



Community
HousingWorks

PROTECTOR OF GENERATIONS



2023

ANNUAL
REPORT

Our 2023 Leadership

The volunteers who serve on the Community HousingWorks Board of Directors and the professionals who comprise the Executive Leadership team are exceptional leaders who shape our organization in countless ways. Their dedication to CHW's mission has been instrumental in guiding us towards success.

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Healthcare, Inc.

Noni Ramos, Treasurer

Chief Executive Officer,
Housing Trust Silicon Valley

Silvia M. Calzada, Community Representative

Community Health Worker,
Environmental Health Coalition

Ken Krug, Vice Chair

Partner, KMO Partners, LLP

Christie Ault, Secretary

Community Development
Coordinator, Pacific Premier Bank

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Ricardo Flores

Executive Director, Local
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Angela Nugent

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Sales, Raymond James

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President and
Chief Executive Officer

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Senior Vice President, Housing
and Real Estate Development

Katherine Griswold

Vice President, Philanthropy and
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Sochiata Vutthy

Chief Operating Officer

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Senior Vice President, Achieve
Resident Services

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Vice President, People and Culture

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Chief Financial Officer

Chris Johnston

Vice President, Asset Management

About Community HousingWorks

Founded in 1988, Community HousingWorks (CHW) is a nationally recognized 501(c)(3) nonprofit organization that develops, rehabilitates, preserves and operates affordable apartment communities in California and Texas. Our unique approach extends beyond an affordable place to call home. In addition to providing working families and older adults with stable homes in healthy communities, we layer in powerful programs, services and connections to resources. Community HousingWorks is an exemplary-ranked member of the national NeighborWorks Network®, an award-winning affiliate of UnidosUS, and a member of the prestigious Housing Partnership Network.

Leadership Message

To our Friends, Partners and Supporters:

What a year 2023 was for Community HousingWorks! As we celebrated our 35th Anniversary, CHW leaned into our commitment of ensuring opportunity begins with a stable home, and built upon that legacy to strengthen our impact even further. What began with a group of community leaders in Escondido wanting to help people facing housing insecurity have a safe and clean place to live with access to support services has grown into an organization leading the way in innovative and sustainable affordable housing paired with impactful services for residents. This powerful combination is how we build strong futures filled with opportunity.

As we thought about how to celebrate our 35 years of building communities and supporting residents we discovered that the modern 35th anniversary gift is Jade. Beyond the connection to CHW's distinctive green coloring, Jade symbolism includes associations with positive energy and prosperity, and many consider it a "protector of generations." With our commitment to residents of all ages, from the youngest children in our afterschool programs and young adults and working families in career-building and financial education programs, to our growing number of seniors and formerly homeless veteran residents, CHW is committed to helping individuals of all generations thrive. By providing safety, security, and opportunity to residents now, CHW helps enhance the lives of future generations to come.

We are extremely proud to be helping more people than ever before. In 2023 CHW opened our first communities in Sacramento and Orange County, and broke ground on our first community in downtown San Diego. With more than 11,000 residents across the state of California and in Texas, CHW invests deeply in the well-being of residents and continues to build quality, award-winning affordable homes that create vibrant communities through thoughtful architecture and resident-centered amenities.

As you look through the pictures of new communities and read the stories of Stephanie Pena and Matteo Mondragon and their families we hope you feel inspired to partner even further with CHW. The need for affordable housing continues to grow and CHW is committed to developing housing solutions to combat the escalating housing affordability crisis. We know that it is through the support of the greater community that our work and the impact it makes is possible. Thank you for serving as protectors of generations beside us.

Together, we are making a difference in thousands of lives, both today, and for future generations.



Sean Spear
President and CEO
Community HousingWorks



Don Ambrose
Board Chair
Community HousingWorks

Resident Profile

The Pena family is a prime examples of how CHW builds futures and empowers residents to give back to their communities so they can grow stronger together.



