should be a suggestion box at each property (there are some); ensure communication opportunities and follow up.</p>	<p>Property managers, Resident Services Coordinator (if/when hired)</p> <p>Ongoing 2010-2013</p>

Priority 2. Develop and begin to implement plans that ensure the long term health of MHA's properties.

Objective	Strategy and Resource Suggestions	Responsibilities and Timetable
<p>Develop capital improvement plans for all MHA properties.</p>	<p>Might consider contracting this out and seeking funding to complete.</p> <p>See capital needs assessment completed two years ago; revisit and prioritize.</p>	<p>Director of Property Management</p> <p>Target completion of all plans by end of 2013, with equal numbers done each of the three years.</p>
<p>Examine the viability of increasing rents while maintaining affordability on a property by property basis.</p>	<p>Identify which properties have subsidized rents that might be increased and what the barriers are; seeking to minimize direct resident impact.</p>	<p>CFO, Director of Property Management</p> <p>Begin this work in January, 2010.</p>
<p>Set and achieve reserve targets by property.</p>	<p>Complete this work together with asset management plans.</p>	<p>Executive Director, CFO, Director of Property Management</p> <p>Set and achieve targets for priority</p>

		projects identified here in 2010; others in 2011 and 2012.
<p>Develop asset management plans for all MHA properties, including:</p> <ul style="list-style-type: none"> • a calendar of which properties need to be refinanced when, and • specific plans to restructure financing on 32 units at Maplewood Court in Bridgeport, 48 units at Trinity Park in Stamford, 44 units at Yale Street Commons in Bridgeport, and 6 units at Woodward Cliffs in Norwalk, as the end of their tax credit financing periods approach. 	<p>Take advantage of templates developed and made available by LISC and NeighborWorks.</p> <p>Explore whether NeighborWorks or LISC support is available for consultant assistance in completing asset management plans.</p> <p>Ensure that property management staff knows the requirements of funding sources.</p>	<p>Executive Director, CFO, Director of Property Management, Director of Real Estate Development</p> <p>Complete plans and initiate refinancing for priority projects identified here in 2010; other plans and clear calendar of priorities set in 2011 and 2012.</p>
<i>Priority 3. Develop a viable property management business that is sustainable and positions MHA for future growth.</i>		
Objective	Strategy and Resource Suggestions	Responsibilities and Timetable
Make money or at least cover the costs of managing MHA's own portfolio of properties.	Board Asset and Property Management Committee should get regular financial reports on properties.	<p>CFO and Director of Property Management</p> <p>Monthly reports to Committee with fully updated information by end of January 2010.</p> <p>Achieve break even by 2011.</p>
Explore managing other people's properties once stability in MHA portfolio is achieved.	Dependent on achieving stability with own properties including absorbing any new properties MHA is developing.	<p>Executive Director, CFO, Director of Property Management</p> <p>Not expected to explore before 2011, the earliest.</p>

GOAL III. Support the residents of MHA housing and a limited number of other low and moderate income area residents to build their leadership skills and increase their economic independence.

Rationale: Residents of MHA properties seek to participate meaningfully in the governance of their homes and to increase their economic independence, including moving towards homeownership. We seek to focus our efforts on the community of residents of our housing, where we have relationships and can have the greatest impact. We have been curtailing much of our previous Homeownership Services work, and are focusing most directly on our areas of strength and the demand that we are hearing.

Priority 1: Support and empower MHA residents with programs and services that help them take leadership roles within MHA and their communities.

Objective	Strategy and Resource Suggestions	Responsibilities and Timetable
<p>Revive the resident services component of MHA by adding a resident services coordinator to the staff and supporting residents to have functioning Resident Councils.</p>	<p>Board members should attend some Resident Council meetings as suggested by residents in 2009 Resident Survey.</p> <p>Define residents' needs that can be served by MHA and where outside help will be needed.</p>	<p>Explore hiring, and possibly hire Resident Services Coordinator in 2010.</p>
<p>Identify and encourage leadership training opportunities for residents.</p>	<p>Consider NeighborWorks training conferences and local resources.</p> <p>Provide opportunities for residents to gain familiarity with property financials.</p>	<p>Resident Services Coordinator and/or Property Management staff</p> <p>Begin by mid 2010 and continue each year.</p>

Priority 2: Support MHA residents with programs and services that help them achieve economic independence as either long-term renters or as homeowners.

Objective	Strategy and Resource Suggestions	Responsibilities and Timetable
Property managers will support and encourage opportunities for residents to “do for themselves.”	Residents expressed specific interest in workshops on: Rights and Responsibilities of Renters, First Time Homebuyers, and Getting out of Debt.	Resident Services Coordinator and property managers Begin by mid 2010 and continue each year.
Explore collaborations with other organizations on asset building or other savings and financial management strategies for our residents.	Explore possible collaborations, with different possibilities in each community. Look into IDA programs. Identify organizations that can help residents with paying utilities and other similar issues.	Resident Services Coordinator if hired. 2011
Complete and close out existing contracts for foreclosure counseling.		Licia Kendall Complete before December 1, 2009 as mandated by Board.
Service existing portfolio of loans to homeowners.	Ensure taking advantage of loan servicing tools available from NeighborWorks as appropriate. Assess costs and revenue associated with ongoing servicing and length of loans to determine future direction of the loan funds in Bridgeport and Norwalk.	Jeanne Preston has taken over loan servicing as other staff left. Servicing work is ongoing pending assessment. Assessment to be completed in 2010.

