

## ANNUAL REPORT

Opening Doors, Changing Lives



# Opening Doors, Changing Lives



At CCH, we build and manage affordable housing 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 communities where seniors can live and thrive in the comfort of their own home. Having served more than 100,000 seniors over 50 years, CCH has now grown to 53 caring communities that are More Than A Home to residents in six 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



## from the President

Opening doors and changing lives remains at the center of our mission at CCH. We have dedicated the last 53 years to providing warm, welcoming communities where seniors can enjoy safe, affordable, quality housing. While the demand is great, the overall supply remains woefully low. As you watch the today's headlines, the need has never been greater.

Anyone living in the Bay Area or any major metropolitan area can attest to the fact that there is a significant shortage of affordable housing. The question is "What do we do about it?" Recently, residents from various CCH communities as well as attendees from other senior living communities banded together to promote what I see as viable options that can effectively address this housing crisis affecting many but especially low income seniors.

California Assembly Bill 35 (AB 35) proposes expanding the State's low-income housing tax credit (LIHTC) program. Currently, the LIHTC Program supports a private market with an incentive to invest in more affordable housing through tax credit. Assembly Bill 1335 (AB 1335) would create a permanent source of funding for affordable housing through a \$75 document recording fee on real-estate transaction (excluding home sales) with a cap of \$225, per parcel, per transaction. I am encouraged by these bills because they represent earnest efforts to meaningfully address the shortage in the near as well as long-term. The key to making them a reality is to speak in a united voice to key influencers who can affect this growing problem.

CCH along with numerous other nonprofit housing organizations support these bills. We feel so strongly that, in June, we banded with our residents and visited lawmakers at the State Capital to discuss them. I am proud of our residents who took the time to share their perspective and put a real name and a face to this challenge. They spoke for tens of thousands who are still seeking affordable housing so they may remain in the communities that many of them helped to build. Working with legislators, we can realize a future where every senior will have a place to call "home".

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Don Stump, President/CEO



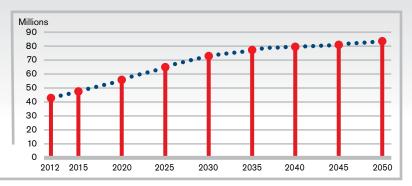
## Seniors Face Many Challenges in the Coming Years

Around the country, every state will see its population of seniors begin to explode as aging Baby Boomers reach retirement and live longer. Yet, despite having worked hard all of their lives, many will struggle for resources due to job loss, failing health and/or unexpected hardships.

#### **The Growing Population of Seniors Across the Nation**

Based on a report from the US Census Bureau, the population of older adults will increase dramatically between 2012 and 2050. By 2050, the population of people 65 years and over is anticipated to be 83.7 million which is approximately double the 2012 population of 43.1 million.

Source: www.census.gov



#### The Need for Affordable Housing is Tremendous

According to the National Low Income Housing Coalition (NLIHC), 35% of all U.S. households in 2012 were renters. One out of every 4 renter households is an extremely low income (ELI) household, totaling 10.2 million. For every 100 extremely low income (ELI) renter households, there are just 31 affordable units in 2012, all of which have long waiting lists.

Source: NLIHC analysis of 2012 American Community Survey (ACS) data, 2014.





#### **Many More Seniors Are Living in Poverty**

An alternative Supplemental Measure of Poverty was released by the Census Bureau which was modified to address health expenses and geographic differences in living costs. Across the nation, about one in seven (15%) seniors live in poverty today. Based on this measure, **at least half of the seniors in 10 states and DC have incomes below 200 percent of poverty**. These include California, Hawaii, Georgia, Louisiana, New York, Rhode Island, Tennessee, Florida, Mississippi, Arizona and DC.

