



January 2004

# CCSM NEWS

*Building Community Through Housing*



*Jim Mount is a fixture in Santa Monica and at CCSM.*

## Jim Mount: a long commitment

**S**itting in his compact home-office on San Vicente next to neatly marked rows of files, Jim Mount remembers being a young architecture graduate with a very pregnant wife when he could have been a poster child for the cause of affordable housing.

It was September 1950, their second baby was due in December, the bungalow apartment on Euclid in the mid-city was too small for four, and they couldn't find a thing to rent.

This helps explain why a lifelong Republican has found himself drawn to help in the politically ticklish process of developing and maintaining housing for low- and moderate-income tenants on the Westside. Jim says he came from a comfortable background, and remembers clearly being unable to find housing for his growing family in the '50s.

"We hunted high and low and couldn't find anything. The stuff that was available was awful. I was looking at a professional future and didn't want to live in slum conditions, which at that time that was all we could find. That idea has stuck with me, that it's very difficult for even someone with a promising future to find housing here."

A native of Oregon and a graduate of USC, Jim served a stint in the Marine Corps before finishing his schooling and setting out as a draftsman. After passing the board exam to receive his architecture license on the first try ("I cooled it"), the firm where he worked fired him before he could use his new status to ask for a raise.

"That's the way architecture was. We migrated from office to office. We were a nomadic group." He recalls the Dean of the school having told his class of would-be architects, "If you're in architecture for the money, find something else to do. You are not going to get rich." Jim notes that the profession mirrors the economy, but with its peaks and valleys even deeper and higher. "The first thing you can call off in a cyclical economy is a building project," he explains.

After graduation, Jim worked for various architectural firms while his family was growing with the addition of another child. His landlord, hearing the family's frustration at not being able to find anything larger than the house

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**How to get on the waiting list for our housing,  
See Page 3**

they rented from him at 14th and Cedar, said, “You’re an architect, aren’t you? Why don’t you buy this house?” He sold it to the Mounts for the bank’s appraisal figure and he carried the loan, so the Mounts were able to add on.

The family spatial crisis solved, Jim was working for a firm of architects in 1957 who decided to split up and close their business. Since he had always wanted to have his own practice, he said this was “the kick in the pants he needed to open his own shop.”

“First job I got was a patio cover,” he remembers. “Life was simple in those days. I did my own books - one page per month.” He soon found office space in North Hollywood where he had some contacts, but he had always wanted to be involved in Santa Monica where his wife, Ruth, grew up.

In 1961 an architect friend observed of Jim’s office location, that if he really wanted to do work in Santa Monica, “You’ve got one foot on the boat and one foot on the dock.” Jim decided he was right and with the help of a friend he took a small office on Wilshire Boulevard above a sports bar, where he shared the space with the bar’s bookkeeper. “When I moved to Santa Monica there wasn’t much work here, but I pretty much had it to myself,” he said. “There were three other architects in town. It was a backwater! Construction products salesmen would ask, “Why are you moving your office there?”

By becoming active in local organizations such as the Chamber of Commerce, Sunrise Optimist Club and Toastmasters, Jim began to make connections in the

community. After their fourth child, his wife Ruth joined the firm as office manager. “One of the best moves we ever made,” says Jim. In the early 1960s, Jim made inroads by doing the Red Cross building on 11th Street, and joining the Board of Directors of the YMCA, where he has been a central force for nearly forty years. Jim has seen the YMCA through several additions, and remains an integral part of the operation as the conscience of the building.

“We’re pretty much built out now,” he says of the YMCA, which is a big part of his life’s work and one for which the organization has honored him on multiple occasions. “I’d always been concerned about housing, and I did a few apartment houses, nothing big. Many people lost their shirts in affordable housing by trying to build cheap. But the land is the thing, and Community Corporation understands that.”

Jim’s business wisdom serves the CCSM Board well and coupled with his architectural expertise gives him a niche on the board that has spanned time and politics. Recruited after CCSM had been launched by the new political establishment, Renter’s Rights, the then-director told him, “Our City Manager has told me we look like a bunch of wild-eyed radicals and we’d better get some business people on the Board.” Jim, having been president of the Y in 1977 and Chamber president the following year, had connections in Santa Monica that have helped him serve effectively through the years and he can now call himself “the longest surviving board member.”

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*Jim Mount has been a central force at the YMCA over four decades.*

*Jim Mount: a long commitment continued from page 2*

Janet Robinson, a peer on the Board, was recruited by Jim to serve CCSM. A co-worker at Santa Monica Bank, where she headed the real estate department, hooked the two up to talk because "I was interested in the business side of things with a social conscience," she said. "I said I was interested, and wanted to know more, and Jim came and picked me up and took me all around to the properties in his car. He's the one who introduced me."

