

COVER PHOTO: Jardin de Las Rosas,
new affordable rental housing for Santa
Barbara, CA. See the back cover for more.

SERVING
CALIFORNIA'S
CENTRAL COAST
SINCE 1970



Peoples'
Self-Help
Housing

2017-2018 ANNUAL REPORT



A Message from Board Chair

DAVE GUSTAFSON

On behalf of the Board of Directors, I invite you to read our new Fiscal Year 2017-18 Annual Report. I am thrilled to tell you that the first half of 2018 was just as dynamic and exhilarating as the previous reporting period of 2017. I have the utmost respect and appreciation for everyone at Peoples' Self-Help Housing and our partners, funders and donors, who continue to elevate us and help us achieve the goals we have set forth in our new Three Year Strategic Plan. In an ever-escalating affordable housing crisis, we are still able to consistently provide new housing and preserve existing affordable housing inventory. Never enough, though, as legislative changes, uncertainties of long-term financing options, and funding challenges for local jurisdictions are daunting for any developer of affordable housing nationally—but particularly in California.

Now, in our 48th year of operation, we have focused on bringing our Property Management arm, The Duncan Group, into the fold, functioning as one organization, as Peoples' Self-Help Housing, effective July 1. During this past fiscal year, Board and staff focused on the due diligence, evaluating the feasibility, effectiveness, inclusivity and operational impacts that may be associated with such a move. As a result, all 190+ employees of our creative and mission-driven staff are happy to "Become One" as they pursue the same goals, working passionately under one mission to successfully contribute to the betterment of the lives of our fellow citizens. Our desire as a Board is to further amplify Peoples' Self-Help Housing's recognizable brand name along the Central Coast, which is synonymous with inclusiveness, diversity and quality affordable housing that includes site-based services unlike any others. Because of our adaptability and ability to recognize when change is needed in response to challenges, we seek creative and innovative solutions facing the industry and nonprofits everywhere.

This is why this Board is growing and re-energizing its strong knowledge base across industries, with the addition of new members who bring essential expertise to the corporate effort. My fellow PSHH Board members and I strive to leave a replicable legacy through committed participation and engagement. We search out and promote opportunities that are essential for the well-being of the communities we serve. At the same time, we embrace our fiscal responsibility to assure the financial health of the organization and the sustainability of our programs. As we continue to collaborate with local, state and national agencies and partners to bring our communities the best possible housing opportunities, social services, educational and support programs, I encourage you to join us on our journey. Please contact us to explore how you can assist in making our reporting periods for 2018-19 and beyond even more successful.

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NEW CALENDAR

Peoples' Self-Help Housing has transitioned its annual report to provide financial and programs statements on their fiscal calendar (July-June).

2017-18 LEADERSHIP

BOARD OF DIRECTORS

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Jolie Ditmore	Shelly Higginbotham
Dieter Eckert, M.D.	Paula Johnson
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Executive Vice President & CFO | Kenneth Trigueiro

Chief Operating Officer | Joe Thompson

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Todd Broussard Construction	Alejandra Mahoney Education
Gillian Cole-Andrews Communications & Resource Development	Griffin Moore Controller
Anna Corbett Property Management	Nicole Ramos Human Resources
Monica Demalleville Fiscal Projects	Annette Schlosser Administration
Sheryl Flores Home Ownership	Mark Wilson Multifamily Housing Development
Davis Foley Network Administration/IT	

A Message from President/CEO

JOHN FOWLER



This past year, Angel* budgeted his way out of debt, Bethany* began her master's program at Columbia, Eric* had dental care for the first time in his life and Lila* opened her own business. Felix* taught music again, Susan* got a long-awaited service animal and the Gonzalez* Family, after learning how to dig footings, pour concrete, install drywall, lay tile and shingle a roof, built their own home.

Every one of these confident, self-reliant actions came about because our residents were able to realize their dreams after finding a stable and affordable place to live. For many though, housing is precarious, overpriced and set in the insidious shadow of drugs, gangs and violence. And because of the greater fear of homelessness, people stay in these homes often doubled up with strangers, ignoring their health or working two jobs, all just to keep a roof, albeit a leaking roof, over their heads.

The State of California is a million units short of affordable housing, and logically one would suppose the solution lies in more construction. After all, don't our freshman economics classes teach that if you just build more, it will get cheaper. But housing isn't a commodity and even with tools like inclusionary housing, the market is never going to naturally yield enough for everyone, and more importantly enough that everyone can afford.

When I look at our housing portfolio, because of the skyrocketing cost of land, fees and construction, last year we only netted 74 new units. And although we did renovate another 175 units on top of that and built an additional 24 self-help homes, I yearn for an expedited way to bring opportunity and stability to the thousands who are desperately waiting on our lists.

I want to build faster, provide services earlier, open learning centers sooner and I continue to be stubbornly impatient for swifter solutions to unleash so much unrealized potential. Inspirational and progressive voices tell us that while it is slow, and the curve seemingly incalculable, the arc of change does indeed "bend toward justice".

And so I take a breath, remember that with each and every home built comes opportunity and lives renewed and celebrate the amazing achievements of residents like Angel, Bethany, Eric, Lila, Felix, Susan and the entire Gonzalez Family.

**All resident names have been changed.*



A completed house with landscaping.



Owner-Builder stands trusses for a new home.



Group 1 received hand-painted rocks as house warming gifts from Paso Robles homeowner Annette H.



A future homeowner cuts lumber for framing.



Owner-Builder place rebar for a foundation.



Group 1



Group 2



Group 3

WELCOME HOME

San Miguel, California is the new address for 24 first-time homeowners and their families. The last group to build in the TR2710 development completed their houses in June 2018. The new neighborhood is comprised of large and small families with college students and infants plus newlyweds and individuals.

Through Peoples' Self-Help Housing's (PSHH) 47-year-old self-help program, low-income families receive assistance with the construction of a new home while also reducing associated costs. Groups of typically 10 families work together under PSHH's supervision to build one another's house, reducing their building costs by 20-25 percent. Each family contributes 2,000 hours of construction labor as "sweat equity" in lieu of a cash down payment. In the next fiscal year, PSHH will celebrate the start of construction on it's 1,200 house in the new Mission Gardens development, also in San Miguel.