Stephanie Pena lives at Paradise Creek with her mom and her two children: an infant and 10-year-old Santiago.

Thanks to CHW's Study Stars After-school Program (Study Stars), Stephanie is confident that she has a safe place for Santiago to learn and play while she is at work. Santiago has been a part of Study Stars since he was in kindergarten and has developed academically as well as socially. He loves being a part of the afterschool program and gets excited to learn, make friends and play with them.

“Santiago loves the Study Stars’ afternoon classes because he plays with his neighbors and friends and makes various activities as if he were in a mini school,” Stephanie described. “When Santiago first became part of Study Stars, his English greatly improved and his academic evolution was substantial,” she shared. Santiago continues to advance his academic outcomes by using the i-Ready online learning tool.

As a single mom, Stephanie understands the worry that comes with ensuring children and their families have enough food to eat. This understanding spurred Stephanie to speak with her employer, a local bakery, which then approved her request to package leftover bread and baked goods for her community. This bread has been used to create some of the healthy snacks provided daily for Study Stars students as well as extra for their families to take home.



“We are grateful for everything that is given to us. It’s also important to give back from what you have.”

Stephanie Pena, Paradise Creek resident



Paradise Creek Apartments in National City, CA

Resident Profile

Matteo Mondragon and his family are wonderful examples of how CHW builds futures for generations today and for those to come.

Matteo Mondragon is six years old and lives in Mayberry Townhomes with his dad, Juan Mondragon, his mom, Yadira Salazar, and his brothers: Octavio Eribez (15 years), Cristopher Mondragon (11 years), and baby Isaias Mondragon.



Their lives have changed significantly since arriving in the community. Before moving into Mayberry Townhomes, Matteo's family lived with relatives in a single room. When Yadira received a call that they were accepted to move into an apartment in Mayberry, she was very excited and thankful for the opportunity.

Yadira, Matteo and the rest of the family have been actively involved in the Mayberry Townhomes community since they arrived. Yadira has been a Community Leader for several years and often volunteers for activities, events, and programs, including the After-School Program which her kids attend. She participates in Financial Well-Being (FWB) classes and attends family nights and other activities. Octavio attends the FWB Teen classes and is involved in a program with CHW partner Reality Changers.



Mayberry Townhomes in San Diego, CA

— ” —
“I like coming to the community center because it is fun and we learn.”

Matteo Mondragon, Mayberry Townhomes resident

— “ —
This year Matteo followed in his older brothers' footsteps, joining CHW's After-School Program. He's always on time and always willing to do his work. He enjoys both reading and math and does well in both. Matteo likes the center mainly because he can play with his friends and have fun.

