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## **St. John's Episcopal Church Says Insurance Violations and Unsanitary Conditions Drove Eviction; The Collective Collaboration Disputes Claims**

**The church says prohibited overnight sheltering, loss of insurance, and poor conditions forced it to reclaim its Parish Hall; The Collective Collaboration disputes the claims and says eviction-day photos misrepresent daily operations.**

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Ernice Gilbert **August 11, 2025**

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Exhibits from St. John's Episcopal Church, including photos the church says depict conditions under The Collective Collaboration's use of its Parish Hall. By. ST. JOHN'S EPISCOPAL CHURCH

ST. CROIX — St. John’s Episcopal Church in Christiansted says it moved to reclaim control of its Parish Hall after years of insurance and safety concerns, culminating in an August 6 court-enforced eviction of The Collective Collaboration (TCCI). The nonprofit rejects the church’s account, says it had permission to shelter people, and argues that photos the church provided to the Consortium reflect the chaos of move-out day rather than day-to-day operations.

### **How the relationship began, according to the church**

Church leaders say their outreach to the unhoused began in 2019, when parishioners cleaned and repaired the long-unused lower level of the Parish Hall and hosted a “We Care Fair” on April 6, 2020. The event offered “Manicure, Pedicure, Hot Meals, Hair Care, Personal Hygiene, change of clothes and some health screening.”

According to the church, TCCI founder Karen Dickenson later proposed a weekday drop-in center (7:00 a.m. to 5:00 p.m.) and an overnight shelter (7:30 p.m. to 7:00 a.m.). Overnight stays, the church says, were barred by its insurance policy. An internal presentation asserts that Ms. Dickenson registered her corporation on June 3, 2020, and that license searches “over the years” found no business license for The Collective Collaboration.

The church says its insurer learned in March 2021 that the space was being used as a shelter. In April 2021, the insurer notified St. John’s that coverage for the Parish Hall would be removed effective July 1, 2021. The church then issued a 90-day notice to vacate on Nov. 9, 2021, followed by a 30-day notice on Apr. 5, 2022.

### **What the court decided**

On Oct. 3, 2022, Superior Court Magistrate Judge Ernest E. Morris Jr. entered judgment for St. John’s, staying restitution until Jan. 3, 2023. In his order, the judge wrote that “the Defendant’s own testimony indicated that she moved forward with sheltering persons in the space without any specific approval from the Plaintiff.”

Ms. Dickenson appealed. The matter was eventually reassigned to Judge Denise M. Francois, who on June 20, 2025, upheld the magistrate’s ruling and ordered the eviction to proceed. She allowed TCCI to continue its appeal but required that the premises be vacated first.

On Aug. 6, 2025, marshals executed the eviction. The church says marshals instructed workers to place — “not throw” — items into three 30-yard bins, and told Ms. Dickenson she could arrange for the bins to be moved. If not removed by Aug. 11, they would be taken to the dump.

### **Church interview: conditions, utilities, and access**

In an interview with the Consortium Sunday evening, Junior Warden Derek Joseph said the Parish Hall “was not to be up to par to care for...humans,” describing “roaches...running through the area where the food were,” a refrigerator where “roaches came running out,” and a freezer containing meat that had bled and refrozen. He also described “human feces...in cups and in plates” around the property.

Mr. Joseph said washers “running all week long” were installed in the church’s space, and clothing was hung to dry on the wall outside. He said water was once left running upstairs for an unknown period, flooding the building below, and that the bill fell to the church.

He said the vestry sealed the second-floor door in 2023 after a walkthrough revealed “filthy conditions” and told Ms. Dickenson in writing to call whenever she had manpower to retrieve equipment stored upstairs — a dishwasher and two deep freezers, “1 with food, the other not working.” “Two years later,” he said, “she never came for her equipment.”

Mr. Joseph also said the church absorbed utilities “even after” notices and the first court ruling, stopping in March 2023. He produced totals he said were left unpaid for the Parish Hall: \$7,929.50 for electricity and \$5,866.49 for water, \$13,790.99 combined.

The church stressed that its opposition was to the manner in which TCCI operated, not its mission to help the homeless. Mr. Joseph noted that St. John’s previously hosted homeless outreach at the Christiansted market, delivers meals to shut-ins, and assists residents through a discretionary fund that can pay for groceries, prescriptions, and utilities.

### **The images St. John’s provided**

The church provided dated photographs it says reflect conditions tied to TCCI’s use of the space:

Exhibit 1 (July 24, 2022): Parish Hall sink running; church says the building below was flooded.



**St. John's Episcopal Church Parish Hall**

After Church, water was discovered just running in the Parish Hall after troubleshooting lack of water in other buildings on property. We don't know how long water was running.

