

2018 ANNUAL REPORT

PROGRESS through Partnerships

Total CCH Communities Today: 59

Established in 1961, CCH (Christian Church Homes) is a non-profit organization that builds and manages affordable housing communities where seniors can live and thrive in the comfort of their own home. We believe doing so is better for communities as a whole and the seniors we serve.

Years in Business: **58**

Visit www.cchnc.org for more information.

Providing Affordable

Quality Housing in

Caring Communities



Our Projects & Partnerships Span Across States: 9

Counties: 24 Cities: 30 Number of Denominations and Religions Served:

Appro

Currently Serving: Approximately 5,000 seniors

Seniors served over 58 Years: Over 100,000

History of Partnerships



If you are reading this ten page report then you are likely one of the thousands of partners we have had over the last six decades. I am grateful for your faithful time, talents and commitment to a vital mission which is critically needed and yet sorely underfunded in this country. We are now beginning our 58th year of professional and

dedicated service to seniors. The vision can only be carried out with our many partners standing side by side on this uphill task. Those partners include our current 250 employees, a wide range of donors and supporters, government resources at the city, county, state and federal level, as well as major business relationships in nine states. (Yes, nine states - coast to coast!)

The amazing demographic and cultural challenge of an aging population continues to fall short of the attention it deserves from politicians and governmental agencies. Not only is the country not providing the resources to deal with the aging senior sector, but at the same time, when we don't take the time to recognize the strength and beauty which come with age, then we are short changing ourselves of seeing the depth and beauty in the eyes of 40,000,000 seniors - soon to be 70,000,000!

The future of CCH continues to look strong and the demand for our mission and services grows bigger every day. In the following pages you will see evidence of the growth of that mission. The balance sheet grows, the

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number of properties and residents served is constantly on the rise, and the range of quality services delivered grows in both quantity and quality. Everyday those of us at CCH go to work at our jobs - and we are blessed to have an experience where a job is also a vocation, a mission, and a harbinger of excitement and hope for the future!



Top (Left to Right): Senior Asset & Assurance Manager, Brett Vaughn; Senior Manager of Social Services, Adam Allred; Chief Operating & Financial Officer, Syd Najeeb; Corporate Counsel and Designated Broker-Officer, Rhial Patel Bottom (Left to Right): Controlle

Rhial Patel Bottom (Left to Right): Controller, Sheryl Stella; Associate Director of Property Management, Lilia Gomez; Chief Executive Officer & President, Don Stump; Director of Marketing, Iris Murillo Missing: Vice President of Real Estate Development, Nicole Ennix; Director of Information Technology, Seong Kim

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Partnerships

Partnerships with Churches Disciples of Christ Rev. Keith Gibbons – Odessa, Texas

"Disciples Village of Odessa has enjoyed a productive partnership with CCH for over 15 years. During this partnership, we built a second project with them. Both sites are flourishing with expert management and development skills CCH has provided. They brought a vast wealth of knowledge of affordable housing which has positively influenced all aspects of service delivery. They are responsive to board needs and requests, and provide strong stewardship serving the seniors with affordable housing."

Partnerships with Funders

Enterprise Community Capital - Philip Porter, Enterprise Community Capital

"Enterprise is proud to support CCH in Northern California as the investor for their two largest properties in Oakland: Westlake East & West. Together these renovations preserve the affordability as well as enhance the quality of life for nearly 500 seniors. CCH is committed to doing the right thing the right way for the benefit of the residents they serve!"

Partnerships with Builders Community

BBI Construction - Will Rogan, President

"We deeply value CCH as an organization that effectively collaborates on housing projects and forms meaningful alliances with community partners fostering lasting changes in people's live with each new building."

Partnerships with Architects

HKIT Architects – Christophe Laverne, Principal

"HKIT Architects is proud of our 40-year partnership with CCH, providing supportive senior living environments for our community. We are grateful that CCH continues to be such a strong leader in the development of affordable housing."

Partnerships with Foundations Disciples Church Extension President, Rick Rysinger

"Since 2011, Disciples Church Extension Fund has partnered with CCH on projects that provide more than a home. We look forward to many more years of working together in ways that positively impact residents and their communities."