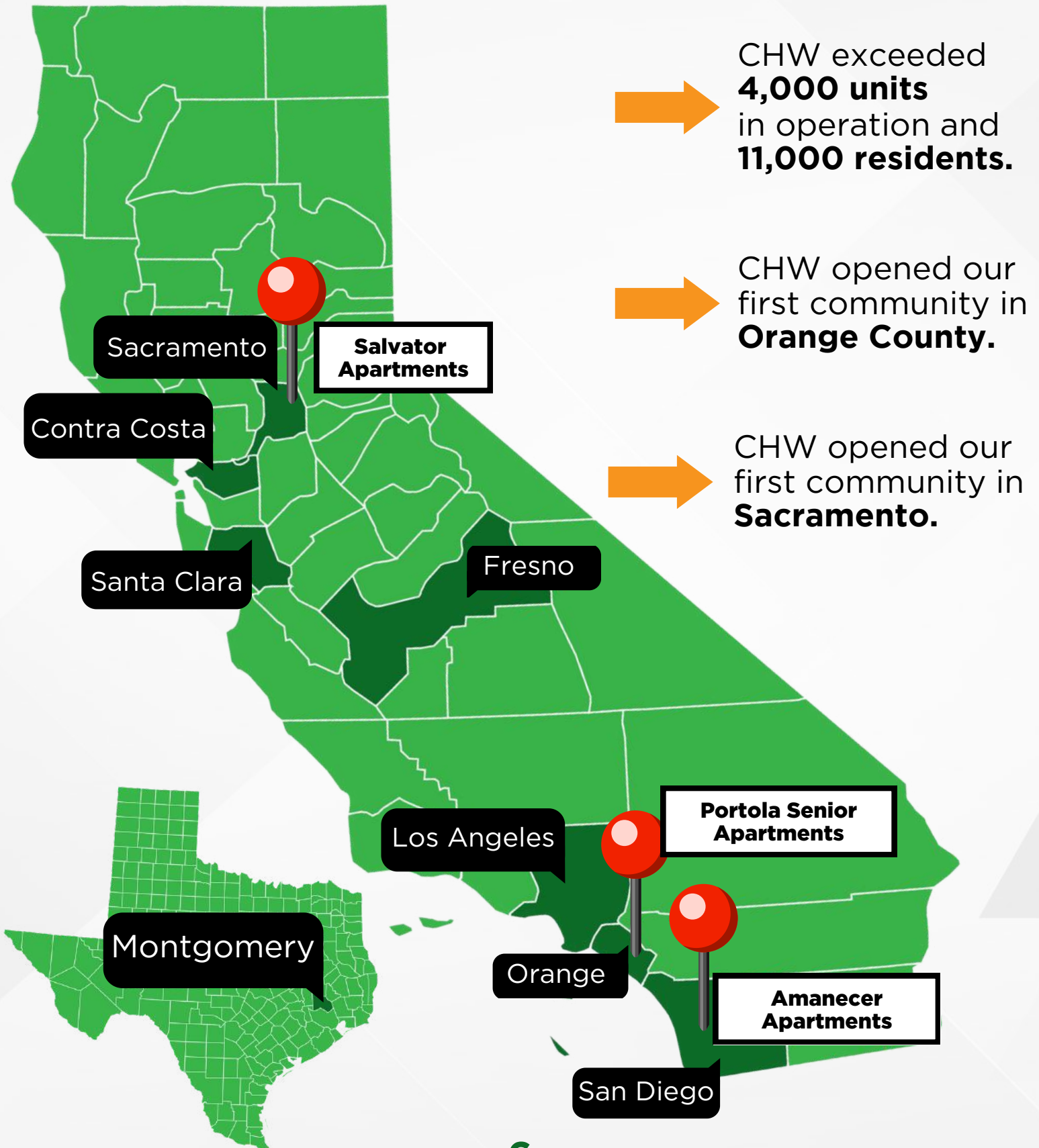


A Place for Family

Salvator Apartments | Sacramento, CA

2023 Community Milestones

The numbers below are evidence of our growth in 2023. We ended the year strong, supporting more residents in more communities than ever before.



Welcoming New Residents

Every new CHW community is a cause for celebration. This year was no different as it brought new residents in San Diego, Sacramento, and Orange Counties. Truly a remarkable achievement!



Amanecer Apartments San Diego, CA

Amanecer Apartments provides 96 affordable apartments in the heart of San Diego and is the first new affordable housing development in the Linda Vista neighborhood. The community is highly affordable to families and individuals, with 10 apartments reserved for veterans and 10 apartments set aside for transition-aged youth. It is conveniently located near public transportation, schools, a library, a park and state-of-the-art skate park, and numerous retail and employment centers.

Amanecer Apartments transformed a previously underutilized site in a central San Diego neighborhood into much-needed homes.

Salvator Apartments Sacramento, CA

Salvator Apartments is a sustainable, transit-oriented community featuring 120 new apartment homes and is designed to provide affordable housing options for the local workforce, families, older adults and veterans. As the first affordable housing community to participate in the Sacramento Municipal Utility District's Smart Home pilot program, Salvator Apartments is designed to be "all-electric ready." Previously vacant land has been transformed into a new family-friendly community that integrates affordable housing into transportation and business corridors.



