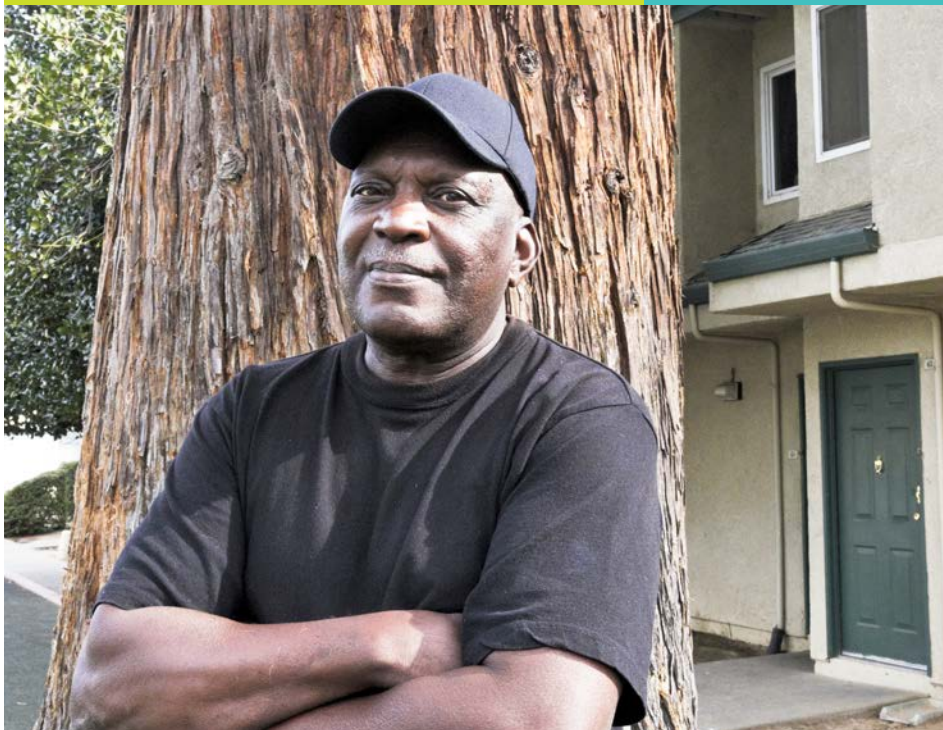




Shaping Places, Shaping Lives



Building a community takes more than buildings — it takes an understanding of housing development *and* people development. **Mutual Housing California** gets that. Learn how INSIDE.





A PLACE TO CALL HOME

I am pleased to share the vision and accomplishments of Mutual Housing California, our region's homegrown affordable housing and community developer.

In 1988, Mutual Housing was established as a partnership of residents, businesses, housing advocates and local government officials committed to improving housing opportunities for lower-income families, stabilizing neighborhoods and developing community leaders.

We are proud of this legacy, but more importantly, we are looking to the future. How can we build on these accomplishments to create even more safe, stable and affordable rental communities? The challenges and obstacles remain significant, but we are at a unique point in time: Voters have approved billions in funding to end homelessness and build affordable housing, and the Legislature and new governor have demonstrated an unprecedented commitment to addressing these issues. Mutual Housing California is uniquely positioned to take advantage of this moment and capitalize on the significant new public investments.

We welcome your support and partnership as we work toward a future where everyone has a safe, affordable place to call home.

CATHY CRESWELL
Mutual Housing California Board Chair

Community Starts with Housing

For 30 years, Mutual Housing has been building communities that give people the tools for a better life

BY THEA MARIE ROOD

Affordable housing is a hot topic right now — especially in Sacramento, where rents rose faster last year than in any other major U.S. city, a whopping 8.2 percent.

But this is not a new issue for Mutual Housing California, a nonprofit developer that has built or rehabilitated 20 vibrant communities that now consist of 1,081 safe and affordable multifamily homes where 3,400 low-income people from a variety of backgrounds live.

