



"Creating Opportunities Together"

The 2017 Annual Report of Catholics for Housing, Inc.

A Brief Overview of 2017 Programs and Activities

Catholics for Housing, Inc.

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Our Mission at Catholics for Housing

The Need is Great.

The need for housing opportunities and the life skills that make for a successful, sustainable household has never been greater. The cost of living continues to increase; the “Out of Reach” report of the National Low Income Housing Coalition indicates that it now takes \$33.58 to sustain a two-bedroom apartment in Northern Virginia.

It takes 4 full-time minimum wage jobs to sustain a two bedroom apartment home in Northern Virginia. (To sustain a home, households earning \$25,000 per year should pay a rental rate of no more than \$625 per month.)

By 2030, the senior population will double; 40% of seniors will need assistance to live independently. HUD says a household should pay no more than 30% of their gross income for rent. On average our senior participants should pay no more than \$392 rent. A one-bedroom apartment in Fairfax County generally rents for \$1200 - \$1400 per month.

Our Commitment Must Be Even Greater.

Catholics for Housing, Inc. is a 501(c)3 nonprofit organization that has provided affordable housing opportunities for 38 years. Its mission is to help limited-income households create stable and sustainable homes. The CFH programs have evolved into a Continuum of Housing services, addressing the spectrum of housing needs. The impact of the CFH Continuum of Housing is maximized because Catholics for Housing has a knowledgeable and dedicated staff who administer the programs with the intent to help each beneficiary create a stable home.

In addition to managing rental properties and creating homeownership opportunities, CFH provides direct service assistance and teaches a comprehensive life skills program, *Choices*, to help participants achieve self-sufficiency to create a stable home.



The CFH Board of Directors



The members of the Board of Directors come from the real estate, development, legal, business management, financial management and faith communities. They provide guidance and support to ensure CFH sustainability and to create housing opportunities for the beneficiaries of the CFH continuum of housing services. Executive Director Karen DeVito manages all CFH operations.

Officers of the Board of Directors

Keith Henderson, President

Charlie Einsmann, Vice President

Tom Solak, Secretary

James P. McAndrews III, Treasurer

Additional Members of the Board of Directors:

Robert Neuman, Immediate Past President

Russul Alamiree

Fr. Gerard Creedon

Bill Hummel

Hugh O'Hara

Daniel Woodward

Also serving as Board Members in 2017:

John J. Hall

Scott Kline

H. Mark Goetzman

Karen McWilliams

D. Jermaine Johnson

Aracely Panameño

In Memoriam

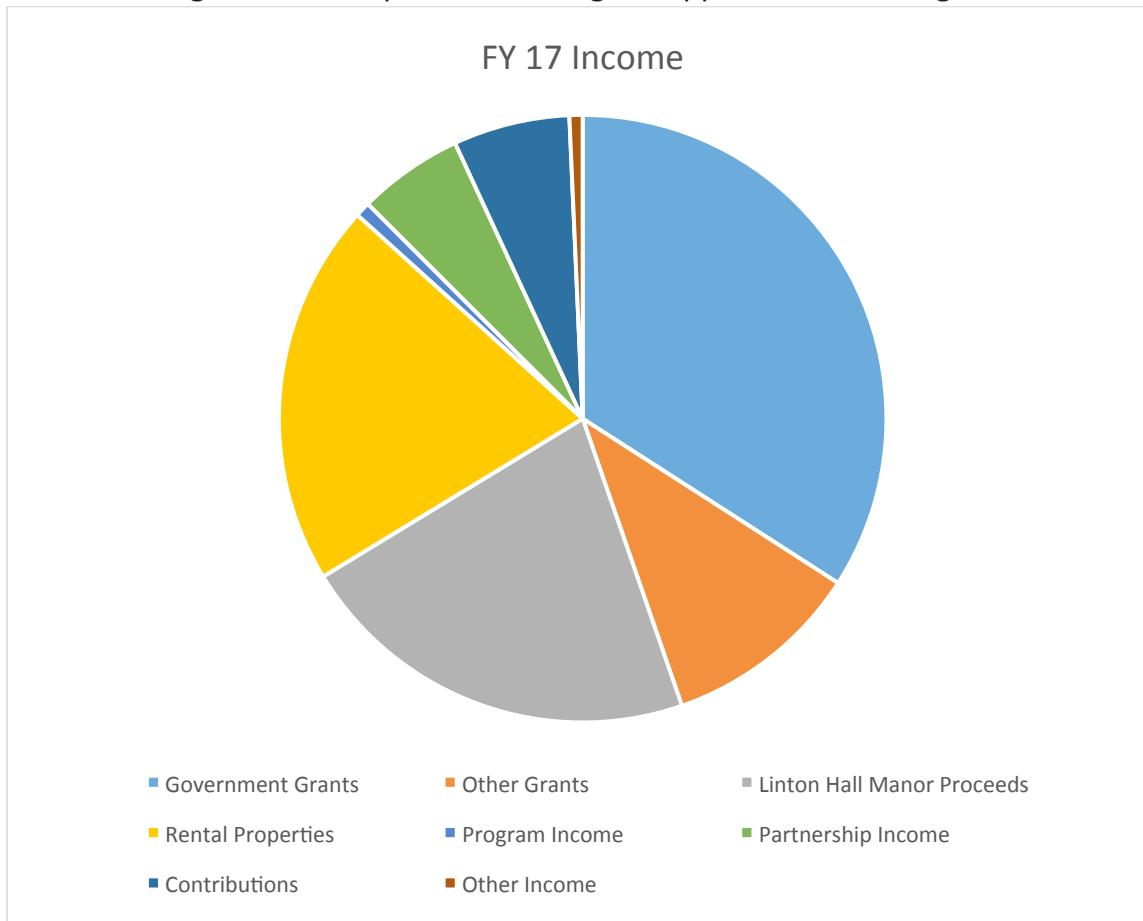
John Hall served on the CFH Board of Directors for 16 years, until his passing in September 2016. His commitment to the Catholics for Housing mission will always be a part of his legacy and our history.