Source: Henry J. Kaiser Family Foundation

## A Resident in Need Finds CCH

#### **Charles Blackwell**

#### **Westlake Christian Terrace Resident**

Mr. Charles Blackwell came to Westlake Christian Terrace in Oakland in November 2013. Early in his life, Charles looked forward to an exciting future as an art student in college. But tragedy struck when a major concussion he suffered during a hiking accident had left him partially blind at the age of twenty. Charles states, "My whole life flipped over. I went from being a young man full of hope and aspirations to thinking I was an invalid. My life just fell apart." Battling depression, he was lost until he met folks at a Christian commune who helped him regain his confidence

and rebuild a positive perspective. In time, he returned to college and his passion for art.

As a working artist, Charles has maintained a very modest lifestyle. He lived in an apartment located in an economically depressed area of Oakland. At times, he heard gun fire outside his window. He stated, "I had drug dealers on one side and a neighbor running an illegal recycling business on the other side. With loud parties, boisterous fights and metal crushing late into the night, I was very stressed out." He felt isolated and afraid.

At a cultural event, Charles met Janice Williams, a community administrator at Westlake Christian Terrace who told him about **CCH** and its mission. She encouraged him to apply for a place at her community.

Today, Charles life is so different. He attends town hall meetings, socializes with community members and participates in campus art exhibits. He has produced art for various organizations including Lighthouse for the Blind and Chicago Guild for the Blind. In February 2015, he displayed 27 pieces at the main office location of East Bay Municipal Utilities District (EBMUD) in Oakland.

Charles states, "I was able to get away from the violence to a place I can feel safe, speak with my neighbors and make friends. Westlake has a true sense of community. Being here has changed my life for the better."



## Our Values Guide Us Every Day



### Caring

"I work closely with our team to ensure residents' needs are met in a way that allows them to age in place with dignity, security and community."

Olutola Afolayan, CCH Community Administrator

### Sustainability

"Hilda's health has also improved since she's moved here. She's much happier. It's been a wonderful transformation."

> Carol Sanchez, Caregiver



### Integrity



We have appreciated partnering with CCH because they demonstrate a genuinely high level of care, responsiveness, and integrity through every step of the development process.

Philip Porter, Vice President, Enterprise Community Investment, Inc.



### Community

"We strive to build community by creating events that draw folks around common interests."

Rebecca Rosman, Activities/Special Projects Coordinator

### Independence

"I like being on my own, living independently: Here I feel a sense of freedom."

Jacalyn Ward, CCH Resident



# Resident Involvement

Council Members and Residents at Westlake Christian Terrace in Oakland, California



# Renovation and Preservation

CCH leverages every opportunity to preserve and build the supply of affordable housing. Working with visionary investors and generous partners, our organization has completed several major projects with local, state and federal support over the last year.

Currently, we have numerous communities in the midst of major renovation as well as a new construction project. Below we highlight some of our projects.



Garfield Park Village

The major renovation of Garfield Park Village, CCH's very first housing development, will be completed in December 2015. This \$34 million project rejuvenates a 50 year old property so that it can serve 94 low-income senior households for an additional 50 years.

CCH recently broke ground on Hatler May Village in Colorado Springs, Colorado. Utilizing 9% Low-Income Housing Tax Credits, City HOME funds, and state housing funds, this \$14 million project will yield 77 new apartments affordable for low-income seniors.



Hatler May Village

#### Woodland Christian Towers



El Bethel Arms



El Bethel Arms, Inc. has partnered with CCH to preserve a 255-unit senior housing property located in the heart of San Francisco's Western Addition neighborhood. This \$40 million renovation of this deeply affordable resource is slated to begin construction in summer 2016.

Woodland Christian Towers, a 127 unit property in Houston, will undergo a major renovation beginning in the fall of 2015. The project includes renovation of 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.

"As our visibility in the industry continues to grow, so do the relationships with our like-minded partners who support CCH's vision of service enriched, deeply affordable housing for seniors."

Vice President of Real Estate Development Kathleen Mertz

# Great Talent With BIG Hearts



Since 1961, CCH has been providing affordable quality housing. The longevity of our organization is based in our ability to attract and retain highly qualified talent that invests in our mission and our vision for the future of affordable housing. They always strive to improve internal processes, regularly train staff, and provide exceptional service for our residents while meeting regulatory requirements and financial goals.

