



GOOD
SHEPHERD
HOUSING

2019
ANNUAL
REPORT

FOSTERING OPPORTUNITY-RICH NEIGHBORHOODS



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



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For more than 45 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 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 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 help them find the best path forward for their families and themselves.

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PRESIDENT'S LETTER

In fiscal year 2019, we brought new energy and purpose to our affordable housing mission. We purchased five housing units, extending our signature affordable housing and services to a total of seventy-one housing units. Our residents not only benefit from the affordability of our rental housing units, but also from the quality, upkeep, and security of our housing.

We strengthened our reach into the community, too. As we have for the last forty-five years, we offered our unique blend of resident-centered services and programs and raised our profile as a vital housing provider in the Greater Mount Vernon community.

We realized significant, positive and lasting changes in one of our valued communities - the Colchester Towne condominium community located off Richmond Highway. As already the largest owner of housing in Colchester Towne, we continue to add to our investment in housing assets in the community. All five housing units purchased in fiscal year 2019 are located in the Colchester Towne community.

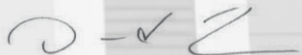
With our housing investments, presence, and leadership in the community, we have changed Colchester Towne for the better. We have energized a new spirit in the community, strengthened resident involvement in the community, and helped to increase its property values.

We offer our residents a formula for success with our housing and services. While living in our housing, our residents learn from our case manager and from other residents about the best ways to cope with tight budgets, childcare costs, and work transportation. They solve everyday money and budget problems together.

In the following pages, you'll read stories about our residents. These are the real stories about the real people living in our housing.

In the next pages, reading about them, I hope the Good Shepherd Housing story strikes home with you.

David Levine

A handwritten signature in dark ink, appearing to read 'D-✓Z', written over a light gray background.

President/CEO

APARTMENTS BUDGETING COUNSELING (ABC)

We help low-income, working families and individuals, as well as individuals with fixed incomes, to obtain affordable housing. GSH purchases condominiums and offers them at affordable rents to working households. GSH accepts tenants that other landlords will not – those with poor credit histories, itinerant rental histories, and limited or very low incomes.

EMERGENCY SERVICES ASSISTANCE (ES)

GSH provides one-time grants of up to \$700 per family in the period of a year to prevent evictions, or help with first month's rents and security deposits. Grant applicants are carefully evaluated to make sure they will benefit from our grant and return to long-term housing stability because of it. Our ES Program helps us keep households at risk of homelessness from losing their homes.

CHILDREN'S RESOURCES (CR)

We do not want the children living in our households missing out on critical after-school and extracurricular enrichment activities. Too often they do miss out because their families are low income. A decades-old program, our CR Program

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



provides our children with school supplies, tutoring, access to summer camps, and music lessons. We also send children to local STEM trainings and encourage the growth of their skills in science and math.

BUDGET COUNSELING

Our GSH case management staff, volunteers, and mentors, provide financial mentoring for families and individuals in our ABC Housing Program. Participants strengthen their credit, learn new money management skills, and gain the financial independence they need to move on to financial success.

FAITHFUL LANDLORD PROGRAM

Our Faithful Landlord Program provides financial assistance when sudden or unexpected expenses or circumstances occur in the lives of our residents. Car repair bills, medical issues, or loss of income between jobs can create short-term financial hardships. 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. A tailored financial mentoring program, Change purse participants share their successes and strategies for overcoming financial challenges with each other. Lessons learned help our residents 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 for our 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

Keith's full-time janitorial job for a government contractor pays only \$12.00 an hour, and he is not eligible for any income benefits. Before coming to GSH for help, he had been paying \$1,300 per month for a cramped one-bedroom apartment at Mount Vernon Square, located just off Richmond Highway. With over 50% of his income going to rent alone, Keith struggled to keep up financially and inevitably fell behind on his rent.

He approached GSH for help, and we were able to place him in one of our affordable apartments. We provided him with case management services and worked with him to budget for his other monthly expenses. GSH was also able to connect Keith to healthcare resources and transportation to doctors' appointments to help manage his chronic health condition. Studies have shown that stable housing leads to positive health outcomes, and since eliminating the stress caused by his housing burden, Keith has seen a marked improvement in his physical and mental health.



Michelle and Chandra were forced to move out of their apartment after the landlord raised their rent. As a single mother, Michelle had already been struggling to make ends meet and there was just no wiggle room left in the budget to accommodate the new rent. The pair spent two months 'couch surfing' with friends and family and searched exhaustively to find suitable housing within their budget - but with no luck.

Michelle reached a point of desperation. Stress and insecurity of their temporary homelessness began to affect Chandra's schoolwork. The 8th grader found herself unable to concentrate in class, and her grades declined significantly. We were able to house the family in one of our affordable apartments. They have now been GSH residents for a little over two years. The stability and peace of mind that came with being stably housed was all Chandra needed to bounce back. Her grades improved and she has since been able to maintain a solid academic record.

