



GOOD
SHEPHERD
HOUSING

2017
ANNUAL
REPORT

CREATING OPPORTUNITY-RICH NEIGHBORHOODS



Good Shepherd
Housing provides
our community's
families with a
fresh start toward
stable housing.



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For more than 40 years, GSH has helped end homelessness and enable self-sufficiency by providing affordable housing and emergency financial assistance to families and individuals in need in Fairfax County, Virginia.

Last year alone we helped more than 1,000 working households who were unstably housed or were, in fact, experiencing an episode of homelessness.

In our service area, a market analysis found that for every two families making between thirty to fifty percent of the Area Median Income (AMI), there is only one affordable unit of housing available to them. As a result, many families "couch-surf" with friends or family members, or spend more of their income on housing than is sustainable. Thus, one small setback for a working-class family - an illness, an unexpected automobile repair, or loss of work hours or employment can mean the loss of their housing. A small financial challenge for someone living paycheck to paycheck can quickly turn into a cycle of homelessness and create further and more significant barriers to affordable housing that are difficult to overcome.

As a landlord managing over 90 affordable rental properties, GSH helps these vulnerable households with long-term, permanent affordable housing solutions. Once we are able to secure housing for our clients, we then provide them with support services to help them become more resilient.

Our housing is more than just "bricks and sticks". Rather, our housing coupled with our support services is the kind of housing that gives households a fresh start to a new future. Our housing gives them hope, transforming their lives, their neighborhoods and our whole community.

Within two years, most of our residents become self-sufficient. They reach a measure of financial independence allowing them to sign for leases in their own name. They have improved their credit scores, enhanced their incomes and reduced their debt burdens. They can now remain stably housed wherever they choose to live.

We give them the path forward. Most importantly, we give them the affordable housing and support they need to become more resilient and independent.

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PRESIDENT'S LETTER

Musicians often speak of “resonance” when a chord is played on a guitar. The sound is reinforced and prolonged by the vibration of all the strings together.

In 2017, GSH housing had much “resonance”. As a special kind of housing, our affordable housing resonates throughout our community because we offer support services to all of our residents. We tailor our services to meet their individual needs.

As both the landlord and case manager to our residents, GSH gives them the space to grow and become more financially stable. We help them to reach self-sufficiency and housing stability for themselves and their families.

Above all else, we want our residents to succeed in our housing. Our housing and services must make a difference in their lives.

In 2017, we initiated new programs that are directed by our residents and owned by them. Our residents give each other advice, referrals, and support. They learn from each other about the best ways to cope with tight budgets, childcare, and work transportation. They solve everyday problems together.

2017 was also the year we took on greater leadership roles in our community, to include winning seats on the board of the Colchester Towne Homeowners Association, a community within a half-mile of Richmond Highway. Since 1999, GSH has had an active interest in Colchester Towne through our purchases of housing units and our investments in the community. Today, nearly half of all our housing units are located there.

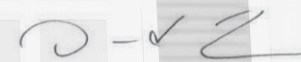
With support from other significant owners of housing units in the Colchester Towne community, we are pressing ahead to make positive and lasting changes. These changes include upgrades in the security, regular property maintenance, increased involvement by the residents in the oversight of the community, and growing property values.

I promise that GSH is already creating a greater number of opportunities, optimism and hope in the Colchester Towne community.

In the following pages, you'll read stories about our residents. Some may seem familiar to you; others not so familiar. But you'll soon find out how they end.

I hope that in the coming pages our story resonates with you.

David Levine



President/CEO

Good Shepherd Housing and Family Services

APARTMENTS BUDGETING COUNSELING (ABC)

We help low-income, working-class families and individuals as well as individuals with fixed incomes to obtain housing that is affordable, by providing individualized case management that will help them address structural barriers to long-term housing like poor credit histories, itinerant rental histories, little or no savings, and limited or very low incomes.

