





### A Message from Board Chair

*Shelly Higginbotham*

Under normal circumstances, the measurable impacts of a year's work for our organization might be a rise in our resident's average individual income, or improved health outcomes for our veterans, or for families stabilizing any number of their stress factors. Longitudinal impacts might be more master's degrees earned, more seniors enjoying longer retirements, or improved mental wellness for those who had experienced a personal crisis.

But this is not like any other year. Along with living through a global pandemic, we were able to celebrate this past year leading up to our 50<sup>th</sup> Anniversary. A time to pause and recognize five decades of extraordinary work. From our humble beginnings in the 1970's as a group of spirited volunteers laying foundations alongside those with a dream to build their own homes, to a nationally respected supportive housing developer renowned for its innovation and compassion. We have come a long way since we asked folks to bring their own shovels to the jobsite; we are now an organization of over 200 dedicated professionals, serving a community spread over four counties.

An annual report is an organization's opportunity to wrap up a year's work, crunch the numbers and present evidenced-based data as its case for support. More than in any of the other years I have been associated with this exemplary organization, I had the honor to become Chair of the Board, taking the reins from my longtime colleague Dave Gustafson as he retired. I had the privilege to see firsthand how critical the services we provide are. You can't socially distance if you live with two other families; you can't keep your hands washed if the utilities have been shut off; you can't shelter safely at home, if you don't have one.

So, in these extraordinary circumstances, along with all of our other established metrics, units of housing were built, residents were supported in completely different ways, and donor dollars raised to coincide with the need generated by a pandemic. We can now add bags of groceries delivered, hours of distance learning supported, PPE distributed, and the extra miles our amazing staff have gone, which are immeasurable.

To say I am proud of this organization and everyone supporting it would be an understatement and I am excited for the next 50 year chapter of PSHH as it writes its stories through new opportunities along the Central Coast of California

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# 2019-20 LEADERSHIP

## BOARD OF DIRECTORS

<b>Chair</b>   Shelly Higginbotham	Vito Gioiello
<b>Chair</b>   Dave Gustafson	Tensie Hernandez
<b>Vice Chair</b>   Scott Fina	Paula Johnson
Kevin Clerici	Rob Pearson
Hazel Davalos	Karol Schulkin, MSW
Dieter Eckert, MD	Nick Tompkins
Jose Flores	

## EXECUTIVE TEAM

<b>President &amp; CEO</b>   John Fowler, CPA
<b>Executive Vice President</b>   Kenneth Trigueiro
<b>Chief Operating Officer</b>   Joe Thompson, MSW
<b>Chief Financial Officer</b>   Griffin Moore

## SENIOR MANAGEMENT

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

## A Message from President & CEO

*John Fowler*



With the coronavirus strictly only impacting us for the final months of this report, in preparing my notes for this introduction, my initial impulse was to play down the global pandemic, and just focus on the celebration of our 50<sup>th</sup> Anniversary. But the more I thought about it, the more I realized to ignore something so large and impactful to our work and organization couldn't be left out. Luckily all the pioneering and organizational work we've done over the past five decades in building affordable and supportive housing has perfectly prepared us to not only weather these difficult times, but in many ways we've adapted and thrived as we course adjusted how we build homes and deliver our services.

Throughout our nation, the coronavirus has like with all life's hardships, disproportionately affected those we seek to help, the elderly, the chronically sick, the poor, and of course people of color. It has spread more quickly in overcrowded housing, in populations with less access to health care, and in those working in lower paid and higher risk industries such as food production and the service sector.

However, I am happy to report this isn't the case with our resident population as we've had zero fatalities and negligible infection rates. Our seniors have stayed safe, those with disabilities have had vital deliveries of prescriptions and food brought directly to their doorsteps, children have continued their schooling, even our older students have been able to finish up college coursework.

While many of us have been able to stay home and work safely in our homes surrounded by our loved ones, continuing to enjoy stocked grocery shelves, open gas stations, and fully staffed hospitals, it was our residents who work in those vital sectors that made that possible for us, and our part has been to ensure when they do return after a hard day's work it's to their home we help provide for them. We are all helping each other and need each other to get through this, I love the way we depend on each other and everyone is important and has something to give no matter their financial position. We need our residents as much as they need us.

This is the last time I will have the privilege of presenting our annual report; as many of you know, I will soon be retiring. Every year, in these pages we strive to describe how with your support we have changed lives; this year in the middle of a worldwide pandemic, we continue to do just that, some 50 years strong. While you may journey on without me, I leave with great confidence Peoples' will press on just fine, continuing to bring homes and opportunities to the residents of the Central Coast.

Farewell, but not goodbye.

# A GIFT FOR GENERATIONS

### MAKING THE SWITCH

People who build their homes through the Home Ownership program perform 65-75% of the construction labor and the biggest and most time-consuming task has always been the framing. This year the program made the switch to using pre-cut lumber, with incredible results!

This new system, aptly named Ready Frame, digitizes the blueprints and with automated equipment, cuts all the framing pieces to size and bands them into wall sections. The accuracy of the computer reduces the amount of lumber waste, which is both environmentally sound and cost effective. This process has reduced timelines by 5 to 6 weeks, making a huge difference to owner builders eager to move into their new homes.

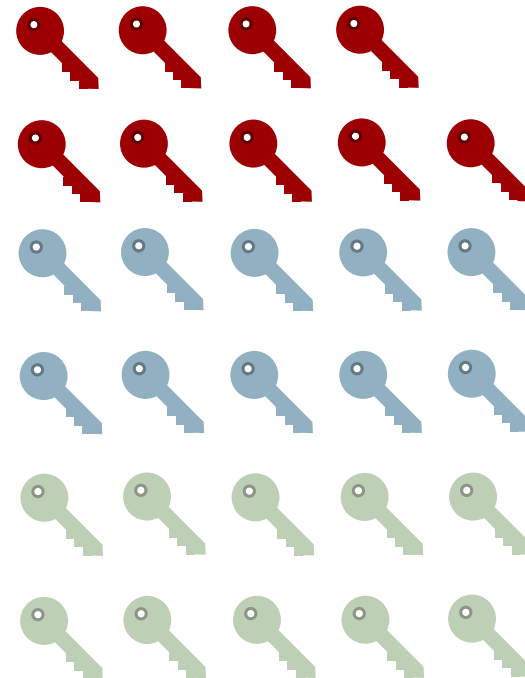


Ready Frame also eliminates the hundreds of cuts it typically takes to produce a house, which greatly reduces risk of injury.

Proving much easier for groups to assemble each wall section with the precut lumber, this system was used for 75% of the homes built in Mission Gardens, San Miguel this past year and will be used for many Home Ownership projects in the future.

### PASSING THE KEYS

Throughout the year, 29 families received the keys to their new homes as part of the Mission Gardens subdivision in San Miguel. After many months of arduous work, owner-builders now have a place to call home!