Salvator Apartments is designed to provide safe, affordable housing to low- and middle-income families and individuals while serving as a catalyst for neighborhood revitalization of North Sacramento.

Portola Senior Apartments

Lake Forest, CA

Located in the city of Lake Forest, Portola Senior Apartments is CHW's first development in Orange County, California. With 57 apartments for older adults, Portola combines retail and community space in the ground floor, while the three additional elevator-served floors provide safe, affordable, ADA-compliant housing in a newly planned community that promotes dignified aging-in-place.



In addition to having access to nearby walking trails and public transit, residents receive free public transportation passes, free high-speed internet in each apartment, and access to on-site classes focused on adult education, health and wellness, and skill building.

Portola Senior Apartments provides affordable and accessible housing for seniors, a demographic often underserved in urban areas.

Breaking New Ground

Cortez Hill Apartments

San Diego, CA

In August of 2023, CHW broke ground on our first community in downtown San Diego. Cortez Hill Apartments is planned as an 88-unit, five-story affordable housing development in the Cortez Hill neighborhood. It will offer one- and two-bedroom apartments, including 14 apartments that will be set aside for formerly homeless individuals. Located within San Diego's designated Transit Priority Area, Cortez Hill is in close proximity to multiple public transit options and neighborhood amenities. This development is CHW's first all-electric project.

Cortez Hill Apartments is dedicated to providing long-term affordable apartments and resident service programs for low-income working San Diego residents.





Farmers' Markets Deliver Wellness

Mission Cove Senior Apartments | Oceanside, CA

Individual Giving

Tom Scott

CHW Founding Board Member and Legacy Society Donor

Tom Scott's involvement with Community HousingWorks (CHW) began when he attended a community meeting regarding a proposed development in his neighborhood with Community Housing of North County (CHNC) and Studio E Architects. CHNC would later be known as Community HousingWorks and the development would later become Park View Terrace. "I was so impressed by the quality of the development that I volunteered to serve on the board." Tom served on the Board of Directors from 1997-2001, serving as Board President during the hiring of Sue Reynolds as Executive Director and the merge with Neighborhood Housing Services of San Diego to become Community HousingWorks.

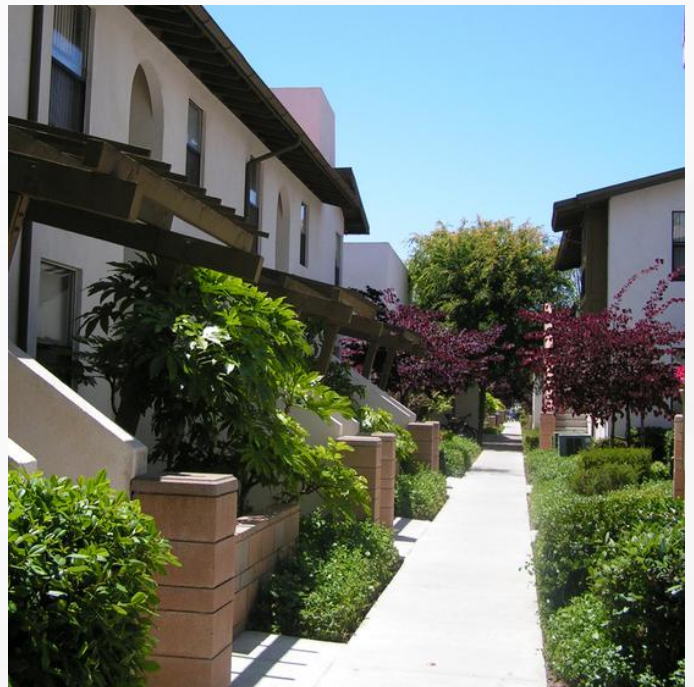


Tom Scott

Tom stayed involved with CHW after his Board tenure ended. He says his primary reason for staying involved is CHW's "commitment to not just operating apartment complexes but providing high-quality homes and a sense of community and caring with each of the developments."