HOUSING AS TOP PRIORITY (HTP)

GSH offers low-income, working families and individuals a connection to affordable rental housing in the community, along with guidance, support, and limited financial assistance. The primary goal is housing stability for homeless or at-risk individuals and families. Participants work with a Community Case Manager to address housing barriers, such as insufficient income, financial/budgeting problems, mental or physical health, criminal background, past rental history, low credit scores, domestic violence or substance abuse.

EMERGENCY SERVICES ASSISTANCE (ES)

GSH provides grants up to \$350 per family in the period of a year to prevent evictions and utility disconnections, or help with first month's rents and security deposits. Grant applicants are carefully evaluated for factors that lead to long-term housing stability, helping us keep households at risk of homelessness from losing their home.



We help the children in our families reach a bright future.

CHILDREN'S RESOURCES

We help ensure that children in our housing programs do not miss out on critical after-school and extracurricular enrichment activities simply because their families are low income. This long standing program provides our children with school supplies, holiday gifts, access to summer camps, music lessons, and winter coats. We even send children to local STEM (Science, Technology, Engineering and Math) programs to encourage their education in science and math.

BUDGET COUNSELING

With the assistance of our case management staff, volunteers, and mentors, GSH provides financial mentoring for working-class families and individuals in our ABC program. Participants clean up their credit history, learn new money management skills and gain the financial independence they need to move on to financial success.

SUCCESSES

From living in a car to future homeowner

After a string of unfortunate financial hardships, plus having to care for her ill parents, Maria, found herself unable to afford her current housing. She resorted to living in her car, or staying in hotels when she could afford it, but she knew that she needed to do better, for her and her daughter's sake.

After receiving multiple rejections for apartment rentals owing to a bad credit history, she was at her wit's end. Paying her bills became increasingly difficult. With no light on the horizon, Maria filed for bankruptcy.

Maria reached out to GSH and enrolled in the ABC program. Since then, with the support of her case manager, Maria has been able to improve her credit score, implement and maintain a realistic budget, and is able to pay her rent in full and on time.

Maria is also working closely with BritePaths, a local financial mentoring program, and is actively pursuing her goal of becoming a homeowner in just a little over a year!



The future is now brighter - a future pharmacist

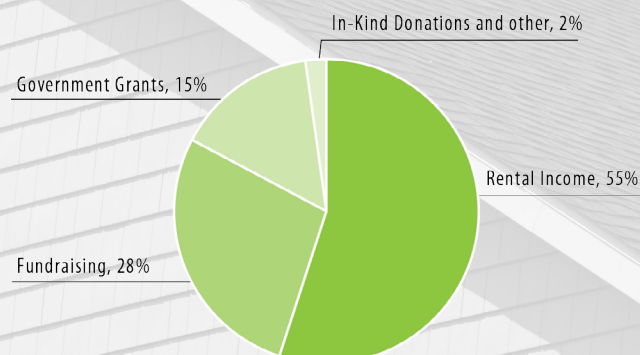
GSH's Children's Resources program was able to assist the daughter of one of our residents with expenses toward her academic studies when the mother didn't have the money for her daughter's test preparation course and for the costs of the exam itself.

The daughter passed her qualifying examination as a pharmacy technician in Virginia, and was also selected for a competitive job internship at a local pharmacy. The mother communicated her heartfelt thanks by telling us, *"GSH helps to advance people and not give just give them a handout. You all are a lot more than just housing."*

STATEMENT OF ACTIVITIES

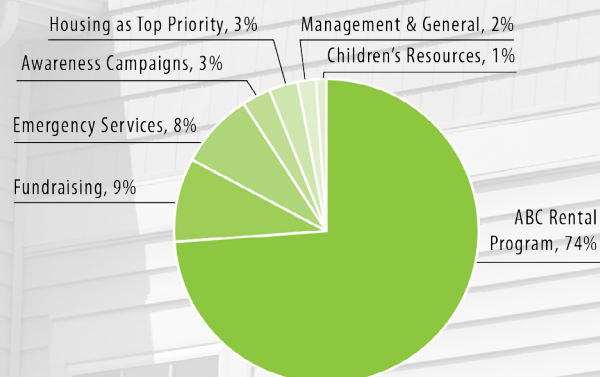
2017 GSH INCOME SOURCES

(Percentages of Total)



2017 GSH EXPENSES

(Percentages of Total)



DONOR LIST This list represents gifts made between July 1, 2016 and June 30, 2017.

