



Home to me is my mom, sisters,  
and brother. My family wherever we are  
is home.

★ from, Kayla ★



**It is no secret that the path to creating affordable housing is long, layered, and often quite complicated.**

Providing homes and services to underserved populations requires a high volume of communication with varied government agencies, compliance tracking, financing negotiation permitting, and sustainable program design. Alignment with our partners through the entirety of that arduous process is paramount – spanning from development to delivery of key services for those deeply in need.

This technical side of our work that our talented team members and partners navigate so well can sometimes result in days where our mission feels out of reach. When we find ourselves feeling that sense of fatigue, there's always a special "spark" to reignite our passions. This year, that spark came in the form of the beautiful artwork created by one of our youngest residents and what you see on the cover of this year's Impact Report; home is defined by the people we love and the memories we make. PSHH's role is to help bring together families and communities in a safe place and space that they can call "home".

Our planning, advocacy, and funding efforts can be summed-up into two simple words: "Home is..."



Shelly Higginbotham  
Board Chair



Ken Trigueiro  
CEO & President

## Thank you to our *Board of Directors*

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# A Commitment to *Equity*

PSHH, in alignment with its mission, has the responsibility to positively impact the lives of our residents and team members through advancing racial equity, diversity, and inclusion through our work. This includes:

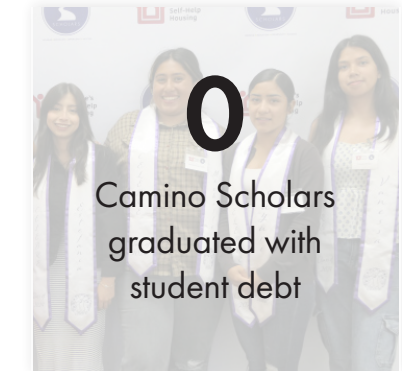
- Building mindful communities that improve upon historic and systemic racism, income inequity, and discrimination
- Developing policies and procedures that guard residents and team members against unequal treatment
- Providing opportunities for learning and growth through inclusive opportunities at all levels of the organization

As an organization that develops land and provides affordable housing, we use a land acknowledgement, developed in collaboration with local Chumash tribes, to remind ourselves and those we serve that we are guests of unceded territories.

*"With sincere gratitude, we humbly acknowledge the Indigenous Peoples and unceded territories that our organization now occupies. We recognize the YTT Northern Chumash, Santa Ynez Band of Chumash, Barbeño / Ventureño Band of Mission Indians, Cruzeño Chumash, and Salinan elders, current and future generations as the protectors of these lands. We honor and respect the sacred connection between Indigenous Peoples and the land that they have stewarded for generations."*



# Year at a *Glance*





"People's Self-Help Housing's Home Ownership program has had a positive impact on our lives. As a single parent, I never imagined having the opportunity to qualify for buying a home.

The program not only gave us the chance to buy a home, but it also taught us the skills to build and work as a team, and I built meaningful relationships with my neighbors.

