



# ANNUAL IMPACT REPORT 2024-25



**BUILDING & SERVING SINCE 1970**





### **What a privilege it has been for us as an organization to celebrate 55 years!**

From our origins on the heels of the seminal Fair Housing Act of 1968 to today, we have been proud to participate in the numerous partnerships that have brought tens of thousands of units of affordable housing to the Central Coast.

Our founding group of visionary volunteers were joined shortly into their journey by Jeanette Duncan, the organization's first CEO who dedicated the next four decades of her career to serving individuals and families seeking the opportunity to live in decent and affordable housing. In the wake of Jeanette's recent passing, it is a time to reflect on her legislative impact and her indelible personal legacy that we will all work to continue to build upon.

This year we created, honed, and released our Strategic Plan for 2025-30. This five-year plan is the result of a thoughtful and collaborative process, shaped by the voices of our staff, board, community partners, and very importantly those we serve. More than a roadmap, this plan is our pledge: to stay focused, accountable, and connected in our pursuit of lasting impact.

In a time so littered with obstacles and uncertainties, an annual report allows us the chance to recognize that good things continue to happen. Made possible by good people with good intentions, the following pages include a multitude of mission driven moments which make every day here at People's Self-Help Housing both fulfilling and meaningful.

As we celebrate our work from this past year, we also look forward with confidence that a just and compassionate future is not only possible, but - given our heritage, mission, and capacity - it is all but certain.

**Shelly Higginbotham**  
Board Chair

**Ken Trigueiro**  
CEO & President





## Our Mission

We build affordable homes with site-based services that offer opportunities to change lives and strengthen communities on the Central Coast of California.



## Our Values

Integrity  
Accountability  
Service  
Respect  
Teamwork



## Honoring the Land

As an organization that develops land and provides affordable housing, we use a land acknowledgment, developed in collaboration with local Chumash tribes, to remind ourselves and those we serve that we are guests of unceded territories.

*"With sincere gratitude, we humbly acknowledge the Indigenous Peoples and unceded territories that our organization now occupies. We recognize the YTT Northern Chumash, Santa Ynez Band of Chumash, Barbeño / Ventureño Band of Mission Indians, Cruzeño Chumash, and Salinan elders, current and future generations as the protectors of these lands. We honor and respect the sacred connection between Indigenous Peoples and the land that they have stewarded for generations."*

This year, PSHH staff, board, community partners, and those we serve came together to create our **2025-2030 Strategic Plan**. This roadmap reflects our shared commitment to expanding access to safe, stable housing and supportive services that empower individuals and families to thrive. Our strategic priorities consist of:

1. Develop Our People
2. Optimize Internal Operations
3. Nurture a Culture of Belonging
4. Be a Dynamic & Responsive Housing Provider
5. Prioritize Community-Centered Services

Read the full Strategic Plan at [pshhc.org/strategicplan](https://pshhc.org/strategicplan).



*From studios and apartments to townhomes, we build affordable housing for families, seniors, veterans, those living with disabilities, and the formerly homeless.*



# Changing Lives through Homeownership

For over 55 years, People's Self-Help Housing has brought the stability and wealth-building opportunities of homeownership to the Central Coast. This unique program leverages time, effort, and sweat-equity into the investment of a lifetime.



After more than two years of construction and 40+ hours per week of hard work, ten homeowners proudly received the keys to their new houses. At Summer Holly Lane in Nipomo, the group worked under the supervision and instruction of PSHH to complete the majority of the construction themselves. This labor, used in lieu of a cash down payment, and with the help of an affordable mortgage, made their dreams of homeownership a reality.

Each three-bedroom home was built with sustainable features such as photovoltaic solar panels, energy efficient appliances and fixtures, and water efficient landscaping.