● Group 2 , completed August 2019

● Group 3 , completed Sept. 2019

● Group 4 , completed April 2020

## WORTH THE WAIT!

Each day, more and more people are signing up on our Home Ownership interest list. With demand so high, why don't we build more self-help homes?

The Home Ownership program builds in places where affordability can be assured. The price and availability of land is the primary factor determining this, also important is access to ample water and sewer resources.

Another element required for affordability, are the mortgages. The United States Department of Agriculture (USDA) provides payment assistance which makes an owner-builder's mortgage payment approximately 30% of gross income. They also provide grants which help us fund homebuyer education, counseling, loan packaging, and construction oversight. Unfortunately, USDA only provides loans for rural communities, making it difficult to build affordably in cities. Creative financing opportunities and redesigning the home ownership model are just a few ways our team is attempting to bring new projects to urban areas.

We are always looking for suitable land, grants, and subsidized loans to help develop affordable homes. While our wait list grows, our housing counselors encourage interested individuals to improve their credit, reduce debt, and take a Home Buyer Education course, which can be found on our website in both English and Spanish.



## MARKING A MILESTONE



It is always an exciting day when a homeowner is able to pay off their mortgage. In February, a couple from Los Alamos made their final payment on their self-help home. We congratulate them on this wonderful achievement!

## COMING TO A CITY NEAR YOU...

The Home Ownership team is always on the lookout for new opportunities to build homes throughout the Central Coast. Take a look at two of our newest ventures!

- 7 self-help homes in King City, which will mark PSHH's first project in Monterey County! We completed the lottery and selected families during the Spring (pictured) and will begin construction with our owner-builder families fall of 2020.
- 10 self-help homes in Nipomo, San Luis Obispo County and 14 in San Miguel, San Luis Obispo County. Staff are currently working on designs and entitlements, with construction estimated to start in 2022.



# Multifamily Housing IN DEVELOPMENT

## BUILDING THE TEAM

One of the keys to building more affordable housing is our ability to find and secure buildable land.

Making this happen is the Business Development team. Constantly on the look out for new opportunities, the team comprises licensed brokers, realtors and project managers.

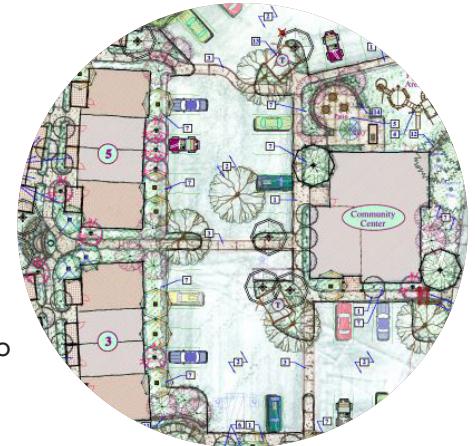


## A LONG TIME IN THE MAKING

In 2005, PSHH purchased a two-acre parcel of land in Cambria, but due to a moratorium on development, and concerns over water, the property, was stalled for 15 years.

This year, 'Cambria Pines' was approved, and includes extensive water-saving features to address local concerns.

As the first affordable housing project in Cambria in many years, we look forward to serving the local community.



*From initial concept to move-in day, there are lots of steps to building a new affordable housing property!*

### Project Management

- Contracting architects, engineers
- Coordinating with local jurisdictions
- Engaging in public outreach

### Construction

- Approximately 14-18 months
- Completed by licensed contractors
- Built with sustainable, low-environmental impact design

### Acquisition

- Finding land or an existing property to rehabilitate
- Determining project budget

### Financing

- Local, state, and federal government
- Tax credit applications
- Banks & other financial institutions

### Services & Resources

- Compassionate property management
- Site-based resident services
- Comprehensive education programming





## FIRST IN OXNARD

VENTURA COUNTY

**Population:** Families

**Units:** 150

**Amenities:** Community Room, Learning Center, Lawn Areas, Two Playgrounds

Located in Oxnard at the site of a former nursery, this will not only be the first PSHH property in the city, but will also be the largest project in our organization's history.



## FIRST IN SANTA YNEZ VALLEY

SANTA BARBARA COUNTY

**Population:** Families & Farmworkers

**Units:** 75+

**Amenities:** Community Center, Learning Center, Playground, Resident Services

This Buellton property will be a two phase project with an estimated 40-50 units per phase. The beautiful site is located near to the Santa Ynez River and will be PSHH's first venture in the Santa Ynez Valley.



## FIRST IN SANTA PAULA

VENTURA COUNTY

**Population:** Families & Farmworkers

**Units:** 69

**Amenities:** Community Garden, Community Center, Learning Center, Playground, Picnic/BBQ Area, Bike Parking, Resident Services

Located at the site of an old RV park, this new project will bring much-needed affordable housing to families and farmworkers. It will also be our first project in Santa Paula.



## CAMBRIA PINES

SAN LUIS OBISPO COUNTY

**Population:** Families **Units:** 33

**Amenities:** Community Center, Playground, Resident Services

Cambria Pines will be the most water-efficient project in our portfolio. Along with other water-conserving features, all landscaping will be irrigated with captured and recycled water. This property will be adjacent to another PSHH property, Schoolhouse Lane, and will be the first new affordable housing in Cambria since 1997.

# General Contracting

# UNDER CONSTRUCTION

## *Nearing Completion...*



### GUADALUPE COURT

SANTA BARBARA COUNTY

**Population:** Farmworkers

**Units:** 38

**Completion:** August 2020

**Amenities:** Playground, Courtyard, Community Center, Computer Center, Resident Services

The original owners of this property, the Villagomez Family, spent many years working as farmworkers and advocating for water access over many generations. When they heard about PSHH's new property, a family member, Ernestina Villagomez Montgomery said "I think of my family who worked hard, enjoying the freedom of working outdoors, in which they found fulfillment. I feel they may be looking down from heaven with a happy heart, knowing that 38 families will live in comfort."



### SIERRA MADRE COTTAGES

SANTA BARBARA COUNTY

**Population:** Seniors

**Units:** 40

**Completion:** September 2020

**Amenities:** Community Center, Community Garden, Library, Resident Services

Connected by walking paths, this two-acre development in Santa Maria was developed in collaboration with Bethel Lutheran Church. Conveniently located near services, shopping, public transportation, recreation facilities, it is also next door to a local church and an elementary school. All units are fully ADA accessible and the property is energy efficient with increased insulation and tankless water heaters.



# Coming Soon...



## BROAD ST. PLACE

SAN LUIS OBISPO COUNTY

**Population:** Families

**Construction Starting:** 2021      **Units:** 40

**Amenities:** Community Center, Resident Services, Bike Storage, Playground, Electric Vehicle Charging Stations

This mixed use new construction project will include three commercial spaces along with 40 apartment units.



