



"Enhancing the lives of women and children in our community and the world."

Join us every Thursday

SLT Senior Center 7:30 - 8:30 AM

"Working Together as One!"...

Good day to all!

This week's meeting was opened by our President Kim. Lydia's invocation this week reminded us to never forget all of those who perished 18 years ago on 9/11 and those who continue today to carry heavy hearts and illnesses. 2,977 people ages 2-95 and some suspect unborn we will never know of, lost their lives on that devastating day. Let's all never forget by resolving to be kinder, more involved, and work harder always in their honor, but let's all be more cognizant each year with our efforts for those that no longer have the opportunity to do so.



Today's presentation (9/12/19) Is a special one. We began our relationship with the [St. Joseph's Community Land Trust](#) when it began, as a simple idea really, back in 2002 with a small donation from our club to get it started. We are so happy of the growth thanks to the many who volunteer their time and passion as they have helped so many families get a permanent place to live. It's this simple act that affords people a sense of belonging that changes lives and in turn, changes our community. Today, both Lyn Barnett, a founding member and current Board President of the Trust and Jean Diaz, Executive Director of the Trust joined us to update us on the growth of the program and to give us a glimpse into its future.

Lake Tahoe is like so many other tourist destinations as it has been struggling with affordable housing for years. The average income of individuals who make our tourist-driven economy roll does not match the cost of the average home purchase. We have so many "working poor" here in Tahoe. These are families that are working two or more jobs but still can't get into housing to offer stability to themselves of their children.

[Saint Joseph Community Land Trust](#) (SJCLT), a 501(c)(3) non-profit 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 Lake Tahoe. Their 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 at Lake Tahoe, in California and Nevada.

The Community Land Trust (CLT) Model is an amazing one. A community land trust is a local nonprofit organization created to hold and, where appropriate, lease its land for the benefit of a community and its residents. SJCLT holds affordable rental housing in its property portfolio, and owns property which is leased to homeowners. At Lake Tahoe, leaseholders must use the land in an environmentally and socially responsible manner. Deed restricted homes on land leased from SJCLT must remain permanently affordable through resale provisions that balance a fair return on investment with future affordability. These resale provisions guarantee that the home remains permanently affordable and available to Lake Tahoe residents.

CLTs are a tool for stabilizing housing prices, providing affordable homeownership, and giving community residents a voice in neighborhood development. The community land trust concept is based on separate ownership of land from housing. The CLT owns the land under a building, and individual residents own the housing. This ensures the long-term affordability of the housing, because the CLT never sells the land, and the residents are restricted on the resale price of the housing in order to keep it affordable for the next buyer.

One large project here in Tahoe is the Sierra Gardens project near our high school. Located at 1801 Lake Tahoe Blvd., South Lake Tahoe, California 96150, many of us have watched the incredible improvements made to the property over the last few years. It hosts:

- Seventy-six affordable apartments with HUD Section 8 rental subsidies for qualified residents
- One and two bedroom units, laundry facility, newly remodeled
- Spacious grounds, near shopping and South Tahoe High School, located on bus route
- On-site manager



This 15.5 million dollar project was funded with a large corporation's investment as tax credits. The corporation owns the majority of the investment but the running of the CLT rests with the Board here in Tahoe. It's companies investing in the health of communities. More projects for future growth are at the discussion stage right now so you'll be hearing about other opportunities in the near future.

The SJCLT does many things to help our housing crisis; providing personal loans to help someone get into housing and classes for self improvement are also part of what they do. Many people, when faced with hard times, have turned to instant loan businesses which charge huge interest rates. The individual who is already having a hard time can't get out of the cycle because of that and winds up homeless. The SJCLT can provide up to \$1,800 for a personal loan that is paid back into the system within 3 years. This revolving loan fund has helped many people get into permanent housing and it's important that we are all aware of what they offer to guide those in need to their offices.

Since its inception the SJCLT has provided permanent housing for 32 of our youth and their families. We continue to have a huge need as Lake Tahoe Unified School District has approximately 240 youth identified as "homeless" still but when asked how will this problem ever be solved, Lyn remarked, "Similar to Mother Theresa's efforts, by loving one person at a time." He shared the feelings of one client who for a long time was moving his family from location to location. He contacted the SJCLT and with their help was able to obtain a loan to get into regular housing. His son, who is now attending the high school is doing well. He loves having a permanency in his life and is thriving. The father stated to Lyn that the agency changed the lives of all of them immensely. "You guys gave us a chance and that's all we needed."

The SJCLT also provides classes on a variety of topics: home ownership and all it entails, life skills classes on finance and budgets, identify theft, and more.

Thanks to our fundraising efforts of our last Elegant Evening, we were able to present to the organization a check for \$2,000 to continue with their efforts. We thank you both for attending today and we challenge everyone to make this organization more known in our community. We can't wait for another update!