**2,000+**

hours of labor provided per household

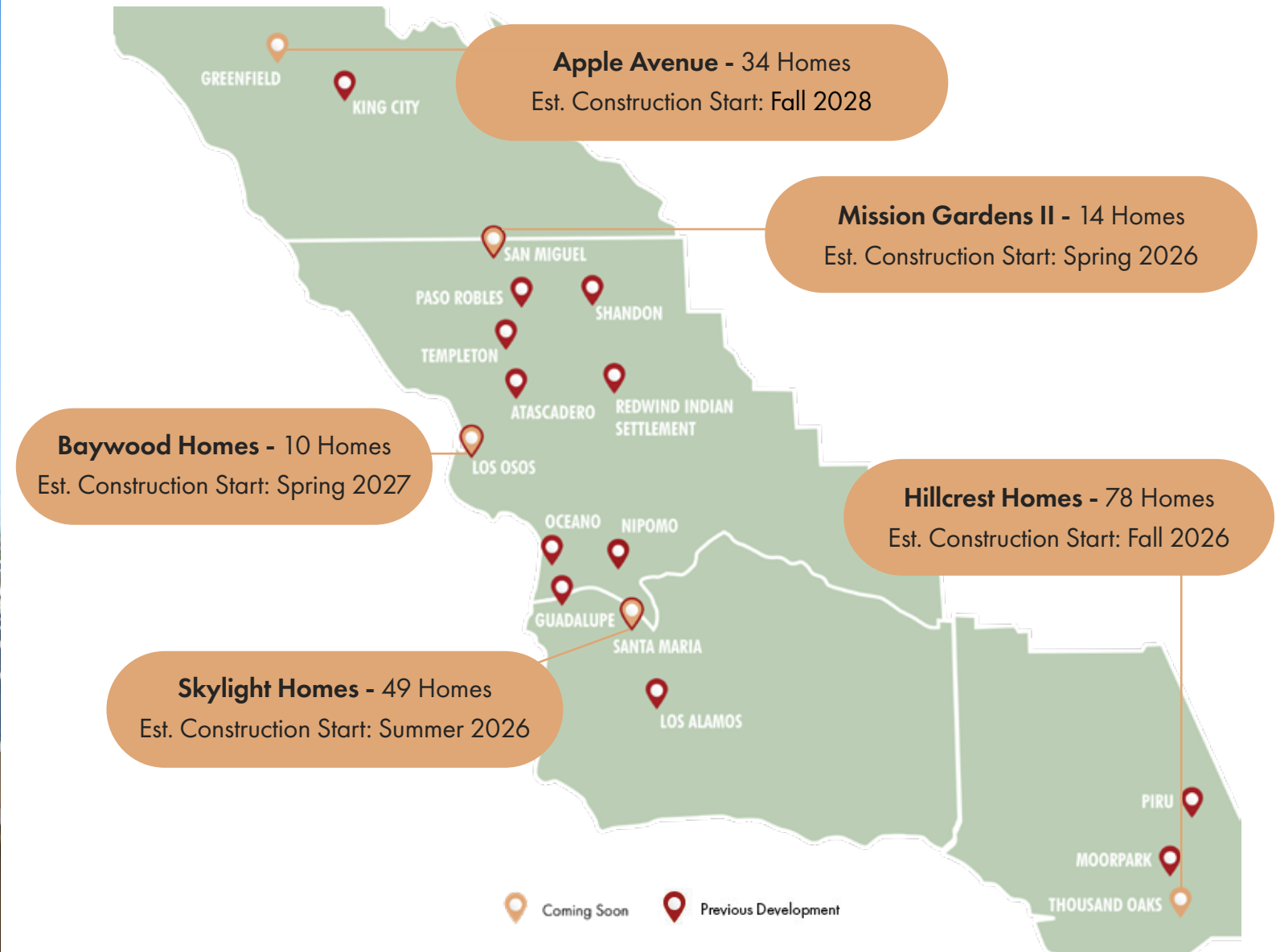
**185**

homes in the development pipeline

**60-80%**

Area Median Income of owner-builder households

Breaking ground on a new homeownership neighborhood generally takes 3-4 years as we work with local jurisdictions, community stakeholders, federal programs, and state agencies. Take a look at our footprint and development pipeline:



This spring, 14 households will begin construction at Mission Gardens II, located in beautiful, rural Northern San Luis Obispo County. This phase marks the continuation of two previously developed subdivisions in San Miguel, expanding the vibrant and growing community.

Grading and sitework have already been completed at the scenic site and interest in the project has been overwhelming, with over 350 applications submitted.



# Meeting the Need

Acquiring and developing land is increasingly difficult, especially in one of the most expensive real estate markets in the country. However, careful planning and strategic partnerships are currently working to bring more housing to the Central Coast.



The groundbreaking for Beacon Studios in San Luis Obispo celebrated the concerted efforts of local jurisdictions in transforming an existing Motel 6 into studio and one-bedroom apartments for people coming out of homelessness. With significant funding from the City of San Luis Obispo, the County of San Luis Obispo, the Balay Ko Foundation, and the State of California's Project Homekey+ program, Beacon Studios will bring supportive services and 79 units of housing.



College Community Courts is the first project for People's Self-Help Housing developed through California's Senate Bill 4. In collaboration with the College Ministry Center at the United Methodist Church, this neighborhood will see 57 new units of housing for low-income families, farmworker households, domestic violence survivors and individuals transitioning out of homelessness in the City of Ventura.

## IN PRE-DEVELOPMENT

After initial exploration, sometimes known as 'kicking the dirt', the pre-development team assesses project viability through market analysis, regulatory review, and feasibility analysis. Entitlement follows, navigating zoning and local approvals, while experts (engineers, architects, and legal counsel) join PSHH to shape a feasible, compliant and fully funded project.

## UNDER CONSTRUCTION

Once in the construction phase, the approved plans start taking shape. Site preparation leads to building, the installation of systems such as the utilities, air conditioning and heating and finally onto the finishing work. Multiple subcontractors work on a single jobsite, with PSHH as the general contractor leading the way. Regular inspections and safety code checks will culminate in a final walkthrough and then occupancy.

# 550+

units in  
pre-development



Buellton Garden Apartments, Buellton

# 360+

units currently  
under construction



Cleaver & Clark Commons,  
Grover Beach



Cypress Place, Oxnard




# \$182M

in active construction contracts  
to build new affordable housing

# 11,400+

applicants currently waiting  
for an affordable unit

The number of people currently on our waitlist is staggering. This includes seniors, families with children, recent graduates, veterans, downtown workers, caretakers, farmworkers, and individuals from just about every walk of life. While seeing these numbers may seem discouraging, be assured we are working each day to find ways to meet the need. Here are some practical ways you can help bring more affordable housing to your community:

-  Talk to your family, friends, and neighbors to find the common ground on this topic.
-  Contact your elected officials. Let them know you are in support of more housing.
-  Stay informed on the issues. Visit [pshhc.org/advocacy](https://pshhc.org/advocacy) to learn more!



# Places to Call Home

Our property management team works diligently to maintain and care for our **60+ rental properties**. Flexible and responsive, onsite teams ensure our **5,300+** residents feel at home from the moment they move in.



View Property Tour:



Tiburon Place, which opened in Spring 2025 in San Luis Obispo, serves families and individuals earning between 25–60% of the Area Median Income, including those coming out of homelessness. The project embraces a Housing First philosophy, offering 68 units across two three-story buildings, including studios, one-bedroom, and two-bedroom apartments.

Residents benefit from a spacious learning center, attractive community room with kitchen, and inviting outdoor spaces, all close to city amenities and scenic trails. Supportive services are provided onsite to help residents maintain stable housing and thrive independently.

After nearly three decades on California’s Central Coast - twenty of which were spent in congregate housing or on the streets - Jeremy now lives in the safety of his own studio. His difficult journey, marked by physical violence from others, substance abuse, and long stretches of self-doubt, made it hard for him to accept help.

It wasn’t until a severe health crisis and outreach from his network of support that Jeremy began to believe that finding housing might be possible and Jeremy finally found a place to call home: Tiburon Place.

When asked what he loves most about having his own space, Jeremy smiled, "I'm just happy to have a key to my door and some safety, peace, and quiet."



## Life at a People's Property



Maintenance technicians provide around the clock support to keep properties clean, beautiful, and places where residents are proud to call home.

Sharing your home with a cherished pet can be greatly important for wellness and quality of life, which is why we allow service animals and offer some pet-friendly sites.



EV chargers at our sites help create cleaner, greener spaces.

