

Thousands and thousands of people from every background and age group simply can't afford a decent place to live in San Diego County.



Helping People Live in San Diego

Community HousingWorks is a San Diego non-profit that helps people and neighborhoods move up in the world by providing a full range of housing options combined with training and support. We:

- Build and own beautiful affordable apartments
- Provide unique first-time homebuyer loans
- Provide support and training that strengthens communities and helps families build a wealthier future.

Now, you can do something to make a difference.

By supporting the successful programs of a unique organization that has been building communities and changing lives for more than 20 years, you can have a real and lasting impact.

Why Give?

Victoria is a mother of three who last year was left effectively homeless through her divorce. She had no job, a very small monthly income and couldn't find affordable housing in San Diego. CHW offered her an affordable place to live, after school homework help for her children, leadership training and financial fitness education. Victoria now has a job and is working to one day own her own home.

Maybe you don't know them by name, but people like Victoria aren't strangers. There's the mother of two who is a sales clerk at your favorite store in the mall, a single dad who takes your order at the local fast-food restaurant, receptionists, roofers, people who work long hours doing tough jobs.

And making ends meet can be very, very difficult. A couple with two minimum wage jobs, working full-time, year-round, generate just over \$28,000. Of course, one wage earner makes even less. The average monthly rent in the county is \$950 or \$11,500 annually. There isn't a lot left over, and a lot of people can't even afford these rents. The lack of affordable housing affects everyone who cares about the future of the San Diego area.

Uniquely Effective Strategy

Community HousingWorks (CHW) provides affordable housing together with homeownership opportunities and support services for residents. That's a strategy setting CHW apart from other area agencies that just do one or the other. CHW's added services keep its rental developments healthy and vibrant communities, literally changing lives in the process. And by combining lower rent or their first home with CHW's other supports, families can build wealthier futures for themselves and their children, allowing them to move up and out of affordable housing.

Lasting Difference

With your gift you will be doing something meaningful to improve the affordable housing crisis throughout the San Diego area. You will be affiliated with a dynamic, award-winning, and accountable organization nationally recognized for an approach which is uniquely successful. Most of all, you will be part of helping people move up in the world. Housing lasts and the difference you make will last for a long time to come.





Stewardship & Accountability

Maximizing results and ensuring accountability, Community HousingWorks vigilantly manages its resources. CHW operational overhead is a lean 9%, putting fully 91 cents of every dollar to work supporting programs and projects. Good business practices also earn us “AAA” rates from lenders and investors. And quality doesn’t suffer, as all apartment communities are meticulously maintained and are proud places to live.

Chartered as a 501 (c)(3) not-for-profit organization, filing regular tax reports with state and federal governments, CHW is run by a volunteer Board of Directors. Members of the board consult with staff to set quantifiable goals for each program and receive progress bulletins at regular board meetings. A member of the national NeighborWorks network, CHW maintains its charter through exhaustive reviews that rank its performance and systems in the nation’s top 10%. And in San Diego, nearby cities ask CHW to assist in their neighborhoods.



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Your Support Turns Capital into Family Success

Sandra, a 50 year-old African American woman, has been part of the working class her entire life. She lives alone and has been saving for the past fifteen years to purchase a home. Community HousingWorks helped her achieve this dream. We also tailored her loan to ensure that even after her retirement, Sandra’s pension would cover her mortgage payments. Sandra can rest easy knowing she will have a stable place to live for the rest of her life.

CHW is expert at accessing capital sources for construction and lending, raising \$186 million in apartment financing and over \$8 million in its home loan funds. Community support ensures the life of these programs that turn this capital into housing and affordable housing into successful life changes for families.

Private support has now become a critical matching resource for sustaining and expanding these essential programs. Combined with the generosity of others, your gift will bring about significant outcomes:

- **Education:** Your philanthropic investment will expand and support school success and scholarship programs for young people dedicated to getting the education their parents may never have had.
- **Wealth Building:** Your gift will allow CHW Financial Fitness classes to help even more people keep the money they earn, avoid predatory lending and maintain healthy credit.
- **Empowerment:** Your generosity will train community leaders who will inspire local residents to pitch in to improve their often neglected neighborhoods.
- **Revitalization:** With your gift, volunteers can clean up more neighborhoods, houses and blocks.
- **Assets:** Your gift will help extend services to more first-time homebuyers.
- **Second Chances:** You will also help men, women and children who are beginning a new life thanks to CHW’s special needs and homeless programs.
- **Regional Strength:** Your investment will benefit existing businesses that gain from a boost in local consumer spending by CHW residents, and will strengthen the ability of employers to attract and retain employees.

Please support Community HousingWorks today,
and give the American Dream a place to call home.

