



2016 Annual Report

Beating the Odds



CCH 
More Than A Home



About CCH

At **CCH**, we build and manage affordable quality housing communities where seniors live and thrive in the comfort of their home. We believe doing so is better for communities as a whole and the seniors we serve.

Established in 1961, **CCH (Christian Church Homes)**, a non-profit organization, has served more than 100,000 seniors over 50 years. **CCH** has now grown to 57 caring communities that are *More Than A Home* to residents in seven states. These communities benefit more than 5,300 seniors, as well as the local neighborhoods, towns and cities in which they live. Visit www.cchnc.org for more information.

Our Vision

To transform communities by fostering human dignity, mutual respect, personal independence, and supportive environments.

Our Mission

Providing Affordable Quality Housing in Caring Communities



Special Message

from the President



Beating the Odds ...

... catchy phrase and so very appropriate in these times. Today, the odds of finding and securing affordable housing are extremely low for the tens of thousands of seniors who need it now. In short, there are too few units available for the vast number of applicants. Yet, there is cause for hope as CCH, its partners and supporters along with forward thinking legislators and government agencies collaborate to effectively address this enormous challenge.

At CCH, our 55 year old mission has been to provide quality, affordable housing, supportive services, and caring communities for seniors who find themselves with very few resources. We achieve that mission with hundreds of professional employees, the highly committed CCH board of directors, and over 200 other board members from 25 other partnership boards. With the support of all these dedicated individuals, we spend around \$75 million a year to achieve this crucial work.

Together, we have been successfully preserving and building new communities despite the fact that federal and state sources of dollars have taken a massive dip in the last five years. I refer to Congress' elimination of new construction dollars for HUD's senior housing program, and the state's elimination of redevelopment agencies which had been providing billions of dollars. However, some of these funds may be slowly coming back. During the upcoming election, many of the major counties are presenting bond measures for affordable housing, each of which are in the hundreds of millions range. California, for example, has set aside \$400 million in next year's budget for quality affordable housing. Good news, but still meaningfully falling short of eliminating the desperate need and the practice of grandparents sleeping on couches, tripling up in a studio, or on the streets in a frightening homeless environment.

In the face of these challenges, CCH continues pushing the envelope in every way we can. There is a leadership phrase in the nonprofit world from Margaret Mead that has resonated with me for a long time. We can all keep this in mind as together, we fight an uphill battle for justice on behalf of those who need more voices speaking for them.

"Never doubt that a small group of thoughtful, committed citizens can change the world; indeed, it's the only thing that ever has." ~ Margaret Mead



Beating the odds? Of course – one of our best skills!

Higher Stakes

The Stakes are High for our Growing Senior Population

■ **US Homeless Senior Population Continues to Increase**

According to the National Alliance to End Homelessness, homelessness in the US is projected to more than double between 2010 and 2050, where over 95,000 elderly persons are projected to be homeless.

Source: National Alliance To End Homelessness

[Http://www.endhomelessness.org/library/entry/demographics-of-homelessness-series-the-rising-elderly-population](http://www.endhomelessness.org/library/entry/demographics-of-homelessness-series-the-rising-elderly-population)

■ **1.8 Million Senior Households Currently Suffer Severe Rent Burdens**

These renter households are spending more than half their income on rent. As a result, many must choose between paying their rent and paying for their groceries, medicine and other needed items.

Source: Enterprise Community Partners, Inc., Make Room Campaign, "Number of Senior Households with Severe Rent Burdens Rising Faster Than Senior Population Overall," (February 2016);

<http://www.makeroomusa.org/news/senior-households-with-rent-burdens-rising/>

■ **Lottery Systems Show the Need for Affordable Housing**

The odds of securing affordable housing continue an unfavorable trend. After applying, families and seniors must often wait 2 to 5 years before any spaces at existing communities become available.

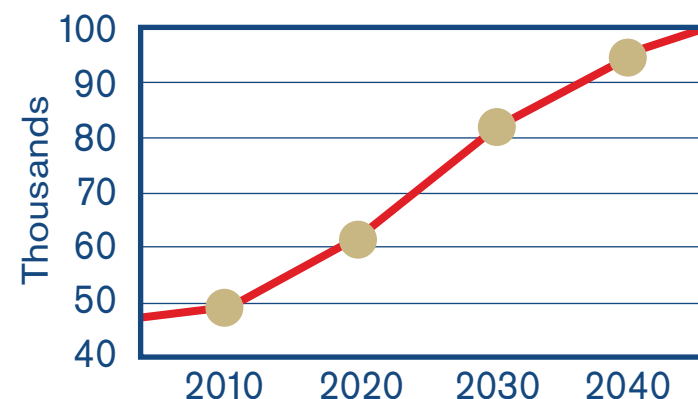
Source: New York Post, May 12, 2016 - New York - Odds of securing affordable housing in the City are 1,000 to 1
<http://nypost.com/2016/05/12/the-city-has-2628-affordable-housing-units-for-2-5m-applicants/>

