



ST. JAMES COMMUNITY
DEVELOPMENT CORPORATION

ANNUAL REPORT 2025

Dive into our comprehensive review of our organization, highlighting our milestones, financial performance, and strategic initiatives.

A Letter from the Chairman of Our Board

St. James Community Development Corporation



As Chairman of the Board for the St. James Community Development Corporation, I am honored to affirm the importance of our inaugural initiative, New Beginnings Residential Village, advancing our mission to support youth transitioning from the foster care system into independent adulthood.

The New Beginnings Project provides stable, affordable housing, offering a critical foundation upon which young people can build self-sufficient and fulfilling lives. Our Board has been fully engaged in the strategic planning, implementation, and fundraising efforts necessary to ensure the project's long-term success. Each member is deeply committed to fostering opportunities that empower our participants to achieve stability, confidence, and independence.

We are sincerely grateful for the continued support of our community partners, donors, and stakeholders. Together, we are making a meaningful investment in the future of our youth and the overall well-being of our community.

Sincerely,

André D. Smith

Chairman of the Board
St. James Community Development Corporation

BACKGROUND AND CONTEXT

In San Mateo County, where housing insecurity is a critical issue, St. James AME Zion Church is leading a transformative effort to create affordable housing for transitional foster youth. With a history of serving vulnerable populations, this 106-year-old African Methodist Episcopal Zion Church, led by Rev. Dr. Marlyn Bussey, is driven by its mission to provide equity and opportunity for the underserved.

A full 60% of foster youth entering adulthood cannot afford to live in the county where they grew up – for most, the only area they know. Many end up homeless, addicted, incarcerated – or worse. Youth exiting foster care are disproportionately Black and Brown young people due to the compounded effects of racism, poverty and disrupted family systems. By turning an underutilized parcel of church land into a sanctuary for foster youth aged 21–26, the project exemplifies how faith-based initiatives can address systemic challenges.

MISSION

New Beginnings will be a small affordable multi-unit residential “village” located in the heart of North Central San Mateo. Consisting of five units – 264 sq. ft., each with its own bathroom, kitchen, appliances and living space. Each tenant will also have individualized wrap around services. This safe affordable housing will be reserved for five young adults aging out of the foster care system. The residents will be able to rent the units for a maximum of five years while they complete their education, job training and are ready to launch out into a successful adulthood.

VISION

The vision for New Beginnings Project began in the heart of Rev. Dr. Marlyn Bussey, pastor of the St. James AME Zion Church of San Mateo, a historically African American Church. Before becoming a pastor, Rev. Bussey was a high school counselor for 25 years and worked with many foster youth. The vision extends beyond shelter; it seeks to create a supportive and inclusive community. The development’s five units will provide safe, stable housing for foster youth, each with private kitchens and bathrooms, fostering independence and dignity. Communal spaces, including a memorial garden honoring the church’s multicultural history, will cultivate a sense of belonging. Wrap around services, such as job training, food assistance, vital records research and educational support, will help residents transition successfully into adulthood.

As Rev. Dr. Penny Nixon explained, “This is permanent housing for transitional youth, designed to give them a foundation for a thriving future.” Rev. Nixon was the first to join the project team, bringing years of experience in affordable housing advocacy alongside her close friend and colleague, Pastor Bussey. The two co-direct the Peninsula Solidarity Cohort and have long been committed to social justice in their community. Having recently retired from pastoral ministry, Rev. Nixon stepped into the role of project manager to help carry the weight of the effort—navigating the many logistical details and meetings—so that Pastor Bussey could remain focused on the broader vision.



Rev. Dr. Marlyn Bussey

Hear Pastor Bussey talk about her vision in this moving 5 minute video:



OUR TEAM AND OUR PARTNERS

Firm Foundation Community Housing (FFCH) is our pre-development partner.

"This project is particularly meaningful to me in many ways. The team leading this project is particularly inspiring and has allowed me to reimagine what partnerships in building housing can and should look like. Pastor Marlyn's passion for youth is a light, adding to my own passion for preventing or solving homelessness. Working with faith based organizations who are doing the good work now while acknowledging the wounds of the past AND pushing for system wide change for the future is the exact intersection that will make our community a more equitable and safe community for our young people."

-Taryn Sandulyak, Executive Director, Firm Foundation Community Housing

The City of San Mateo is a critical partner in improving housing affordability for its low-income residents and has financially supported the project.

