

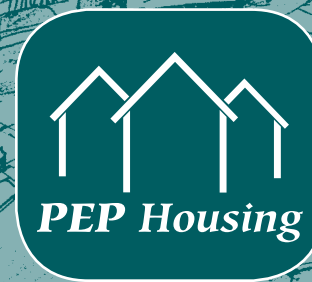


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PEPTalk

Building Communities... One Project at a Time

Fall 2009

RESIDENT PROFILE

The Journey of Marianne Charmatz

I am lying on my bed looking out at the huge tree swaying in the afternoon sea breeze. I see the blue sky through the green branches. The sun is shining and I smile, yes I am living in California! I live at PEP Housing; I have my own apartment. I love it. When the grass mower cuts the grass – it smells so good I inhale and smile – it looks so well groomed here!

I moved from upstate New York three months ago; my daughter lives here in Petaluma and sent me a brochure from PEP Housing. I got in contact with the office and I qualified for housing. So here I am — 80 years old and trying to fulfill my destiny. What is important to me now is to be my own best friend. To be good to myself, speak to myself with affection, be respectful to my needs and opinions, and be gentle with myself when I can't get it all together on certain days. But when I am able to, I find harmony and energy in my daily life. Then, what I see looks better, what I speak sounds better, and what I feel goes deeper. Age has made me less critical, more forgiving, and broadened my horizon to be more loving. I feel the best of all my life!

My journey has come a long way. I am from Germany and was there during the war. Whenever I hear a siren, my insides get sick. Fear goes very deep. I became a school teacher in Germany, but I longed to see the world.

I moved to London and became a nanny. My girlfriend from school was there already and we discovered London together. We saw every play, every museum — we loved it there.



I had heard so many stories about America, so in 1958 I immigrated to New York. I was all by myself. If I look back now-a-days, it seems impossible to be that courageous. I guess only if one is young, can one do such reckless deeds.

I married in New York and had a beautiful daughter. I got divorced seven years later and my daughter and I moved to California.

I lived in Marin for 20 years. I was a dress maker in Mill Valley for many years and lived in Sausalito as a house sitter. Then I moved back to upstate New York and bought a little house where I lived for 13 years. Now I am getting older and I wanted to live near family. I came to beautiful Petaluma. When I walk at Schollenberger Park, a deep appreciation

is in me. How beautiful the Sonoma landscape is.

My daughter gave me a card, on it was a Chinese Proverb: "Every step of the journey is the journey." It has helped me learn that to be human is to forgive oneself. ▲

Help Support Our Seniors This Holiday Season

The holidays are just around the corner. It's a time of year that can be particularly difficult for a senior who is alone and lonely. You can help bring a twinkle back into their eyes by making a donation to PEP Housing. Your donation supports the programs we offer, including help with medical expenses and rent, educational programs, special holiday treats — myriad services that wouldn't be possible without community support.

You can make a donation by using the envelope inside or by going to your local bank anytime in December. Many area banks are partnering with PEP Housing to put up holiday giving trees. 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 (as of this publication date) include:

▲ Bank of Marin

799 Baywood Drive, Petaluma
8 4th Street, Petaluma
1371 North McDowell Blvd., Petaluma

▲ Exchange Bank

2 E. Washington Street, Petaluma (Golden Eagle Shopping Center)

▲ First Community Bank

100 Second Street, Petaluma

▲ Summit State Bank

701 Sonoma Mountain Parkway, Petaluma
6305 Commerce Blvd., Rohnert Park
500 Bicentennial Way, Santa Rosa
2300 Midway Drive, Santa Rosa
1001 Vine Street, Healdsburg

▲ Sonoma Bank

201 Western Avenue, Petaluma

▲ Bank of America

200 Kentucky St., Petaluma



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Executive Director
Sibyl Lister
Finance Director
Kari Millar
Director of Fundraising
Eve Prevost
Manager of Property and Compliance
Jim Langford
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Richard Rodkin
George (Kip) Spragens

"Every step of the journey is the journey." Chinese Proverb

Message from the Executive Director



▲ Mary Stompe, Executive Director

Build It and They Will Come!