**My children and I can say our new home has a little of each of us, and all the sweat and effort is worth it."**

- Nancy, Owner-Builder at Summer Holly Lane

Helped

**40**

families buy homes on the Central Coast and secure down-payment assistance

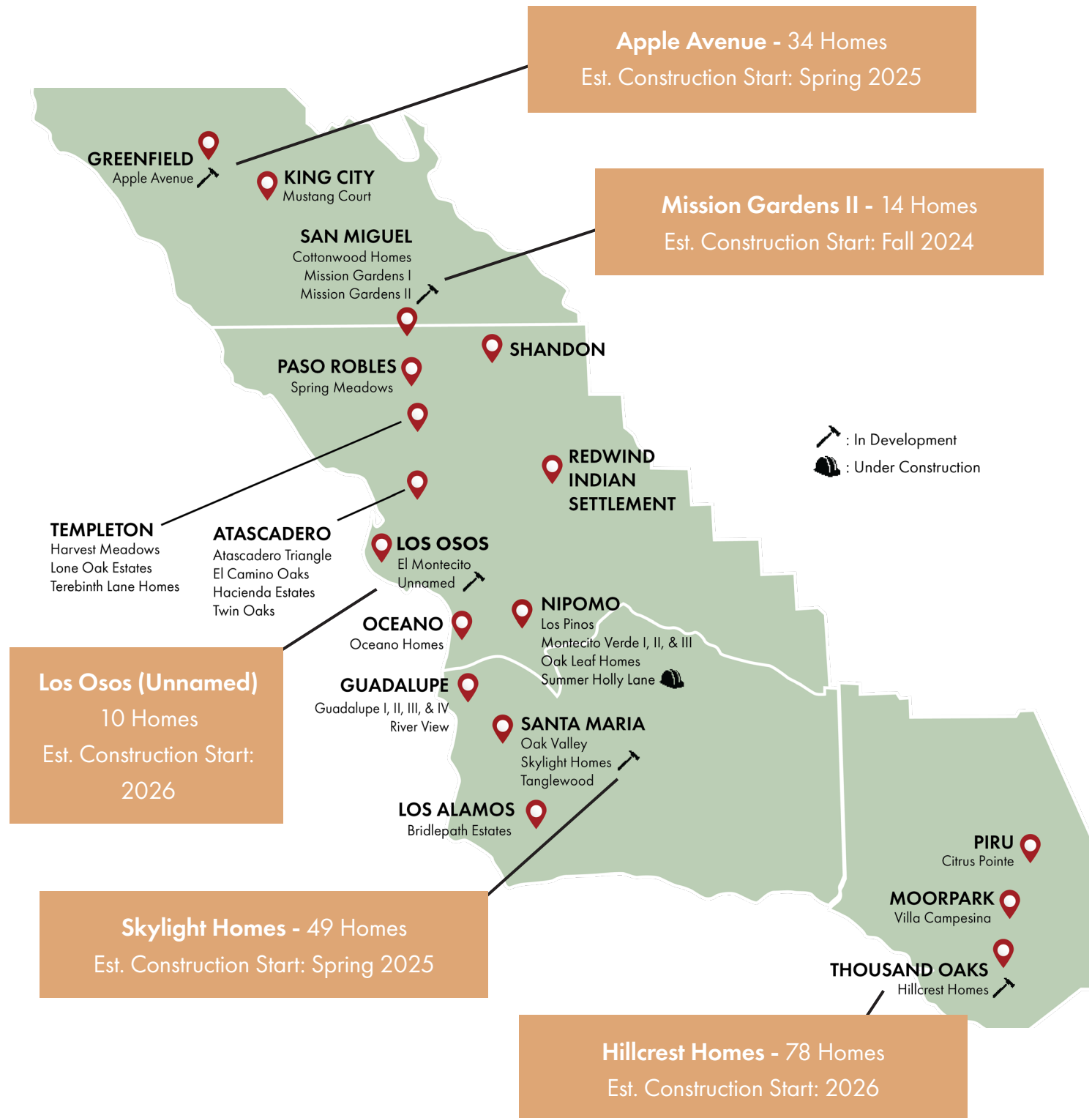
Provided

**54**

households with homebuyer education and courses

# Changing Lives through Home Ownership

Breaking ground on a new home ownership project generally takes 3-4 years as we work with local jurisdictions, community stakeholders, federal programs, and state agencies. This includes obtaining design approval, performing environmental review, securing grants and mortgages, and installing public improvements. This highly collaborative process is currently working to bring **170+ new homes** to the Central Coast.



Progress at Summer Holly Lane in Nipomo has come a long way! After 16 months of hard work, the ten households will complete construction and move-in to their new homes in December 2024.

# Places to Call Home

Acquiring and developing land is increasingly difficult, especially in one of the most expensive real estate markets in the US. However, careful planning and strategic partnerships are currently working to bring nearly **1,000 new units** to the Central Coast.