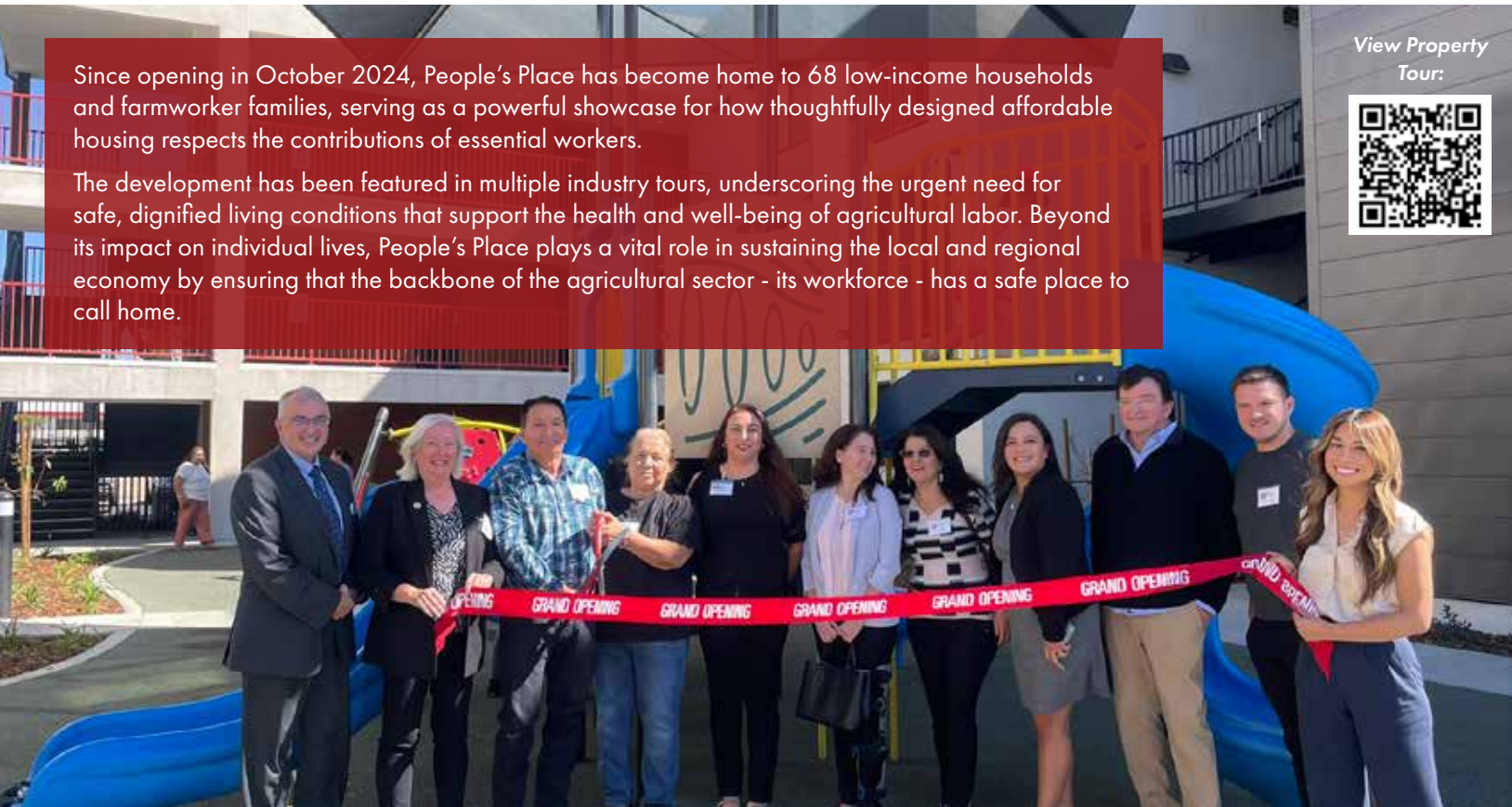


Residents enjoy gathering to celebrate with their neighbors - birthdays, holidays, and so much more!

Since opening in October 2024, People’s Place has become home to 68 low-income households and farmworker families, serving as a powerful showcase for how thoughtfully designed affordable housing respects the contributions of essential workers.

The development has been featured in multiple industry tours, underscoring the urgent need for safe, dignified living conditions that support the health and well-being of agricultural labor. Beyond its impact on individual lives, People’s Place plays a vital role in sustaining the local and regional economy by ensuring that the backbone of the agricultural sector - its workforce - has a safe place to call home.

View Property Tour:



5,300+

people call a PSHH property home

21%

of residents are formerly homeless individuals

95%

of residents are low-income (0-80% of the Area Median Income)



# Service-Enriched *Supportive Housing*



To meet the needs of our residents, many of whom are transitioning from years of housing instability, we combine compassionate property management with service-enriched supportive housing. Residents have access to free, confidential, clinical case management from on-staff social workers.



3,500+

residents benefited from Supportive Housing Program services

\$416K

in direct financial assistance provided to residents

1,600+

resident referrals coordinated with outside agencies

- Counseling
- Service Coordination
- Case Management
- Homelessness Prevention
- Outreach
- Supportive Housing provides...*
- Transportation
- Financial Assistance
- Advocacy
- Conflict Resolution
- Healthcare
- Community Referrals



It takes a network of resources and agencies to serve our neighbors. Each one amplifying the efforts of the others, through close collaboration, care and community can come together.

Some of our Supportive Housing Program partners this past year included:

- 5Cities Homeless Coalition
- America's Job Center
- Behavioral Wellness
- CalFresh
- CommUnify
- Family Services Agency
- Meals that Connect
- Ride On
- SLO Noor Foundation
- Transitions Mental Health Association
- Vets Helping Vets
- and many others!

After a serious injury at work, a resident faced months of recovery and the subsequent loss of pay. As the sole provider for his family, the physical and financial toll was overwhelming, but with the support of his social worker who connected him to vital community resources, this father was able to continue to care for his family and is now on the road to recovery.



A new resident arrived with her children and very few belongings. Thanks to swift action from their social worker, and outreach from community agencies, the family received food and household essentials.

The mother's joy was profound after additional support through the Resident Assistance Fund, provided brand-new beds, and her children slept comfortably for the first time in weeks.



# Here for Generations: Building & Serving Since 1970

This year, we marked our 55<sup>th</sup> year of operation by commemorating the collective work of those whose past contributions placed us in the robust position we enjoy today, and by rededicating ourselves to the work ahead.

## First CEO: Remembering Jeanette Duncan

For over 40 years, Jeanette Duncan steered and shaped our organization. With unswerving vision, and in a time of significant social upheaval, she confidently and adroitly addressed the issues of housing insecurity. Jeanette died mid-year, and her passing and singular service was affectionately noted by those who had the privilege to know her.



To learn more about Jeanette's legacy, visit [pshhc.org/Jeanette](https://pshhc.org/Jeanette) or scan the QR code.

