



"Homes Change Lives"

The 2018 Annual Report of Catholics for Housing, Inc.

A Brief Overview of 2018 Programs and Activities

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2018 Shows How Homes Change Lives

The funders, members, board and staff of Catholics for Housing (CFH) created housing opportunities for nearly 600 people during FY 2018. CFH, a non-profit organization, administers a Continuum of Housing services to fulfill its mission of providing housing opportunities for limited-income households in Northern Virginia.

The CFH Continuum of Housing has evolved into a collection of programs that address the variety of needs that face limited-income households: security deposit assistance; senior rental subsidies; down payment assistance; workforce rental opportunities; homeownership initiatives; and life skills lessons and workshops to enhance the skills of participants and thus decrease the need for affordable units.

CFH enjoys partnerships with Fairfax County, Virginia Department of Housing and Community Development, Virginia Housing Development Authority, Prince William County, local Catholic churches, private foundations, Arlington County, local chapters of the Knights of Columbus, Loudoun County, Central Virginia Housing Coalition and approximately 200 members who support the work of CFH.

Choices Life Skills Training

Edie Streett Security Deposit Assistance

Down Payment Assistance

Specialized Homeownership Initiatives

Virginia Ely Senior Rental Assistance



The 2018 CFH Board of Directors



The members of the CFH 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 is responsible for the CFH operations.

Officers of the Board of Directors: Keith Henderson, President;
Hugh O'Hara, Vice President; Bill Hummel, Secretary; Charlie Einsmann, Treasurer

Additional Members of the Board of Directors: Russul Alamiree; Alice Haase*; Harry "Bud" Hart*;
Brian "Tully" McLaughlin*; Steve Mikulic*; Scott Sterling*; Bob Szersynski*; Daniel Woodward

**Approved by the CFH Board to fill vacancies throughout the year; their names will be submitted to the membership at the 2018 Annual Meeting for approval.*

Remembering Father Gerard Creedon

Last November, Fr. Gerard Creedon, Founder of CFH passed away very unexpectedly. In response to the US Catholic Bishops' 1975 Letter, "A Right to a Decent Home," Fr. Creedon invited people throughout the Diocese to share his vision to address the housing crisis. Fr. Creedon and those who shared his vision created CFH, an organization that has helped thousands of people have a stable home.



Fr. Creedon was many things to many people; perhaps his most precious gift was to encourage other people to act. He found a way of making his point – whether in a CFH board meeting, addressing social issues, ministering to his parish or meeting with top banking officials. He worked toward resolutions. He raised awareness. He touched many lives, and has been described in many ways.

Controversial Inspirational A Community Conscience Joyful Powerful
Dedicated Activist Advocate Role Model Friend Servant Pastor
Musician Visionary Artist Poet Writer Listener Man of God
Champion of the homeless, the immigrant, the hungry, the poor



CHOICES: CFH's Signature Life Skills Program

The most recent "Out of Reach" report of the National Low Income Housing Coalition reports that one must earn \$34.48 per hour to sustain a two-bedroom apartment in Northern Virginia. If a family works minimum-wage jobs, they must work more than 4.5 full-time jobs to sustain a home.

CFH helps individuals and families enhance their skills to lessen their need for housing assistance. The 16-week Choices Life Skills Program takes a significant commitment from its participants, who learn skills in personal financial management, employment readiness, physical well-being and relationships. Choices helps participants understand the actual cost of living, how to make better decisions about money, employment situations, self-care and relationships to further their potential of increasing their income and achieving their goals. CFH staff has also helped several Choices participants revise their resumés, resulting in better positions which will help their families achieve their goals and create a sustainable home.



CFH 2018 Impact

CFH helped 55 extremely low-income senior households live independently.

CFH helped 22 very limited-income households move into permanent rental homes with security deposit assistance.

CFH helped 104 rental opportunities provided homes to individuals and families.

CFH helped some 100 people who participated in the Choices Life Skills Program.

CFH helped seven additional households become homeowners through the Neighborhood Stabilization Program and downpayment assistance.