SINCE 1970

- 1,189 Homes Completed
- 35 Neighborhoods Created
- \$8 million in down payment assistance

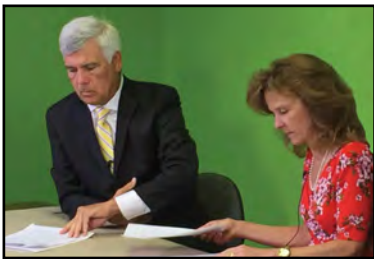
HOME OWNERSHIP

As one San Miguel neighborhood was being completed, a second new one was just beginning construction. The first group of owner-builders in the new Mission Gardens development started construction in January 2018 and the second group to start will include Peoples' Self-Help Housing's (PSHH) 1,200th home. The site, which was purchased in December 2014, is directly adjacent to the recently completed TR2710 (see photos on the facing page) and will eventually be home to 29 new, first-time homeowners. Since forming in 1970, PSHH has built or is in the process of building 718 houses in San Luis Obispo County, 381 in Santa Barbara County and 109 in Ventura County.

Some additional highlights of the 47-year-old Home Ownership Program include:

- Over 400 loans in excess of \$10,900,000 down payment assistance provided to self-help owner-builders
- 56 rehab loans provided to homeowners

Highlights of the 2017-2018 fiscal year include:



PSHH President/CEO John Fowler (left) and PSHH Vice President of Home Ownership Sheryl Flores (right) made an appearance on Tap TV to discuss how PSHH addresses the issues Central Coast residents face when looking for a home to own.



In July 2017, former California Polytechnic University, San Luis Obispo educator Dr. Joe Sabol donated several apple trees to owner-builders at PSHH's Atascadero Triangle development.



Each of the three owner-builder groups of the recently completed San Miguel development received 4-5 training sessions each on construction of a home and being a homeowner.

DEVELOPMENT ANNIVERSARIES

25 Years

Oak Valley, Santa Maria

20 Years

Harvest Meadows, Templeton

10 Years

Montecito Verde III, Nipomo

5 Years

Terebinth Lane, Templeton



Mariposa Townhomes in Orcutt



Villa la Esperanza in Goleta



Los Robles Terrace in Paso Robles

MAINTAINING EXCELLENCE

In addition to progress on new construction and major rehabilitation projects, Peoples' Self-Help Housing made significant exterior upgrades to Mariposa Townhomes (Orcutt), Sea Breeze Apartments (Los Osos) and South Bay Apartments (Los Osos) including new windows, roofs and exterior lighting, plus exterior painting and landscaping. PSHH's teams were focused on projects from Paso Robles to Isla Vista throughout the 2017-2018 fiscal year.



Creston Garden in Paso Robles



South Bay Apartments in Los Osos



Sea Breeze Apartments in Los Osos



Casas de Los Carneros in Goleta



Los Robles Terrace in Paso Robles



Rolling Hills II in Templeton

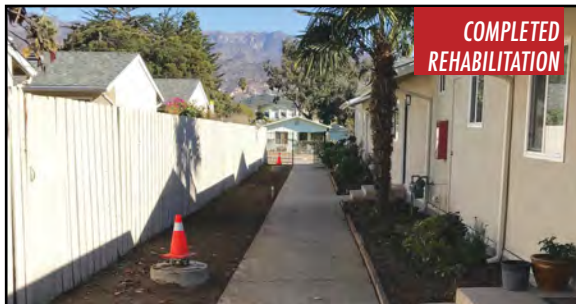
RENTAL DEVELOPMENTS



JARDIN DE LAS ROSAS

5150 Salsipuedes in Santa Barbara

Located in downtown Santa Barbara, Jardin de Las Rosas (JDLR) features 40 rental units that vary in size from one bedroom to three bedrooms for individuals and families. Additional highlights include the Michael Towbes Community Center, the Jeanette Duncan Learning Center, a multi-purpose room, staff offices and an interior courtyard with a playground and a specially commissioned 60-foot-wide mural. Funding partners for JDLR include California Community Reinvestment Corp., J.P. Morgan Chase, City of Santa Barbara HOME & Redevelopment, Goleta Valley Housing Committee, Enterprise Community Partners and U.S. Department of Housing and Urban Development. Development partners include Peikert Group Architects, LLP, RRM Design Group, Landscape Architect Robert Andrew Fowler, Civil Engineer Stantec and Ashley & Vance Engineering Inc.



CHAPEL COURT

681 Ash Avenue in Carpinteria

The 6-month rehabilitation of this 28-unit rental housing for farmworkers was completed in April 2018. Construction work included new, stabilized apartment foundations, renovation of the interiors of ADA units including new insulation, upgrade of irrigation and landscaping and installation of new lights in the parking lot and interior courtyard. Funding agency was the U.S. Department of Agriculture (USDA).



CRESTON GARDEN APARTMENTS

1255 Creston Road in Paso Robles

Extensive renovations on this 60-unit complex included new community and learning centers and foundation repairs and leveling of all buildings. Originally built in 1980 and funded through the U.S. Department of Agriculture's (USDA) Section 515 Program, the rehabilitation was funded by USDA Rural Development, Chase and Enterprise Community Investment. Development partners included Keith Hall Architect, North Coast Engineering and Robert Andrew Fowler, Landscape Architect.



VALENTINE COURT

280 E. Newlove Drive in Santa Maria

This 35-unit apartment complex for seniors and those living with disabilities underwent numerous upgrades, including energy efficiency improvements, new paint, appliance installation, and an expansion of the community building. Originally constructed in 1990, Valentine Court was funded by a Community Development Block Grant (CDBG) from the City of Santa Maria and the U.S. Department of Housing and Urban Development Section 202 Program.