**611**

new units in acquisition and pre-development

**376**

new units under construction

**65**

existing units received extensive rehabilitation

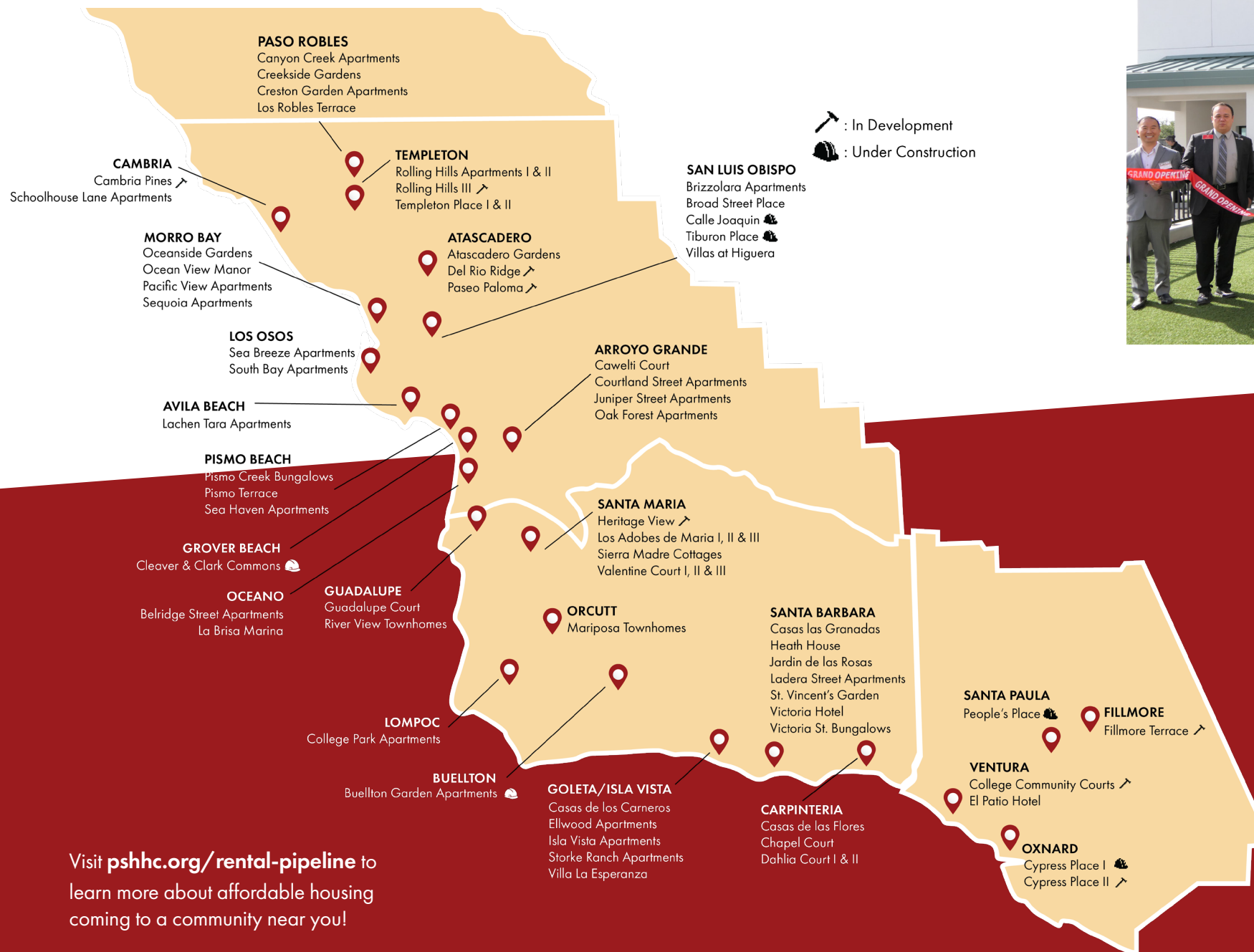


Buellton Garden Apartments



Cleaver & Clark Commons

We broke ground on two new sites: Buellton Garden Apartments in Buellton and Cleaver & Clark Commons in Grover Beach. Two new properties also opened their doors this year: Broad Street Place in San Luis Obispo and Pismo Terrace in Pismo Beach!



Broad Street Place



Pismo Terrace

The number of people currently on our waitlist is staggering. This includes seniors, families with children, recent graduates, veterans, downtown workers, carers, farmworkers, and someone from just about every walk of life who we all interact with, each and every day.

While seeing these numbers may seem discouraging, be assured we are working each day to find ways to meet the need.

**~500**

applications received per month

**3 to 5**

average years applicants are on the waitlist

**15,600+**

applicants currently waiting for an affordable unit

Here are some practical ways you can help bring more affordable housing to your community:

- Talk to your family, friends, and neighbors to find the common ground on this topic.
- Contact your elected officials. Let them know you are in support of more housing.
- Stay informed on the issues. Visit [pshhc.org/advocacy](http://pshhc.org/advocacy) to learn more!

Visit [pshhc.org/rental-pipeline](http://pshhc.org/rental-pipeline) to learn more about affordable housing coming to a community near you!

After years of military service and a career in Ringling Bros. Barnum & Bailey Circus, Anthony found himself living on the Central Coast. For a decade, while building a local reputation for his impressive saxophone skills, Anthony was living out of his car.

With the encouragement of his community, Anthony applied to live in a PSHH property and for the first time in decades, he found himself with a place of his own to call home.

**“When they opened the door, I was like, ‘This is mine?’ I’ve never had this before, but it’s changed my life so much.”**



“Both of my parents dedicated their lives to agriculture. My father organized farmworkers to join Cesar Chavez in the fight for improved wages and housing conditions.

This week, he celebrated his 74<sup>th</sup> birthday, and today, they received a wonderful gift: keys to an apartment through People’s Self-Help Housing.

**It’s heartwarming to witness positive outcomes from their years of hard work in agriculture, made possible by remarkable organizations like PSHH, who value farmworkers.”**



# Life at a PSHH Property

Farmers’ markets, fitness classes, and community gardens are just some of the opportunities for residents to stay healthy and foster positive relationships. Adaptable spaces and accessible recreational areas encourage **more than 5,000 residents** of all ages to engage with their neighbors, participate in social gatherings, and enjoy the outdoors.



## Celebrating Resident Success

**5,200+**

people call a PSHH property their home

**20%**

of residents are formerly homeless individuals

**91%**

of residents are low-income, with 0-80% of the Area Median Income

The **Culinary Coop**, is a PSHH-led cohort of community members looking to enter the food industry and start their entrepreneurship journey. Funded by Morgan Stanley, this innovative, wealth-building program provides participants with:

- Highly discounted access to a commercial commissary kitchen
- \$2,000 in startup expenses
- Bilingual support from the Cal Poly SLO Center for Innovation and Entrepreneurship
- 2 Cal Poly interns to support marketing and logistics

This year, four participants have been working to create a culinary business of their own, ranging from bagel shops, to bakeries, Mexican eateries to Afghanistani restaurants.