Meet a couple of our stellar team players.



#### Eileen Luo, Operations Manager

In 2011, Ms. Eileen Luo started at CCH as an Assistant Administrator. Later, she was promoted to Community Administrator at Harrison Street Housing, a 75 unit Tax Credit/Section 202 property in downtown Oakland, which was then under construction. Eileen has over 15 years of experience in property management. Today, Eileen manages five communities totaling 600 units.

At Harrison Street Housing, Eileen successfully managed a team that leased all 75 units in four months. She also established efficient and innovative management systems, including a bilingual Pictionary reference for non-English speaking residents and a note card system to facilitate emergency responsiveness.

She ensures compliance with all regulatory requirements including, HUD, CC & R's, deed restrictions, regulatory agreements and Section 8 contracts. Under her leadership, Harrison Street Housing consistently earns the highest scores from regulatory agency inspections, with one HUD inspector observing that the property's resident files were "the best he had ever seen."

Ms. Luo earned a Bachelor's Degree in Finance with a Minor in Business Management. She is a HUD Certified Tax Credit Specialist (TCS), Certified Occupancy Specialist (COS), Manager of Housing (CMH), Manager of Maintenance (CMM), and Notary Public. She is also an active member of IREM and is currently earning her CPM certification.

### Kathern Sherwood, Community Administrator

Ms. Kathern Sherwood joined the CCH team in May 2008 when she became the Community Administrator at Tree House Senior Apartments in Redding, California. She holds a certification as a Certified Occupancy Specialist (COS) and Certified Occupancy Specialist Advanced (COSA).

With over 20 years of management experience, she is able to leverage the breadth of her skills and talents to maintain an efficiently run community. She enjoys wearing a wide variety of hats in the course of her daily work including leader, friend, peacemaker, cheerleader, comforter, mediator, protector among others. Besides effectively handling the business aspects of property management, she devotes time to hosting resident events, lending a soft shoulder, resolving administrative issues, and supporting her residents' independence.

Kathern deeply values the idea of community and takes great care in building solidarity among the residents. She shares, "Community is really about people navigating life together. It's about respecting and honoring diversity, making room for one another and fostering relationships that can withstand the test of time and differences."

She has seen the way residents flourish after joining the Tree House family. Sometimes they arrive with little more than a change of clothes but soon the community rallies around them and they grow stronger.

Kathern shares, "CCH 's vision, mission and goals are a big part of my heart. Helping seniors in a variety of ways has been so fulfilling."

## Connecting Resident and Support

Social Service Coordination is an integral part of the support many of our residents receive at our communities. The primary mission of Service Coordination is to enable residents to "age in place" with dignity and respect while helping residents reach their personal goals. It provides the bridge to access much-needed services in an efficient, effective manner that is comfortable for residents.

The Coordinators frequently act as educators, problem solvers and community builders. They are responsible for providing and arranging health and wellness educational programs for the residents.

**CCH** provides and requires continuing education for all Coordinators to remain informed and aware of issues that affect residents. This is accomplished by attending in-house training, conferences and webinars.





Topics covered include a variety of subjects such as Social Security, fair housing, Alzheimer's disease, and other issues that impact the lives of the residents.

Lastly and of great importance, Service Coordination at **CCH** is based on the belief that each individual's values, dignity, and rights regardless of race, age, culture, gender and sexual orientation must be respected.

On-site Social Service Coordinators delivered over 115,000 services to more than 4,000 out of 5,300 residents over the course of the year.

## 2014 Annual Fund Raising Celebration

Last year, our Keynote Speaker, Ms. Rita Moreno, was an absolute delight as she shared her struggles with adequate housing during her childhood. As an outspoken activist and humanitarian, Mr. Moreno highlighted the tremendous need for affordable housing while conveying a powerful message of hope.

