



Silverado Creek, Sacramento, CA

# CREATING OUTSTANDING *Communities*



Forestwood at Folsom, Folsom, CA

# Mission Statement

The mission of USA Properties Fund is to create outstanding housing for value conscious seniors and families.

This mission is accomplished through the development, redevelopment and acquisition of residential communities which meet the highest quality standards.

Our goal is to be the first housing choice for both the residents and the communities in which we are located. USA strives to pursue this mission with the utmost professionalism and integrity.

Our belief is that an absolute commitment to excellence is the foundation enabling us to produce the greatest benefits for our customers, residents, employees, investors and owners.

“We have endless respect for USA and its never-ending commitment to build quality communities that change the lives of residents while also being good opportunities for partners. We’ve enjoyed an excellent relationship with the USA team over the years, and applaud the company’s success.”

Michael L. Fowler, President of Affordable Housing Partners Inc.

“USA not only develops exceptional apartment communities, they are a pleasure to work with. Each team member is committed to the company’s mission, resulting in a tangible difference in the quality its residents’ experience. There is tremendous value in having them as a partner and we appreciate and enjoy the relationship.”

Roy Faerber, Senior Vice President, Boston Financial Investment Management

“USA is an exceptional housing developer, builder and manager. The company truly values relationships with its financial partners as well as the communities it serves. Under the leadership of Geoff Brown, USA Properties Fund has flourished over the years and is highly regarded among its peers.”

Lisa Gutierrez, Relationship Manager, Vice President, U.S. Bank Commercial Real Estate



# ABOUT US

USA Properties Fund, Inc. is a developer, owner and manager of outstanding communities, exceeding the needs of our residents, the communities that we serve and our partners. We're about creating the best-possible communities, from quality affordable family and senior communities to market-rate projects with high-end luxury amenities

Our motivation in acquiring, designing, developing and managing first-rate properties is to create outstanding communities - and provide outstanding opportunities.

Founded in 1981 and headquartered in Roseville, CA, USA Properties Fund, Inc. (USA) is a vertically integrated, full-service real estate development, investment and management company focused on high-quality multifamily properties throughout the West. Our success is reflective of USA's strength in leadership, team structure and a commitment to the



Silverado Creek, Sacramento, CA

highest value system. USA's success can be measured in our \$1 billion in total assets through development and acquisition of more than 12,000 units of family and senior apartments in 90 communities throughout California and Nevada. For more information, please visit [www.usapropfund.com](http://www.usapropfund.com).

The USA family of companies has more than 400 employees in two states. The company holds contractor's licenses in California and Nevada, as well as a California Department of Real Estate Brokers License. USA is an active member in the Urban Land Institute, and has executives as board members on the California Building Industry Association, Institute of Real Estate Management, North State Building Industry Association and HomeAid, California Housing Consortium, National Multi-Housing Council, American Seniors Housing Association and the National Association of Home Builders.

USA has built a strong reputation of designing and delivering award-winning communities worthy of institutional investment, local agency and public support / participation. Many of USA's communities are considered public-private partnerships.



Vintage Aliso, Aliso Viejo, CA

# WHO WE ARE



Vintage Chateau II, Petaluma, CA



Terracina Springlake, Woodland, CA

USA Properties Fund's executive team has extensive experience in acquiring, developing, financing and managing apartment communities.

- » Geoffrey C. Brown, President and Chief Executive Officer, USA Properties Fund, Inc.
- » April Atkinson, Executive Vice President, USA Multifamily Management, Inc.
- » Steven Gall, Executive Vice President Project Acquisitions Group, USA Multifamily Housing, Inc., Senior Vice President, USA Properties Fund, Inc.
- » Tony Piscitello, President, USA Construction Management
- » Darren Bobrowsky, Senior Vice President of Finance, USA Multifamily Housing and Senior Vice President, USA Properties Fund, Inc.
- » Jonny Harmer, Chief Financial Officer, USA Properties Fund, Inc.



# WHAT WE DO



Clubhouse, Vintage Natomas Field, Sacramento, CA

**Acquisitions** – USA Multifamily Housing's Acquisition team identifies land and apartment opportunities for both market-rate and affordable development throughout California and the West. The Acquisition team considers the demand for housing in the region, the economic factors of the community and the appropriate investor partnerships that will bring the project to life.

**Land** – USA actively invests in land appropriate for new apartment communities, with densities of 20 to 90 units per acre. Development opportunities typically consist of 100 to 300 units.

**Investment** – USA is actively looking for existing apartment communities that have the potential for increased value for our investors, residents and

**"USA's site acquisition and development team works with precision. They are detail oriented, efficient and reasonable. The USA team is knowledgeable, fast and responsive."**

*Leslie Little, Assistant City Manager  
for Community Development, City  
of Morgan Hill*

localities by improving the buildings and operations. USA looks for existing market-rate, affordable or mixed-income communities with 80 to 400 units. Additionally, USA is aggressively pursuing corporate merger, acquisition and portfolio acquisition opportunities.

# WHAT WE DO

**Finance** – Each apartment community – either new construction or acquisition/rehabilitation – requires a unique financing structure in order to achieve the objectives of the owner/investors and produce exceptional returns, while satisfying the needs of the locality and our residents. USA often partners with institutional partners, local municipalities, economic development agencies, state and county agencies to combine public with private financing, creating a successful public-private partnership.

**Development** – USA Multifamily Development is an industry leader, looking at all phases of residential development for opportunities that achieve our goals and vision. Our development team has extensive experience in market-rate and affordable communities, including navigating the myriad of regulations while working with investors, principals and local officials to meet their objectives and exceed expectations. USA Development employs all members of USA's vertically integrated team to ensure a successful planning and execution of each project.

**Construction Management** – USA Construction Management, Inc. has been building multifamily communities in California and Nevada for more than 30 years. Our expert staff provides input throughout the life cycle of a project, from planning to delivery of

certificates of occupancy. Our full-service, hands-on team has completed construction or rehabilitation of more than 12,000 units.

USA's team of construction professionals including construction managers, registered architects and many other professionals – have handled numerous private-sector projects. The company, which has a California Contractor's License (#912545), works closely with a project's owner, architect and consultants to focus on the four most critical aspects of a project: cost control, schedule, quality and safety.

**Green Building and Sustainable Practices** –

USA embraces Build It Green building standards to promote better communities, improve energy and water conservation, and ensure healthier indoor living. USA is committed to a minimum Build It Green score of 115 on new construction projects. Some of the Build It Green design features include recycling a minimum of 65% of job site construction waste; energy-efficient indoor and outdoor lighting; water-saving and low-flow fixtures in kitchens and bathrooms; Energy Star-rated appliances; gas cooking, heat and water heating, and ceiling fans in living rooms and bedrooms.

**Multifamily Management** – USA Multifamily Management, Inc. is an experienced and resource-focused property and asset management firm. USA Multifamily Management utilizes its regional platform and local market expertise to generate operational efficiencies to maximize value of its entire portfolio. USA Multifamily Management, founded in 1993, provides full-scale professional administration services for communities including: marketing, maintenance, leasing, project rehabilitation and accounting services for communities in California and Nevada.





# SENIOR HOUSING

USA has more than 50 senior communities throughout California and Nevada. The communities provide seniors high-quality housing with numerous amenities in a safe environment.

Amenities often include lounges and community recreation areas, a kitchen and fitness area, billiards and a swimming pool and/or spa, landscape grounds with seating and community garden areas.

USA's senior communities are often built near shopping, transportation, health care and entertainment, creating a walkable neighborhood experience for residents.



Vintage Paseo, Simi Valley, CA



# FAMILY HOUSING



Terracina Springlake, Woodland, CA

USA has more than 35 family/general occupancy communities, from Carlsbad in Southern California to Santa Rosa in Northern California.

Each community features numerous amenities, with many offering lounges and community rooms – including computer areas, fitness rooms and kitchens – while some provide on-site play areas and swimming pools.

USA's forward-thinking approach to the design of family communities encompasses proximity to parks, shopping centers, schools, health care and public transportation, all helping to create a walkable neighborhood experience for residents.



Copperstone, Sacramento, CA



# RESYNDICATION / PROPERTY REHABILITATION / CAPITAL IMPROVEMENT PROJECTS

Recapitalization/resyndication of USA communities provides opportunities to extensively renovate building exteriors, common areas and individual units. Renovations could include updated flooring, new appliances, plumbing, mechanical systems and water conservation measures.