## First Site Offering the Supportive Housing Program

For residents who need just a little more assistance beyond an affordable place to live, the 'supportive' element of our housing model provides just that. This was launched with the purchase of the Victoria Hotel in 2001, a former hotel turned single room occupancy in downtown Santa Barbara. Now PSHH social workers are found at all our properties, providing connections to internal and community resources and helping residents thrive.



## First Rental Housing

As in our name, the first two decades saw us building through the 'self-help' model. When both the need for affordable housing and our expertise expanded, PSHH entered into the construction of developments for the rental market. Ocean View Manor in 1989 was our first property providing 40 cottage-style homes for seniors in Morro Bay.



## First Homeownership Development

Just one year after putting shovels in the ground, our first group of owner-builders moved into their new homes. The development was named El Montecito, a nod to the closest of the Nine Sisters, a chain of volcanic peaks and hills running between San Luis Obispo and Morro Bay. 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, more than 50 years later!

## First Learning Center Opens

A visionary grant from the McCune Foundation in 2002 paved the way for an entire generation to achieve astonishing academic success. With the establishment of the first learning center in Carpinteria, students in the Camino Scholars program have gone onto Ivy League schools and found careers with Fortune 500 companies.

For 55 years, we've built homes and created onsite programs that provide stability, dignity, and opportunity for thousands across the Central Coast.

Now, we're calling on you to help us continue our transformative services for the next 55 years.

Count on us to be 'Here for Generations', thanks to your generous gift at [pshhc.org/donate](https://pshhc.org/donate).





# Camino Scholars

Camino Scholars supports students with innovative math and literacy skill-building programs. Offered onsite at the properties where they live, students are never far from the support they need to build a strong academic foundation.

The College Club & CELEBRE programs prepare students bound for higher education through application assistance, financial aid navigation, career exploration, campus visits, and ongoing mentorship.



Lupita, a longtime student in the CELEBRE program, will begin her Doctorate in Occupational Therapy this fall! When reflecting on her time in the program, she shared, "School was always important to my parents but when I started participating in CELEBRE, it felt like this dream of higher education was possible. It made the struggle of navigating college less stressful. The educators became like mentors and if they didn't have an answer, they would connect me to someone who did and it made the struggle of navigating college less stressful."



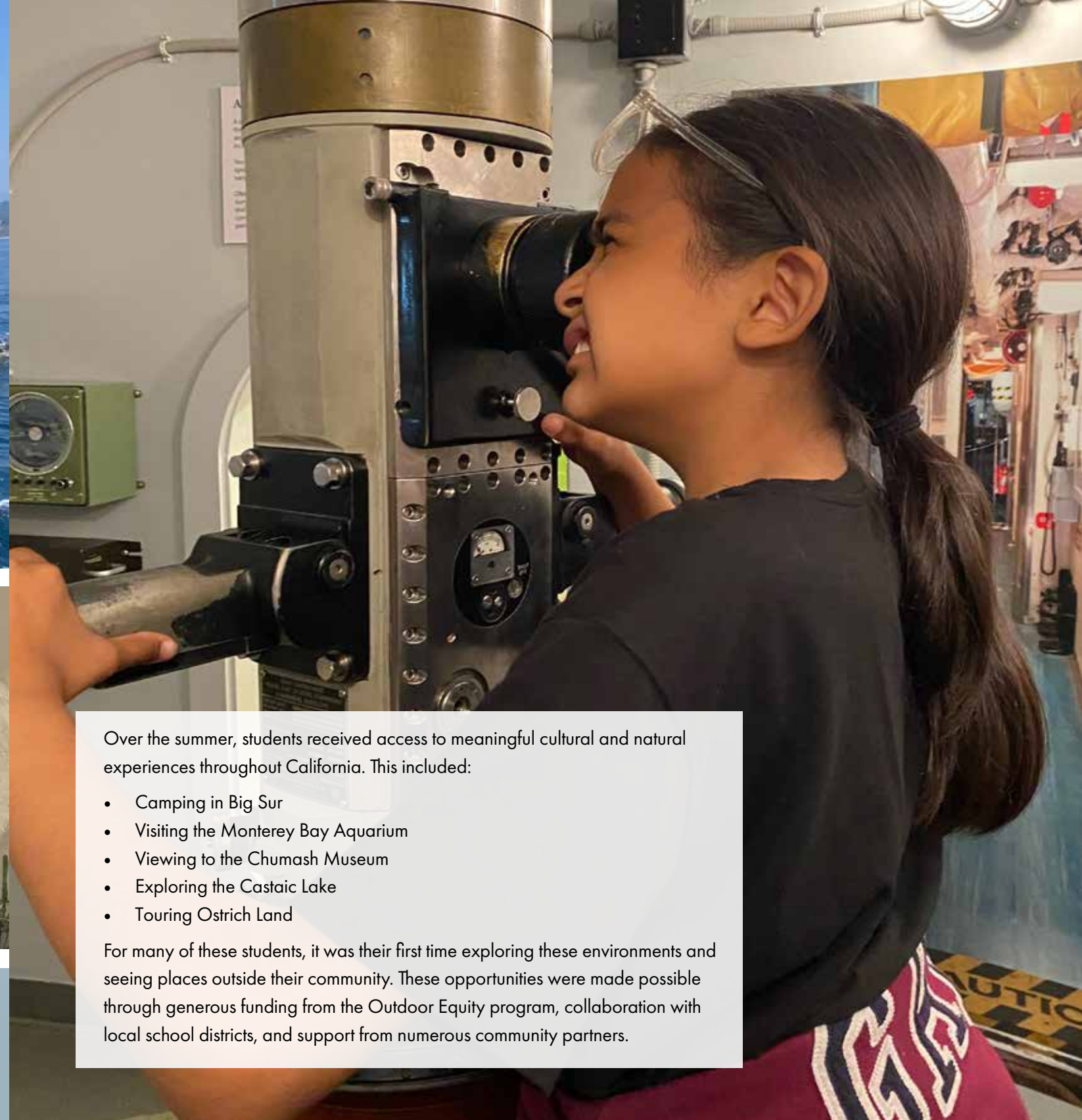
Hear Lupita's Full Story



This year, we introduced two new curriculum partnerships to empower students academically, emotionally, and financially.

In collaboration with United Way of Santa Barbara County, we piloted the United Way Money School and Today 4 Tomorrow Savings Challenge, teaching students the fundamentals of saving and financial responsibility through hands-on lessons and real savings accounts.

