

Annual Report 2024-2025



OUR MISSION AND CORE VALUES

Mosaic Community Land Trust works to create a vital community, stabilize neighborhoods, and improve the quality of life in Pottstown through healthy living choices, education and advocacy, engagement and participation, the promotion of arts and culture, and the creation of permanently affordable housing.

Our Core Values:

- We are an organization made up of people who live or work in and care about Pottstown.
- Our efforts focus primarily on assisting people with modest means.
- We are effective stewards of the financial resources entrusted to us.
- We build partnerships and work to get people involved in making Pottstown an ideal place to live and work.

COMMUNITY LAND TRUST HOUSING

Community Land Trusts (CLTs) provide a path to homeownership by lowering costs for the homeowner to no more than 30% of buyer's income and ensuring that future households will have the same homeownership opportunities.

Community Land Trusts provide an innovative way to help families afford homeownership now and, in the future, and improve a neighborhood asset that ensures there will always be an affordable option.

In many ways, CLT homeownership is like conventional homeownership:

- The homeowner earns equity through the down payment and monthly mortgage payments and is responsible for all maintenance and taxes on the home.
- The house is inheritable.
- When the homeowner is ready to move, they can sell the home to an eligible buyer.

Similar to a condominium structure, CLTs involve both private and common ownership through a ground lease.

- In a condominium structure, the homeowner owns the interior of a unit but not the building or the grounds; they often share access to and maintenance responsibility of common areas with other owners. With a CLT home, the buyer purchases the structure and the trust retains ownership of the land, which the homeowner has full use of via a small monthly ground lease fee.
- The homeowner is fully responsible for maintenance of both home and land, and pays all taxes associated with the structure on the land.



To be eligible to purchase a Mosaic Community Land Trust home, a potential buyer should fill out the intake form on the Mosaic website (https://mosaicclt.org/sustainable-housing/) and meet the criteria listed there.

If buyers meet the criteria, a more extensive application and homebuyer education classes are completed. A buyer is then chosen by a selection committee made up of Pottstown residents and Mosaic stakeholders after applications are blinded.

Progress on Community Land Trust Homes in Pottstown

Mosaic's CLT home at 9 E 2nd Street will close at the end of September and our



new homeowner will move into their first home. This home was a result of a collaboration with our close partner, People's Security Bank and Trust and was funded in large part by a PHARE RTT grant from the Pennsylvania Housing Finance Agency.

We are working on a collaboration with Habitat for Humanity of Montgomery & Delaware Counties for the rehabilitation of an existing building into three condominiums that would each become CLT homes. We are thrilled to be again working with one of our partners (along with Genesis Housing) from our first CLT home on Chestnut Street and hope everything will align and allow this important project to come to fruition.

In June, we were awarded another PHARE RTT grant and are in the process of searching for a property and buyer to bring together for our newest CLT home project.

THE ONLY THING CONSTANT IS CHANGE

In late 2024, Mosaic said goodbye to Andrew Reid as he left for a new position and brought former board president, Tracy Purdy, back in to serve as Interim Executive Director beginning January 1, 2025.

In the first quarter of the year, Mosaic also moved offices. While our employees work mostly remotely and in our gardens, we maintain a small office at 724 N Evans Street. We can still be reached by calling our office line (484)214-5046 or emailing us at info@mosaicclt.org.

In 2025, Mosaic welcomed three new board members: Dee Gallion, Jamie Sanchez, and in a surprising and useful twist, former Executive Director, Andrew Reid. They join existing board members: President Audra Ross, Secretary Naomi Crimm, Debra Parkins, Ian Matlack, Geri Kelly, and Juliann Wade.

MOSAIC COMMUNITY GARDENS: 2025 YEAR-IN-REVIEW & 2026 OUTLOOK

Volunteer Engagement & Harvest Outcomes

In 2025, Mosaic Community Gardeners contributed approximately 300 volunteer hours and recorded a harvest exceeding 280 pounds. While these

figures are lower than those reported in the previous two years, the decline likely reflects gaps in documentation rather than reduced participation. For 2026, a key objective will be to enhance garden engagement, as increased involvement has historically correlated with more complete reporting.

Growing Conditions & Cultivation Challenges

Favorable early-summer weather, characterized by a blend of warm temperatures and steady rainfall, promoted rapid plant growth. However, excess moisture



occasionally led to issues such as burst stems and lodging (plants falling over), highlighting the need for improved moisture management strategies moving forward.

New Fruit Crop Initiatives

This year, we introduced fruiting plants - kiwi berry, blackberry, and raspberry - to our gardens. These were selected for their recognizability, ease of harvesting, and appeal, aimed at providing community members with fresh, snackable treats. We anticipate these crops will yield fruit by 2026. This effort is part of a broader, ongoing initiative to attract visitors and enhance garden engagement through edible, accessible plantings.

Pollinator Support, Natural Pest Control & Increased Biodiversity



Building on the fruiting plant initiative, we plan to introduce perennial flowering plants in all of our gardens to support pollinators. The success of the Barth Butterfly Garden has been encouraging; although other sites have less space, we aim to replicate similar vegetation patterns to diversify wildlife habitat, strengthen pest control, and enrich the visual vibrancy of our gardens.

Permaculture Rising

The Walnut Street Garden is a permaculture garden; one which imitates wild ecosystems and is a self-sustaining way to grow food. This garden has no regular plot holders like the other gardens and as such, has always provided a unique challenge to engagement

and community involvement in maintenance. We are grateful to several individuals and community groups who helped care for this special space during the 2025 growing season. Mosaic and the student-led Sustainability Council at The Hill School will be collaborating in the fall and winter of this year to reimagine how to engage residents at Walnut Street and make it a more used and usable place to grow food and gather as a community.

