



Annual Report 2013

A Blueprint for the Future



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



Don Stump, President & C.E.O.
Robert Ihler, Chair of the Board

President & Board Chair's Message

Blueprints are drawings that bring vision to life. They give structure, establish the foundation, and identify the use of space.

Over 50 years ago, a dream for affordable senior housing was born. A blueprint for caring for seniors of limited income was drawn. An organization was formed and a foundation was laid, not just in the hearts of hopeful people, but in the ground in Santa Cruz. Over the years, CCH has grown this vision into 56 caring communities that are More Than A Home to residents in 6 states. These communities benefit more than 5,300 seniors, as well as the local neighborhoods, towns and cities in which they live.

CCH also has [a blueprint for the future](#). CCH has the vision of providing housing for thousands more seniors as that population doubles to 70,000,000 by 2030. We are laying the groundwork to grow our mission nationwide. We are engaged in conversations with groups who are excited about partnering with us. We are hiring staff and working with supportive agencies and donors to raise CCH to the top of the senior housing sector. It is an amazing and exciting time!

It is with your support and encouragement that we will continue to grow and provide a future for many more of America's seniors. Thank you for lending a hand as we build for the future together.





The Challenge

In a perfect world, our blueprint for the future would consist of providing affordable housing and supportive services to every senior in need. Today's challenge, which will be intensified in the coming decades, already includes:

- Long lines of applicants as soon as wait lists open at new communities
- Closed wait lists at many of our current CCH communities
- Immediate availability at only a few communities

This is why CCH's Board of Directors has challenged us to nearly double in size over the next 10 years. That is our compassionate, responsible commitment to the rapidly escalating elderly population – many of whom will not be able to find affordable housing options without our help.

“We didn’t come here to die; we came here to live and live we do!”

MAYME LINCOLN
Bancroft Senior Homes Resident





No Longer Alone

For many of our residents, CCH is *More than a Home*; it's also an end to isolation and loneliness. Josie Barrios of Fargo Senior Center says, "I love living here. I laugh all the time now." Loneliness plagued Josie's life before she found this caring community in San Leandro, California. "Before moving here, I was alone and scared all the time."

Josie grew up on a military post in the Philippines with a strict father who served in the U.S. Army. She was not allowed to date or socialize until she married at age 28. Josie's parents and siblings moved to the United States. Having discovered her husband drank and smoked too heavily and was often verbally abusive, she missed her family terribly. With their help, she and her husband moved to the U.S. where she worked for 33 years as a maid at the Sheraton Palace, while also caring for her ailing mother. The highlight of those hard years was receiving her U.S. citizenship in 1974.

Josie never had children and was riddled with anxiety and depression following the death of her parents, husband and sister. Her brother, a resident of Fargo Senior Center, suggested she apply for senior housing.

Living here has brought a constant smile to Josie's face. She is no longer alone but has friends galore. Because she loves her neighbors and the compassionate Fargo staff, she volunteers to help with parties, activities and daily lunches.

Josie is thrilled with the upgrades to her recently renovated apartment. She also loves her peaceful life. "It's a good thing I moved here... I have no more problems here."



Exceptional Property Management

Blueprints have been drawn up, timelines have been set, construction crews have begun work, and now the day-to-day reality of **rehabilitating an occupied building** sets in! Change is hard, for both our onsite staff members and our senior residents who experience:

- Pounding of hammers and nails
- Swirls of dusty air
- Disruptive moves to temporary residences

That's why every step of the process is explained to our residents. Caring staff members:

- Hold community meetings to hear concerns
- Answer individual questions
- Work to make the transitions as easy as possible

Professional movers relocate our residents while their apartment home is being renovated and then move them back once the work has been completed. There's plenty of paperwork: new leases, new house rules, new subsidies, new rents...so much to understand...and so many forms to sign.

