



SACRAMENTO | YOLO  
MUTUAL HOUSING  
ASSOCIATION

2010



## A YEAR OF ACCOMPLISHMENTS

In 2010, Sacramento|Yolo Mutual Housing Association met head-on the increasing need for stable housing and the substantial obstacles of a challenged economy. We negotiated with funders, partnered with service providers, and leveraged key community resources to open new doors for families locked out of the traditional housing market.

In a year when housing issues remained at center stage, Mutual Housing broke ground on its first community to serve as permanent housing for formerly homeless individuals. With 90 new homes, the multifamily Mutual Housing at the Highlands community will soon stabilize the lives of almost 200 local residents while offering on-site services from local health care and other providers.

Throughout the year, we continued to increase our capacity to incorporate green building principles, applying our new-found expertise to Mutual Housing at the Highlands and two new communities in Yolo County. In Woodland, we purchased land on which to build much-needed homes for Yolo County's agricultural workers. In both Sacramento and Yolo County, we undertook a major new initiative to preserve local housing stock with rehabilitation projects on several of our existing communities, again including environmentally sustainable techniques and energy efficient improvements.

Mutual Housing now owns and operates a total of 824 homes, housing nearly 2,600 residents. Through a unique leadership development and resident volunteer program, these communities serve as more than safe and attractive housing for their residents — they are anchors in the neighborhoods where they are located. Job and financial education training, computer labs, leadership development and youth programs serve hundreds of mutual housing residents, as well as homeowners and renters in the surrounding neighborhoods.

Throughout 2010, the Mutual Housing model was more valuable than ever for its unflagging spirit of inclusion and resourcefulness.



Greg Chew  
*Chair, Board Of Directors*

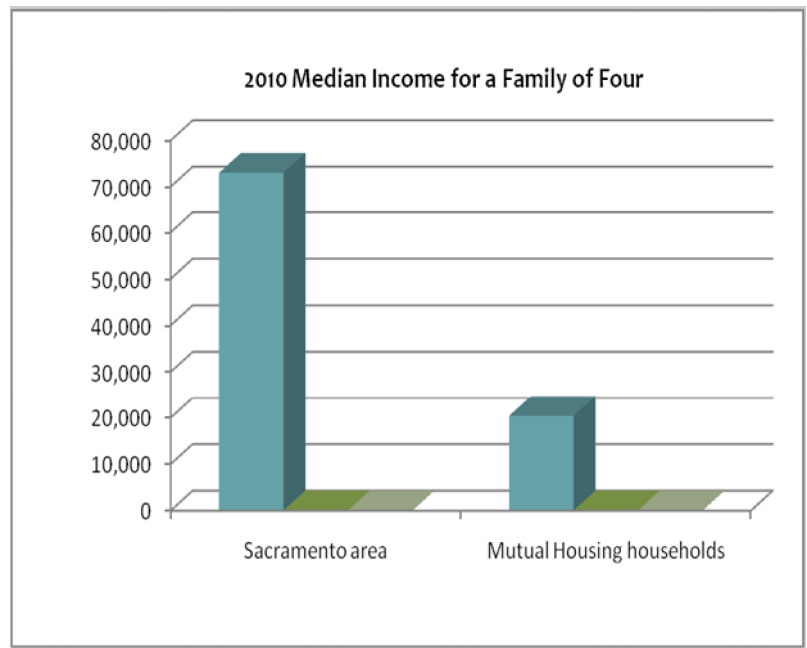


Rachel Iskow  
*Executive Director*

## THE PEOPLE WE SERVE

The Mutual Housing resident population is extremely diverse:

- 23% Asian and Pacific Islander
- 23% Hispanic
- 18% recent Slavic immigrant
- 16% African American
- 16% American-born Caucasian
- 2% East Indian
- 2% Other



In 2010, the median household income of Mutual Housing residents was \$20,400, with an average household size of three. More than 69% of resident households earned incomes less than half of the area median, while 36% of households had incomes below 30% of the area median, adjusted for household size.

“ I have worked with Mutual Housing for over 10 years and have been touched by the level of compassion and honesty with which they do their work. We provide construction services for them and they have inspired our personnel and created a deeper understanding of what it means to share with one another. ”

--Donny Lieberman,  
*Sunseri Construction, General Contractor,  
 Mutual Housing at the Highlands*

## OPERATING HOUSING

Our 2010 operating expenses for all properties combined was \$4.6 million. Our property management partner, Jon Berkley Management, provided 31 jobs at our properties and provided sound stewardship of rental revenues, contributing to the long term success of our communities.