Sources of Financial Support

Successful housing programs do not have a “one-size fits all” structure. Likewise, the funding sources to support the CFH Continuum of Housing must be varied. CFH programs receive support from Grantors, Individual Donors, Program Income, Churches and Program Partners.

The Board, the Staff and the Beneficiaries are grateful to all the individuals, churches, corporations and grantors who provide funding to support the CFH Programs.



CFH Top Grantors

Virginia Department of Housing & Community Development
Fairfax County Consolidated Community Funding Pool
E*TRADE Financial Corporation
Virginia Housing Development Authority
Bank of America • St. Mary of Sorrows Catholic Church
St. Mark Catholic Church • St. Luke Catholic Church
Wardman Naselli Foundation
Other generous individuals

An Investment in Transformative Opportunity



Thank You

CFH beneficiaries' lives are directly enhanced because of those who support the programs, and we've included some of the messages CFH receives from them to demonstrate what it has meant to their lives. A variety of individuals, businesses and churches continue to provide support for the work of CFH, and we are grateful for their commitment.

Special thanks to the National Housing Trust, managing partner of Briarcliff, the CFH original apartment complex. Briarcliff continues to provide safe homes for 30 limited-income households.

We would also like to express special gratitude to Virginia Community Capital, the Institute for Community Economics and Chain Bridge Bank, all of whom provide critical support for CFH operations.

CFH collaborates with many organizations to provide direct services, including security deposit assistance, rental subsidies, down payment assistance and a comprehensive life skills program. Thank you to everyone who shares their time, talents and treasures to make a significant difference in the lives of others.

"So pleased to be helped by CFH. Because CFH helps with my rent, I can live independently."

"So happy you were able to help my mom with her rent. Her independence meant everything to her."

"Thanks to Choices, I'm beginning to understand the importance of developing professional relationships and networking."

"Choices taught me I still have a lot to learn."

"Thank you for helping me have a normal life."

"God is sending the right people here."

"CFH helped me resolve issues with my family and I'm forever grateful."



Expanding the CFH Impact in 2017

New Opportunities at East End Mobile Home Park

The Board and Staff of CFH have been working for more than a year to purchase property known as the *East End Mobile Home Park*, off Centreville Road in Manassas. All residents of East End were facing eviction because the current owner could not make repairs to the water and sewer systems. This led the City of Manassas to enter into a purchase contract to acquire the park, which would have evicted all 59 households, most of which had been established there for many years. Most residents have modest incomes and many residents are immigrant families.

Through a variety of creative solutions and following a unanimous October vote by the Manassas City Council, CFH is now in the final stages of purchasing the property, which will enable us to create sustainable homes for a unique community. The CFH vision includes upgrading the infrastructure system as well as renovating a small building on the property to create a Community Center, which would provide space to present *Choices* workshops and other events for the community.

CFH has been working with the residents to create a smooth transition, as CFH becomes the owner/operator of East End, which can be home to 59 families. CFH expects to collaborate with Virginia Housing Development Authority, Prince William County Habitat for Humanity as well as other organizations and various Departments within the City of Manassas as the vision is brought to fruition.

A side benefit of our quest to help East End has been the press attention on CFH, with positive stories about CFH's role, conduct and approach appearing in The Washington Post and Catholic Herald, as well as on local TV news and in many other outlets. We're proud that our fine reputation and our important work is reflected in our portrayal throughout the coverage.



Expanding the CFH Impact in 2017



Serving the Continuum of Housing Needs

CFH continues to help individuals and families create a place to call home - and create a better life within that home's walls. Meeting needs along the entire continuum of housing means we helped a variety of individuals and families create sustainable homes in 2017.

CFH sold one home through the Neighborhood Stabilization Program (NSP); a second home is under contract.

Six applicants became homeowners through the Downpayment Assistance Program CFH administers on behalf of the Department of Housing & Community Development.