SAN LUIS OBISPO COUNTY



BROAD STREET PLACE

Location: San Luis Obispo
Population: Workforce
Unit Count: 40
Construction Type: New
Construction Start: Spring 2019
Construction End: Summer 2020



CAMBRIA PINES

Location: Cambria
Population: Family
Unit Count: 33
Construction Type: New
Construction Start: January 2020
Construction End: May 2021



CERRO ALTO

Location: Atascadero/Morro Bay/Cambria
Population: Family
Unit Count: 54
Construction Type: Rehab
Construction Start: November 2019
Construction End: October 2020



LOS ROBLES TERRACE

Location: Paso Robles
Population: Senior
Unit Count: 40
Construction Type: Rehab
Construction Start: September 2017
Construction End: July 2018
Investor: National Equity Fund
Construction Lender: Wells Fargo
Perm Lender: California Community Reinvestment Corp.
Other Funding Partners: U.S. Dept. of Housing and Urban Development



RIGHETTI RANCH

Location: San Luis Obispo
Population: Family
Unit Count: 65
Construction Type: New
Construction Start: March 2019
Construction End: July 2020



ROLLING HILLS II

Location: Templeton
Population: Family
Unit Count: 36
Construction Type: New
Construction Start: December 2016
Construction End: November 2018
Investor: CREA, LLC
Construction Lender: Wells Fargo
Perm Lender: Wells Fargo
Other Funding Partners: County of San Luis Obispo, Housing Authority of the City of San Luis Obispo, Housing Trust Fund of the County of San Luis Obispo, Private Anonymous Donor



TEMPLETON PLACE II

Location: Templeton
Population: Senior
Unit Count: 36
Construction Type: New
Construction Start: November 2019
Construction End: March 2021

SANTA BARBARA COUNTY



CASAS DE LOS CARNEROS

Location: Goleta

Population: Family

Unit Count: 70

Construction Type: New

Construction Start: November 2016

Construction End: August 2018

Investor: Merritt Community Capital Corporation

Perm Lender: Wells Fargo

Other Funding Partners: County of San Luis Obispo,
Housing Authority of the City of San Luis Obispo,
Housing Trust Fund of the County of San Luis Obispo



GUADALUPE COURT

Location: Guadalupe

Population: Farmworker

Unit Count: 38

Construction Type: New

Construction Start: December 2018 or January 2019

Construction End: March 2020

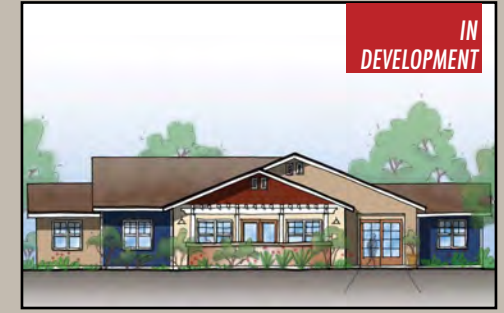
Investor: National Equity Fund

Construction Lender: Chase Bank

Perm Lender: California Community

Reinvestment Corp. and USDA

Other Funding Partners: N/A



SIERRA MADRE COTTAGES

Location: Santa Maria

Population: Senior

Unit Count: 40

Construction Type: New

Construction Start: March 2019

Construction End: July 2020

Investor: Enterprise Community Investment

Construction & Perm Lender: Bank of America

Other Funding Partners: City of Santa Maria, County
of Santa Barbara, Federal Home Loan Bank –
Affordable Housing Program,
Private Anonymous Donor



VILLA LA ESPERANZA

Location: Goleta

Population: Family

Unit Count: 83

Construction Type: Rehab

Construction Start: December 2015

Construction End: November 2018

Investor: Merritt Community Capital

Construction & Perm Lender: Citibank

Other Funding Partners: U.S. Dept. of Housing and
Urban Development



LOS ADOBES DE MARIA III

Location: Santa Maria

Population: Farmworker

Unit Count: 34

Construction Type: New

Construction Start/End: December 2016/August 2018

Investor: National Equity Fund

Construction Lender: Wells Fargo

Perm Lender: Wells Fargo and USDA

Other Funding Partners: City of Santa Maria,
County of Santa Barbara, NeighborWorks America



ISLA VISTA APARTMENTS

Location: Isla Vista

Population: Family/Farmworker

Unit Count: 56

Construction Type: Rehab

Construction Start: April 2020

Construction End: March 2021

PROPERTY MANAGEMENT

THE DUNCAN GROUP

2017-2018 HIGHLIGHTS

- 5,032 Residents Housed
- 48 Properties Managed

RENTAL DEVELOPMENT ANNIVERSARIES

20 Years

Atascadero Gardens, Atascadero
Brizzolara Apartments, San Luis Obispo
Oak Forest Apartments, Arroyo Grande
Schoolhouse Lane Apartments, Cambria
Victoria Street Bungalows, Santa Barbara

15 Years

Valentine Court III, Santa Maria

10 Years

Casas Las Granadas, Santa Barbara
Lachen Tara Apartments, Avila Beach
The Villas at Higuera, San Luis Obispo

5 Years

Chapel Court Apartments, Carpinteria
Dahlia Court II, Carpinteria
College Park Apartments, Lompoc
Pismo Creek Bungalows, Pismo Beach
Villa la Esperanza, Goleta

The Duncan Group (TDG), PSHH's property management arm, made the leap into the world of electronic processes during the 2017-2018 fiscal year by converting several day-to-day activities to online:

- Rent Pay: Convenience for residents and staff and allows residents to improve their credit ratings.
- Rental Applications: Individuals can apply to multiple locations without having to duplicate a hard copy.
- Property Inspections: A new app helps staff in saving time and ordering materials.
- Vendor Management: Purchasing of materials and accounts payable is saving staff time and paper and expedites delivery of goods.

In 2017, TDG also provided relocation assistance to 218 resident households while crews completed major rehabilitation projects on select PSHH developments.

As of July 1, 2018, TDG becomes the Property Management Department of PSHH so all departments can work under one company name and with the same goals and mission. On-site property and maintenance managers and portfolio managers continue to offer hands-on, caring assistance to residents and maintain safe and beautiful properties.



Maintaining Excellence: PSHH's on-site maintenance teams strive to keep community spaces clean and well-kept. The 19-year-old Dahlia Court (pictured left) and the 10-year-old Villas at Higuera in San Luis Obispo (pictured right) are enhanced with beautiful landscaping because of these efforts.