With support from the Goldie Hawn Foundation, students engaged with MindUP, a mindfulness-based social-emotional learning program that helps improve focus, self-awareness, and emotional regulation.



Over the summer, students received access to meaningful cultural and natural experiences throughout California. This included:

- Camping in Big Sur
- Visiting the Monterey Bay Aquarium
- Viewing to the Chumash Museum
- Exploring the Castaic Lake
- Touring Ostrich Land

For many of these students, it was their first time exploring these environments and seeing places outside their community. These opportunities were made possible through generous funding from the Outdoor Equity program, collaboration with local school districts, and support from numerous community partners.

## 77%

of CELEBRE students plan to pursue a bachelor's, master's, or doctorate degree

## 21%

of K-8 students improved from being 2+ grade levels behind in reading comprehension

## 31%

of K-8 students improved from being 2+ grade levels behind in math



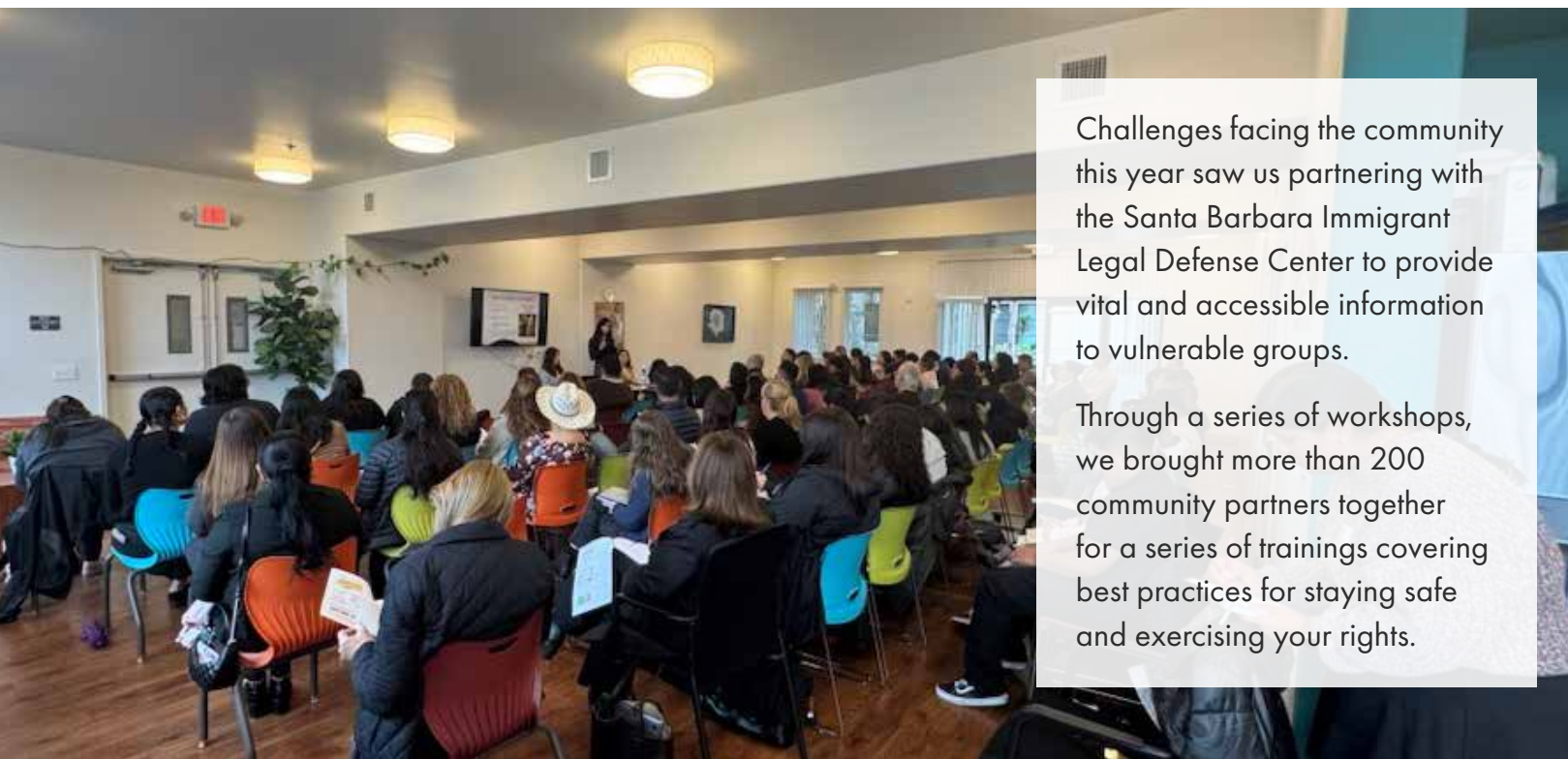
# Building a Network

Throughout our four-county footprint, many opportunities emerged throughout this past year to either lead or support a variety of initiatives. Our Strategic Plan specifically guides us to build a strong coalition of community advocates through collaboration, sharing of expertise, and policy engagement.



Giving tours to elected officials fosters a shared understanding of the housing challenges facing their constituents. U.S. Congressman Salud Carbajal (CA-24) demonstrated his continued commitment to housing advocacy by touring Broad Street Place and speaking directly with two residents (not pictured) whose lives had been positively impacted by the development.

Firsthand accounts from residents with lived experience combined with data are critical tools for responsive decision-making and the effective allocation of scarce resources.



Challenges facing the community this year saw us partnering with the Santa Barbara Immigrant Legal Defense Center to provide vital and accessible information to vulnerable groups.

Through a series of workshops, we brought more than 200 community partners together for a series of trainings covering best practices for staying safe and exercising your rights.

The Resident Assistance Fund continues to be a vital resource for our residents, offering timely financial support for urgent and unforeseen needs. Significant contributors to this fund include the extraordinary generosity of South SLO County Womenade and Womenade San Luis Obispo, whose commitment ensures that no resident faces hardship alone.

These responsive and compassionate partnerships have helped bridge critical gaps this year - groceries for families in transition, clothing for new employment opportunities, and funding for essential medical treatments have empowered residents to navigate challenges with dignity.

**Exemplifying the fund's profound impact:** A single parent of three - already stretched thin as the sole provider - was preparing to undergo treatment for lung cancer. With one young child to care for and another living with a serious mental illness, she faced not only emotional and physical strain but also mounting financial pressure. In this moment of overwhelming need, funds from a Womenade chapter came through, providing relief when it was needed most.