## TEMPLETON PLACE II

SAN LUIS OBISPO COUNTY

**Population:** Seniors, Veterans, Formerly Homeless

**Construction Starting:** 2021      **Units:** 36

**Amenities:** Community Center, Resident Services

This project will be phase two of Templeton Place, which currently provides 29 affordable units for seniors and individuals living with disabilities.



## PISMO TERRACE

SAN LUIS OBISPO COUNTY

**Population:** Families, Transitional Youth, Formerly Homeless

**Construction Starting:** 2021      **Units:** 50

**Amenities:** Community Center, Resident Services

Pismo Terrace is a rehabilitation of existing properties on a 1.2 acre site. This project has been approved, funded, and planned in record time.



## HEATH HOUSE

SANTA BARBARA COUNTY

**Population:** Formerly Homeless Women

**Completed:** December 2020      **Units:** 7

**Amenities:** Resident Services

Heath House is a rehabilitation of a 2,500 square-foot home turning it into a welcoming environment with seven bedrooms, five bathrooms, multiple common areas, a shared kitchen and dining room. The property is conveniently located near bus stops, public markets, yoga studios, restaurants, and Alameda Park.

Scan the code  
to learn more about  
our Construction  
Department:



# Property Management

# WELCOMING COMMUNITIES

## FRIENDLY FACES

There are typically no faces more well known around a property than those of our amazing maintenance teams. They are always there in rain or shine, keeping people's homes safe and the neighborhood looking at its best. During these stressful times, they have been for many a lifeline to the outside world. Everyday in addition to their regular duties they have been delivering thousands of nourishing meals, and checking that everyone is okay.



## WE HAVE AN APP FOR THAT!

Future residents wanting to apply for housing now no longer need to hunt for a stamp or wait until the property manager's office is open. Our new Rent Café software facilitates online applications, allows people to check their position on waiting lists and for supporting documents to be submitted. Coming on the heels of PayLease, which has made online rent payments possible, and ePremium for deposit and renters insurance, we're cutting down on the paperwork and making it just a little easier to call PSHH home.



## STRIVING FOR THE BEST

Congratulations to this year's PSHH Distinguished Property Award Winners! These awards recognize exceptional property management and encourages all PSHH properties to continue going above and beyond for our residents. While the awards went on a brief hiatus in 2020, our properties are still working hard to maintain the highest standards for each and every resident.

### 2019 Quarter Three

#### Platinum

Casas las Granadas | Santa Barbara  
South Bay Apartments | Los Osos

#### Gold

Casas de las Flores | Carpinteria  
Jardin de las Rosas | Santa Barbara  
Victoria Street Bungalows | Santa Barbara

#### Silver

Brizzolara Street Apartments | San Luis Obispo  
Chapel Court | Carpinteria  
Lachen Tara Apartments | Avila Beach  
Los Adobes de Maria I | Santa Maria  
Los Adobes de Maria III | Santa Maria  
Pacific View Apartments | Morro Bay  
Sequoia Apartments | Morro Bay  
Storke Ranch Apartments | Goleta  
Victoria Hotel | Santa Barbara

### 2019 Quarter Four

#### Platinum

Jardin de las Rosas | Santa Barbara  
Los Adobes de Maria III | Santa Maria  
Sequoia Apartments | Morro Bay  
South Bay Apartments | Los Osos

#### Gold

Casas de los Carneros | Goleta  
Casas de las Flores | Carpinteria  
Lachen Tara Apartments | Avila Beach

#### Silver

Belridge Street Apartments | Oceano  
Brizzolara Street Apartments | San Luis Obispo  
Chapel Court | Carpinteria  
Courtland Street Apartments | Arroyo Grande  
Ellwood Apartments | Goleta  
Ladera Street Apartments | Santa Barbara  
Los Adobes de Maria I | Santa Maria  
Pacific View Apartments | Morro Bay  
Storke Ranch Apartments | Goleta  
Victoria Hotel | Santa Barbara  
Victoria Street Bungalows | Santa Barbara

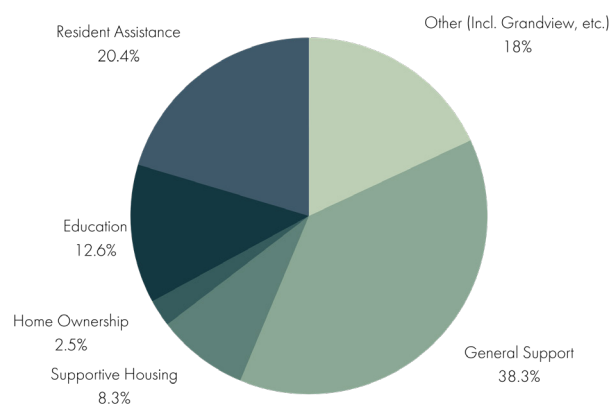
# Development Anniversaries



# July 1, 2019 - June 30, 2020

# FINANCIALS

## EVERY GIFT SO NEEDED



**General Support** is the heartbeat of the organization, without which none of PSHH's programs and services would be possible. By investing in our mission, you helped provide essential resources, supplies, and staffing. This year, General Support funds helped provide masks and protective equipment to frontline staff delivering food to our residents, strengthened technology platforms to ease the transition to distance learning, sustained

important programs like wellness checks for homebound seniors, and ensured that over 5,500 residents continued to have safe homes in which to shelter-in-place.

Nationwide, a common thread woven throughout 2020 was amplifying marginalized voices, and this year, our donors helped shape our collective tomorrow by building up young women today. Gifts to the **Build Her Fund** helped inspire and empower girls and young women living at our properties through equity, education, and opportunity. From college campus tours to career navigation workshops and culturally-relevant mentorship, their generosity helped instill in young women the confidence to succeed in their academic and diverse professional endeavors.



Roughly one-fifth of funds generated by grants and generous donations this year were made to the **Resident Assistance Fund**. Providing immediate relief to those facing temporary rent, utility, food, or medical emergencies, the fund draws affinity from staff and external donors alike.

In late spring, as the economic effects of COVID deepened nationwide and many experienced a loss or reduction in income, some residents



faced food insecurity. With local food banks all but depleted, gifts to the Resident Assistance Fund allowed PSHH to re-imagine ways to help put food on the table. A partnership with the California Coalition for Rural Housing and Dignity Health created a program to provide grocery gift cards, hot meals, and have fresh produce delivered to directly to homebound residents.

Through visionary gifts made to the **Education Fund**, programs like CELEBRE - College Enrollment for Latinas Entering Bright Rewarding Educations – which supports academic excellence for young Latina women were well supported. Along with providing mentorship, college and financial aid application assistance, and career navigation workshops, CELEBRE empowers underserved and first-generation Latinas to overcome gender inequities.