Without strong partnerships, CCH would not be here today. Partnerships depend on hard-earned trust, good work and follow-through from everyone involved. Over 57 years, CCH has developed a long list of partners who strongly believe, as we do, in the importance of quality affordable housing.

CCH CEO & President Don Stump

Lone Pine Christian Church – Pastor John H. Owen - Washington, Pennsylvania

"'A match made in Heaven' is the phrase that best describes the new relationship between Thomas Campbell Apartments and CCH. From each long distance phone conversation and each person I meet, from expressions of gratitude and hope of staff and residents, from process and leadership in business, I see servants of the Most High God. Together we will serve and together we will bring glory to our LORD."

Management Services

Delivering Consistent Value

As one of the oldest affordable housing organizations in the country, our experience with complex regulatory and compliance issues is second to none. Meeting complicated and unrelenting reporting requirements from Housing and Urban Development (HUD), federal, state and private funders are among our greatest strengths. We have ample experience navigating this increasingly challenging landscape that would perplex many property managers. Our large network of experts and consultants is a resource we offer all our valued partners and clients.

Our in-depth knowledge of property management best practices developed over our long history of service and professionalism has resulted in a proven approach that provides transparency, accountability and reliability.

Benefits of Partnerships

Waymark Gardens in Glendale, Arizona joined the CCH family of communities in late 2017. Prior to CCH assuming management, the property insurance was over \$32,000. Within the first year, the community realized a 28% savings and received better coverage.

"At Waymark Gardens, our mission is to provide affordable and quality housing for Seniors. CCH has been a vital addition in helping us achieve this goal! The CCH staff of experts have assisted Waymark Garden with navigating and remaining compliant with government regulations and providing a secure and clean environment for our residents."



Eric L. Luster, D.B.A. President - Waymark Gardens Board of Directors Glendale, Arizona

Waymark Gardens in Arizona

Our Pillars of Property Management

- Scheduled Review of all Expenses and Financials
- Regular Property Inspections and Proactive Maintenance
- Thorough Documentation Review by Compliance Staff
- Personal Delivery of Resident Services
- Open Communication with our Partners and Residents

The Average Score on HUD Inspections at CCH Communities: 93 out of 100

Social Services

Going the Extra Mile

When CCH began building and managing affordable senior housing communities in the 1960's, our leadership soon recognized the need for valued added services. Residents often require help managing their daily experiences such as securing transportation, procuring groceries or comprehending various documents, such as social security notices or medical information. As a result, the role of Service Coordination was created.

Today, our coordinators have expanded their services to include educational and wellness programs and events that provide residents with critical information affecting their worlds. In addition, coordinators work closely with residents when dealing with challenging situations as some lose their cognitive capacity or exhibit behavioral issues, requiring additional support at times. Today, service coordination is an integral part of our mission. Their proactive work can often prevent personal injury and mitigate property damage saving worry and money for residents, clients and partners.



Marcie and her granddaughter bond during art program

With almost **60 COMMUNITIES NATIONWIDE**, resident services makes a meaningful impact on the lives of CCH residents.



Community Manager - Jacque Williams, Chay Bui, Marcella James, Naomi Feliciano, Yanming Fu, and Edith Bojorquez

Case in Point

Bancroft Senior Housing Service Coordinator Edith Bojorquez, working with Spectrum Hot Meals, arranged for food to be delivered to the community five days a week. Residents volunteered to help with preparation and distribution. In time, Edith appealed to the City of Oakland for additional funding through the Senior Community Service Employment Program, making it possible to provide a modest stipend to resident helpers for their time and effort. Total Money Saved This Year by Residents: \$1,042,303

Number of Times Coordinators Delivered Support and Services: 16,969

Enrichment Programs Delivered: 13,452

Real Estate Development

"It's a humbling experience to see the joy, relief and elation on the faces of our residents after opening the door to a place they can now call their own."

