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PEPTalk

Building Communities... One Project at a Time

Fall 2008

Resident Profile

By Bracha Ahuva Judith

Al Goto is one of the most inspiring people you will ever meet. As he will tell you with a big smile on his face..."I love life!"

Al is of Japanese descent and was born in Santa Monica, California, during the war in 1941. He is the youngest of six children.

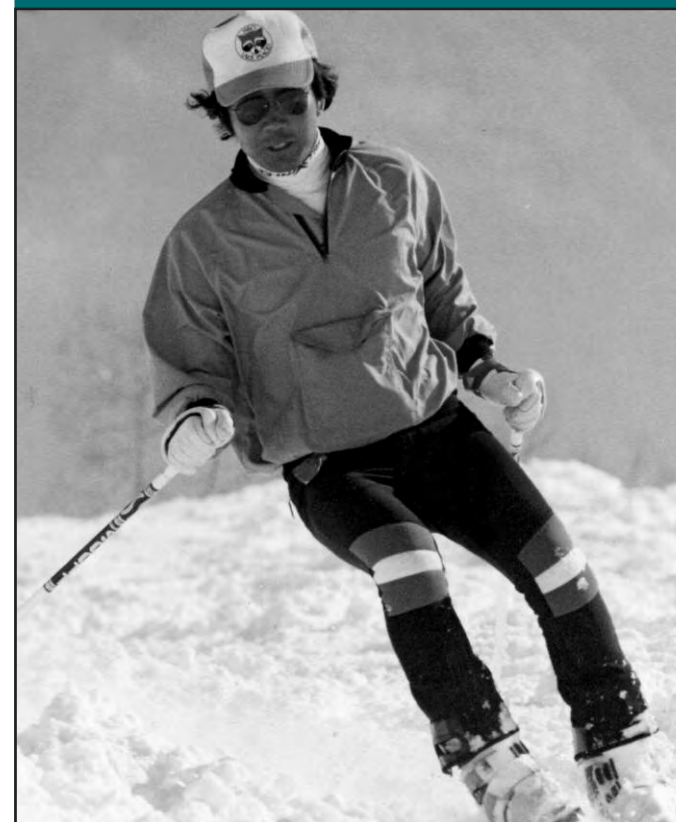
In order to avoid the persecution his people were receiving by being rounded up and placed in encampments, his father moved to Denver, Colorado, where he and his family lived with a German farmer; which Al found to be a bit amusing under the circumstances.

Al attended the University of Denver where he received B.A. and M.A. degrees in business administration, which he put to good use while working in marketing for the Cooper Mountain Ski Resort. This position afforded Al the opportunity to travel all over the world while marketing the business. At one time, he had about 500 employees who reported to him from various parts of the globe.

About seven years ago, Al had a stroke which placed him in a hospital for over three months. After Al's rehabilitation, his friends at Cooper Mountain Ski Resort held a party for him. Over a thousand people attended to honor Al for his outstanding achievements in the ten years of his employment there.

Over the course of his career, Al also worked for Dynanic Star, whose main office was in France, and for Lang whose offices were in the U.S.

Al Goto



▲ **Al Goto skiing down the slopes of Cooper Mountain, CO, prior to his stroke.**

Al served his country for two years as a private in the Marine Corp.

Although the stroke paralyzed him on one side, nothing stops Al from doing what he loves to do — from zipping around in his electric wheel chair, hopping busses and going just about any place he desires to tenderly and patiently, with his one good hand, clipping and trimming his bushes Japanese style. Al has designed an elegant little Japanese garden right on his patio at Lieb Senior Apartments.

Al Goto has a son, Jeffery, and a daughter, Stacey, and four beautiful grandchildren.

There is one thing that Al would like everyone to know, and that is, that inside he is still the same clear thinking, caring man he has always been with a zest and love for life. The only difference now is that due to physical impairments he has difficulty expressing those same passions.

Al wanted you to enjoy a picture of him doing something he loves... skiing down the slopes of Cooper Mountain, Colorado. ▲

SAVE THE DATE



Ribbon Cutting Ceremony

Dedicating our newest affordable housing development for seniors — Casa Grande Senior Apartments

Wednesday, January 7, 2009

4:00 PM

400 Casa Grande Road, Petaluma

Everyone welcome!

