What is a Community Land Trust?

A community land trust is a local non-profit organization created to hold land for the benefit of a community and its residents. Leaseholders must use the land in an environmentally friendly and socially responsible manner. The buildings remain permanently affordable through resale provisions that balance a fair return on investment with future affordability.

What Does Affordable Housing Mean?

In the United States, the term affordable housing is used to describe housing (rental or owner occupied) that is affordable no matter what one's income is. The U.S. government regards housing costs at or below 30% of one's income to be affordable.

St. Joseph Community Land Trust

Our mission is to improve the quality of life for individuals and families who cannot otherwise afford housing by acquiring real estate and developing programs to benefit individuals and families. SJCLT is the only faith-based nonprofit housing organization operating exclusively in the Lake Tahoe Basin, in California and Nevada.

Our affordable housing community is currently undergoing a $15-million dollar renovation.

St. Joseph Community Land Trust (SJCLT), a 501(c)(3) nonprofit organization, was founded in 2002 in response to the rising housing costs and the negative impacts of these costs to the broad social fabric, well being, and sustainability of communities around the Lake Tahoe Basin.

SJCLT first acquired an ownership interest in the apartments in 2004. "The reason that we were brought into it back in
2004 is that the deed restriction for the affordability was expiring,” said Cathy Kope, Executive Director. “We were instrumental in keeping those 76 units at an affordable rent as opposed to increasing it to market rate which could have very well happened.”

Fifteen million dollars of Low-Income Housing Tax Credits and tax-exempt bonds are being used to remodel the property, including improvements to kitchens, bathrooms, floor coverings, fresh paint, new wall heaters and LED lighting fixtures. Eight of the units will become ADA accessible. Construction continues into 2018 with the creation of a new resident activity center with computer stations, drought-resistant landscaping and new BBQ areas.

The upgrades will result in a 10% reduction in energy use, a substantial reduction in the use of irrigation water, and increased reliability in the delivery of hot water to each unit.

“It is the mission of St. Joseph Community Land Trust to provide quality and affordable housing for the community,” said Lyn Barnett, SJCLT Board President. “This project improves the living conditions of the residents, and the new activity center and common areas will help create a greater sense of community.”
St. Theresa Knights Serve Thanksgiving Spaghetti Dinner, Camaraderie and Holiday Cheer!

St. Theresa Knights of Columbus outdid themselves at this year’s semi-annual membership meeting. On November 16, 2017, the Knights served up a delicious meal of spaghetti and meatballs with a Caesar salad to upwards of 70 members and guests. This annual dinner is our way of saying thank you to our members and supporters.

This free annual event was held in Grace Hall at St. Theresa Catholic Church in South Lake Tahoe. A special thank you to St. Theresa Catholic Church for the use of Grace Hall, the Knights for providing a superb respite from Thanksgiving meal preparation, Charlotte Rosburg for her beautiful table decorations and Our Lady of Tahoe Catholic Church for lending their table cloths for the event.

Attendees heard the latest happenings from SCJLT President, Lyn Barnett, and were treated to a turkey raffle donated by Interstate Realty Management as well as other raffle prizes. The atmosphere was laid back and the thrill of holiday cheer was in the air. We look forward to seeing you at this year’s annual dinner to be held the Thursday before Thanksgiving.


SJCLT’s 2016-2017 fiscal year runs from July 1, 2016, through June 30, 2017. The following is a summary of our end of year finances (in $).

These figures do not include income received, or liabilities incurred after June 30, 2017. Current financials are presented at all regular Board Meetings. Please visit our website at saintjosephclt.org for our 2016 Form 990 covering FY 2016-2017 and other recent fiscal years.

Because our budget year and the budget year for Sierra Garden Apartments do not match (they are on a January to December schedule), our 2017 Form 990 will not be posted until next spring.

Our 2015-2016 Annual Financial Report was presented at a prior Board Meeting by President, Lyn Barnett.

