



Below: A sign welcomes visitors to a housing cooperative partner for the Beverly-Vermont Community Land Trust.

Right: The community works together to beautify a land trust property.



CCHD-Funded Organizations Increase Affordable Housing Access in California

Sandra McNeill has been involved in community organizing work in California for almost 20 years. Even when she started, affordable housing was one of the most pressing issues in the state—and that continues to be the case today.

BY RHINA GUIDOS

“There was just a lot of pressure on the residential real estate market. A lot of people were experiencing rising, rising rents,” Sandra said. “Homeownership became just completely out of reach for Los Angeles families a long time ago. That problem just accelerated dramatically over the past decade, 15 years.”

In March 2025, the state’s median home price was a staggering \$884,350, according to the California Association of Realtors, and it’s expected to rise again this year.

“Regular people, even professionals, can’t afford a home, much less the vast majority of working Angelinos,” she said.

Lack of affordable housing in California and other places has pushed many families into homelessness, which brings a host of other perils. That’s why

building stability in the housing sector for the country’s most vulnerable has been an important priority for the Catholic Campaign for Human Development (CCHD).

CCHD grants have helped what are commonly known as community land trusts, or CLTs: nonprofit cooperatives that own land where low- to middle-income families can buy or rent an affordable house. In this model, the land and the buildings on it are separately owned. This structure ensures that the CLT housing stays affordable, even when home ownership changes. Because the land and the house are separately owned, mortgage or rent prices tend to be lower, allowing low- to middle-income families a chance at stability. Co-op members, who own the land together, have a say in how to use it for the benefit of the entire community.

One such community is the Beverly-Vermont



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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 more than \$464
million to more than 12,200 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 their solutions
to poverty will be long-lasting and effective, and so 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.

LETTER FROM



THE DIRECTOR

Dear Friends,

Most of us will not be surprised to hear that housing costs continue to rise across the country. California's housing costs rank among the highest in the United States and no doubt contribute to making it the state with the most people who are homeless.

In this issue, we hear from Californians trying to find creative and long-term solutions to this crisis—not just for themselves, but also for their neighbors. Through your generous support, the Catholic Campaign for Human Development (CCHD) has funded two distinct and impactful efforts featured in this newsletter.

First, we highlight the work of community land trusts (CLTs). These cooperatively owned nonprofit entities help ensure that low- and middle-income families can rent or own affordable homes, while the land remains collectively owned and held in a trust. In neighborhoods like Beverly-Vermont in Los Angeles, CCHD-funded CLTs are creating lasting opportunities for housing, stability, and community self-determination.

We also spotlight the Golden State Manufactured Homeowners League (GSMOL), a grassroots association that organizes mobile homeowners to defend their rights and protect their homes—especially in moments of crisis such as wildfires or threatening policies. With no paid staff, GSMOL relies on trained volunteers supported by CCHD funding to educate residents, advocate for just legislation, and work toward resident-owned communities.

CCHD's ongoing support for organizations working to expand access to affordable, stable housing is part of our deep commitment to fostering creative, community-led solutions to the root causes of poverty. Your dedicated support of CCHD not only helps build homes and expand homeownership—you also build hope.

ALEXANDRA CARROLL

Director, Catholic Campaign for Human Development

You can be part of CCHD's critical work by donating at Mass or through your parish's online giving platform. #GiveCatholicTogether also accepts funds for CCHD. Visit usccb.igivecatholictogether.org/organizations/usccb-catholic-campaign-for-human-development to learn more.



Left: A local school joins activities in the community garden. Right: Volunteers work in the community garden.

Community Land Trust, which received CCHD funding from 2020 to 2023. The Beverly-Vermont CLT happens to be located near the chancery of the Archdiocese of Los Angeles.

“The impact that they’ve had on the community has been beautiful,” said Michael Donaldson, senior director for the Office of Life, Justice, and Peace for the Archdiocese of Los Angeles.

“As you know, Los Angeles is one of the most expensive cities to live in in the country, and we have one of the highest homeless populations here just because of various issues, and one of them is housing. Affordable housing is not available. And this land trust has made it possible for many families and individuals to be able to find a location where they can live.”

At Beverly-Vermont CLT, the residents can opt to buy a home and be part of the co-op. Membership allows them to take part in decisions about what happens on the land, including allowing renters to live there. Beverly-Vermont has decided to develop part of its land as a community garden and to buy additional property for communal use. In doing so, they’re not only creating shared spaces that strengthen community ties but also building collective wealth and long-term value that benefits current residents and future generations alike. The affordability of homes here allows families, seniors, and people on fixed incomes to live as a cohesive community that looks out for its neighbors.

The community has therefore put a roof over hard-working moms and dads, their children, and grandparents on a fixed income—and they have provided safe spaces where people can thrive.

Michael remarked that it’s easy to see the benefits of what contributions from CCHD donors have done for those communities.

“I was just really impressed with their efforts to transform LA and really provide an opportunity to regain the importance of neighborhood and provide a healthy location for people to work and to raise a family,” Michael said.