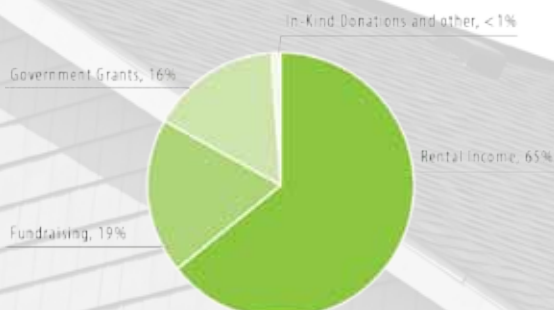
We are happy to report that Chandra has graduated from Mt. Vernon High School. Even better, she has already been accepted into 10 colleges/universities! She is excited to start a degree in nursing and is currently pursuing employment and applying for scholarships to help pay for her tuition.

The impact of housing instability on behavioral and educational outcomes for children cannot be overstated. GSH is happy that we were able to step in and be a part of setting a firm foundation for Chandra's educational success.

STATEMENT OF ACTIVITIES

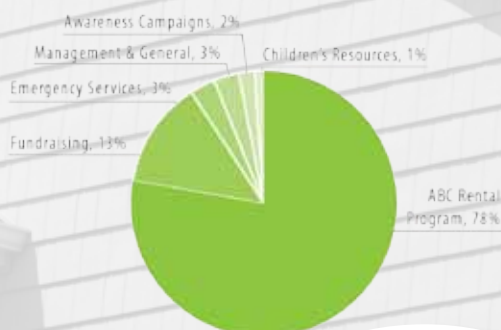
2019 GSH INCOME SOURCES

(Percentages of Total)



2019 GSH EXPENSES

(Percentages of Total)



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



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 Washington Nationals
 Baseball Club
 The Washington Redskins
 Charitable Foundation
 James & Sandra Wilson
 The Wine Kitchen - Leesburg

David Watson
 Abby Welch
 W. Wesselink & Beverly Keur
 Colleen White
 Whitetail Resort
 Manley Williams
 Weikko Wirta
 Pat & Jerry Wirth
 Yolanda Wolf
 Natasha Wood
 Kathy Woodford
 Michelle Woolley
 Nadine M. Wren
 Nicholas & Irene Yankowski
 Ashley You
 James & Chris Youker
 John & Marty Young
 Joseph & Mary Zelinka

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
 E*Trade Financial
 Fannie Mae Walkathon
 Ed & Cathy Gillespie
 Good Shepherd Catholic
 Church
 David Levine & Daniela
 Gressani
 John & Judith Mitchell
 Ourisman Automotive Group –
 Michael & Niki Bennett
 Thomas Pardini & Cheryl
 Ellsworth
 Philip L. Graham Fund
 Phil Rosenthal
 Kathleen Rotondaro
 Phil & Peg Soucy

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

Richard & Deborah Alderson

Bethlehem Baptist Church
 Arthur & Dorothy Collier
 Community Ministry of NOVA
 Enterprise Community
 Partners
 John Edward Fowler
 Foundation
 Paula G. Lettice
 Chris Martin
 Walter & Mary Lou McCormick
 James & Marilyn McCullough
 Jerry & Audrey Moran
 Mt. Vernon Knights of
 Columbus
 Tofie & Margaret Owen
 The Potomac Advocates
 St. Luke's Episcopal Church
 James D. Turner, PLC
 US Airways
 Edward Walker & Brenda
 Kurlansk
 Washington Forrest
 Foundation
 Washington Gas
 Wells Fargo Foundation
 Women in Housing & Finance
 (WHF) Foundation

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

Alexandria American Legion
 Post 24
 American Airlines
 AT&T Services, Inc.
 Bank of America Charitable
 Foundation

Jim & Kay Boatner
 Dan & Frances Burke
 Paul & Emily Cooksey
 Dominion Energy
 Ron & Bettye Goode
 Betty Jean & Gary Hall
 Harry and Zoe Poole
 Foundation
 John & Carol Horn
 Duane & Celeste Hufford
 Insight Property Group, LLC.
 The Ivakota Association, Inc.
 Doug & Kathleen Luzik
 Sanjiv & Rajika Mahan
 Wes McCune
 Mt. Vernon Presbyterian
 Church
 The National Alliance to End
 Homelessness, Inc.
 Bob & Barbara Novogratz
 Richard & Mary Beth Rock
 Richard & Dabney Schmitt
 Paul Seymour
 Tony & Joan Skiscim
 Martin & Rebecca Smith
 Shannon Steene
 Sheehy Auto Stores
 Sheehy Honda
 Edwin & Cornelia Sullivan
 Talking Tree Creative
 Virginia Housing
 Development Authority
 (VHDA)
 The Wachovia Foundation
 webMethods Foundation
 Joyce & John Zoldak

THE GOOD SHEPHERD HOUSING AND FAMILY SERVICES LEGACY SOCIETY

Gillian Ament
Cheryl Ellsworth
Zdenka Larson
Eugene Roverse, Sr.
Shannon Steene

The Legacy Society is comprised of individuals who share a commitment to ensuring that quality housing is affordable and available in our community for decades to come. By supporting Good Shepherd Housing and Family Services (GSH) 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 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.



Good Shepherd Housing

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Alexandria, Virginia 22309

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Fax: 703-768-9419

TTY: 711

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Web: www.goodhousing.org

Facebook: <https://www.facebook.com/goodshepherdhousing/>

Twitter: @GoodHousingOrg

Instagram: @GoodShepherdHousing



CFC #70437



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