ADMINISTRATION

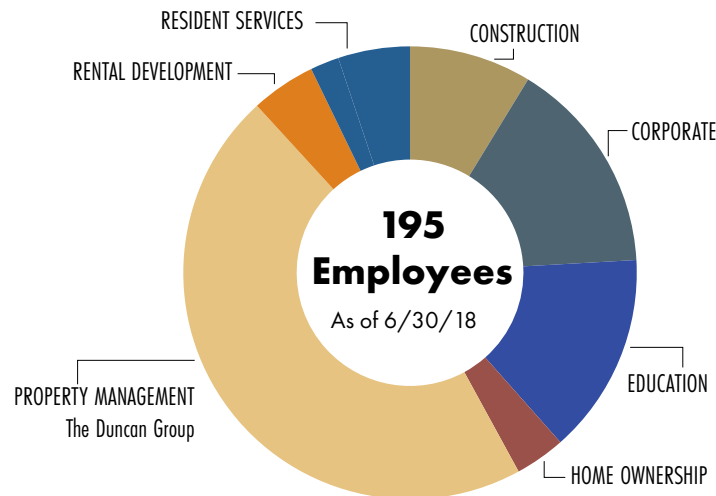
During the 2017-2018 fiscal year, the **IT Department** started their efforts to connect residents at 40 PSHH rental developments to the Internet by the end of 2018. Additional advancements included:

- Installation of a new phone system at PSHH corporate offices
- Partnering with Transitions-Mental Health Association (TMHA) to provide IT services
- Implementation of the new EdStop App to track outcome of PSHH's Education Business Plan

Additionally, the **Human Resources Department** made several improvements and held various activities in a continued effort to be a preferred employer on the Central Coast including:

- Revision of job requirements to lower time required to fill new positions
- Increase of Vacation Accruals and Bereavement Leave and establishment of Standardized Salary Ranges
- Creation of an Annual Performance Review Program for all staff
- Converted staff time card system to online and electronic
- Offered over 1,400 training hours to employees
- Advanced 7 talented employees through internal promotions
- Collected feedback through a new Employee Engagement Survey which had a participation rate of over 80% and positive results of an overall satisfaction at 95%

WHO IS PSHH?



EMPLOYEES OF THE YEAR



Griffin Moore
Controller



Olivia Moctezuma
Property Manager
Chapel Court

YEARS OF SERVICE

Over 25 Years

Juliet Mendoza, Mark Wilson,
Monica Demalleville

Over 20 Years

Annette Schlosser, Sheryl Flores

Over 15 Years

Abel Gutierrez, Alejandra Guevara de Velasco,
Bob Ferrel, Jackeline Diaz, Librada Gallardo,
Manuel Esquivel, Mireya Rojas, Phil McClintock,
Venny Hernandez-Contreras

Over 10 Years

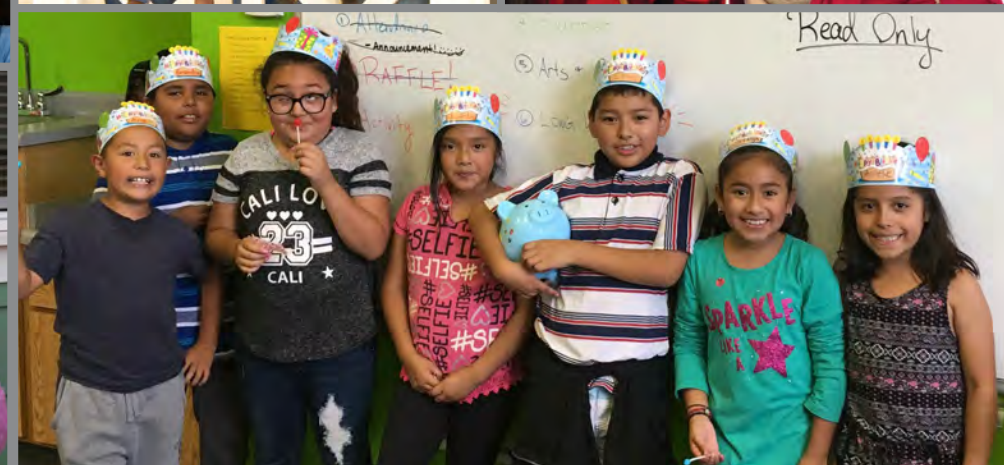
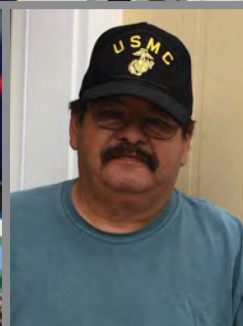
Alejandra Mahoney, Felix Chavez, Francisco
Bazaldua, Gabriela Ruiz, Juan Gomez, Kenneth
Trigueiro, Liz Smith, Veronica Nunez



We Build

affordable *homes* with site-based *services*
that offer *opportunities* to change lives
and strengthen *communities*
on the central coast of California.

The Mission of Peoples' Self-Help Housing

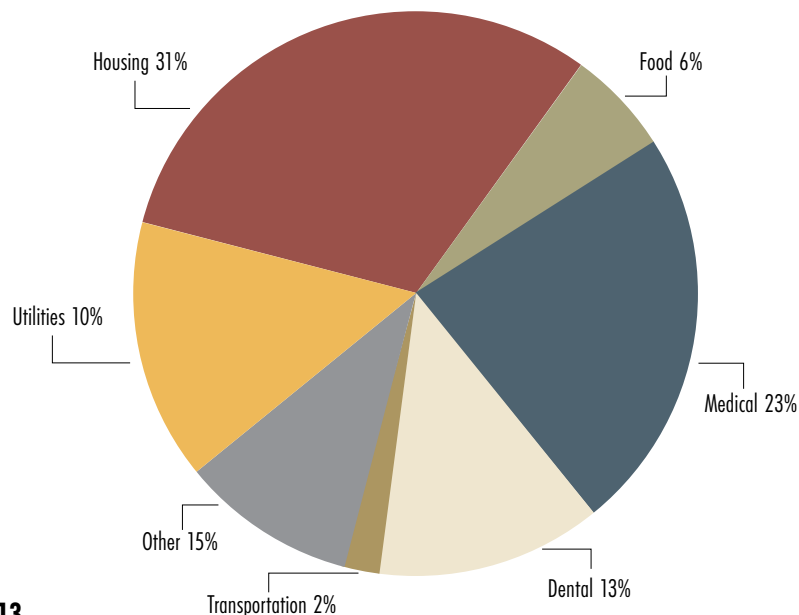


RESIDENT SERVICES

Residents at all PSHH properties are eligible for a wide variety of caring, supportive services delivered by trained social workers and support staff. During the 2017-2018 fiscal year, the Neighborhood Development & Resident Services Department connected residents with much-needed resources and provided welcoming environments for communities to connect and thrive.

\$119,729

Direct resident financial assistance provided in 2017-2018



2017-2018 HIGHLIGHTS

- \$119,729 secured for resident assistance
- 6,702 hours of direct service provided
- 1,223 events held for the community

THANK YOU CHANGE A LIFE FOUNDATION

A 10-year partnership with visionary supporters Change a Life Foundation has provided a decade of generous contributions that have impacted the lives of so many PSHH residents. In this last year alone, they gave over \$50,000 in direct support for gifts as meaningful as the ability to hear or eat.