Funded through a generous grant from Wells Fargo, **Wealth Warriors** is a wealth-building program aimed at empowering PSHH residents to heal money wounds, establish financial literacy, and make their money work for them. The program, taught by author Linda Garcia, provided in-person lessons on brokerage accounts, stocks, and basic economics.

Participants received all the tools needed to support their learning journey as well as \$500 to kickstart their investment portfolio. This one-of-a-kind program has completed its first cohort and hopes to expand and continue offerings in the future!

Dedicated maintenance teams provide around-the-clock support to **59 properties** in the PSHH portfolio. From preventative maintenance to emergency response and expansive rehabilitations, these members of the team have been hard at work this year keeping sites beautiful and safe.



Upgraded Flooring



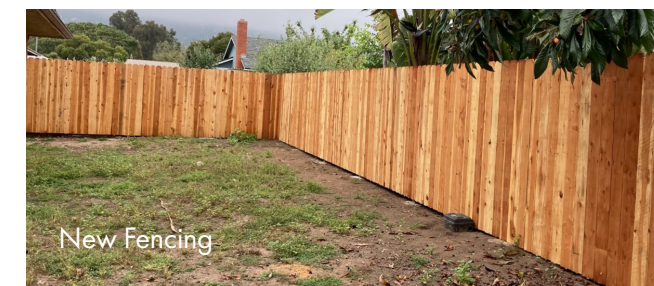
Renovated Kitchen



Repared Parking Lots



Updated Stairwells



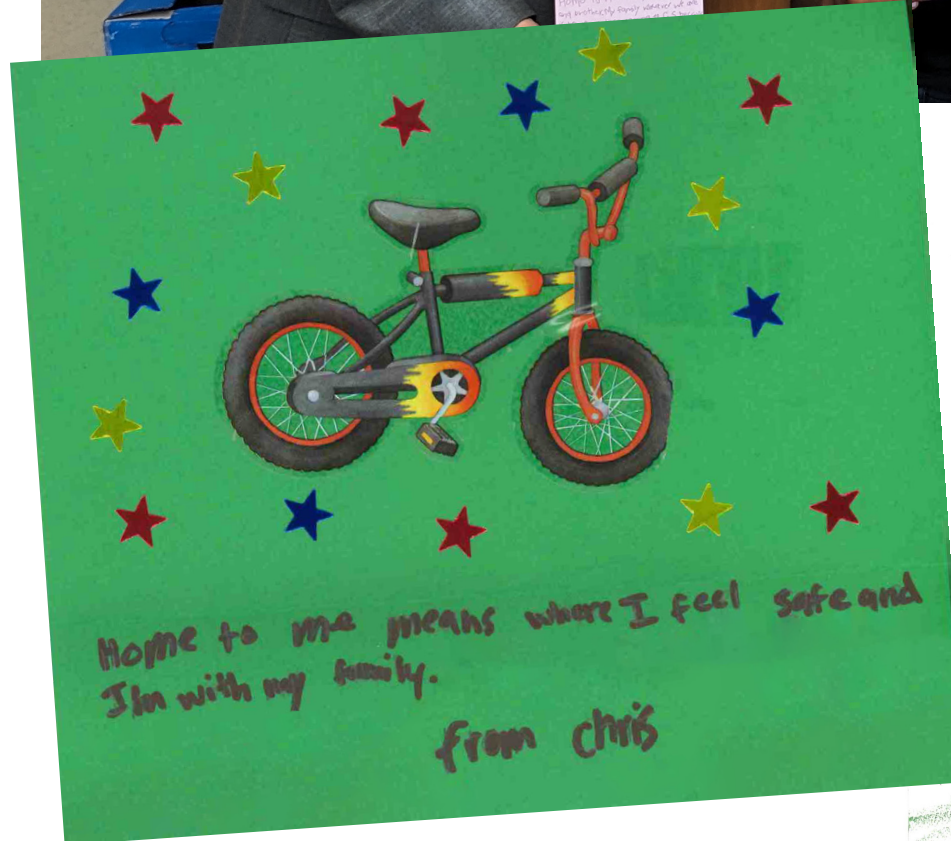
New Fencing



# Home to me

PSHH students throughout the Central Coast submitted one-of-a-kind artwork responding to the prompt: "What does home means to me?" Kayla, age 7, had the winning submission, and is featured on the cover of this report.

Please enjoy some honorary submissions from our talented students, as they share their vision of what home means.



Home means a place where family and friends are and makes me feel safe. Home is also a place where I feel accepted for who I am, and also a place where friends are.

**Angel**



4

students received full-ride college scholarships via PSHH collaboration

\$1,000

provided to four talented students through the John Fowler Scholarship

95%

of graduating students enrolled in a higher education program



Yulisa graduated Spring 2023 from Fresno State University with a degree in criminology. She is a statistical rarity: Yulisa started at a community college, transferred, and earned her bachelor's degree, all in four years. Less than 3% of transferring California community college students do the same.

**A member of College Club since 2018, Yulisa is the first in her family to earn a college degree and she graduated debt-free.** College Club provided her with essential guidance on navigating applications, scholarships, and college life, setting her up for success from day one.

