

Where Dignity Has More Than a Home





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) is a non-profit organization that has been building and managing affordable housing in caring communities. Having served more than 100,000 seniors over 50 years, CCH has now grown to 58 caring communities that are *More Than A Home* to residents in eight states. These communities benefit more than 5,000 seniors, as well as the local neighborhoods, towns and cities in which they live. Visit 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

Meet Some of Our Residents (Real people, not models)



Agnes from Oakland, CA



Loretta from Crockett, CA



Gerardo from Oakland, CA



Bonnie from Santa Cruz, CA



WELCOME TO THE 57TH ANNUAL REPORT OF CCH!

With this report CCH approaches six decades of serving the seniors of this country.

The CCH team is honored to serve seniors who deeply deserve the highest level of respect which we can offer. As we enjoy all of the best elements of our country (hard work, commitment, integrity, honesty, human rights for everyone) we realize that we are standing on the shoulders of those who have gone before us to build this great society. Many of those shoulders are now 80 years old and come with wrinkles and gray hair — what an honor to be affiliated with 5,000 of America's greatest citizens!

There is of course more than a small amount of discouraging news as the federal government continues to decrease its commitment to those who are less privileged than others. This includes the recent announcement that the HUD budget for affordable housing may be reduced by 15% — a direct blow to individuals and cities in need of support. This dire need for more affordable housing is significant when you consider that today, nearly half of all single homeless adults are over the age of 50¹ and that number and the age of homeless are projected to grow. In the light of this information, our mission to provide affordable quality housing in caring communities is more important than ever. With over five decades of experience, CCH continues to offer a proven approach to helping our most vulnerable population. We are continually partnering with churches and municipalities to build more homes across the country.

When CCH receives a delivery of lemons, we make lemonade by using creative new approaches to funding affordable senior housing. The pages of this report provide examples as we are combining funding sources for homeless seniors, or the medical needs of seniors, with dollars for housing in order to build new housing units with enriched services. These new approaches are extremely complex, but will clearly produce a high quality and meaningful package of services for seniors.

I am proud that the mission marches forward. The need increases daily and the CCH commitment only grows stronger.

1. 2013 Annual Homeless Assessment Report to Congress.