In addition to physical improvements, USA conducts property management overhaul to improve overall occupancy and operational efficiencies of each property. The company's goal is to ensure high-quality communities for our residents – and improve the investment and return for our partners. It's part of our overall commitment to building a better community.



Community Room, Huntington Plaza, Huntington Park, CA

“USA Properties Fund has the ability to structure complicated real estate transactions involving multiple layers of financing, all while delivering quality housing for lower-income families. USA Properties Fund has an amazing staff that is able to under promise and over deliver, resulting in some of the best lower-income housing available.”

*Mike Hemmens, Director, Citi*



Solar Installation, Vintage Oaks, Citrus Heights, CA



# USA IMPACTING RESIDENTS LIVES

USA is committed to building a better future for its residents, from elementary-age children participating in sports to seniors living on a fixed income who suddenly face an unexpected expense.

USA, through the JB Brown Fund, helps residents achieve their dreams and sponsors activities that enhance their lives. The JB Brown Fund awards college scholarships – 21 residents have been honored during the past three years, with some receiving multiple scholarships – and allows children to participate in youth sports. The fund also gives much-needed financial assistance to seniors facing an unexpected emergency when “life happens.”

The JB Brown Fund is named after the founder of USA, who was committed to improving the lives of residents and a leading proponent of lifelong education. The JB Brown Fund continues to attract donations, raising \$138,000 in 2013, more than four times the amount received in 2011. For additional information or to make a donation please visit [www.jbbrown.org](http://www.jbbrown.org).







**USA Properties Fund, Inc.**

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Roseville, CA 95661

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



Santa Rosa Communities Owned  
and Managed by USA





## Terracina at Santa Rosa Apartment

471 W. College Ave  
Santa Rosa, CA 95401  
(707) 703-1796

**USA Properties Fund's Role:** New Construction, Owner, and Operator

**Number of Units:** 99

**Product:** 3 Story Garden Walk up Surface Parked

**Financing:** 9% LIHTC

**Construction Start Date:** September 2006

**Completion Date:** December 2007

**Website:** <http://www.usapropfund.com/communities/terraccina-santa-rosa>



**OnSite Services:**



# Terracina at Santa Rosa Apartments

## Unit Mix:

BED	BATH	SF	UNITS	MIX %
1	1	706	32	32.3%
2	2	964	21	21.2%
2	2	1057	16	16.2%
3	2	1129	30	30.3%
		<b>TOTAL</b>	<b>99</b>	

## Affordability Mix:

1 BEDROOM	2 BEDROOM	3 BEDROOM	4 BEDROOM	Affordability & Unit Mix	AMI
10	11	9		30	30%
3	4	3		10	40%
10	9	10		29	50%
9	12	8		29	60%
	1			1	Manager Unit
			4.090 Acres	24.21 units per acre	

## Development Partners:

Riverside Charitable Corporation  
SunAmerica  
Santa Rosa Redevelopment Agency  
Union Bank of California

## Sustainability:

This project is incorporating the Build-it-Green design and efficiencies with the following features:



- ✓ Exceed Title 24 by 10%
- ✓ Vinyl dual-pane window with .38-.39 U-factor
- ✓ All Energy Star Rated Appliances
- ✓ Ceiling Fans in Living rooms & Bedrooms
- ✓ Low Flow fixtures in kitchen and bathrooms
- ✓ Bath exhaust fan on timer
- ✓ PEX plumbing system
- ✓ CRI Green-label carpeting & pad
- ✓ Low VOC adhesives on vinyl flooring
- ✓ Interior Lighting features 100% CFL
- ✓ 13 Seer HVAC system w/ programmable thermostats
- ✓ Exterior Lighting features 100% CFL and/or Sodium Halide
- ✓ Rotating stream nozzle irrigation system (1/3 rate of conventional spray nozzles)
- ✓ Zoned controlled landscape irrigation for varying exposures and plant materials and rainfall monitor
- ✓ Drainage swales and bio-filtration
- ✓ Recycling Program







## Tierra Springs 24 & 42 Apartments

1701 Allan Way  
786 Kawana Springs Road  
Santa Rosa, CA 95404  
(707) 544-4696

**USA Properties Fund's Role:** New Construction, Owner, and Operator

**Number of Units:** 66

**Product:** 2 and 3 Story Garden Walk up Surface Parked

**Financing:** 4% LIHTC (Tax Credits) with Tax Exempt Bonds

**Construction Start Date:** July 2014

**Completion Date:** July 2015

**Website:** <http://www.usapropfund.com/communities/tierra-springs-24>  
<http://www.usapropfund.com/communities/tierra-springs>



# Tierra Springs 24 & 42 Apartments

## Unit Mix:

BED	BATH	SF	UNITS	MIX %
1	1	600 - 680	28	42.42%
2	2	902	24	36.36%
3	2	1070	14	21.21%
		<b>TOTAL</b>	<b>66</b>	

## Affordability Mix:

1 BEDROOM	2 BEDROOM	3 BEDROOM	4 BEDROOM	Affordability & Unit Mix	AMI
2	2	1		5	30%
3	4	3		10	50%
23	16	10		49	60%
	2			2	Manager Unit
			2.04 Acres	32.35 units per acre	

## Development Partners:

Riverside Charitable Corporation  
 Boston Financial  
 Citibank  
 City of Santa Rosa  
 California Statewide Communities Development Authority (CSCDA)

## Sustainability:

This project is incorporating the Build-it-Green design and efficiencies with the following features:



- ✓ Energy efficient interior and exterior lighting fixtures
- ✓ Water saving and low-flow devices in kitchens and baths
  - High Efficiency water closet
  - Low flow 2 gpm shower heads
  - Low flow 1.5 gpm faucets baths; 2.2 gpm kitchen
- ✓ All Energy Star Rated appliances
- ✓ Gas cooking, heat and water heating
- ✓ Ceiling fans in bedrooms and living room
- ✓ CRI green-label, carpeting and pad
- ✓ Non-smoking buildings
- ✓ Engineered water management filtering system
- ✓ Maximize or exceed Title 24 efficiencies
- ✓ Water efficient landscape and irrigation design







## Vintage Zinfandel Apartments

2037 Zinfandel Ave  
Santa Rosa, CA 95401  
(707) 528-1971

**USA Properties Fund's Role:** Developer, owner, and operator

**Number of Units:** 129

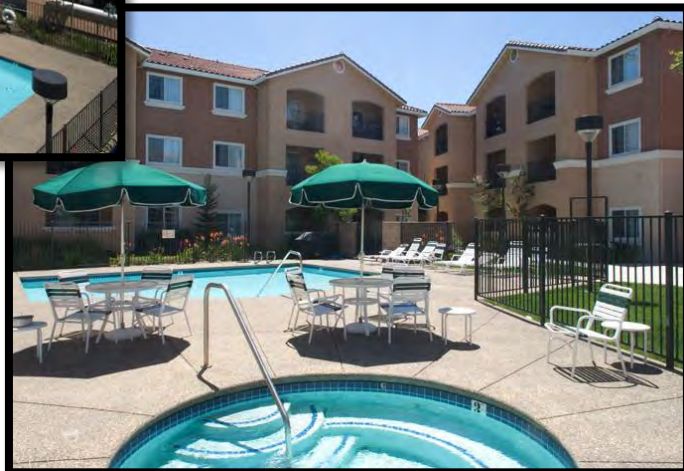
**Product:** 3 Story Elevator / Surface Parked

**Financing:** 4% LIHTC

**Construction Start Date:** January 2001

**Completion Date:** June 2002

**Website:** <http://www.usapropfund.com/communities/vintage-zinfandel/>



### OnSite Services:



# Vintage Zinfandel Apartments

## Unit Mix:

BED	BATH	SF	UNITS	MIX %
1	1	528	93	72.1%
2	1	706	18	14.0%
2	1	735	18	14.0%
TOTAL			129	

## Affordability Mix:

1 BEDROOM	2 BEDROOM	3 BEDROOM	4 BEDROOM	Affordability & Unit Mix	AMI
26				26	50%
63	39			102	60%
	1			1	Manager Unit
			3.35 Acres	38 units per acre	

## Development Partners:

Riverside Charitable Corporation  
SunAmerican  
Simpson Housing  
Pacific Life  
PNC

## Sustainability:

This project is incorporating the Build-it-Green design and efficiencies with the following features:



- ✓ Title 24 Compliant
- ✓ Energy Efficient Lighting
- ✓ 1Energy Efficient HVAC
- ✓ Zoned controlled landscape irrigation for varying exposures and plant materials and rainfall monitor







## Vintage Park Apartments

147 Colgan Avenue  
Santa Rosa, CA 95404  
(707) 527-6719

**USA Properties Fund's Role:** New Construction/ Refinanced, Owner, and Operator

**Number of Units:** 120

**Product:** 2 Story Garden Walk up Surface Parked

**Construction Start Date:** 1998

**Completion Date:**

**Website:** <http://www.usapropfund.com/communities/vintage-park-senior-apartments>



**OnSite Services:**



## Vintage Park Apartments

### Unit Mix:

BED	BATH	SF	UNITS	MIX %
1	1	513	96	80.0%
2	1	738	24	20.0%
		<b>TOTAL</b>	<b>120</b>	

### Affordability Mix:

1 BEDROOM	2 BEDROOM	3 BEDROOM	4 BEDROOM	Affordability & Unit Mix	AMI
37	4			41	30%
9				9	35%
24	10			34	40%
20	7			27	50%
6	2			8	60%
	1			1	Manager Unit
			3.65 Acres	32.88 units per acre	

### Development Partners:

Riverside Charitable Corporation  
 SunAmerican  
 Simpson Housing  
 Pacific Life  
 PNC







## Alderbroom Heights Apartments

2220 Brookwood Avenue  
Santa Rosa, CA 95404  
(707) 544-4696

**USA Properties Fund's Role:** Acquisition, Owner and Operator

**Number of Units:** 32

**Product:** 2 Story Garden Walk up Surface Parked

**Financing:** 4% LIHTC with Tax Exempt Bonds

**Construction Start Date:** Built 2007/ Acquisition 2014

**Completion Date:**

**Website:** <http://www.usapropfund.com/communities/alderbrook-heights>



## Alderbrook Heights Apartment

### Unit Mix:

BED	BATH	SF	UNITS	MIX %
1	1	560	16	50.0%
2	2	860	16	50.0%
		<b>TOTAL</b>	<b>32</b>	

### Affordability Mix:

1 BEDROOM	2 BEDROOM	3 BEDROOM	4 BEDROOM	Affordability & Unit Mix	AMI
7	6			13	60%
9	10			19	80%
					Manager Unit
			1.96 Acres	16.33 units per acre	

### Development Partners:

Riverside Charitable Corporation  
City of Santa Rosa







## Vintage Chateau I Apartments

333 N. McDowell Blvd  
Petaluma, CA 94954  
(707) 781-1993

**USA Properties Fund's Role:** New Construction, Owner, and Operator

**Number of Units:** 240

**Product:** 3 Story Corridor Surface Parked

**Financing:** 4% LIHTC (Tax Credits) with Tax Exempt Bonds

**Construction Start Date:** September 1998

**Completion Date:** February 2000

**Website:** <http://www.usapropfund.com/communities/vintage-chateau-i>



**OnSite Services:**



# Vintage Chateau I Apartments

## Unit Mix:

BED	BATH	SF	UNITS	MIX %
1	1	538	144	60.0%
2	1	758	36	15.0%
2	1	807	60	25.0%
		<b>TOTAL</b>	<b>240</b>	

## Affordability Mix:

1 BEDROOM	2 BEDROOM	3 BEDROOM	4 BEDROOM	Affordability & Unit Mix	AMI
24				24	50%
120	94			214	60%
	2			2	Manager Unit
			8.51 Acres	28.20 units per acre	

## Development Partners:

Riverside Charitable Corporation  
SunAmerica  
Union Bank  
City of Petaluma

## Sustainability:

This project is incorporating the Build-it-Green design and efficiencies with the following features:



- ✓ Title 24 Compliant
- ✓ Energy Efficient Lighting
- ✓ Energy Efficient HVAC
- ✓ Zoned controlled landscape irrigation for varying exposures and plant materials and rainfall monitor





## Vintage Chateau II Apartments

325 N. McDowell Blvd  
Petaluma, CA 94954  
(707) 776-0631

**USA Properties Fund's Role:** New Construction, Owner, and Operator

**Number of Units:** 68

**Product:** 3 Story Corridor Surface Parked

**Financing:** 4% LIHTC (Tax Credits) with Tax Exempt Bonds

**Construction Start Date:** July 2011

**Completion Date:** June 2013

**Website:** <http://www.usapropfund.com/communities/vintage-chateau-ii>



**OnSite Services:**



## Vintage Chateau II Apartments

### Unit Mix:

BED	BATH	SF	UNITS	MIX %
1	1	593	54	79.4%
2	1	750	14	20.5%
		<b>TOTAL</b>	<b>68</b>	

### Affordability Mix:

1 BEDROOM	2 BEDROOM	3 BEDROOM	4 BEDROOM	Affordability & Unit Mix	AMI
11	3			14	50%
43	10			53	60%
	1			1	Manager Unit
			1.67 Acres	40.72 units per acre	

### Development Partners:

Riverside Charitable Corporation  
 Boston Capital  
 Petaluma Community Development Commission  
 Association of Bay Area Governments (ABAG)

### Sustainability:

This project is incorporating the Build-it-Green design and efficiencies with the following features:



- ✓ Exceed Title 24 by 15%
- ✓ Energy Star Rated Appliances
- ✓ Low Flow fixtures in kitchen and bathrooms
- ✓ Gas cooking, heat and water heating
- ✓ Low VOC carpet and vinyl
- ✓ Vinyl dual-pane windows
- ✓ PEX plumbing systems
- ✓ Interior Lighting features 100% CFL
- ✓ Exterior Lighting features 100% CFL and/or Sodium Halide
- ✓ Ceiling Fans in bedrooms and living room
- ✓ Rotating stream nozzle irrigation system (1/3 rate of conventional spray nozzles)
- ✓ Zoned controlled landscape irrigation for varying exposures and plant materials and rainfall monitor





# USA Multifamily Management Sample Management Plan

# **SAMPLE MANAGEMENT PLAN**

## **I. MANAGEMENT**

### **A. ROLE AND RESPONSIBILITY OF THE OWNER AND/OR DELEGATION OF THE AUTHORITY TO THE MANAGING AGENT**

1. USA Multifamily Management, Inc. (UMM) is a for-profit corporation and a subsidiary of USA Properties Fund, Inc., formed for the purpose of managing income properties. UMM will be the Management Agent for The \_\_\_\_\_ Apartments. The Owner of the property is \_\_\_\_\_, a California limited partnership, the managing general partner of which \_\_\_\_\_, herein is referred to as the "Owner".

USA will appoint a key contact person to represent their organizations as the "Management Committee" of Owner.

The role of General Partners will be to establish policies and the role of UMM to implement those policies. It is clearly understood that the Owner is concerned with general policy and management. Some of the policies to be established by the Owner are as follows:

- Resident Selection
- Eviction
- Project Staff and Salaries
- House Rules and Lease
- Security
- Social Services

It is UMM's policy that even though as agent we may be given authority to perform a broad range of duties, we like to stay in close contact with the Owner in performing those duties. UMM and the Management Committee of the Owner will meet monthly to review financial reports, management procedures, and resident relations.

Once the policies have been established by the Owner, the Owner shall delegate authority to the Agent to implement the policies. The Agent will, by means of periodic budgets, financial statements, and status reports, and will advise the Owner on the operation of the Project. In addition, the following procedures shall be



followed to ensure effective day-to-day operations and cooperation between Owner and Agent:

- a. Day-to-day operation of the Project will be under the direct supervision of the Community Manager who will report to the Regional Supervisor of the Agent.
- b. The President shall be the Agent's representative in reporting to Owner.
- c. The Owner shall appoint a key contact person or liaison to represent the Owner in regular communications with the Agent.
- d. There will be regular meeting times between the Owner and Agent for the purpose of reviewing policies, management procedures, resident relations, and budget control. Owner and Agent will work jointly to establish any change in the policies and procedures. Should it become necessary to alter these policies, the Agent will not do so without approval of the Owner.

As described in the Management Agreement, the Annual Operating Budget for the Project will be prepared by the Agent and approved by the Owner. In the event that items need to be purchased that either were not budgeted or that would bring the Project over budget, the Agent will promptly inform the Owner, who will review and approve such additional purchases.

In the event that the Agent must arrange for emergency repairs involving manifest danger to persons or property, or make payments required to avoid suspension of any necessary service to the Project, the Agent will inform the Owner of the facts as promptly as possible.