"Jim is really energetic and he makes a big contribution. But my favorite part about him is he's really authentic. When you go to any block in the city and the Community Corporation building is the best-looking building you see, he played a big part in all of that. He's a good link with the business community and he represents us well in a lot of business environments like the Chamber and the professional organizations. Also, he has a long history with the organization. That perspective is really important."

Jim was one of the first business people to serve on the CCSM Board. "I came on the Board fairly silently," he says today. "But I knew this: Housing is probably the most important issue facing us and I felt possibly I could do some good, and at the same time see the inner workings of this whole crazy thing. From selection of architects, to fine-tuning plans and making contacts in the business arena, I helped broaden CCSM's base in town. I am really pleased to offer what I can to them. I can provide something they'd have to go out and pay for, so they keep me around."



*The Red Cross building on 11th is one of Jim's early marks on Santa Monica.*



# AFFORDABLE HOUSING

Community Corporation of  
Santa Monica  
announces the opening of its

## 2004 Housing Marketing List

To be considered for housing in 2004, you  
must first pick up an appointment card :

Where: 1423 2nd St., Unit B  
Santa Monica, CA 90401

When: Monday to Thursday  
8:00 AM - 5:00 PM  
Through January 13, 2004

(Office closed on weekends, Dec. 24, 25 & 26,  
Jan. 1, Jan. 2 at 12:00 noon & Jan. 9)

This appointment card will schedule  
you to attend a workshop  
where you will be given the proper  
form (called the "questionnaire") and  
further instructions.



*CCSM has been recognized since its incorporation in 1982 as an award-winning developer by such entities as the United Nations, the U.S. Department of Housing and Urban Development, National Endowment for the Arts, American Institute of Architects, Fannie Mae Foundation, Mortgage Bankers Association of America, the Southern California Association of Non-Profit Housing, and the American Solar Energy Society's National Tour of Solar Homes.*

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## Wages and housing

**T**he house has been cleaned, again - the third time today, picking up after the two toddlers. They've had a cranky afternoon, but now everyone is clean and fed, and just in time for 5 o'clock. Now she needs to get dinner on the table.

But, the woman who lives here is late getting home from work, and while she waits, the caregiver knows she still has a harried 20-minute bike ride in traffic to the restaurant to begin her waitress shift. If she misses half of that busy first hour of serving dinner, she misses a good portion of tonight's tips, too.

She's not comforted by the statistics that show it's a common story among low-wage workers, who must often work two jobs to stay above the poverty level. She's included but not sustained by the facts that show the low-wage lifestyle is disproportionately female, minority, non-college-educated, non-union.

This is not a story of a very few. Workers who make between \$10,000 and \$20,000 accounted for one-fifth of all those who worked in 2001. It is a segment that will include more and more of us in time.

Workers in the 50th percentile of wage distribution, those right in the middle, have lost about 14 percent in real wages over a 20-year period. By 2015, they will be earning about 25 percent less than they earned in 1976.

But the most striking figures are for those workers in the bottom 10 percent. If current trends continue, a male in this category will be earning little more than half of what he earned in 1976 by the year 2015.

The numbers for family income over the same period show even wider disparity. According to studies by RAND and the Commission on National Investment in Higher Education, families at the top of the wage scale will earn about 50 percent more in 2015 than they did in 1976. This is not because wages are going up, but because the families at the top tend to be those with two workers, a man and a woman, in the economy. Those in the middle of the income distribution scale will be a little better off, but those in the bottom 10th percentile will have a 36 percent fall in income compared to what families in their bracket earned in 1976.

In that year, families near the top at the 90th percentile enjoyed income levels nine times greater than those of families at the 10th percentile. By 1993, the disparity was twelvefold. By 2015, the ratio will exceed sixteen to one.

The lower-earning categories consist largely of single-parent families headed by women and families of low-educated immigrant populations. But for all genders and backgrounds, as service-related jobs have come to dominate the workplace, and industrial jobs that once

formed the nation's backbone have gone by the wayside, the college degree or some form of postsecondary education and training has replaced the high school diploma as the entry card into rewarding employment.

Essentially, those who only finish high school or drop out start on the lowest rung of the wage ladder and will see their real hourly wages actually decline over their working lives.