PEP Housing Executive Staff

Mary Stompe
Executive Director

Sibyl Lister
Finance Director

Kari Millar
Director of Fundraising

Eve Prevost
Manager of Property and Compliance

Jim Langford
Operations and Construction Manager

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George (Kip) Spragens

President’s Message



Having recently celebrated our 30th anniversary, it is heartening to see the wonderful support and generosity our community has shown to us. I wish to personally thank all the volunteers, staff and local merchants who made our event a great success. We could not provide the level of service nor the quality housing without this help. That said, we find ourselves in challenging economic times as witnessed by recent headlines. As

we take pride in what has been accomplished these last 30 years, it is becoming increasingly difficult for PEP Housing to maintain our existing level of funding for ongoing operations, much less expand our revenue to meet the growing needs of our residents. But we are confident that as we look to the next 30 years, our community will continue to support our vision of quality affordable housing for seniors and those with disabilities.

There’s no better example of the positive future that lies ahead of us than our newest property. Casa Grande Senior Apartment adds 57 new units to Petaluma’s affordable housing — and it is scheduled to open in just a few short months. The “certified green” and non-smoking development will boast a bocce ball court, lighted courtyard, emergency call system, and many other amenities. Case Grande Senior Apartments is a testament to the dedication of PEP Housing’s professional staff and the magnificent support provided by the City of Petaluma’s Community Development Department and the Department of Housing and Urban Development.



As we plan for PEP Housing’s future beyond Case Grande and look to the next 30 years, we will always look first to Petaluma’s unmet housing needs and tend to the needs of our residents in our existing properties. We are also increasingly seeing opportunities geographically to the north and south. For PEP Housing to thrive, we must continue to grow and we believe our blueprint for success in helping meet senior housing needs in Petaluma can be duplicated elsewhere.

And finally, I and the rest of the Board of Directors wish to give William (“Bill”) Fishman a grateful “thank you” for his many years of service on the Board, including three years as president. Bill will retire from the Board at the end of this year.

Dave Schmidt
President, PEP Housing Board of Directors ▲

Farewell But Not Goodbye

Bill Fishman retires from the PEP Housing Board of Directors



“Bill’s legacy will live on for many years to come.”

Since joining the PEP Housing Board of Directors in 2002, Bill Fishman has been an active and stalwart supporter of the organization. He first heard about PEP Housing from then-president Len Svinth — they were both in the same Lions Club. Bill hadn’t been involved in nonprofit work for five or six years and thought that it was time to get involved in something again. PEP Housing appealed to him because of the complexity of the organization’s mission — building and managing affordable housing for low-income seniors. To build any kind of development now-a-days is very complicated, but especially affordable housing. “They told me that they needed someone from the legal community to help them think things through,” said Bill.

As an estate and trust attorney, Bill Fishman was accustomed to shouldering responsibility and he took his role as a Board member just as seriously. He found that his legal training was helpful — he could look at situations from a different perspective than anyone else on the Board. “When I came on the PEP Housing Board, I felt like I was contributing immediately.” He found it gratifying to be truly helpful and the Board showed their appreciation by making him vice president and then eventually president in 2005.

“I have never felt so strongly that I was the right person, at the right time, doing the right thing as I have on the PEP Housing Board and during my three years as president,” stated Bill. “An important part of that was that it was not about ego gratification. Surprisingly, the fact that it was not about ego made it easier for me to go out and be the ‘personality’ that I think PEP Housing needed to give us more human appeal.”

Accomplishments

Bill joined the Board at a key point — he took part in the negotiation and purchase of the property for Casa Grande Senior Apartments. “It’s going to be a thrill seeing Casa Grande open up after going through all of that,” said Bill.

Another of the key activities that Bill participated in was the selection and hiring of a new executive director after the

organization’s previous executive director left to pursue a new career. One of the initial things he did as president was to convene a special committee to interview candidates. Hiring the right person was essential for the organization to continue to grow.

“I can’t think of a more constructive and productive relationship than the one that I developed with Mary Stompe over my three years as president. We basically reinvented how staff and board interact through both of us learning our jobs, sticking to basics, and a lot of sparring with each other,” said Bill with a smile. “I remain absolutely in awe of her intelligence and capabilities.”

Bill’s three-year term as president of the Board of Directors came to an end in 2007. About a year before he was due to complete his term, Bill began preparing his successor, Dave Schmidt. “I had not thought in terms of going to other committee meetings, other than the one I served on, prior to becoming president,” explained Bill. “I wanted whoever took over from me to have some idea of the complexities of it all.” So he suggested that Dave start attending all the committee meetings prior to taking over the presidency. “It has served him well because he’s been able to hit the ground running.”

