

# SACRAMENTO YOLO MUTUAL HOUSING ASSOCIATION

## STRATEGIC PLAN UPDATE 2011- 2013

In 2008 Sacramento-Yolo Mutual Housing Association (referred to as Mutual Housing throughout this document) board and staff developed and approved a five year strategic plan to guide the organization. In 2011, the Mutual Housing Management Team with input from staff, board and an outside consultant, reviewed and revised that plan to better reflect the current operating environment and provide direction for the remainder of the plan period 2011 – 2013. This document reflects those changes. A copy of the original plan with detailed background information about Mutual Housing is also available upon request.

The revised plan includes:

- an updated assessment of internal and external conditions impacting the organization;
- revised strategies and objectives for organizational goals 1- 5;
- the addition of a sixth organizational goal related to the expansion of green;
- principles and practices throughout the organization; and,
- detailed milestones for the years 2011- 2013 related to each objective.

We wish to acknowledge all participants in this process including:

### **Mutual Housing Board Members:**

Chair: Greg Chew  
Vice Chair: Mindy Romero

Treasurer: Ameer Alsawaf  
Secretary: Denise McCoy  
Michelle Allee  
John Garcia  
Jennifer Gore  
Dana Horn  
Jack Ledyard  
Kevin McCarty  
Chrisana Newbury  
JiaLi Wu



# Sacramento | Yolo Mutual Housing Association

*Transforming Lives...Building Community*

**Mutual Housing Management Team:**

Rachel Iskow (Executive Director), Meg Johnson (Director of Operations), Lisa Salaiques (Chief Financial Officer), Holly Wunder-Stiles (Director of Housing Development)

**All Mutual Housing Staff**

**Consultant Support:**

Special thanks to Joe Dabek of NeighborWorks America® for helpful feedback on proposed revisions to the plan. We also wish to thank Anne-Marie Flynn for facilitating the strategic planning process and help in structuring and writing this revised plan.



## UPDATED ENVIRONMENTAL CONTEXT

Internal Conditions	
Staff and Board	Program Areas
Many changes in short time period – uncertainty	<b>Need stronger measurable goals and objectives for organizing</b>
Staff time required for property management in future	<b>Need evaluation methods for organizing</b>
Benevon needs better board support	<b>Weak connections for homeownership opportunities</b>
Need improved performance evaluation process	<b>Committed to having free wireless at all communities by 2012</b>
Organizational inefficiencies are leading to staff work overload	<b>Planned for and began implementation of rehab for existing properties</b>
Long tenure of key employees	<b>Developing a volunteer based financial education program</b>
Strong, creative, hardworking, cohesive and committed staff	
Staff are supportive of each other	
Half of the board are residents	
Management and board pays careful attention to staff needs and values what staff have to offer	
Persistent staff	
Low voluntary staff separation	
New committed and skilled board members	
Staff want more cross departmental involvement	

Internal Conditions	
Financial	Operations and Growth
Taking longer to get developer fees	<b>Increased complexity and volume of managing projects between departments</b>
Need to keep budget sustainable	<b>Accounting staff are going through many processes for first time</b>
As new funding sources (pre-development) expand, financial management is more complex	<b>No cookie cutter projects make things more complex</b>
Benevon has been an effective individual giving program	<b>Unknowns of property management future</b>
Benevon is increasing visibility and raising community profile	<b>Clarify which staff is responsible for which reporting and how to capture ongoing progress toward goals</b>
Good banking relationships	<b>Less coverage of local organizations in the media</b>

Internal Conditions	
	<b>Challenge of how to get increased coverage by online media and how to leverage social media</b>
	PEO will strengthen staff and organizational training opportunities
	Electronic monthly newsletter
	Affiliation with YMHA has been effective and beneficial
	PEO frees up time for Dir of Ops to focus on other things
	Management consensus that we need more effective evaluation tools
	New office accommodates all staff
	Engaging social networking opportunities
	Management consensus that we need internal control of property management