“A lot of people are commuting long distances because they can’t afford to live where they work — and that increases greenhouse gases, and decreases the amount of time parents can spend with their children,” said Holly Wunder Stiles, Director of Housing Development for Mutual Housing. “Mutual Housing is committed to provide housing for renters who can’t pay market rates.”

Mutual Housing’s mission also goes further than simply building more apartments. “We’re not just focused on housing production,” Stiles said. “Ultimately we’re doing that within a framework that is all about healthy communities. For example, the quality of our homes, the sustainability, reduces the carbon footprint, but it also makes the housing itself a healthy environment for residents.”

Mutual Housing has an approach that makes it unique — even from other nonprofit developers — because it doesn’t disappear when the construction equipment does. Instead, it continues to steward the physical property, manage day-to-day operations and

help residents move into leadership roles to advocate on behalf of themselves, their families and the larger community. Mutual Housing also identifies local partners to come on-site to provide services, which often include youth summer meals, financial workshops and training in technology.

“We know residents best understand and are the primary visionaries for their community,” Stiles said. “And for people who haven’t been given that opportunity before, it’s huge.”

In fact, Mutual Housing’s attention to people who would otherwise be overlooked or ignored has brought them a limelight of their own. Mutual Housing at Spring Lake, which provides housing for agricultural workers in Woodland, is the first zero-net energy rental housing development in the nation. Several other counties have now reached out to Mutual Housing for information about developing similar homes. Mutual Housing is also being asked to develop housing for homeless people in other parts of the state — modeled on Mutual Housing at the Highlands, which incorporates programs for residents such as art and journaling that

support people’s efforts to address issues in their own lives.

This expansion only underlines the fact affordable housing is good for everyone.

“A community should encompass people who live there, work there, grew up in that place,” Stiles said. “How can you have a community if it’s not embracing all aspects, if some people are perennially left out?”

**“We know residents
best understand
and are the primary
visionaries for their
community.”**

HOLLY WUNDER STILES
Director of Housing Development,
Mutual Housing California

Mutual Housing at Spring Lake provides affordable housing options for agricultural workers in the Woodland area, including Maribel Diaz, who lives there with her husband, Hector, and their two sons.

Photo by Anne Stoke S



Homes

Where People Live

Mutual Housing provides affordable, sustainable and quality housing for agricultural workers in Woodland

BY ANNE STOKES

Before moving into an apartment at Mutual Housing at Spring Lake, Maribel Diaz and her husband lived in a mobile home along with her mother and two young sons. Affordable housing was hard to come by on her farm laborer wages, a common issue in Woodland. The city's economy is built on agriculture — not many jobs are high paying and many are seasonal.

“A lot of our workforce are people of modest means, and they need places to live,” said Tom Stallard, Woodland city councilmember. “A lot of people are under-housed or not housed at all.”

To help meet the city's affordable housing needs, Mutual Housing California developed Mutual Housing at Spring Lake in 2015. The residential community has 62 apartments and townhomes dedicated to agricultural workers and their families.

In addition to affordable rent, the community provides myriad supports and services that enable residents to thrive. Broadband services are available to everyone, as is a computer lab. Residents enjoy shared spaces like playgrounds, gardens and a community room for events. Programs such as financial literacy classes, ESL, college planning and leadership

development give residents the tools to improve their lives, as well as the lives of their families.

Mutual Housing at Spring Lake was certified by the U.S. Department of Energy as a 100 percent zero-net energy rental housing development, later established as the first of its kind

“I have my own place, I have my own space, my kids have their own rooms. They have somewhere to play.”

MARIBEL DIAZ
Mutual Housing California resident

in the nation. With energy-efficient systems and appliances, LED lighting, and water efficient plumbing, together with solar panels that generate electricity, residents enjoy reduced utility bills that can help their paychecks stretch farther.

According to Stallard, such programs and supports are the main difference between Mutual Housing and other housing communities. “We have a great deal of Section 8 housing ... in our community, but there's no program development,” he said. “These are privately owned accommodations that just don't have the amenities that Mutual Housing at Spring Lake does.”

