



SELF-HELP HOMES AND COUNTING!



A Message from Board Chair

DAVE GUSTAFSON

On behalf of the Board of Directors of Peoples' Self-Help Housing, I am happy to present to you our Annual Report for the 2018–19 fiscal year. There is much here to see and to learn about our organization and staff, our mission, our partners and supporters, and our rental and self-help home ownership developments.

Most importantly, please focus on the smiling faces of our clients. What is palpable to me is the happiness, relief and pride they exhibit that come from having a secure and affordable home in the midst of our national, existential affordable housing crisis.

They may have proudly done much of the construction labor on their single-family home in our self-help housing ownership program and been counseled by our staff in household finances and ongoing maintenance.

They may have come from an overcrowded and substandard rental unit to one of our well-maintained and well-managed properties, where their tenancy is augmented by supportive services delivered by our social workers or by our "School Begins at Home" after-school learning centers (at several of our properties) that help the next generation close the educational opportunity gap faced by many lower-income kids, with the help of our educators.

They may have come straight from the streets to safe and secure developments and services that are literally life-saving.

This work is not easy. Addressing critical social needs that don't receive adequate resources never is. But we are blessed with a staff of mission-driven and talented folks. Increasingly, our reputation and track record attract the bright and energetic, committed to social justice work. Our President & CEO, John Fowler, has strengthened and deepened our leadership team, preparing us for being even better at adapting to the shifting sands of housing policy and market conditions. I am happy to say the organization is in very good hands.

Our Board of Directors provides guidance and goal definition from a base of mission commitment, technical skills, and leadership, and our strength and commitment continues to grow.

Board and staff will engage in the formulation of a new strategic plan in FY 2019–20, one that will take into account the fiscal and regulatory impediments that constrain our mission, and one that is collaborative and fiscally responsible. I am confident that it will be well-reasoned and ambitious and ultimately successful.

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2018-19 LEADERSHIP

BOARD OF DIRECTORS

| | |
|-----------------------------------|---------------------|
| Chair Dave Gustafson | Tensie Hernandez |
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EXECUTIVE TEAM

President & CEO | John Fowler, CPA
Executive Vice President | Kenneth Trigueiro
Chief Operating Officer | Joe Thompson, MSW
Chief Financial Officer | Griffin Moore

SENIOR MANAGEMENT

| | |
|--|--|
| Morgen Benevedo Multifamily Housing Development | Davis Foley Technology |
| Todd Broussard Construction | Rick Gulino, LCSW Resident Services & Neighborhood Development |
| Gillian Cole-Andrews Communications & Resource Development | Alejandra Mahoney Education |
| Anna Corbett-Miller Property Management | Nicole Ramos Human Resources |
| Monica Demalleville Accounting & Finance | Annette Schlosser Administration |
| Sheryl Flores Home Ownership | Mark Wilson, CPA Multifamily Housing Development |

A Message from President & CEO

JOHN FOWLER



This year we are celebrating the 1,200th home completed through our self-help program. Representing a nearly half century of achievement from owner-builders, these inspiring individuals are at the very heart of our work, indeed the origin of our organization. The building of one's own home is a millennia-old tradition and whenever I visit the construction sites, where each weekend families and groups of friends invest their "sweat equity" (for a minimum of 40 hours, and all on top of their regular jobs and responsibilities), I am astonished not just at their commitment and tenacity but at their technical know-how and level of craftsmanship.

Most people who enter into these projects come with zero idea of how a house is built. But when they emerge, many months later, tired but exuding confidence and with the key to their brand new home, they have become adept at trenching, expert in tiling and more than a dab hand with a hawk and trowel. They, and their teams of supporters who have stood beside them cooking meals, helping with babysitting and swapping shifts, are rightfully immensely proud of their newfound skills and their incredible achievement.

Over the decades that we have been offering the self-help building program, after completion, very few of these homes have changed ownership. They have overwhelmingly stayed with the people who built them demonstrating figuratively and literally how they have become the very foundation of family life. As I was told a few months ago by new owners at one of our heartwarming key ceremonies, "We didn't do it for ourselves, we did it for the next generation. It's our gift to our children."

I often drive by self-help neighborhoods completed decades ago and marvel at how they have fared. Pride in ownership is still very much evident through well-maintained landscaping and property upkeep, but the homes themselves, once all alike, have developed their own character. Now in established neighborhoods, some yards ring with laughter coming from swing sets and smoke from barbecues, while others are places of respite and relaxation with pergolas and porches. Some driveways sport gleaming trucks hinting at newfound prosperity, while others suggest ability to vacation, to run businesses, and, from the proudly displayed bumper stickers, to see their children attend a great university.