External Conditions	
<b>Market</b>	<b>Political /Regulatory</b>
Increased land available for purchase at bargain prices	Former board member is now State Insurance Commissioner
Employers' market for new hires	Housing First model's popularity and acceptance has potential positive impact on affordable housing development
High unemployment leads to increased opportunities for student and retiree volunteers	Positive changes in local electeds
Expertise is available at affordable rates (consultants)	<b>Changeover in local electeds means we need to develop new relationships</b>
<b>Uncertain economy and recession</b>	<b>Health insurance cost uncertainty</b>
<b>Gap between affordable and market rates is shrinking</b>	<b>Unknowns in upcoming changes to accounting regulations and how they will affect us</b>
<b>Bad credit market means it is hard to get loans</b>	<b>Changeover in Federal electeds</b>
	<b>Inclusionary housing requirements are being challenged</b>

External Conditions	
<b>Funding</b>	<b>Community</b>
Good response to individual giving campaign	Housing is more affordable
Increased sources of land acquisition and pre-development due to Federal legislation and CDFI	More opportunities for partnerships and collaboration - out of necessity
Focus on green and sustainable leads to funding opportunities	Residents are more interested in what Mutual Housing provides due to the economy
<b>Budget deficits challenge new housing funding</b>	<b>Cuts to local homeless and social services leading to more unserved people</b>
<b>Limited local housing funding</b>	<b>Decrease in the budgets for our service partners</b>

Mid/small size non-rural areas are at a competitive disadvantage for 9% tax credit	<b>Increased gang and crime in neighborhoods</b>
Elimination of federal stimulus budget	<b>Difficulties in getting credit</b>
Decrease in the number of banks impacts corporate giving	<b>Increased unemployment leads to instability for residents</b>
Decrease in foundation giving	
No more state bond fund for housing development	
Low return on Mutual Housing cash assets	
Increased competition for 9% tax credit funds	
Need to strengthen communications with private foundations	

UPDATED GOALS, STRATEGIES AND OBJECTIVES

GOAL	STRATEGIES	OBJECTIVES
<p><b>#1</b></p> <p><b>Asset management of all Mutual Housing communities is functioning at optimal performance.</b></p>	<p>A. Leverage NeighborWorks<sup>®</sup> America Multi-Family Initiative performance indicators, monthly property management reporting, resident surveys, file &amp; physical inspections to improve and/or respond quickly to declines in community performance</p> <p>B. Implement and monitor a property and asset management model that is appropriate for Mutual Housing communities.</p> <p>C. All communities have long-term asset management plans that ensure the preservation of affordability.</p> <p>D. All communities have a marketing strategy that is appropriate for their location and market.</p> <p>E. Explore self-management options and implement strategy by Dec 2011.</p>	<p>I. Conduct feasibility study on self-management and other property management models by February 2011.</p> <p>II. Investigate options for property management and implement if deemed appropriate. If self-management is identified as the preferred solution, then include staff training, such as real estate licensing and other skills.</p> <p>III. 90% of households surveyed report that they are satisfied with property management on an annual basis.</p> <p>IV. Obtain a high level of performance from the property management agent, measured annually by: vacancy rates, budget performance, and inspection reports from funders, independent contractors, asset management inspections and Mutual Housing</p>

GOAL	STRATEGIES	OBJECTIVES
		<p>staff satisfaction.</p> <p>V. Asset Management performs scheduled physical inspections of all communities at least twice a year.</p> <p>VI. Develop, implement and monitor long-term asset management plans for all communities starting in 2011 and completed by 2013.</p> <p>VII. Annually, in the first quarter of each year starting in 2011, all communities have an aggressive and creative marketing plan to stabilize residency, as measured by turnover and vacancy.</p> <p>VIII. By 2012 all Mutual Housing properties will have free wireless accessible to residents.</p>