In addition to creating affordable, sustainable and quality communities for residents, Stallard said Mutual Housing was adept at working with the city to meet their regulations and requirements.

“From the city's perspective, it was a pleasure to work with them,” he said. “I knew they were interested in building up lives. Their residents are not just the workers, but the families, their children.”

Since moving into Mutual Housing at Spring Lake, Diaz said her family's life has improved because housing is no longer a source of stress and uncertainty.

“I have my own place, I have my own space, my kids have their own rooms. They have somewhere to play — before they didn't have anywhere to play,” she said. “It's peaceful, everybody gets along.”

SPOTLIGHT COMMUNITIES

Mutual Housing at the Highlands

This North Highlands mixed-income community includes general housing for families and permanent supportive housing for people coming out of homelessness. Families can choose between bright, attractive studios or three-bedroom townhomes. Multifaceted partnerships provide on-site supportive services that are available for people who want to change their lives.

Lavender Courtyard by Mutual Housing

Currently in the planning stages for Midtown Sacramento at F and 16th streets, this new apartment community will be a four-story, 53-home, safe and inclusive residence that is welcoming to LGBTQ seniors. This will be the first of its kind in the California Central Valley.

Mutual Housing at Sky Park

Located in South Sacramento, this culturally diverse, family-friendly community offers one- to four-bedroom apartments and townhomes, where residents can enjoy a children's playground and a large community room. The buildings here were also part of Mutual Housing's green renovation in 2014, which added many environmentally friendly features.



What We Do

BY ANNE STOKES

Mutual Housing California builds communities in five steps

1 Identify potential sites

- Find potential sites through **relationships** with local governments, brokers and neighborhood groups
- Ensure sites have **access to amenities** such as public transportation, grocery stores and schools
- Determine the community's socioeconomic **demographics** and housing needs

2 Secure financing

- Mutual Housing, like many affordable housing developers, uses a combination of **public and private** funding sources
- **Bank loans** are supported by the estimated cash flow (total rent revenue less operating costs)
- State and federal **Low Income Housing Tax Credits** (LIHTC) incentivize investors to provide private capital
- **Soft funding** from government housing programs provide low- or no-interest loans

3 Design and build communities

- Generate **community support** for development proposals being considered by local planning agencies and commissions
- Construction typically takes **12 to 15 months**, depending on the size and complexity
- Mutual Housing hires experienced and cost-conscious **architects and general contractors**
- High-quality buildings utilize **sustainably sourced** materials and energy- and water-efficient systems and appliances to reduce the impact on the environment, decrease utility bills and ensure healthy indoor air quality
- Communities include indoor and outdoor features that **encourage relationship building** such as barbecues, playgrounds, porches, computer labs and community rooms with kitchens

4 Manage properties

- Mutual Housing advertises available units through organizations that provide services for families and individuals who may need housing
- **Credit checks** take into account low credit scores when due to extenuating circumstances
- **Rent** increases are regulated by the agencies that provide tax credits and soft funding

5 Develop leaders

- **Resident Councils** at each housing community meet monthly to address issues residents face in their communities, build community and develop leadership skills
- **Resident Impact Committee** includes leaders from all 20 communities to form a bridge where information and concerns can move between the communities and the

Board of Directors. Participants receive training, share stories and information, and work together for the common good of the more than 3,400 people living in Mutual Housing California Communities

- **Youth and adult program** opportunities like afterschool homework help and arts and science exposure, summer lunch and

enrichment activities, and financial and digital literacy programs provide residents with tools and inspiration

- **Community events** like holiday celebrations, cross-cultural exchanges, exercise and hobby groups foster relationships between residents and build a sense of community and belonging



New Harmony Mutual Housing Community offers 69 affordable apartments in Davis, a city with less than one percent vacancy rate.