For our low-income residents, critical needs for items such as hearing aids or dentures could never have been afforded without the help of Change a Life Foundation. We cannot thank them enough for everything they have done and will remember them with gratitude as they sunset their philanthropy.

HOUSING THAT OFFERS MORE THAN A ROOF

In October when Roger* moved into Casa De Las Flores in Carpinteria he had experienced many hardships. Originally from the Bay Area, he was lucky enough to have his name pulled in the lottery system. Roger had a long-time history of chronic homelessness and substance abuse but since becoming a PSHH resident, he has been able to achieve sobriety, maintain a full-time job, and now even owns a car.



Supportive Housing is a small team of clinical social workers who are able to provide emotional support, financial budgeting and community referrals to meet the needs of residents. In the case of Roger, SHP was able to connect him to resources, advocate on his behalf and help him live independently.

*Name has been changed.

BUILDING COMMUNITIES THROUGH EVENTS & ACTIVITIES

Creating resiliency from within is a core concept for the Community Building and Engagement team. Volunteer hours came from both social work interns and PSHH Resident Leaders and led to the offering of over 1,200 events in 2017-2018.

In June, as part of a nationwide celebration of NeighborWorks America's 40th Anniversary, PSHH also held two special events for the community. At Mariposa Townhomes in Orcutt, some 30 resident and community volunteers put on work gloves and spent the afternoon building two raised garden beds. The Community Block Party and Resource Fair at Oak Forest Apartments in Arroyo Grande welcomed more than 100 attendees from seven of PSHH's properties in San Luis Obispo and Santa Barbara counties to learn about community services and resources and enjoy free activities like Zumba.

Through the nearly 40 partnerships PSHH has built with other community organizations, residents have access to a variety of wellness seminars plus health screenings, exercise and fitness classes and enriching activities like art and gardening.



LICENSING PROGRAM OPENS DOOR FOR FUTURE

Santa Maria residents, Elvia and Guadalupe, can call themselves "business owners" after being among the first to successfully complete PSHH's new Neighborhood Child Care Licensing Project. The self-paced program was designed for residents already providing in-home childcare and wanted to turn their passion into a licensed business.

"The greatest benefit of the Childcare Program is that it will help my family and I achieve economic stability," Elvia Salazar, project participant and new business owner, said. "To have my own business is a huge achievement in my personal life."

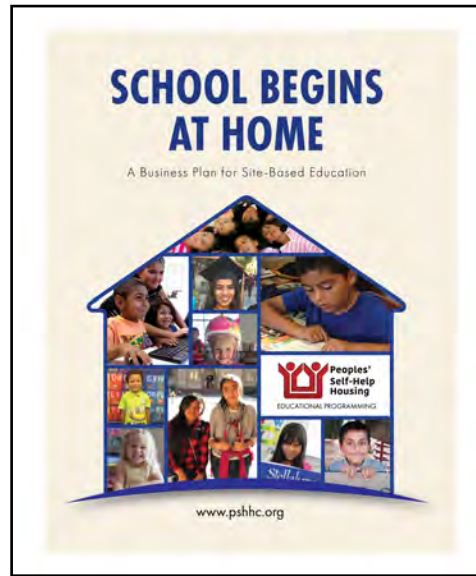
The project was part of the Working Neighborhoods and Workforce Literacy Initiative program. Funding Partners included Santa Ynez Band of Chumash Indians Foundation and the Edwin and Jeanne Woods Family Foundation through a NeighborWorks America collaborative grant. Community Partners included The United Way of Northern Santa Barbara County, Children's Resource and Referral of Santa Barbara County, EconAlliance, and the Central Coast Literacy Council.

EDUCATION

2017-2018 HIGHLIGHTS

- 320 K-12 students served
- 307 enrolled in after school tutoring
- 156 College Club members
- 76 students in college

Academically, a child living in poverty starts behind and falls further behind with each passing school year. As their more privileged classmates pull away, if that child is also an English Language Learner, the gap will widen even more. Recent data from school districts where PSHH had housing developments showed math and reading scores up to five times lower for economically disadvantaged children where English was not the primary language.



PSHH's new business plan "School Begins at Home" was born of those sobering statistics and building upon the already highly successful education program, eight performance objectives outlined below show how the opportunity gap would be closed for every child in the program. It also demonstrates how by, creating a replicable and scalable program (in essence, a "program in a box"), this model could be shared with any organization as dedicated to education as PSHH.

Performance Objectives

- Augmented curriculum
- Increased opening hours
- Expanded staffing
- Add Learning Centers
- Eight measurable initiatives



EXPANDING EDUCATIONAL OPPORTUNITIES

Named for organizational founder Jeanette Duncan, PSHH's 11th Learning Center opened at Jardin de las Rosas in Santa Barbara in April. Ready to serve 30 students, it is equipped with state-of-the-art technology for both self-paced and assisted learning.

The Jeannette Duncan Learning Center is operating throughout the year while school is in session and during vacation periods. Utilizing specialized software to reach critical goals for 3rd grade reading levels and 5th grade math, educators are always on-hand for student and parent support.

PSHH's Learning Centers offer after school tutoring and homework assistance for schoolchildren in kindergarten through high school. The inviting environment of these centers also include day camps, field trips and engaging activities to boost a child's potential for academic success.



COLLEGE CLUB GOES BLUE & GOLD

Getting a small taste of campus life is an important part of the decision-making process for college-bound students. At the beginning of 2018, PSHH's College Club ensured that club members enjoyed a taste of the University of California, Los Angeles campus to help them as they plan their futures in higher education.

The trip to UCLA delivered on academic and social experiences as they visited iconic campus hot spots like Powell Library, Royce Hall, Janss Steps and Bruin Plaza and perused the campus museums and art collections. The students were most interested in the Geology Dept's research on climate change and UCLA Hall of Famers Bill Walton and Kareem Abdul-Jabbar.

There are 10 PSHH College Clubs in San Luis Obispo and Santa Barbara Counties staffed with full-time advisors dedicated to club members' success. Meeting twice a month, this supportive environment equips students with the skills and knowledge needed to attend an higher institution through workshops, assistance in completing applications and finding scholarships.



