



Helping People Help Themselves



breaking the cycle of poverty for over 40 years

Catholic Campaign for Human Development
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DIGNITY, STABILITY, HOME

BY BETH GRIFFIN

San Juan Island off the coast of Washington State is so beautiful, it hurts.

The area's breathtaking natural wonders have drawn such a profusion of vacation homebuyers and seasonal renters in recent decades that the locals whose livelihoods depend on tourism and recreation have been squeezed out of the housing market.

Fortunately, a group of people concerned by the pervasive lack of affordable housing got together in 2001 and established the San Juan Community Home Trust. The trust has received local and national grants from the Catholic Campaign for Human Development (CCHD) to create permanently affordable homes for low-income households.

San Juan is one of 172 islands in an archipelago tucked between northwest Washington and Vancouver, British Columbia. One dozen of the islands are inhabited and four, including San Juan, are served by ferries from the mainland. Vast swaths of the islands are covered by either rocky beaches or evergreen fir and pine forests.

San Juan's year-round population of 7,000 people doubles in the summer as tourists and second-home owners arrive to enjoy the iconic Pacific Northwest landscapes and the intentionally quiet, slow pace of island life.

"We don't have a lot of industry here. Most of the jobs are service-oriented or tourist-related. The school district and county government are the largest employers, but those are hardly high-paying jobs," San Juan Community Home Trust Executive Director Nancy DeVaux says.

A local truism holds that people either have three jobs or three homes. Nancy says, "A lot of the residents have jobs maintaining those homes."

Property values have skyrocketed in the last decades, and affordable homes are no longer available to purchase or rent, she says. As a result, the school census is dropping and there is a growing income disparity on the island.

The San Juan Community Home Trust stepped into the intersection of a soft job market and a vacation housing boom. "The founders explored a community land trust model that was working well on nearby Orcas Island and determined it was a good way to create permanently affordable housing," Nancy describes.

Although land trusts use various approaches to maintaining affordability, the San Juan Community



Violet plays in her bedroom, enjoying her family's new home.

Home Trust enforces an income limit on buyers and restricts resale prices. Otherwise, a group's initial good intentions can expire when the first owners move, she says.

"Permanently affordable housing is advantageous to the community as a whole. You don't have to keep starting over and re-building more affordable housing," Nancy says.

Of course, the homeowners reap the greatest benefit. "Homeownership is a transformational tool. Housing is a challenge to stability, and people who have to move frequently are at the mercy of landlords. They're stressed and never know if they'll be kicked out of their home," Nancy says.

Since 2004, the San Juan Community Home Trust has developed 29 homes in two neighborhoods. The trust is slowly building on a 15-acre parcel it owns at the edge of Friday Harbor, the largest settlement

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From the Director Dear Friends,

I have mixed feelings when I see new construction in residential neighborhoods. I'm a curious passerby and I like to watch the slow progress of the heavy equipment preparing the foundation

and moving girders into place. I'm excited (and maybe a little envious) to envision families having an opportunity to be the first to live in a bright, clean place where everything works. Then I start to wonder if long-time residents were displaced for the new building. If so, where did they go? And how do they afford the rent? What happened to the community they built over many years?

Housing is one of the justice issues we address at the Catholic Campaign for Human Development (CCHD). On San Juan Island in northwest Washington State, as in so many areas, housing prices have skyrocketed in recent decades, squeezing low-income workers and others out of formerly affordable housing. Families who once relied on finding a decent place to rent on the scenic island were pushed out by owners eager to tap the new Airbnb and lucrative vacation rental markets instead. Older sale or rental properties were replaced with more expensive options. Even housing built as "affordable" re-sold at market prices when the first owners moved and original deed restrictions expired.

Enter San Juan Community Home Trust, a small local group that receives funds from CCHD. The trust shares our belief that homeownership is a transformational tool, especially for low-income people stressed by frequent moves. It enhances the sense of human dignity, self-worth, and stability for hard-working people.

The San Juan Community Home Trust helps individuals and families access permanently affordable housing that is innovative and sustainably "green." The trust has developed two neighborhoods whose active, growing communities are living reflections of Catholic social teaching, including care for creation, responsible stewardship of the resources we've been given, and the moral imperative to reach out to the less fortunate.