All these signs point to the owners not just contributing to an economy, but participating in it. But along with the tangible financial benefits of hard-earned income being invested rather than spent on rent, the stability of a home of one's own also brings societal benefits to the community as a whole. It promotes a healthier population, allows for greater civic participation, leads to less crime, contributes to a decreased need for public assistance, develops a sense of belonging, and simply lets you get to know your neighbor.

Stability does many things, but perhaps one of the things that I notice most as I drive through a self-help neighborhood, vicariously participating in those oaky barbecues, the upcoming camping trip or the prospect of the college graduation, is that it gives the roses time to wind themselves around the door.

A GIFT FOR GENERATIONS

For nearly fifty years, PSHH has been helping families realize the American Dream: the empowerment of owning a home. This amazing program leverages time, effort ("sweat equity"), and neighbors working alongside each other, to transform their hard work into the investment of a lifetime. This year, the Home Ownership Program reached a milestone – the 1200th home! Follow our journey to this significant achievement and the highlights along the way!



100th Home

1979

Guadalupe I
Guadalupe

One of PSHH's earliest milestones, Guadalupe I marked PSHH's first self-help build in Santa Barbara County. Financed in part by the USDA Office of Rural Development, this beautiful new construction tract gave 34 low to very low-income families the gift of a safe, welcoming place to call home and in which to build a stable future for their loved ones.



500th Home

1989

Villa Campesina
Moorpark

Marking PSHH's expansion into Ventura County, Villa Campesina gave 62 low-income families an opportunity of a lifetime. Made possible by funding from the USDA, HUD, the County of Ventura, and a California HCD State Farmworker Housing grant, these homes helped low-income, working families achieve their dreams of becoming homeowners and set them up for future success.



1,000th Home

2004

Cottonwood Homes
San Miguel

The joyful key ceremony for Cottonwood Homes marked PSHH's 1,000th owner-builder family move into a self-help neighborhood. For the 46 low-income families who worked together on their homes, the gift of home ownership is one that will be passed on to future generations. This neighborhood, once completed, was beautified with the planting of donated apple trees.



1,200th Home

2019

Mission Gardens
San Miguel

The second group at PSHH's Mission Gardens neighborhood in San Miguel included our greatest milestone yet - the 1200th home! This division also included the first little library in a self-help community, with English and Spanish books available. This group consisted of nine owner-builder households, including 11 children and two single women.

COMING FULL CIRCLE

Building the “self-help way” has become a family affair for Kehtzia and many of her immediate relations. Prior to qualifying for the program, her family lived in a small one-bedroom home, one which over time had been shared with aunts, uncles, cousins – six other families in all.

Knowing the immense commitment needed to build a home, the family came up with a joint plan of action and applied for PSHH’s Home Ownership program. During the building process, family members took turns at the work site and helping out in one another’s homes. When one was digging trenches for the utilities, another would be babysitting; when one was plastering, another would be preparing meals for the group. In this way, every family member helped out and in 2004 Kehtzia, age 11, moved into her new home in San Miguel’s Cottonwood division.

This early, stable start stood Ketzia, and PSHH, in good stead over the years. It allowed her to volunteer at PSHH’s Canyon Creek Apartments Learning Center, helping children in math and literature, and led her to earn a B.S. in Human Resources from Stanislaus State University.

Most recently Kehtzia has brought her talents to PSHH’s HR Department, providing invaluable knowledge in recruitment. Over the years, Kehtzia’s family have built six homes between extended family members, truly proving through this amazing joint effort that “it takes a village.”

“It truly feels like my life has come full circle. I get to work for the organization that gave my parents, aunts, and uncles a leg up in the world, and helped me achieve my dream of being a first-generation Mexican-American college graduate!”

Kehtzia’s mom (top row, third from right) and cousin (bottom row, second from right) during the construction of their self-help home.



HOME OWNERSHIP HIGHLIGHTS:

50,270
Hours of
“Sweat Equity”

10
Households
Moved In

20
Fruit Trees
Planted

Home Ownership Footprint & Development Anniversaries

IN DEVELOPMENT

A PSHH home comes in many different styles and sizes. From studios and apartments to townhomes, we build affordable housing for working families, seniors, veterans, those living with disabilities, and the formerly homeless. You can find our neighborhoods in counties along the Central Coast of California. We currently own and manage over 1,900 rental units, providing welcoming environments for over 5,000 residents whose health, well-being and career success is important to us.