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

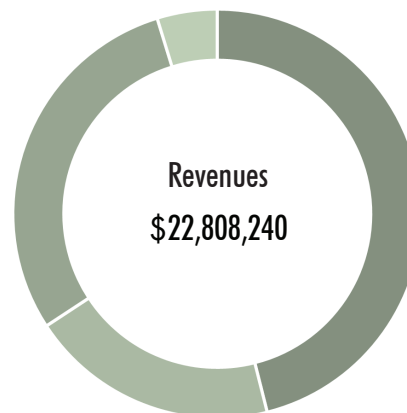
Cash and Cash Equivalents	\$20,712,505
Accounts, Grants and Contracts Receivable	\$4,076,391
Notes Receivable	\$21,276,269
Endowment Fund	\$187,368
Affordable Housing Project Interests	\$5,010,233
Prepaid Expenses	\$264,236
Development Projects in Progress	\$36,369,741
Property and Equipment, Net of Depreciation	\$67,496,684
<b>Total Assets:</b>	<b>\$155,393,425</b>

Accounts Payable and Accrued Liabilities	\$3,101,201
Security Deposits	\$730,207
Deferred Revenues	\$1,092,698
Notes Payable	\$74,439,105
Other Liabilities	\$3,672,249
<b>Total Liabilities:</b>	<b>\$83,035,460</b>

Net Assets without Donor Restrictions	\$68,855,393
Net Assets with Donor Restrictions	\$3,502,572
<b>Total Net Assets</b>	<b>\$72,357,965</b>

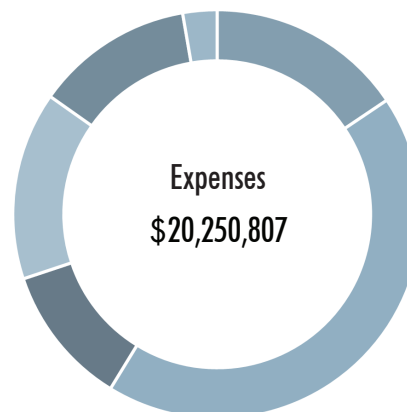
**Total Liabilities and Net Assets \$155,393,425**

## STATEMENT OF FINANCIAL POSITION



### Revenues, Gains & Other Support

Affordable housing rental income and rent subsidies	\$10,508,453
Government, grants and contributions	\$4,491,185
Construction management and fees	\$6,724,142
Interest, dividends and sale of land	\$1,084,460



### Program Expenses

Housing development, net of capitalized costs	\$3,154,755
Rental operations and property management costs	\$8,743,170
Social services and educational programs	\$2,255,116
Depreciation Expense	\$3,014,930
<b>Total Program Expenses 85%</b>	<b>\$17,167,971</b>

### Support Services Expenses

Management and General 12%	\$2,532,778
Fund Development 3%	\$550,058

**Net Assets 6/30/2019 \$57,937,718**

**Net Assets 6/30/2020 \$72,357,965**

## 1970 | The Journey Begins

In 1970, a visionary group of community leaders joined together in concern about the lack of affordable housing on the Central Coast.

As cofounder and pioneer, Jeanette Duncan laid a solid foundation for success as Executive Director and President & CEO for over 40 years.



## 1999 | The Legacy of Mr. Lee

After assuming ownership of Victoria Hotel in 1999, PSHH also took on the building's longtime manager, Mr. Sun Chong Lee, a Chinese immigrant who had made an extraordinary journey to America.

Until his retirement, Mr. Lee and his beloved dog Mui were treasured by all for his dedication and compassion. His legacy of hospitality and caring lives on to this day.



*For 50 years we've been building  
so much more than housing!*



## 1973 | First Self-Help Homes Completed

1973 saw the first self-help homes completed in Los Osos. These were constructed in Phase 1 of the El Montecito neighborhood named for the closest of the Nine Sisters mountains.

Although the Kodachrome photos and records from this period do not reveal much detail about this particular group of owner-builders, it is believed that one family is still living in their home today - 47 years later!



## 1989 | Ground Broken on Ocean View Manor

With home prices soaring, we began construction on a new apartment complex for seniors and for those living with disabilities. With accessible, service-enriched housing and attractive surroundings, Ocean View Manor continues to connect residents to essential resources.

## 2002 | First Learning Center

In 2002 our first learning center opened its doors at Casas de las Flores in Carpinteria! From that first cohort, students have gone on to achieve many educational and professional accomplishments to include masters degrees from Ivy League schools, and prestigious positions at Fortune 500 companies.



## 2011 | Homeowners Go Solar

In 2011, thanks to a generous green partnership with Grid Alternatives and Cal Poly's Power & Energy Society, PSHH was able to bring energy-efficient design to five owner-builder households in Nipomo, a value of over \$8,000. In California, where the sun is often shining, renewable energy from solar power can reduce homeowner expenses by up to 90%.



Scan the code  
to read more of  
our stories from  
the past 50 years:



*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**

## 2018 | Becoming One

2018 marked a special moment in PSHH history. Two companies became one, as our long-time affiliate, The Duncan Group, merged with PSHH, uniting all under one name. Since 1996, The Duncan Group had served as the property management agent, with both working toward the same mission-minded goals.



## 2020 | PSHH Turns 50!

To say our 50<sup>th</sup> year has not gone quite as planned is an understatement. Despite all the challenges thrown at us, we are navigating this uncharted territory with grit, grace & resiliency!

# Our Fiftieth Anniversary

## A YEAR IN REVIEW

### THE NEED IS GROWING... AND SO ARE WE

As the need for affordable housing has grown throughout our region, in response so too has our organization. In December 2019, PSHH broke ground on a new corporate office in San Luis Obispo. Located on Kendall Rd, the construction of the 23,000 square foot building will allow all San Luis Obispo-based staff to be located under one roof again, and for the organization's continued and necessary expansion.



### COLLABORATION & COMMUNITY

In July 2019, PSHH co-hosted and participated in the 2019 SEA Corps Conference in Southern California. The conference included a tour of an urban community garden, youth entrepreneur training, business planning services, and special presentations by PSHH and our partner organizations from around the country.



### 50 ACTS OF KINDNESS

Since launching the "50 Acts of Kindness" initiative back in August 2019, in honor of our 50<sup>th</sup> Anniversary, we have had the privilege of serving our community in so many heartwarming ways. From coat drives, to toy donations; from beach clean-ups to reading to children, each opportunity has been a way to extend positivity beyond the day-to-day mission of our organization.

And far from the COVID-19 pandemic squashing those efforts, it has amplified the need for kindness, in our communities and around the nation. Take a look at a couple of the many acts of kindness completed by our staff throughout our anniversary year:



Throughout the summer, Resource Development Coordinator Adriana Sousa stopped by the free pantry in her neighborhood to donate non-perishable items.



Director of Education, Alejandra Mahoney, attended a local book sale and collected eight boxes of books to distribute to children across the Central Coast.