The #1 problem we face today as affordable housing developers is not government approvals but finding a way to fund the housing once it's been approved.

Our next project will be Toussin Senior Apartments in Kentfield. A small, 13-unit project that has been in the planning stages for almost five years. Funding a small project can be infinitely more challenging than a larger one due to larger per unit costs and that don't sit well with many funders. Just five years ago, we built Lieb Senior Apartments with a handful of funding sources including the City of Petaluma, HOME, and HUD — just three sources of funding.

Today, as we get ready to start construction on Toussin Senior Apartments, we are looking at more funding sources than the actual number of apartments. The County of Marin started planning this project with a Work Force Housing grant and funding

from Supervisor Hal Brown. After that, we took over and secured funding from Marin Community Foundation in the form of a grant and a mortgage and construction loan. Five sources later and we still have many more to go. We secured project-based Section 8 for subsidy after the project is built, HOME and Community Development Block Grant funds from the County of Marin, a loan from their Affordable Housing Fund. We applied for another round of funding through the County of Marin and Supervisor Hal Brown. And still it doesn't stop there.

We applied for Federal and State tax credits and stimulus funding in a highly competitive funding round. After many months of waiting, we were awarded tax credits. But wait... there's more!

Once you are awarded tax credits, you have to find an investor to purchase the tax credits. Pulling together this many sources of funding can be more difficult than directing a Broadway show. Each source has different rules and regulations and reporting requirements.

Was this project worth the time and energy that was expended by many to successfully find a way to make it happen? The answer is an overwhelming YES! It was all worth it if we can house one more senior who needs a place to call home. ▲

A Wonderful Taste of Summer!



It might have been raining outside, but it tasted like summer inside PEP Housing's 7th annual benefit on May 1st! Our 2009 benefit was a wonderful joint event with Preferred Sonoma Caterers, who celebrated the grand opening of their new building. Despite the inclement weather, supporters from across the county packed the house to support low-income seniors. With the help of volunteers and corporate supporters, we raised over \$50,000! ▲

Thank you to everyone who helped make this event a success.

Volunteers

The Sofa Kings
Win Archibald
Georgia Argyle
Don Broadbent
Gail Cardaropoli
Ernie Carpenter
Mary Celestre
Dave Garrity
Faith Giosso
Fran Hoke
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Awards & Accolades



Executive Director Receives Outstanding Mentor Award

Since taking the helm at PEP Housing in 2004, Mary Stompe has shown extraordinary leadership through her mentorship of various staff members. She has coached, counseled, and encouraged her employees to grow both personally and professionally, and has provided a supportive environment in which to do so. Her dedication to mentoring staff and encouraging their professional growth were recognized at the Aging Services of California's Annual Conference in May where Mary received their Outstanding Mentor Award.

The Outstanding Mentor Award recognizes the outstanding efforts of an individual who has mentored a protégé(s) in the not-for-profit senior services field. Mary received this prestigious award for her mentorship of two individuals at PEP Housing — Erin Hoffman and Eve Prevost.

"Mary has opened doors for me that would not otherwise have been opened, always encouraging further education," said Erin. "She is a good listener and welcomes ideas and suggestions and follows with advice and solutions. I'm grateful to Mary for helping me get on the right career path."

"I'll never forget the first time Mary met with the staff," said Eve. "Mary impressed me with her passion for getting the job done by getting personally involved. She treated everyone with respect, no matter what their position was."

Eve and Erin both agree that Mary has been, and continues to be, an inspiring mentor for them and all of the staff at PEP Housing. Eve summed it up best when she said: "Mary is someone I highly respect. She does so much for everyone here that they want to give back to her — help her succeed." In that way, we all succeed at PEP Housing — the staff and the low-income seniors we serve.



▲ Sue Castellucci, with Jim Langford from PEP Housing, received the AHMA-NCNH 2009 Outstanding Achievement by a Government Employee Award.