2. The Agent and Owner shall enter into a Management Agreement which will provide detailed responsibilities which the Agent and Owner will assume. These responsibilities shall be clearly assigned and described and shall not overlap.
3. In the event that either the Owner or Agent shall terminate the Management Agreement prior to occupancy, the following shall occur. The Agent will transfer all files and records related to the Project to the Owner. These files shall include marketing and rent-up materials, prospective tenant applications and documents relating to the management of the Project.

Upon termination of the Management Agreement after occupancy occurs, the Owner and Agent shall agree to the procedure outlined for this event in the Management Agreement.

## B. PERSONNEL POLICY AND STAFFING ARRANGEMENTS

1. Once the personnel and staffing requirements have been established by the Owner and Agent, the Agent shall hire, train, pay and supervise all personnel, including independent contractors and other service providers.

On site staffing is anticipated to be as follows:

Position

- Community Manager
- Assistant Manager
- Leasing Associate
- Maintenance Supervisor
- Maintenance Assistant
- Maintenance Porter

The on-site manager will report to a Regional Supervisor who works under the President, in turn, reports to the Owner.

Support staff in the UMM office, also involved in project management, includes clerical, accounting, and compliance personnel whose responsibilities are to assist in administrative functions and in the preparation of financial reports.

2. Hiring Policies

- a. According to UMM personnel policy, all hiring of employees of USA shall conform to equal opportunity requirements without regard to race, age, religion, color, national origin or sex.
  - b. UMM has a regular training program for their on-site staff. Staff is also encouraged to participate in local training and information programs as well as training provided by management organizations such as IREM, AHMA and HUD. A comprehensive tax credit compliance manual is given to each community manager, and new employees are trained by the corporate compliance department upon hiring regarding the Section 42 tax credit compliance program. On-line training is available through the company intranet. Staff is sent to training seminars as they become available in their area.
  - c. All hiring materials will indicate that USA Multifamily Management, Inc. is an "Equal Opportunity Employer.
3. The Agent will make available all pertinent information such as qualifications, remuneration, application procedures, etc. to the Owner.
  4. As indicated in the Management Agreement, all on-site personnel shall be employees of the Agent. However, the Owner will reimburse the Agent for compensation payable to on-site staff and service providers, and for all taxes and assessments incident to the employment of such personnel. These reimbursements will be treated as Project expenses and paid out of the partnership's operating account. If on-site residency is required as a condition of employment, a discount



for all the employee's rent may be included in the compensation package.

5. Employment grievances, termination of employment, and promotions shall be conducted according to the Agent's personnel policies and procedures that conform to equal opportunity and affirmative action goals and requirements.

C. PLAN FOR MAINTAINING ADEQUATE ACCOUNTING RECORDS AND HANDLING NECESSARY FORMS AND VOUCHERS.

1. Financial accounting, reports and records shall be in conformance with standard accrual basis accounting procedures, and responsive to the guidelines provided by the regulatory agencies connected with the Project.

Accordingly, the Agent will maintain accurate files of all resident transactions, revenue, and expenditures and prepare the following monthly reports for the Owner's review.

- a. Cash status report and financial summary.
  - b. Monthly and year-to-date budget comparisons.
  - c. List of disbursements.
  - d. List of accounts payable.
  - e. Vacancy report.
  - f. Rent roll.
2. Bills will be paid, and accounts will be funded pursuant to the requirements of the Project's regulatory Agreement. Specifically:
    - a. A system will be utilized to document all project expenses with the exception of items and services provided on a regular contractual basis (utilities, trash removal, service contracts, etc.).
    - b. Purchases up to \$500 shall be pre-approved by the on-site manager. Purchases over \$500 shall be pre-approved by the Agent's Regional Supervisor.
    - c. Invoices will be processed by the on-site manager, reviewed for accuracy by the Regional Supervisor, and then vouchered for payment by the Agent's central office. Checks will be processed semi-monthly for payment of any payables on hand.
    - d. The following separate accounts shall be established; said accounts to be kept in FDIC insured accounts:
      - 1) General Operating Account into which rental and other miscellaneous income will be deposited and from which the Project's operating expenses will be paid.
      - 2) Replacement Reserve account to be funded through regular contributions from the operating budget, based on a capital improvements schedule of anticipated useful life and replacement needs for major items.
      - 3) Security Deposit Account to be funded by the residents' security deposits.

3. The Agent maintains a computerized General Ledger program, which shall be continually updated to meet the accounting and reporting needs of the Project and to produce a quality audit trial.
  - b. Careful monthly monitoring shall allow for cost control, prompt identification of potential problems and sufficient lead time to develop plans to meet Project needs.
  - c. Major budget variances shall be reviewed by the Agent with the Owner and appropriate actions shall be taken to ensure that monthly cash flow is sufficient to meet the Project's operating expenses and deposits to the reserve accounts noted above.
  - d. Procurement of contract services
    - 1) At least three competitive bids will be sought for contract services over \$5,000 such as landscape maintenance and services related to periodic capital improvements (exterior painting, roofing, etc.).
    - 2) The Agent shall prepare such bid specifications and supervise the bid proposals and acceptance procedures.
  - e. In the event that items need to be purchased that either were not budgeted, or that would bring the Project over budget, the Agent will promptly inform the Owner, who will review and approve such additional purchases.
  - f. The Agent shall maintain the Project's files and records in accordance with requirements of any government agencies administering including the tax credits or their funds contributing to the development of the Project.
4. Vacancies and rent losses will be noted and recorded on the balance sheet summarizing monthly financial activities for the Project. Such losses can also be inferred from the monthly financial reports indicating budgeted versus actual rental income.

#### 5. Security Deposits

- a. Residents may be required to make a refundable security deposit in accordance with applicable state and local laws. The security deposits shall be held in a separate trust account with a depository insured by an agency of the federal government or a comparable federal deposit insurance program. The balance of this account shall at all times equal or exceed the aggregate of all outstanding deposits, plus accrued interest; OR
- b. Residents have the option to purchase a non-refundable bond premium, if available.
- c. Within 21 days from the date of move-out, a security deposit refund from will be completed, indicating:

- 1) Security deposit on hand.
- 2) Amount of interest earned, if applicable.
- 3) Amount of rent or unpaid charges owing as of the date of the move-out.
- 4) Amount of damage or cleaning charges to be assessed. An itemized list of work and actual costs will be attached to the forms for repair, cleaning, or replacement of items above normal wear and tear.

The balance of the security deposit and interest after deductions for outstanding rent, charges, cleaning, and damages will be refunded to the resident with this form and itemization of costs.

- d. As part of the resident orientation interviews, residents shall receive and explanation of the use of security deposits and shall sign a security deposit agreement.

#### 6. Other Reports

The Agent shall also provide reports required by any regulatory agencies and funding sources as outlined in the regulatory agreements with those entities.

### D. PROVISIONS FOR PERIODIC UPDATE OF MANAGEMENT PLAN

After initial occupancy, the Agent and Owner shall review this plan on an annual basis.

### E. INSURANCE

The Agent, with the Owner's approval, shall arrange for the Project to be insured against loss by fire and such other hazards, casualties, liabilities and contingencies, and in such amounts and for such periods as required by the permanent lenders.

Competitive bids will be sought to ensure the most cost-effective coverage available, and both the coverage and the carrier(s) will be reviewed regularly. Per the Management Agreement, the Agent will also report, investigate, and pursue the resolution of all accidents or claims in connection with the operation of the Project.

## II. OCCUPANCY AND MARKETING AND RESIDENTS SELECTION PLAN

### A. PLANS AND PROCEDURES FOR PUBLICIZING AND ACHIEVING EARLY AND CONTINUED OCCUPANCY.

1. Units shall be marketed in accordance with Affirmative Fair Housing Marketing Guidelines, and the Marketing and Residents Selection Plan as described below.
  - a. Prospective renters shall be recruited through an affirmative marketing strategy designed to ensure equal access to all appropriate-sized housing units for all persons in any category protected by federal, state, or local laws governing



discrimination.