HEATH HOUSE

SANTA BARBARA COUNTY

Location: 18 East Sola Street, Santa Barbara

Population: Formerly Homeless

Unit Count: 7

Construction Type: Rehab

Amenities: Supportive Services



TEMPLETON PLACE II

SAN LUIS OBISPO COUNTY

Location: 1035 Petersen Road, Templeton

Population: Formerly Homeless, Seniors

Unit Count: 36

Construction Type: New

Amenities: Onsite Parking, Community Center, Supportive Services



ISLA VISTA

SANTA BARBARA COUNTY

Location: 6660 Abrego Road, Goleta

Population: Families, Farmworkers

Unit Count: 56

Construction Type: Rehab

Amenities: Onsite Parking, Community Room, Community Kitchen, Children's Play Area, Supportive Services

FROM CONCEPT TO OCCUPANCY

The development of affordable housing is a delicate balance with many competing demands. At PSHH, we don't just build affordable houses, we build well-designed and beautiful spaces that our residents are proud to call home.

The design of our neighborhoods goes far beyond just us as the developer and our design team. Our starting place is always with the collective goals of our regulatory partners, our multiple and generous funders, the host neighborhood, and of course with our future residents in mind.

Our skill and collaborative experience informs every aspect of the project from concept to occupancy. It guides us towards not just the best product possible but with sensitivity towards the perspectives of all of our stakeholders.

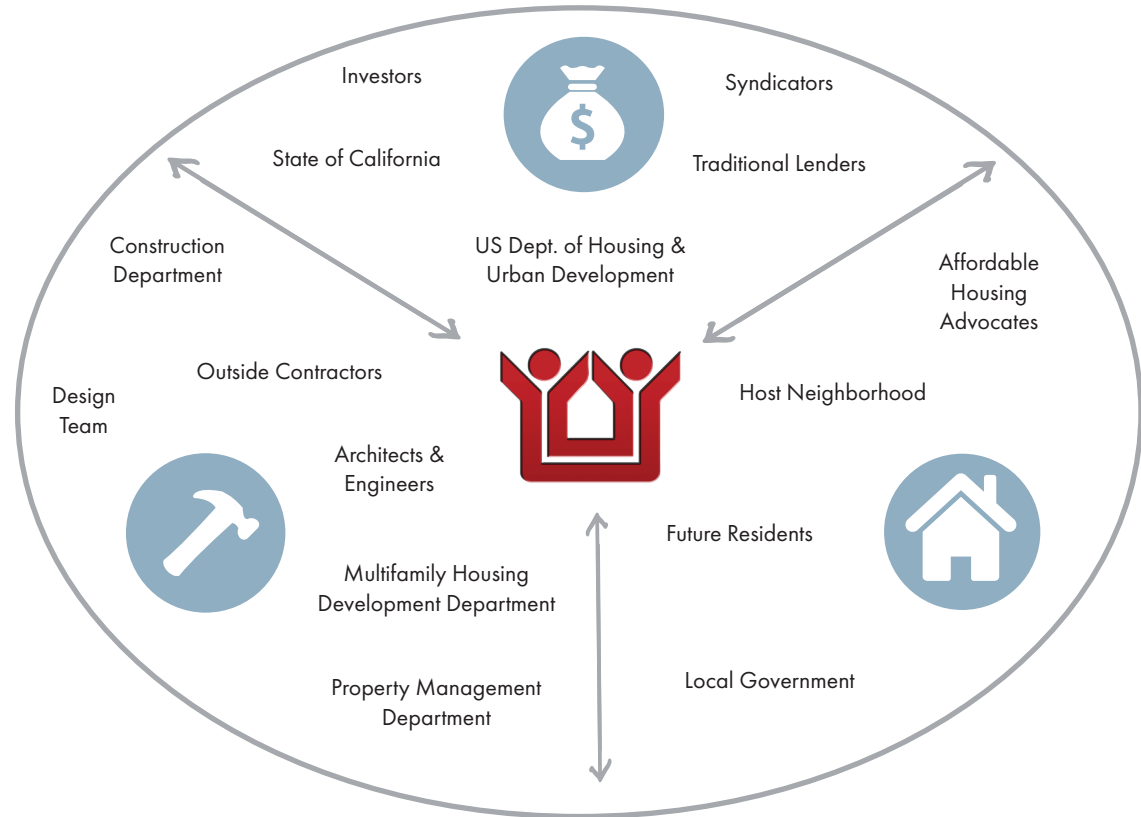
With California in the midst of a housing crisis, we want to build as quickly as possible but never at the expense of quality, relationships, or final design.