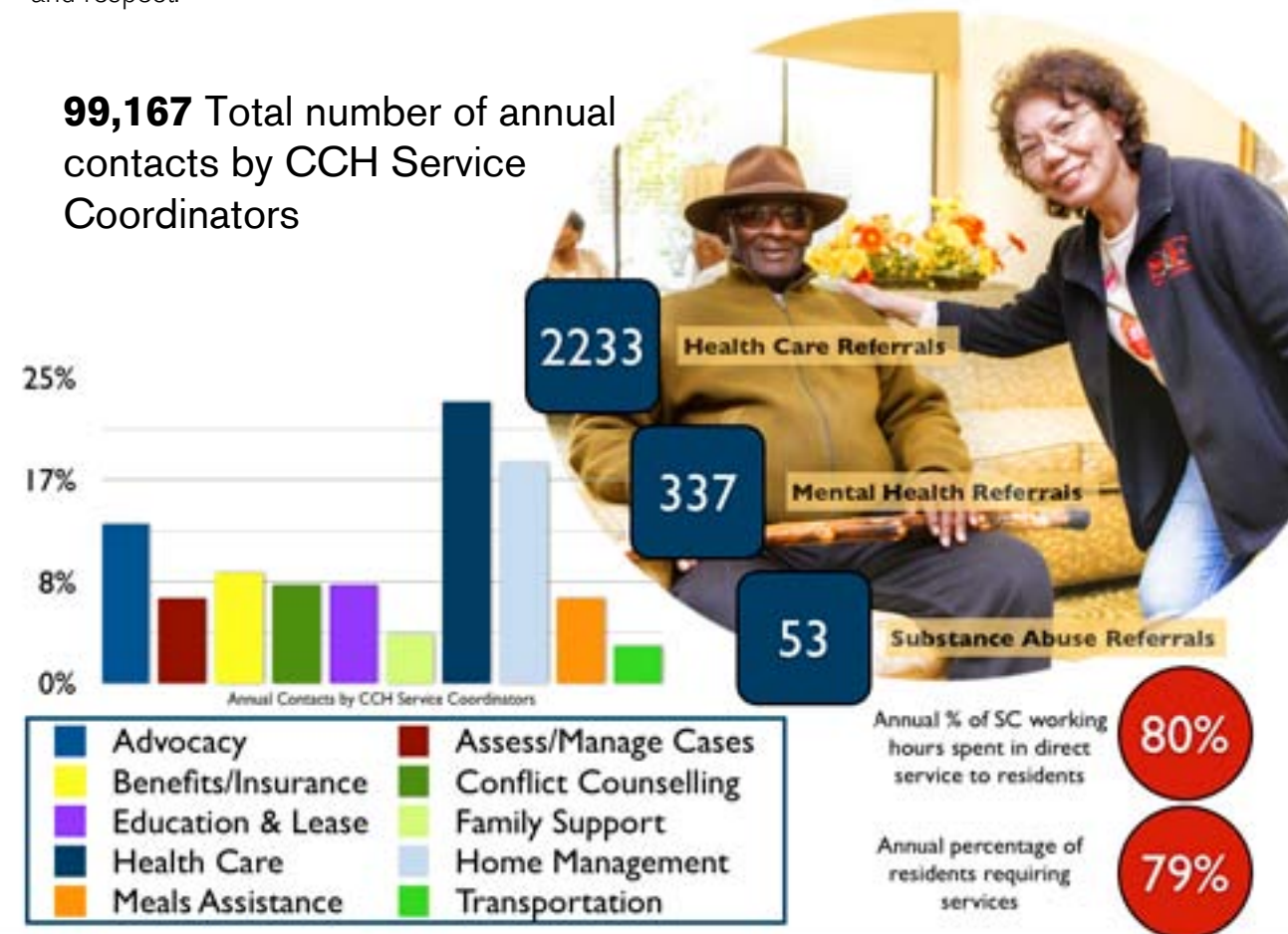
The constant communication and daily hugs reassure everyone, **"We're in this together!"** Piece by piece and floor by floor, their new home is unveiled. Shiny new finishes and fresh bright colors are met with great anticipation. The joy in each resident's eyes as they show off their new home for the first time makes all this effort worthwhile.

Caring Communities

Service Type Summary

CCH's caring communities are serviced-enriched because every one of our seniors deserves *More Than A Home*. Our residents are served with dignity and respect.

99,167 Total number of annual contacts by CCH Service Coordinators



It is a pleasure working at CCH, an organization that puts so much timely information and support in the hands of their employees. It is very clear that this is not just a business for them; it is a heartfelt mission which our staff emulates.