Casa Grande Senior Apartments Wins Governor's Environmental and Economic Leadership Award

Casa Grande Senior Apartments has been awarded a 2009 Governor's Environmental and Economic Leadership Award (GEELA) in the category of Sustainable Communities.

The GEELA is California's highest environmental honor. The program recognizes individuals, organizations, and businesses

that have demonstrated exceptional leadership and made notable, voluntary contributions in conserving California's precious resources, protecting and enhancing our environment, building public-private partnerships and strengthening the State's economy.

All nominations received this year underwent a very extensive screening, review, and evaluation process. PEP Housing's particular nomination was deemed exceptional for its breadth, environmental and economic impact, and value to California's environment and economy.

This prestigious award was presented to PEP Housing at the Governors' Global Climate Summit on September 30, 2009, in Los Angeles. The Summit focused on the leadership of subnational governments around the world that are addressing climate change. This year's GEELA winners were showcased at the Summit with individual visual displays. PEP Housing's Executive Director, Mary Stompe, and Director of Construction & Maintenance, Jim Langford, had the opportunity to converse first-hand with high-level delegations from governments around the world, as well

as high-ranking federal officials, and a large delegation from the United Nations, among the host of attendees.

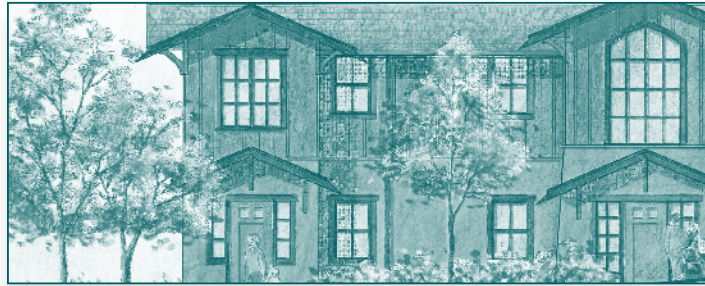


2009 Affordable Housing Management Association Award

Each year the Affordable Housing Management Association of Northern California, Nevada and Hawaii (AHMA-NCNH) recognizes the many challenges and opportunities facing individuals in all aspects of the affordable housing industry. Their awards program recognizes individuals for their outstanding contributions to the multifamily affordable housing industry.

This year, PEP Housing nominated Sue Castellucci from the City of Petaluma's Community Development Department in the category of "Outstanding Contribution by a Government Official." We are very proud that Sue was chosen to receive this award. PEP Housing and other organizations have been helped in so many ways by the City of Petaluma's Housing Department. Both Sue and her Department Head, Bonne Gaebler, have been a wonderful inspiration to people who need a helping hand in Petaluma. If the need is there, then so are they. ▲

News from the Housing Development Department



Toussin Senior Apartments Secures Final Layer of Financing

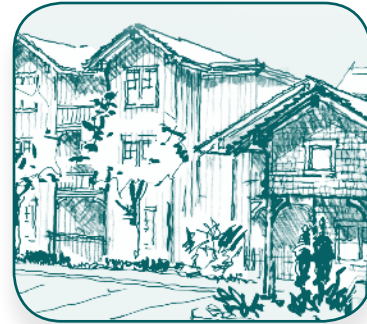
After nearly five years in pre-development, Toussin Senior Apartments in Kentfield, California, finally obtained its 13th and final layer of financing. PEP Housing applied for and received an allocation of 9% Low Income Housing Tax Credits from the California Tax Credit Allocation Committee (CTCAC) on September 10, 2009, for the 13-unit project. Toussin Senior Apartments will utilize funds from a variety of Marin County sources, Marin Community Foundation, and Low Income Housing Tax Credits to finally make the project a reality. PEP Housing hopes to break ground on the project by the end of this year, with occupancy slated for early 2011.

Studio Apartments Slated for Petaluma Blvd. South

Bidding plans have been submitted to a local contractor for pricing on an eight-unit studio apartment project located at the building next to PEP Housing's corporate headquarters. We are in the planning stages at this point and a proposal to the City will be submitted this Fall. Our plan is to construct eight studio units in our back half of the corporate office 5,500 square foot area.