MULTIFAMILY HOUSING DEVELOPMENT HIGHLIGHTS:

31,200
Miles Driven
for Project
Development

\$5,700,000
Received in
Project
Financing

75
Community
Meetings
Attended



It takes an entire community of stakeholders to create a new PSHH neighborhood.

UNDER CONSTRUCTION

COMPLETED

ROLLING HILLS II

TEMPLETON, SAN LUIS OBISPO COUNTY

Rolling Hills II added 30 rental units to the existing Rolling Hills development, including four ADA-accessible apartments and a first-floor with all ADA adaptable units. This new complex will serve households that earn up to 60% of the area median income and includes new laundry facilities, a barbecue area, playground, and access to the existing community center and site-based services.



CASAS DE LOS CARNEROS

GOLETA, SANTA BARBARA COUNTY

This 70-unit complex is the affordable-housing component integrated in The Village at Los Carneros, a new Master Plan development by Comstock Homes. CDLC residents enjoy and utilize amenities such as a community center, learning center, community gardens, outdoor recreation space, playground, half basketball court and laundry facilities.



VILLA LA ESPERANZA

GOLETA, SANTA BARBARA COUNTY

Villa la Esperanza Apartments in Goleta was rehabilitated, bringing the total units up to 83. The rehabilitation included a new learning center, the Frank Renda Community Room, a community kitchen, laundry facilities, two playgrounds and barbecue area. The project also focused on energy-saving improvements, including a synthetic turf, "smart" water controls, a new drip irrigation system, and replacement of lighting with energy-saving LED fixtures.



LOS ADOBES DE MARIA III

SANTA MARIA, SANTA BARBARA COUNTY

This third development in the Los Adobes de Maria community is PSHH's first Leadership in Energy and Environmental Design (LEED) Platinum project and features 34 units with environmentally friendly and energy-efficient systems. Housing is exclusively for families earning a substantial portion of their income from agricultural employment. Property services include site-based educational programming with after-school tutoring for grades K-8, support for those bound for college and workforce readiness programs for adults.



COMING SOON

SIERRA MADRE COTTAGES

SANTA MARIA, SANTA BARBARA COUNTY

Connected by walking paths, this more than two-acre development in Santa Maria was developed in collaboration with Bethel Lutheran Church and, when completed, will house residents age 62 and over. It is conveniently located near services, shopping, public transportation, and recreation facilities. The property will provide a community center, communal garden, and energy efficient features such as increased insulation and tankless water heaters. Additionally, residents will be able to access onsite supportive services at no cost.



GUADALUPE COURT

GUADALUPE, SANTA BARBARA COUNTY

Guadalupe Court will provide affordable housing for farmworkers and their families in the City of Guadalupe and will be the first LEED-certified property in the city. This three-acre site is transforming into a community with 38 rental units, and includes a courtyard, barbecue area, playground, and community center. Once complete, residents will have access to many of PSHH's site-based programs such as after-school tutoring and college prep.



PIPELINE PRIMER

On any given day you can find our development teams kicking the dirt on raw land, our in-house realtors scouring the MLS for new opportunities, and our project managers checking their calculations and submitting funding proposals. All, some, or none of those activities can result in a project making it onto the famous “MHD Whiteboard” and officially into “The Pipeline.”

From scoping, feasibility and programming through all the phases of financing, permitting and construction, the length of time a project takes to make it through The Pipeline is dependent on many things. When sellers are willing, financing readily available and stakeholders in accord, the time from concept to lease-up can be measured in just a few short years. But when competition for resources – land, water, funding, labor – collide, those years can turn into decades.

The development of a project can cost hundreds of thousands of dollars before even one shovel has turned one clod of soil. As a nonprofit, albeit one with great capacity and skill, we steward those pre-development investments of time and expertise very carefully. Nearly fifty years of experience has taught us that to get a project into The Pipeline takes more than just community need, of which there is an abundance. It takes leadership, vision, faith from our financial partners, and yes...a little bit of luck!

CONSTRUCTION HIGHLIGHTS:

1st

All Electric
Project Permitted
by PSHH

1st

LEED Platinum
Certified Project
Completed by
PSHH

1st

Project Using
Precut Lumber
Completed by
PSHH



WELCOMING COMMUNITIES

This year was packed with innovation and growth for PSHH's Property Management team (previously The Duncan Group). The department executed four new property lease-ups and developed a creative new policy providing temporary relocation assistance to residents experiencing uninhabitable living environments due to flooding, fire, or other adverse occurrence. When a disaster occurs, this policy will help mitigate some of the stress experienced by our residents.