## WHAT HOME MEANS TO ME

During the spring of this year, at the height of the stay-at-home orders, and sadly facing the postponement of many joyful events, we tried to think of a way to help our communities stay connected and to mark this unprecedented moment.

Our virtual event "Building Together" resulted from asking people to share 'what home meant to them' and the heartwarming submissions we received filled everyone with an incredible sense of unity. We received over 75 submissions from around the country and even some from overseas.



**Forrest | Los Osos, CA**

*Home is where we do our best caretaking, for ourselves and for our loved ones.*



**Trish | Cornwall, UK**

*As lovely as a house may be it's not the building that makes it a home but the family in it.*



**Ali | Goleta, CA**

*El hogar es muy feliz con su hermano y con sus papas por que con lo que esta pasando estamos todos unidos.*

## PEOPLES' PUBLICATIONS

It's not every day you have a 50<sup>th</sup> Anniversary! In commemoration of this exciting year, we self-published three special-edition books. First, in "50 Recipes for 50 Years", PSHH staff compiled recipes for their favorite meals into a company cookbook. Next, we compiled all our incredible submissions from the virtual event "Building Together" into a collection. And finally, with "50 Years. 50 Stories." you can reminisce on a special selection of stories from each year of PSHH history.



## NEIGHBORS HELPING NEIGHBORS

When outrage at the deplorable living conditions (bed bugs, mold, damp) being suffered by residents at Grandview Terrace reached our ears, although the property was not in the PSHH portfolio, we knew that something had to be done. In partnership with other local organizations, a fund raising campaign was launched immediately which attracted gifts large and small from as far afield as Florida and New York. Although, despite numerous efforts, we were ultimately not able to purchase the property itself, the residents were eventually rehoused, many locally, allowing them to retain jobs, social networks, and stay connected to family.



Scan the code to watch our special 50<sup>th</sup> Anniversary video:



# Supportive Housing

# CARING NEIGHBORHOODS

## BY THE NUMBERS

The Supportive Housing Program has seen a dramatic increase in need for services during this past year. Here are some of the places of impact:

- 1,126 residents received clinical case management
- 7,372 hours of direct service to residents
- 60 homeless households moved into PSHH supportive housing
- 676 referrals to partner agencies
- Over \$158,000 of assistance acquired to directly benefit residents
- Over 400 hours of volunteer hours provided by Resident Leaders
- 36 community organizations provided music classes, dance lessons, parenting & relationship workshops, ESL programming, and much more.



Scan the code  
to learn more about  
our SHP programs:



## RIISING TO THE OCCASION

In response to the overwhelming needs residents faced because of the coronavirus, the Supportive Housing Program saw requests for assistance increase by 217%

Team members helped residents navigate the unemployment process, secure pandemic related benefits, access food programs, and disaster relief assistance for immigrants.

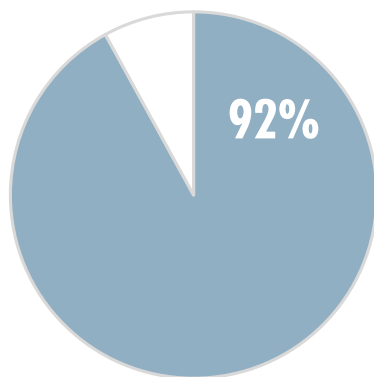
Case managers were able to quickly identify residents with the greatest need for rental support and helped distribute \$45,000 in relief assistance for over a hundred families with funding from the SLO Community Foundation and the Santa Barbara Foundation.

In addition to addressing the increase in referrals, social workers made hundreds of wellness phone calls to vulnerable residents. These calls provided a friendly voice during a time of isolation and helped ensure that residents had access to food, medications, and health care.

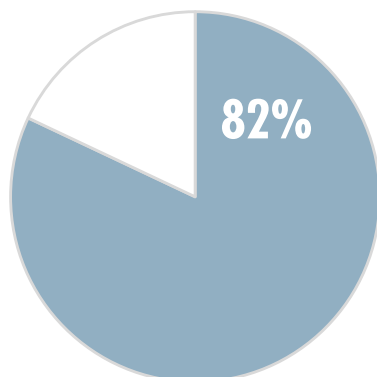
Lastly, the Community Building & Engagement team partnered with local food banks, the Salvation Army, Food Share, Cambria Connection, Panera Bread, and All Saints by the Sea, together distributing thousands of meals to grateful residents.



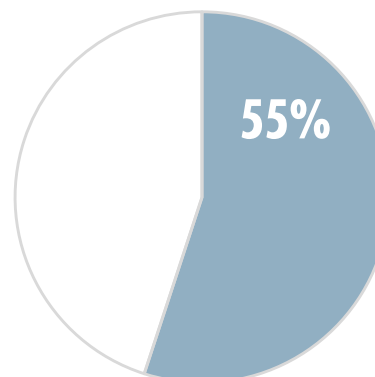
## AMONG PSHH RESIDENTS...



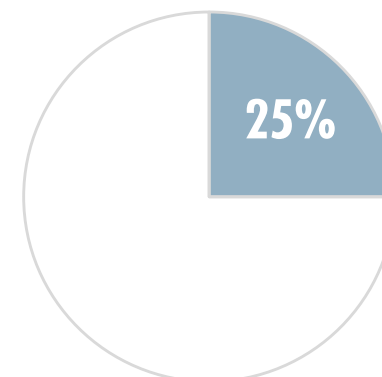
are from low-income households



are Hispanic



identify as women



are from farmworker households

## THE SUPPORT YOU NEED

After over 20 years of homelessness, Henry\*, a vulnerable, disabled veteran was suffering from a number of illnesses and mental health challenges. Fortunately, Henry was able to find a home this year with Peoples' Self-Help Housing.

During the transition to living with PSHH, Henry opened up with his social worker about the challenges he was facing with his health and the sustaining difficulties. His social worker was able to connect Henry with a number of local resources, mental health support, and provided him with one-on-one counseling.

After getting the support needed, Henry's moods became more stable and he continues to appreciate not just the home he has, but the support he also receives through the SHP program.



## MAKING IT WORK

A PSHH resident named Sarah\* who lives with a disability had been attempting for over five years to receive her social security benefits without success. She applied twice herself and applied a third time with an agency social worker, all to no avail.

With worry and discouragement, Sarah brought this dilemma up to her SHP social worker during their bi-monthly counseling sessions. During their sessions, they processed her frustration and disappointments of the past and encouraged her to continue trying to make it work.

And together they did make it work. Six months after filing for benefits again, Sarah went to court with her social worker and answered the judge's questions with confidence. All her patience, hard work, and perseverance finally paid off and Sarah was awarded her social security. She now has benefits, medical insurance, and financial stability after many years of struggle.