GOAL	STRATEGIES	OBJECTIVES
<p><b>#2</b></p> <p><b>Mutual Housing consistently adds to and or preserves the supply of safe, affordable housing in our service area every year.</b></p>	<ul style="list-style-type: none"> <li><b>A.</b> Acquire asset management oversight of affordable housing in Yolo County</li> <li><b>B.</b> Build on existing relationships and continue to seek opportunities for new projects in counties other than Sacramento.</li> <li><b>C.</b> Utilize Mental Health Services Act (MHSA) funding and experience gained through the Highlands project to pursue additional permanent Housing for the Homeless projects.</li> <li><b>D.</b> Advocate for inclusion of mobile home parks in legislation for new permanent source.</li> <li><b>E.</b> Identify new construction, and acquisition and rehab, opportunities in our existing service area.</li> <li><b>F.</b> Advocate at the local and state level for rulings, policies, laws, and funding that support, (and against those rulings, policies, laws and funding that would diminish), the development and preservation of safe, affordable housing.</li> <li><b>G.</b> Stage the development of current projects and bring</li> </ul>	<ul style="list-style-type: none"> <li><b>I.</b> 140 units of YMHA communities are added to the portfolio of Mutual Housing by Dec 2008.</li> <li><b>II.</b> Develop two new housing properties outside Sacramento by 2013.</li> <li><b>III.</b> Develop relationships with banks' REO departments in 2011 in order to acquire multi-family properties that are in foreclosure.</li> <li><b>IV.</b> Complete one permanent Housing for the Homeless project by 2011 and identify funding for second project by 2011.</li> <li><b>V.</b> Participate in conversations and negotiations related to how the State permanent source funds will be used ongoing beginning in 2010</li> <li><b>VI.</b> Construct or acquire and rehab one Sacramento property by 2011 and be in construction on at least one additional property by 2013.</li> </ul>

GOAL	STRATEGIES	OBJECTIVES
	<p>new projects into the pipeline to earn consistent developer fees year to year.</p> <p><b>H.</b> Determine the feasibility of banking land for future development of projects when development funding and/or political support is not yet available.</p> <p><b>I.</b></p>	<p><b>VII.</b> Continue on annual basis to promote the City of Sacramento’s rental housing inspection ordinance and advocate for adoption of similar policies at the County of Sacramento and other jurisdictions in Sacramento County.</p> <p><b>VIII.</b> Participate in public policy discussions that will lead to at least 4 changes beneficial to our housing goals by 2013.</p> <p><b>IX.</b> Discuss potential sources of funds for land banking with funders by the end of 2011.</p> <p><b>X.</b> Promote the creation of a collaborative advocacy group for affordable housing in North Central California during 2011 and 2012.</p> <p><b>XI.</b> Annually update list of federally subsidized “at-risk” projects and take steps appropriate to preserving affordability</p> <p><b>XII.</b> Earn an average of \$800,000 in developer fees per year from 2008-2013.</p>

GOAL	STRATEGIES	OBJECTIVES
<p><b># 3 Mutual Housing residents build strong, safe communities.</b></p>	<p><b>A.</b> Create opportunities for positive interactions among residents of Mutual Housing.</p> <p><b>B.</b> Identify resident gifts and skills and help them develop strategies to use those gifts to benefit their communities.</p> <p><b>C.</b> Break down resident stereotypes of people of different cultures, ages and abilities.</p> <p><b>D.</b> Build positive relationships among residents and property management staff.</p>	<p><b>I.</b> Identify at least 2 issues of common interest at each property annually and organize working groups of residents for each issue.</p> <p><b>II.</b> Support residents in creating 3 social activities per year at each property that are centered on holidays and celebrations and which bring residents together.</p> <p><b>III.</b> Community organizers meet with each household at least once a year.</p> <p><b>IV.</b> New residents feel welcome in their new communities.</p> <p><b>V.</b> Hold trainings at each property at least once a year in how to hold effective meetings and keep participants accountable.</p> <p><b>VI.</b> Hold at least two multicultural sensitivity events and one inter-generational sensitivity event annually at each property.</p> <p><b>VII.</b> Property management</p>

GOAL	STRATEGIES	OBJECTIVES
		<p>staff will meet with resident leadership groups at each property at least once every two months.</p> <p><b>VIII.</b> Each property will have a safety-oriented committee or community watch group that involves both residents and property management staff by May 2011.</p>