48 rental units owned by CFH in Vienna, Fairfax, Arlington and Fredericksburg provided homes to individuals and families throughout the year. The average income of our tenants continues to be about 50% of the area median income.

25 families, with 35 adults and 21 children, were able to move into permanent rental homes because CFH provided security deposit assistance. The average income of the recipients served by the Edie Streett Security Deposit Assistance Program was \$19,814.

The senior rental subsidy program helped 49 households live independently. The participants in the Virginia Ely Senior Rental Assistance Program, have an average age of 78, an average income of \$15,679, and paid an average rent of \$523, with the average subsidy \$387.

The *Choices* Life Skills Program has provided training throughout the year. *Choices* is taught weekly; as many as 43 participants were attending weekly classes throughout the year. Program partners include the Manassas Park V.I.E.W. Program, St. Margaret's of Cortona Transitional Housing, Prince William County Drop-in Center, StreetLight Permanent Supportive Housing, Prince William County Dawson Beach Transitional Program and the Pre-Release Program of the Adult Detention Center of Prince William County. *Choices* graduates continue to inspire us with their tenacity and determination to overcome the obstacles in their lives.

CFH's reputation for excellence has resulted in Executive Director Karen DeVito being invited to speak at the 2017 Virginia Governor's Housing Conference. CFH was slated to present a program entitled "Fostering Communities through Education," discussing the *Choices* life skills program. She was also part of a panel discussing alternative housing options, including mobile home parks.



2017 Gala: Creating Opportunities Together

We enjoyed a beautiful and inspirational evening together on October 5 as we gathered at the Westfields Marriott for our 2017 Gala. With beautiful music from Father Gerard Creedon on the violin and our own John Kunu on the piano setting the tone for the reception and dessert, it was wonderful to bring together the people who make our work possible and those who make it meaningful.

This year's silent auction was made more exciting by CFH being awarded a sponsorship from the American Funding Foundation (Am-Fund), which provided us with eight uniquely spectacular trips to exciting places, six of which sold.



2017 Gala: Creating Opportunities Together



Guests of the 2017 Gala were inspired by the testimonials of three program participants. Mr. Youssef has been part of the Virginia Ely Senior Program for many years and shared how valuable it is to be able to have a home on a fixed income. Ms. Champion talked about being able to move from "survival mode" to "living life" and understanding she deserves to have a home. Ms. Kennedy spoke of finally understanding how much she has to learn and being very appreciative of the encouragement she has received.



Both Mike Hawkins, Managing Director of Community Outreach of Virginia Housing Development Authority, and Cheri Miles, Program Director of the Department of Housing and Community Development's Neighborhood Stabilization (NSP), shared the importance of the CFH programs. Mr. Hawkins spoke of mobile homes being a valuable asset to the affordable housing spectrum. Ms. Miles talked of the commitment CFH has had to the NSP program and many homeownership opportunities that program has created.





Father Gerard Creedon Housing Awards

In 1979, Fr. Creedon and a group of Catholic laity founded Catholics for Housing in response to the US Catholic Bishops' Letter, "A Right to a Decent Home." Fr. Creedon has been an active member of the Board for the last five years and has been a champion of social justice throughout his life. Several years ago, CFH created the Fr. Gerard Creedon Housing Award to honor people in the affordable housing industry who go "above and beyond" to create housing opportunities. In addition, U.S. Congressman Gerald Connolly has the Fr. Creedon Awards read into the Congressional Record each year. This year CFH honored two recipients with the Fr. Creedon award.



St. Mary of Sorrows Catholic Church

A grantor of CFH for many years, for the last 10+ years, the St. Mary of Sorrows' funds have been designated for the *Virginia Ely Senior Rental Assistance Program* and the *Edie Streett Security Deposit Assistance Program*. This funding has provided a rental subsidy for at least one senior to live independently and security deposit assistance for 10 recipients to move into permanent housing. Carol Mayfield accepted the award.

Alice Haase, Esquire

CFH has been privileged to work with people who think outside the box and who have provided many opportunities, which have allowed CFH to expand affordable housing options and fulfill its mission. Alice Haase, Esquire, worked with CFH as Linton Hall Manor was being developed and helped secure a half-million dollars from Prince William County to offset costs of the Linton Hall development which became home to local police, fire and rescue techs, school teachers and municipal employees. Since then, Alice has supported staff by providing legal advice and most recently wrote the contract to purchase East End Mobile Home Park.



More Memories from the 2017 Gala

The staff and the Board committed a great deal time and energy to ensure the 2017 Gala was a success. Thank you to everyone who worked together to make sure all went well!

For the last three years, several young people have also volunteered their assistance; we are pleased to have their help and appreciate all they do. Thank you!





**Thank you for partnering with us as
we create opportunities together.**

Please be sure to stay in the loop on all of our activities
by following us on Facebook and Twitter.

And help us make sure we can communicate with you
efficiently and effectively by visiting our web site
and signing up for our mailing list.

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