INNOVATIVE COLLABORATIONS

A new partnership with CAPSLO is increasing outreach and support to the homeless population in San Luis Obispo. PSHH staff are now available onsite at the 40 Prado Shelter during their busiest hours, providing information about affordable housing opportunities, supporting clients with the PSHH application process, and answering housing-related questions.

PSHH also joined forces with Transitions Mental Health Association (TMHA) as an Employer Partner. Through this partnership, TMHA can refer candidates to PSHH job-training opportunities. The program allows for on- the-job support by a TMHA coach as well as up to three months of employee wage reimbursement.

PROPERTY MANAGEMENT HIGHLIGHTS:

217
New Units
Fully Leased

36
Skilled Onsite
Property
Managers

67
Homeless
Households
Moved In

DISTINGUISHED PROPERTIES AWARDS

The Distinguished Properties Award measures each PSHH property quarterly on a number of key performance indicators (compliance, financial, maintenance, etc.). These awards recognize property management and encourage all PSHH properties to continue going above and beyond for our residents!

Quarter 1 Winners (January - March) Quarter 2 Winners (April - June)

Gold Awards

Pacific View Apartments | Morro Bay
Sequoia Apartments | Morro Bay
South Bay Apartments | Los Osos

Silver Awards

Casas Las Granadas | Santa Barbara
Los Adobes de Maria I | Santa Maria
Schoolhouse Lane | Cambria
Victoria Hotel | Santa Barbara

Gold Awards

Jardin de las Rosas | Santa Barbara
Lachen Tara Apartments | Avila Beach

Silver Awards

Casas de las Flores | Carpinteria
Casas las Granadas | Santa Barbara
Chapel Court | Carpinteria
Los Adobes de Maria I | Santa Maria
Pacific View Apartments | Morro Bay
Sequoia Apartments | Morro Bay
Storke Ranch Apartments | Goleta
Victoria Hotel | Santa Barbara





RENTAL PROPERTY FOOTPRINT & DEVELOPMENT ANNIVERSARIES



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

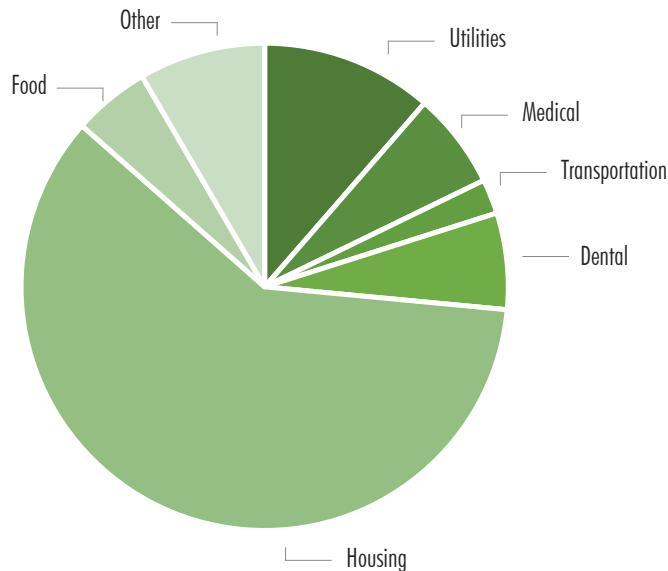




CARING NEIGHBORHOODS

Residents of our supportive housing have access to a network of resources and programming designed to promote health, well-being, and community engagement. Through nearly 40 partnerships, PSHH provides residents with health and wellness resources and community enrichment programs to ensure that all residents have the tools they need to succeed.

Our team of compassionate social workers helped residents receive over **\$174,600** in direct financial support. This money comes from PSHH's Resident Assistance Fund as well as grants and donations from community partners. This number represents a 46% increase in funding, compared to the previous year, demonstrating the incredible generosity of PSHH supporters.



COLLABORATIVE LEADERSHIP

Resident Leaders from River View Townhomes in Guadalupe had the opportunity to pack their bags and buckle up for a trip, 1,300 miles away, to Great Falls, Montana!

This opportunity was hosted by a NeighborWorks partner organization and offered the opportunity to learn the operations behind their Resident Leadership program. The lessons learned on this trip will be implemented and built upon as our Resident Leaders continue efforts on their City of Guadalupe Mobility and Revitalization planning.