\* Resident names have been changed

# A CULTURE OF LEARNING



## LEARNING FROM AFAR

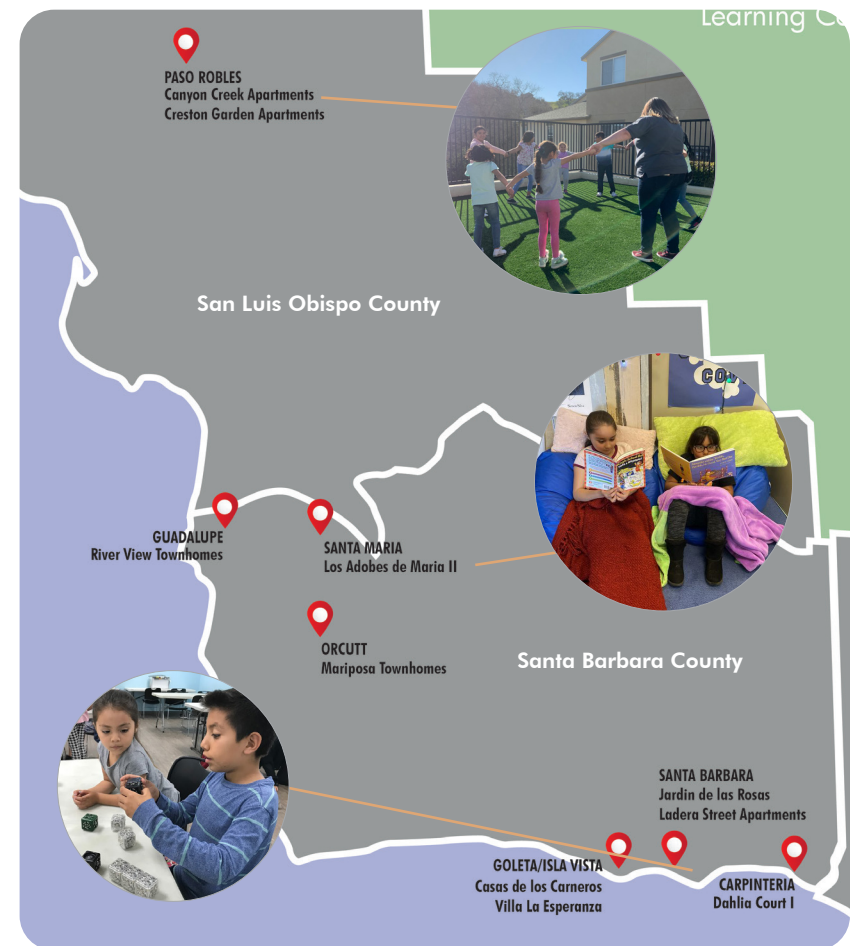
After schools across California closed in mid-March, our Education teams went into high gear transitioning our students to remote learning. Although many schools throughout the country struggled to stay connected with students, our educators pivoted with ease, and saw an increase in enrollment by 35%

Our youngest residents and their families had access to free and high speed internet, were given laptops, and taught internet navigation skills. On their behalf PSHH educators facilitated meetings with school districts, and to ensure students kept up with their studies with full tummies, delivered thousands of free meals direct to doorsteps.

Beyond this support, educators worked directly with students each day and provided individual and group instruction through Zoom, Google Classroom, and Google Meets. PSHH's summer program also went remote, with over 80 fascinating classes available from an entirely remote learning environment.



## 10 Onsite Learning Centers



## ON THE ROAD

Last December College Club students packed suitcases and travelled throughout California to explore and tour college campuses.

The annual three-day trip is a memorable experience for students and is a highlight of the year for those planning their academic futures. On the itinerary was Harvey Mudd College, Cal Poly Pomona, UC Riverside, CSU San Marcos, UC San Diego, San Diego State, and UC Los Angeles.

As well as campus tours and information sessions, PSHH educators connected high schoolers with current students from each college- which included many of our own College Club graduates. Any road trip isn't complete without some exploration, so the tour also took in the Getty Museum, and enjoyed lunch at Santa Monica beach!



## CELEBRATING OUR GRADUATES!

Congratulations to our incredible College Club graduates! 95% of our High School students moved on to college this fall and 100% students have reached their college goals within 6 years!

### Yadira Barajas

High School Graduate  
Allan Hancock Pre-Med



### Yesenia Beas

Cal Poly, SLO Graduate  
B.S. Psychology



### Daniel Maldonado-Guzman

Cal Poly, SLO Graduate  
M.S. Counseling & Student Affairs



## THE RESULTS ARE IN...

For a second year, UC Santa Barbara completed a third-party evaluation of PSHH's education programs.

The assessment measured learning outcomes for 150 children (grades K-4) who had participated in the education program over a two-year period.

Completed in May, the study has shown that PSHH students attained significantly higher literacy and math scores when compared with other English learners in Santa Barbara County:

### *Literacy Scores*

**36%** Higher for 3<sup>rd</sup> Grade Students

**159%** Higher for 4<sup>th</sup> Grade Students

**416%** Higher for 5<sup>th</sup> Grade Students

### *Math Scores*

**48%** Higher for 3<sup>rd</sup> Grade Students

**160%** Higher for 4<sup>th</sup> Grade Students

**350%** Higher for 5<sup>th</sup> Grade Students

Scan the code to learn  
more about our  
education program:



## Our Mission-Driven Team

# THE PEOPLE OF PEOPLES'

### PRESIDENT'S AWARD



**2019**

**Lauren Nichols, Senior Project Manager**  
Multifamily Housing Development



**2020**

**Catherine Manning, Clinical Supervisor  
& Social Worker**  
Supportive Housing Program

### EMPLOYEE OF THE YEAR



**2019**

**Gabriela Ruiz, Property Manager**  
Villas at Higuera &  
Brizzolara Street Apartments



**2020**

**Grace Ramos, Marketing &  
Occupancy Coordinator**  
Property Management



### A COMMITMENT TO DIVERSITY

Launched in fall of 2019, the PSHH IDEA Commission (Inclusion, Diversity, Equity, and Action), is a staff-led effort to promote advancement, and to ensure that all voices in our organization are heard.

Along with reviewing internal policies, and creating a new webpage to transparently report current diversity within PSHH, this year the Commission created a monthly online event, 'Thursday's IDEA', an open forum to discuss equity related topics.



Scan the code to  
read more about the  
IDEA Commission:



### AN INSPIRING COLLABORATION

Maria Torres, professional translator and former director of the Women's Business Center Program, has become an inspired asset to Peoples' Self-Help Housing.

In an effort to broaden our bilingual reach, Maria has assisted with numerous written and live translations, deepening our ability to communicate with our Spanish-speaking team members.

What makes this collaboration so special? Maria is also a former PSHH resident making her the perfect fit for this new venture.