**EXHIBIT 1**

**Sunday, July 24, 2022**

Exhibit 3 (Sept. 27, 2022): First floor with washers and laundry; caption says units “consume power and water of the Church” and the area is “generally untidy and unsightly.”



**St. John's Episcopal Church Parish Hall, 1st Floor**

Washer units installed that consume power and water of the Church. The area is also generally untidy and unsightly.

**EXHIBIT 3**

**Tuesday, September 27, 2022**

Exhibit 4 (Sept. 3, 2022): Laundry hung to dry on the church's wall.



**St. John's Episcopal Church Parish Hall**  
Laundry often left to dry on the Church's wall.

**EXHIBIT 4**

**Saturday, September 3, 2022**

Exhibit 6 (Sept. 27, 2022): Yard with tools, benches, tables, and other items “collected and stored.”



**St. John's Episcopal Church Parish Hall**

Tools, Benches, ladders, tables and a lot of other items collected and store in the yard.

**EXHIBIT 6**

**Tuesday, September 27, 2022**

Exhibit 7 (Sept. 27, 2022): Yard with AC units, washing machine, and other items “collected and stored.”



**St. John's Episcopal Church Parish Hall**

Washing machine, AC units, tables and a host of other items collected and stored in the yard.

**EXHIBIT 7**

**Tuesday, September 27, 2022**

Exhibit 8 (Sept. 27, 2022): Walkway with cups, trays, and other items placed there.



**St. John's Episcopal Church Parish Hall**

Walkway to the side of the Parish Hall routinely has items placed in it,

**EXHIBIT 8**

**Tuesday, September 27, 2022**

Exhibit 9 (Sept. 27, 2022): Cups and a tray that the church says contained human feces.



**St. John's Episcopal Church Parish Hall**

Human Feces as shown here has been left at various areas around the Parish Hall; in front the bathroom and Parish Hall doors, and in the garden

**EXHIBIT 9**

**Tuesday, September 27, 2022**

Image 10: A turkey left on the floor crawling with maggots (November 28, 2023)



## **The Collective Collaboration's response**

On how the arrangement began and whether overnight sheltering was permitted, Ms. Dickenson told the Consortium that she was invited by the minister, not the other way around. She said a day program was agreed to “at first,” and overnight stays began after she repaired “rotten” windows: “We started to overnight.” She said “insurance” concerns surfaced “long after,” and insisted, “We had an agreement. The agreement was to run the shelter.”

Regarding the photos and sanitation claims, she said: “These pictures here aren’t while we live in here... This is after they start to pick out everything.” About the yard, she said, “Many people access the yard. Many people, they jump the fence.” She denied cooking upstairs and denied leaving a turkey to rot: “If I am cooking every day, I don’t go upstairs and smell a stinking turkey.” She said her clients “lived in well, clean area... The beds were made every day.”

On the upstairs freezer, she acknowledged she did not contact the church after it sealed the second floor: “No, I did not... because it was a very testy relationship.”

On utilities, she said she did not receive light bills “for months” and later paid some (“\$6000, \$3000, \$1200”). She said she “never” received a water bill and argued that the water line also served other areas on the property.

Ms. Dickenson said TCCI feeds “about 200 people a day” and that the church was never meant to be a permanent base. She cited unsuccessful efforts to secure government leases and purchase a building, including sites on Company Street, Hill Street, and Hospital Street, some delayed by an “encroachment issue.” She said a new facility has been identified — “We coming bigger and better” — but gave no details.

## **Eviction week and what comes next**

The nonprofit was ordered to vacate after the June 2025 appellate decision. When marshals arrived on Aug. 6, Ms. Dickenson asked for more time: “We’re asking that you give us some time... so that we can pack up and do what we have to do.” The church declined, citing years of notice and June 2025 appellate decision to vacate.

Regarding its own benevolent efforts, the church said it previously hosted homeless outreach at the Christiansted market, continues to deliver meals to shut-ins, and assists residents through a discretionary fund that can pay for groceries, prescriptions, and utilities. The church further stressed that its opposition was to the manner in which TCCI operated, not its mission to help the homeless.

The church says it cannot commit to future programming in the Parish Hall until it addresses insurance and historic-preservation requirements. “We have to... work and get the church insured,” Mr. Joseph said, noting that the back portion is historic and will require repairs and Historic Preservation Committee approvals.

In her interview with the Consortium on Sunday night, Ms. Dickenson agreed to provide photos showing the facility neatly maintained during the five years her group occupied the space. She said she would send them that night, but by Monday morning, none had arrived.