The trust has built new homes and floated in sturdy early 20th-century houses once slated for demolition in nearby Vancouver, British Columbia. One of my associates who makes regular visits to the San Juan Community Home Trust neighborhoods says the new communities are a tangible expression of God's love. She also marvels that the renovated old houses have unique features worth restoring and celebrating, much like the individuals who will call them home. By creating permanently affordable housing, the trust addresses income disparities, supports community structures, and helps people sink in deep roots to weather turbulent times. CCHD is proud to support the trust's initiatives.

As you read this issue, please don't miss the results of our annual Multimedia Youth Contest. Entrants in grades 7 through 12 were invited to interpret this year's theme, "Being Neighbors in Our Common Home." Congratulations to the young winners and the CCHD projects they designated for funding. You can see the winning artwork at <http://bit.ly/cchdgallery>.

Thank you, as always, for your prayers and support of CCHD. You are a crucial partner in our ceaseless mission to break the cycle of poverty.

Gratefully,

Ralph McCloud
Director, Catholic Campaign for Human Development

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FRAMEWORK FOR ECONOMIC LIFE:
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on the island. The land was zoned for multifamily housing following a lengthy land annexation and zoning change process advocated by the trust.

In a county where the median home re-sale price is \$493,000, the trust's homes have sold for \$113,000 to \$192,000, depending on size. Potential buyers with low and very low incomes are generally eligible for a rural loan program administered by the US Department of Agriculture, Nancy explains. As a result, the down payment is only \$250 and monthly mortgage payments can be lower than \$500. Another federal program managed by a local bank helps cover closing costs and requires borrowers to put aside a rainy-day fund. The trust also collects nominal maintenance fees from the homeowners which accrue to the house, and if unused, transfer to a new owner. To date, Nancy says there have been 47 sales, including 18 re-sales, and no foreclosures or loan defaults.

Families hoping to buy a home are invited to attend a five-hour homebuyer-education class sponsored by the San Juan Community Home Trust and conducted by the lender. The trust's education program also covers budgeting, the vocabulary of real estate, improving credit scores and financial health, and the closing process.

There is a limited "sweat equity" requirement of 50 hours, which helps earn a grant for infrastructure



Ian Randall gathers with his son and neighbor children outside his new home, which gives stability and consistency to his family.

development and generally takes the form of post-construction clean-up.

The housing stock includes factory-built modular homes, and site-constructed bungalows and duplexes. One of the trust neighborhoods has an emphasis on environmental sustainability. Nancy says those homes have bamboo floors, rainwater catchment tanks, and solar hot water heaters.

Most recently, the San Juan Community Home Trust was inspired to recycle early 20th century homes slated for demolition in neighboring Vancouver, British Columbia. Nancy says the trust was looking for a way to add more housing at a time when crucial public funds were not available in the state budget. Fortunately, a member of the San Juan Community Home Trust board had experience buying and moving a house by barge from Victoria on Vancouver Island.

Amazingly, the cost to purchase one of the charming, solid homes, float it to San Juan and refurbish it for contemporary use is slightly less than a modular or built house. And there is no way to put a price on the stunning sight of colorful, peak-roofed cottages moving through a calm waterway at sunset.

Fourteen houses have been moved to San Juan Community Home Trust's Sun Rise neighborhood. "The

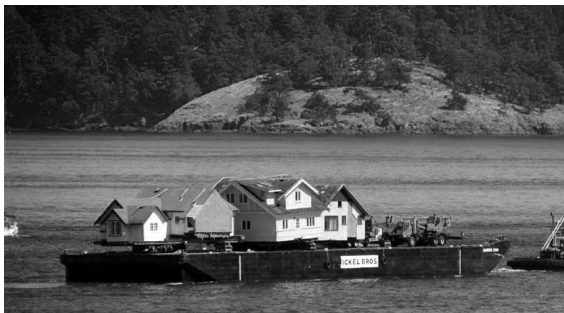
small houses were built in the 1920s and 1930s, and they have solid timbers and beautiful old-growth flooring. They have a lot of character and remind some people of the houses they grew up in," Nancy says.

The trust is staffed by the director, a part-time bookkeeper, and many volunteers. Nancy says CCHD grants fund the basic operating expenses of the organization, enabling the trust to assure other generous donors that capital donations will be spent entirely on housing.

With CCHD help, the San Juan Community Home Trust is helping replicate its success by participating in the Resident Ambassadors Program of the National Community Land Trust (NCLT). Three of the San Juan group's homeowners were selected to hone their advocacy skills with NCLT homeowners from other parts of the country and return to promote permanently affordable housing in Washington.