"I applaud your [CCH's] tireless effort, infectious energy and unwavering commitment as you invest in the lives of seniors otherwise unable to enjoy comfortable, safe affordable housing."

#### Rita Moreno

Award Winning Actress, Activist and Humanitarian



## **Advocating for Affordable Housing**

### **CCH RESIDENTS TAKE A STAND**

In June 2015, **CCH** coordinated efforts with six nonprofit housing organizations to transport over a hundred and forty senior housing residents, administrators and service coordinators to the California State Capitol for the Fifth Annual Advocacy Day sponsored by LeadingAge California. Residents spoke directly with legislators advocating for increased funding supporting affordable housing. Their personal stories punctuated the overwhelming need for more shelter to support struggling low income seniors.





CCH is proud and honored to be a member of this group. As a leader in affordable housing, we work to build these bridges and bring people together to speak in a loud, unified voice for those who need to be heard. It also speaks to our commitment of deepening industry relationships and leveraging collaborative opportunities with honored colleagues.

LeadingAge California Director of Policy for Housing, Home and Community-Based Services Meghan Rose states, "The seniors did a wonderful job of sharing their personal stories and relaying the message about the critical need for funding for more affordable homes. We increased our participation by 40% over last year and the event has doubled in size since 2013!"

# **CCH is Recognized by Housing Industry Leaders for its Commitment to Excellence**

"Every time I visit one of your communities, most recently Westlake Christian Terrace at its grand reopening, CCH has repeatedly demonstrated that it is focused on its community members having homes that enhance their lives. On behalf of HUD's San Francisco Multifamily hub, I thank you for letting us be one of your many partners as you continue your important work."

Tom Azumbrado, Director, HUD San Francisco Multifamily hub

"CCH has created beautiful communities and connections that stand the test of time; like Westlake Christian Terrace, which has provided affordable homes in Oakland for 45 years. Some of our most inspiring local leaders live in CCH properties like Westlake, and they embody the organization's dedication to both residents and to community development overall."

Gloria Bruce, Executive Director of East Bay Housing Organization (EBHO)

"Chase is proud to partner with Christian Church Homes, because they create wonderfully caring senior communities throughout the country where residents are the primary focus."

Paul Carney, Vice President of Community Development Banking, Chase Bank



### Highlights from a Productive Year at CCH



Staff photo at 2015 employee appreciation event.

- CCH celebrated the completion of an \$11 million renovation project with the grand re-opening of Lorenz Senior Apartments in Redding, California.
- At Westlake Christian Terrace, CCH completed a \$58 million rehabilitation project improving one of the oldest affordable housing communities in Oakland, California.
- CCH communities earned an average score of 94 percent on its Real Estate Assessment Center (REAC) inspections ensuring compliance with local, state and federal requirements.
- The recent ground breaking at Hatler May Village, a \$14 million construction project, will result in the development of 77 new apartments for low-income seniors.

- CCH welcomed two more communities, Syringa Plaza and Dogwood Plaza, both located in Idaho, to the CCH family.
- CCH achieved an apartment occupancy goal of 97 percent across all communities.

"Anyone working at CCH is called to service. Every day we strive to create communities where residents know that we are here for them."

Cletis Young, Vice President of Operations

# Dedicated to Excellence



The executive staff at **CCH** has collectively over 75 years of affordable housing experience.

"Our continuing success stems from the proactive team approach and collaborative problem solving efforts demonstrated by CCH employees dedicated to the mission of our organization."

