

## Land Trust keeps families in town Organization helps working families become homeowners

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The James family relaxes in their new home, bought with the help of the Housing Land Trust of Sonoma County. From left, Juliet, Mike, Lucia and Loie James.

James Carter never liked strawberries, according to his mother, Mary, until he tasted the ones in his own back yard.

Now he can't stop eating the ripe red berries that grow alongside lettuce, peas, beans and snapdragons, in a garden bed that runs the length of the back fence behind the Carters' Petaluma house.

James, who is 4 years old, also likes to make the snapdragons "talk" by opening and closing the individual blossoms like little finger puppets. He plays on his new swing set, has his own bedroom, and looks forward to the fruit of a Gravenstein apple sapling his father planted on the other side of a small concrete patio.

None of this would have been possible without the help James' family received from the Housing Land Trust of Sonoma County, headquartered just down the road from the Carters' house, in the Petaluma Marina.

"It gave us the life we didn't have before," said James' father, Patrick, who does recycling education for Sonoma County. His mother Mary is a teacher at Valley Vista School on Petaluma's west side. But, even with two good steady jobs, the couple was having a hard time finding a house they could afford in Petaluma three years ago.

"We were looking at things much smaller, much older and more expensive than this, and we were pretty much priced out of the market," Patrick Carter said.

At the time, they were living in a mobile home in Cotati, half the size of their new house, and they knew they would need more space as their family expanded. Then Mary Carter saw an HLTSC flyer on the bulletin board in the teachers' lounge. It offered affordable home ownership for working families on land held in trust for the community.

"It was one of those few opportunities that isn't too good to be true," Patrick Carter said.

After a long process that included proving they were solvent enough to pay a 30year fixed mortgage, but low income enough not to be able to afford a market-value house in Petaluma, they became the owners of one of 26 brand new homes in the HLTSC section of Southgate Subdivision, known as Frates Square. Constructed by Delco Builders, the company that developed the subdivision, they are exactly like the other 200 homes there, except the homeowners paid considerably less money and they only own the houses, but not the land.

Delco Builders gave the land for the 26 homes to the city as part of their permit negotiations, and the city deeded the land to HLTSC. The trust built the homes and sold them to the individual families, along with a 99-year renewable lease for which the families pay a minimal amount of rent.

The homeowners can live on the land as long as they like, and pass the houses (and the lease agreement) on to their descendants. Or, they can sell the homes at an affordable price to eligible buyers, collecting their equity, and maybe a small profit.

In addition to the land in Southgate, HLTSC owns 12 other home sites in Cotati, Santa Rosa and Cloverdale. It is also working with the city of Cotati to develop six more houses in the Jamie Lane Subdivision.

The Carters' neighbors at Frates Square, Juliet and Mike James, were encountering the same dead ends when they began looking for a home to buy in anticipation of the birth of their second daughter, Lucy. In fact, they were thinking about leaving Petaluma for a place where their combined salaries as a teacher and a real estate appraiser could buy them a nice home.

"We were living on the west side on an old chicken ranch, a great little place, but only 600 square feet, and I was pregnant again, said Juliet James. "But it was so expensive (to buy a house) around here. We were thinking about moving to Indiana, where I grew up, or Portland. But the bottom line was, we really love it here — the people of Petaluma, our jobs, the support we have here." Then one of those HLTSC flyers showed up in James' teacher's lounge at Old Adobe School, and they realized their problems might be solved. But first, they had to go through a long application process, and then a lottery, because there were about twice the number of eligible prospective homeowners than there were houses, but it was worth all the effort.

"The house is gorgeous," James said. "We live on a street with about a million little girls. There are movie nights. We watch each other's children. Every piece of the puzzle fits together."

The Carter and James families are exactly the kind of people the housing land trust is designed to serve, according to executive director Dev Goetschius. They are first-time homeowners who work in Petaluma and want to put down roots in the community.

"By allowing the people who are the fabric of the community to live here, it affects not just the families, but the community," she said.

Because housing land trust prices are based on 30 to 35 percent of the buyers' income, and the agency provides ongoing support for homeowners through good times and bad, families are able to spend more time raising their children and participating in the community.

"Kids are successful in school when everything around them is stable so they can focus, and the parents can focus," she said.

When a family moves into a house on HLTSC land, Goetschius shows up with bread, wine and salt — and cookies for the children. It is one of the ways she expresses her passion for her work, which she describes as "definitely not just a job, but a reason to get out of bed."

Perhaps her enthusiasm for creating comfortable homes for families comes from her own childhood. Born in Nigeria to parents who lost their home when India and Pakistan were partitioned into two separate countries, she fled back to India for a year when war broke out in her homeland, and finally landed in the Canary Islands.

"My first language was Spanish," she said. I learned English in India, and, of course, Hindi, and French in school.

Eventually, her family moved to “a tiny apartment” in New York, and then, when her parents were in their 50s, they bought a house in New Jersey.

“It was my first home. That’s when I really thrived in school,” she said.

Several years later, Goetschius married and moved to San Francisco with her husband. When they decided it was time to have children, they began looking for their own home, traveling northward until they found a little fixer- upper in Petaluma.

They both commuted back and forth to San Francisco for their jobs — hating the hours they spent away from their children and their community — until they found work in Petaluma.

“I didn’t know my community,” she said. “You’re either working or you’re in the community.”

Now she has time to be a Girl Scout leader, a board member for the Committee on the Shelterless, an involved parent and president of the National Community Land Trust Network.

“The difference is night and day,” she said.

HLTSC is one of 245 community land trusts in 45 U.S. states, as well as several in the U.K., Australia and other countries, according to Jessica Grant, administrative director for the National Community Land Trust Network, headquartered in Portland, Ore. The first official community land trust was created in 1970, but the concept harks back to the Bible, Native American traditions and the New England custom of the village commons.

Anyone who is learning more about the HLTSC, or making a contribution, can visit the website at [www. housinglandtrust.org](http://www.housinglandtrust.org).

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