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## PEP BENEFIT EVENT~MAY 4, 2012



**FRIDAY MAY 4, 2012 ~ 6-10 P.M.**  
**ROCKIN' H RANCH**  
**6614 LAKEVILLE HIGHWAY, PETALUMA**

\$60 in advance ~ \$70 at the door

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Sibyl Lister  
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Rebecca Spencer  
*Marketing & Fundraising Manager*  
Sarah Kind  
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# PEP Talk

Building Communities...One Project at a Time

## PEP Highlights

**PEP Housing, a leader in affordable housing excellence, has grown beyond Petaluma City Limits.**

PEP's Executive Director explains why. *Page 2.*

**Come Fly With PEP at the Rockin' H' Ranch Benefit!**

It's a travel theme with a 60's twist. Our Annual Benefit Event will be held on Friday, May 4th. *Page 4.*

### New Staff

PEP is pleased to announce the addition of Rebecca Spencer and Anthony Giordani to our PEP team. *Page 5.*

### Advocates of the Year

PEP Pride: Residents of PEP Housing Honored as Advocates of the Year, 2011! *Page 5.*



**PEP HOUSING**

## Success Stories

*Life is challenging, especially as we age.  
Seniors find home with PEP.*

**Thomas**, 64, never thought he would become homeless, and says it certainly was not on his to-do list in life. He moved from Boston to the North Bay area 30 years ago at a time when he was a successful sales executive. He made a career shift into property management, and then he was injured on the job. He thought the disability would last one or two months, but it turned into years. With little or no income, he found himself soon camping at a campsite above Fairfax, in the woods. Homeward Bound was a great help getting him out of that situation, but only temporarily. What followed was what Thomas saw as his only hope, which was to live for two years in his storage unit, with a much regimented routine to compensate for the circumstances. When Thomas found an apartment with PEP Housing, he was so grateful to have again what was so much more than a normal home. He says he is truly grateful for all the wonderful people at PEP Housing who have helped him find a place to call home, more than he can ever express.

**Chris**, 70, was enjoying a good life in good health until he suffered a stroke and everything changed for him. Unable to return to the home he lost, Chris remained in a Petaluma rehab facility for 3½



years waiting for housing, since 2009. Fortunately, he found his way to the top of our Waitlist, which put applicants in a queue for currently well over 2 years as PEP works hard to build more apartments. Because he is now paralyzed on his left side and uses a wheelchair, he will be moving into to an available two bedroom unit at PEP Housing soon, so to accommodate plans for a caregiver who will live with him, caring for his daily needs.

**Steve**, 72, was a homeless veteran living at a campsite on the Petaluma River for a number of years. He has suffered from tongue

cancer, and lost his tongue during the treatment process. He taught himself to talk after the surgery, a huge accomplishment for him. When he came to PEP Housing, he came with nothing except his beloved dog, Buddy. Not only did PEP Housing provide Steve with the essentials he would need to set up a comfortable apartment, (a bed, bedding, etc.), Mary bought his dog a dog bed. Steve told Mary that his dog had never had a bed before, and Buddy loves it! Steve's courageous battle with cancer continues, but he and his dog Buddy continue to live well at his home at PEP Housing.

*Continued on Page 6*

## Executive Director's Message



**P**EP Housing has a rich, 34-year history of serving Petaluma citizens. For this reason, it has not been an easy decision for us to develop and manage property beyond Petaluma. While we will always be a Petaluma nonprofit organization, it became necessary to expand beyond the city of Petaluma, and there are very good reasons for this.

Our model of affordable housing for seniors works well, and we've had communities contacting us to develop in their hometowns. We believe our focus on building and managing housing exclusively for seniors with low income makes us unique from other nonprofit housing developers. With the elimination of redevelopment funding from our state, and other cuts in essential funding, we've had to rethink the geographic region we serve. We want our Petaluma rents to remain affordable, but we must continue to develop and manage properties in order to do this. Many other Petaluma nonprofits, such as COTS, the Boy's and Girl's Club, etc., operate outside of Petaluma, as well. With our Acacia Lane Senior Apartments opening in Santa Rosa this spring, and our Toussin property which opened in Kentfield last year, we have grown successfully beyond Petaluma. However, PEP Housing remains a Petaluma nonprofit committed to our Petaluma roots while maintaining the lowest possible rents for all of our residents.