## HOUSING CONSTRUCTION & PRESERVATION

In 2010, Mutual Housing expanded its ability to meet the region's affordable housing needs on several levels. We moved forward on the construction, design and planning of three new communities that will eventually house several hundred working families. We also increased our capacity to incorporate green building design and construction techniques, and made substantial progress on a major new initiative to preserve existing affordable housing stock, all with support from NeighborWorks® America.



*Mutual Housing at the Highlands is transforming a once-vacant lot into beautiful new housing. The community will reserve 66 apartments for formerly homeless individuals and offer a unique set of on-site resident services.*

### NEW CONSTRUCTION

#### ***Mutual Housing at the Highlands, permanent housing for the homeless:***

Began construction on this community in North Highlands. Featuring 90 new studios and apartments, 66 will be set aside for formerly homeless residents. Financing for this \$16 million construction project is provided through Wells Fargo Bank, the State of California and Sacramento County. Will obtain green building certification. Construction to be completed in late summer 2011.

#### ***New Harmony, multi-family housing in Davis:***

Completed building plans and received financing commitments from the Affordable Housing Program of the Federal Home Loan Bank, Bank of America and the City of Davis. This community of 69 new townhomes and flats will obtain green-building certification, with construction anticipated to begin in 2011.

#### ***Mutual Housing at Spring Lake, farm worker housing in Woodland:***

Purchased land with support from the City of Woodland, Wells Fargo Bank and NeighborWorks® Capital for Mutual Housing's first development designated partially for agricultural workers. Also planned for green building certification, Spring Lake will offer 101 new townhomes and flats. Received one of only two loan commitments statewide from USDA's Section 514 program.

### HOUSING PRESERVATION

***Foothill Plaza green retrofit project:*** With funding from HUD's federal stimulus Green Retrofit Program, completed substantial rehabilitation for water conservation and energy efficiency, including solar-heated water.

***Mutual Housing at Norwood rehabilitation:*** Purchased a 28-apartment community adjacent to Mutual Housing's existing Norwood Estates community through a Community Housing Capital loan. Significant rehabilitation work to be completed on all homes with funding from the Sacramento Housing and Redevelopment Agency.

## COMMITMENT TO THRIVING NEIGHBORHOODS

Our organizing and training staff help residents foster new skills and a sense of community through activities and learning collaboratives that fit the distinct goals of each property's residents. Some 2010 accomplishments:

### ***Nutrition and community gardens***

Six Mutual Housing communities have active community gardens. In 2010, we engaged residents at one additional property in the design, planning and implementation of a seventh. Continuing our emphasis on nutrition with the Yolo County Food Bank's Moveable Market program, we brought fresh produce and nutrition education to Davis residents. Finally, summer nutrition camps for children helped families focus on healthful and affordable food choices.

### ***Engaging volunteers***

As we encouraged residents and supporters to help revitalize neighborhoods, Mutual Housing mobilized over 8,000 hours of resident volunteer time and nearly 3,000 hours of non-resident volunteer time.

### ***Community activities***

Last year, Mutual Housing sponsored hundreds of other community meetings and events in our neighborhoods, including:

- Community watch groups and property management committees
- Homework clubs and youth recreation committees and events
- Youth leadership development workshops
- Multi-cultural communication workshops
- Gatherings for seniors
- Music, art, dance and athletic programs for youth and adults
- Annual celebration showcasing resident talent
- Digital storytelling projects for youth
- Youth job development academies
- Community recycling and tree planting events
- Energy program discount information sessions
- Reading corners and movie nights
- Resume building assistance
- Green housekeeping workshops



*Children at Mutual Housing's Foothill Plaza community sample healthy snacks while learning about the food pyramid at a nutrition camp held in their Mutual Housing community room.*

## FINANCIAL EDUCATION, ASSET BUILDING & TRAINING

By launching new community partnerships, we helped residents establish bank accounts, promoted home ownership and small business development -- including licensed child care -- and encouraged higher education attainment. Other new opportunities for low-income residents included:

### **Opening doors**

- Developing an ongoing partnership with St. John's Shelter Program for Women and Children, through which we helped two dozen formerly homeless families transition to our permanently affordable housing.
- In preparation for a new community in Woodland, conducting an extensive housing needs survey among agricultural workers in Woodland and designing a series of follow-up workshops to address issues discovered in the process.



*Woodland residents brought their questions and concerns to a Mutual Housing forum designed to benefit local agricultural workers. Photo by Cynthia Lamas*

### **Job and technology training**

- Serving as a training ground for future social workers, housing developers, and community organizers by employing several residents, college and university students, and emancipated foster youth as interns and program assistants. Internship partners include Asian Resources, Inc., Sacramento State, Volunteers of America, UC Davis and the California Coalition for Rural Housing.
- Completing the Community Connect Program at Mutual Housing at Lemon Hill, graduating 44 individuals. Funded in part by the California Consumer Protection Foundation, Community Connect offered technology training and English language learning through an internationally recognized Web-based literacy program created by a Luther Burbank High School teacher. Participants' computer and English language skills increased by well over the goal of 75%.