Source: Aljazeera America, February 3, 2015 - San Francisco - 69 Below Market Rate condominiums in South of Market district attracted 2,145 applicants

<http://america.aljazeera.com/articles/2015/2/3/san-francisco-affordable-housing-is-unaffordable.html>

Source: The Boston Globe, December 14, 2014 - Boston - Some 500 people applied for one of the 41 affordable apartments in Ink Block lottery

<https://www.bostonglobe.com/lifestyle/style/2014/12/15/boston-housing-lottery-offers-luxury-low-cost/aAPOGUm4FwbvHExq27mDUM/story.html>



Westlake Christian Terrace

Johnnie & Gretchen Best

In 2002, Johnnie Best had been living in a one-bedroom apartment alone but a rent hike caused her to pursue a more affordable location. She applied at Westlake Christian Terrace and within three months was able to secure a lovely apartment in the west building of the campus. Johnnie comments, *"I'm so grateful to be here. I love this place. It's a blessing. There's no stress because I can now cover my expenses and enjoy my life. Without help, I couldn't be here."*

In 2014, Gretchen, her daughter, had developed an illness that resulted in the amputation of her left leg. Living alone became very challenging. She also struggled with the rising cost of market rents. At the time, Westlake Christian Terrace was in the midst of a major renovation. Spaces opened up in the east building and Gretchen was encouraged to apply. She was elated when she received the news that her application was processed and she would move onto the same campus as her mother, Johnnie. While discussing their relationship and their background, Gretchen shares, "Our decent is Seminole Indian and we're very close to nature and very family-oriented. We love spending quality time together."

Gretchen says, ***"I saw my apartment and said 'I'm home'".*** *I'm close to my mom but we have our own space. I felt a sense of peace."* In addition, Gretchen deeply appreciates the service coordination as it has helped her secure much-needed support. She states, *"I can now use paratransit and have access to services like Meals on Wheels. The social service coordinators are so helpful. All the staff are good people."* She loves to participate in many of the resident activities and cultural events.



Mom and daughter thrive at CCH Community.

Johnnie will turn 96 years old in November. *"Living this long, I feel like I've won all of the battles of life. I'm a happy girl."*

Property Management

Serving our Caring Communities

At CCH, the core of our success, longevity and growth depends on attracting highly qualified people who are inherently drawn to service. While effectively meeting operational and financial goals, they embrace our mission as well as our residents. Here are two shining examples.

Willie Smith, Portfolio Manager

Prior to joining CCH, Willie worked as a Regional Finance Manager for a post-secondary school system comprised of 37 schools in several states. Starting as a receptionist, she worked her way to her management position over the course of 30 years. Then, Willie was ready for a change of pace. She soon accepted a position as Assistant Administrator for the Lorenz Senior Apartments in Redding, California.

In time, she was promoted to Community Manager and added two communities, Hotel Redding and the Tree House Senior Apartments to her portfolio. She also managed the Lorenz during a major renovation spanning two years. Today, she



**In November 2016,
Willie Smith celebrates
her 20-year anniversary
with CCH.**

works with staff at nine locations in Northern California. *"I have the greatest staff in the world. They are truly committed to the mission",* she chirps. Her favorite part of the job is conversing with her residents. Over time, she has learned a great deal from and about them.

Willie shares, *"Our residents have lived productive lives and meaningfully contributed to their communities. Many are well-educated and often sacrificed their professional careers caring for an ill spouse or helping their adult children. Regardless of the specific hardship, they deserve compassion and support. **Affordable housing is here for everyone.**"*

Willie comments, *"I'm so proud of CCH, its residents and its staff. I knew there was no other company I wanted to work for and no other population I wanted to serve."*

Kenneth Watson, Community Manager

With over 25 years' experience serving in the US Air Force, Kenneth Watson, Community Manager at Jefferson Street Housing, is among the great talent found at CCH. Upon retiring from the military, Ken was hired to work in facilities management at Travis Air Force Base handling a number of large-scale real estate projects. In time, this led to a position in commercial property management overseeing numerous properties in the East Bay of Northern California. Later, he transitioned to serving a nonprofit located in the Tenderloin district of San Francisco providing housing for the homeless. The property offered multi-family housing, utilized eight different subsidy programs and underwent a major renovation.