A New Opportunity Keeps 225 in Their Homes



The housing crisis of 1975 to which Fr. Creedon responded continues to exist. There is an insufficient supply of affordable housing units and housing assistance programs are continually being limited. It is important that all opportunities to create affordable housing be developed and that all forms of housing to create sustainable homes be utilized. Thus, CFH has now taken the opportunity to purchase, fix and manage a mobile home park in Manassas, Virginia.

The opportunity to save the homes of 50+ families at East End Mobile Home Park arose due to a dire situation that was about to result in the displacement of all who lived there. Issues included the deteriorating water and sewer systems and the City needing to take steps to alleviate the potential health issues to the residents and the negative impact of the deteriorating systems to the City. CFH developed a plan to address all issues.

The acquisition of East End Mobile Home Park occurred on January 11, 2018. The City of Manassas agreed to become the owner of the water and sewer systems, creating a public system and accepting the responsibility of maintaining the systems. Less than nine months later, the water and sewer systems have been replaced, each mobile home is individually connected to the city system and all roads have been repaved.



The CFH board and staff worked for almost two years to create an opportunity to successfully maintain the homes at East End. Daniel Woodward, President of The Woodward Group, accepted the contract to replace the water and sewer lines and repave the roads; we appreciate that he and his staff were able to address the issues of this unique, complicated project.

Now, 56 of the 60 lots are under lease, providing homes to approximately 225 men, women and children. CFH has a waiting list for the other four lots and has plans to renovate a small building on the property in which workshops can be held. East End residents work hard to maintain their homes and upgrade their assets to create the best homes they can for themselves and their families.





Funding Transformative Opportunities

The CFH programs are funded through a variety of grantors, funding opportunities and individuals, and we are grateful for your support!

- ❖ The Virginia Ely Senior Housing Assistance Program is funded by the Fairfax County Consolidated Community Funding Pool, St. Mary of Sorrows Catholic Church Tithing Funding, Wardman Naselli Family Trust, St. Mark Catholic Church, Mr. and Mrs. Brant Baber and various individuals. The seniors have average annual incomes of \$15,741. The average subsidy was \$405 per household in June; CFH expended over \$236,000 for rental subsidies.
- ❖ The Edie Streett Security Deposit Assistance Program is funded by St. Mary of Sorrows Catholic Church and Good Shepherd Catholic Church and funds received from Recipients who choose to repay what they have been given. Fifty-three people in 22 households moved into a stable home with average incomes of \$21,274 with the help of this program.
- ❖ The Down Payment Assistance Program is a program of the Virginia Department of Housing & Community Development which CFH administers in Prince William, Fairfax, Arlington and Loudoun Counties. CFH has administered this program for five years and has helped 22 applicants become first-time homeowners.
- ❖ The Choices Program is funded through earned income from Program Partners including Prince William County Department of Social Service to provide education to the homeless population and the Dawson Beach Transitional Housing Program as well as St. Luke Catholic Church.
- ❖ The CFH homeownership opportunities created in FY 18 were funded through the on-going Neighborhood Stabilization Program of the Virginia Department of Housing and Community Development. CFH has acquired and rehabbed 23 properties since 2010; 21 have been sold; one is under contract and one is under lease-to-purchase.
- ❖ The operations of the rental housing programs are funded through earned income; each of the properties has a mortgage; i.e., Chain Bridge Bank holds the mortgage for the Grove, Charleston Square and Charles Street properties; Union Bank holds the mortgage for the Airport Avenue properties. The previous owner of East End Mobile Home Park holds the acquisition mortgage; Metro IAF holds the financing for the rehab work.
- ❖ In addition to grants, earned income and donations, CFH hosted two fundraising events during FY 18. CFH hosted the CFH 5K Run/Walk for Affordable Housing, raising over \$12,404. In addition, the 2017 Gala raised \$28,000 and the recent 2018 Gala raised \$32,000.