Please join us in support of our future with our next project, Kellgren Senior Apartments, named after one of our founders, The Reverend Tim Kellgren. This property will be located in Petaluma, on Wood Sorrel Drive, and will break ground in November 2012. Remarkable for the recognition of PEP's standard of excellence, we are privileged to have received two of ten Section 202 awards in California from HUD. These awards will provide funding toward construction costs for the Kellgren property in Petaluma, and for another, Orange Tree Senior Apartments, slated for Oroville.

We'll continue to strive to serve as many low-income seniors as possible with quality affordable housing. Let us know if you would like a tour of any of our beautiful communities, for which we are very proud.

Mary Stompe  
Executive Director, PEP Housing

## News from the Housing Development Department



### Acacia Lane Senior Apartments, Santa Rosa: Open May 2012!

**H**ome has a new address for many new seniors in 44 beautiful 1-bedroom units at 657 Acacia Lane in Santa Rosa. The location is a lovely, quiet, peaceful residential area. A 3-story community, all units are designed with safe mobility in mind for our independent senior residents. Common area amenities include a spacious community room with a NuStep exercise machine and a community kitchen. There is also a library, patio with outdoor seating, and landscaped grounds.

**How much are the rents?** Rent is based on 30% of the resident's adjusted gross income (on 37 of the units). Rent is \$731 for 6 of the units, which do not have HUD subsidy.

**Who do we serve?** None of our PEP residents could be called "average", and all are most exceptional! But, we'll say that the average person who has chosen Acacia Lane for their new address is 72 years young, and has an average income of \$15,250 per year.

#### And the PEP story continues:

We expect to break ground in September 2012, and begin construction in November 2012 on Kellgren Senior Apartments, with 50 1-bedroom units to call "home". The property is named after one of our PEP Housing founders, The Reverend Tim Kellgren of Petaluma's Elim Lutheran Church. The location for this new community is charming, at 855 Wood Sorrel Drive in Petaluma. Drive by and dream with us!

And because the need is so great, there is more: In time, Oroville will have a PEP Housing community called Orange Tree Senior Apartments, with 50 1-bedroom units providing a dignified home for Oroville's seniors with low income.

Stay tuned! ▲



# PEP Receives Funding for Two New Senior Apartment Communities:

## *“Kellgren” in Petaluma and “Orange Tree” in Oroville*

In late 2011, PEP Housing got good news: the U.S. Department of Housing and Urban Development has selected PEP Housing to receive \$13,779,800 in capital funding to build affordable senior housing in Northern California.

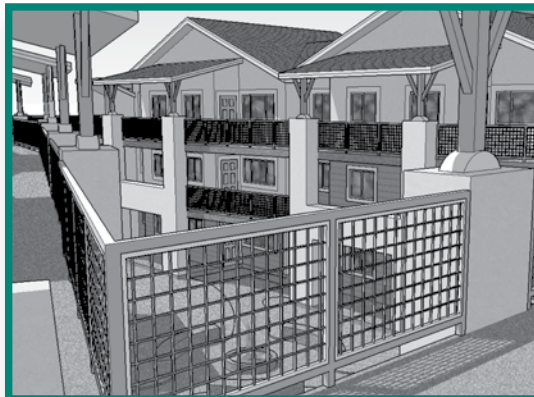
In June 2011, PEP Housing submitted its funding application for Kellgren Senior Apartments in Petaluma and Orange Tree Senior Apartments in Oroville to the U.S. Department of Housing and Urban Development (HUD) for Section 202 Supportive Housing funds. In addition to the capital funding, HUD also committed \$1,451,100 in rental subsidy funds for the projects.

Two of only ten projects in California were approved for funding, PEP Housing's Kellgren Senior Apartments and Orange Tree Senior Apartments are the only affordable housing projects north of San Francisco slated to receive HUD 202 funds in 2012 and two of four projects funded in all of Northern California. All told, California received \$84,453,700 in capital advances and \$9,386,400 in rental subsidy. This totals \$93,840,100 in funding. No projects were approved by HUD in 2010. Additionally there is no funding allocated for new construction in the HUD Section 202 program in 2013.

Kellgren Senior Apartments and Orange Tree Senior Apartments will consist of 50 units each with a community center, community gardens and service-enriched housing. Both properties are designed to meet the needs of low-income seniors and are

located within close proximity to shopping, transportation and senior services.

PEP Housing will again make energy efficiency and environmental awareness a priority. In addition to utilizing energy-efficient building materials, all appliances will meet Energy Star ratings and a photovoltaic system has been incorporated into the design to reduce pollutants and demand on the power grid. The projects are designed to promote healthy living with exercise options available to residents.