At one point, he managed a 300-unit building in Richmond, California where he built an excellent team to help maintain and improve the site. The hard work paid off in 2004 when they received an award for best professional property management in Contra Costa County.

Upon stepping into the position of Community Manager, Ken felt this was the place for him. With strong leadership and support from his Portfolio Manager, Willie Smith, and his unassuming, straight-forward approach to management, Ken built a close-knit community where residents and staff feel appreciated and empowered. *"Through respect, consideration and transparency, I helped to bring this community closer together,"* he comments.

He goes on to say, *"I believe in our mission, especially these days when there's such a shortage of affordable senior housing. I see the role I play in it. I'm a senior too. When I look at our residents, I think **'this is your home. I need to make it the best place it can be'.**"*



Housing Development

Building with the Future in Mind

CCH maintains an unwavering commitment to preserving and growing the supply of affordable housing communities with the help of both private and public investors and partners. Below we highlight some of our projects.



The new construction project for Hatler-May Village in Colorado Springs, Colorado was completed in August 2016. Utilizing 9% Low-Income Housing Tax Credits, City HOME funds, and state housing funds, this \$14 million project will yield 77 modern apartments affordable for low-income seniors.

Six years in the making, CCH is ready to serve Colorado Springs.

“We are so excited to see our plans come to fruition with more to come.”

Vice President of Real Estate Development Kathleen Mertz

Garfield Park Village in Santa Cruz, California completed a **\$33 million rehabilitation**, thereby preserving deeply affordable, sustainable, senior housing in the city. Garfield Park Village was CCH's very first housing development in 1964.

Fifty years later, it became the first completed project in the country to include a Senior Preservation Rental Assistance Contract (SPRAC), a new rental subsidy provided by HUD as part of their HUD 202 preservation policy incentives.



Mayor Cynthia Matthews cuts the ribbon at grand re-opening.



Woodland Christian Towers, a 127 unit HUD 236 property in Houston, will undergo a major renovation beginning in September 2016. The project includes upgrades to the seven story residential tower, conversion of half the property into Permanent Supportive Housing for the homeless, and inclusion of a new Federally Qualified Health Clinic in partnership with Central Care Integrated Health Services.



Social Service

Building a Winning Team Committed to Service

“Our community staff touch the lives of our residents every day. Whether it’s social service, maintenance or activities, genuine care lives at the core of our mission.”

*Vice President of Operations
Cletis Young*



Maintenance



Community Staff

Resident Care Fund

Sharon Williams

Prior to arriving at CCH Community Westlake Christian Terrace in Oakland, California, Sharon Williams had been working as an Executive Administrative Assistant at Sun Microsystems. A work injury led to long-term health issues that consequently required Sharon to retire early. During that same period, Ms. Williams was diagnosed with Leukemia. She was living in a one-bedroom apartment in Fremont, California, but over time her rent jumped from \$1300 to over \$1800 per month. She hoped to stay in the Bay Area so as to remain close to friends and family who may provide much-needed support.

She decided to apply for a place at Westlake Christian Terrace. In August 2014, she moved into a studio apartment. But, in late 2015, tragedy struck when her car needed major repairs and she received numerous medical bills. Sharon conveys, *"I carefully manage my budget but it was like the bottom fell out. The despair was overwhelming. I couldn't sleep. I couldn't eat from the stress. It was agony. My money dwindled and I couldn't pay for food."* Then, community staff told her about the Resident Care Fund.

After applying, she soon received a one-time gift, enabling her to meet her immediate obligations, fix her car and pay for food. She says, *"The support could not have come at a better time. I was able to put my life back in balance. It was an enormous relief."* She goes on to say, *"The aid I received was truly life-saving. When someone is struggling with health issues, they have nowhere to turn. The Resident Care Fund changed my life for the better."*



Many of our residents live on very tight budgets and unexpected hardships can create a major disruption in their lives. To date, the Resident Care Fund has distributed well over \$12,000 in one-time gifts to residents when they needed it most.

Recognition

CCH is recognized by Housing Industry Leaders for its Commitment to Excellence



"Our organization focuses on serving its residents through the creation of high quality sustainable communities, coupled with outstanding service partnerships. CCH was a natural partner for us at our newest LEED Platinum certified community in San Jose. Their 55-year mission focuses on seniors and the caliber of professionalism in its staff make them a logical choice to get the level of property management we expect."