- b. Public agencies, social service agencies, and local community groups will be contacted. If adequate numbers of minority or non-minority applicants are not generated, the marketing period and areas may be extended as is -necessary to generate an adequate number of potential renters from the various targeted groups, and to ensure that the resident selection procedure is fair and meets the Owner's goals.
- c. The leasing telephone number will be posted on a sign at the premises. The State's Relay System telephone number will also be posted so that individuals with a hearing impairment can access rental information.
- d. The Agent will make arrangements with community agencies offering bilingual services to assist non-English speakers to complete their applications as necessary.
- e. The marketing plan will include specific outreach strategies for physically disabled households. In order to reach the maximum number of potential applicants in this category, a comprehensive effort will be made to distribute marketing materials to organizations that are likely to have contact with handicapped persons. These organizations include independent living centers and other organizations that provide meal programs, health services, community resource referrals, educational programs, or recreational activities. Applicants will be advised of their right to reasonable accommodations to rules, policies, practices, or services, when such accommodations may be necessary to afford them equal opportunity to use and enjoy their dwelling unit.

All advertising shall include prominent use of Equal Housing Opportunity logo, slogans and/or statements of intent to affirmatively market the units. Materials to be used in the affirmative marketing plan include:

- 1) A fair housing poster to be displayed in the rental office, or wherever prospective renter interviews take place;
  - 2) An Equal Opportunity logo to be displayed on the marketing brochure, flyers, and other marketing materials.
2. The initial rent-up shall be conducted by Agent-supervised personnel, well-trained in eligibility requirements, household composition criteria, and unit size selection processes and Owner-approved selection criteria.
- a. Applications will be stamped, dated as they are received, and then sorted for family size, income level and eligibility status. (Even ineligible applicants shall be saved in case they should become eligible in the future.) One master waiting list will be established for the entire Project.
  - b. Depending on the size of the eligible applicant pool during initial rent-up, applicants will be processed and selected in the order in which completed applications are received.
  - c. One waiting list will be established for the entire Project. In order to ensure adequate number of applicants for each income category and unit size, twice the number of applicant households will be processed for each unit. Applicants will

be placed in the order of their completed application date. The remaining eligible households will be put on a waiting list, and shall receive a letter informing them of their status with an estimate of when the next unit of the size an income designation they seek, based on previous turnover histories for similar housing projects, may be available.

- d. Ineligible applicants will be advised of the reason for their ineligibility.

In addition, local newspapers, radio stations and other media will be sent press releases and marketing material and be used to place classified advertising as necessary.

The local Chamber of Commerce will be regularly contacted to advertise the community.

4. Resident orientation shall include:

- a. Written orientation material including general information about The A.J. Apartments, a list of emergency numbers for hospitals, ambulances, fire and police departments, and other information regarding emergency procedures, as well as neighborhood services and amenities.
- b. Personal interviews with every resident in order to acquaint them with the physical layout of the apartment community and the location of fire alarms, fire extinguishers and fire exits, as well as a review of fire precaution and evacuation procedures.
- c. A thorough review of the House Rules and Regulations with each and every resident. In addition, at the time the rental agreement is signed, all provisions of the rental agreement will be thoroughly explained, and each resident will be provided with a copy of the agreement.
- d. Inspection of each dwelling unit by the management staff and new resident(s). At this time, a checklist of the unit's condition will be signed by both parties. Written instructions will be provided to all residents explaining the use and care of all appliances.

B. PROCEDURES FOR DETERMINING TENANT ELIGIBILITY AND FOR CERTIFYING AND ANNUALLY RECERTIFYING HOUSEHOLD INCOME AND SIZE.

- 1. The Agent shall apply all City, State, and Federal requirements in determining tenant eligibility at initial rent-up and during subsequent re-certification of tenant income. When filling a vacancy, initial eligibility of prospective residents shall be determined by the following procedures:
  - a. A brief conversation by phone to determine if the applicant household meets minimum eligibility criteria, and/or,
  - b. A personal interview.
  - c. Prospective residents who have been determined to be ineligible will be so notified so that they will have an opportunity to provide further information if they feel an error has been made in assessing their eligibility.

- d. Actual eligibility will be determined as follows:
  - 1) Each prospective resident shall complete an application form and return it to the Community Manager with signed permission for third party verification of income, credit history and rental history.
  - 2) Pertinent information will be confirmed as current and third-party verification forms are sent.
  - 3) The manager may conduct a personal interview with all members of the prospective household.
  - 4) Written notice will be sent advising applicants of their final eligibility status.
- e. All changes to the household composition must be pre-approved by management staff. The same procedures outlined here for a new applicant will be utilized for the approval process when adding an adult to an existing household. Changes to over-income household composition will be approved as long as the change was not reasonably anticipated at the time of initial occupancy certification and the proposed new household member successfully passes all eligibility requirements.

2. The annual tenant re-certification procedure will be as follows:

- a. At the first-year annual re-certification, a full and complete certification will be completed. All income and asset sources for the household will be third-party verified.
- b. One Hundred Twenty (120) days prior to their anniversary month, residents will receive a letter advising them of their impending re-certification date and asking them to sign the release portion of the third-party verification forms. These will be forwarded to the appropriate third parties. The tenants will update their prior application, which certifies that they have accurately reported all of their income sources.
- c. Ninety (90) days prior to the anniversary month, residents will receive a letter advising them of their impending re-certification date and asking them to sign the release portion of the third-party verification forms. These will be forwarded to the appropriate third parties.
- d. Sixty (60) days prior to the anniversary month the manager will interview the residents due to be re-certified in the following month. At this interview, the resident will be advised of any changes in their eligibility and income status and/or rental obligation.
- e. At second year annual re-certification, (3<sup>rd</sup> year certification) and all subsequent annual certifications, the household will be complete a Tenant Household Information Form (THIF). This form does not require third-party verification of income and/or asset sources. It is completed by the household and placed in the permanent resident file.

## C. RENT COLLECTION POLICIES AND PROCEDURES

The resident orientation information (both written and oral) for \_\_\_\_\_ Apartments shall address rent collection policies and procedures. Such policies and procedures



shall be strict, consistent, easily understood, and firmly enforced. This information will be provided to all the residents at move-in as well as to all management staff and the Owner.

1. The on-site manager shall collect and record all rents, resident fees and charges and shall promptly deposit daily receipts to the appropriate project account(s). All rents will be due and payable on the first day of the month but in no event later than three (3) days after due date. Methods, time, and place will be made clear to the resident and will specify that payment is to be made on-site either by check or money order.
2. Rents not received by the third (3rd) of the month are considered late and will be dealt with through personal contact by the Community Manager, and a written notice of delinquency will be sent. If the rent is not received by the tenth (10th) of the month, the Community Manager will inform the Regional Supervisor who will authorize the retention of a professional collection service and/or attorney to pursue unlawful detainer actions.
3. Partial payments will only be accepted under unusual circumstances and must be approved in advance by the Regional Supervisor.
4. Rent increases shall be anticipated and implemented as the needs of the Project dictate, in conjunction with the preparation of the Annual Operating Budget. The Project's Regional Supervisor, in consultation with the Community Manager, shall prepare the Annual Operating Budget for the approval of the Owner at least sixty (60) days prior to the beginning of the Project's fiscal year.
  - a. Rent increases shall be implemented in conformance with State and Federal low-income housing programs relating to tax credits.
  - b. Rent increases for units occupied by holders of Section 8 certificates shall be coordinated with the local Housing Authority.
5. Should a resident cause damage to the premises in the course of his/her tenancy, the resident will be billed for the repair of such damages when they occur, in order to avoid using the resident's security deposit for payment. These damage charges will appear on the residents' rent ledger card and will show as a balance due until paid in full. However, should these charges still be owed when the resident vacates the unit, such charges will be deducted from the security deposit refund. Remaining charges for damages in excess of the security deposit will be recovered by referring the case to an attorney or professional collection service.

Residents will be charged for resident-caused or resident-requested replacements and repairs. Charges for these items will be at a rate which does not exceed the actual cost paid by the Owner for labor and materials.

6. Residents having financial problems that affect payment of their rent may be referred to an appropriate social agency for assistance with remedying their problems.
7. A late fee for \$\_\_\_\_ will be charged in connection with any rent payment not received by the \_\_\_\_ (\_\_) day of the month. This late fee will be collected without exception.

8. A service fee of \$\_\_\_\_\_ will be charged for returned checks. Following the occasion of one (1) check being returned by the bank, rent payment by cashier's check or money order will be required.
9. Legal costs incurred in pursuing collection of rents and/or eviction procedures shall be borne by the Project and shall be paid for out of the General Operating Account.
10. Rent collections shall be recorded in a computer system, which produces a receipt for the resident, a record on the resident's ledger card, and a permanent ledger entry.
11. A master "rent-roll" shall be maintained and regularly updated, indicating number, name of occupant(s), rental amount, any subsidy payment(s), and current payment status for each of the units in the Project.