Tom and his wife Peggy Stewart have also taken steps to continue their support for CHW's program through their estate plan. As Tom stated, "Most of the extra programs CHW provides beyond affordable homes require philanthropic support. It is these extra programs that give the residents, both adults and children, other opportunities to succeed in high cost areas such as San Diego."

CHW is grateful for Tom and Peggy's ongoing support over the years, and for creating a legacy that will continue to help build futures for generations to come.



Park View Terrace in Poway, California

Corporate Partners

We are grateful for our many corporate partners and sponsors. Their support helps bring on-site programs to thousands of residents in CHW communities.

JPMorgan Chase

JPMorgan Chase and Community HousingWorks have had a banking relationship for nearly 20 years. The firm has provided support across a number of important projects over this time.

JPMorgan Chase has also provided grant funding which supports CHW in bringing programs and services to thousands of residents who live in CHW communities.

“JPMorgan Chase is proud to support Community HousingWorks’ Financial Well-Being Programs. Our partnership has empowered CHW’s affordable housing residents to have a better understanding of financial health which has advanced their economic mobility,” said Sarah Bowles Carter, Vice President of Global Philanthropy with JPMorgan Chase.

Thank you, JPMorgan Chase, for your ongoing support of CHW and our mission to Build Futures!



The Chase team with CHW Community Building Coordinator Karla Magdaleno (second from right) at the 2023 DreamBuilder gala.

Corporate Partners

Pacific Premier Bank

Pacific Premier Bank is a long-standing partner of Community HousingWorks, supporting thousands of individuals in affordable housing communities through our Resident Services with a focus on CHW's Financial Well-Being programs. Additionally, Pacific Premier annually supports our DreamBuilder gala. Like CHW, Pacific Premier is dedicated to building strong communities that help individuals improve their overall financial health and economic mobility.

"One of our main goals at the Bank is to build strong communities and support underserved individuals; we are proud to be a part of the CHW's great work," said Sherri Scott, Sr. Executive Vice President, Chief ESG & Corporate Responsibility Officer at Pacific Premier Bank.

In addition to their generous philanthropy, Pacific Premier has served as a member sponsor to the Federal Home Loan Bank San Francisco's grant programs throughout our partnership. In 2018, when Pacific Premier sponsored CHW's Access to Housing and Economic Assistance for Development application, we were awarded \$25,000 to support our Credit Strengthening Initiative pilot.

Additionally, in 2020, Pacific Premier sponsored CHW's Affordable Housing Program application in which we were awarded funds to support the

— ” —
"It is an honor to partner with Community HousingWorks to support equitable housing initiatives throughout our community."

Sherri Scott, Sr. EVP,
Chief ESG & Corporate
Responsibility Officer

— “ —
rehabilitation of Kimball Morgan Towers in National City, California, now home to more than 300 older adult residents.

Our partnership also includes leadership from Christie Ault, AVP, Sr. Community Development Coordinator at Pacific Premier Bank, who has served on CHW's Board of Directors for the past five years. Christie's tenure includes serving as the Board Secretary for the past two years, and previously serving as Audit Committee Chair, Governance Chair, and as a member of the CEO Search Committee in 2020. We are grateful for Christie's passion for our mission and her volunteer leadership.

This long-standing partnership plays a crucial role in fulfilling our mission to build futures for thousands of families across our footprint. We are proud to continue this important work with Pacific Premier Bank alongside us.