GOAL	STRATEGIES	OBJECTIVES
<p><b># 4</b></p> <p><b>Mutual Housing residents effect change in their lives and their communities.</b></p>	<p><b>A.</b> Develop the leadership potential of residents.</p> <p><b>B.</b> Create and maintain collaborations with organizations which seek to effect change in the lives of low income communities.</p> <p><b>C.</b> Increase the assets of residents and the opportunities to strengthen residents’ skills and improve family well-being.</p> <p><b>D. Systematically gather input from residents on concerns, issues and skills through community needs assessment.</b></p> <p><b>E.</b> Identify residents’ gifts and skills and help them develop strategies for using those skills to effect change.</p>	<p><b>I.</b> Every year the number of leaders at each property will be equal to 10% of the households at that property</p> <p><b>II.</b> Hold a college-bound "Leadership Retreat" for at least 100 youth every two years beginning in 2012.</p> <p><b>III.</b> 75 leaders or emerging leaders will attend a leadership skills building retreat every two years beginning in 2013.</p> <p><b>IV.</b> Resident councils or resident leadership groups at each property will meet a minimum of once every two months</p> <p><b>V.</b> Residents and staff will meet annually with advocacy groups and broad-based organizing groups to discuss issues of common interest.</p> <p><b>VI.</b> Identify service and educational institutions and build agreements for them to provide services for residents at Mutual Housing</p>

GOAL	STRATEGIES	OBJECTIVES
		<p>communities.</p> <p><b>VII.</b> Create a jobs pipeline for Mutual Housing residents</p> <p><b>VIII.</b> By 2013 the financial education program is operated in a manner that is self-supporting and consistent and improves the financial well being of Mutual Housing residents.</p> <p><b>IX.</b> Improve the transition of the homeless to permanent housing by deepening and expanding relationship with homeless organizations and advocates.</p> <p><b>X.</b> Identify domestic violence recovery organizations and build MOU's for set-asides at Mutual Housing communities.</p> <p><b>XI.</b> By 2013, assist at least 45 resident families per year to achieve readiness for home purchase.</p> <p><b>XII.</b> Provide consistent and regular supervised training and support to residents in at least five</p>

GOAL	STRATEGIES	OBJECTIVES
		<p>computer learning labs by 2012.</p> <p><b>XIII.</b> Mutual Housing residents are connected to quality, multi-lingual tax preparation assistance that supports and promotes their financial capability and self-sufficiency.</p>

GOAL	STRATEGIES	OBJECTIVES
<p><b>#5</b></p> <p><b>Mutual Housing infrastructure, and the staff and board support the organization’s strategic goals and position it for continued growth.</b></p>	<ul style="list-style-type: none"> <li><b>A.</b> Implement new accounting software for Mutual Housing that allows for versatile reporting, analysis and forecasting.</li> <li><b>B.</b> Maintain diversity of revenue sources.</li> <li><b>C.</b> Improve office workflow by improving internal documentation on our most common activities.</li> <li><b>D.</b> Plan for long-term office space occupancy (12+ years).</li> <li><b>E.</b> Maintain and update as needed computer hardware, software and networking systems to support business requirements.</li> <li><b>F.</b> Maintain sufficient number of highly qualified staff.</li> <li><b>G.</b> Maximize use of interns and volunteers to support organizational goals.</li> <li><b>H.</b> Provide high quality work environment.</li> <li><b>I.</b> Board members are offered opportunities for training that will help them make sound policy and fiscal decisions.</li> <li><b>J.</b> Increase Mutual Housing’s visibility with all external audiences.</li> </ul>	<ul style="list-style-type: none"> <li><b>I.</b>By 2013, the CFO will report that financial analyses, forecasts and reports can be produced creatively and with ease</li> <li><b>II.</b>As measured by the audits, no source of income will exceed 50% of the revenue required to support the operating budget for any fiscal year</li> <li><b>III.</b>Create systematic corporate sponsorship opportunities for local business partners by December 2011</li> <li><b>IV.</b>Develop and maintain efficient grant funding strategy annually, focused on efficiency and broadest use of potential funds</li> <li><b>V.</b>Maintain ongoing focus on raising unrestricted funds by supporting individual donor program with systems, staffing and resources</li> <li><b>VI.</b>Implement comprehensive</li> </ul>

GOAL	STRATEGIES	OBJECTIVES
	<p><b>K.</b> Have a highly functioning board with strong leadership.</p> <p><b>L.</b> The board participates in the active recruitment of other board members</p> <p><b>M.</b> The board is involved in major structural organizational decisions and input on the performance review of staff that directly and regularly interacts with the board</p>	<p>policies &amp; procedures for internal operations (e.g. vendor management, gift policy, server maintenance) by 2013, and review and update at least every other year.</p> <p><b>VII.</b>Conduct a feasibility analysis by 2013 for ownership of a central office.</p> <p><b>VIII.</b>Ensure that marketing efforts support resource development, public education and advocacy goals on an ongoing basis.</p> <p><b>IX.</b>Conduct ongoing outreach to local media (including ethnic and non-English media), service clubs, and professional organizations</p> <p><b>X.</b>All Mutual Housing communication materials, both electronic and print, are consistent in tone, appearance, and quality of content, and are delivered in a timely fashion to constituents, on an ongoing basis.</p> <p><b>XI.</b>Effectively use online communications and social networking to broaden connections</p>