## KEEPING US CONNECTED

Due to our incredible IT department, even before COVID-19 hit, the ability for staff to work remotely was already in place, allowing for a seamless overnight transition to what became the 'new', and now the 'next' normal.

Tools like MS Teams and DocuSign have made meetings easy, have eliminated the need for physical signatures, and have streamlined digital workflows. In addition, a re-designed intranet have helped staff access important information with ease, wherever they are.

Bringing that expertise to a partner organization, PSHH is now the IT provider for Transitions-Mental Health Association, assisting with their move to remote work and getting over 275 of their staff members securely set up at home.



## JOINING THE NETWORK

PSHH is now a member of the California's Green Business Network! To join this local coalition of small businesses and nonprofits, PSHH met the highest verifiable standards of sustainability.

As part of our ongoing green efforts, PSHH's Board of Directors have now transitioned into an online format with binders of meeting notes replaced with digital packets. This has improved efficiency, dramatically lowered our paper usage, and provided a socially distanced option while the pandemic continues.

## IN GRATITUDE

Join us in celebrating our staff who have reached milestone anniversaries in their career at PSHH!

### Over 25 Years

Monica Demalleville • Juliet Mendoza • Mark Wilson

### Over 20 Years

Phil McClintock • Sheryl Flores • Annette Schlosser

### Over 15 Years

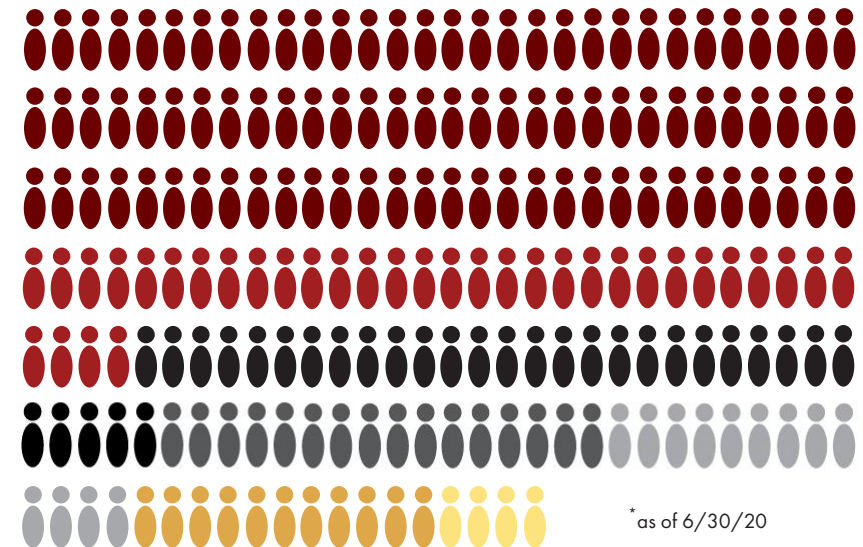
Jackie Diaz • Manual Esquivel • Bob Ferrel • Librada Gallardo • Alejandra Guevara de Velasco • Venny Hernandez • Olivia Moctezuma • Mireya Rojas Gabriela Ruiz

### Over 10 Years

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



## EMPLOYEE HEADCOUNT\*



- Property Management
- Corporate
- Education
- Construction
- Multifamily Housing Development
- Resident Services
- Home Ownership

## Our Generous Partners

# BUILDING MORE TOGETHER

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

## *2019-20 Major Partners*

**\$20,000 and Greater**



### **\$19,999-\$10,000**

Arthur J. Gallagher & Company  
Mechanics Bank  
City of San Luis Obispo  
Barbara N. Rubin Foundation  
Towbes Foundation  
JP Morgan Chase  
Founders Community Bank  
G. A. Fowler Family Foundation

### **\$9,999-\$5,000**

Michael & Jennifer Payne  
City of Ventura  
Montecito Bank & Trust  
City of Goleta  
Community Economics, Inc.  
County of Santa Barbara  
Enterprise Community Investment, Inc.  
Avila Beach Community Foundation  
Morris & Garritano  
Jack & Felicia Cashin  
Dene & Emily Hurlbert  
Gary & Vallerie Steenson  
John Fowler  
Brian & Johnine Talley

### **\$4,999-\$2,500**

City National Bank

Bill & Brenda Loar  
Karen & Richard Heimberg  
MUFG Union Bank Foundation  
Anonymous  
La Centra-Sumerlin Foundation  
Seed Mackall LLP  
Ashley & Vance Engineering, Inc.  
Bergantz Construction  
Enterprise Community Partners, Inc.  
Spurr Company

### **\$2,499-\$1,000**

Paula & Charlie Johnson  
Junior League of Santa Barbara, Inc.  
First Republic Bank  
Robert & Adele Stern Foundation  
Scott Fina & Barbara Courain  
Robert & Shelly Higginbotham  
Alan & Carol Koch  
Chuck & Lois Crotser  
Jones Hall, A Professional Law Corporation  
The Fund for Santa Barbara  
Gillian Cole-Andrews  
Cynthia Magliari  
Anonymous  
Harriet Mosson  
Jean Scott  
Joe & Elise Thompson

Annette & Peter Schlosser  
Peter & Rebecca Adams  
Gene Hershberger  
Miner's Ace Hardware  
Ed & Caroline Woods  
CalPortland Concrete  
Morro Bay Cabinets  
Gordon Kelly Stater  
LDM Plumbing, Mike Davison  
Linda Akin  
Martha Aitchison Siegel  
Tim Murphy  
Christina Pizarro  
Anonymous  
Geofrey & Laura Wyatt

### **\$999-\$500**

Anonymous  
Rick & Sara Gulino  
Monica & Dan Demalleville  
California American Water  
Sheryl & Robert Flores  
Ray & Dianne Gateley  
Marya Barr  
Dalene Eimon  
Anonymous  
Sheila Lodge  
Christina Bird-Holenda & Eric Holenda

Lauren Nichols  
Jim & Lynda Snodgrass  
Stan & Elaine Rosenfield  
Morgen & Carla Benevedo  
James Shammas  
Kathy Mendoza  
Rigo Rodriguez  
Turpin Family Charitable Foundation  
American Riviera Bank  
Justin Hitchcock  
Karol Schulkin, MSW  
Jack & Judy Stapelmann  
Mary Lou & Marty Zuanich  
Marc & Kimberly Sargen  
Angela Brokaw  
James & Ann Ream  
Deborah & Tom Sherry  
Jose & Magdalena Flores  
Nancy Stephens  
Advanced Modular Systems  
Efren J. Fajardo Painting  
Thomas Frutchey  
Evan Gross  
Frank & Erin Avila  
Bob L. Garrett  
Gabrielle Miller  
Shannon Kelly