KATHERN SHERWOOD
Site Administrator
Tree House Senior Apartments

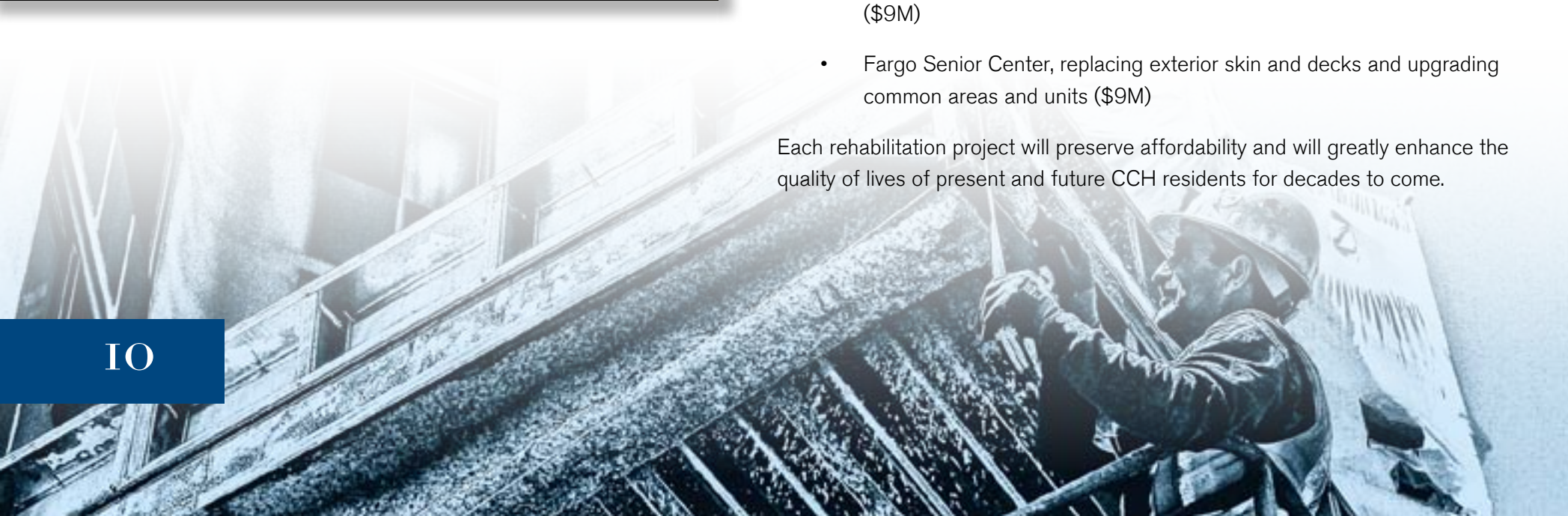
Housing Development

Preservation...Preservation...Preservation

2013 has been CCH's year of innovation and preservation. All over America HUD housing built in the 60's and 70's is in danger of physical deterioration or loss of affordability. HUD has offered unprecedented preservation incentives to meet this need. CCH is already hard at work using multiple funding sources for active construction on five major preservation projects:

- Westlake Christian Terrace, undergoing a \$20 million renovation that includes seismic work, common space expansion and unit upgrades
- St. Mary's Gardens, completing \$4.5 million rehab of siding, glazing, decks, roofs and landscaping
- The Lorenz, renovating this 1901 historic hotel through \$6M extensive seismic work and unit upgrades that add kitchens
- J.L. Richard Terrace, replacing all windows, the roof and roof deck (\$9M)
- Fargo Senior Center, replacing exterior skin and decks and upgrading common areas and units (\$9M)

Each rehabilitation project will preserve affordability and will greatly enhance the quality of lives of present and future CCH residents for decades to come.



Ongoing
construction at
Fargo Senior Center



A Classic Example

Built in 1968 as one of CCH's earliest senior properties, Westlake Christian Terrace East is a classic example of our innovative preservation efforts. This aging 200-unit building is under-going a 24-month rehabilitation to better accommodate the independent (with or without assistance) lifestyle of its residents.