### **Coming to Petaluma!**

**Kellgren Senior Apartments - 50 Units**  
**Groundbreaking: September 2012**

**Construction to begin: November 2012.**

**Honoring The Reverend**  
**Tim Kellgren, PEP Housing Co-Founder**

*Above and below:*  
*Two views of Kellgren Senior Apartments*

While receiving HUD funding is a major step toward realizing this dream project, PEP Housing still has to obtain additional funding from low-income housing tax credits, City of Petaluma, and affordable housing program funds from the Federal Home Loan Bank. Construction for Kellgren Senior Apartments will begin in November 2012 while Orange Tree Senior Apartments construction will begin in the first quarter of 2013. ▲





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**10<sup>TH</sup> ANNUAL  
PEP HOUSING  
BENEFIT EVENT  
MAY 4, 2012**

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**D**on't miss this evening of fun and celebration! Petaluma's Hendricks family has once again graciously opened their beautiful Rockin' H Ranch airplane hangar for our party, so perfect for our theme this year: Come Fly with PEP!

Travel with us to exotic destinations: Our gala will be a 1960's-inspired evening of international cuisine, Flight Mall Auction, live music, and dancing. Our Captain has turned off the seatbelt sign: A Martini Bar, along with local music legend Austin deLone and his band will ensure that we'll all be at 'cruising altitude' the whole night long!

Come aboard! This is our *most important* fundraiser of the year. Revenue raised helps to maintain our 13 beautiful apartment complexes and, most importantly, helps to provide the lowest rents anywhere in the area. Be there to support dignified housing for low-income seniors, and have a blast in the process!

Can't make it? Our Raffle Prize is Round Trip Airfare for Two! Your purchase of raffle tickets and/or tax-deductable donation really do help to keep us flying!

**Call 707-762-2336 for your first class reservations.**



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## PEP Awards & Updates

### Thanks to Summit State Bank

Summit State Bank President Tom Duryea (right) and Petaluma Branch Manager Mary Celestre (left) present a check to PEP Housing's Executive Director Mary Stompe (middle) as part of their Nonprofit Partner Program.



### Shares Card Success!

For the last few years PEP Housing has participated in the S.H.A.R.E.S. card program sponsored by Lucky and Save Mart Supermarkets. This has been very successful in bringing in funds to PEP Housing to further our mission. We have cards to give out and want to give people a chance to use this simple system as a way to easily contribute money to PEP Housing.

The cards are free and can be used at Lucky, Save Mart, FoodMaxx or S-Mart stores.

PEP Housing will receive up



to 3% of all qualified purchases. **To date, PEP Housing has received almost \$5000 from this program**

**and we want to grow the program by getting cards to as many people as possible.** The cards themselves have no dollar amounts or personal information on them. The cards are already registered with the program, so the only thing the customer needs to do is let the cashier know you want to use the card before payment is tendered.

If you'd like to obtain a card for yourself or anyone else, please contact Rebecca at 707-762-2336 or [rspencer@pephousing.org](mailto:rspencer@pephousing.org).

**Thanks for your continued support of PEP Housing! ▲**

### Congrats to Our Residents!



Congratulations to residents of PEP Housing for being awarded Advocates of the Year Award 2011, by Aging Services of California, in February 2012.

## New Staff for PEP Team 2012



Welcome Rebecca Spencer as the new Fundraising and Marketing Manager for PEP Housing. Rebecca comes to PEP with 30+ years of sales and marketing experience, with a specific focus in the last 7 years on addressing the residence and service needs of older adults.

Rebecca describes herself as a "Texaformian", having moved to

California after college at University of North Texas, near her hometown of Dallas. Since that time the Bay Area has been her home. For the past 30+ years, Rebecca and her family have resided in the North Bay, a stunningly beautiful setting to raise two daughters and a son to adulthood. Life is a blessing for Rebecca and her husband of 32 years, with a grandson and another on the way!

Rebecca enjoys films, all varieties of music, dance, art, comedy, cooking, and travel. Rebecca also enjoys hiking out in nature, which reminds Rebecca to thank her dog, Kirby, for getting her up off the couch and moving each day.



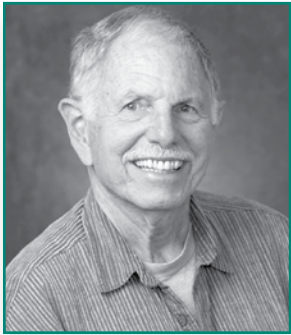
Anthony Giordani is our new full-time Maintenance Technician, an integral role for PEP Housing.