2023 DreamBuilder Gala

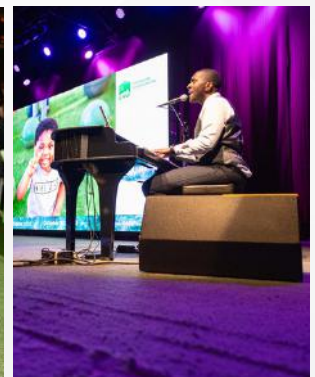
Celebrating 35 years as a Protector of Generations

Thank you to our Title Sponsor: **usbank.**

Community HousingWorks celebrated 35 years of service at our annual DreamBuilder Gala this past October. Wearing shades of jade in honor of CHW's 35 years as a protector of generations, more than 200 guests helped us raise a record-breaking amount for CHW's resident services and programs.

The celebration returned to Humphreys by the Bay where the evening's emcee, local news anchor Maria Arcega-Dunn, kept the show moving along with musical guest Durell Anthony.

We heard inspiring stories from Cinsia Gaytan and her children, Maya and Rogelio, from Paradise Creek Apartments; the Lopez family, who are new homebuyers thanks to CHW's financial well-being programs; and Karen Sanchez, who grew up in a CHW community and was so moved to give back she is now working as a Senior Community Building Coordinator in that very same community.



Join the Celebration!

*2024 DreamBuilder Gala:
Shining Light on Community*

September 12, 2024

Returning to Humphreys by the Bay

*Thank you to US Bank for returning as the
DreamBuilder Gala's 2024 Title Sponsor!*

Visit www.chworks.org/dreambuilder for details.



Protector of Generations

Humphreys by the Bay | San Diego, CA

CHW By the Numbers

Our work has wide-reaching impact across all the geographies where we have communities. Here are some of the ways our 2023 developments impacted local communities.

Real Estate Development Impact in 2023

500+ New affordable apartments built

357 Jobs created through housing development

\$13M Wages and business income generated

\$69M Local revenue generated via construction spending

\$3.9M State and local taxes generated

\$1M+ Pediatric health savings per year from living in a lower poverty community

Annual Fiscal Update

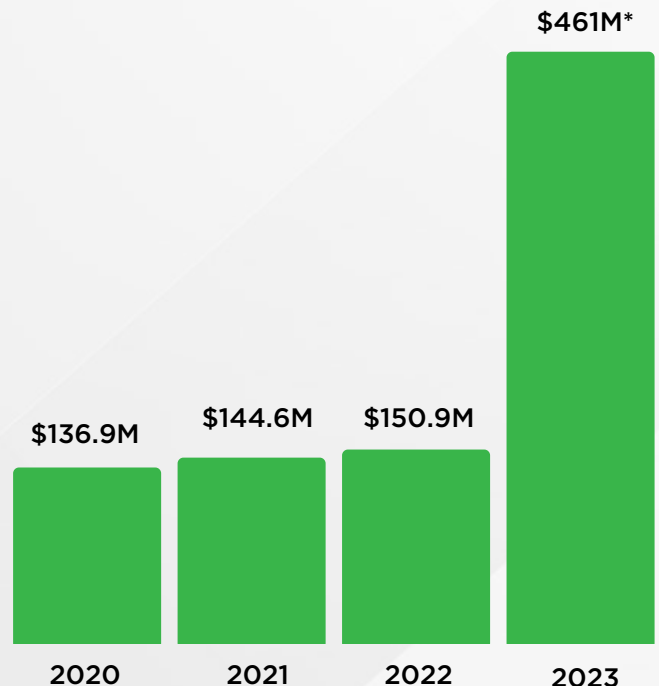
2023 Operating Expenses

Direct, Programs, and Services (98%)



General, Administrative, and Fundraising (2%)

Total Net Assets



*In 2023, CHW consolidated its Tax Credit Partnerships

CHW By the Numbers

Supporting residents in our communities with impactful on-site services is how we help them build futures. Here are some of the highlights of our work last year.