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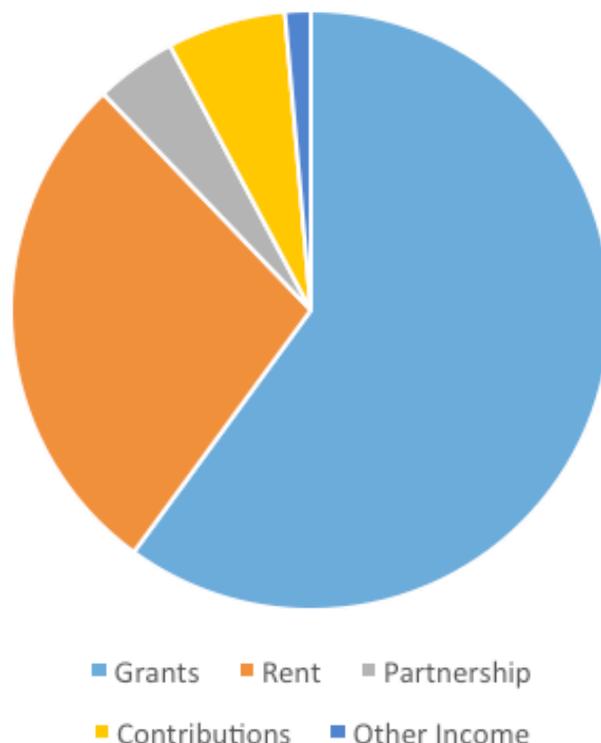


Without the support of grantors, partnerships, contributors and income from our programs, the 600 people who had a sustainable home during the previous year, would have had no home. CFH is grateful to our grantors, our partners and those who share their success with those who struggle.

Our grantors include:

- Virginia Department of Housing and Community Development
- Fairfax County Consolidated Community Funding Pool
- Virginia Housing Development Authority
- E*TRADE Financial
- Prince William County
- Saint Mary of Sorrows Catholic Church
- Saint Mark Catholic Church
- Wardman Naselli Family Trust
- Saint Luke Catholic Church
- Good Shepherd Catholic Church

FY 18 INCOME



National Housing Trust is the managing partner of Briarcliff; CFH benefits from their management expertise as the program continues to provide homes for 30 families and a positive income statement.

The CFH portfolio of properties are providing a significant income; the East End Mobile Home Park has been providing a positive cash flow since the first day of operation.

Individuals, corporations and churches provide dollars to help further the accomplishments of the CFH programs.

The CFH board of directors and staff - and all those we serve - wish to express our appreciation to all those who provide financial support, including all of our event sponsors.

It is important that CFH continue to increase the awareness of the programs that create housing and to work to increase our donor base while always watching the pennies. Effective in 2019, CFH will be moving toward an all e-newsletter. If we do not have your email, please send your email to info@cfhva.org, or call the office at 703-221-4510.

Assistance

Specialized Homeownership Initiatives

Virginia Ely Senior Rental Assistance



CFH Staff Engages in Community Activities

Executive Director Karen DeVito and the staff have been engaged in a wide variety of outreach and support activities throughout Northern Virginia over the past year.

At the 2017 Governor's Housing Conference, CFH Executive Director Karen DeVito and Program Director John Kunu presented a program on the Choices Life Skills Program. In addition, the Executive Director joined two panels to present programs on the various needs of affordable housing.



CFH will exhibit at the 2018 Governor's Housing Conference in November; watch our social media sites and subscribe to our emailed newsletter for updates.

State Senator Jeremy McPike asked Karen DeVito to testify before a Housing Committee Work Session about the importance of utilizing all types of housing to maximize the affordable housing opportunities. The presentation included a discussion of the need for affordable housing, as well as the story of the East End Mobile Home Park, and was well received.



CFH also participated in the Northern Virginia Housing Expo again, sharing the benefits of the CFH programs and how they benefit those with limited incomes, as well as presenting a well-attended workshop on Household Budgeting and Finance.

Program Director John Kunu represents CFH on the Greater Prince William Continuum of Care Network (CoC). Karen and John both serve on CoC Committees to address the needs of the homeless.

Karen DeVito serves on the Prince William County Housing Board, which oversees the activities and programs of the Office of Housing. Programs include the Housing Choice Voucher Program and programs funded by the Community Development Block Grant and State Housing Assistance Programs.

The Executive Director also serves on the Loudoun County Housing Advisory Board which provides guidance and direction regarding housing needs in the County for limited-income households.