CCH Vice President of Real Estate Development Nicole Ennix



Woodland Christian Towers Houston, Texas

In late 2016, CCH broke ground on the \$18.5 million dollar renovation of Woodland Christian Towers in Houston, Texas. Partnering with Citi Community Capital, Department of Housing & Urban Development, City of Houston, Harris County, National Equity Fund, Freddie Mac, Corporation for Supportive Housing, Enterprise Community Partner, Houston Housing Finance Corporation, and the Disciples Church Extension Fund, Woodland will offer 127 updated apartments with 72 units dedicated to formerly homeless. CCH is proud to collaborate on this exciting endeavor that will improve the lives of its residents and surrounding community members. As the project nears completion, some residents have started receiving keys to their first home.



Westlake Christian Terrace Oakland, California

CCH first developed Westlake Christian Terrace in 1976 with a HUD Section 236 loan. Located in downtown Oakland, California, this community provides 200 apartments and offers numerous amenities including a multipurpose room, exercise circuit and social service coordination. Upgrades are planned for all units providing greater accessibility while replacing the existing roof, exterior windows and doors, sidewalks, planting and irrigation. The renovated building will address seismic issues, integrate universal design and green building strategies to improve durability. We aim to significantly increase the number of Section 8 Vouchers helping even more residents. The project is set to commence in late fall.



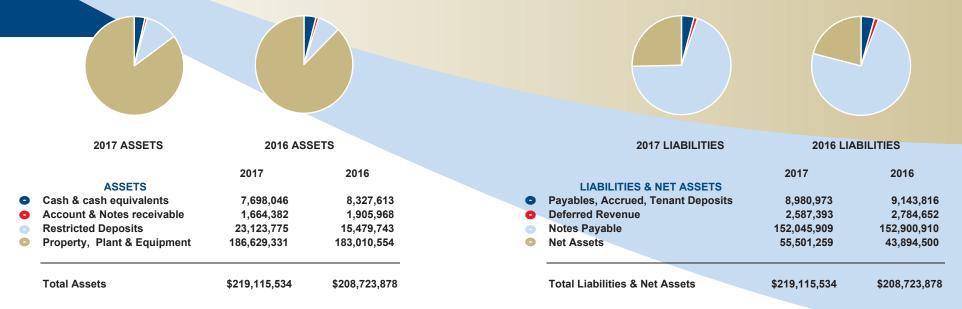


Piper Way Senior Village Redding, California

Set to start in fall 2019, this proposed 40-unit project will fit in well with the three other HUD projects managed by CCH in Redding-Hotel Redding, the Lorenz, and Tree House. Community amenities will include sitting lobby, laundry facilities, multipurpose community room, administrative offices, computer center, and community gardens. This project will further CCH's commitment to sustainable design strategies, including LEED equivalent certification. Green building strategies prove to create healthier homes for our seniors, lower energy costs, and reduce our carbon footprint on the environment. The plan is to leverage a 9% tax credit award, public and private funding. Project based vouchers would be used to subsidize rents for senior residents.

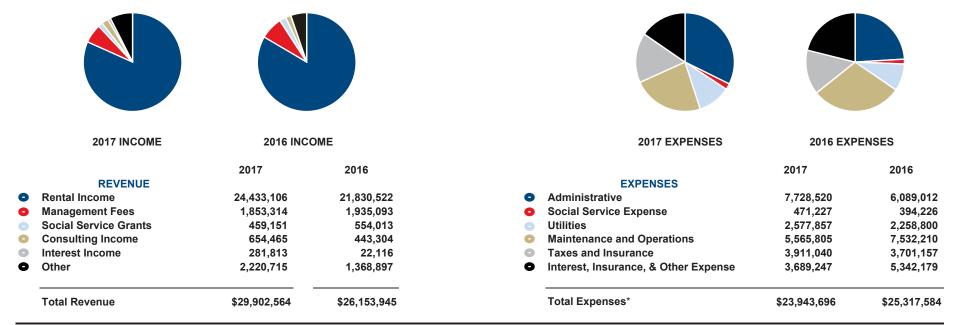
Consolidated Statement of Financial Position (Balance Sheet)

For The Fiscal Year Ended June 30, 2017, and 2016



Consolidated Statement of Activities (Income Statement)

For The Fiscal Year Ended June 30, 2017, and 2016



*Excluding non-cash depreciation expense of \$6,175,459 (2017) and \$5,979,247 (2016); Surplus Remitted to CalHFA of \$454,977 (2017) and \$3,076,043 (2016)

Achievements Over Our 57 Year History

Starting with only one property in 1961, I marvel today as our valued partnerships have enabled us to grow and live our mission of providing affordable quality housing in caring communities. As of this last year, we are now in nine states and on both coasts of the United States.