Anthony was born and raised in San Rafael, and now lives in Novato. Anthony is taking a break from school at Santa Rosa Junior College where he has studied Fire Sciences, and plans to return next fall. His interests

and talents are quite varied as an outdoorsman and athlete. Anthony has a love of all forms of bicycling, and has worked on bikes for a local bike shop. Also, he has a talent for working on outboard and inboard boat engines. Being out in nature is where Anthony's heart is. Whether it's sport fishing here and there, diving for abalone out at Black Rock or Anchor Bay, or hunting boar out at Lake Sonoma-all these are all likely places Anthony will spend his free time. ▲

# Hindsight Without Regrets

Gary "Buz" Hermes, Resident Services Coordinator



*Accept everything about yourself – I mean everything, You are you and that is the beginning and the end – no apologies, no regrets.*  
– Clark Moustakas

I have the pleasure of facilitating "conscious aging" discussion groups for our residents. They are the highlight of my week as we share our thoughts and experiences related to each week's topic, whether it be internalized ageism, intergenerational communication, learning to live interdependently, or the many other challenges and opportunities of elderhood.

Recently we talked about our regrets. How many times have we all said "If only I had known then what I know now!" Some part of us knows that we learn from experiences, good and bad, but that doesn't always soothe the guilt, doubt, or shame that arises when we look back at our "mistakes."

Like the dreaded stomach ache or hangover that follows when we eat or drink too much, hindsight is a great teacher. In retrospect we see that we shouldn't have done what we did, or that we could have done

it differently. Hindsight isn't always comfortable, but hopefully it prevents us from repeating behaviors that don't serve us.

As we shared in our discussions, the tricky part about living with hindsight is to prevent it from becoming a collection of lingering regrets that can turn into skeletons rattling around in our closet. They can haunt us with a hellish version of our past and stunt our emotional growth. Unfortunately, unlike the making of a Hollywood movie, there were no retakes and we can't rewind our history and edit it. It is all there with the flubbed lines, missed cues and bad timing.

Much of our discussion revolved around self-forgiveness and needing to accept that we did the best we could with what we knew at the time. To let go of persistent regrets, many of us found that talking it out with someone who doesn't judge helps. Making amends to people we feel we've hurt helps and if they are no longer living or accessible, we can write out our request for their forgiveness and burn it as a way to release the hindering power of associated guilt and shame.

Perhaps the best antidote for regret is to acknowledge how we've changed as a result of hindsight ... to give ourselves credit for our personal growth and wisdom and our willingness to continue doing our best and learning from our mistakes. Life is, after all, a multiple-choice experiment with unpredictable results! ▲



## Success Stories • Continued from Page 1

**Lillian**, 68, was a devoted daughter and lived her entire life with her mother. In her mother's final years and while her mother was in declining health, Lillian was her mother's attentive and loving caregiver. Then, when her mother died, Lillian lost both her mother and her home within a short period of time. Lillian was asked to leave the home immediately after her mother's death due to the prior arrangement of a reverse mortgage on the house. Lillian was heartbroken, depressed, and under a tremendous amount of stress, facing what she thought was nowhere to turn. Because homelessness was a very real and present danger for her, a very special accommodation was made for Lillian to have a unit at PEP Housing when the world seemed to leave her out in the cold. Forever grateful for the blessings that came when her life's 'fork in the road' looked terrifying, today Lillian is well, happy, secure in her new home, with friends and, as she says, "with love all around!"

**Jill**, 78, was for a number of years living in Petaluma with her daughter, Polly, and her four boys. When Polly ran into financial problems, she had to downsize her living situation to cut

expenses. The family moved to a loft, in what resulted in very cramped quarters and very undesirable for a family of 6. To consider a new place where she could enjoy peace, some quiet, her own bathroom, and have a decent roof over her head seemed out of reach financially, until she learned about PEP Housing. With patience and perseverance, she found her way to a PEP Housing unit which she calls her "favorite home with a view". Jill is near Polly and her family, and sees them often. But, Jill has enjoyed this time of her life for meditation and prayer, living alone. She is very grateful for her home, to PEP Housing, and says it was very much worth the wait.

**Karen**, 66, owned her home for 15 years, but then faced a medical crisis. After suffering with ill health for a few weeks, this led to her having surgery, which incurred significant medical expenses. What then followed in a few short months was the foreclosure of her home. Karen then was welcomed by her daughter in her small home, but for short time. Karen applied for PEP Housing. Today she is happy in her apartment and in good health, with a new lease on life. ▲

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