**A MESSAGE FROM CCH
PRESIDENT & CEO**

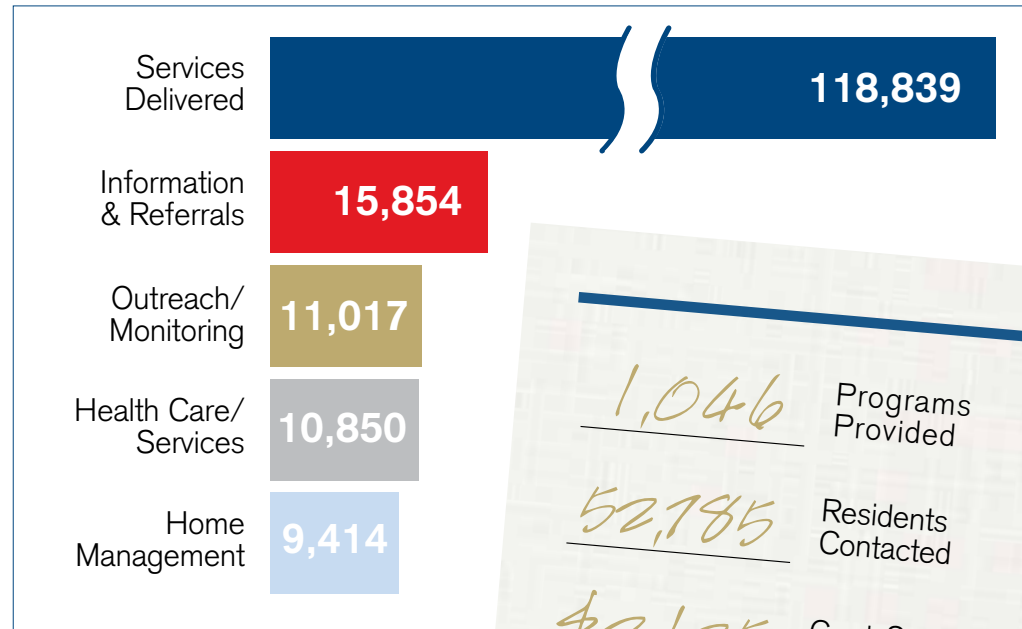
**Don
Stump**

SUPPORTIVE HOUSING AT CCH



SOON AFTER STARTING ITS MISSION of providing affordable housing for low-income seniors in 1961, it became apparent that supportive services had to become an integral part of the long term vision. Residents often have basic needs such as transportation, cooking and housecleaning. Others require help understanding and navigating the intricacies of government-run social service programs. Our Service Coordinators assess the service needs of residents and link them to the appropriate providers. They also facilitate programs providing services such as health and wellness, job training, or transportation. In addition, they assist residents with applications for benefits and entitlement programs. CCH was among the first in the field of affordable housing to provide meaningful support by hiring on-site service coordinators. Since then, this role has become an integral part of the daily experience at our senior housing communities.

Services Delivered by Coordinators



(May 1, 2016 to May 31, 2017)



**IN SERVICE
OF OTHERS:**
Case in
Point

Kerensa Doss (right)
and Jefferson Street
resident.

SERVICE COORDINATORS SERVE AS CONDUITS between our CCH residents and local organizations that provide a myriad of services to low income seniors. Coordinators often help residents understand documents such as bills or statements which convey critical information or deadlines affecting services or subsidies they receive.

In January 2017, Jefferson Street Senior Housing Service Coordinator Kerensa Doss was approached by Agnes, one of her residents, who was deeply distressed by a notice from her local county health and human services department. Agnes is challenged with very limited mobility and depends on In-Home Support Service (IHSS) to take her to medical appointments, clean her home and help her grocery shop. In the past, the cost had been covered by the county. Now Agnes would be required to pay an expense that she could not afford.

Upon conferring with the IHSS case worker, Kerensa learned that the resident would once again be eligible for IHSS if her health care insurance costs exceeded a set amount. The solution was to call the insurance provider and add a vision and dental plan. Yet, regardless of the number of services added, the total cost mysteriously never reached the cap amount and the reason was unclear.

While researching the issue, Kerensa secured Meal on Wheels services so the resident had food supplies. Yet Agnes' stress had increased significantly as she now borrowed money to pay for the needed support. Kerensa made more inquiries. Every representative from the government agency, the local county, and health care provider earnestly sought to help but the lack of transparency within the system made finding the solution very difficult.

Into the second month of investigation, the resident could no longer pay for IHSS and struggled terribly to care for herself. The situation had become dire. Kerensa finally found a staff person from the healthcare provider in another state who illuminated the source of the problem. Agnes would need to terminate her participation in the healthcare assistance program but doing so would mean losing a crucial subsidy she needed to pay for high-cost prescription drugs. Through perseverance, Kerensa ultimately learned how to restore the IHSS without losing of any subsidy.

The resident was relieved and shared, "I can now sleep at night." Kerensa is a real hero as are all Service Coordinators who spend their valuable time helping residents navigate the dizzying labyrinth of programs that make up Social Services. Kerensa comments, "It was truly gratifying to help this resident regain the support she needed so much."

COMMUNITY STAFF

Facets of Operations

In the midst of living the CCH mission, our staff interact with residents every day. It's through this consistent engagement that both residents and employees build fulfilling relationships and a caring community. Below some of our team members share their insight into these special bonds.



We have about 160 residents living at Southlake Tower in Oakland and we have a great team taking care of them. We make sure they are okay and we get to know them and their families. Working with all of our wonderful seniors, we get so attached. I love coming to work and seeing their smiling faces.”

Community Manager
Antoinette Fortune
Joined CCH: 2006



I often address cultural, family, health care or language issues and help them comprehend formal letters or notifications they get. I help them solve problems and give them peace of mind. So I learn a lot about them and we develop very close relationships and trust. My residents are like my second family.”