BALANCE SHEET

ASSETS
Current Assets
Cash (check & savings) 145,331.34
Petty Cash 183.77
Total Current Assets 273,654.81

Fixed Assets
Office Equipment 1,956.70
Depreciation -1,662.00
Total Fixed Assets 294.70

Other Assets
Invst. SG Apts. 3,151.00
Invst. SJC LLC. -29,761.00
Invst. Parasol Fdn. 2,500.00
Land (Tallac Ave) 140,000.00
Loan Receivable 11,955.00
TOTAL ASSETS 273,654.81

LIABILITIES & EQUITY
Equity
Net Assets 239,637.18
Net Income 32,685.50
Total Equity 272,322.68
TOTAL L & Equity 273,654.81

SPECIAL FUND BALANCES
Housing Fund 25,190.67
Education Fund 805.00
Revolving Loan Fund 210.00
Motel to Home Loan Fund 17,031.77
Previous and New Board Members Thank You

SJCLT would like to thank our Board Members Lalo Munoz, Paul Camacho and Monsignor Murrough Wallace whose terms ended in the 2016-2017 fiscal year.

We would also like to welcome new Board Members MaryAnne Brand and Karen Fink who were elected to their positions by the membership in June 2017.

Without dedicated Board Members helping to combat the housing crisis in the Lake Tahoe Basin none of what we do would be possible, so thank you for your support, time and effort. We appreciate all you have done and all you do.

Donor Support Thank You

Without donor support, our organization could not run programs such as our Motel to Housing Loan Program. We have been honored to receive some generous donations this past fiscal year. In particular, we would like to thank El Dorado Savings Bank for their contribution and Soroptimist Day Group for their generous Motel to Housing Loan program donation. These funds allowed two families to move from motels into permanent housing right before the Christmas holiday season.

Sierra Garden Apartments Resident Thank You

SJCLT would like to extend a heart-felt thank you to our Sierra Garden residents for their patience during our massive renovation project. Without your understanding and cooperation, our project would not be able to advance as it has.

We know our renovations have caused added stress and anxiety to your daily lives and we can only hope when the project is completed you will enjoy your “new” apartments and complex as much as we hoped.

St. Theresa Catholic Church

A special thank you goes out to St. Theresa Catholic Church for the generous use of their office space. Without this wonderful donation our overhead would not be so low.

Father Mauricio generously updated the office with new paint and carpet. The church’s continued support of our organization and mission is a gift for which we are extremely grateful. Their generous donation of office space and utilities provides us with a base to help Lake Tahoe Basin residents and community members.

Business Support Thank You

The following businesses are members of SJCLT and it is with great thanks we support these businesses in the Lake Tahoe Basin and ask that you do so as well:

- Barton Health
- Blue Ribbon Personnel Services
- Duggan & Duggan
- El Dorado Savings Bank
- Hotel Azure
- Interstate Realty Management
- Midkiff & Associates, Inc.
- Mission Adjusters
- Our Lady of Tahoe Catholic Church
- Pacific Development Group, Inc.
- Resort Investment Capital
- Resorts West
- The Ridge Resort
- St. Theresa Catholic Church
- South Tahoe Association of Realtors
- Sustainable Community Advocates
- Wells Barnett Associates, LLC
- Frederick Wenck, D.D.S.
Office Updates

In October 2017, we hired a new Office Manager, Meredith Crosby. Meredith comes to us from Lake Tahoe Community College with a B.A. in English. She is excited to be working with an organization dedicated to helping the Lake Tahoe community. We would also like to thank Jan O’Brien, our previous Office Manager, for all her hard work for our land trust. Official office hours are Wednesdays from 9:00 A.M. to 5:00 P.M.

Motel to Housing Loan Program

The objective of the Motel to Housing Loan Program is to transition children and families out of motels and into permanent housing. Over 250 children currently reside in motels and that number is on the rise. Through generous donors and grants awarded, we are able to offer a loan repayment program aimed at providing initial up-front costs of moving to ease the financial burden associated with renting a property.

To date, 23 children have been beneficiaries of our program. If you know of someone living in a motel with children or might be a good candidate for the program, please direct them to our organization. Applications can be picked up in the St. Theresa Catholic Church Parish Office or during normal SJCLT business hours.

Motel to Housing Loan Program Testimonial

“My children finally have a Christmas tree to celebrate the holidays properly. This will also be the first time my baby is able to take a bath, in an actual tub. Thank you so much for making this happen for me.” -Michelle Perry, MTH Loan Recipient
Lyn Barnett, President

Lyn Barnett has lived and worked in Lake Tahoe for over forty years. He and his wife, Lynn Marie, live in Meyers where they raised four children. Lyn holds an Associate of Arts degree from Lake Tahoe Community College and a Bachelor of Science degree from Humboldt State University. He is currently self-employed as a land use and environmental consultant.