PEP Housing’s Future

Bill leaves PEP Housing a stronger organization, but he worries about the effects this economy will have on it in the future. “I wish I had some magic silver bullet for how to tell the community that they really need to be involved,” said Bill. He’s convinced that the key to the organization’s future is building community support from the ground up. “You’re not going to donate if you don’t know who we are — we need more people involved and they’ll talk to other people and little by little it grows.”

Bill harkens this back to the Petaluma of old when locals used to walk down Kentucky and Keller Streets to do their weekly shopping. There’s a resident at PEP Housing’s Vallejo Street property who likes to remind Bill that she knew his mother. She’d see Mrs. Fishman every Friday at the old Petaluma drug store where she worked at the cosmetic counter. “This is somebody who didn’t have the sophistication or salary to put enough away for a comfortable retirement. Where would she be without PEP Housing? That’s what PEP is all about — a comfortable place to live.”

Bill says farewell to PEP Housing’s Board of Directors with a touch of sadness. Although he’s ready for a break, he still plans to stay connected. “Being on the Board has been very satisfying. I got signals all the time that my contributions were appreciated, both from the warm relations that I have with the staff and the relationships that I have built with some of our residents.”

Bill helped establish a strong organization enabling PEP Housing to bring its model of quality affordable housing to other communities including Marin County and Santa Rosa. His passion, hard work and commitment to PEP Housing’s mission was evident in everything he did on behalf of the organization. “He will always hold a special place in my heart,” said Executive Director Mary Stompe. “Bill’s legacy will live on for many years to come.” ▲

Message from the Executive Director — Mary Stompe

The Power of Partnerships

When nonprofits collaborate, we are able to enrich the lives of the seniors we serve. Many of us have a common vision to provide high-quality services and housing to the seniors in our community. The importance of these community partnerships can’t be understated.

PEP Housing has many strong community partnerships.

- ▲ Our seniors and staff are volunteers in the CERT program and the Red Cross, strengthening emergency preparedness for everyone in the community.
- ▲ Petaluma Bounty and the Redwood Empire Food Bank provide healthy food to our seniors on a regular basis. Senior volunteers help distribute the food to their neighbors.
- ▲ Petaluma People Services Center provides transportation, counseling and rental assistance to many of our seniors.
- ▲ We work with COTS to place homeless seniors in long-term housing.
- ▲ The City of Petaluma supports the building of new senior projects and rehabilitation of older projects.
- ▲ Santa Rosa Junior College teaches an exercise class to seniors at our Vallejo Street property.

As we look towards the completion of Casa Grande Senior Apartments, we see important partnerships forming with Casa Grande High School and the development of intergenerational

programs. We will work with United Anglers at Casa Grande and develop a Creek Watch program. Our seniors will become the stewards of Adobe Creek. Strong community partnerships benefit everyone. Together, we can make a difference! ▲



A 30 YEAR TRIBUTE

In the Spring of 1978, Pastors Tim Kellgren, Herb Bauck, and Phil Hall got together for a cup of coffee and conversation. Among the topics discussed were how local congregations could work together to address the community's unmet needs. All agreed that the most urgent need was for good affordable housing for seniors. Whereas Santa Rosa had several hundred subsidized housing



units for seniors, Petaluma had none. These three pastors resolved to look into the matter further and what they discovered was even more disturbing. There were dozens and dozens, if not hundreds, of seniors who were living in sub-standard housing that was also quite expensive. According to Rev. Kellgren, they visited one elderly man who was living in a converted garage that was seriously inadequate and for which he was paying more

than his Social Security brought in each month. And he was just one of many seniors they met in similar situations.

It was from this humble beginning that PEP Housing was established. Rev. Tim Kellgren joined PEP Housing at our 30th Anniversary Celebration on September 18 to pay tribute to the organization that he helped start over a cup of coffee. More than 250 community members also attended the event, which featured a program emceed by Liam Mayclem from Channel 5's Eye on the Bay and music by members of Pablo Cruise. Now in it's 30th year of operation, PEP Housing has many accomplishments to its credit — twelve properties that provide comfortable and warm affordable housing to over 300 of Petaluma's low-income seniors.



What's Next for PEP Housing?

The organization is preparing to accommodate the wave of seniors entering their retirement years as the Baby Boomers age. Dubbed the 'silver tsunami' this huge group is just beginning to enter their senior years and it's predicted that it will put a significant strain on the affordable housing infrastructure in Sonoma County. According to a study by the Sonoma County Area Agency on Aging, this area attracts a higher concentration of retired seniors than any other Bay Area county. Given the mild climate, lower cost of living versus other Bay Area counties, the abundance of local activities and close proximity to San Francisco, Sonoma County has become a popular and active retirement community. The effects of this population increase will present major challenges to county services and facilities, particularly if the trend of reducing federal and state financial support continues.