The wage disparity between the rich and the poor is growing enormously, and at the same time some estimates are that half the population will be economically shut out of higher education by 2015. Over time a larger and larger proportion of the population will fall below the standard of living considered average. Most consider Social Security's ability to maintain the lifestyles of the aging Baby Boomer population, at best, an open question.

In Los Angeles County, where some 30 percent of the population is foreign-born, the proportion of immigrants in the population will increase to 12 percent of the labor force by 2015. Most of the new immigrants will come from Mexico and Central America, a group with historically low levels of education. The single most important factor in determining income is education. As college education is not projected to be equally distributed among ethnic and racial groups, underrepresented groups overall do not have a high likelihood of improving their standard of living, meaning educational and economic fault lines increasingly may be drawn in terms of ethnicity and race.

Amid the general economic polarization, then, a growing proportion of the poor will be African American and Hispanic, because larger proportions of these two groups fail to go beyond high school. In addition to poverty, low levels of education are powerful predictors of welfare dependency, unemployment, and incarceration, all of which are very costly. Moreover, by 2015 the number of workers for every retiree on Social Security will be at least one-fifth what it was at the middle of the last century. "This means that a shrinking proportion of American workers will not only have to maintain U.S. economic competitiveness in the global marketplace, but will also have to support the economic base of the rest of the nation at the same time," wrote the authors of a two-year study on wages and education by RAND and the Commission on National Investment in Higher Education.

Access to good jobs is key to economic status and health. A recent newspaper article asked the question: Is your car getting better health care than you are? "When you take your car in for servicing, you expect it to get all the procedures needed to keep it running," wrote

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Elizabeth McGlynn. But a RAND Health study she co-authored found that American adults are getting only 55% of the medical services they need. Despite substantial improvements in U.S. health throughout the 20th century, stubborn disparities between the majority population and disadvantaged groups exist, and health care is considered an optional item for many.

A mother who recently moved from a market-rate apartment in Santa Monica to a Community Corporation home in the same area was able to buy health insurance for the first time.

Untold numbers of CCSM tenants tell us the housing means not only a stable place for their children to reside without fear of a series of moves as rents in this area rise exponentially, but usually a larger, better-kept apartment for that lesser amount. This in turn leads to better health, a higher ability for children to study at home, and a basic dignity and enjoyment of life. When reliable, safe housing is developed as a community resource, individual people

and families are increasingly able to afford health care, nutritious food and higher education.

When affordable housing is a priority, the workers who support the lifestyles of those of us who dine in Santa Monica's restaurants, stay in the city's luxury hotels, and need help caring for our children, are able to live near their jobs, and spend the time outside their 50 work-hours at home with their own families. Community Corporation is committed to the mission of creating diversity and community for all people through housing.

"When someone works for less pay than she can live on - when, for example, she goes hungry so that you can eat more cheaply and conveniently - then she has made a great sacrifice for you, she has made you a gift of some part of her abilities, her health, and her life," writes Barbara Ehrenreich in "Nickel and Dimed." "The 'working poor' as they are approvingly termed, are in fact the major philanthropists of our society."

## Building Profile

### **Pico Neighborhood investment will get extra duration after rehab**

**A**t the end of the street there's a church and a day care, just another average corner in the city we call home.

But from the front of one apartment building at the top of the rise, you can see the Santa Monica Mountains, you have a view of the Water Garden and much of the surrounding city, and your freeway access is literally 30 seconds away.

It's a quiet, unassuming neighborhood street, with a fantastic location. And the rents here are specifically set for low- and moderate-income families.

The amenities are part of why Community Corporation chose to rehab 2112-2120 Delaware with an investment of almost \$1 million. The building had never had seismic engineering or treatment for termites. Some say the stucco was holding it up when CCSM bought it.

Some green measures were taken, including new foam roofing that weighs only 10 percent of a typical shingle roof, and has several times the insulation value. New double-pane windows and sliding doors were added to keep heat in during the winter and out during the summer, and cellulose insulation was blown down into the walls.

Besides the seismic work and greening up of the building, the building now sports new individual patios for each unit, a completely new, attractive facade, and thoughtful landscaping and sculptural lighting on the

exterior. New kitchens and bathrooms were added in some cases, and electrical and plumbing were upgraded throughout the building. There's an updated security gate and as is the standard for CCSM properties, the building is painted in a pleasing modern tone, and among the best-maintained on the block. Community Corporation is proud to make the investment in this and approximately 380 other units throughout the Pico Neighborhood in an effort to preserve and create affordable housing.



*2112-2120 Delaware is one of Community Corporation's recent investments in the Pico Neighborhood.*





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