~ Geoff Morgan, President & CEO, First Community Housing

"Union Bank has been very active in supporting affordable housing for 20 years and are pleased that we could play a part in the rehabilitation of Garfield Park, which was the first project in the nation to utilize a new HUD subsidy. We are grateful to CCH for their skill, expertise, commitment and dedication which made this complex venture such a success."

~ Jonathan Klein, Managing Director and Northern California and Pacific Northwest Market Manager

"Woodland Christian Towers is in the forefront of such efforts by preserving a valuable HUD 236 property with 100% Section 8 subsidy while providing access to a federally qualified health clinic...we continue to work with Christian Church Homes to develop innovative partnerships to leverage affordable senior housing with services."

~ Constance Tempel, COO, Corporation for Supportive Housing

"Christian Church Homes is a vital partner in developing Permanent Supportive Housing for Houston's homeless."

~ Mayor Sylvester Turner, City of Houston, Texas



We are very excited about the upcoming major renovation of Woodland Christian Towers in Houston, Texas. The addition of the health clinic provides meaningful services to residents and the local community.

~ Don Stump, CCH CEO & President

A Year in Review

- CCH is approved as an Accredited Management Organization (AMO) after a rigorous review by the Institute of Real Estate Management (IREM) dedicated to the highest standards of conduct.
- Resident Care Fund has provided one-time gifts to low-income residents in financial distress totaling well over \$12,000 with average amounts of \$515.
- CCH celebrated the \$58 million renovation of Westlake Christian Terrace East, a recently renovated 200-unit complex offering affordable housing for low-income seniors.
- With over 170 attendees, CCH residents joined LeadingAge California and other nonprofit representatives and met with legislators to advocate for more fund in support of affordable housing.
- First Community Housing partners with CCH to unveil Japantown Senior Apartments, a CCH-managed community in San Jose.
- CCH Chairman of the Board Reverend Bob Ihler was elected 2016 Trustee of the Year by LeadingAge California, the state's leading advocate for quality, not-for-profit senior living and care.
- Garfield Park Village, a CCH-community, celebrated its grand re-opening in Santa Cruz after a \$33 million renovation spanning two years.
- CCH achieved an apartment occupancy goal of 97 percent within its entire portfolio.
- Mattie Younkin Manor and Powell Vista Manor in Gresham, Oregon join the CCH family.
- The San Francisco Foundation awards CCH a grant to develop a pilot program providing art programming for residents.
- CCH communities earned an average score of 92 percent on their Real Estate Assessment Center (REAC) inspections ensuring compliance with local, state and federal requirements.



Daily Collaboration and Dedication: CCH employees continually demonstrate their commitment to the mission and each other. Each of these achievements represents a multitude of people pulling in the same direction. Truly inspiring.

~ CCH CEO & President Don Stump

John Rodenberg

Vice President of
Philanthropy

Lisa Dennis

Vice President of
Human Resources

Cletis Young

Vice President
of Operations



Kathleen Mertz

Vice President of Real
Estate Development

Don Stump

CEO & President

Syd Najeeb

Vice President
of Finance

With over 100 years of affordable housing experience, the executive staff remains committed to our partners, supporters, employees and most importantly, our residents.



Consolidated Statement of Financial Position

June 30, 2015

Assets

Cash & cash equivalents	6,839,231
Account & Notes receivable	1,454,598
Prepaid expense	445,300
Property, Plant & Equipment	181,142,655

Total Assets	\$189,881,784
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Liabilities & Net Assets

Accounts payable & accrued expenses	7,974,698
Tenant Deposits	724,952
Deferred Revenue	2,188,795
Notes Payable	148,568,602
Net Assets	30,424,737

Total Liabilities & Net Assets	\$189,881,784
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Consolidated Statement of Activities

For the Twelve Months Ended June 30, 2015

Unrestricted Net Assets

Revenue:

Rental Income	19,558,699
Management Fees	2,209,366
Social Service Grants	353,516
Consulting Income	516,933
Interest Income	201,574
Other	1,423,265

Total Revenue	\$24,263,353
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Expenses:

Administrative	6,869,372
Social Service Expense	406,465
Utilities	1,983,473
Maintenance and Operations	6,996,086
Taxes and Insurance	3,521,854
Interest & Insurance Expense	3,978,117

Total Expenses*	\$23,755,367
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*Excluding non-cash depreciation expense of \$4,978,957

