



ST. JAMES COMMUNITY
DEVELOPMENT CORPORATION

ANNUAL REPORT 2025

Dive into a comprehensive review of our inaugural project, New Beginnings Residential Village, highlighting our milestones, fundraising successes, strategic partnerships and 2026 plans!

YEAR END UPDATE FROM THE FOUNDER AND EXECUTIVE DIRECTOR

Dear Friends,

As 2025 draws to a close, I'm filled with gratitude as I reflect on what has been a transformative year for the St. James Community Development Corporation. Our inaugural project, the New Beginnings Residential Village, is becoming a reality—purpose-built housing for young people transitioning out of the County Foster Care System. This project represents more than just buildings; it's about offering a safe, affordable home these young people need as they prepare to step into successful adulthood.

A YEAR OF REMARKABLE PROGRESS

I'm excited to share the milestones we've achieved together:

Approvals and Partnerships: The City of San Mateo has approved both our planning and building applications, and our building permit is expected any day now. Firm Foundation Community Housing (FFCH) has expertly guided us from conception through the pre-construction process.

Building Team: We're thrilled to partner with INCORAGE General Contractors, a woman-owned construction firm founded by Chrissie Davis in San Jose. INCORAGE specializes in multifamily, mixed-use, and commercial projects, and will oversee everything from ground preparation to final construction.

We're equally excited to work with Big Skills, a division of Rebuilding Together, which trains the next generation of builders while addressing the Bay Area's housing crisis. Through self-discovery and skill development, Big Skills empowers students and transforms communities by constructing affordable housing. In a beautiful full-circle moment, many of their students are themselves former foster youth who will be building and installing our units.

Fundraising Success: We're so close to breaking ground! With just \$1 million remaining to close our funding gap, we are confident that we will be putting shovels in the ground and beginning construction this summer. What moves me most is that \$208,000 came from individual donations, including \$100,000 raised by Friends of Keiko Smith. The center housing unit will be named in her memory, a lasting tribute to her impact on foster children. In addition, Friends of St. James CDC initiated a furnishings campaign and have successfully furnished all five units!

THE FINAL PUSH

Your support — whether \$25 or \$25,000 — brings us closer to opening day. Every donation helps create a stable foundation for young people who deserve a strong start.

We are eternally grateful to everyone who has believed in this vision and partnered with us: Friends of Keiko Smith, led by Carrie DuBois; Friends of STJCDC, led by Gloria Brown; and especially Rev. Dr. Penny Nixon, our project manager, without whom New Beginnings would have remained only a dream.

Thank you for being part of our village. I look forward to celebrating with you at our grand opening next fall as we witness a new beginning for these deserving young people.

Happy New Year!

In Community,
Rev. Dr. Marlyn Bussey
Founder and Executive Director, STJCDC

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 at a time who are 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) was 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

INCORAGE General Contractors, a woman-owned construction firm founded by Chrissie Davis in San Jose. INCORAGE specializes in multifamily, mixed-use, and commercial projects, and will oversee site preparation from ground breaking to construction completion.

Big Skills, a division of Rebuilding Together, which trains the next generation of builders while addressing the Bay Area's housing crisis. Through self-discovery and skill development, Big Skills empowers students and transforms communities by constructing affordable housing. Big Skills will assemble, deliver and install the five units of 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 \$208,000 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

