



GOOD
SHEPHERD
HOUSING

2018
ANNUAL
REPORT

FOSTERING OPPORTUNITY-RICH NEIGHBORHOODS



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



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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 double up or "couch-surf" with friends or family members. Others spend more of their income on housing than is sustainable.

In turn, 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 barriers to their housing stability that are difficult to overcome.

As a landlord managing over 100 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 a couple of years, most of our residents become self-sufficient. They reach a measure of financial independence allowing them to sign 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

Last year, 2018, felt like a sea change for our decades-old agency. With renewed purpose and energy, we ramped up our affordable housing mission. We purchased nine housing units, offered new resident-centered services and programs, and raised our profile as a vital housing provider in the Greater Mount Vernon community.

In 2018, too, we continued to make positive and lasting changes in one of our communities - the Colchester Towne condominium community located off Richmond Highway. GSH upped its investment in housing assets at Colchester Towne, making us the largest owner of housing there. All nine housing units purchased in 2018 are located in the Colchester Towne community.

With our housing investments, presence, and leadership in the Colchester Towne community, GSH has already improved and made upgrades in its security and property maintenance, increased the involvement by the residents in the oversight of the community, and helped to bolster its property values.

Opportunities, optimism and hope have returned to Colchester Towne because of GSH.

I have always thought of our housing as giving struggling families and individuals the space to grow and become more financially stable. We help them to reach self-sufficiency and housing stability for themselves and their families.

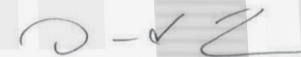
More than anything, we want our residents to succeed in our housing. Our housing and services do make a difference in their lives. While living in our housing, our residents learn from the GSH case managers and from other residents about the best ways to cope with tight budgets, childcare, and work transportation. They solve everyday problems together.

In the following pages, you'll read stories about our residents. Some of the stories may seem familiar to you. Others will seem unlikely and somewhat far-fetched.

But they are all true. They are the real stories of real people living in our housing. Nearly all of them, more than nine out of ten residents with us, will have very happy endings to their stories with us.

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

David Levine



President/CEO
Good Shepherd Housing and Family Services

APARTMENTS BUDGETING COUNSELING (ABC)

We help low-income, working 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 to families facing homelessness. The primary goal is housing stability for homeless or at-risk individuals and families. Participants work with our 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 to 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 homes.

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 do not have much money. This long-standing program provides our children with school supplies, holiday gifts, access to summer camps, and music lessons. We also 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 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.

FAITHFUL LANDLORD PROGRAM

The Faithful Landlord program provides assistance when sudden or unexpected expenses or circumstances occur in the lives of our residents. Car repair bills, reduced work hours, or lack of job-related training can create financial hardships and our assistance helps to promote their self-sufficiency, which is an integral part of our mission at GSH.

CHANGEPURSE PROGRAM

In partnership with the DC-based Women in Housing and Finance Foundation (WHFF), GSH offers a unique and innovative money management program designed to empower our residents. The six-week Change purse program is a tailored financial mentoring program where participants meet with trained volunteers to discuss their money management skills. Lessons learned help our clients to enhance their financial lives and money habits for future financial stability.

THE GSH HEALTH FUND

The GSH Health Fund is specifically designed to provide financial assistance toward rent and utility support to residents who have experienced a loss of income due to medical conditions. This includes individuals who have undergone surgery, are fighting a chronic illness, or are providing care for an ill family member.

SUCCESSES

Sandra, a young single mother whose children receive limited social security disability income, came to GSH in desperate need of housing. She was struggling to find a landlord who was willing to accept her housing choice voucher. We were able to help, and moved the family into one of our apartments. Now that she is in our stable housing, Sandra is able to focus her efforts on working to obtain her GED. She and her case manager have continued to work diligently on her future goals, which include raising her credit score and attending college.

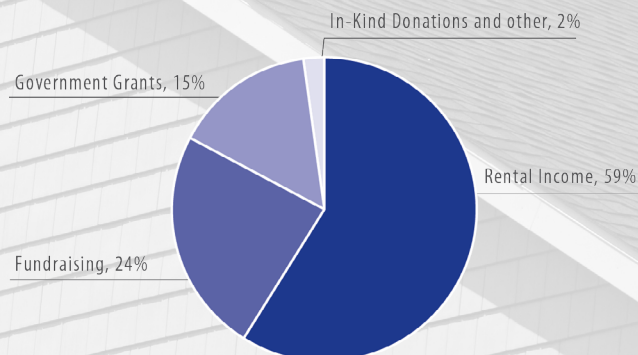
Before moving into our housing program, Maria was struggling to make ends meet for herself and her children. Even with a part-time job to supplement her income, she lacked the money necessary for educational courses that would allow for advancement in the workplace. GSH's Faithful Landlord program was able to cover the cost of two job-relevant courses. Maria is now earning three times what she had earned before. She is grateful that she no longer needs to work a part-time job in order to pay her bills.

Through our Children's Resources program, 4th grader Tiana was able to attend the Reading Skills Program at Bishop Ireton High School in Alexandria, Virginia. The program helps students improve reading comprehension and teaches them to read and understand textbooks and other nonfiction writings. Not only did Tiana's participation in the program strengthen her reading skills and greatly advance her reading level, but she also developed a new found love for reading!

STATEMENT OF ACTIVITIES

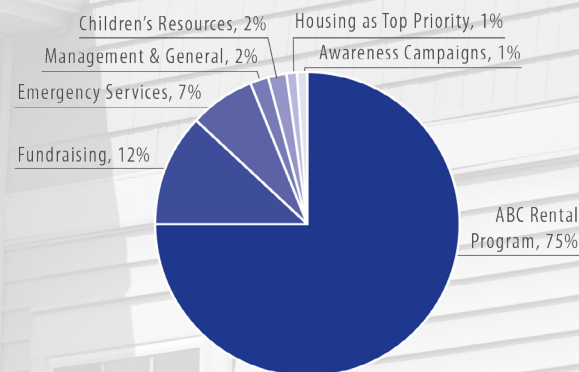
2018 GSH INCOME SOURCES

(Percentages of Total)



2018 GSH EXPENSES

(Percentages of Total)



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



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 our families the
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 own successes and
 stable futures.**



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Thomas Pardini and Cheryl Ellsworth
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The Legacy Society includes 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.

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Paula Lettice
Doug and Kathleen Luzik
Wes McCune
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The National Alliance to End
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Ourisman Automotive Group,
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Richard and Dabney Schmitt
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CFC #70437



Funding by Fairfax County CCFP