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LIFETIME GIVING

Frank Lloyd Wright Giving Circle (\$200,000+)

Capital One
The Community Foundation
for the National Capital
Region
Zdenka Larson
Eugene & Agnes E. Meyer
Foundation
Freddie Mac Foundation

Daniel Burnham Giving Circle (\$100,000+)

Clark-Winchcole Foundation
Fannie Mae Walkathon
Ed and Cathy Gillespie
Philip L. Graham Fund
Thomas Pardini and Cheryl
Ellsworth
Phil and Gloria Rosenthal
Alfred and Kathleen Rotondaro

Robert R. Taylor Giving Circle (\$50,000+)

Bethlehem Baptist Church
E*Trade Financial
Good Shepherd Catholic
Church

Gary and Betty Jean Hall
David Levine and Daniela
Gressani
Chris Martin
Walter and Mary Lou
McCormick
John and Judith Mitchell
Jerry and Audrey Moran
Mt. Vernon Knights of
Columbus
Phil and Peg Soucy
St. Luke's Episcopal Church
US Airways
Washington Forrest
Foundation

Julia Morgan Giving Circle (\$25,000+)

Alexandria American Legion
Post 24
Richard and Deborah
Alderson
American Airlines
AT&T
Jim and Kay Boatner
Arthur and Dorothy Collier
Enterprise Community
Partners
Ron and Bettye Goode
John and Carol Horn

Duane and Celeste Hufford
John Edward Fowler
Foundation
Edward Walker and Brenda
Kurlanskik
Doug and Kathleen Luzik
James and Marilyn
McCullough
Wes McCune
Mt. Vernon Presbyterian
Church
The National Alliance to End
Homelessness, Inc.
Bob and Barbara Novogratz
Ourisman Automotive Group,
Virginia
Tofie and Margaret Owen
Richard and Mary Beth Rock
Richard and Dabney Schmitt
Martin and Rebecca Smith
Shannon Steene
Sheehy Auto Stores
Edwin and Cornelia Sullivan
Virginia Housing
Development Authority
Washington Gas
webMethods Foundation
Wells Fargo Foundation
WHF Foundation
Joyce and John Zoldak

THE GOOD SHEPHERD HOUSING AND FAMILY SERVICES LEGACY SOCIETY

Gillian Ament • Zdenka Larson • Thomas Pardini and Cheryl Ellsworth • Eugene Reverse, Sr.

The Legacy Society is comprised of individuals, who share a commitment to ensuring that quality housing is affordable and available to our community for decades to come. By supporting Good Shepherd Housing and Family Services through your estate or life income gift, you are joining a special group of individuals who have recognized the value of creating opportunity rich neighborhoods in our community.

There are many ways to make a gift to GSH, including life income and estate gifts, which can ultimately be beneficial to the organization and rewarding to the donor in a variety of ways.

Life Income Gifts allow donors to make a gift now and receive income for their lifetimes. These gifts include charitable gift annuities, charitable remainder trusts, and pooled income fund gifts. Life income gifts also provide significant tax benefits.

Estate Gifts provide support to GSH after the lifetime of the donor. They include bequests by will or living trust, future gifts of retirement plan assets, and life insurance proceeds.

To become a valued honoree of the Legacy Society and the entire GSH family, you simply need to notify GSH that you have included the GSH in your estate planning. In so doing, you will join those special friends who support GSH and value its unique contributions to our community.

**At Good Shepherd
Housing, we give
our families the
tools to create their
own successes and
stable futures.**





Good Shepherd Housing

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CFC #70437



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