## 320+

people engaged with PSHH housing advocacy initiatives

## 350+

community members toured PSHH housing sites

## 20,800+

individuals subscribed to PSHH digital platforms



A stated value for our organization is 'Service'. Responding to the needs of our community extends to sharing our resources and expertise as a third-party service provider:

- Our highly responsive and skilled IT team shares their talents with numerous nonprofits. This year, joining the partnership was Lumina Alliance!
- Along with professionally managing our own 60+ neighborhoods, our Property Management department also extends its services to other housing providers, including St. Vincent's Gardens in Santa Barbara.
- Income certification plays a vital role in qualifying to buy a house. When local jurisdictions don't have a dedicated department to do this, they are able to use the expertise of our Homeownership team to perform this vital function for them.



# The People of People's

Throughout the Central Coast are **250+ PSHH team members**, from diverse backgrounds, working to bring more supportive housing to your community.



**10%**  
of team members promoted

**27**  
team members recognized for 10+ years of service

**7**  
team members recognized for 20+ years of service

## Passing the Torch



After more than 28 years of service to affordable housing, Director of Homeownership, Sheryl Flores (pictured, left) retired. Lauding her invaluable influence, Ken Trigueiro, PSHH CEO & President said: "Sheryl has been a tremendous asset to the growth and success of our organization; it would be impossible to list all of her contributions, we simply would not be who we are today without her leadership, expertise, and passion for the work."

In June we welcomed Emily Baranek (pictured, right) as the new Director of Homeownership. With over two decades of experience in new home design, construction, and affordable real estate development, she brought a wealth of practical knowledge and strategic insight to the organization. A sixth-generation native of San Luis Obispo County, Emily needed no introduction to the neighborhood!

This year, five team members received awards, voted on by their peers, for outstanding work in exemplifying the PSHH values:



**Integrity:** Catherine Manning, Clinical Supervisor & Social Worker



**Accountability:** Omead Poure, Senior Portfolio Manager



**Service:** Olivia Bernal, Marketing & Occupancy Manager



**Respect:** Itzelt Santos, Senior Education Manager



**Teamwork:** Diana Feldtkeller, Project Manager

## Thank you to our Board of Directors:

- Shelly Higginbotham, *Chair* | Former Mayor of Pismo Beach
- Vito Gioiello, *Vice Chair* | JP Morgan Wealth Management
- Kevin Clerici | Downtown Ventura Partners
- Hazel Davalos | Central Coast Alliance United for a Sustainable Economy
- Dieter Eckert, M.D. | Former Radiologist
- Jose Flores | General Contractor
- Paula Johnson | Former Bookkeeper
- Sonia Kroth | County of Ventura Human Services Agency
- Julissa Peña | Santa Barbara County Immigrant Legal Defense Center
- Karol Schulkin | Former Human Services Professional
- Nick Tompkins | NKT Commercial
- Yolanda Vasquez | Catholic Charities of Santa Barbara

With the celebration for the grand opening of Pismo Terrace, we were also proud to dedicate the Shelly Higginbotham Community Room in honor of our Board Chair.

A former three-term Mayor of the City of Pismo Beach, Shelly has served on the PSHH Board of Directors since 2015. We were deeply appreciative of being able to recognize her years of dedication to the organization and to the Pismo Beach community.

## SHELLY HIGGINBOTHAM COMMUNITY CENTER





# Thank You!

Our deepest gratitude goes to everyone who made our mission possible this past year. Your generosity has empowered us to create safe homes, provide supportive services, and strengthen communities throughout the Central Coast.

- Lisa Adams

Lee & Tony Adinolfi

Richard & Patricia Angel

Anonymous Donors

Stuart Atkins

Loreta Auerbach

Cindie Band

Emily Baranek

Marya Barr

Laurie Bennett

Todd Broussard

Carolyn Chaffee

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James Summer

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Michelle Toroian

John Tricamo

Ken Trigueiro

Dan & Michelle Troy

Isabel Trujillo

Sharon Turner

Michelle Urbina

Ashley Valenzuela

Leticia Venegas

Luz Verlengia

Christi Ware

Victoria Weiss

Mike Zepeda

# Sponsors and Grantors

The generosity of these community partners brings significant impact to the people we serve.

- American Endowment Foundation

Arris Studio Architects

Arthur J. Gallagher & Company

Astound Business Solutions

Avila Beach Community Foundation

Balay Ko Foundation

Banc of California

Bank of America

Bank of the Sierra

Barbara N. Rubin Foundation

Bennett

Bergantz Construction

BMA Mechanical +

Boone Graphics

Borlodon Painting Company

Brokaw Ranch Company

California Housing Partnership Corporation

Cambria Rotary Foundation Inc.

Cen-Cal Business Financial Group

CenCal Health

Central Coast Community Energy

Central Coast Movers

CIO Solutions

City of Arroyo Grande

City of Goleta

City of Pismo Beach

City of San Luis Obispo

CoastHills Community Foundation

Comcast

Community Bank of Santa Maria

Community Economics, Inc.

Community Foundation San Luis Obispo County

Community West Bank

County of San Luis Obispo

County of San Luis Obispo, Board of Supervisors

Dunn-Edwards Corporation

Edwin & Jeanne Woods Family Foundation

Empire Electrical Solutions

Enterprise Community Partners

EP Wealth Advisors

Family Service Agency of Santa Barbara

Fargen Surveys

Farmers & Merchants Trust Company
- 4imprint

G. A. Fowler Family Foundation

Grant Construction, Inc.

Guadalupe Union School District

Harvestly

Hildegard H. Balin Charitable Trust

House of Bread

Immaculate Heart Community

KeyBank

KSBY

Mechanics Bank

Merritt Community Capital Corporation

Mid Coast Fire Protection

Mission Bank

Montecito Bank & Trust

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Morro Bay Cabinets

New Times Media Group

NKT Commercial

Pacific Premier Bank

Pea King Produce, Inc

PG&E

Plumtree & Brunner LLP

Poor Richards Press

Robert & Adele Stern Foundation

RRM Design Group

San Luis Obispo County Office of Education

Santa Maria Bonita School District

Santa Maria Valley YMCA

Shoreline Awnings

South SLO County Womenade

T&S Structural

Tacos y Birria Sinaloa

Thoma Electric, Inc.

Toyota Santa Maria

Tricamo Construction Inc.