Photo courtesy of Frank Domin Photography

Experts at Development

Mutual Housing California has 30 years of experience working with government, investors and architects to create vibrant communities

BY ANNE STOKES

On its own, the corner lot at Cowell Boulevard and Chiles Road was tricky to develop. It was small — less than an acre — but Mutual Housing California saw its potential and purchased it.

The site, later transformed into New Harmony Mutual Housing Community, was located next to property dedicated to affordable housing under the City of Davis inclusionary housing ordinance. By combining the small lot, the land dedication and an existing affordable housing community abutting the site, Mutual Housing and the city were able to create a larger community linking resident programs and services between both developments. Like other communities throughout California, Davis is in need of affordable housing: The past several years, the national vacancy rate has hovered between 5 and 7 percent. California averages 3 to 4 percent. In Davis, it's less than 1 percent.

Local and state regulations

According to Danielle Foster, the city's former Housing and Human Services Superintendent, Mutual Housing's collaborative skills were integral in bringing together the varied elements needed to create affordable housing.

"They take into account and appreciate the perspectives of everybody at the table and really work as a team," Foster said. "They know what residents want and they're willing to listen to what cities, states and other lenders want."

Securing funding

Affordable housing funding can be complicated. Money comes from multiple funding sources — banks, government agencies, other lenders and investors — with their own terms and requirements. Mutual Housing works with a variety of organizations to fund projects, including Merritt Community Capital Corporation.

"Both Mutual Housing and Merritt strive to provide sustainable housing to meet the needs of the community

by developing affordable housing throughout California," said Suzanne Vice, Development Asset Manager with Merritt Community Capital Corporation. "Mutual's leadership is well-seasoned in the development of affordable housing."

Resident and community needs

Meeting everyone's needs can be quite a challenge, especially when developing affordable housing. But the end result is worth it, not just for individuals and families, but for the entire community. According to Bob Kuchman, architect and founder of Kuchman Architects, who has worked with Mutual Housing for the past

10 years, communities are designed to encourage interaction through meeting spaces, playgrounds and other amenities.

"The way communities are laid out, they're designed to encourage community interaction through site planning and the layout of the buildings," Kuchman said. "It's amazing how much of a sense of ownership and pride people take in the places they live in. I really feel it transforms their lives and Mutual Housing is all about that."

"They take into account and appreciate the perspectives of everybody at the table and really work as a team."

DANIELLE FOSTER
Former Davis Housing and
Human Services Superintendent



BUILDING GREEN

Mutual Housing is leading the way in implementing energy-efficient systems in all of their communities: In 2015, the U.S. Department of Energy certified Mutual Housing at Spring Lake a **100 percent zero net energy** rental housing development, the first of its kind in the nation.

Awards

- World Habitat Award
- U.S. Department of Energy Housing Innovation Award
- U.S. Green Building Council Green Building Award
- Sacramento Housing Alliance Housing Innovation Award
- Green California Summit's Green Leadership Award

Sustainable elements

- LEED-accredited consultants
- High-efficiency heating, ventilation and air conditioning systems
- Low-flow plumbing
- LED lighting
- Low-VOC paint products
- Solar panels that generate electricity
- Water-efficient landscaping and smart irrigation systems
- Advanced fresh air ventilation
- Contractors recycle at least 50 percent of construction waste
- Energy-efficient appliances
- Highly rated insulation and windows



Molly Chiah credits the leadership opportunities she had as a teen resident at a Mutual Housing community in Sacramento with her personal growth.

Photo by Anne Stoke S



Success Story

Former resident looks back on how Mutual Housing empowers residents to participate in their communities

BY NISA SMITH

In the pursuit of better opportunities, Molly Chiah's parents relocated their family from Chico to Sacramento in 2003. A recent high school graduate at the time, Chiah was keenly aware of the employment and education barriers her family had faced. The 17-year-old was fearful of what awaited her in this new city.

However, she was presented with a life-altering opportunity when she accompanied her parents, to help with translation, as they turned in their application to reside in the Victory Townhomes Mutual Housing Community in North Sacramento.

On that day, the community organizer on site offered Chiah an internship to promote youth community involvement. Chiah didn't fully realize what was happening.