In order to further our mission of Providing Affordable Quality Housing in Caring Communities, rehabilitation features include:

- Improving the building's seismic strength
- Upgrading all units with new kitchens and bathrooms
- Improving accessibility throughout the building
- Enlarging the lobby and main entrance
- Adding new sitting areas, a computer room, and additional parking spaces
- Increasing energy efficiency

Additionally, the property will be certified as GreenPoint Rated and include key sustainability features such as:

- Environmentally friendly carpets and finishes
- Low VOC paints and adhesives
- Energy star appliances and high efficiency lighting
- Low flow bathroom features

Rather than relocate hundreds of residents in mass, renovations have been progressing a few floors at a time. The first phase is nearing completion, and residents on the 1st through 3rd floors will begin moving into their renovated units in June. They will walk through a beautiful new two-story lobby to beautiful apartments and community spaces that have been totally redesigned to accommodate this 21st century, active senior community.



2013 Achievements-at-a-Glance

- Adopted a strategic plan to nearly double the number of seniors we serve
- Opened conversations with ownership boards of older properties around the country about preservation and management opportunities
- Advocated in support of The California Homes and Jobs Act of 2013 and Home and Community-Based Services as seniors visited with their legislators in Sacramento
- Increased our yearly fundraising efforts by 34%
- Began preservation of 5 properties: St. Mary's Gardens; J.L. Richards Terrace; Fargo Senior Center; Westlake Christian Terrace East; and Lorenz Senior Apartments
- Applauded residents from Bancroft Senior Housing who attended a 6-week Leadership Academy sponsored by EBHO

Consolidated Statement of Financial Position

June 30, 2012

Assets

Cash & cash equivalents	\$ 3,419,277
Account & Notes receivable	1,677,036
Prepaid Expenses	262,176
Property, Plant & Equip	58,970,267
Other Assets	14,903,673

Total Assets	\$ 79,232,429
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Liabilities & Net Assets

Accounts payable & accrued expenses	\$ 892,544
Tenant Deposits	451,298
Notes Payable	54,411,266
Net Assets	23,477,321

Total Liabilities & Net Assets	\$ 79,232,429
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Consolidated Statement of Activities

For the Twelve Months Ended June 30, 2012

Unrestricted Net Assets

Revenue:

Rental Income	\$ 12,206,747
Management Fees	2,944,548
Social Services Grants	403,456
Consulting Income	1,409,569
Interest Income	(11,577)
Other	373,550

Total Revenue	\$ 17,326,293
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Expenses:

Administrative	\$ 7,187,973
Social Services Expense	441,829
Utilities	1,121,200
Maintenance and Operations	2,275,038
Taxes and Insurance	1,445,325
Interest Expense	1,994,959
Depreciation/Asset Disposal	2,493,855

Total Expenses	\$ 16,960,179
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Increase in Unrestricted Net Assets	\$ 366,114
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These financial statements represent the operations of CCHNC and its nine wholly owned projects. The audited financial statements are available for review at the CCH Corporate Office.



Caring Communities Across the Country

CALIFORNIA

Antioch:

Antioch Hillcrest Terrace*
Antioch Rivertown*

Aptos:

Via Pacifica Gardens*

Brentwood:

Sycamore Place*
Sycamore Place II*

Chico:

Jarvis Gardens Senior Apartments*

Crockett:

Carquinez Vista Manor*

Garberville:

Cedar Street Apartments
703 Cedar Street

Marysville:

Buttes Christian Manor*

Napa:

Jefferson Street Housing*

Oakland:

Bancroft Senior Homes*
Beth Eden Housing
Bishop Roy C. Nichols Sr. Housing*
Harrison Street Senior Housing*
Irene Cooper Terrace
J.L. Richard Terrace
Keller Plaza
Northgate Terrace
Percy Abram Jr. Senior Apartments*
St. Mary's Gardens
Sister Thea Bowman Manor

Sojourner Truth Manor
Southlake Tower*
Sylvester Rutledge Manor*
Westlake Christian Terrace-
West,* East* & North*

Redding:

Hotel Redding*
Lorenz Senior Apartments*
Tree House Senior Apartments

San Francisco:

El Bethel Arms
El Bethel Terrace
Providence Senior Housing*

San Leandro:

Fargo Senior Center

Santa Ana:

Flower Park Plaza*

Santa Cruz:

Arbor Cove Senior Commons*
Garfield Park Village*

Saratoga:

Fellowship Plaza
Burbank Heights
Burbank Orchards

Sunnyvale:

Plaza de las Flores*

Visalia:

Oak Meadows*
The Meadows
The Town Meadows
Sierra Meadows*

West Sacramento:

Margaret McDowell Manor*

COLORADO

Colorado Springs:

Village at the Bluffs

GEORGIA

Macon:

Vineville Christian Towers*

MISSOURI

Kansas City:

K. David Cole Place

OREGON

Eugene:

Olive Plaza
River Kourt

TEXAS

Houston:

Pecan Grove
Woodland Christian Towers

Odessa:

Disciples Village of Odessa
Disciples Village II*

*Communities owned or co-owned
by Christian Church Homes

A Blueprint of Success

Good things are happening for the seniors of Macon, Georgia. CCH has become owner/manager of Vineville Christian Towers, a 15-story high-rise that is currently home to 186 residents.

With 56 properties in 6 states, CCH has the ability to facilitate the future stability and improved quality of its newest community. A two year planning process for a multi-million dollar renovation will be the first order of business. CCH has already received a \$925,000 Church Extension loan for predevelopment work at the Vineville site.



We Need Your Support

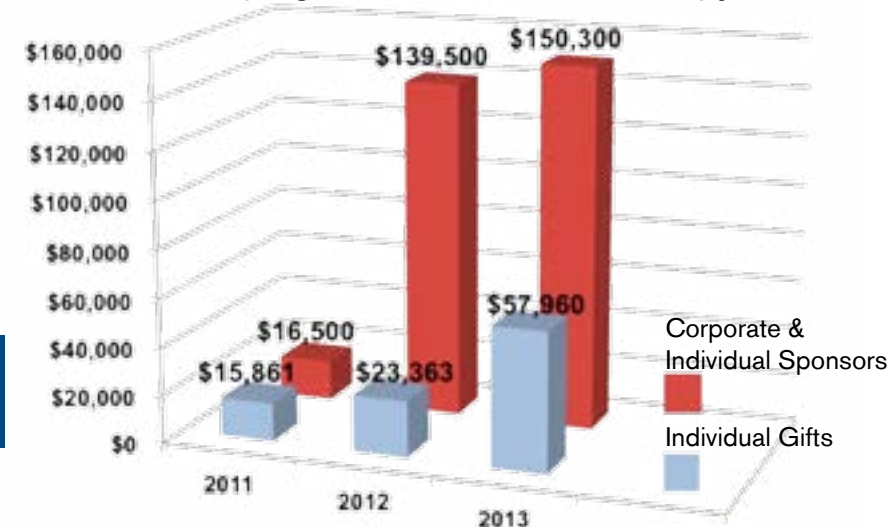
America is facing an unprecedented challenge:

- 11,000 people turn 65 every day
- 4 million retire each year
- 10 million baby boomers will face housing crises due to limited income

Unfortunately, existing senior housing in the United States is aging or at risk of being sold (150,000 units nationally are at risk of losing their HUD status), and affordable housing is not being produced fast enough to meet the growing demand.

At CCH, we want to be part of the solution. CCH's strategic goal will utilize more than half a century of experience to create or preserve at least 10,000 affordable homes for seniors in the next 10 years. Since HUD does not allocate predevelopment grants, we need your support to reach this goal. Your financial gift will provide essential resources to get these projects for seniors off the ground. Together, we can respond to this unparalleled national challenge by providing *More Than a Home* in the lives of our seniors.

Developing a Culture of Philanthropy



A Word of Gratitude

With the ever-rising demand for affordable senior housing, CCH's continued growth and success is aided by the financial support of like-minded individuals, churches/nonprofit organizations, and corporations. With gratitude we appreciate those who made a recent contribution between July 1, 2012 and June 30, 2013.

CREATORS

Wells Fargo Foundation
Ann Wolf, in honor of Verlin Stump

BUILDERS

Branagh, Inc.

PROVIDERS

James E. Roberts Obayashi

PARTNERS

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Heffernan Group Foundation
Johnson Capital
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Oakland Housing Authority
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OJK Architecture
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