TAKING CONTROL OF THE FUTURE

For former Chapel Court resident Amy Lopez, having a safe and stable home to grow up in and later raise her daughter in meant a brighter future far away from the undesirable future as another "single Latina living off welfare."

As a child, Amy, her parents and her siblings found the clean and safe housing of Chapel Court in stark contrast to their previous housing of a cockroach-infested one-bedroom apartment.

After giving birth to her daughter Lizette at 15, Amy persevered to complete high school, earn a full scholarship to community college, graduate with a Criminal Justice degree and now is working to earn a Master's Degree as a clinical therapist from California State University, Northridge.

The 35-year-old currently works for Hospice of Santa Barbara as a social work care manager and lends support to her parents who are now retired. Amy's daughter, who participated in PSHH's education program at Chapel Court, is looking forward to completing high school in 2018 and attending Santa Barbara City College like her mother.



WESTWARD BOUND TO DO GOOD

On recommendation by a family friend, University of Michigan graduate and future medical professional Kaavya Puttaganta put the brakes on grad school and headed to California to join PSHH.

As the Lead Educator at River View Townhomes in Guadalupe, the 22-year-old said it was PSHH's holistic approach and connection between health, education and housing that drew her west.

Kaavya graduated last Spring from U-M, where she studied Spanish, Gender and Race, and Biology. While she hopes to eventually attend medical school and practice community-based medicine, her intent is to spend the next few years working in the nonprofit industry to learn more about promoting social justice.

"It's been a powerful experience," Kaavya said about her time with PSHH. "On a personal level it made me realize I am responsible for my own success and safety in school and that my decisions also impact families and kids.

Kaavya added that she's also enjoyed being able to help people in really vulnerable positions learn to trust medicine.

SERVING THE CENTRAL COAST FOR OVER 47 YEARS



HOME OWNERSHIP DEVELOPMENTS

ATASCADERO

Atascadero Triangle Homes
El Camino Oaks
Hacienda Estates & Twin Oaks

BAYWOOD PARK

El Montecito

GUADALUPE

Guadalupe I, II, III, IV
River View Estates

LOS ALAMOS

Bridlepath Estates
Los Alamos Homes

LOS OSOS

Los Osos Homes

MOORPARK

Villa Campesina

NIPOMO

Los Pinos Estates
Montecito Verde I & II
Nipomo III
Oak Leaf Homes

OCEANO

Oceano Lots

PASO ROBLES

Paso Robles Homes
Spring Meadows

PIRU

Citrus Pointe

SAN MIGUEL

Cottonwood Homes
San Miguel Homes
Tr 2527 San Miguel
Tr 2710 San Miguel
Santa Margarita
Redwind Indian Settlement

SANTA MARIA

Oak Valley
Tanglewood

SHANDON

Shandon Homes

TEMPLETON

Harvest Meadows
Lone Oak Estates
Templeton I
Terebinth Lane Homes

RENTAL PROPERTIES

SAN LUIS OBISPO COUNTY

ARROYO GRANDE

Cawelti Court
Courtland Street Apartments
Juniper Street Apartments
Oak Forest Apartments

ATASCADERO

Atascadero Gardens

AVILA BEACH

Lachen Tara Apartments

CAMBRIA

Schoolhouse Lane Apartments

LOS OSOS

Sea Breeze Apartments
South Bay Apartments

MORRO BAY

Oceanside Gardens
Ocean View Manor
Pacific View Apartments
Sequoia Apartments

OCEANO

Belridge Street Apartments
La Brisa Marina

PASO ROBLES

Canyon Creek Apartments
Crescent Gardens
Creston Garden Apartments
Los Robles Terrace

PISMO BEACH

Pismo Creek Bungalows
Sea Haven Apartments

SAN LUIS OBISPO

Brizzolara Apartments
The Villas at Higuera

TEMPLETON

Rolling Hills Apartments
Templeton Place

SANTA BARBARA COUNTY

CARPINTERIA

Casas de las Flores
Chapel Court
Dahlia Court I & II

GOLETA/ISLA VISTA

Casas de Los Carneros
Ellwood Apartments
Isla Vista Apartments
Storke Ranch Apartments
Villa la Esperanza

GUADALUPE

River View Townhomes

LOMPOC

College Park Apartments
Mariposa Townhomes

SANTA BARBARA

Casas las Granadas
Jardin de las Rosas
Ladera Street Apartments
St. Vincent's Garden
Victoria Hotel
Victoria Street Bungalows

SANTA MARIA

Los Adobes de Maria I & II
Valentine Court I, II, III

VENTURA COUNTY

FILLMORE

Rancho Sespe

VENTURA

El Patio Hotel

On-site Learning Center

On-site Community Room/ Center

FINANCIALS & STATS

For the Year Ended June 30, 2018

Statement of Financial Position

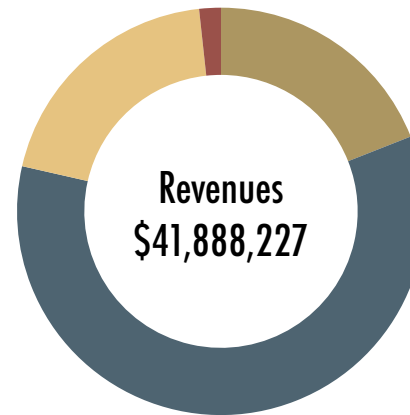
Cash and Cash Equivalents	\$16,831,790	Total Assets \$121,864,864
Accounts, Grants and Contracts Receivable	\$7,321,154	
Notes Receivable	\$22,894,897	
Endowment Fund	\$181,901	
Affordable Housing Project Interests	\$4,750,849	
Prepaid Expenses	\$215,913	
Development Projects in Progress	\$23,229,349	
Property and Equipment, Net of Depreciation	\$46,439,011	

Accounts Payable and Accrued Liabilities	\$4,631,429	Total Liabilities \$64,835,106
Security Deposits	\$556,730	
Deferred Revenues	\$724,196	
Notes Payable	\$55,404,682	
Other Liabilities	\$3,518,069	

Unrestricted Net Assets	\$55,215,133	Net Assets \$57,029,758
Temporarily Restricted Net Assets	\$148,459	
Permanently Restricted Net Assets	\$1,666,166	