PROUD CITIZENS

A few years ago, Alejandro* and his wife mentioned to their social worker that they would like to apply for citizenship but could not afford it. The social worker referred the couple to an agency that provided free legal counsel for low-income immigrants as well as waivers for low-income families to become US citizens.

Over the years, the social worker provided resources, compassionate counseling, and problem solving throughout the process. This year, their family made an appointment and successfully passed the citizenship test at no cost. Alejandro and his wife are proud to be United States citizens and PSHH residents!



JUST IN TIME

PSHH's Resident Assistance Fund came to the rescue at a critical time for Patricia*, a senior living at Creekside Gardens in Paso Robles. Patricia had been struggling with a number of intense health issues and needed a procedure done at the Keck Hospital of USC, requiring travel and a two-night stay in Los Angeles. Being retired and living on a tight fixed income, she had no way of paying for these extra expenses and was losing hope. Fortunately, Patricia's social worker applied for money from PSHH's Resident Assistance Fund and this vital trip became possible!



RESIDENT SERVICES HIGHLIGHTS:

869

Residents
Received Case
Management

7,554

Hours of
Direct Services
Provided

1,569

Community
Events for
Residents



PLANTING SEEDS OF OPPORTUNITY

Students at the Mariposa Townhomes in Orcutt joined forces with community volunteers to build their neighbors a new garden planter box. This effort, provided in collaboration with the UC CalFresh Education Program, resulted in a beautiful planted garden bed with fencing to protect from critters and squirrels. This project will bring fresh herbs and greenery directly into the homes and kitchens of residents at Mariposa Townhomes.



**Resident names have been changed.*

A CULTURE OF LEARNING

We passionately believe that we have a moral obligation to be more than just a good landlord. Education is the key to breaking the cycle of poverty, and, for over 16 years, we have been providing a wide range of services to address the opportunity gap and support educational dreams.

At our 10 site-based learning centers, we offer after-school and college prep programming to support our youth and create pathways to career development for our adult learners. Every day our vibrant and professionally staffed classrooms are filled with residents of all ages, members of our neighborhoods who have eagerly embraced a culture of learning.

IN A "LEAGUE" OF HER OWN

Lizbeth Hernandez was a student in the Youth Education Enhancement Program from fifth grade until she graduated from high school. She left Los Adobes de Maria in Santa Maria to attend Mount St. Mary's University in Los Angeles. During her time there, Lizbeth studied abroad in Spain, was a top-three finalist in the Hispanic College Quiz, and became a strong advocate for minorities. She graduated with a B.S. in Social Work and eventually returned to her roots on the Central Coast working as a College Club Coordinator for Peoples' Self-Help Housing!



Lizbeth is the first student from PSHH's Education Program to not only complete a master's-level education, but to graduate from an Ivy League school. In 2019, she received a Master of Social Work from Columbia University!

10 ONSITE LEARNING CENTERS



SCHOLARSHIP AWARD WINNERS

Congratulations to this year's College Club Scholarship Award Winners!



Angel Escobar
UC Merced



Marlon Gomez-Rubalcava
Cal Poly San Luis Obispo

KEEPING IT UPBEAT

"Makin' Music Afterschool" began in early 2018 with two beginning drum classes and one beginning ukulele class at PSHH properties Los Adobes de Maria II in Santa Maria and Canyon Creek Apartments in Paso Robles, respectively. These classes were provided through generous funding from the Infinite Music Foundation, which supports innovative, regionally-based music programs. PSHH received an additional donation from the Nora Roberts Foundation, which provided music stands and allowed the budding musicians to keep their instruments. This program has proven to be so successful with the students that it will be continued into the next academic year.



EDUCATION HIGHLIGHTS:

100%
of Participating
Students Accepted
and Enrolled
in College

90%
of Enrolled
Students from
Low or Very Low
Income Homes

244%
Increase in 3rd
Grade Reading
Proficiency

BEATING THE ODDS

Bryan has lived at PSHH properties and participated in the Education Program since he was four years old. Throughout the years, Bryan has had to overcome a number of difficult situations, including his mother's deportation to Mexico, caring for his hearing impaired father, and navigating school while a full year younger than his fellow classmates.



Despite these circumstances, Bryan has thrived in his educational career. Upon graduation, Bryan was accepted to University of Notre Dame as a recipient of the prestigious AnBryce Scholarship. This scholarship is only offered to eight students per year and provides a full-ride scholarship as well as intensive academic support, travel opportunities, and enrichment programming to ensure success for first-generation college students.