# The Path to

# Lifelong Learning

Camino Scholars supports younger students with innovative math and literacy skill-building programs. Offering a **20:1 student-educator ratio**, students are never far from the support they need to build a strong academic foundation. The College Club portion of the program prepares students bound for higher education through application assistance, financial aid navigation, career exploration, campus visits, and ongoing mentorship.

6<sup>th</sup> grade student, Citlalli, has been part of Camino Scholars for the past six years and counting! When she joined, Citlalli was struggling with reading and math, which was only worsened by Covid-19.

Citlalli's perseverance and dedication to her studies in the years since have shown great results! **With support from her onsite educator and the resources of the Camino Scholars classroom, she is now confident and excelling in her reading and math comprehension.**

She has been open to reaching out for help and her teachers are proud that she is using the tools at her disposal to reach her goals!



CELEBRE equips first-generation Latina students with the culturally-relevant counseling and tools to pursue higher education. Through college tours, parent workshops, and vocational networking, the **20+** students in this specialized program are confidently navigating their steps towards college!

+14%

Growth in Number of Students Reading at Grade Level

+32%

Growth in Number of Students Testing at Grade Level in Math



Students go beyond the classroom with a dynamic slate of field trip enrichment. They are exposed to new sectors of their community and learn about cooking, nature, art, history, and so much more!

# Service-Enriched Supportive Housing

To meet the needs of our residents, many of whom are transitioning from years of housing instability, we combine compassionate property management with service-enriched supportive housing. Residents have access to free, confidential, clinical case management and onsite care. Whether it's a small bump in the road or a long-term challenge, the **Supportive Housing Program** plays a key role in a return to stability.

**1,200+**

individuals served with Supportive Housing Program services

**\$395,000+**

in direct financial assistance acquired to support critical residents needs

**440+**

new residents signed up for services with a PSHH Social Worker

Jeremy\* faced challenges with his employment disability claim after undergoing open-heart surgery. With the support of his PSHH social worker, an appeal was filed.

While waiting seven months for his hearing, Jeremy's social worker helped him apply for permanent Social Security Disability, CalFresh benefits, and found interim financial assistance to help reduce his rent.

Thanks to the help of the Supportive Housing Program, Jeremy not only succeeded through a complicated, stressful experience, but he also won his disability appeal - helping re-achieve stability for his whole family!

\*Name changed for confidentiality



Tara, a PSHH resident in Santa Barbara, came to Peoples in 2022 after living at an emergency shelter. Through fierce advocacy, and with the help of her onsite social worker, she received a Section 8 voucher to apply for an apartment of her very own!

After beginning her search, the second place Tara applied to accepted her application! Over the moon to begin this next chapter of her journey, Tara shared: **"I really want to thank my social worker at People's Self-Help Housing. He is a rockstar! He guided me through the whole process and I'm grateful for his support."**

This work cannot be done alone! This year, over **1,100 community partners** provided supplementary services and referrals to support PSHH residents. Thank you to the following organizations for their role in building safe, thriving communities:



... and many more!



# The People of People's

Spread throughout the Central Coast are **230+ passionate team members**, from diverse backgrounds, working hard to bring more supportive, affordable housing to your community.

**9%**

of team members promoted

**13%**

increase in team member engagement in DEI initiatives

**12%**

expansion in organizational headcount



## Employees of the Year:

Matt Thomsen,  
Senior Construction Manager



Chris Morrison,  
Compliance Specialist



Sheryl Flores



Chris Morrison



Juliet Mendoza

Clearly entwined around the DNA of our organization are the invaluable contributions of three long-serving team members who retired this past year.

Sheryl Flores (28 years), who created our Multifamily Housing Department and leads homeownership initiatives, Chris Morrison (16 years), who trained a generation of Property Managers, and Juliet Mendoza, who served in the Finance & Accounting team for over 33 years.

To support growing needs in construction services, property management, and supportive housing services.

This year, there was a focus on wellness and systems to better support the PSHH team:

- Expansion in professional development benefits
- Improvement in tools for goal-setting and performance
- Upgraded cloud server operating systems
- Improved new hire training experience
- Hotel desks at each office for remote team members
- Additional electric vehicle chargers at offices