Social Service Coordinator
Sherry Zhang
Joined CCH: 2002



It's been one of my favorite jobs because I serve people. I like working with our residents. They have been around and have so much wisdom, so much to share. It matters because I can make their day better. It's great to see smiles on their faces. I feel better on the inside because I had an impact on someone's life.”

Maintenance Technician
Lamarr Franklin
Joined CCH: 2003

CCH MISSION IN PRACTICE

Real Estate Development

PRESERVATION AND RENOVATION: Woodland Christian Towers in Houston, Texas A CCH community, Woodland Christian Towers in Houston, Texas is in the midst of a \$18.5 million renovation which started in summer 2016. Today, it is 24 percent through construction.

Once completed, the community will include a newly built 5,000 square foot federally qualified health clinic. This center will provide this underserved community with medical, dental, behavioral and mental health services as well as case management and housing stabilization services to the 72 of 127 apartment units serving the formerly homeless. The project is part of the former City of Houston Mayor Annise Parker's Initiative to End Homelessness which has made remarkable progress in reducing the City's homeless population.

CCH is proud to partner and collaborate on this exciting endeavor that will improve the lives of its residents and surrounding community members. "This landmark project will provide deeply affordable service enriched permanent rental housing for Houston's senior and homeless households," stated CCH CEO Don Stump.



NEW DEVELOPMENT: Laguna Honda Project in San Francisco, California Christian Church Homes (CCH) and Northern California Presbyterian Homes and Services' (NCPHS) newest project is one of four new affordable housing projects in San Francisco to be funded using Proposition A funds. CCH and NCPHS, in partnership with Forest Hill Christian Church, are planning to build 150 senior apartments on Laguna Honda Boulevard in the Forest Hill neighborhood.

The planned community stands to provide significant new service-rich housing options for low income seniors, set a new model for redeveloping church properties that have underutilized buildings and reduced congregational attendance, and be a landmark resource for seniors and the local community.

“The key to our success has been our ability to identify and collaborate with partners who share our passion for affordable housing.”

— Nicole Ennix, Vice President, Real Estate Development

2016-2017

A Year in Review

- CCH celebrated the \$14 million construction of Hatler-May Village in Colorado Springs, Colorado, a recently constructed 76-unit complex offering affordable housing for low-income seniors.
- In Fall 2016, CCH began an \$18.5 million renovation of Woodland Christian Towers in Houston, Texas which includes a Federally Qualified Health Clinic. Once completed, the community will offer 127 remodeled apartments with a portion committed to the formerly homeless.
- CCH received funding for the Laguna Honda Project located in San Francisco. The plan is to build 150 senior apartments with a portion serving formerly homeless.
- With over 250 attendees, CCH residents joined LeadingAge California and other nonprofit representatives and met with legislators to advocate for more funds in support of affordable housing.
- CCH welcomes Manistee Manor and Waymark Gardens in Arizona to the CCH family.
- From November 2016 through May 2017, CCH hosted its inaugural art exhibition with over 30 resident artists participating from several local communities.
- New systems were implemented by our COO/CFO to increase efficiency and lower expenses, saving CCH hundreds of thousands while meaningfully improving services.
- CCH communities earned an average score of 95 percent on their Real Estate Assessment Center (REAC) inspections ensuring compliance with local, state and federal requirements.
- CCH achieved an apartment occupancy goal of 97 percent within its entire portfolio.

“CCH is steadily growing by adding communities to its portfolio and continues to sustain operationally by ensuring persistent revenue and effective control over costs without reduction in benefits to employees or services to our residents.”