Trump Electric

US Bank Corp

Village Geeks 805

Wells Fargo Bank

Womenade SLO Inc

Zepeda 805 Impalas

*This list, presented alphabetically, acknowledges donations of \$100 or more received from July 1, 2024 through August 31, 2025. We aim to ensure accuracy, but if we have misspelled or omitted your name, please contact us at [giving@pshhc.org](mailto:giving@pshhc.org) so we can update our records.*





## Monthly Giving

Our monthly donors ensure steady, reliable support for PSHH programs and services. Thank you to all who make this sustaining commitment!

Carolyn Chaffee  
Michael Damer  
Max Friedlaender  
Evan Gross

DeAnna Johnson  
Ken & Nancy Knight  
Mara McDonough

Karla Razo  
Liz Smith  
Leticia Venegas



## In-Kind Gifts

Non-cash contributions bring extra impact to our programs! They fill in the gaps and help keep our financial resources focused where they're needed most. Thank you to our in-kind donors!

Albertsons Foundation  
Alejandra Garcia  
Ancient Peaks Winery  
Andy's Awesome Arcade  
Angelica Ramirez Raygoza  
Baileyana, Tangent & True Myth  
Ballet Theatre SLO  
BARK.co  
Battle Axe  
Blacklake Golf Resort  
Boomers Santa Maria  
Brick Barn Wine Estate  
Cal Poly Arts  
California Fresh Market  
Casa del Herrero  
Children's Museum of Paso Robles  
Civic Ballet of San Luis Obispo  
Cliffs Hotel & Spa  
Coastal Provisions  
Costco Santa Maria  
Dolphin Bay Resort & Spa  
Donna Rosales  
Essence Beauty  
Farm Supply  
Gina's Piece of Cake  
Granada Theatre  
House of Bread

Idler's Home  
In-n-Out Burger Foundation  
Island Packers  
Jamba Juice  
J. Lohr Vineyards & Wines  
Jess Esthetics  
JUSTIN Community Grants  
Karla Razo  
Kimpton Canary Hotel  
Legacy Training Center  
Lightning Joe's Guitar Heaven  
Lure Restaurant  
Madonna Inn  
Mandi Mettler  
Maria Ramirez  
Maryam Davodi-Far  
Marysia Borucinska-Begg  
McDonald's Corporation  
Miguel Lagunas  
Miner's Ace Hardware  
Monarch Club, Sandalwood Spa  
Monica Shugart  
Morrison & Garritano  
Mr. Putters Putt-Putt  
New Times Media Group  
Nexus SLO Ballroom D.C.  
Olio Cucina

Paso Robles Children's Museum  
Paso Robles Wine Country Alliance  
PCPA  
Playa Viva  
Poor Richards Press  
Pure Body Skincare  
Rancho Sisquoc Winery  
Ravine Waterpark  
Red Robin  
Rosie Morales-Perez  
San Luis Obispo Children's Museum  
San Luis Obispo Repertory Theatre  
San Luis Obispo Symphony  
Santa Barbara Zoo  
Santos Family  
Sebastian & Kahala Rizzi  
Sensorio  
Shoreline Awning & Patio  
SLO Food Co-Op  
Target San Luis Obispo  
The Pad Climbing, SLO  
Tolosa Winery  
Toney Breault  
Toyota Santa Maria  
Trader Joe's  
Trattoria Uliveto  
Vanessa Perez  
Veronica Teran  
Vespera Resort on Pismo Beach, Autograph Collection  
Woodstock Pizza  
World 1-1 Games  
Ysabel Murguia

## Tribute Gifts

These gifts celebrate friendships, mark milestones, and honor loved ones. We are deeply grateful to all who have chosen this meaningful way to support our mission.

In Memory of Viola Coleman & Olabell Himmel Samuel:	Tracey Himmel
In Honor of Bob Crichlow & Sheree Swanson:	Elizabeth Brosnan
In Honor of Geri deRubertis:	Donald Lumsden
In Honor of Joanna Dominguez:	Alicia Gonzalez
In Memory of Jeanette Duncan:	Alison Stewart, Katherine McNamee, Lin Huven, Peter Carey, Tim Murphy
In Honor of Shelly Higginbotham:	Janna Nichols, Paula & Charlie Johnson
In Honor of Jane & Mike Renahan-Pearlman:	Mark Renahan
In Memory of Adele Rosen:	Candace White
In Memory of Rosetta Todd:	Tracy Ruiz
In Honor of Andrew Vardas:	Tracey Latipow
In Memory of Roger T. Vignocchi:	Carmela Vignocchi

## Legacy Circle

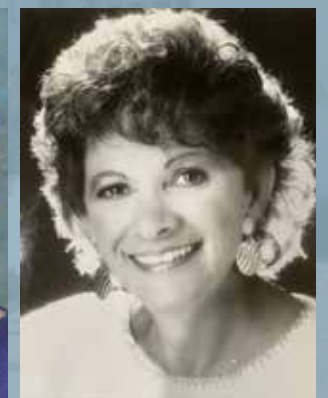
Our Legacy Circle members have made the profound decision to support us through a gift in their will or living trust.

Their commitment ensures that our work will continue to provide homes and opportunities for future generations on the Central Coast.

Stuart Atkins  
Jeanette Duncan  
Kim Gravell  
Gene Herberger  
Dene Hurlbert

Jennifer & Michael Payne  
Adele Rosen  
Annette & Peter Schlosser  
Sharon Turner

*This year, we were saddened to learn of the passing of longtime Legacy Circle members Jeanette Duncan (pictured left), First Executive Director of PSHH, and Adele Rosen (pictured right), Interior Designer, past Board Member and longtime supporter of PSHH.*





# Statement of Financial Position & Activities

The careful and responsible management of our financial resources is of the utmost importance to our organization. Assets are well-protected and expertly-used in the fulfillment of our mission.