## Team Member Anniversaries



22 team members across 8 departments



6 team members across 4 departments



8 team members across 2 departments



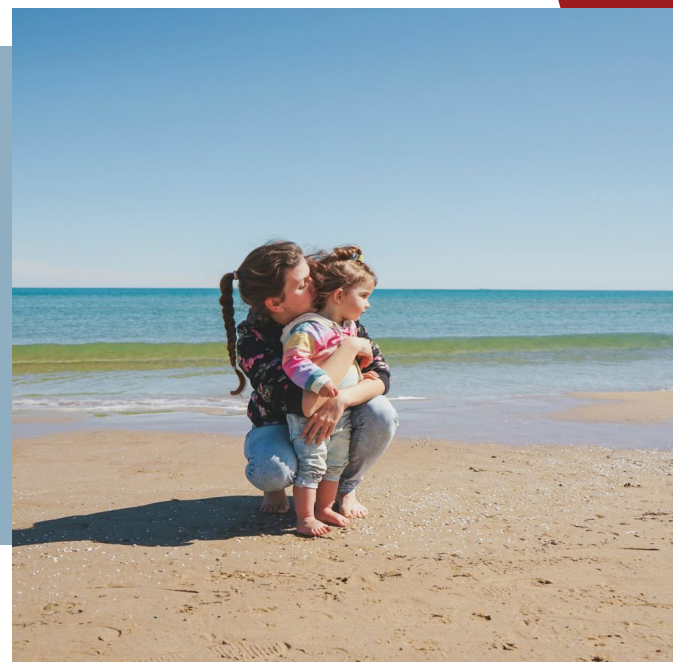
# Serving Essential Needs

The **Resident Assistance Fund** has been providing emergency financial support for medical, food and utilities to PSHH residents in deep need for over two decades. Funds are utilized when all other potential resolutions and community resources have been exhausted. Each year, thousands of dollars are distributed to those facing urgent financial emergencies.

Mollie\* is a PSHH resident who encountered some tough times, leading her to fall behind on rent. As a single mother, she worked hard to provide for her family, but was finding it difficult to catch back up.

Through the Resident Assistance Fund, and guidance from her PSHH Social Worker, Mollie secured temporary rent assistance. This allowed her to start fresh, save an emergency fund, and continue setting a new, strong foundation for her family.

\*Name changed for confidentiality



## \$32,000+

in direct financial support provided to residents for critical needs

## 122

households received critical support via donations to the Resident Assistance Fund



Scan to make a gift to the Resident Assistance Fund

Thank you to our many generous donors who made gifts to the Resident Assistance Fund this past year:

Carl & Teresa Macdonald

Carolyn Brinkman

Anonymous

Catherine Manning

Deborah & Tom Sherry

Dieter & Gail Eckert

Janna Nichols

Joe Robelo

Joseph Mangiardi

Larry Cohn & Peg Hennessy

Laurie Bennett

Luz Verlengia

Mary Griscom

Michael & Jennifer Payne

Miguel Lagunas

Richard & Patricia Angel

Rick Gulino

Roberta Jacobs

Sara Shelton

Teresa Stucky

Thomas Keylon

Tito Ponce

Todd Broussard

# Inspire, Invest, Amplify!

For more than five years, the **Build Her Fund** has been supporting and inspiring women and girls\* at People's Self-Help Housing properties. More than just a commitment to equity and education, it is a practical way to invest in local women-led initiatives.

When you amplify the efforts of girls and women, you not only strengthen them, but strengthen their families, and your communities!

This program has had many tangible and lasting impacts, including:

- Sending residents to a **Community Leadership Institute**, empowering them to advocate for their neighbors and build stronger communities.
- Funding a **college tour** for twelve young women to visit eight campuses, building their confidence to be the first in their family to pursue the dream of higher education.
- Participation in entrepreneurial workshops. In recent years, multiple Build Her Fund recipients were able to open **successful storefronts and home-based businesses!**



Thank you to our many generous donors who made gifts to the Build Her Fund this past year:

Anonymous

Dianna Dee Blodgett

Gillian Cole-Andrews

Isabel Trujillo

Anonymous

Jazmine Oliva

Kelly Rubio

Kevin Clerici

Lee & Tony Adinolfi

Lisett Ramirez

Anonymous

Marya Barr

Peter & Rebecca Adams

Richard & Kate Riggins

Sharon Turner

Terry Mersai

Scan to make a gift to the Build Her Fund



\*The Build Her Fund inclusively supports anyone who self-identifies as female, including women, girls, transgender, intersex, and non-binary individuals.