The County of San Mateo is a strong supporter of resources for Transitional Age Youth and has financially supported the project.

Local Initiative Support Corporation (LISC) St. James CDC was a participant in LISC's Faith and Housing cohort, a training program for faith-based organizations seeking to build affordable housing on their property. LISC has financially supported the project.

Silicon Valley Community Foundation (SVCF) has supported the project, both financially and in-kind.

In addition to the incredible support from the organizations listed above, the greatest advocacy has been the groundswell of community support. It has been both heart warming and truly impactful to have so many individuals come alongside the project to support it with private donations in excess of \$100,000 to date! Here are a few reasons why:

"My husband and I are supporting this project because we care deeply about vulnerable young adults. We can't change their past but we can give hope to their future."

Carrie and Grant DuBois

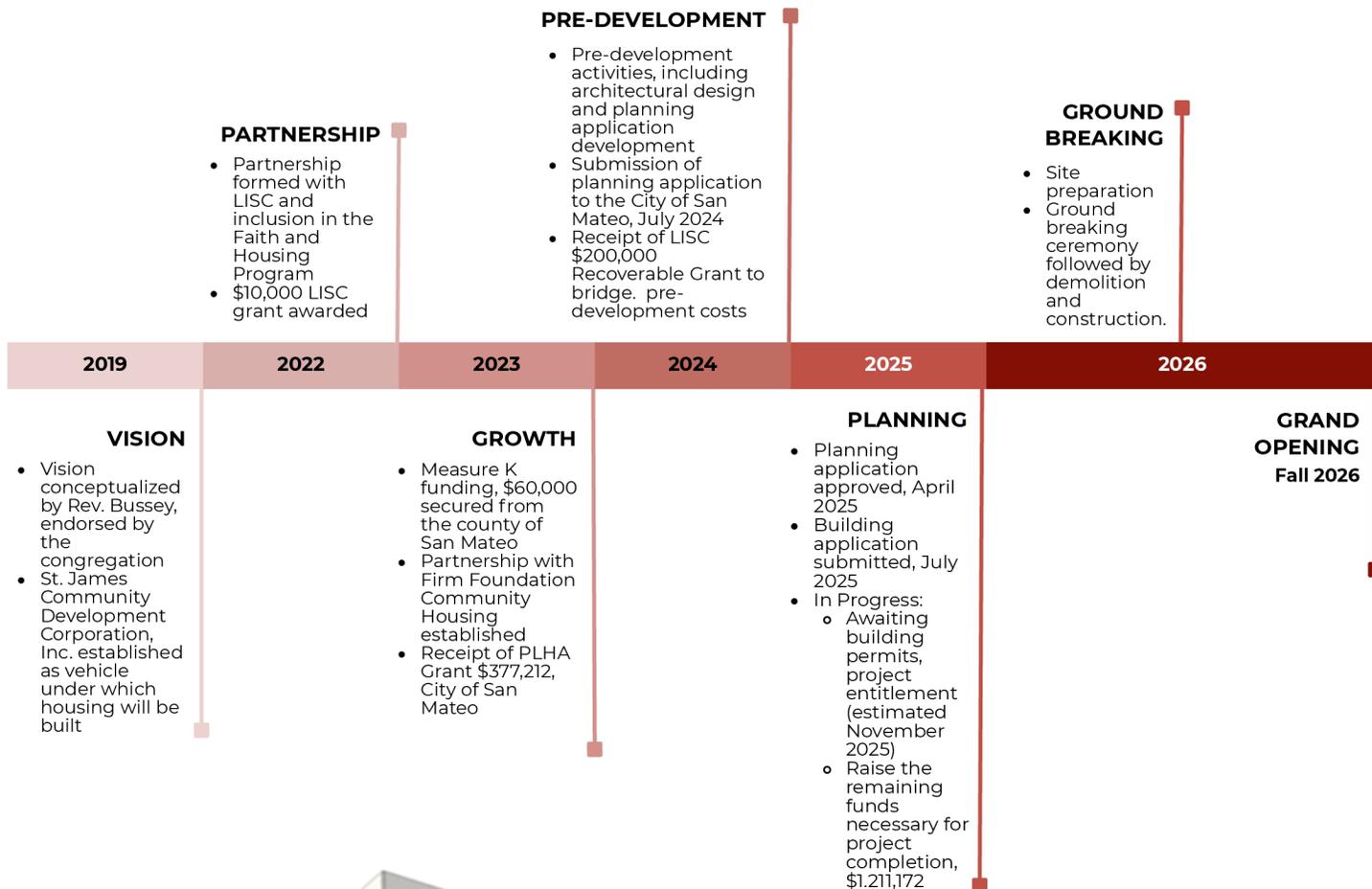
"We rise by lifting others and the New Beginnings Village Housing Project will provide an environment where transitional aged youth can receive wraparound services to become productive members of our society." I am proud to support this project and serve as chair of furnishing the 5 tiny homes.