"I didn't know what she was talking about," Chiah said. "I was like, 'Yeah, sure; I want to work.'"

It wasn't long before Chiah became a young leader within her community, exemplifying Mutual Housing California's dedication to nurturing the potential of people living in its communities.

Chiah recalled her group's grassroots approach: "We'd have bimonthly meetings. During these meetings it was the young people who'd say we want this or we want that."

Chiah and her teenage peers worked to balance the needs and wants of youth in the community with a variety of programs including homework club, baking lessons and the creation of a library.

Chiah's group financed these opportunities with funds raised on their own through carwashes, recycling and various fundraisers.

With grant funding, they implemented an extensive cross-community basketball tournament, which caught the attention of City Hall. In 2004, Chiah was presented with the Gifts to Share award from former Sacramento mayor Heather Fargo.

While the internship helped her grow as a person, Chiah said opportunities like this await all who live in Mutual Housing communities. She said, "I have seen how Mutual Housing offers different ways for residents to become leaders, to find themselves, to find their own voice."

She continued, "It's amazing because in life, low-income households don't usually have those opportunities."

Today, the 32-year-old pharmacist finds constant overlap in her medical career and her experience — she feels she wouldn't have been as successful without Mutual Housing.

"At Mutual Housing, you're always trying to identify something relatable in a resident, find what motivates them to propel themselves," she said. "You do that in health care, too."

Although she has not lived in a Mutual Housing community since 2005, when she left home to become

a first-generation college graduate, Chiah remains connected.

Currently, she contributes as a board member to ensure the organization maintains the sincere support that helped launch her life.

"I always say to the residents — take advantage of every opportunity to participate in this organization," she said.

"Mutual Housing offers different ways for residents to become leaders, to find themselves, to find their own voice."

MOLLY CHIAH

Former Victory Townhomes resident and current Mutual Housing California board member

RIVER GARDEN REPORT CARD

Mutual Housing at River Garden in South Natomas works in partnership with an on-site nonprofit called The GreenHouse, which provides tutoring and mentoring to the neighborhood's underserved kids. Together, they create a network of support that has resulted in positive outcomes:

School performance — "Poor grades and high suspension, truancy and drop-out rates are serious issues in our community," said Rena Crocker, CEO of The GreenHouse. But 75 percent of GreenHouse students, most of whom live at Mutual Housing at River Garden, will finish high school and go on to college. "In a neighborhood where only 30 percent of adults have a college education, this is transformative."

Self-efficacy — Sacramento State's Child Development Department found statistically significant improvements in a sense of self-efficacy (competence and the ability to make changes in one's own life) among youth in GreenHouse programs, Crocker said.

Better psychological well-being for everyone — Sac State's analysis of parent evaluations shows children's participation in GreenHouse programs leads to measurably better psychological well-being for students and their parents. "Researchers believe that the web of long-standing relationships present in the community here strengthens entire families," said Crocker.

A Place to **Belong**

Resident member finds community and a chance to grow at Mutual Housing

BY ANNE STOKES

Four years ago, Jennifer Higley-Chapman was newly separated and in need of a place to live. The single mother of two worked full-time as a special education paraeducator but couldn't afford housing in Davis, where her sons had lived and gone to school their whole lives. When she reached out to the Moore Village Mutual Housing Community, she wasn't sure what to expect.

"Trying to get help can sometimes be humiliating if the person you're asking for help from seems judgmental. I didn't have that experience at all," she said. "I felt the manager really cared about me as a person and wanted to know what my situation was — not just help me fill out papers — because she wanted to help."

At Moore Village, Higley-Chapman and her sons found more than a place to live — they found a home where they feel accepted as part of a community.

"We were all very isolated before we moved," she said. "Here, we all know each other, and our kids know each other, and we're all able to watch out for each other's families. That gives me, and I think the kids, a really strong sense of community in this neighborhood. We feel really safe."