# Moving the *Mission Forward*

Carl & Teresa Macdonald	Anonymous	Steven Jobst & Jill Anderson	Ana Rodarte
Carol & Alan Koch	Vito & Veda Gioiello	Miguel Lagunas	Janice Mathews & Kathy Cole
Deborah & Tom Sherry	Mike Zepeda	Yesenia Beas	Jan Simek
Gene Hershberger	Jacqueline Ramsdell	David Shammas	John Marlier
Richard & Christine Greek	Stan & Elaine Rosenfield	Geofrey & Laura Wyatt	Yoshira Jimenez
Michael & Jennifer Payne	Christina Bird-Holenda & Eric Holenda	Suzanne & Bruce McAdams	Anisha Verdialez
Stuart Atkins	Chuck & Nina Ebner	Marc & Kimberly Sargen	Colleen & Jerold Best
Sara Shelton	Bob Garrett	Betsy Watson	Stacy & Mike Meko
Loreta Auerbach	Dieter & Gail Eckert	Lillian Jewell	Cheryl Vines
Omead Poure	Lawrence & Susan Del Mese	Lois Capps	Stacey Murphy
Joanna Dominguez	Sheila Lodge	Carolyn Brinkman	Adeelaido Balderas
Anonymous	Denise Fourie & Michael Multari	Carmela Vignocchi	Alexis Laing
Rigo Rodriguez	Lynda Snodgrass	Javin Oza	Carl Evans & Debora Cooper
Anonymous	Margaret & James Schaefer	Susan & Kelly Stater	Corey Andrews
Sheryl Flores	Sue Yamamoto	Adele Rosen	Dan & Michelle Troy
Gabrielle Miller	Henry Castellanos	Christian Roth	Gary & Patrice Mosby
Christi Ware	Ken & Nancy Knight	Gayle Robinson	Isaiah Sanchez
Fima & Jere Lifschitz	Sybil Rosen	Judy & DK Philbin	Jeff Dobbs
James Summer	Shelly & Robert Higginbotham	Robert Else	Ken Mohr
Nicole Ramos	Laura Capps	Anonymous	Kyun Kim
Anonymous	Pam Boies	J. Myron Hood	Lisa Adams
Catherine Manning	John & Christine Parker-Kennedy	Jean Scott	Michelle Toroian
Joseph Mangiardi	Curtis Ridling	Kathleen Copeland	Tom Jess
Luz Verlengia	Julissa Peña	Robert & Sally Burns	Tracy Ruiz
Rick Gulino	Neil Fisher	Todd Peterson & Liz Mason Peterson	Veronica Reyes
Teresa Stucky	Ann Pless	Mark John Renahan	Viviana Lopez
Tito Ponce	Ray & Dianne Gateley	Richard & Patricia Angel	Holden Palandoken
Todd Broussard	Janet McGinnis	Peter & Emily Rauch Sweeney	Rebecca Newman
Andy Pease & Frank Basich	Jeanette Duncan	Roberta Jacobs	William & Carole Marks
Chuck & Lois Crotser	Emily & Dene Hurlbert	Joe Robelo	Jared Malapit
Mary Griscom	Karol Schulkin	Theodore Stecheson	Thomas Keylon
Gary & Vallerie Steenson	Hazel Davalos & Guillermo Chavez	Candice Wong	Molly Schiff
Marilyn Jenkins	Christopher Payne & Jeannette Potts	Dawn Ortiz-Legg	Laurie Bennett
			Haniel Ortiz
			Larry Cohn & Peg Hennessy
			Janna Nichols

*Thank You!*

To all our supporters who have made the achievements of this past year possible: our gratitude and deep appreciation. Each gift has played a significant and important role in moving our mission forward. All donors been listed in the order received, and reflect donations of \$100 or more, given from July 1, 2023 through October 15, 2024. If we inaccurately recognized or omitted your name, please email [giving@pshhc.org](mailto:giving@pshhc.org).

**Tribute gifts** recognize friends, mark life's milestones, or memorialize a loved one. Thank you to those who have chosen to support us in such a meaningful way:

In Honor of Adele Rosen  
*Sybil Rosen*

In Memory of Carlotta  
*Traci Bradbury*

In Honor of Carolyn Johnson  
*Shelly & Robert Higginbotham*

In Honor of James Shammas  
*David Shammas*

In Honor of Jane and Mike Renahan-Pearlman  
*Mark John Renahan*

In Honor of Jimi Henton  
*Pam Boies*

In Honor of Shelly Higginbotham  
*Janna Nichols | Paula Johnson*

In Honor of Sheryl Flores  
*Paula Johnson*

In Memory of Jeremy Martinez  
*Janice Mathews & Kathy Cole*

In Memory of Jonna O'Loughlin  
*Traci Bradbury*

In Memory of Roger T. Vignocchi  
*Carmela Vignocchi*

In Memory of Rosetta Todd  
*Tracy Ruiz*



Through **monthly giving**, generous, sustained commitments from our donors help ensure long-term support for our services. Thank you to those participating in this essential program:

Carolyn Chaffee  
Paula Johnson  
Liz Smith  
Karla Razo  
Deanna Johnson  
Leticia Venegas



Community United Presbyterian Church

**Community Partnerships**

# Statement of Financial Position & Activities

The careful and responsible management of our financial resources is of the utmost importance to our organization. Assets are well-protected and expertly-used in the fulfillment of our mission.

Cash & Cash Equivalents	\$28,585,100	Accounts Payable & Accrued Liabilities	\$11,314,658
Accounts, Grants & Contracts Receivable	\$14,371,444	Security Deposits	\$721,223
Notes Receivable	\$27,977,843	Deferred Revenues	\$2,216,411
Endowment Fund	\$197,632	Notes Payable	\$135,637,024
Affordable Housing Project Interests	\$6,704,617	Other Liabilities	\$5,210,662
Prepaid Expenses	\$1,057,955		
Development Projects in Progress	\$61,360,204	<b>Total Liabilities:</b>	<b>\$155,099,978</b>
Property & Equipment, Net of Depreciation	\$101,111,752		
<b>Total Assets:</b>	<b>\$241,366,547</b>	Net Assets without Donor Restrictions	\$85,587,992
		Net Assets with Donor Restrictions	\$678,577
		<b>Total Net Assets:</b>	<b>\$86,266,569</b>