Responding to popular demand and working toward the above, Mosaic will reinstall the beloved garden swing in the Walnut Street Garden. Many community members fondly recall its presence and have requested its return. We look forward to seeing visitors relax and enjoy the space.

Community-Supported Agriculture (CSA) Scholarship Program

As in previous years, this important program was funded by a grant from the Leo & Peggy Peirce Family Foundation. The grant amount was increased to \$20,000, enabling Mosaic to purchase CSA shares for 5 additional low-to-moderate income families and individuals (bringing our total to 20 households assisted), bringing fresh, locally grown produce to even more Pottstown residents.

This year, we began providing CSA boxes to individuals previously served by other organizations whose programs have since ceased. Our support has been deeply appreciated, filling a vital gap in local food access. We are proud to note how well-received this initiative has been among recipients.

POTTSTOWN COMMUNITY ARTS CONTINUES TO AMAZE

During this past year, Pottstown Community Arts (PCA) embarked on a heartfelt journey to weave creativity throughout every corner of our town. We partnered with ACLAMO, hosting weekly youth art classes as adults sharpened

their English in ESL sessions. That energy spilled into summer, where campers unpacked paints and brushes and their projects found new life across the borough in informal creative installations.



Our collaboration with the Pottstown Regional Public Library became a welcoming canvas for community expression. Families participated in monthly art sessions, and Audra Ross led a sparkling Pysanky (Ukrainian eggs) class in March. Summer story time was filled with hands-on fun. Now, a vibrant red, white, and blue design is taking shape for a July 4th mural.



Young artists at The Ricketts Center discovered new mediums during monthly after-school classes, and summer art camps thrived with weekly creative projects. YWCA Tri-County Area became another place for craft sessions that brought art into the heart of family life. We even ventured into early learning—

through Pottstown PreK Counts, we introduced 100 kindergarteners to everything from finger painting to imaginative process art, one creative stroke at a time.



Pottstown FARM offered fresh air and chalky sidewalk fun, hosting a Sidewalk Chalk Fest in June and leading a delightful "Beach in a Jar" activity during their zucchini race. Camp Sonshine opened weekly art sessions for summer campers,

whose creations once again took center stage in town. Plus, at Juneteenth and Pride Fest, we stood alongside Art Fusion 19464, sharing tables and stories—and gratefully accepting generous donations of art supplies that fueled our workshops all year long.

Our events calendar wasn't short on highlights. With support from Pottstown Parks & Rec, we hosted four major festivals that brought the streets alive: the spooky fun of the 10th Annual Haunts on High with 61 community partners; the festive glow of Arts in the Park – Holiday Edition; the joyous Easter Fair; and the return of Arts in the Park. Beyond our own festivals, PCA programs

spilled into borough-wide happenings—from the Pet Fair to Week Without Violence, from the nursing home's Halloween heartwarming visits to Juneteenth celebrations and open houses at the Children's Discovery Center. Close to our hearts was the 5th Annual MLK Jr. Youth Art Competition, where young creators spoke justice and diversity through paint and paper.



Our community became our gallery. At the Rotary Pavilion, snowflake mobiles danced, hubcap flowers sparkled, and wooden butterflies found new wings at the community gardens and swim club. Four themed Christmas trees lit up the season, and our beloved "Christina, the Christmas Lady" even took home a Best in Show nod. This summer, a colorful sidewalk mural came to life—with a ribbon-cutting ceremony on September 17th to celebrate our creative steps forward.

But our artistic journey is far from complete. We'll be installing cozy Love Your Block Benches near Memorial Park's Splash Park, unveiling a July 4th mural with the Friends of the Pottstown Library, welcoming an Art Bus at Althouse Arboretum, sculpting a life-size polar bear for chilly plunges, and even refining

playful features like LP flowers and fire hose wind chimes—all projects in progress loved by the community.

Here's how the numbers tell the story:

- 9 enduring organizational partnerships
- 10 public art installations completed, with more growing
- 4 signature community festivals brought to life
- 38+ partner organizations engaged in rich collaborations
- 100 Pre-K children introduced to the wonder of art
- Hundreds of youths, families, and seniors touched by our programs
- 36 adult volunteers and 110+ youth volunteers stepping up
- Generosity from Art Fusion 19464, Student Rebuild, Children's Discovery Center, and countless neighbors.

Every mural, workshop, and event is a reflection of our collective creativity and dedication to making Pottstown a place where art thrives and everyone belongs.



KEY NEEDS FOR TOMORROW

As we reflect on all we have accomplished this year, one truth is clear: Mosaic's work only happens because people believe in Pottstown and in the power of neighbors working together. Looking ahead, our most pressing needs are the resources and partnerships that will allow us to:

- **Expand affordable housing opportunities** through our Community Land Trust model.
- **Grow in our community gardens** as vibrant, healthy spaces where food, pollinators, and people thrive.
- Bring art and culture into every corner of town, ensuring creativity continues to inspire and connect us.
- Strengthen community engagement by building lasting partnerships and equipping more volunteers to lead change.

<u>Your support makes this possible</u>. Whether through a financial contribution, a gift of time, or by sharing our mission with others, you can be part of the mosaic that creates a stronger, healthier, and more connected Pottstown.

Donate today at [mosaicclt.org/donate] Sign up to volunteer at [mosaicclt.org/volunteer]

Together, we can ensure that tomorrow is full of opportunity, belonging, and beauty for every member of our community.