PEP Housing is dedicated to meeting this need and continuing its mission of "providing quality affordable housing, housing support services, and advocacy for the low-income community" by constantly being on the look out for opportunities to develop new affordable housing projects. Our goal is to bring our model of quality affordable housing to surrounding communities, doubling our housing stock in the next five years, and maintaining affordable rents for low-income seniors living in PEP Housing apartments. To this end, PEP Housing is expanding our development projects into other parts of Sonoma and Marin Counties.

September 18th was an evening of celebration and tribute to an organization that has spent 30 years striving to help seniors. As we look forward to the next 30 years, we are extremely grateful to the community for their unwavering support. ▲

A special thank you to the following community members whose support made our 30th Anniversary Celebration a night to remember!

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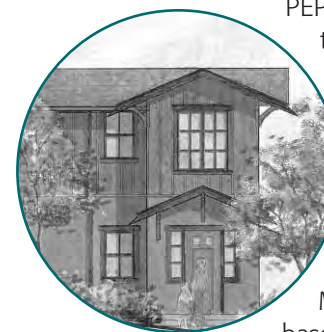
News from the

Housing Development Department

Casa Grande Nearing Completion

PEP Housing is nearing completion on its newest development for low-income seniors. Casa Grande Senior Apartments is more than 90% built and is scheduled to be completed in mid-December, with occupancy expected in mid-January 2009. The rental process is well under way, which includes public outreach, advertising, and processing applications.

Continued Pre-development in Marin County



PEP Housing continues to work on making the dream of providing affordable housing for seniors in Marin a reality. Toussin Senior Apartments in Kentfield continues in pre-development. In addition to the completion of working drawings and the permitting process, PEP Housing has submitted an application to the Marin Housing Authority for project-based rental assistance. Project-based rental assistance provides a rental subsidy for each unit of the property so that PEP Housing can offer the lowest possible rents to prospective residents. In addition, PEP has applied for project funds from the Marin Community Foundation. Once these sources are committed, an application will be submitted for Low Income Housing Tax Credits, with a potential ground breaking in the Summer of 2009.

Acacia Lane Waiting Game

In July, PEP Housing submitted its funding application for Acacia Lane Senior Housing project in Santa Rosa to the U.S. Department of Housing and Urban Development for Section 202

Supportive Housing funds. We continue to wait patiently to hear if the project will be funded. If so, construction would likely start Fall of 2010 with initial occupancy in Fall of 2011.



A Second Parcel for Wood Sorrell

In 2004, PEP Housing acquired a 1.17 acre parcel off North McDowell Boulevard near Sunrise Assisted Living, with the purpose of building affordable senior housing. Since that time, the project stalled while we waited for the City of Petaluma to complete the new General Plan. But this delay ended up being a blessing in disguise because, this summer, PEP Housing had the opportunity to purchase an adjacent parcel that came up for sale. With the help of the City of Petaluma, PEP Housing was able to obtain the second parcel, thus broadening its design options and avoiding costly utility and infrastructure issues that would have existed with the original parcel. We are now able to begin the General Plan amendment process for the property. ▲



IRA Rollover Provision Reinstated Through 2009

President Bush has signed into law the \$700 billion economic bailout bill (H.R. 1424, Financial Rescue Package), which includes a two-year extension of the IRA Rollover provision.

The provision will be made retroactive to January 1, 2008, and will apply to gifts made from that date through December 31, 2009.

The provision exempts from taxable income any funds transferred ("rolled over") from an Individual Retirement Account (IRA) to a charitable organization.

The following limitations apply:

- ▲ The donor must be age 70½ or older.
- ▲ The cap on annual IRA rollovers is \$100,000.
- ▲ The contribution must be a direct gift to a charity.

Don't miss this opportunity to make a gift that can truly impact the lives of low-income seniors. Your tax-free donation will be used to create new, comfortable and dignified housing for our area's growing population of low-income seniors.

What's the Buz?

by Gary "Buz" Hermes, Resident Services Coordinator

Learning to Zig-Zag



Sometimes my life goals feel like balls in a pinball machine. My imagination may be the pin that launches the ball in motion, but the direction it takes is often unpredictable. Obstacles get in the way or the goal is propelled in a new direction that is full of surprises and lessons. Dreams evolve and change. Getting from concept to fulfillment is never a straight line, I've learned.