#### D. PLANS FOR ENHANCING RESIDENT-MANAGEMENT RELATIONS

Resident-management relations shall be based on a policy of cooperation and communication. Residents shall be encouraged to understand that their involvement with the apartment community, and therefore their ideas, priorities, suggestions, and concerns, are both sought and valued.

Residents shall be encouraged to offer suggestions to the manager and senior management staff in a variety of areas of concern. Resident involvement in planning can result in more relevant, sensitive and effective management policies and also recognizes the principle that "participation brings commitment," i.e. that, given an opportunity to participate, residents will act to improve the quality of life in their community.

1. Residents will be provided copies of the house rules and other materials pertaining to policies governing their occupancy at the apartment community.
2. Management staff will also provide the residents with a list of emergency numbers for hospitals, ambulance, fire department and police department, as well as the phone number of the on-site office and back-up information in the event of emergencies when the office is closed. Residents will also receive information about energy conservation and what each resident can do to reduce energy waste.

#### E. AUXILIARY PROGRAMS

The non-profit partner will establish auxiliary programs to supplement the housing at \_\_\_\_\_ Apartments.

### III. MAINTENANCE/SECURITY

#### PLANS FOR CARRYING OUT AN EFFECTIVE MAINTENANCE AND REPAIR PROGRAM

- A. Post-construction Follow Up. Once the Owner has determined that construction is completed and that the Project is ready for occupancy:

1. The Regional Supervisor shall be responsible for a final punch list of each unit and the common areas.
  - a. All appliances shall be tested to assure they are functioning properly.
  - b. Incomplete work, missing and non-functioning items will be duly noted.
2. The Owner and General Contractor shall be advised of items to be completed or corrected, which shall, in turn, be referred to:
  - a. The general or sub-contractor if under warranty.
  - b. An outside contractor or firm recommended by the general contractor.
  - c. In-house staff or contractor, if appropriate. The on-site maintenance person will follow-up on construction defects.

B. The On-Going Maintenance Program shall include the following:

1. Scheduled preventive maintenance and repair of installed equipment in accordance with manufacturers' recommendations and the requirements of equipment operating manuals. This work will be performed by skilled maintenance contractors.
  2. Routine repairs to kitchen appliances, electrical, plumbing, and heating equipment. This work will be performed by on-site maintenance or independent contractors.
  3. Preventive annual and bi-annual apartment inspections to ascertain the condition of each unit regularly and consistently. Maintenance problems discovered during these inspections shall be handled according to the work order procedures. If inspections fail, a re-inspection will occur once tenant
  4. Preventive regular inspections and inspections of common areas and equipment, as well as regular schedules daily, weekly, monthly, quarterly, bi-annually for maintaining same.
    - a. Maintenance of exterior areas shall include keeping grounds free of litter, trash, and paper. Parking areas will be maintained in good repair and free from dirt and litter.
    - b. Common areas, such as hallways and laundry rooms, will be swept and cleaned daily and kept free from trash and other debris.
1. Garbage removal will be affected through arrangements with a contractor services company. The trash areas will be swept daily and scrubbed with disinfectant when necessary.
  2. Extermination services will be contracted for, so as to provide a high level of sanitation and cleanliness.
  3. The maintenance of the grounds shall be on a contract basis with a landscape firm.

C. Resident Security Systems

The developer recognizes that resident security is an essential part of maintaining a safe and stable community. It is anticipated that security needs will be met by standard bolt locks and adequate site lighting. In addition, the Owner will consult regularly with the Agent to discuss the need for any special security provisions, which may arise.



- D. Interior painting and redecoration of individual units shall occur every 3 to 5 years based on need substantiated by the annual physical inspection, or as occupancy changes, or as the Agent or Owner may otherwise deem necessary.
- E. All items needing repair or replacement, whether reported by the residents or discovered by management staff, shall be recorded on a maintenance work order form by the manager.
  - 1. The form shall be completed in duplicate; one copy each shall be given to the resident and one copy shall be retained in a suitable ledger for follow-up as the work proceeds.
  - 2. The work order form shall indicate the costs of labor and materials and the manager shall determine any charges to residents for damages beyond normal wear and tear. Residents will be billed promptly for damages they cause, and, per the lease agreement, be required to reimburse the Project within 30 days or other reasonable time agreed upon by the Agent and resident.
  - 3. Once the work is completed, the ledger copy shall be placed in the permanent file assigned to the resident's unit or kept in the property's computerized records.
- F. Routine maintenance requests will be completed within 72 hours.

All emergency repairs or replacements, regardless of the time of day they occur, shall be handled promptly. Emergency needs shall be defined as those situations posing immediate threat to the health and safety of residents and/or the integrity of the grounds, buildings, and equipment, including: the interruption of services, hot or cold running water, electricity, gas, adequate heat and plumbing; glass breakage which deprives residents of security or heat; or repairs that if not performed would expose residents to injury. In case of an emergency after business hours, a 24-hour answering service will be maintained to notify the manager.

## **V. PROJECT AMENITIES**

Each USA family project includes a large clubhouse facility for group activities. At the onset of a project, USA inaugurates social programs and activities that become the heart and soul of the project.

For this project, the completely furnished clubhouse/community building will include a large community room and adjoining kitchen, a recreation room/lounge, centralized mail, management offices and public restrooms.

The outdoor common area will include feature attractive landscaping complete with swimming pool, barbecues, and terraces, \_\_\_\_\_.

## Social Services and Resident Services



# Life Skills Training & Educational Programs, Inc.

Empowerment. Impact. Community. One STEP at a time.

The mission of LifeSTEPS is to provide effective educational and supportive services to maximize the strengths of individuals and build resilient communities.

## Empowerment



Over 220 employees throughout California



Over 120 developer and manager company partners



Largest affordable housing social service provider since 1996

## Impact



Thriving in Place Services



Adult Education, Employment and Case Management



After School and Teen Club programs

## Community



Over 30,500 homes served in 2017



90,000 residents served annually



\$900k in donations, in-kinds and grants in 2017

### STUDENT READING LEVELS



95% of all students participating in Summer Reading maintained or improved their reading level

95

95%

### EVICITION PREVENTION



93% of residents receiving eviction prevention dollars remained housed one year later

93

93%

### EMPLOYMENT



53% of residents who created a resume and completed case management obtained employment

53

53%

### FINANCIAL LITERACY

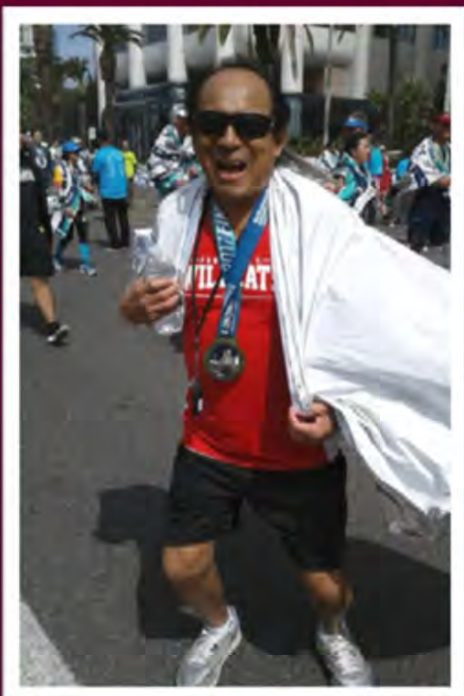


42% of residents who created a budget increased their savings

42

42%





Emil - From Being Blind and Near Death in a Shelter to Crossing the Finish Line - Hollenbeck Resident Accomplishes "Impossible" Goal

## Supportive Service Programs: Serving Our Chronically Homeless

98% of our formerly chronically homeless residents maintain their housing

LifeSTEPS Quality of Life Survey for 2017:

Broadway Villas Clients housed for an average 22 months (move-in began 09/2014)

- 96% - Improved mental health daily
- 93% - Living in a safe place
- 86% - Overall happiness

Hollenbeck Terrace Clients housed for an average 12 months (move-in began 11/2015)

- 90% - Feelings about living and life improved
- 90% - Living in a safe place
- 80% - Belonging to a community

## 2017 IMPACTS

Below are just a sample of the impacts and services provided



- 29,510 hours of group education conducted (one-on-one education not included)
- 95.50 hours avg. of group education per community across portfolio
- 26,629 unduplicated residents served



- 19,514 hours of individualized health & wellness services provided
- 15,864 unduplicated residents received health & wellness services
- 131% of health & wellness hours were provided at communities with this requirement



- 55,152 hours of After School Programming was provided
- 12,695 children attended our After School Programming
- 85% of the parents surveyed responded that their child learned to make better choices

## Client Assistance Programs

\$48,580 in Rental Assistance  
\$88,711 in general Client Assistance  
\$60,179 in Change A Life Grants  
\$211,151 in Academic Scholarships

\$408,621 total Client Assistance awarded  
627 Individuals in 375 Households





**Empowerment. Impact. Community. One STEP at a time.**

## Programs & Services

LifeSTEPS' professional social service providers offer a wide variety of programs and services, depending on the needs of each senior or multifamily community.