— Syd Najeeb, CFO/COO

Consolidated Statement of Financial Position (Balance Sheet)

ASSETS

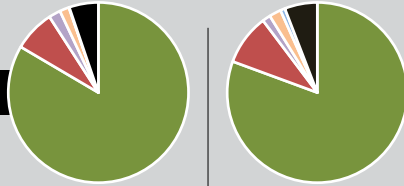
	2016	2015
● Cash & Cash Equivalents	8,327,613	6,839,231
● Account & Notes Receivable	1,905,968	1,899,898
● Restricted Deposits	15,479,743	16,062,976
● Property, Plant & Equipment	183,010,554	165,079,679
Total Assets	\$208,723,878	\$189,881,784

LIABILITIES & NET ASSETS

	2016	2015
● Payables, Accrued, Tenant Deposits	9,143,816	8,699,650
● Deferred Revenue	2,784,652	2,188,795
● Notes Payable	152,900,910	148,568,602
● Property, Plant & Equipment	43,894,500	30,424,737
Total Liabilities	\$208,723,878	\$189,881,784

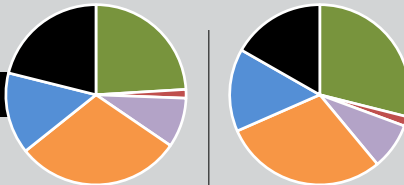
Consolidated Statement of Activities (Income Statement)

REVENUE



	2016	2015
Rental Income	21,830,522	19,558,699
Management Fees	1,935,093	2,209,366
Social Service Grants	554,013	353,516
Consulting Income	443,304	516,933
Interest Income	22,116	201,574
Other	1,368,897	1,423,265
Total Revenue	\$26,153,945	\$24,263,353

EXPENSES



	2016	2015
Administrative	6,089,012	6,869,372
Social Service Expense	394,226	406,465
Utilities	2,258,800	1,983,473
Maintenance and Operations	7,532,210	6,996,086
Taxes and Insurance	3,701,157	3,521,854
Interest, Insurance & Other Expenses	5,342,179	3,978,117
Total Expenses*	\$25,317,584	\$23,755,367

All data on these pages are for the fiscal year ended June 30, 2016, and 2015.

*Excludes non-cash depreciation expense of \$5,979,247 (2016) and \$4,978,957. Surplus Remitted to CalHFA \$3,076,043 (one time in 2016).

COMMUNITY LISTINGS 58 Locations

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 Apartments*
Sister Thea Bowman
Sojourner Truth Manor
Southlake Tower*
St. Mary's Gardens
Sylvester Rutledge Manor
Westlake Terrace East*
Westlake Terrace West*

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

CALIFORNIA continued

SAN JOSE
Japantown Senior
Apartments

SAN LEANDRO
Fargo Senior Center*

SANTA CRUZ
Arbor Cove Sr Commons*
Garfield Park Village*

SEBASTOPOL
Burbank Heights
Burbank Orchards

SAN FRANCISCO
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*

ARIZONA

GLENDALE
Manistee Manor
Waymark Gardens

COLORADO

COLORADO SPRINGS
Hatler May Village

GEORGIA

MACON
Vineville Christian Towers*

IDAHO

BOISE
Dogwood Plaza

BURLEY
Syringa Plaza

IDAHO FALLS
Mountain Falls 1
Mountain Falls 2

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

Making Tax-Deductible Donations

- Make cash donations utilizing the envelope in this publication. Or, make credit card donations online at cchnc.org.
- Donate appreciated stock – tax wise giving of appreciated stocks. Save on capital gains taxes.
- A Qualified Charitable Distribution (QCD) allows individuals 70½ or older to transfer up to \$100,000 an IRA to a qualified charity such as CCH and have it count toward satisfying their minimum required distribution (MRD).
- Designate CCH as a beneficiary of a portion of your IRA, 401(k) or 403(b) plan.
- Include CCH in our will or other estate plans. Designate a set amount, a percentage of your estate or, the remainder when all other obligations are met.
- Consider real estate. CCH will consider on a case-by-case basis the donation of property and fixed assets.
- Paid up life insurance – policies no longer needed for the original intent can be donated to CCH.

Be sure to speak with a professional financial advisor or attorney to determine the impact these methods of donating will have on your overall estate and financial stability.