Don Stump, CCH CEO and President

Top left to right: Vice President of Philanthropy John Rodenberg; CEO & President Don Stump; Vice President of Operations Cletis Young

> Bottom left to right: Vice President of Finance Syd Najeeb; Vice President of Real Estate Development Kathleen Mertz

Vice President of Human Resources Toni Smith (not pictured)



## Solid Financial Base for Over 50 Years

#### **Consolidated Statement of Financial Position**

June 30, 2014

Assets		Liabilities & Net Assets	
Cash & Cash Equivalents	4,296,565	Accounts Payable & Accrued Expenses	9,704,738
Account & Notes Receivable	1,952,232	Tenant Deposits	702,432
Prepaid Expense	468,216	Deferred Revenue	890,454
Property, Plant & Equipment	166,994,906	Notes Payable	143,476,833
		Net Assets	18,937,462
Total Assets	\$173,711,919	Total Liabilities & Net Assets	\$173,711,919

#### **Consolidated Statement of Activities**

For the Twelve Months Ended June 30, 2014

#### **Unrestricted Net Assets**

Revenue:		Expenses:	
Rental Income	18,029,956	Administrative	6,102,532
Management Fees	2,126,331	Social Service Expense	488,508
Social Service Grants	566,320	Utilities	1,858,041
Consulting Income	670,299	Maintenance and Operations	5,807,768
Interest Income	350,174	Taxes and Insurance	3,695,337
Other	1,028,324	Interest & Insurance Expense	3,227,049

Total Revenue \$22,771,404 Total Expenses\* \$21,179,235

\*Excluding Non-Cash Depreciation Expense of \$4,235,085

# 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 & 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 & Orchards

#### San Francisco

El Bethel Arms
El Bethel Terrace
Providence Senior Housing\*

#### Santa Ana

Flower Park Plaza\*

#### Saratoga

Fellowship Plaza

#### **Sunnyvale**

Plaza de las Flores\*

#### **Visalia**

Oak Meadows\*
Sierra Meadows\*
The Meadows
The Town Meadows

#### **West Sacramento**

Margaret McDowell Manor\*

#### Colorado

#### **Colorado Springs**

Village at the Bluffs

#### Georgia

#### Macon

Vineville Christian Towers\*

#### Idaho

#### **Burley**

Syringa Plaza

#### Boise

Dogwood Plaza

#### Missouri

#### **Kansas City**

K. David Cole Place

#### 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

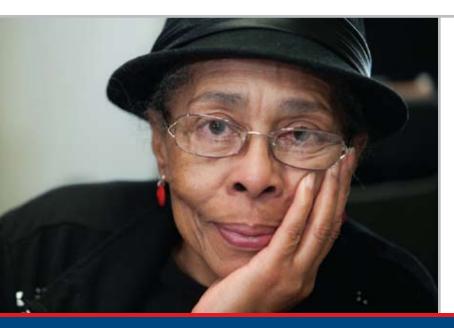
### Help More Low Income Seniors Find a Place to Call Home

As the number of seniors in American continues to increase, more are struggling to secure even the most basic of needs, including housing. Unable to continue paying market rate for rental housing, many more may find themselves homeless.

Your tax-deductible donation will help **CCH** build more homes, and thus, we improve the lives of seniors who have contributed to society and their local communities.

We are requesting your financial support to help preserve and build more affordable housing. Please help a senior with limited means find More Than A Home.

Together, we can provide for them.



For more information, please contact:

Vice President of Philanthropy

John Rodenberg

(510) 746-4227

jrodenberg@cchnc.org

## A Nords of Gratitude NKS

Thank you for your generous support which enables CCH to meet the growing need for affordable senior housing. Our mission thrives because of like-minded individuals, faith-based organizations/nonprofit organizations and corporations that understand how a committed group of individuals can truly make a difference in the lives of our fellow men.

Rev. Ben Bohren

El Bethel Terrace

Victoria Gabriel

Hotel Zetta

Carl Lumbly
Daryl & Doral Main

Steven Kodama

Jacquelyn Kung

Don McCreary

Joann Moncrief

MSM, Inc.

Syd Najeeb

Marc Paletta

Perkins Coie

Daniel Pivnick

Niels Povlsen

Elizabeth Seifel

The Crucible

Kline A. Wilson

James P. Richardson

Elizabeth & Brad Smith

Vision Service Plan (VSP)

Pier 39

**EML** Entertainment

The Honorable Lynette

Sheryl Gorchow-Stuart

Gordon & Rees, LLP

Mayers Architecture

Newport Realty Advisors

Pavé Fine Jewelry Design

Christian Church of the

Pacific Southwest

Commins & Knudsen, P.C.