Community support

Higley-Chapman said she and her sons have also benefited from Mutual Housing's resident services and programs, including access to the community's computer lab, and financial and digital literacy workshops.

Mutual Housing connected her eldest son with a paid internship with GRID Alternatives and her younger son served as a youth representative at NeighborWorks America's annual Community Leadership Institute, where he helped create a program to connect youth and local volunteer opportunities.

"My voice is heard and my experience has value to this organization."

JENNIFER HIGLEY-CHAPMAN
Mutual Housing California resident and board member

Growing as a leader

Moore Village has also allowed Higley-Chapman to develop her own leadership skills. She started organizing events and facilitating meetings, which led to her involvement with the Moore Village Resident Council, and later with the Mutual Housing Resident Board Committee. Today, she's a member of Mutual Housing's Board of Directors, which oversees the nonprofit's budget, determines the organization's short- and long-term goals, and supports community advocacy work in particular affordable housing issues.



Jennifer Higley-Chapman and her sons found a welcoming community at Moore Village, one that provides supportive programs and opportunities to develop into community leaders.

Photo by Anne Stokes 5

"It's actually improved my self-esteem and the way I see myself as a leader and an important member of the community," she said. "My voice is heard and my experience has value to this organization."

ENCOURAGING PEOPLE THROUGH ...

Youth and adult education

- **The Culture of College** initiative includes educational enrichment for preschool through high school students with after-school homework help, summer literacy programs and help with college and financial aid applications.
- **The Digital Literacy Program** teaches software programs, internet usage and helps residents build technology skills through in-person classes and access to an online learning portal. Participants also receive personal Chromebooks or refurbished laptops.

Financial literacy

- **Lending Circles** help residents establish a positive credit history, set and achieve financial goals, and develop good financial habits.
- **California's Maximizing Your Credit Report Program** helps build credit and increase credit scores by reporting on-time rent payments to credit bureaus and educating residents on how to work with creditors and manage their credit profiles.

Leadership development

- **Residents United Network** is a statewide organization that gives Mutual Housing residents the opportunity to engage in the decisions that affect the health and stability of their lives and communities through advocacy work at the state and local levels. Mutual Housing residents have stepped into leadership roles in this network.
- **Mutual Housing's Board of Directors** is required to have more than 50 percent representation from current or former residents. Resident board members develop their leadership skills through active participation in all aspects of governance on the board.

Learn More

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LIVE HERE

Find housing in one of 20 communities located throughout Sacramento and Yolo counties. See descriptions and a map of properties, get rental qualifications and download a rental application online.



PARTNER WITH US

Mutual Housing California has an array of partners who provide after-school tutoring, offer health and nutrition workshops, or teach residents how to grow a community garden.



DONATE

Everyone should have a place to call home. Your donation will help build more communities that give people a sense of belonging and dignity.



Mutual
Housing
CALIFORNIA

www.mutualhousing.com

WHAT THEY'RE SAYING ABOUT MUTUAL HOUSING



“At Mutual Housing, they’re problem-solvers, they’re pragmatic, they’re focused on understanding the issues and moving forward. They build houses, but what they’re really building are communities. They know that when someone has a safe place they can come home to, they can study, they can work, they can raise their children safely and in peace and quiet.”

DON SAYLOR

YOLO COUNTY SUPERVISOR, DISTRICT 2



“Our team has always been impressed with the extent to which not just the resident’s home and housing needs are considered, but the extent to which their community ecosystem is considered. Mutual Housing puts ‘community’ at the core of its interventions; they don’t just place people, they place them in the context of others with profound effect.”

JONATHAN PORTEUS, PH.D.

CHIEF EXECUTIVE OFFICER, WELLSPACE HEALTH



“I really believe that people closest to the pain have the best solutions to the problem. I think Mutual Housing really lives up to that in terms of empowering everyday people — working people — to not just engage, but to own the larger issues impacting their community.”

GABBY TREJO

EXECUTIVE DIRECTOR, SACRAMENTO AREA
CONGREGATIONS TOGETHER



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