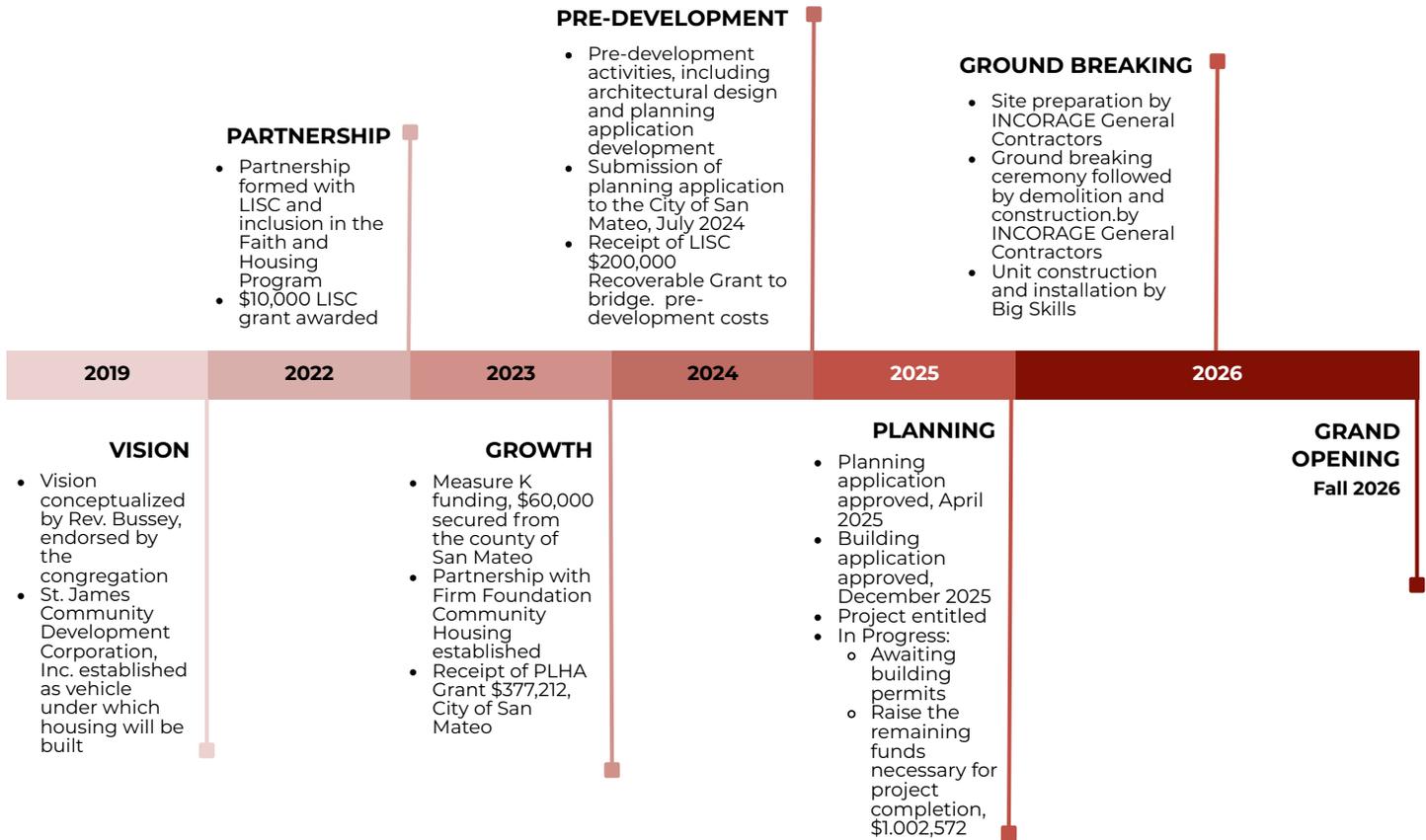
"We rise by lifting others and the New Beginnings Village Housing Project will provide an environment where transitional aged youth can receive wraparound services to become productive members of our society." I am proud to support this project and serve as chair of furnishing the 5 tiny homes.

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 approved in December 2025 and the project is now entitled. We are actively raising the funds to complete construction and are planning to break ground no later than June 2026. 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.

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 committed to completely furnishing all 5 units with brand new items. They fulfilled their commitment and as of December 31, 2025, every unit is completely furnished!

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.