CCH Community Listings



CALIFORNIA

Antioch

Antioch Hillcrest Terrace*
Antioch Rivertown*

Aptos

Via Pacifica Gardens*

Brentwood

Sycamore Place*
Sycamore Place II*

Chico

Jarvis Gardens*

Crockett

Carquinez Vista Manor*

Garberville

Cedar Street Housing I
Cedar Street Housing II

Marysville

Buttes Christian Manor*

Napa

Jefferson Street Housing*

Oakland

Bancroft Senior Homes*
Beth Eden
Bishop Roy C. Nichols
Harrison Street Housing*
Irene Cooper Terrace
J. L. Richard Terrace

Percy Abram Jr. Senior Apts*

Sister Thea Bowman
Sojourner Truth Manor

Southlake Tower*
St. Mary's Gardens
Sylvester Rutledge Manor
Westlake Terrace East*
Westlake Terrace North*
Westlake Terrace West*

Redding

Hotel Redding*
Lorenz Senior Apartments*
Tree House Senior Apts*

San Leandro

Fargo Senior Center*

Santa Cruz

Arbor Cove Sr Commons*
Garfield Park Village*

Sebastopol

Burbank Heights
Burbank Orchards

San Francisco

El Bethel Arms
Providence Senior Housing*

Santa Ana

Flower Park Plaza*

Sunnyvale

Plaza de las Flores*

Visalia

Oak Meadows*
Sierra Meadows*
The Meadows
The Town Meadows
West Sacramento
Margaret McDowell Manor*

COLORADO

Colorado Springs

Hatler May Village

GEORGIA

Macon

Vineville Christian Towers*

IDAHO

Burley

Syringa Plaza

Boise

Dogwood Plaza

Idaho Falls

Mountain Falls I
Mountain Falls II

MISSOURI

Kansas City

K. David Cole Place

OREGON

Gresham

Mattie Younkin Manor
Powell Vista Manor

TEXAS

Big Spring

Canterbury Apartments

Houston

Pecan Grove Manor
Woodland Christian Towers*

Odessa

Disciples Village I
Disciples Village II*

**Owned or co-owned by CCH*

CCH 
More Than A Home

We extend sincerest thanks to our supporters who enable CCH to meet the growing need for affordable senior housing. Together, we work to realize our vision of transforming communities by fostering human dignity, mutual respect, personal independence and supporting environments.

Creator

Enterprise Community Investment, Inc.

Builder

Wells Fargo Bank

Provider

BBI Construction
Branagh Inc
Chase Bank
Heffernan Insurance
Dorothy Ihler
Union Bank

Partner

James & Jackie Bardsley
Goldfarb Lipman
Pension Fund of the Christian Church (DOC)

Advocate

B.C. Builders, LLC
Citi Community Capital Community Economics, Inc.
Gubb & Barshay LLP
HKIT Architects
Robert & Lauralee Ihler
James E. Roberts-Obayashi
Merritt Community Capital
Don & Leanne Stump
Thyssen Krupp Elevator
Ultimate Software

Supporter

ACC Environmental Consultants
Autotemp, Inc
Christian Church of Northern California/Nevada
Episcopal Senior Communities
Fineline Construction
Mayers Architecture
National Equity Fund, Inc.
NBA (National Benevolent Association)
Oakland Housing Authority
Renoir Staffing
James & Carolyn Rodenberg
Suma Landscaping, Inc.
Ted Trout Architect & Associates
West Angeles Community Devel Corp

Neighbor

Abacus Products
Cecily Barclay
Judy Bever
Tyler Brekke
California Housing Partnership Corp
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Rockridge Geotechnical
John & Tamara Rodenberg
Frank Scudero & Carol Somerton
Donald Shawler
Slater's Pest Control
Paul E. Smith
Deborah Walker
Robert Weston
Ann & Bruce Willard
Xin Xin Construction

Friend

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Fred Blackwell
Paul Carney
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Christian Church of the Pacific Southwest
Commins & Knudsen, P.C.
Disciples Seminary Foundation, Northern California
Monika Elgert

Victoria Gabriel
Greg Johnson
Richard & Doris Lauer
Kevin Liu
Mills Grove Christian Church, Oakland
Perkins Coie
Quint & Thimmig LLP
Elizabeth Seifel
Sheryl Stella
Shannon & Paul Williams
Larry & Pamela Wing

Contributor

Celima Aceves
Leah Amos
Nannette Beacham
Rev. Ben Bohren
Carolyn Bolton
Mark Brown
Senovia Brown
Joseph Bunker
C.R. Reichel Engineering Co.
Kristin Carlson
Nancy Carlson
Mike Carr
Curtis M. Caton, Jr.
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Cletis Young



Providing Affordable Quality Housing in Caring Communities

303 Hegenberger Rd # 201, Oakland, CA 94621
www.cchnc.org