<p>Scale back or eliminate all other homeownership services, including MHA realty.</p>	<p>Explore collaborations to see if there are appropriate partners to provide classes for MHA's condominium developments in Darien and Stamford.</p>	<p>Board voted that MHA Realty and other homeownership services should be discontinued as of December 1, unless there is a major influx of funding to MHA to cover the staff position.</p>
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STRENGTHENING OUR ORGANIZATION

GOAL IV. Refocus our efforts on core activities of production and preservation.

Rationale: MHA's leadership has used this planning process as an opportunity to review program activities and focus on our core strengths and opportunities. We have undertaken a careful review of staffing and job descriptions to ensure alignment with the Plan. We plan to continuously review our activities and our ability to carry them out as we go forward, and to measure performance accordingly, in order to continue to strengthen alignment with mission and core goals.

Priority 1. Strengthen staffing to meet production and preservation needs and restructure Homeownership Services to serve MHA developments.

Objective	Strategy and Resource Suggestions	Responsibilities and Timetable
Add at least one real estate development staff person.	Exec. Director recommended hiring a Real Estate Director by 2010. LISC has agreed to fund \$36,000 towards this position for 2009-10 and 2010-11. Consider what additional staffing or consultant support will be needed if all real estate projects in the pipeline go forward together.	Exec. Director Fall/winter 2009 Exec. Director Annual discussion with Executive Committee at budget time
Review property management staffing structure against industry benchmarks and portfolio size and needs.	Seek consultant support in this area. Bring in additional property management staff as needed, when take on new properties.	Exec. Director, CFO, Consultant, Property Management Consultant Complete review in 2010.
Examine what if any additional staff are needed to carry out resident services priorities once resident	Continue to seek resident and community input on the new residents	Exec. Director, Board, Resident Services Coordinator

services coordinator is in place.	services function and the elimination of Homeownership Services activities.	Ongoing beginning in 2010
Explore adding marketing and resource development staff or other strategies to ensure that these functions are carried out effectively.	Exec. Director suggested that Elisabeth or another consultant handle this function for the next year or so on 1-1.5 days/week. Office manager can also help.	Exec. Director and Consultant to review in 2010.
Build in regular staff training, including software, to increase effectiveness.	Identify training needs as part of annual reviews, including proficiency in Timberline. Take advantage of local training resources through NeighborWorks, LISC and others.	Exec. Director, CFO, Director of Property Management Beginning in 2010
Encourage collaboration across programs and team building.	Build identification of collaboration opportunities into staff reviews and work plans. Hold regular discussions about collaboration across staff and team building in staff meetings.	Exec Director, Consultant Beginning in 2010
<i>Priority 2. Build in a review process to support effective plan implementation and ensure accountability for all staff and business lines.</i>		
Establish a structure for regular board and staff review and re-alignment as needed of goals, plans and programs.	Have at least an annual Plan review of meeting of all Board and staff. Hold a first six month Plan review meeting by Executive Committee, following initiation.	Exec. Director, Board Chair Exec. Director, Executive Committee

		Work to begin in 2010, with annual reviews and at least one six month review.
Establish a structure for regular external review of our plans and programs.	<p>Prepare and distribute a Plan summary.</p> <p>Consider holding an annual stakeholder review meeting.</p>	<p>Consultant, fall 2009</p> <p>Exec. Director, Board</p> <p>Decide Winter 2010</p>
Establish and maintain a regular structure of staff review and reporting to the Board.	<p>Have clear measures of impact for each position and program; goals for each staff person would be built into job descriptions and annual plans.</p> <p>Conduct annual staff reviews for each position in accordance with these measures.</p> <p>Review current procedures for Executive Director review.</p> <p>Ensure that regular Executive Director reviews which support effective plan implementation are conducted by Board.</p>	<p>Exec Director, Consultant</p> <p>Exec. Director, Senior Staff</p> <p>Exec. Director, Executive Committee of the Board</p> <p>Executive Committee of the Board</p> <p>Begin all of this work in 2010.</p>

GOAL V. Build a strong and effective MHA leadership and a deeper connection to our communities.

Rationale: As a community based organization, MHASWCT has evolved over time from a Stamford based organization to an organization with leaders representing Stamford, Norwalk, Trumbull and Bridgeport, including residents of the housing, business and community leaders. There has been demand for MHA services in these communities plus others, including Fairfield, Wilton and Darien. The board structure reflected the absorption of several nonprofits and an evolution of MHA’s approach over time. There was general consensus that the structure could be streamlined and that connections to a number of our community could and should be strengthened, building a strong MHASWCT identity across the County.

Priority 1. Strengthen the board leadership and committee structures.