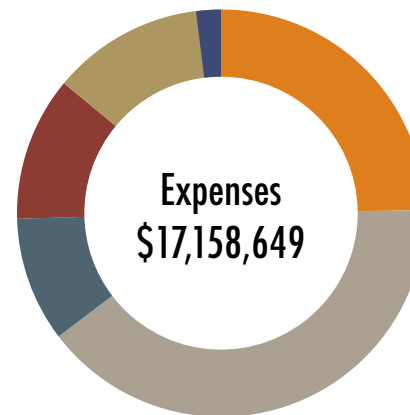
Total Liabilities and Net Assets \$121,864,864

Statement of Activities



Revenues, Gains & Other Support

Affordable housing rental income and rent subsidies	\$7,964,548
Government, grants and contributions	\$24,943,777
Construction management and fees	\$8,260,673
Interest, dividends and sale of land	\$719,229



Program Expenses

Housing development, net of capitalized costs	\$4,250,564
Rental operations and property management costs	\$6,842,499
Social services and educational programs	\$1,700,719
Depreciation Expense	\$1,964,971

Total Program Expenses 86% \$14,758,753

Support Services Expenses

Management and General 12%	\$2,063,205
Fund Development 2%	\$336,691

Net Assets 6/30/2017 \$32,300,180

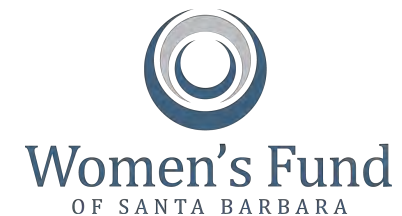
Net Assets 6/30/2018 \$57,029,758

THANK YOU TO OUR PARTNERS

\$25,000 and Greater



Arthur J. Gallagher & Co.
BUSINESS WITHOUT BARRIERSSM



\$24,999-\$10,000

Guadalupe Union School District
Anonymous
Pacific Premier Bank
SLO Noor Foundation
County of Ventura
County of Santa Barbara
Bank of America
Barbara N. Rubin Foundation
City of San Luis Obispo
McCune Foundation
Towbes Foundation
Union Bank Foundation

\$9,999-\$5,000

City of Ventura
Gary and Vallerie Steenson
Bank of the Sierra
James Irvine Foundation
Corky and Jeanette Duncan
Montecito Bank & Trust
ARTS Obispo
City of Pismo Beach
Community Economics, Inc.

Culbert Construction & Plumbing Inc.
First Republic Bank

\$4,999-\$2,000

Avila Beach Community Foundation
Richard G. Heimberg General
Building Contractor, Inc.
Michael and Jennifer Payne
John Fowler
La Centra-Sumerlin Foundation
Bohner Construction
Efren J. Fajardo Painting
Monsanto Company
Morris & Garritano
Pure Water Plumbing, Inc.
Rea & Luker Architects, Inc.
Spurr Company
Bill and Brenda Loar
Jerry and Alejandra Mahoney
Enterprise Community Investment, Inc.
Whole Kids Foundation

\$1,999-\$1,000

Scott Fina and Barbara Courain
Karol Schulkin

Gillian Cole-Andrews
Joe and Elise Thompson
Peter and Rebecca Adams
Anonymous
Bergantz Construction
Cosco Diversified Finishes, Inc.
Hayward Lumber Company
Hayward Truss Company
Gene Hershberger
Robert and Shelly Higginbotham
Cynthia James
Alan and Carol Koch
Leticia's First Class Cleaning Inc.
MDA Architects
NKT Commercial
North Coast Engineering, Inc.
Ann Pless
Portney Environmental &
Demolition, Inc.
RRM Design Group
Polly Sackrider
Streator Pipe and Supply, Inc.
Thoma Electric, Inc.
Anonymous

\$999-\$500

Charlie and Paula Johnson
Bruce Burke
Dan and Monica Demalleville
Henry Mercado
Anonymous
Marya Barr
Sheryl and Robert Flores
Anonymous
Anonymous
Nicole Ramos
Anonymous
Mark Henry
Monica Scholl
Annette Schlosser
Ayers Automotive Repairs
Boone Graphics
Central Coast Playgrounds
Community West Bank
Dalene Eimon
Ray and Dianne Gateley
Dene and Emily Hurlbert
Interiors by Adele
Merritt Community Capital Corporation
Harriet Mosson
Marc and Kimberly Sargen
Robert Phillips Construction
Wayne and Debbie Shimp
Geofrey and Laura Wyatt

\$499-\$100

Morgen and Carla Benevedo
Anonymous
Rick and Sara Gulino

Anonymous
Rigo Rodriguez
Robert Andrew Fowler, Landscape Architect
Martin and Mary Zuanich
Lauren Nichols
Richard and Kate Riggins
Anonymous
Carlos and Deborah Jimenez
James Shammass
Catherine Manning
Veronica Nunez
Kyle Berlin
David and Alyce Boyd
James and Ann Ream
Anonymous
Dignity Health
Ghita Ginberg
David and Nancy Gustafson
Darlene Krouse
Schwab Charitable Fund
Mark and Sheila Wilson
Jane Renahan and Michael Pearlman
Amazon Smile
Michael Burrell
Lois G. Capps
Chuck and Lois Crotser
Dieter and Gail Eckert
Jose and Magdalena Flores
Hamner, Jewell & Associates
McCarty Electric, Inc.
MarBorg Industries
Tim Murphy
Rapoza Associates
Ian Rhodes and Pam Maines

“

*It's so easy to do a good thing.
We select organizations to donate to
that align with our values and that are
very effective in reaching their goals
and objectives. That's why we give
to Peoples' Self-Help Housing. We
find it very easy to have them setup a
recurring monthly gift that spreads out
our annual donation over a 12-month
period.*

*We encourage others to join us in
making a recurring monthly donation.
It's so easy!*

Paula and Charlie Johnson

”

John and Julie Schutz
Carrie Towbes, PhD and John Lewis
Aracely Barajas
Daniel Maldonado-Guzman
Joe Mangiardi II
Mark Rider
Liz Smith
Robert and Sally Burns
Barbara Fullerton
Gold Coast Farms, Inc.
Anonymous
Myron and Susan Hood
Joseph and Dinah Lockhart
MGR Capital, Inc.
Pacifico Pest Control