Lyn is an active parishioner of St. Theresa Catholic Church and has been a volunteer with other local organizations over the years. A founding member of SJCLT in 2001, Lyn was concerned with detrimental changes to housing in this community that were making it difficult for individuals and families to thrive here. Lyn feels strongly that the current housing crisis, which has many causes, is harmful to the general social fabric and well-being of communities all around the Lake Tahoe Basin.

Lyn recognizes that the needs of people deserve as much attention as the health of the natural environment, and he believes that it is possible to have sustainable and environmentally friendly homes that reflect the human dignity of the residents who live in them.

His work with SJCLT is one way that Lyn pays forward the many blessings that he and his family have received from this community over the years.

Mike Riley, Vice President

Mike Riley was born in Berkeley, California, and was raised in Oakland, California. He graduated from Bishop O’Dowd High School in 1958 and from the University of Santa Clara in 1962.

He worked for Moore Business Forms for 34 years after serving time in the U.S. Army. In 1996, Mike moved to Marla Bay, Nevada, and became a financial advisor for 20 years.

Mike retired in May 2017 and is a self-proclaimed workforce housing advocate. Mike has three children: Mike, Lynne, and Jennie. He lives in Incline Village, Nevada, with his significant other, Barb.

MaryAnne Brand, Treasurer

Born and raised in the San Francisco Bay Area, MaryAnne graduated from St. Mary’s College of California, earning her B.S. degree in Business Administration. She has lived in South Lake Tahoe for over 35 years with her husband and three children. She recently retired from the City of South Lake Tahoe where she was employed for almost 33 years, ending her career as a Financial Services Manager. Her work experience includes municipal revenue management, treasury and investment experience, budgeting, audits, contract administration, and staff development.

In her personal time, MaryAnne focused on family activities. She served on various parent boards and committees for St. Theresa School, enjoyed time with her children coaching AYSO soccer and assisted with other youth activities. Helping her family through schools, careers, and the challenges into adulthood have been important. Volunteering for the SJCLT Board is a natural extension of her goals to help local families in need of housing.
Frances Alling
Francie grew up in Los Angeles, attended college in the San Francisco Bay Area where she met her husband, Ron, and then on to Sacramento for her husband’s law school and where she taught elementary school. They came to Nevada/Tahoe's south shore in 1970 and have never regretted their move to Lake Tahoe, which they consider paradise. Whether she is with family or friends, enjoying outdoor/indoor sports, or volunteering, Tahoe has always felt like “home” to her.

Her passion has been and still is - volunteering! When she heard about the formation of SJCLT, she knew she wanted to get involved. She is thankful that SJCLT continues to fulfill the mission of improving the quality of life for individuals and families who cannot otherwise afford housing, by acquiring real estate and developing programs to benefit communities in the Lake Tahoe region.

The SJCLT organization has strengthened the community and continues to treat all people with dignity. She is proud of the “Motel to Housing” Program where families with children are helped to get out of motels and into decent rental apartments and houses. She believes in the land trust model and hopes to grow its membership and make the Tahoe community more aware of the need for affordable housing.

Jesse W. Walker
Jesse Walker was born and raised in South Lake Tahoe and relocated back to the area in 2011. Jesse is passionate about creating a more economically-sustainable community for Tahoe’s local residents, and was drawn to SJCLT because he sees the lack of affordable housing as being among one of the most important issues that the region is grappling with.

At his “day job,” Jesse is a Principal with New Economics & Advisory, a consulting firm that specializes in studying the economics of urban planning and real estate development.

Jesse has a Bachelor’s degree from UC Berkeley and an MBA from CSU Sacramento and lives in Zephyr Cove, Nevada.

Karen Fink
Karen Fink has worked in environmental education and planning at South Lake Tahoe since 1997, when she first moved to Lake Tahoe to work as the Program Assistant and later as the Executive Director of the Tahoe-Baikal Institute, an environmental exchange program between Lake Tahoe and Lake Baikal, in Russia.

After completing her graduate degree in City Planning and Transportation Engineering at UC Berkeley, she worked for eleven years as a transportation planner at the Tahoe Regional Planning Agency, and now works in transportation consulting at LSC Transportation Consultants in Tahoe City, CA.

Her belief that a diverse and strong local resident base is a critical resource which led to her current involvement in affordable and workforce housing. She is honored to be working with such a committed and creative group of people as the SJCLT Board.