Objective	Strategy and Resource Suggestions	Responsibilities and Timetable
<p>Continue work begun during strategic planning to strengthen the MHA board, including ensuring that the Board adequately reflects the organization’s constituency and that the Board exercises its responsibilities comfortably and confidently.</p>	<p>Approve revised By-Laws (done).</p> <p>Reduce the size of the board to ensure full, active participation by all members (begun).</p> <p>Ensure that 1/3 of seats are filled by MHA residents/community members.</p> <p>Fill vacant board seats with people who are committed to the entire geographic region.</p> <p>Fill the position of Treasurer.</p>	<p>Ad Hoc Board governance committee</p> <p>Work begun in late summer/fall 2009. Have annual check ins.</p> <p>Complete at November 2009 annual meeting. Have annual check ins.</p> <p>Complete at November 2009 annual meeting. Have annual check ins.</p> <p>Complete at November 2009 annual meeting. Have annual check ins.</p> <p>Complete at November 2009 annual</p>

	<p>Provide regular opportunities for all board members to come together, learn about the MHA, and contribute.</p> <p>Encourage board member attendance at training opportunities including those provided by NeighborWorks.</p>	<p>meeting. Have annual check ins. At least once a year</p> <p>At least once a year</p>
<p>Continue work begun during strategic planning to streamline and strengthen the Committee structure, including continuing to support the active Executive Committee.</p>	<p>Continue to activate the asset/property management and finance/real estate development committees.</p> <p>Consolidate or activate other committees as appropriate.</p>	<p>Executive Committee and Executive Director</p> <p>Ongoing</p>
<p>Put in place succession plans at Executive Director and Board Chair levels.</p>	<p>Review emergency succession planning and other succession planning tools available from Compass Point and others.</p>	<p>Executive Committee and Executive Director</p> <p>Succession planning to begin in 2010</p>
<p>Provide a clear channel of communication for the residents of MHA housing to communicate with MHA leadership.</p>	<p>Provide opportunities for Board Members to attend resident meetings</p> <p>Determine appropriate structures for board communication with residents..</p>	<p>Board representation or Tenant Committee to be determined</p> <p>2010</p>

Priority 2. Develop and carry out a communications and visibility strategy.		
Objective	Strategy and Resource Suggestions	Responsibilities and Timetable
Improve our own signage and MHA identification in general	<p>Need a sign at every property with MHA name, property name, year built.</p> <p>Need improvements to our website.</p> <p>Do a booklet and/or event around MHA's 20th anniversary.</p>	<p>Property management staff, 2010.</p> <p>2010</p>
Increase information and publications about MHA across Fairfield County.	<p>Update our brochures; have board and staff distribute them.</p> <p>Continue our newsletter but also look into on line newsletter; possibly combining paper and on line communications.</p> <p>Market our expertise in affordable housing.</p> <p>Identify and target visibility to particular appropriate communities, including Norwalk and Bridgeport.</p>	<p>Executive Director, Board, Consultant</p> <p>Ongoing</p>
Engage the board in public relations and fundraising for MHA.	<p>Discuss board giving /support strategies, possibly establishing a Development Committee.</p> <p>Hold a board and stakeholders meeting where funders can tour a development and get to know board members</p>	<p>Board Chair and Treasurer, consultant</p> <p>Beginning in 2010</p>

GOAL VI. Support the plan with improved systems and financial strength.

Rationale: MHASWCT has undertaken a systems review, simultaneous with the strategic planning process. As noted above, new accounting software is in place and financial systems are being updated under the new CFO. Ongoing fundraising efforts and improved financial report transparency will continue, in order to achieve the programmatic goals of this Plan.

Priority 1. Improve back-office systems and infrastructure as needed.

Objective	Strategy and Resource Suggestions	Responsibilities and Timetable
Assess and carry out as needed further improvements to back office functions (e.g. accounting, computer skills and programs and human resources).	<p>Exec. Director has recommended increasing Jeanne Preston hours for accounting support in 2010 and adding more administrative support.</p> <p>Continue to review these needs semi-annually.</p>	<p>Exec. Director, CFO, Executive Committee</p> <p>Annual reviews</p>
Assess and carry out as needed further improvements to equipment and space.	<p>Consider access to offices and visibility/presence in each community.</p> <p>Create an office manager presence and front area for residents to be served without disrupting other staff in Stamford office.</p> <p>Update phone system as needed; ensuring that maintenance calls are not going to the Executive Director.</p>	<p>CFO, Director of Property Management</p> <p>2010</p>

<i>Priority 2. Maintain a healthy mix of fee and non fee revenue sources.</i>		
Objective	Strategy and Resource Suggestions	Responsibilities and Timetable
Maintain or increase the fees being generated by housing development and property management.	<p>Be open to partnerships that fulfill goals but also generate fees.</p> <p>Examine any losses by program area and strategies to prevent those.</p>	<p>Exec. Director, CFO</p> <p>Ongoing</p>
Continue to identify and secure grants and other sources of non fee revenues.	<p>Build on and strengthen relationships with key funders.</p> <p>Discuss individual donor and event strategies.</p>	<p>Exec. Director, Consultant, Board</p> <p>Ongoing</p> <p>Exec. Director, Consultant, Board</p> <p>Beginning in 2010</p>

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