As we were developing the planning application for the project, Carrie DuBois, a local realtor, approached us about supporting New Beginnings in memory of a local foster youth champion named Keiko Smith. Her community of friends and loved ones have raised \$100,000 to date and continue to provide donations and advocacy. One of the units will be named *Keiko's House*, to honor her legacy of love for foster kids.



FINANCIAL OVERVIEW

NEW BEGINNINGS PROJECT BUDGET (SJCDC)

Total Development Cost

5 Unit Acquisition (from Big Skills)	\$485,000
Construction -Site prep, tree removal, demolition, unit set	\$1,060,000
Unit craning and placement	\$45,000
Architectural & Engineering Fees	\$150,000
Landscaping	\$75,000
Reports & Studies	\$60,000
Bridge loan repayment (no interest loan)	\$200,000
Operating Reserve	\$35,000
Contingency Costs	\$101,515
Insurances	\$30,000
Fees, Taxes, & Inspections	\$85,000
Developer Costs (pre-development)	\$81,200
Total Development Cost	\$2,407,715

Total Development Funding to Date

Measure K District 2 Funding	\$60,000
LISC/SVCF Recoverable Grant (bridge financing)	\$200,000
City of San Mateo - Permanent Local Housing Allocation	\$377,212
Silicon Valley Donor Advised Fund	\$50,000
Private Donations	\$208,000
Pledged Funding from County of San Mateo (HSA)	\$500,000
Grove Foundation (matching grant)	\$500,000
Total Development Funding to date	\$1,895,212

Funding Gap as of 02/10/2026: \$512,503



OUR SUPPORTERS

LEGACY VISIONARIES GIFTS OF \$25,000 AND ABOVE

City of San Mateo
County of San Mateo, HHS
County of San Mateo, Measure K, District 2
Local Initiatives Support Corporation
Silicon Valley Community Foundation

VISIONARY LEADERSHIP CIRCLE GIFTS OF \$10,000 – \$24,999

Carrie and Grant DuBois
Nicholas Forlenze
Rev. Dr. Mary Graves
Sarah and Carl Rosendahl
Shackleton Family
Tony Stayner
Ulla and Matthew Foehr
Vidhya Babu

CORNERSTONE BUILDERS GIFTS OF \$5,000 – \$9,999

Congregational Church of the Peninsula
Karen Hutchinson
Lisa Meltzer and Jonathan Penn
Mark & Carolyn Thompson
Marla Becker and Daniel Lipton
Michelle Green and Anne Campbell
Sterling & Linda Lanier

FRAMING THE FUTURE GIFTS OF \$1,000 – \$4,999

Angeles Estelles and Michael Haugwitz
Anita Cozart
Annlee McGurk & Rev. Dr. Penny Nixon
April and John Carlson Family
Benjamin and Jessica Rosenberg
Carolyn Taylor
Constance Servier
Delta Dental of California
Devin Rosendahl Family
Dr. Olivier Flewollen
GFWC Peninsula Hills Women's Club
Inga Lapsins
Island United Church
Janet Pepe Davis
Jennifer Selvitella
Kenneth Wach and Geri Crane
Kristen Ruderger
Laura Larkin
Lisa and Michael Nash
Lori and Loraine Morton-Feazell
Love Charitable Fund
Martha Simmons and Leo Butler
Mary Pearl Rochon
Maureen Olson
Messiah Lutheran Church
Nanci Gunning
Nora Hale
Rev. Dr. Marilyn Bussey
Samuel & Sylvia Baker, Jr.
St. James AME Zion Church
Veril Phillips

COMMUNITY CRAFTSMAN GIFTS OF \$500 – \$999

Amourence Lee
Andrew & Karen Ramroth
Barbara Buckley & Barb Hargrove
Candra J. Williams
Christopher and Courtney Carreras
Cindy Holteen
Congregational Church, San Mateo
Diane Dwyer
Jean Snider
Jeff & Jill Mannie

Community Craftsman Continued...