Our services meet all state and federal social service requirements for affordable housing communities. The combination of individual services and community-wide programs enable us to help build strong, vibrant residential communities.

LifeSTEPS clients are made up of many races, nationalities, and cultures, yet their most basic and greatest needs are the same. We work to partner with local agencies such as, food banks, super markets, and faith based organizations to bring hunger relief to families in need. To the best of our ability we utilize standard methods of fundraising, including grant requests, individual donor solicitation, and community events, to raise emergency assistance funds. As an organization, we are dedicated to consistently pursuing funding partnerships that will help our clients maintain housing while learning life skills that help them to reach their potential in life.

LifeSTEPS programs include:

- Client Assistance
- Case Management
- Educational Classes
- Senior Services
- Mediation
- Social and Community Participation Programs
- Volunteer Programs Resource Information

Typical weekly programs for residents include:

<b>Resident Services Program</b>	<b>Weekly Hours</b>
Service Coordination including Case Management	8 hours per week
Educational Classes	2 hours per week
Enrichment Activities	8 hours per week
Resident Activities	2 hours per week

## **Client Assistance Program**

LifeSTEPS provides case management to individuals and families in crisis, education and referrals, but without a reliable safety net, some families on the brink of homelessness will experience loss of housing. Our agency has secured funding from private donors, foundations and corporations which is being used to stabilize and prevent loss of housing for residents. These funds allow our agency to provide assistance to worthy seniors, individuals and families, thus allowing them to maintain housing while looking for a job, recovering from an illness and / or cutting expenses. Funds are distributed with clear mandates that residents commit to six months of one-on-one case management with the LifeSTEPS Director of Social Services to help resolve the issues that got them into the financial hardship to begin with, thereby addressing the root of the problem. Concurrently, recipients must take our three-month class, Control Your Finances, in which they receive instruction on how to create and live within a practical household budget, how to manage the resources they have and then how to go about moving forward by creating a savings account or seeking more lucrative employment.

## **Case Management**

Case management provides individual, professional assistance for real life problems. Our social workers are at the property throughout the month and also maintain a schedule for appointments or drop-in assistance. In addition, residents and property managers can reach the Director of Social Services by phone anytime during the week.

Referrals may be made when an at-risk resident is identified, or residents can request support directly when issues arise. Once residents get to know LifeSTEPS, they also refer their neighbors for help.

Depending on an individual resident's needs, our social workers can provide means for financial assistance, crisis intervention, and in-home supportive services. Case management can also include contacting other service-oriented nonprofits and government agencies on a resident's behalf.

Important components of case management include realistic feedback, emotional support, and active listening for residents in distress.

Case management services include: assistance in obtaining medical equipment, assistance with health care options, assistance in the completion of forms for MediCal, food stamps, insurance, or Social Security, assistance for mentally ill residents in managing day-to-day needs, collaborating with family to determine the appropriate level of care for seniors, door-to-door resident visits and assessments, evaluating a senior for dementia, grief counseling, investigating possible domestic violence, obtaining in-home assistance for elderly residents recovering from illnesses, one-on-one assistance with resumes and job seeking, providing food bank commodities and other emergency food assistance, teaching residents how to apply for discounted utilities, translating documents and providing other bi-lingual support.

## **Educational Classes**

Depending on the needs and interests of the members of each community, LifeSTEPS provides a wide variety of on-site educational opportunities. Classes are taught by LifeSTEPS employees, supervised volunteers, and partner agencies invited to the properties by LifeSTEPS.

LifeSTEPS has established a proprietary curriculum for three-month classes in core areas. Other classes are taught within one- to three-session workshops.



Examples of educational classes are:

- Computer Skills
- Disaster Preparedness
- English as a Second Language (ESL) Exercise and Dance for All Ages and Abilities
- Healthy Living: Nutrition and Managing Chronic Illnesses How to be a Community Leader
- How to Control Your Finances Job Search Workshops
- Job Skills 101: Getting and Keeping a Job Red Cross First Aid
- Successful Aging

## **Senior Services**

Active seniors have much to offer within their communities. With encouragement, seniors are often eager to volunteer in supporting other residents.

Senior services include “friendly visiting” by LifeSTEPS social workers, a means for staff to provide a sympathetic ear for a resident who is troubled, lonely, or suffering from serious health problems. Our staff makes every effort to involve adult children and other family members in providing emotional support for senior residents.

LifeSTEPS seeks resident input in developing tailored activities. With many Social and Community activities and Educational Classes appropriate for seniors scheduled throughout the month, we are able to meet the varied interests of the residents.

Activities are especially important in senior communities, reducing isolation and giving residents the means to retain a sense of pride and independence while building a strong, mutually supportive community.

## **Mediation**

Unresolved disputes between neighbors can leave a property manager with no alternative but to evict both parties. LifeSTEPS has developed a highly effective mediation model that provides residents with a way to air and resolve their differences while maintaining their housing. Under the guidance of a trained LifeSTEPS social worker, residents take an active part in the mediation process by taking responsibility for finding and adhering to a solution. This experience empowers residents and teaches valuable life skills while resolving the issue at hand. When needed, LifeSTEPS social workers can also mediate disputes between residents and property managers.

## **Social & Community Participation Programs**

In addition to social services, the Director develops appropriate learning and social activities at each community.

By fostering social activities, LifeSTEPS and supportive property management staff help communities build a network of support among the residents. When neighbors know each other, they are able to turn to each other when they need help.

A monthly newsletter produced by property managers, or at some locations LifeSTEPS staff, is a resource for residents to learn about upcoming activities, classes, and services.

Social Programs Include:

- Birthday Celebrations
- Day Trips
- Games
- Hobby Classes
- Holiday Celebrations

- Movies Neighborhood Watch Potlucks
- Resident Meetings

## Volunteer Programs

LifeSTEPS recruits talented, dedicated volunteers to provide skilled support.

Volunteers help at events such as block parties, community dinners, and holiday celebrations, activities such as art classes and bingo, and educational classes.

Volunteers are carefully selected and screened, and those who work with children undergo a Department of Justice background check.

Many of our clients give back by volunteering within their communities. For instance, parent volunteers often assist at homework clubs and craft projects.

Our volunteer program not only results in more help for residents, but also allows resident volunteers to develop skills, experience and confidence that can be used in finding employment opportunities and advancement.

## Resource Information

Everyone on the LifeSTEPS staff is expert in developing links to resources in the greater community. Rather than duplicating existing services, LifeSTEPS collaborates with other dedicated nonprofits and government agencies to bring essential services to our clients.

We promote independence for residents by helping them identify appropriate community resources and teaching them how to make contact, complete necessary forms, and follow up. If a resident is incapable of completing the necessary tasks, we actively assist them in the process.

Community resources include:

Caregiver Registries  
Child and Adult Day Care  
Counseling & Advocacy Programs  
Employment Opportunities  
Faith Based Organizations Family  
Resource Centers Food Banks  
Government Agencies Health  
Care Providers Health Insurance  
Home Delivered Meals Hospice  
Care

Housing Assistance Programs  
Immigration and Legalization Services  
Law Enforcement and Protective  
Services  
Referrals for Legal Assistance  
Rehabilitation Programs Senior Centers  
Senior Employment Programs  
Transportation Options Tutoring  
Programs  
Youth Parks and Recreation Programs



The **LifeSTEPS mission** is to provide effective educational and supportive services to maximize the strengths of individuals and build resilient communities.