The interesting thing is that being unpredictable has become more acceptable. We are no longer judged for changing our minds. I horrified my parents when I changed my college major not once but twice and then dropped out temporarily until I could sort out my skills and interests. The values of their generation were consistency and perseverance. You made a plan and stuck with it. Once you chose your career and your mate you did your best to make it work. Young people today are more apt to hold numerous careers in their lifetime, not to mention several mates. While that approach to life may seem erratic to some, it does make for resiliency in a world that is increasingly unpredictable.

Adaptability is the key to surviving change including aging. Everyone's plan is to live independently until they die. That obviously isn't going to be the case for all of us. Dozens of nasty little obstacles keep deflecting us from our dream of eternal youth. We zig-zag through various levels of independence. I resisted wearing reading glasses. Next I will resist the hearing aid or the cane or the walker or the wheelchair or the in-home support. We zig-zag from one diagnostic test to another when we are ill and we get bounced from one agency to another when we need a service. We zig-zag through waves of grief over our losses. We zig-zag through good days and bad, through the gamut of emotions and through fluctuations in our relationships.

Like professional downhill skiers maneuvering around obstacles on the slope, perhaps the secret is to bend our knees to absorb the bumps, lean into the curves ... and hope that we don't zag when we are supposed to zig! ▲

Gary "Buz" Hermes, Resident Services Coordinator for Edith Street and Lieb Senior Apartments, has many years of experience working with elders and others with special needs. A senior himself, Buz has a special interest in creating safe and supportive environments in order to maximize independence.

Boy Scouts Build Wheelchair Accessible Gardens for Elderly

Dylan Stompe has been a Boy Scout since he was five. Now 16 years old, he needed just one more project to reach the pinnacle of scouting — Eagle Scout. He was searching for a final project when his mother Mary Stompe, PEP Housing's Executive Director, suggested that he think about doing something for seniors. With Casa Grande Senior Apartments in the final stages of construction, it seemed like the perfect opportunity to create something to enhance this new senior community.

The weekend of August 30 -31, Dylan directed several younger Boy Scouts in making wheelchair accessible garden boxes for Casa Grande Senior Apartments, PEP Housing's newest affordable housing development for seniors. To earn the Eagle Scout rank, the highest advancement rank in Scouting, a Boy Scout must fulfill requirements in the areas of leadership, service, and outdoor skills including 21 or more merit badges and a service project that requires 100 hours of combined volunteer work. "I'm very excited that my Eagle Scout project is doing something positive for seniors," said Dylan.



Currently under construction, Casa Grande Senior Apartments is PEP Housing's first certified "green" housing project. Scheduled for completion in January 2009, it utilizes Universal Design concepts that make it easier for seniors to live independently, such as locating outlets higher from the floor so that they don't have to bend over as far, and side-opening ovens. "The wheelchair accessible planter boxes that these kids built will enable seniors to continue gardening and enjoying the outdoors even though they have decreased mobility," said proud mom and Executive Director Mary Stompe.

The materials to build the garden boxes were donated by Golden State Lumber. "Without Golden State Lumber, it's unlikely that the Boy Scouts would have been able to do this project," said Mary. "It's wonderful to see a community working together to build something so special for seniors." ▲

Look for PEP Housing's Holiday Giving Trees

When you're doing your banking in December, keep an eye out for PEP Housing giving trees. We're partnering with local banks to support seniors this holiday season. Make a gift to PEP Housing while you're at the bank and they'll put an ornament on the tree with your name on it.



Participating banks include:

- ▲ Bank of Marin – 799 Baywood Drive
- ▲ Bank of Marin – 84th Street
- ▲ Bank of Marin – 1371 North McDowell Blvd.
- ▲ Wells Fargo Bank – 333B S McDowell Blvd.
- ▲ First Community Bank – 100 Second Street

Do Your Share to Help Seniors

Lucky Supermarkets has launched a wonderful program to support local nonprofits called S.H.A.R.E.S. (Supporting Humanities, Arts, Recreation, Education & Sports). Through this program, Lucky's will be donating up to \$2 million dollars annually to registered nonprofits. Each time you shop at Lucky, 3% of your qualified purchases will go to PEP Housing when you swipe your Lucky S.H.A.R.E.S. card.

To get your S.H.A.R.E.S. card, contact Kari Millar at 707-762-2336 ext. 109 or KariM@pephousing.org.



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