Linda Gentry
Lori and Dennis McBride
Monica Bussey
Nicole Fernandez
Optimist Club, San Carlos-Belmont
Stefani Willis
Teresa Williams
Thomas and Janet Leist

FOUNDATION FRIENDS GIFTS OF \$0 – \$499

Agape Fellowship AME Zion Church
Alisa Green & Neil Macavoy
Alisa Macavoy
Andre Smith, Sr.
Andrew Rochon
Barbara Karlin
Carol Henton
Carson Blumen-Green
Catherine & Dan Stapleton
Charlie Maguire
Cheryl Rosenthal
Denise Roseman & Catherine Bonner
Diana Reddy
Diane Kalliam
Donald Falk
Doug and Francesca Campbell
Dr. Janet C. Bussey
Dr. Sandra Davis
Dr. Wilhelmina Sims
Elaine Steinbrecher
Erica Hayes
Francesca Ryon
Gail G Evans
Gay Buckland
George Papadoyannis
Gwendolyn Nicholas
Henry Hutchinson
Holly Sutton
Jacqueline Kraft
James Bussey, Sr.
Jane Slater
Janet Yager
Jason McGruder
Jimmie Oliver
John Branscum, Jr
Joseph & Cathy Garcia
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Karen Levy
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Krista Hanson
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M. Karen Gherardi
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Marjorie Rubin
Michelle Green
Michelle Murray
Mindy Shelton
Moira Figone
Mr & Mrs Rob Silfvast
Nancy Bott
Nancy Schneider
Natalie Penn
Nicole & Johnathan Fox
Pamela Ridle Huber
Patrick Wong and Janet Hall
Paula Gray
Phoebe Venkat
Rev. Barbara Haigler
Rev. Celesta Ary
Rev. Dawn Wallace

Foundation Friends Continued...

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Rev. Dr. Myrtle Bowen
Rev. Gloria Jean Clemons-White
Rhonda Rochon Smith
Rob Silfvast
Robbie Bussey
Rosa E Chairez
Rosendahl Family Fund
Sandra Powell
Saunja Porter-Townsend
Shari Windland
Sharon Diamond
Soojin Wong
Terri Echelbarger
Timothy Hamp
Tovis Page
Winfred Flewollen, Jr.

PULL UP A CHAIR: LET'S FURNISH NEW BEGINNINGS

GOLD SPONSOR \$6,000+
Delta Sigma Theta Sorority, Inc. - San Francisco Peninsula Alumnae Chapter
Gloria R. Brown Family Foundation

SILVER SPONSOR \$3,000 +
Ivy and Pearls Foundation
Lela Harris

BRONZE SPONSOR - \$1,000 – \$2,999
Donna Rutherford
Mi Rancho Supermarket, San Mateo
Tessa Solomon

SUPPORTER - \$20 – \$999

Anonymous Donor
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Della Johnson
Elena Cistrunk
Heather Cleary
Hope Williams Whipple
Katherine Haysbert
Kenton Salone
La Huerta Market, #7
Laquita Brown
Liane Whipple
Lisa Brown
Marsha Winters
Maxine Davis
Naomi Bagby
Pamela Sims
Rev. Carole Moore
Rose Jacob Gibson
Sabrina Melton
Torito Market
Trinity Baptist Church Women's Ministries
Yolanda Booker

WISHLIST FURNISHING DONORS

Brenda Guidry-Brown	Marsha Winters
Darlene Martin	Olivier Flewollen
Edie Yau	Sabrina Melton
Ella Turner-Gray	Samantha M. Moorer
Gloria Brown	Teresa Williams
Hope Williams Whipple	Wylendia R. Eastman
Janice King	Linda Gentry
Jennifer Fung	Lisa Tealer
Juda Tolmasoff	Lucretia-del Broussard
Karla Fields	



ST. JAMES COMMUNITY
DEVELOPMENT CORPORATION

PARTNER WITH US



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WEBSITE

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SCAN TO DONATE



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