CCH Community Listings

California Antioch Hillcrest Terrace Antioch Rivertown Arbor Cove Sr. Commons **Bancroft Senior Homes** Beth Eden **Bishop Roy C. Nichols Burbank Heights & Orchards Buttes Christian Manor** Carquinez Vista Manor Cedar Street Housing I & II Fargo Senior Center Flower Park Plaza Garfield Park Village Harrison Street Housing Hotel Redding Irene Cooper Terrace Jarvis Gardens J. L. Richard Terrace Jefferson Street Housing Lorenz Senior Apartments Margaret McDowell Manor

Oak Meadows Percy Abram Jr. Senior Apts Plaza de las Flores **Providence Senior Housing** Sierra Meadows Sister Thea Bowman Sojourner Truth Manor Southlake Tower St. Mary's Gardens Sycamore Place Sycamore Place II Sylvester Rutledge Manor The Meadows Tree House Senior Apts Via Pacifica Gardens Westlake Terrace East Westlake Terrace West

Arizona

Manistee Manor Waymark Gardens Colorado Hatler May Village

Georgia Vineville Christian Towers

Idaho Syringa Plaza

Dogwood Plaza Mountain Falls 1 & 2

Missouri K. David Cole Place

Oregon Mattie Younkin Manor Powell Vista Manor

Pennsylvania

Thomas Campbell Apartments Thomas Campbell Apartments North Don Stump, CEO & President

Texas

Canterbury Apartments Disciples Village I Disciples Village II Pecan Grove Manor Woodland Christian Towers



CCH welcomes its newest community Thomas Campbell Apartments in Washington, PA

SINCEREST GRATITUDE to our FRIENDS and SUPPORTERS

Creator

Wells Fargo Bank

Builder

BBI Construction Heffernan Insurance Union Bank

Provider

Chase Bank Adele Lemon HD Supply Kava Massih Architects The San Francisco Foundation

Partner

Branagh Inc Citi Community Capital Goldfarb Lipman James E. Roberts-Obayashi MWA Architects Inc. Pension Fund of the Christian Church (DOC)

Advocate

Commins & Knudsen, P.C. Dr. Gale & Rev. Marcia Hagee Rev. Robert & Lauralee Ihler Don & Leanne Stump

Every attempt has been made to list all donor names accurately. Please contact CCH directly if your name is not listed correctly and changes will be reflected in future publications. Listings reflect donations from 7/1/2017 through 6/30/2018

Neighbor

Elaine Allen Juan E. Atondo B. C. Builders, LLC James & Jacqueline Bardsley Judy Bever California Housing Partnership Corporation Fard Engineers, Inc Victoria Gabriel Edward Gomez Gubb & Barshay LLP **HKIT** Architects **Dorothy Ihler** Erik & Merreli Johansson Darrell & Jan Johnson Lindquist, Von Husen & Joyce LLP Maddox & Associates Mass Mutual Patricia Menadier Svd Najeeb National Equity Fund, Inc. **OJK** Architecture **Pyatok Architects** Rockridge Geotechnical Judith Stockman Suma Landscaping, Inc. Sunseri Construction ThyssenKrupp Elevator Brett Vaughn & Bradley Niess Walker & Dunlop, LLC Ann & Bruce Willard

Friend

Chuck Blaisdell Mark Brown Michael Carlson Chalice Christian Church, San Carlos Ann Chaney Carroll & Ellen Cotten Dr. Coyness & Katharine Ennix Thomas Hyland Nicholas Kolivas Paul Kynard Jerry & Virginia Lang Mills Grove Christian Church, Oakland Shannon & Paul Williams Larry & Pamela Wing

Contributor

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