UCSB EDUCATION STUDY

This year, software company Yardi Systems made a generous gift of \$50,000 to sponsor a third-party evaluation of PSHH's education programs. The project will measure learning outcomes among 150 children (grades K-4) who are served by the learning centers over a two-year period. Although PSHH gathers its own internal data, this is the first time it will have research completed by a third-party study of this kind.

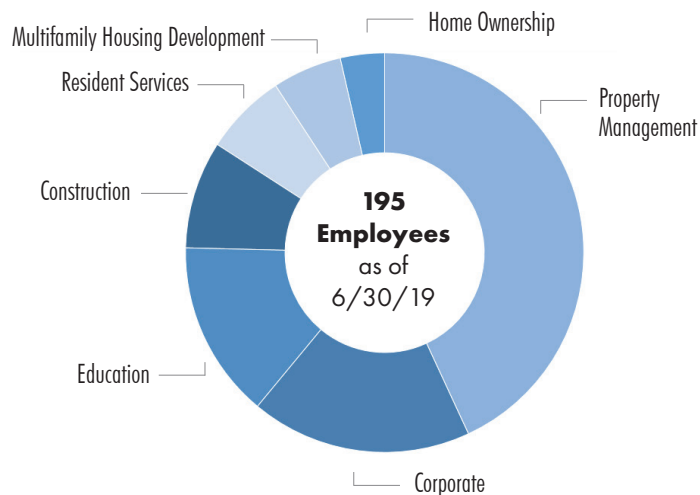
Matthew Quirk, Ph.D. at UCSB, accompanied by his team Jennifer Scheller, M.Ed and Daniel Feinberg, B.A., will be leading the research efforts through the Gevirtz Graduate School of Education's Dept. of Counseling, Clinical, and School Psychology.

The data collection portion of the project will continue into the 2019–2020 academic school year and once complete, the findings will be shared and utilized for the continued improvement and enhancement of the education program.



THE PEOPLE OF PEOPLES'

WHO IS PSHH?



YEARS OF SERVICE

Over 25 Years

Monica Demalleville • Juliet Mendoza • Mark Wilson

Over 20 Years

Phil McClintock • Sheryl Flores • Annette Schlosser

Over 15 Years

Jackie Diaz • Manual Esquivel • Bob Ferrel • Librada Gallardo
Alejandra Guevara de Velasco • Abel Gutierrez • Gabriela Ruiz
Venny Hernandez-Contrera • Olivia Moctezuma • Mireya Rojas

Over 10 Years

Francisco Bazaldua • Felix Chavez • Juan Gomez • Rick Gulino
Alejandra Mahoney • Christine Morrison • Maria Serna
Liz Smith • Ken Trigueiro

This year, PSHH's Human Resources Department brought 49 new employees into the PSHH family and was able to reduce the days-to-hire from 59 to 51 days. This is a huge feat, particularly when compared to 2017's average of 120 days-to-hire. This was due to increased brand recognition, competitive compensation and benefit packages, streamlined hiring processes, and a new HR staff member with extensive experience in staffing and recruiting.

A new 9/80 flexible work schedule was offered to all full-time staff, which proved to be a huge success, with over half of our employees opting in. Staff on this schedule have expressed an improved ability to balance personal and professional commitments, and Human Resources continues to receive great feedback from employees and prospective candidates.



EMPLOYEE OF THE YEAR



Elizabeth Torres

Maintenance, Carpinteria

PRESIDENT'S AWARD



Jackie Diaz

Maintenance, Santa Barbara

SUPPORTING & REPORTING

Working quietly behind the scenes in service to those who serve our cherished residents is a cadre of committed individuals. This year the IT department brought everyone into the Cloud, linking remote housing sites and enabling even those working internationally to access their virtual desktops seamlessly. Communications & Resource Development supported and reported on everything from five year grant opportunities, to hour by hour developing stories, and the Events team brought joy, excitement, and organization to key ceremonies, ground breakings, ribbon cuttings, staff health initiatives, and a host of seasonal gatherings.