Gloria R. Brown

"The New Beginnings Project at St. James AMEZ Church is one that we are glad to support at the Congregational Church of the Peninsula. It addresses an important issue that aligns with our Mission. It not only provides housing, it does so for an underserved and vulnerable population. As a pastor, I have encouraged my church to learn about and embrace this project, because it is faith-based, and models on a manageable scale what a local church can do to make a difference. It allows us to give money to something now. We aren't ready yet to re-purpose our property on a project like this. But by supporting New Beginnings at this time with financial support, it inspires us to consider emulating what you are doing in the future. We believe in this project, in its leadership, and in the population you serve, and we want to be part of it. Thank you for the opportunity to learn from and alongside you in this way. You are planting seeds with this project, and we want to participate in the nurture and growth of this project and in future ones."

The Rev. Jim Mitulski, Pastor, Congregational Church of the Peninsula

MILESTONES AND KEY STAGES



WHERE WE ARE NOW

Our planning application was approved in April 2025. Our building application was submitted in July 2025. We are awaiting final approval and the issuance of building permits by the end of the year. We are actively raising the funds to complete construction and are planning to break ground no later than June 2025. Because the units are pre-fabricated and already approved by the State of California Housing and Community Development (HCD) department, construction is expected to only take 3 to 4 months. Our goal is to have our first residents in the units in Fall 2026! We are finalizing a Memorandum of Understanding with the County of San Mateo to fill the units with their transition aged population who are ready for independent living. We are also finalizing our agreement with a service provider for wrap around services.

It's also important to note that there is a powerhouse group of women convened by Ms. Gloria Rhodes Brown, "Friends of St. James CDC" who have committed to completely furnishing all 5 units with brand new items. To date, funds are in hand to furnish two and a half units of the units and they are on-track to have funds for all 5 units by the end of this year!

COMMUNITY INVOLVEMENT

Rev. Dr. Penny Nixon was hired by the County of San Mateo to shepherd this project from conception to completion. She has ensured that it is both scalable and replicable.

Drs. Nixon and Bussey are very active in the affordable housing space. They presented a panel discussion on tiny home affordable housing projects at the 45th Non Profit Housing Conference in 2024 along with the developers, Firm Foundation Community Housing.

Dr. Bussey was the keynote speaker at the Housing Leadership Council Housing Day Conference in 2024 and Dr. Nixon was the keynote speaker at the San Diego Housing Federation Annual Conference in 2025.

Dr. Nixon has also convened several successful affordable housing community meetings across the Bay Area in the last three years and is the county point person for the "yes, in God's backyard" initiative.



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FINANCIAL OVERVIEW

Development Budget Costs

New Construction	\$1,818,643.00
Architectural & Engineering Fees	\$150,000.00
Reports & Studies	\$50,000.00
Financing Costs	\$10,000.00
Operating Reserve	\$35,000.00
Contingency Costs	\$101,515.00
Insurances	\$30,000.00
Fees, Taxes, & Inspections	\$140,000.00
Developer Costs	\$172,400.00
Total Development Cost	\$2,507,558.00

Development Budget Sources

Measure K District 2 Funding	\$60,000.00
LISC/SVCF Recoverable Grant	\$200,000.00
City of San Mateo - Permanent Local Housing Allocation	\$377,212.00
Silicon Valley Donor Advised Fund	\$50,000.00
Private Donations (as of March 2025)	\$109,174.00
Pledged Funding from County of San Mateo (HSA)	\$500,000.00
Total Development Funding to date	\$1,296,386.00

Funding Gap/Fundraising Goal for Capital Campaign: \$1,211,172.00



ST. JAMES COMMUNITY
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PARTNER WITH US



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WEBSITE

www.saintjamescdc.org



SCAN TO DONATE

