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.
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.
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 its 1,200 house in the new Mission Gardens development, also in San Miguel.
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:

- 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.

Since 1970

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

Home Ownership

Development Anniversaries

25 Years
Oak Valley, Santa Maria

20 Years
Harvest Meadows, Templeton

10 Years
Montecito Verde III, Nipomo

5 Years
Terebinth Lane, Templeton
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.
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.

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
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
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.

**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

**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.
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?

195 Employees
As of 6/30/18

RESIDENT SERVICES
CONSTRUCTION
CORPORATE
EDUCATION
PROPERTY MANAGEMENT
The Duncan Group
RENTAL DEVELOPMENT
HOME OWNERSHIP

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
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.
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.

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.
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
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
Ocean 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
Creekside Gardens
Creston Garden Apartments
Los Robles Terrace

PIRU
Pismo Creek Bungalows

SAN LUIS OBISPO 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 BARBARA
Los Adobes de Maria I & II
Valentine Court I, II, III

SANTA MARGARITA
Redwind Indian Settlement

SHANDON
Los Adobes de Maria I & II

TEMPLETON
Brizzolara Apartments
The Villas at Higuera

VENTURA COUNTY

FILLMORE
Rancho Sespe

VENTURA
El Patio Hotel

On-site Learning Center
On-site Community Room/Center
**Statement of Financial Position**

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**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

**Revenues** $41,888,227

**Expenses** $17,158,649

- **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

 NeighborWorks®
 CHARTERED MEMBER

 The Community Foundation
 SAN LUIS OBISPO COUNTY

 20 YEARS OF IMPACT

 Arthur J. Gallagher & Co.
 BUSINESS WITHOUT BARRIERS™

 Wells Fargo

 Women’s Fund
 OF SANTA BARBARA

 Anonymous

 Change a Life Foundation

 Hutton Parker Foundation

 Santa Barbara Foundation

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$24,999-$10,000
Guadalupe Union School District
Anonymous
Pacific Premier Bank
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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.

$4,999-$2,000
Avila Beach Community Foundation
Richard G. Heimberg General Building Contractor, Inc.
Michael and Jennifer Payne
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La Centra-Sumerlin Foundation
Bohner Construction
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Monsanto Company
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Pure Water Plumbing, Inc.
Rea & Luker Architects, Inc.
Spurr Company
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$1,999-$1,000
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Karol Schulkin
Gillian Cole-Andrews
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Hayward Truss Company
Gene Hershberger
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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
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!

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Barbara Fullerton
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MGR Capital, Inc.
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“
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.

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.

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

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

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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 & Alejandro 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
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

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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.