Downtown Oakland YMCA

Gibson-McElhaney, Esq.

Mark Brown

Ann Chaney

#### **Creators**

Branagh, Inc. First Christian Church, San Lorenzo

#### **Builders**

Wells Fargo Bank

#### **Providers**

Heffernan Insurance Dorothy Ihler

#### **Partners**

James & Jackie Bardsley
BBI Construction
Chase Bank
Citi Community Capital
Community Economics, Inc.
Goldfarb Lipman
Pension Fund of the Christian Church
Sunseri Construction
Union Bank Foundation
US Bank
Via Pacifica Gardens Board of Directors

#### **Advocates**

Disciples Church Extension Fund Enterprise Community Investment, Inc. HKIT Architects Don & Leanne Stump Suma Landscaping, Inc.

#### **Supporters**

Herbert R. Moore

Autotemp, Inc
Christian Church Northern California/
Nevada Region
CPC Construction Services
Fineline Construction
Rodney Gould, Esq.
Gubb & Barshay LLP
Robert & Lauralee Ihler
Kaiser Permanente External &
Community Affairs

MWA Architects Inc. NBA (National Benevolent Association) James & Carolyn Rodenberg Thyssen Krupp Elevator W.S.B. & Associates Deborah Walker

#### **Neighbors**

Arnall Golden Gregory LLP Judy Bever California Housing Partnership Michael Carlson Paul Carney Supervisor Wilma Chan Carroll & Ellen Cotten Brian Dantzig II Richard Terrace Erik & Merreli Johansson Johnson Capital Jerry & Anne Jones Kava Massih Architects The Honorable Patricia Kernighan Lafayette Christian Church Adelle Lemon Maddox & Associates Mass Mutual Thomas McCov **Pvatok Architects** RealPage, Inc Scott Reelv Restoration Management Company Rockridge Geotechnical John & Tamara Rodenberg Frank Scudero & Carol Somerton Donald Shawler Judith Stockman Studio Stu Taniguchi Landscape Architecture Tunua Thrash-Ntuk Brett Vaughn Michael B. Watson Robert Weston Ann & Bruce Willard

### Contributors Ophelia Adams

Ophelia Adams
Mark Anderson
Joan Arthur
Asian Art Museum
Beach Blanket Babylon
Erlene Benevento

Leon & Doris Bennett
Catherine Bishop
Blue & Gold Fleet
Bunker & Company
California Academy of Sciences
California Landscapes
Mike Carr
Curtis Caton
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Chalice Christian Church, San Carlos
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Dashe Cellars
Sharron Dawkins

Sharron Dawkins
Rhial Devine
Don Dewey & Susan Gonzales-Dewey
James Diamond

Falcone Development Services First Christian Church, Vallejo Fred J. Schmidt & Associates

Josh Fosson Carol Frank Theodore Fuller Robert Geesey

Goat Hill Pizza

Gilroy Gardens Family Theme Park

Sue Goddard LaShon Godfrey Theresa Golden Ariella Granett Nam Ha & Nicole Le Darlene Hallberg Heather Hennessey I Fly SF Bay Connie Inglish Darrell & Jan Johnson

Connie Inglish
Darrell & Jan Johnson
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Mary Ann Jordan
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Maureen Kamiya
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Andrew King
La Mediterranee
Claire Lampson
Landmark Theatre Corp.

Gerald & Virginia Lang Beth Larson

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Sun Valley Carpets, Inc. Sean & Caroldawn Swanick

Tamie Tibbitts
The Starlight Room
Thomas Toth

UC Botanical Garden William & Carol Venema

Falisha Walls Marilyn Washington Martha Williams Shannon Williams Rev. Josh Wilson, Jr.

Tim Wilson David Yarbrough Cletis Young

#### Friends

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Larry & Pamela Wing



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