Being part of such a neighborhood community is partly what inspired Mary Jo Baretich to get involved in Golden State Manufactured Homeowners League (GSMOL), an association of manufactured homeowners and renters in Huntington Beach, California.

Like those who live in homes built on land trusts, those who live in mobile home parks own the manufactured homes but not the land. They lease the land from the mobile home park owners. However, if the landowner decides to sell, they can put the mobile homeowners in peril, because the housing crisis has also affected the number of mobile home parks where they can take their homes.

Organizations like GSMOL, however, have been active since the 1970s in educating manufactured homeowners about their rights and in lobbying for laws to protect them. CCHD funding has helped GSMOL in that effort by training volunteers and organizing communities to fight for rent stabilization efforts and policy changes that affect manufactured homes in Los Angeles and Orange, California. The organization has no paid staff.

Mary Jo lauded CCHD’s support for the communities’ efforts to organize and advocate for bills that help owners of manufactured homes to deal with threats that include climate change and laws favoring landowners.

“These are very intelligent people,” noted Mary Jo, but navigating complex laws and systems can be challenging without clear information and resources. “It’s so good for CCHD to be able to do this,” she continued. “It’s never easy.”

It’s rewarding to be able to help one’s neighbors and to band together for the common good. “That was our primary focus. It has worked out really well. Every time we attain something, it makes you smile,” she said.

When the January 2025 wildfires in southern California affected two communities of manufactured homes, Mary Jo reached out to leaders who had trained through GSMOL. They in turn contacted their members, including some who lived in mobile home parks that burned down.

“I set up a Zoom call right off the bat with both of those parks individually with our corporate attorney. We could tell them what the law says about their ability to come back,” she said. She informed them that if the park owners decided to rebuild, the mobile homeowners would have first tenant rights. “People didn’t know that. They were so frightened and not knowing what’s going on,” she said. “These are things that you try to do to calm, to give people that assurance, and to not lose your hope. That’s one of the biggest things. I think people get afraid.”



Left: Community members enjoy fellowship in the community garden. **Right:** Beverly-Vermont CLT community partner Bicycle Kitchen Los Angeles is a community space offering bicycle repair and instruction.

“I really appreciate, and we all appreciate, the work that CCHD does,” she said. “It’s something that you can look up to, the work that’s being done. You keep them in their homes. It helped those people. And now they are doing their own work. And that’s what it’s all about, educating them enough to do the work themselves.”

CCHD-funded training has given leaders the skills to band together and offer strength and comfort to their neighbors when calamities happen. Michael observed that such cohesiveness has helped communities fight for survival in an environment where safe and affordable housing often seems out of reach.

“Some properties, you look at them and they’re going for \$3 million, and you say, ‘That’s worth

3 million?’ And it’s in the hardest part of our city, and the buildings are run-down, but it’s the property itself,” meaning the land, that is worth so much, he said. “Different groups, because they can’t afford it, get pushed out. Other groups come in who are able to afford it.”

Efforts made by CLTs, as well as organizations such as GSMOL, help combat gentrification and allow communities to thrive in spaces where they have long lived.

“This land trust has made it possible for many families and individuals to be able to find a location where they can rent and live in the community that really radiates what community looks like,” Michael added. “It is a healthy neighborhood, a sustainable neighborhood. And they’ve transformed these apartments and buildings into beautiful locations.”

California’s notorious housing prices have led to a statistic no one wants: of the country’s 771,500 homeless, 24% live in California. Faced with this crisis of homelessness, local governments are turning to CLTs in conjunction with affordable housing production strategies as solutions.

“Investors, speculators, and corporate buyers are driving up the cost of residential real estate. The Community Land Trust has become a very important mechanism for communities in conjunction with municipal partners to be able to protect land and housing and other kinds of community-serving uses—to protect those from the speculative real estate market,” Sandra said.

Michael remarked that CCHD’s commitment not only has helped the community fight poverty and homelessness that can result from housing

costs, but also has promoted a sense of anticracism. As it brings together a variety of people, it makes Catholic social teaching come alive.

To supporters of CCHD, Michael said, “You’ve changed their lives. You’ve empowered them. You’ve made a difference in someone . . . who possibly could have been left on the streets who had kids. You’ve built up a sense of not just urgency, but a sense of ‘we can make a difference.’ Individuals feel like they’re important.”

Those who have benefited from GSMOL’s CCHD-funded efforts report a similar experience. Participating in the processes, Mary Jo said, is “the only way they can truly become educated, and know what their rights are.” Now a new movement seeks to organize manufactured homeowners so they can collectively buy land and create resident-owned communities, like CLTs, “so they can make their own decisions about what is going on and how things should be,” Mary Jo said.

“I really appreciate, and we all appreciate, the work that CCHD does,” she said. “It’s something that you can look up to, the work that’s being done. You keep them in their homes. It helped those people. And now they are doing their own work. And that’s what it’s all about, educating them enough to do the work themselves.” ✚



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