Resident Services Impact in 2023

\$396K In-kind contributions

74% Residents who maintained housing after completing the Rental Home Stability Program

7,210 Food boxes delivered

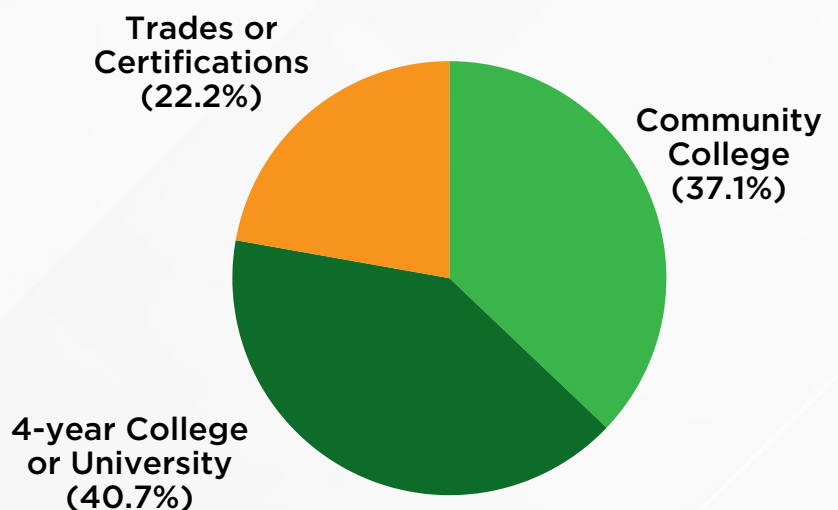
294 Residents who established or improved credit through the Credit Strengthening Program

118% Increase in youth reading at grade level or higher

167 Record number of applications for the Sue Reynolds Valor Scholarship

In 2023 CHW awarded 50 scholarships to high-achieving residents.

This chart shows how the recipients intend to use their financial aid.



3 Pillars of Resident Services

Next Generation Success

Afterschool Program
Sue Reynolds Valor Scholarship
Career Pathways

Health and Wellness

Supportive Housing
Older Adults Program
Resident Leadership Academy
Healthy Food Distribution

Financial Well-Being

Rental Home Stability Program
Credit Strengthening
Financial Health Club
Youth Financial Literacy Program

Notable Recognition

In 2023 CHW and its team members were recognized for the quality of our work and invited to share our expertise to further housing initiatives. A selection of those are listed below.

National Black Contractor Association of America

CHW received recognition from the National Black Contractor Association of America (BCA) for our work on Keeler Court Apartments. The program, the BCA Inner-city Community Unilateral Apprenticeship, was touted by the BCA as America's first Black American Apprenticeship program.

Affordable Housing Advocates

CHW was honored at Affordable Housing Advocates' 2023 Celebration of Justice event for our leadership in affordable housing and community development.

San Diego Business Journal and the Central San Diego Black Business Chamber of Commerce

CHW President & CEO Sean Spear was named a 2023 Black Business Leader of Influence in the San Diego Business Journal.

San Diego Housing Federation

CHW resident, the late Ben Mauzy, won the San Diego Housing Federation's 2023 Ruby award for Outstanding Resident Leader.

Peter Barron Stark Companies

CHW was named a 2023 Workplace Excellence Award Winner by management consulting firm Peter Barron Stark Companies.

Funding Approved for Bandar Salaam Rehabilitation

CHW had one of only two rehabilitation projects to have funding approved within the dedicated competitive rehabilitation pool in the final California Debt Limit Allocation Committee (CDLAC) funding round of the year.

Sean Spear Speaks at Veterans Affairs Hearing

U.S. Representative Mike Levin invited Sean Spear to speak at an oversight field hearing conducted by the House Committee on Veterans' Affairs Subcommittee on Economic Opportunity. The hearing brought together members of the Subcommittee to examine veteran homelessness in San Diego County.





We Build Futures

La Costa Paloma Apartments | Carlsbad, CA



CHW

Community
HousingWorks

We Build Futures

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