In September, the Northern Virginia Alliance for Affordable Housing advised the CFH Executive Director that Fr. Creedon was going to be inducted into their Affordable Housing Hall of Fame, along with Michael Scheurer, a former CFH Board Member. The Executive Director was asked to accept the award and to house it in the CFH offices. The evening was well attended, including Staff and Board as well as one of the co-founders of CFH, Bob Gibson.



Events to Raise Awareness and Support



CFH added an event during 2018: the CFH 5K for Affordable Housing on June 16 at Bull Run Regional Park, was attended by a couple hundred. A great time was had by all and the 2019 CFH 5K for Affordable Housing has already been scheduled for May 4, 2019 at Bull Run Park.



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Events to Raise Awareness and Support

The 2018 Gala not only raised funds for CFH, but it underscored our importance to the community we serve. From remarks by program partners and our member of Congress to the heartfelt sharing of her experience by one of our Choices participants, the evening was marked by many illustrations of CFH's impact on the community.

For two years, CFH has been selected by the AmFund Foundation, which supports selected nonprofits, to receive sensational trips at reduced costs for our silent auction. CFH greatly appreciates the support of AmFund and our other sponsors.

The 2018 CFH, Inc. Gala



Honoring Those Who Serve Their Neighbors



Several years ago, *CFH* initiated the Fr. Creedon Housing Award to honor people or organizations whose actions have supported or enhanced affordable housing. The following were honored at the 2018 Gala:

Co-Founder of CFH, Robert Gibson, answered Fr. Creedon's call to action in the mid-1970's. Bob, now 88, has supported *CFH* for 39 years. For many years he has sponsored the *CFH* application to St. Mary of Sorrows Catholic Church as well as providing personal gifts. Bob's response to Fr. Creedon's call to action has helped thousands of people have a home. Bob assured everyone that all he and the others did was to respond to Fr. Creedon's call and follow the Father's lead. Great job, Bob!



Jonathan N. Francis, Esquire, responded to the unique situation of the Residents at East End Mobile Home Park. The Residents were all facing eviction and the quiet, stern guidance of Jon helped the families work through the uncertainty of the months of negotiations and discussions between the previous owner, the City of Manassas and *CFH*. He attended many meetings ensuring all parties understood the most important part of the negotiations were to ensure the Residents maintained their homes. Well done, Jon.

City of Manassas, Vice Mayor Sheryl Bass, accepted the Fr. Creedon Award for the City of Manassas. The dedicated staff of the City of Manassas helped *CFH* work through many issues – we didn't always agree – but we all had the ultimate goal of saving the homes of the Residents. Everything *CFH* did had to meet the goals of the City of Manassas, *CFH* as well as to save the Residents' homes. This project has truly "taken a village". Vice Mayor Bass quoted one of the Gala Sponsors saying, "We are glad to join others in furnishing housing assistance to those in need – the elderly, under-privileged and under-educated. With basic housing, low and moderate-income households can better focus on job training, employment opportunities, education, healthcare, transportation, child raising and spiritual growth."



The CFH Staff: Dedicated to the Mission

Karen DeVito, Executive Director, has been with CFH for 16 years, heading CFH since January 2009.

John Kunu, Program Director has been with CFH four years. He oversees the CFH direct-service programs and the rental program and is the primary teacher of the Choices program.

Brenda Via, Office Manager, has been with CFH for a little over a year and is responsible for the supervision and administration of all programs.

Maureen Britt, Bookkeeper, has been with CFH for 6 years and handles all day-to-day accounting functions – this is not an easy task;

Ann Braun, Program Coordinator, has just recently joined the CFH staff and is the point of contact for direct-service programs and is also training to teach the Choices program.

John Enzmann, Ignation Volunteer Corps volunteer, supports CFH in a variety of ways, including management of the down payment assistance program.

Aaron Jullien, volunteer, has been with CFH for many years providing support as needed.



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TO MAXIMIZE RESOURCES, CFH IS CONVERTING TO EMAIL FOR NEWSLETTERS AND OTHER MEMBER COMMUNICATIONS IN 2019. PLEASE SEND US YOUR EMAIL ADDRESS OR SIGN UP ON OUR WEB SITE, AND FOLLOW US ON FACEBOOK AND TWITTER FOR REGULAR UPDATES.



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