Cash & Cash Equivalents	\$32,235,623
Accounts, Grants & Contracts Receivable	\$12,474,194
Notes Receivable	\$31,289,729
Endowment Fund	\$205,282
Affordable Housing Project Interests	\$7,648,982
Prepaid Expenses	\$925,571
Development Projects in Progress	\$112,384,510
Property & Equipment, Net of Depreciation	\$99,650,998

**Total Assets: \$296,814,889**

Accounts Payable & Accrued Liabilities	\$12,783,215
Security Deposits	\$732,576
Deferred Revenues	\$1,722,211
Notes Payable	\$187,388,319
Other Liabilities	\$6,959,509

**Total Liabilities: \$209,585,830**

Net Assets without Donor Restrictions	\$86,615,652
Net Assets with Donor Restrictions	\$613,407

**Total Net Assets: \$87,229,059**

**Total Liabilities & Net Assets: \$296,814,889**

**Net Assets June 30, 2024: \$86,266,569**

**Net Assets June 30, 2025: \$87,229,059**

## Program Expenses | 87%

Housing Development, Net of Capitalized Costs	\$9,609,054
Rental Operations & Property Management Costs	\$14,521,154
Social Services & Educational Programs	\$2,992,367
Depreciation Expense	\$4,230,032

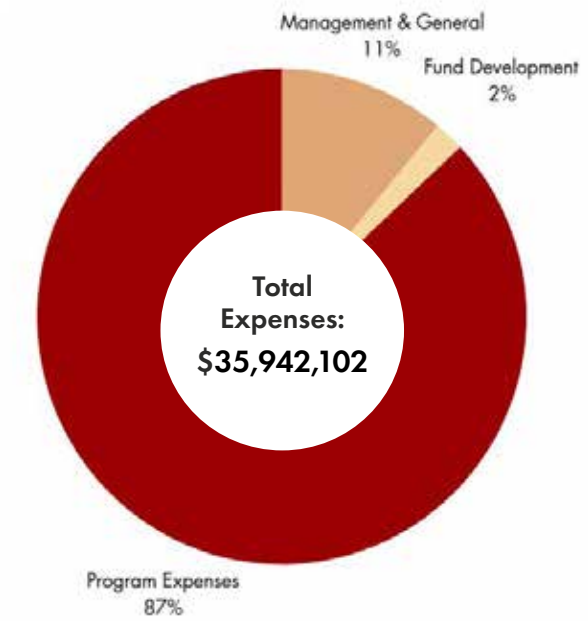
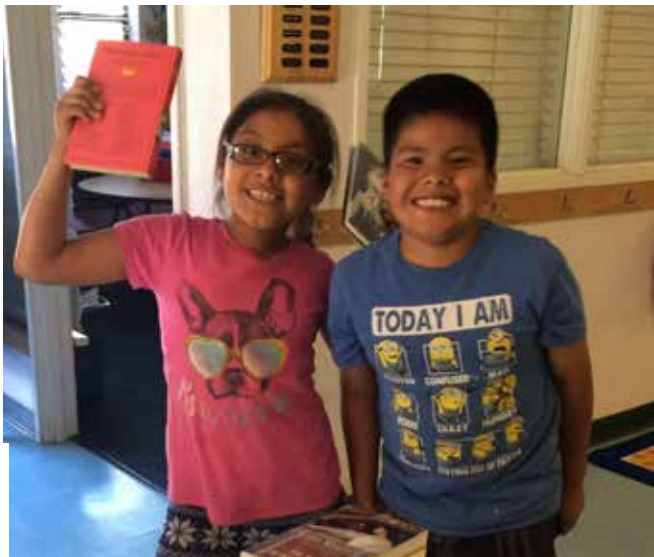
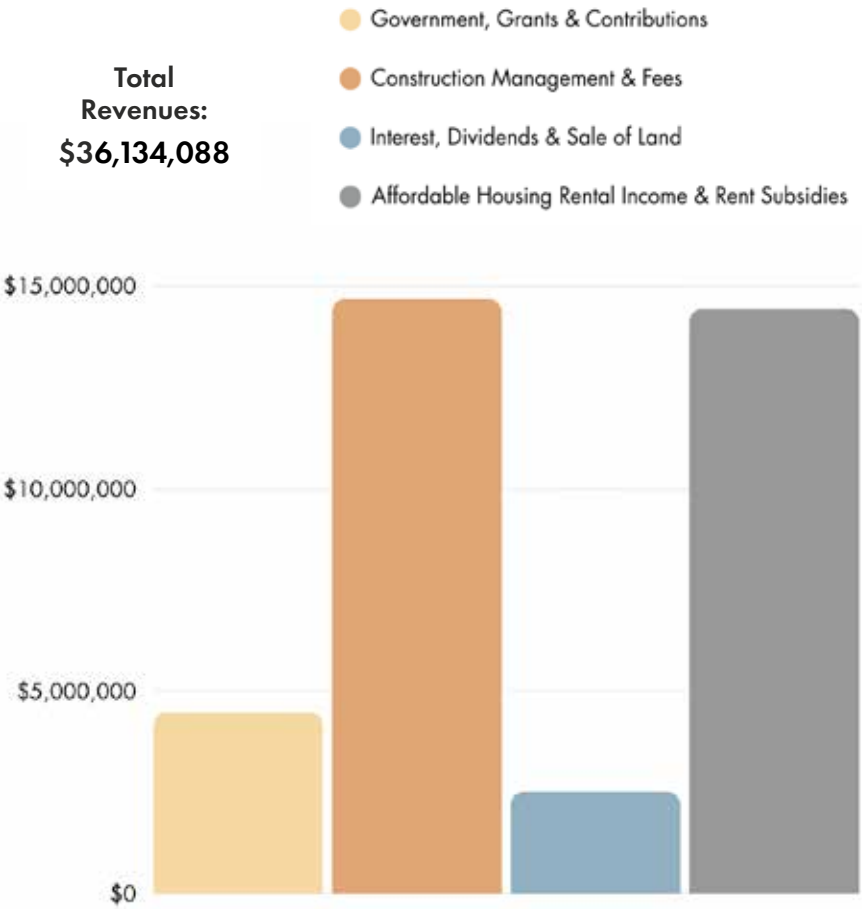
## Support Services Expenses

Management & General 11%	\$4,000,284
Fund Development 2%	\$589,211

## Revenues, Gains & Other Support

Government, Grants & Contributions	\$4,477,579
Construction Management & Fees	\$14,687,870
Interest, Dividends & Sale of Land	\$2,517,708
Affordable Housing Rental Income & Rent Subsidies	\$14,450,931

**Total Revenues: \$36,134,088**







1060 Kendall Road  
San Luis Obispo, CA 93401

RETURN SERVICE REQUESTED



Learn more about our cover story and our history as an organization in the centerfold!

Your generosity helps build safe, supportive communities for your neighbors on the Central Coast.  
*Make a gift today at [pshhc.org/donate](https://pshhc.org/donate).*



Federal Tax ID #95-2750154

We build affordable homes with site-based services that offer opportunities to change lives and strengthen communities on the Central Coast of California. *Learn more at [pshhc.org](https://pshhc.org)!*