CCH Resident Care Fund

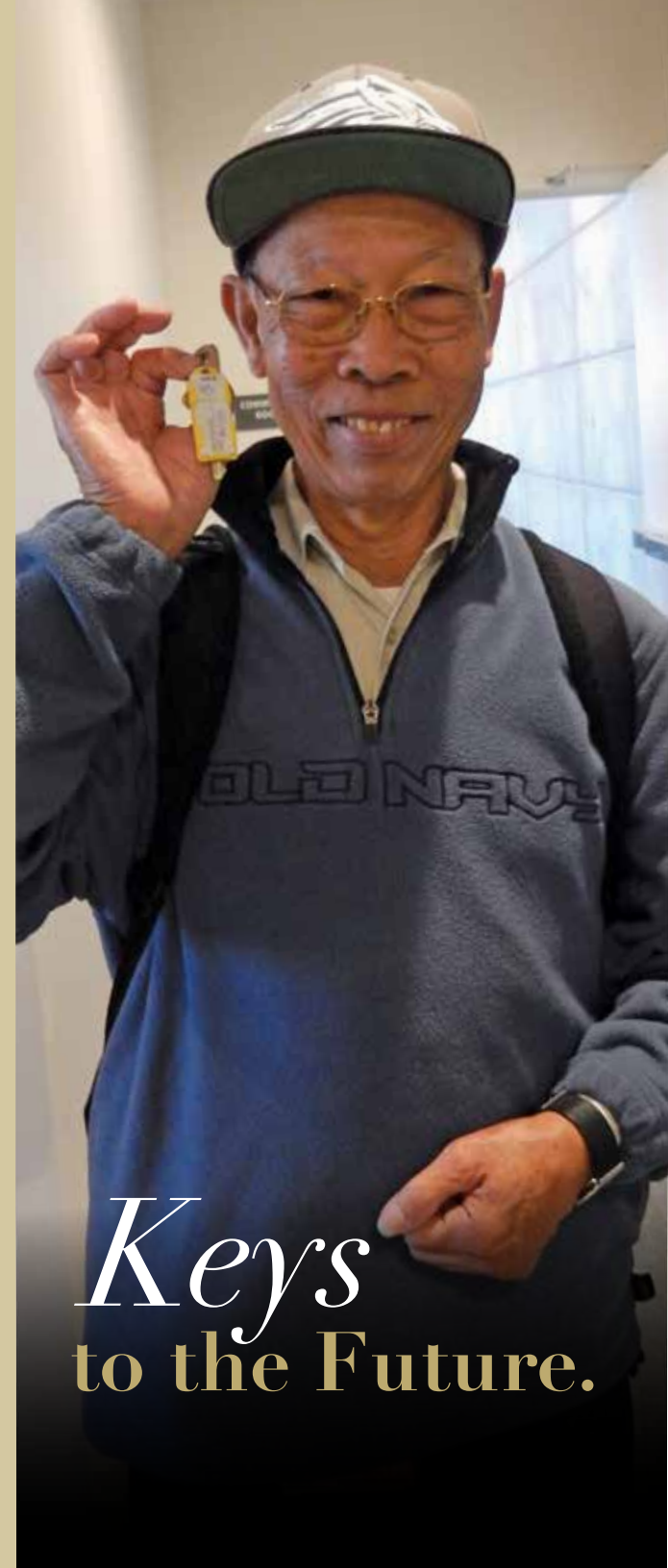
The CCH Resident Care Fund offers emergency relief when a resident needs it most. This fund allows for a one-time only disbursement of limited funds to address medical issues, food shortage, or similar situations jeopardizing a resident's well-being.

CCH Dignity Fund

Since 1961, well over 100,000 individuals have lived independently in safety and security while pursuing lives of dignity and self-worth. Family members and friends are assured their loved ones have services and programs that enhance their lives at CCH communities. These programs and operations are sustained and enriched in part through contributions to the CCH Dignity Fund.

CCH New Hope, New Homes Fund

Acquiring the necessary funds to finance and build or preserve senior housing is complex and time consuming. During the pre-development phase of projects, access to ready financial resources is crucial when faced with expenses for land, fees, studies, and designs. The funds are subsequently repaid when permanent construction funding is secured, allowing donations to be used repeatedly on new projects.



Keys
to the Future.

Words of Gratitude

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of Santa Rosa

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**Providing
Affordable
Quality
Housing
in Caring
Communities**



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