Kelly Hickman, assistant director for the Missions Office of the Archdiocese of Seattle, administers local CCHD grants. She looks forward to her site visits to the island, two hours and a ferry ride from her urban office. "The San Juan Community Home Trust neighborhoods build community by creating beautiful spaces with bike loops and kids and multi-generational families living vibrant healthy lives. It's a joy to witness," she says.

"The board leadership is impressive, and the homeowners are being trained in affordable housing. But the best part is that people who were couch-jumpers or living in substandard housing are now homeowners. They've transitioned from despair and panic to esteem and dignity," Kelly says.



Homes from Vancouver, British Columbia, being brought to San Juan Island via barge.

Multimedia Youth Contest Winner Feature

Each year the Catholic Campaign for Human Development (CCHD) hosts the Multimedia Youth Contest (MMYC) to engage young students in grades 7-12 by encouraging them to learn about poverty in the United States, its root causes, and faith-inspired efforts to address poverty. Students become educators themselves as they use their creativity to communicate what they have learned to others in their community.

This year, CCHD was honored to name Ana Divito, an 11th grader from Chicago, the grand prize winner for her charcoal drawing entitled "Neighbors." About her work Ana said, "My multimedia submission communicated the expansive nature of poverty by portraying faces of young, old, happy, sad, and more. The variety is not only present in the poverty but also in the reform. The whole process, from the suffering to the healing, includes all types of people."

As grand prize winner, Ana will receive a \$500 award presented to her by a CCHD representative at the National Conference on Catholic Youth Ministry in San Jose, CA, in December, and her piece will be part of a travelling exhibit that will go to multiple conferences. A matching gift of \$500 will go to a local CCHD-funded group of her choice, and her school or parish will also receive a \$500 gift certificate from RCL Benziger, the co-sponsor of the contest.

The National MMYC Winners

Grand Prize: "Neighbors" by Ana Divito, Archdiocese of Chicago, IL

Second Place

- Grades 7-9: "Roots of Poverty" by Isabella Mendez, Regan Ritchey, and Laysha Santillan Perez, Diocese of Orlando, FL
- Grades 10-12: "The Lost American Dream" by Sara Paola Guerra, Diocese of Brownsville, TX

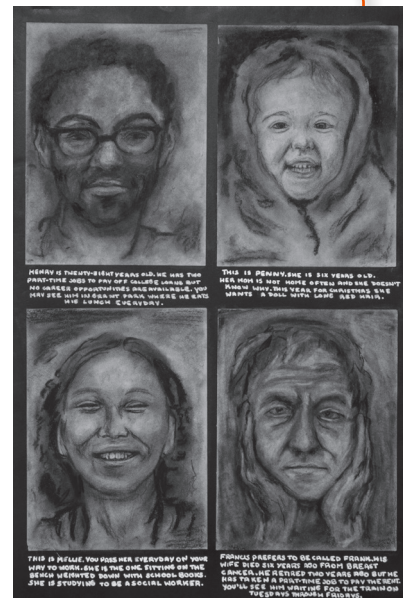
Third Place

- Grades 7-9: "Poverty: The Puzzle that Plagues America" by Anna Niamh Aphenaar, Archdiocese of Louisville, KY
- Grades 10-12: "Poverty Isn't a Characteristic" by Nicole Calegari, Diocese of Manchester, NH

Honorable Mentions

- "Mother of Creation" by Lizzie Dudley, Archdiocese of St. Paul and Minneapolis, MN
- "The Guardian" by Andres Quesada, Archdiocese of Atlanta, GA

To learn more about next year's contest, visit www.usccb.org/about/catholic-campaign-for-human-development/multimedia-youth-contest.



What Is CCHD?

Through the Catholic Campaign for Human Development (CCHD) of the United States Conference of Catholic Bishops (USCCB), Catholics and friends of CCHD across the country help poor and low-income Americans to help themselves and their communities out of poverty.

Since 1970, CCHD has contributed over \$280 million to more than 7,800 low-income-led, community-based

projects that strengthen families, create jobs, build affordable housing, fight crime, and improve schools and neighborhoods. CCHD requires that projects develop community leadership and participation so that their solutions to poverty will be long-lasting and effective and so that CCHD's investment in people will help break the cycle of poverty. CCHD also educates Catholics about the causes of poverty and seeks to build solidarity between impoverished and affluent persons.



An initiative of the Catholic Campaign for Human Development

Today, 47 million people in America are living below the poverty line.

That's more than ever before—and far more than the population of our largest state. Join us and help to break the cycle of poverty.

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