GOAL	STRATEGIES	OBJECTIVES
		<p>with constituents, potential supporters and staff and board by 2012.</p> <p><b>XII.</b>Review job descriptions and staffing levels on an annual basis to ensure qualifications and duties meet organization’s needs.</p> <p><b>XIII.</b>Staff annually report high satisfaction with their jobs.</p> <p><b>XIV.</b>Staff is offered opportunities for training at least once per year.</p> <p><b>XV.</b>Staff provides accurate and timely information about action items on board agendas monthly.</p> <p><b>XVI.</b>The board systematically sets annual goals for itself.</p> <p><b>XVII.</b>Beginning in 2011 there is an active Resident Impact Committee on the Board of Directors</p> <p><b>XVIII.</b>Board members are offered training opportunities at least once per year.</p> <p><b>XIX.</b>100% of board members make a financial contribution, according to their abilities, every year.</p>

GOAL	STRATEGIES	OBJECTIVES
		<p><b>XX.</b> Beginning in 2011 research and identify potential new and innovative approaches to organizational growth and pursue one new approach by 2013.</p> <p><b>XXI.</b> Each board committee review annually its charter and update as needed, and work cooperatively and, at times, independently of staff</p> <p><b>XXII.</b> Risk Management Plan in place for 2012 and updated by Staff and reviewed by Board of Directors at least annually</p>

GOAL	STRATEGIES	OBJECTIVES
<p><b>#6</b></p> <p><b>Mutual Housing incorporates green principles and practices throughout the organization.</b></p>	<p><b>A.</b> Increase staff and board knowledge of green principles and practices</p> <p><b>B.</b> Incorporate more green practices and products into office operations and administration</p> <p><b>C.</b> Property operations incorporate green principles and practices</p> <p><b>D.</b> Every new Mutual Housing property will be made as green and sustainable as economically feasible</p> <p><b>E.</b> Utilize expertise gained from current green efforts to inform expansion of green practices across the organization.</p> <p><b>F.</b> Research and partner with green programs for residents and build collaborations with other organizations</p>	<p><b>I.</b> Each department head will take responsibility for developing and implementing green principles and practices within their departments beginning in 2011.</p> <p><b>II.</b> Monitor water and energy use at all properties on an annual basis beginning in 2010.</p> <p><b>III.</b> All new housing development construction specs will include green products and methods beginning in 2010.</p> <p><b>IV.</b> Obtain green certification on all new construction beginning in 2011.</p> <p><b>V.</b> Identify and apply for green funding on a regular basis every year.</p> <p><b>VI.</b> Beginning in 2011, develop green guides for rehab, construction and replacement to be used by Housing and Asset Management departments and keep up to date based on industry standards.</p> <p><b>VII.</b> Become a</p>

GOAL	STRATEGIES	OBJECTIVES
		<p>paperless/electronic office to the extent feasible and allowed by our document retention policy and outside funder/legal requirements by 2013.</p> <p><b>VIII.</b> Regularly train all staff and board members in sustainable practices overall and get green certification in specialized areas such as housing development by 2012.</p> <p><b>IX.</b> By Dec 2012, study Mutual Housing’s impact on the external environment.</p> <p><b>X.</b> Become members and/or maintain memberships in green organizations such as Build It Green beginning in 2010.</p> <p><b>XI.</b> Starting in 2011, new and existing developments will be evaluated for the suitability of solar installation.</p> <p><b>XII.</b> Starting in 2011, when performing major property rehab or replacing major systems, utilize energy efficient,</p>

GOAL	STRATEGIES	OBJECTIVES
		<p>earth-friendly, and healthy materials and methods wherever feasible.</p> <p><b>XIII.</b> Update job descriptions to require a commitment to green principles and practices by end of 2011.</p>