Anonymous
Jean Scott
Stantec
Venny Hernandez and Elizabeth Torres
Joe and Margaret Connell
Anna Corbett
Anonymous
Susie Nivin
CSA Architects
Richard Perez
Ana Ramirez
Rigoberto and Blanca Serna
Ken and Gladys Trigueiro
Brittany Venia
Anonymous
Richard and Patricia Angel
Pearl and Steve Baker
Robert and Kathleen Copeland
Mike and Betsy Couch
Jerry and Paula Crawford
Sid and Carol Dykstra
Michael Multari and Denise Fourie
Gary and Susan Gulbransen
Richard Hamada
Jean Holmes
Steven Jobst and Jill Anderson
Joseph and Madeline Johnson
Liz B Johnston
Ken and Nancy Knight
Carl and Teresa MacDonald
Maria Elena McCall
Kathryn Renahan and John O'Brien
Lori Saito
Southern Mutual Help Association, Inc.
Dan and Michelle Troy

William and Carole Marks
Wilson & Company

IN-KIND DONATIONS

Morgen and Carla Benevedo
All Saints-by-the-Sea Episcopal Church
Altrusa International of Santa Maria
Casper Sleep Inc.
Central Coast Orthodontics
City of Santa Maria
Anonymous
Exploration Station
Donnovan Field
Grocery Outlet
Home Instead Senior Care
Jardine Ranch
Ken and Francie Jewesson
Paula and Charlie Johnson
Robert D Kitto
Lobero Theatre Foundation
Maribel Mendoza-Sanchez

George and Sally Messerlian
MOEN
John Norton
Our Lady of Mt. Carmel Church
Pacifico Pest Control
Quirino Gonzalez
San Luis Obispo County Womenade
San Luis Obispo Repertory Theatre
Santa Barbara Symphony
Annette Schlosser
Monica Scholl
Laura Schuh
Fatmira Simixhi
South County Sanitary
Sports Dugout
Starbucks Coffee Company
Trader Joe's
Unity Shoppe, Inc.
Walmart
Westland Floral
With Love, Grandma, Inc.

Providing safe and secure housing is paramount to the comfort of families and creating a HOME. With the benefit of stable housing and the support that PSHH provides, residents can learn and grow in an atmosphere set up for their success. Successful residents make successful communities. The impact of every participant in every PSHH project is so much larger than any one of us can understand or see at the moment of our involvement. Together, we are building the future of our communities. North Coast Engineering is proud to be a long-term partner and supporter of Peoples' Self-Help Housing.

Christy Gabler, COO, North Coast Engineering



Long after a property has enjoyed its ribbon cutting, these designers, contractors and stakeholders continue their support with significant contributions to the programs which keep our residents thriving in their homes.

\$5,000 & Greater

Culbert Construction & Plumbing, Inc.
MOEN

\$2,500-\$4,999

Bergantz Construction
Bohner Construction
Efren J. Fajardo Painting
Morris & Garritano Insurance
Pure Water Plumbing, Inc.
Rea & Luker Architects, Inc.
Spurr Company

\$1,000-\$2,499

Central Coast Playgrounds	Portney Environmental & Demolition, Inc.
Cosco Diversified Finishes	Robert Andrew Fowler, Landscape Architect
Hayward Lumber Company	RRM Design Group
Hayward Truss Company	Thoma Electric, Inc.
Murray Duncan Architects	Solarponics, Inc.
North Coast Engineering	
Anonymous	



Planned gifts are some of the most touching displays of support we receive. If you have made a provision for Peoples' Self-Help Housing through your estate, please let us know at giving@pshhc.org so we might recognize you among this cherished group of forward-thinking individuals.

Stuart Atkins
Jeanette and Corky Duncan
Gene Hershberger
Annette Schlosser
Anonymous
Sharon Turner
Anonymous

IN HONOR OF

Tribute gifts recognize friends, mark life's milestones or memorialize a loved one. Thank you to those who have chosen to support us in such a meaningful way.

In Memory of Michael Towbes

Pearl & Steve Baker, Lois Capps,
Jose & Magdalena Flores, MDA Architects,
Adele Rosen, Carrie Towbes, PhD & John Lewis

In Honor of Jeanette Duncan

Marya Barr, Robert & Sally Burns, Lois Capps,
Joe & Margaret Connell, First Republic Bank,
Jose & Magdalena Flores, MDA Architects, Tim Murphy,
Adele Rosen, Karol Schulkin, MSW, Stantec

Jeanette & Corky Duncan in honor of Sun Lee

Gene Hershberger in memory of Peggy Hershberger

Jerry & Alejandra Mahoney in honor of
Rosemary Doud & Mary Gonzalez

Christina & Eric Holenda in honor of Gillian Cole-Andrews

Kathryn Renahan & John O'Brien in honor of Jane Renahan

Wilson & Company in honor of Debbie Greidanus

Anonymous in honor of Father

**Every gift you make to
Peoples' Self-Help Housing
builds safe communities,
creates opportunity and
changes lives. Invest now!**

Online pshhc.org/giving

Mail 3533 Empleo Street
San Luis Obispo, CA 93401

Phone (805) 781-3088

Federal Tax ID #95-2750154

We are truly grateful for the generous support of all our partners. Without their donations, we would not be able to provide much-needed services to our residents. If we inaccurately recognized or omitted your name please accept our apologies and contact us at giving@pshhc.org.



Founded in 1970, Peoples' Self-Help Housing is the largest nonprofit affordable housing developer on California's Central Coast.

We serve low-income working families, farmworkers, seniors and veterans and provide welcoming environments for the formerly homeless and those living with disabilities.

Along with building and managing beautiful, accessible neighborhoods in San Luis Obispo, Santa Barbara and Ventura Counties, we offer a wide range of site-based resident services.

When you support Peoples' Self-Help Housing, you're building so much more than housing. You're building families, building careers and building opportunity.

MAKE YOUR GENEROUS GIFT TODAY!

Online pshhc.org/giving

Mail 3533 Empleo Street
San Luis Obispo, CA 93401

Phone (805) 781-3088

Federal Tax ID #95-2750154

Connect with Us



3533 Empleo Street
San Luis Obispo, CA 93401

26 E. Victoria Street
Santa Barbara, CA 93101

COVER TO COVER



Welcome to the Class

Peoples' Self-Help Housing's newest affordable housing development for the Santa Barbara community, Jardin de Las Rosas (JDLR), opened its doors to much anticipation in April 2018. In addition to 40 rental units, JDLR features the Michael Towbes Community Center and the Jeanette Duncan Learning Center (pictured above). Through these centers, children receive academic support and adults have opportunities for enriching activities throughout the year. See page 6 for more details.