### **Financial education**

- Providing financial education workshops to dozens of adults and youth.
- Helping families benefit from the federal Earned Income Tax Credit by sponsoring free income tax preparation sessions, infusing tens of thousands of dollars of EITC funds into the hands of those families and the local economy.

## LEADERSHIP DEVELOPMENT AND TRAINING

Mutual Housing uses a strengths-based approach to leadership development, training our staff members to identify and mobilize community assets. Our multi-lingual organizers in turn trained residents in the same community-building technique -- in English, Spanish, Vietnamese, Hmong, Mien, Ukrainian, and Russian. Some 2010 highlights:

### **Youth outreach**

- Continuing our stewardship of the South Sacramento Coalition for Future Leaders, we worked closely with youth to determine their priorities and implement activities relating to the identified areas of jobs, arts and safety/violence prevention.
- Helping youth engage parents and other adults in workshops and planning to improve inter-generational communication and to support youth creativity in making neighborhoods more livable.
- Connecting youth with a 12-week seminar on institutional racism and advocating for increased funding for youth programs.

### **Training and partnerships**

- Training more than 200 people with leadership potential and drive who live or work in low income neighborhoods, helping them learn to build multi-cultural organizations, organize their communities and perform vital outreach.
- Providing free office space to organizations that serve families, seniors and youth, including Lu Mien Community Inc., Lao Family Services, St. John's Shelter, Ubuntu Green, and The Greenhouse.

“ SMHA is unique in its pursuit of good business strategies with good and caring people strategies. Its staff never loses sight of its mission: providing affordable housing to the community and the services and supports needed to make it work for everyone. ”

--Mona Tawatao  
*Attorney  
 Legal Services of  
 Northern California*

## FUNDING PARTNERS

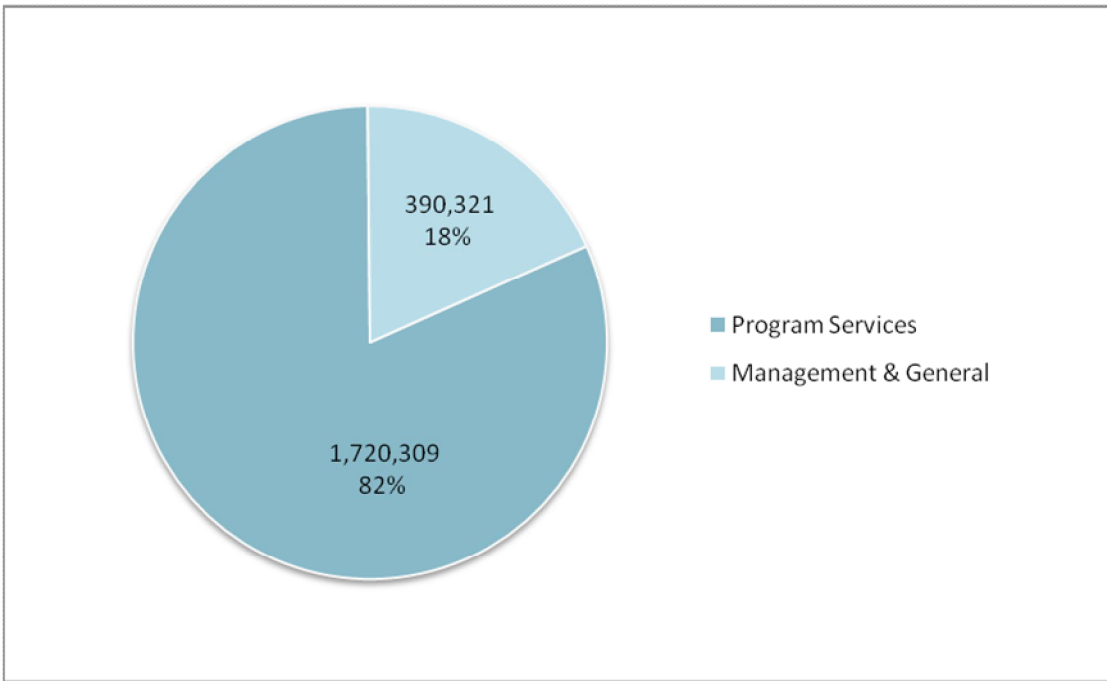
Mutual Housing’s generous grant funding in 2010 included NeighborWorks® America, Wells Fargo, US Bank, Comerica Bank, Umpqua Bank, State Farm Insurance, Bank of Sacramento, Bank of the West, and Union Bank of California. Other corporate and foundation support included:

- A five-year, \$625,000 commitment from the U.S. Department of Health and Human Services to help reduce alcohol, tobacco and drug abuse among local teenagers and adults.
- A commitment of \$75,000 from the Home Depot Foundation to support environmentally sustainable building design in the rehabilitation of existing Mutual Housing communities, along with an additional \$75,000 anonymous grant for the same purpose.
- The final stage of a \$40,000 commitment from the California Consumer Protection Foundation to help fund an innovative English literacy and technology training program for low-income immigrant families.
- Continuing a three-year funding contract from the Sierra Health Foundation as the lead agency of the South Sacramento Coalition for Future Leaders, to improve long-term outcomes for youth ages 10-15 in the Lemon Hill neighborhood.
- One of 12 competitive grants from NeighborWorks® America to develop a leadership development curriculum to be made available to our national partners.

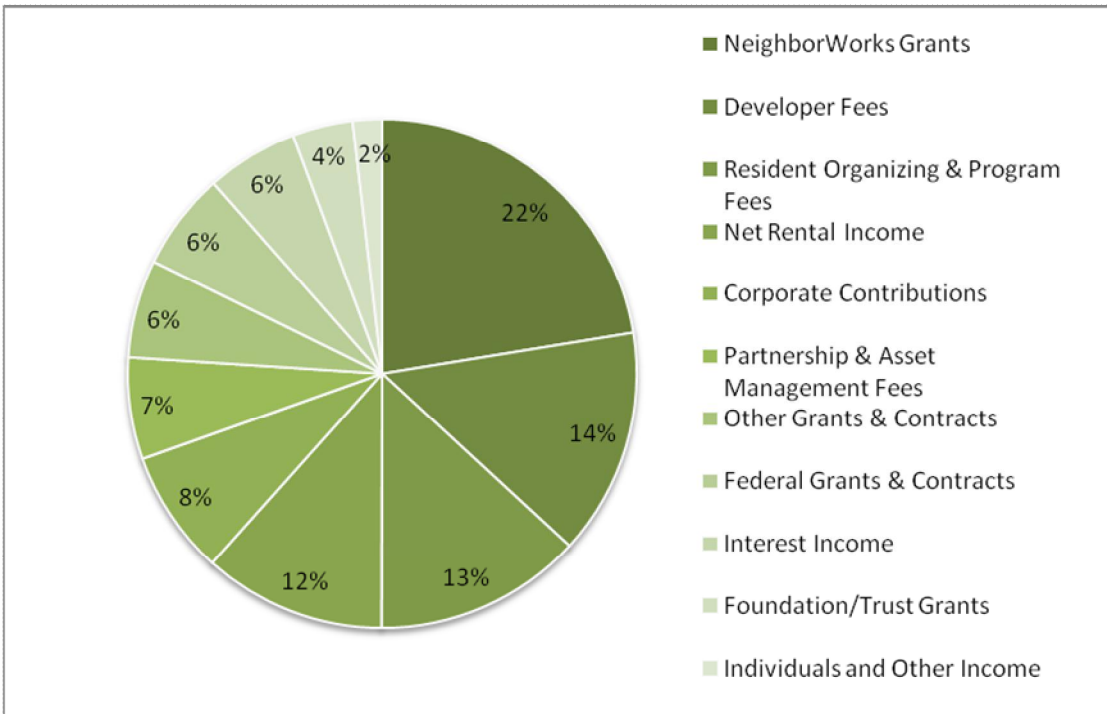
“ During the 15 years I served with Mutual Housing, I saw many residents gain the experience and confidence to become leaders in the communities that they lived in, serving on Resident Councils and on the Board of Directors. I feel privileged to have worked with residents, staff, and directors over the years and will remain a supporter forever. ”

--Eric Northman  
*Principal,  
 Eric Northman & Associates/  
 Director,  
 Sierra Vista Bank*

## 2010 SUMMARY OF EXPENSES\*



## 2010 REVENUE SOURCES\*



These program accomplishments were carried out by resident volunteers concerned about their neighborhoods and homes, a 20-member professional staff aided by interns from local universities, resident trainees and a volunteer board of directors. The effectiveness of our programs in 2010 was enhanced by new collaborations with private businesses, schools, religious and community institutions, other nonprofit organizations, and government agencies.

\*Administrative budget program only. Does not include revenue + expenses of the housing properties.

## 2011 BOARD OF DIRECTORS

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Sacramento Area Council of  
Governments

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Mutual Housing at Lemon Hill

**Dana Horn**  
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**NeighborWorks®**  
**CHARTERED MEMBER**

[www.mutualhousing.com](http://www.mutualhousing.com)

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