Acacia Lane Moving Along

Since PEP Housing received word that its Acacia Lane Senior Apartments project in Santa Rosa had received a HUD Capital Advance earlier this year, the project has continued to progress. PEP Housing has submitted plans to the City of Santa Rosa for design review and has sought additional financing to close the current funding gap. Once final funding sources are secured, PEP Housing will apply to the State for an allocation of 4% tax credits to be utilized with Tax Exempt Bonds. PEP Housing hopes the project will move into construction by the Fall of 2010.



Architect Sought for Wood Sorrell Project

A request for proposals to retain an architect for our Wood Sorrell project in Petaluma will be going out soon. We have some due diligent work to do and then we will start our Phase 1 design. Different ideas for that piece of property have been discussed and we are excited about moving forward.

PEP Housing Pulls Out of Shiloh Development

A letter to discontinue a partnership in the Windsor property was sent out in August. The partnership was intended to construct senior housing in conjunction with retail and condos in the Town of Windsor. The project had a great vision and wonderful features for a sustainable project of its size. Unfortunately, in these economic times it was just too far out of reach to be feasible. ▲

PROGRAM NEWS

Here's what your dollars are doing!

Blood Pressure Screening

In August, PEP Housing residents were able to have their blood pressure checked for free at our Vallejo Street location thanks to the generosity of Gold Living Centers and Sequoia Senior Solutions.

Resident Picnic Goes Italian

Abbondanza! That was the theme of this year's resident "picnic" with some changes as we adjust for more residents and fewer dollars to spend. The theme celebrated the harvest of our gardens and the Italians' appreciation for life's abundance.

Weekly Exercise Classes

Santa Rosa Junior College continues to offer two one-hour exercise classes for seniors at our Vallejo Street Apartments' Community Room. Both classes are led by instructor Rebecca Hunter and are open to all residents at no charge.



Thank You Petaluma Bounty!

Petaluma Bounty brings "gleaned" food to our Vallejo Street apartments twice a week. During the summer, left-over produce from the Farmers Market was also brought over. Many people help sort, package, and distribute the produce and other food provided to PEP Housing residents. The food not only helps balance budgets, but also provides residents with healthy eating options.

Disaster Readiness

Disaster planning meetings are held at Lieb Senior Apartments each month. At these meetings, residents receive information and training to help them to be ready for the unexpected.



▲ Seniors enjoy accordion music at the resident picnic.

Chat Groups

Resident Service Coordinator Buz Hermes facilitates weekly one-hour discussion groups at three PEP Housing properties each week with a different suggested topic related to aging positively. The groups are open to residents of other properties as well.

Preventing Financial Abuse

We continue to hear stories of PEP Housing residents experiencing identity theft, getting calls from people pretending to be a grandchild in trouble and asking for money, or winning the lottery. As the economy worsens, the scammers get more creative. Linda Collins from WestAmerica Bank gave her popular presentation on ways to prevent financial abuse to our residents.

Sound Healing Demonstration

In April, Bhakti provided PEP Housing residents with a free opportunity to experience the relaxing, sounds of his unique quartz crystal singing bowls.

Help With Taxes

PEP Housing residents received free help with their taxes from trained AARP volunteers at the Petaluma Senior Center.

Petaluma History Presentation

Kenneth Nugent gave a talk about Petaluma's fascinating history (including its reputation as an "egg capital") and how it can be experienced with a visit to the history museum.

Fall Prevention

Residents took part in a eight-week "A Matter of Balance" class in February. Residents learned how to prevent falls by making changes in their habits and their homes, and by improving their balance and strength. ▲

Volunteer Spotlight

In July and August, PEP Housing residents received free legal advice from Maria Keene, a paralegal with the Council on Aging. She graciously donated her time, traveling to Petaluma from Santa Rosa multiple times for individual appointments with our residents. We asked Maria to tell us how she became involved in senior services and what motivates her to work so hard to help seniors.