FINANCIALS & STATS

July 1, 2018 - June 30, 2019

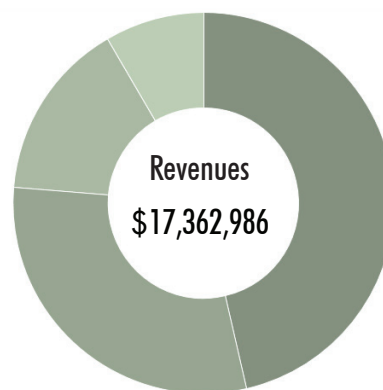
The careful and responsible management of the financial resources of our organization is effected through robust and strategic planning. Ensuring that existing assets are well-protected and expertly used in the fulfillment of our mission is of paramount importance. Skillfully led by board oversight, monitored by the Finance & Accounting team, and with vigorous support from Asset Management, all stakeholders can be assured that any investment in PSHH is wisely and prudently stewarded.

Statement of Financial Position

| | | |
|---|--------------|--|
| Cash and Cash Equivalents | \$22,444,378 | Total Assets \$116,581,948 |
| Accounts, Grants and Contracts Receivable | \$2,099,438 | |
| Notes Receivable | \$21,806,949 | |
| Endowment Fund | \$184,898 | |
| Affordable Housing Project Interests | \$4,964,382 | |
| Prepaid Expenses | \$280,841 | |
| Development Projects in Progress | \$20,345,681 | |
| Property and Equipment, Net of Depreciation | \$44,455,381 | |
| | | |
| Accounts Payable and Accrued Liabilities | \$1,658,878 | Total Liabilities \$58,644,230 |
| Security Deposits | \$557,532 | |
| Deferred Revenues | \$756,089 | |
| Notes Payable | \$51,942,898 | |
| Other Liabilities | \$3,728,834 | |
| | | |
| Unrestricted Net Assets | \$56,032,436 | Net Assets \$57,937,718 |
| Temporarily Restricted Net Assets | \$236,119 | |
| Permanently Restricted Net Assets | \$1,669,163 | |

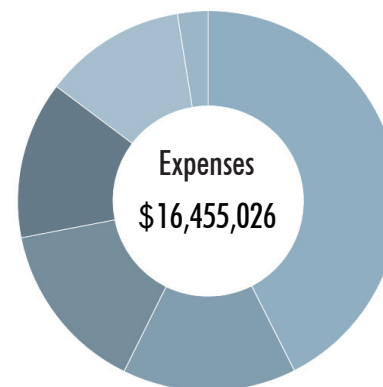
Total Liabilities and Net Assets \$116,581,948

Statement of Activities



Revenues, Gains & Other Support

| | |
|---|-------------|
| Affordable housing rental income and rent subsidies | \$8,056,826 |
| Government, grants and contributions | \$2,651,419 |
| Construction management and fees | \$5,197,990 |
| Interest, dividends and sale of land | \$1,456,751 |



Program Expenses

| | |
|---|---------------------|
| Housing development, net of capitalized costs | \$2,430,434 |
| Rental operations and property management costs | \$6,994,244 |
| Social services and educational programs | \$2,209,172 |
| Depreciation Expense | \$1,995,537 |
| Total Program Expenses 83% | \$13,629,387 |

Support Services Expenses

| | |
|----------------------------|-------------|
| Management and General 14% | \$2,400,100 |
| Fund Development 3% | \$425,539 |

Net Assets 6/30/2018 \$57,029,758
Net Assets 6/30/2019 \$57,937,718

BUILDING MORE TOGETHER

It is only through the enduring and impactful support of so many generous partners, stakeholders, donors and investors that our work has been made possible.
Thank you to each and every one of you, together we have been able to build “so much more than housing!”

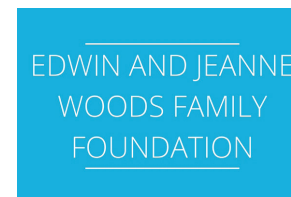
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Every gift you make to PSHH builds so much more than housing. Join us!

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These 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.

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With a mission to build permanent, supportive housing with site-based services that offer opportunities to change lives and strengthen communities, Peoples' Self-Help Housing is the longest serving nonprofit developer on California's Central Coast.

We support low income families, farmworkers, seniors, and veterans and provide welcoming environments for those living with disabilities and for the formerly homeless. Along with building and managing beautiful and accessible neighborhoods, we offer a wide range of services to promote health, well-being, and career success.

At PSHH we build so much more than housing; we build resilient neighborhoods, places residents are proud to call home.

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COVER TO COVER



1200 Self-Help Homes and Counting!

Since its founding in 1970, PSHH has been coordinating self-help home builds throughout San Luis Obispo, Santa Barbara, and Ventura counties. This year, a group of finished homes in San Miguel reached a significant milestone for PSHH, the 1200th home completed through this life-changing program. Read more on page 4!