## \$499-\$100

Nicole Ramos  
Anonymous  
Anonymous  
Sybil Rosen  
Anonymous  
Amazon Smile  
Michael Burrell  
Jimmy Summer  
Liz Smith  
Henry Mercado  
Joe Mangiardi II  
Catherine Manning  
Christine Parker-Kennedy  
Cindy Rosales  
Mark & Sheila Wilson  
Michael Multari & Denise Fourie  
Tito Ponce  
Dinah & Joseph Lockhart  
Anonymous  
Aracely Barajas  
Venny Hernandez-Contreras  
Joan Sanger  
Linda Stafford Burrows  
Adele Rosen  
Betsy Watson  
Rapoza Associates, Robert A. Rapoza  
Joseph & Madeleine Johnson  
Sunrise Solar Group  
Janet McGinnis  
Madeleine Gallagher  
Lee & Tony Adinolfi  
Dieter & Gail Eckert  
Rural Community Development Corp of CA  
Anonymous  
Jane Renahan & Michael Pearlman

Lilyan Cuttler  
Rob Pearson  
Anonymous  
Thomas J. Keylon  
Mark Rider  
Jerry & Paula Crawford  
Lori Saito  
David & Alyce Boyd  
Richard & Gloria Kitzman  
Robert & Kathleen Copeland  
Susie Nivin  
Darlene Krouse  
Stephen Schulte  
Sheila Blake  
Jamie General  
Robert & Sally Burns  
J. Myron & Susan L. Hood  
Harold M Cota  
Gabriela Heim  
Jean Barrows Holmes  
Aaron & Elizabeth Edelheit  
Christiane Schlumberger  
Douglas Allard  
Kevin & Shari McCarthy  
Schwab Charitable Fund  
John Noh  
Tony & Paula Sousa  
James Richards  
Paul Hershfield  
Adriana Sousa  
Anonymous  
Ana Ramirez  
Ken and Gladys Trigueiro  
Anonymous  
Elizabeth Rowley  
Anonymous

Librada Gallardo  
Rev. Cynthia Rae Eastman  
Elizabeth Smith  
Anonymous  
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Tess Renahan  
Carl & Teresa MacDonald  
Bruce McDonald  
Anonymous  
William & Carole Marks  
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Richard & Anna Hamada  
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Richard & Patricia Angel  
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Pacifico Pest Control, Gustavo Rodriguez  
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Lloyd & Richard Dallett  
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Joel Bergvall  
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Joseph & Elizabeth Renahan  
Virginia Souza  
Carlos & Deborah Jimenez  
Laura Capps  
Joel Conn  
Stephanie Barclay  
Gregory Gillett  
Terry & Jane C. Honikman  
Gary & Susan Gulbransen  
Campbell Family Fund

## IN KIND DONATIONS

Adele Rosen  
Alex Valdez  
Distro Solutions  
Martial Arts Family Fitness  
Cal Poly State University  
Breakthrough Ministry  
Pastors Betty & Gerald Purify  
Westside Barbershop, Juan Garcia  
Juliane Starks  
With Love, Grandma, Inc., Jeri Davis  
Juan Calderon  
Paula & Charlie Johnson  
Harvestly  
Starbucks Coffee Company, Mary Price  
Trader Joe's, Danny Angel  
Farmlink



**The Investors Circle recognizes the banking and financial institutions that have given philanthropically and generously invested in the very foundations of our work.**

Wells Fargo  
Arthur J. Gallagher & Company  
Bank of America Charitable Foundation  
Founders Community Bank  
Mechanics Bank  
First Republic Bank  
Pacific Premier Bank  
Montecito Bank & Trust  
City National Bank  
Union Bank  
American Riviera Bank



**The Legacy Circle recognizes Planned Gifts which are some of the most touching displays of support and have a profound, lasting impact on the lives of generations of PSHH residents.**

Anonymous  
Anonymous  
Anonymous  
Jeanette & Corky Duncan  
Gene Hershberger  
Adele Rosen  
Annette Schlosser



**Long after a property has enjoyed its ribbon cutting, these designers, contractors and stakeholders in the Builders Circle continue their support, revitalizing our communities.**

Comstock Homes  
Bergantz Construction  
Spurr Company  
Culbert Construction & Plumbing  
Thoma Electric, Inc.  
Carroll Building Company



**The Neighbors Circle recognizes those making recurring or monthly gifts. This sustained commitment ensures much-needed support for our site-based and online resident services.**

Anonymous  
Anonymous  
Harriet Mosson  
Michael & Jennifer Payne  
Anonymous  
The many PSHH Team Members who give generously through our Staff Giving program

**To learn more about joining a Giving Circle, please email [giving@pshhc.org](mailto:giving@pshhc.org)**

## *Tribute Gifts*

**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.**

Gillian Cole-Andrews, in honor of her daughters, Victoria & Alexandra  
Rosemary Esparza, in memory of "my beloved auntie, Mary Louise Esparza, 1922-2019"  
Christina Bird-Holenda & Eric Holenda, in honor of Gillian Cole-Andrews  
Reese Galido, in honor of Teresa F Galido  
Anonymous, in honor of "a beautiful home environment – thank you!"  
Gene Hershberger, in memory of Peggy Hershberger & in honor of Annathen Adam & Margo Sanders

Gene Hershberger, on behalf of Community United Presbyterian Church  
Paul Hershfield, in honor of Allison Nakasone  
Esther Jensen, in honor of "the memory of us"  
Lloyd & Richard Dallett, in honor of Harrison Gunther  
Ryan Moxley, in honor of "health and human service providers"  
Tyler Parker, in honor of The Ebner Family  
Rob Pearson, in honor of "John Fowler's passion, compassion, and ability to remotivate me about the critical importance of service enriched affordable housing!"  
Anonymous, in honor of Sheila Racicot

Kathryn Renahan & John O'Brien, in honor of Jane Renahan  
John Renahan, in honor of Jane Renahan & Mike Pearlman  
James Richards, in honor of Margaret Schillings  
Adele Rosen, in honor of Annette Schlosser for her dedication  
Sybil Rosen, in honor of Shannon Kelly  
Adriana Sousa, in honor of Cristina Martins Sinco & Phil Sinco  
Adriana Sousa, in honor of Tony & Paula Sousa  
Tony & Paula Sousa, in honor of Adriana Sousa  
Douglas Allard, in honor of Ryan Allard



3533 Empleo Street  
San Luis Obispo, CA 93401

RETURN SERVICE REQUESTED

With a mission to build affordable homes with site-based services that offer opportunities to change lives and strengthen communities, Peoples' Self-Help Housing has served along California's Central Coast for over 50 years.

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

Every day we're building so much more than housing; we're building resilient neighborhoods and places residents are proud to call home.

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

**Online** [pshhc.org/give-today](https://pshhc.org/give-today)

**Mail** 3533 Empleo Street  
San Luis Obispo,  
CA 93401

**Phone** (805) 548-2357

**Email** [giving@pshhc.org](mailto:giving@pshhc.org)

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