Q. What kind of volunteering did you do at PEP Housing?

A. I talked about Estate Planning and discussed the importance of preparing a will, Advanced Health Care Directive, and Durable Power of Attorney for finance.

Q. What led you to begin donating your time and services to our residents?

A. We received a call from Gary "Buz" Hermes, the Resident Services Coordinator for PEP Housing. Buz and his colleague,

Erin Hoffman, had attended a presentation that was part of Aging Services of California, and he became aware that many PEP Housing residents did not have advanced healthcare directives or other estate planning documents prepared. Buz asked if the Council on Aging (COA) could provide a "user friendly" presentation on healthcare and estate planning documents for PEP Housing residents.

The legal department at the COA provides legal services to Sonoma County Seniors through a fee-based Estate Planning program, a state bar certified Lawyer Referral Service, and a Senior Legal Services program that operates via public and private funding and donations. We also offer community legal education programs and outreach legal services including seminars and individual appointments to members Senior Centers in outlying areas.

I spoke with PEP Housing residents at 575 Vallejo Street and at Casa Grande Senior Apartments, and reviewed the questionnaire format used for preparing and executing simple wills, durable power of attorney for finance or asset management, and advanced health care directives.

Q. What types of issues are our seniors facing and how did you help them?

A. There is a need for legal services among low-income seniors in order to provide practical information and to simplify the process of preparing a will and other associated documents. The focus for PEP Housing residents was on estate planning and preparation of those documents.

Q. What kind of feedback did you get from our seniors?

A. Because many PEP Housing residents are unable to travel, the on-site meetings were a real benefit for them. After completing their estate plans, seniors felt relieved that their asset and health care matters had been documented and finalized.

Q. What's your overall feeling about your volunteer experience at PEP Housing? Is there anything else you'd like readers to know?

A. I'm happy to be able to help seniors prepare and plan for end of life matters. I also want people to know that the Council

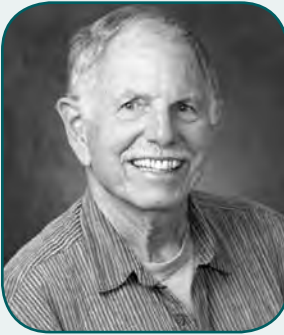
on Aging, Senior Legal Service Department, is available to advise clients regarding legal matters. We rely heavily on private, personal donations so that we may serve those less fortunate. The criteria for assistance is that the client be 60 years and older and a Sonoma County resident. We provide the following services, without regard to ability to pay for such services.

- ▲ Senior Lawyer Referral Services
- ▲ Senior Estate Planning Program
- ▲ Elder Abuse Prevention
- ▲ Housing Issues
- ▲ Consumer Issues
- ▲ Medi-Cal, Medicare Issues
- ▲ Social Security and SSI Issues
- ▲ Estate Planning and Incapacity Issues

For more information about these services, go to www.councilonaging.com. ▲

What’s the Buz?

by Gary “Buz” Hermes, Resident Services Coordinator



Simple pleasures

“That man is the richest whose pleasures are the cheapest.”

~ Henry David Thoreau

The Pixar movie “Up” is filled with some great observations about life and aging. In it, the young, homesick scout who is serendipitously scooped up in the older man’s zany adventure is reminiscing aloud about a simple pleasure he enjoyed back home. “It probably sounds boring,” he says, “but isn’t it strange how it’s the boring things we remember most?”

It reminded me of some of my simple pleasures. How time stands still when I am mesmerized by a campfire or am transfixed watching the birds that fill the tree where I hang my seed feeder. I can stare endlessly at the stained glass colors of turning grape leaves during the Indian summer and I delight in allowing myself to succumb to a nap attack while reading in the dappled sunlight of my porch.

When I look back at my childhood, it isn’t the milestones that stand out... not the graduations or the Christmases or even the first solo drive in my very first car. It is trying to count the fish in my grandmother’s pond and sneaking a forbidden swim in a neighbor’s reservoir and slurping root beer floats from frosted mugs at the local A&W.