**Total Liabilities & Net Assets: \$241,366,547**

**Net Assets June 30, 2023: \$83,386,594**

**Net Assets June 30, 2024: \$86,266,569**

## Program Expenses | 84%

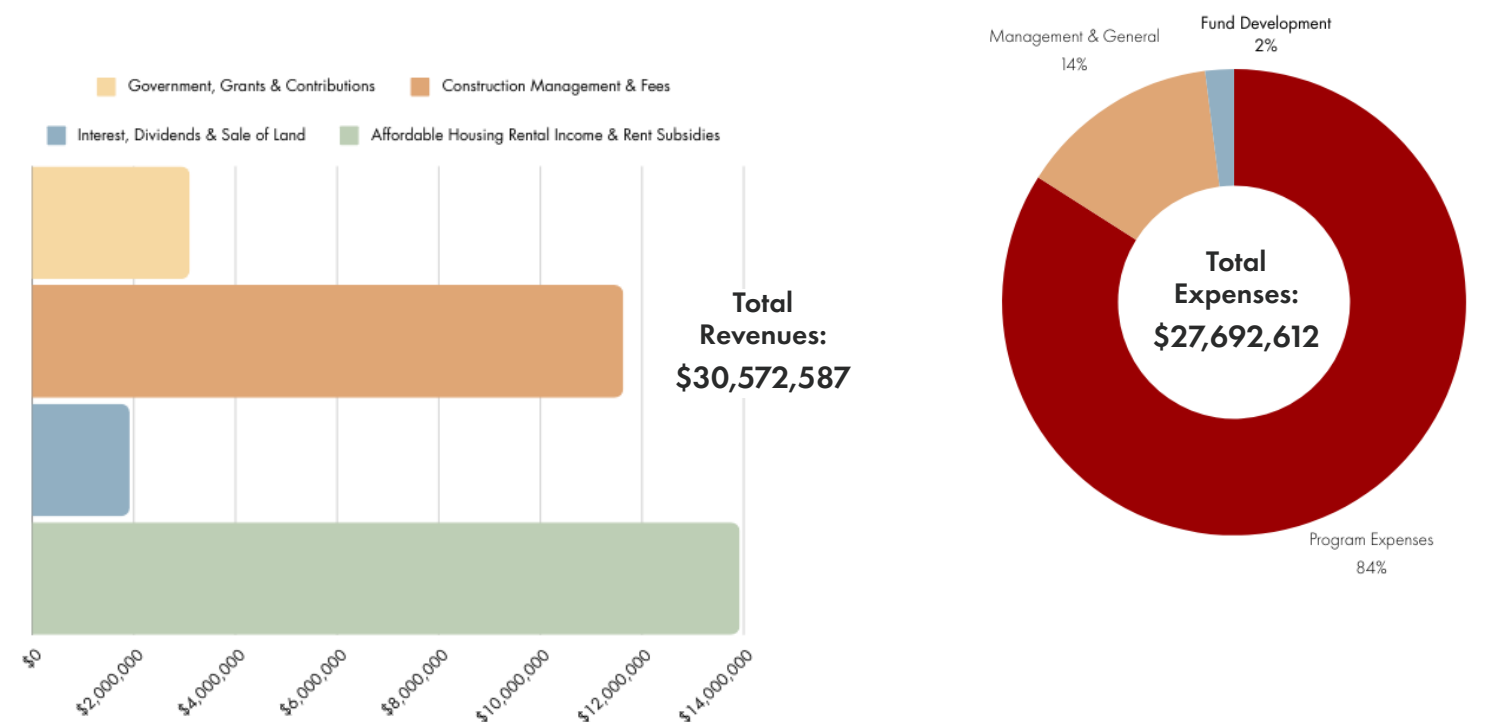
Housing Development, Net of Capitalized Costs	\$4,469,425
Rental Operations & Property Management Costs	\$12,231,384
Social Services & Educational Programs	\$2,681,002
Depreciation Expense	\$3,912,392

## Support Services Expenses

Management & General 14%	\$3,723,810
Fund Development 2%	\$674,599

## Revenues, Gains & Other Support

Government, Grants & Contributions	\$3,100,965
Construction Management & Fees	\$11,631,855
Interest, Dividends & Sale of Land	\$1,917,998
Affordable Housing Rental Income & Rent Subsidies	\$13,921,769





**People's  
Self-Help  
Housing**

1060 Kendall Road  
San Luis Obispo, CA 93401

RETURN SERVICE REQUESTED

Read in Spanish:



# We Build

affordable *homes* with site-based *services*  
that offer *opportunities* to change lives  
and strengthen *communities*  
on the Central Coast of California

Learn more at [pshhc.org](http://pshhc.org)

**Together, we can build so much more than housing. Make your generous gift today!**

**Online** [pshhc.org/give](http://pshhc.org/give)

**Mail** 1060 Kendall Road  
San Luis Obispo, CA 93401

**Phone** (805) 548-2357

**Email** [giving@pshhc.org](mailto:giving@pshhc.org)



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