Even my memories of more adventurous times are generally of some mundane aspect. It isn’t the cathedrals or museums I remember of my youthful bicycle trip through Europe, but the budget lunches of freshly-baked loaves of bread and home-made cheese purchased in villages with names I couldn’t pronounce, and the kindness of strangers who patiently struggled to give directions in languages I didn’t understand.

Have you noticed that aging has a way of slowing us down so that we notice the little things more? My early adult years were in some ways like a drive on the freeway where the scenery was a bit of a blur as I focused on the next destination. But now I get to take the back roads and the destination is less important than the pleasures of the journey. ▲

“No one could make a greater mistake than he who did nothing because he could do only a little.”

~ Edmund Burke
Irish orator, philosopher, & politician (1729 - 1797)

Inspired Philanthropy: Marlene Boyer

Giving A Little Can Mean So Much



Marlene Boyer has been a faithful supporter of PEP Housing for six years. While her commitment to helping seniors is commendable, what’s extraordinary about Marlene is the frequency of her gifts. Marlene sends a donation to PEP Housing every month. Some checks are as small at \$5 and others may be \$25 – but no matter the amount, Marlene supports us every month.

Now nearing 70, Marlene was first introduced to PEP Housing through St. John Lutheran Church. She knew several people through the church who either helped out at PEP Housing or were living in our apartments. “I started giving about \$5 a month and recently started giving a little more because there are so many people out there now who need help,” said Marlene.

Marlene Boyer’s generosity goes back decades. A devoted member of the Lutheran faith, Marlene has been tithing for most of her adult life, even when times were tough.

Marlene was a young mother with two children when her husband left her high and dry. She had never worked, but she went out and found a job at Safeway and made enough to support herself and her son and daughter. She had a co-worker there who was going through a divorce and having a tough time making ends meet. He knew that she was a single parent living on a small salary and one day he asked her: ‘How can you tithe when you make so little?’ Marlene replied ‘I’m very frugal and God gives back to me.’ That belief has held her in good stead throughout her life.

“I remember when my son was about nine and Safeway was closed on Easter Sunday. It was the end of the month and I had paid all the bills – there was nothing left until the next pay day. We went to church and I still put money in the collection box. My kids wondered why they couldn’t do this or that if I had enough to give money away. I told them that it wasn’t my money – it was God’s. On the way home from church, I stopped at the post office to pick up my mail, and in it was a refund check from Sears. There was twice as much money as I had put into the collection box. My son said ‘it’s magic!’ So we went bowling and had a pizza.”

Marlene is now retired, living on her small savings. “You learn to be frugal when you’re on your own. I can’t just go and work an extra hour of overtime if I have an extra bill come in. It’s scary sometimes.” But rather than making her less generous, she rejoices in the fullness of her life. “I feel like God’s helped me every step of the way and I should be helping others,” said Marlene. “The first of the month, before I pay any bills, I tithe. It’s like I’m thanking God (by giving) and someone else who receives it is also thanking God. So He gets thanked twice. I think that’s what He wants of us.” ▲

Honor Roll of Donors

January – June 2009

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Deborah and Mark Sturges
Steve and Vivian Tasselmyer
Ron and Mary Jo Teplitz
Patsy Terzian
Pamela M. Torliatt
United Way California, Capital Region
Royce and Carolee Van Bebbler
Donna Wall
Harold and Elizabeth Warren
Wells Fargo Bank
Zyromski - Konicek LLP

Memorial Gifts

Lyndi Brown
in memory of Diane Gibbs
Larry and Karen Thorstad
in memory of Gladys Gunderson
James and Joan Paddor
in memory of Michael Madick, D.D.S.
Donald and Kathleen Patterson
in memory of Ingrid Patterson
Gudrun Jacobsen
in memory of Jan Paul

Honorarium Gifts

Rose Silva – in honor of Fern Jones

Thank You!

We make every effort to ensure the accuracy of this list. If you notice an error, please accept our sincere apology and alert us by contacting the Fundraising Department at 707-762-2336 or KariM@pephousing.org.