## LifeSTEPS' After School Program creates lasting change.

Students at two of LifeSTEPS After School Programs are learning new academic and social skills under the guidance of LifeSTEPS Program Coordinators. Our staff uses a standardized curriculum which was developed under the supervision of Regional Director Maydy Bran-Orona. Maydy has over 12 years of experience working with a large and well respected after school program sponsored by the City of Los Angeles' Parks and Recreation Department. Our curriculum offers helpful academic reinforcements, entertaining arts and crafts, and activities centered on themes such as environmental awareness, creativity with theatre arts and talent shows, and academic fun with learning games and spelling bees. We use this same curriculum at each of our more than 100 After School Programs statewide.



The kids are particularly enthused about the LifeSTEPS Dollar Program. The older kids apply for positions on the "Jobs Offered" board. These positions include craft monitor, kindergarten homework wiz, snack distributor, and bulletin board monitor. The youth are paid in LifeSTEPS Dollars for their hard work, and can redeem their LifeSTEPS dollars during "Open Store Day" where prizes, school supplies and incentives are available for purchase. Through these activities youth are learning work ethic and budgeting while building their self-confidence.

### 100% of Fundraising Goes Directly to Clients

**Our fee-for-service contracts with developers pay for all of our site-specific case management services.**

**But, because of LifeSTEPS' unique social services model, 100% of the funds generated from donations, grants and other fundraising activities are earmarked for client assistance and program enrichment activities.**

**This approach ensures steady stewardship of funds, while assuring that client experience is rich and comprehensive.**

LifeSTEPS youth programs are designed to reinforce academics being taught in the classroom while engaging the children in fun activities. In this picture, youth from LifeSTEPS After School Programs, including Northpointe Park, participate in a field trip to Durst Organic Farms in Esparto.

Between 65-75% of the students enrolled in our After School Program improve academic performance by one letter grade within one year of enrollment.

*The mission of LifeSTEPS is to provide effective educational and supportive services to maximize the strengths of individuals and build resilient communities.*

**4041 Bridge Street, Fair Oaks, California 95628**

**Phone: 916.965.0110 Fax: 916.965.0102 [www.LifeSTEPSusa.org](http://www.LifeSTEPSusa.org)**



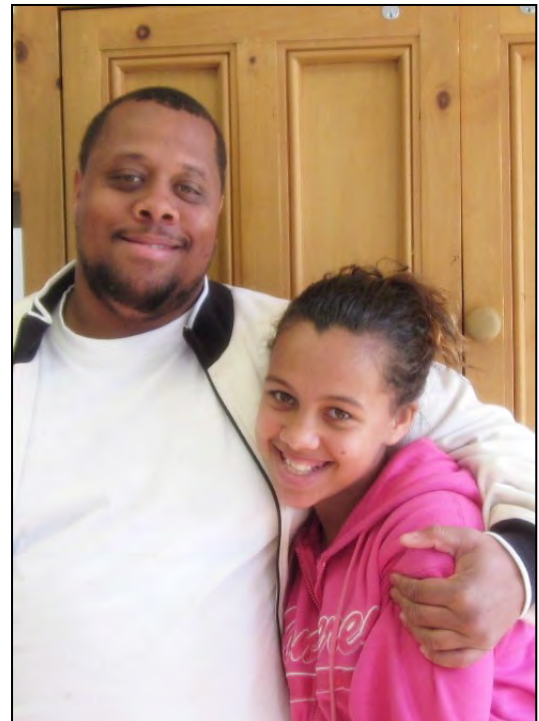
## **LifeSTEPS' Helps Single Dad Overcome Challenges**

*"The help I got from LifeSTEPS has given me a chance to breath and know everything will be alright. We are very thankful for all that LifeSTEPS has done for us."*

Ron and his lovely daughter, Susie, have lived in their affordable home for several years. Susie has been attending the LifeSTEPS After School program there since 2009. She earns good marks at school and attributes meeting new friends in her community to her participation in the after school program.

The decline in the economy has hit this household hard. Ron lost his janitorial job due to budget cuts and as a result his financial woes snowballed into late car registration, shut off notices from the utility company and ultimately an inability to pay his rent. He and his LifeSTEPS Social Worker have been working together to stabilize his finances in spite of the challenges. When Ron received a notice that his unregistered vehicle would be towed, he faced a difficult decision. He could allow it to be towed – accruing more fees and towing costs or elect to use his utility money to pay the registration. Ron's social worker offered him another option!

Given that Ron had a good rental history, LifeSTEPS could provide one time rental assistance. This opportunity would allow him to make his car legal and catch him up on his utilities. This financial intervention not only helped Ron and Susie keep their apartment home, it also gave them hope for a more secure future.



Ron is attending the LifeSTEPS "New Job 101" Educational classes and is feeling much more optimistic and confident during his job hunt now that he is equipped with a more solid resume. LifeSTEPS continues to provide case management to this family and to reinforce Ron's efforts to become fully self supporting once again.

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## **LifeSTEPS' Rental Assistance Prevents Eviction**

Helen is a valued volunteer within her affordable housing community. She donates her time helping at social functions and at the after school program which her son, Cameron, regularly attends.

Earlier this year, Helen and her boyfriend, Roger, were laid off from the same employer and have been receiving unemployment. The LifeSTEPS' Director of Social Services (DSS) has been coaching them with regard to resume writing and job searches in an area where it is



difficult to gain employment. Helen is learning new skills while volunteering and using this experience to fill in the time gap on her resume. She was awarded full custody of her son after a difficult custody battle with her estranged husband. Cameron's father does not pay child support in spite of the court order to do so. Meanwhile, when Helen started receiving unemployment benefits her family income exceeded the threshold for CashAid and thus these payments were revoked.

Prior to this, Helen and Roger were financially stable. But, given the recent changes in their income they were unable to pay their rent. An eviction would create a terrible hardship for this family. As such, her DSS applied for rental assistance on their behalf and they were able to successfully pay their September expenses with the help of LifeSTEPS. Roger is in his second year at the University of Phoenix where he is studying to earn his BA in Criminal Justice. Effective mid September he received financial aid which replaced some of their lost income and helped them meet expenses while they continued to seek employment. LifeSTEPS meets regularly with this family to provide case management and equip with them with the skills needed for long term success.

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## ***Inside the Numbers:*** **LifeSTEPS' Key Impact Metrics**

Within every social service program there are key metrics used to evaluate the efficacy of that program's effectiveness. To evaluate the LifeSTEPS model, we use a number of client-focused evaluation areas that demonstrate the value of the services. Following are our impact rates for 2011, with explanations to give these metrics context.

**87%** of residents who received one-time financial assistance, and entered into our Client Assistance program which includes 3-months of financial education and 6-months of case management, remained in their current home for 12-months or longer.

**80%** of residents who received a non-financial intervention remained in their current home for 12-months or longer.

**92%** of the residents who participated in our signature financial literacy and management program, *Control Your Finances*, said the course was "life-changing".

**13%** of the multi-family residents who voluntarily moved out of affordable housing during 2011 gave "purchasing a home" as their reason for moving, up from 10% in 2010. (Note: this statistic applies to a survey completed by two of our major affordable housing developer partners).

**75%** of the children who enroll in our after school programs improve academic performance in at least one core subject by one letter grade within one-year.

**13:1** is the LifeSTEPS ratio of direct service personnel to administrative personnel. The organizational administrative overhead is 10%.

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## LifeSTEPS services empower people to be their best.

### Case Management

At the heart of our services is case management. A Director of Social Services is located at each community we serve, building trusting relationships and providing caring, supportive services that make a difference.

### Client Assistance

Emergencies happen. But, for families with very few resources, an emergency can mean the difference between living in an apartment or on the street. LifeSTEPS' Client Assistance Program provides short-term financial assistance to people in need. Assistance can range from help with rent, utilities, vehicle repairs, groceries and other basic needs. To receive financial assistance, clients are required to enter LifeSTEPS' financial education course.

### Educational Classes

New skills and abilities are required to change a life. LifeSTEPS provides a full spectrum of proprietary and non-proprietary learning opportunities for clients at every property. Subject matter can include Job Search Skills, Health & Wellness, and Financial Literacy.

### After School Programs

Over 100 of our communities have the LifeSTEPS After School Program. Influenced by the 40 Developmental Assets and focused on improving academic and leadership abilities, a large majority of the students enrolled in the program improve performance by one letter grade! The After School Program is for children 5-18 years of age.

### Senior Services

It's heartbreaking when an elder is placed into a nursing facility prematurely. Our services for seniors are designed to provide support that allows our elders to live independently for as long as possible.

### Mediation

Unresolved disputes between neighbors can leave a property manager with no alternative but to evict both parties. LifeSTEPS has developed a highly effective mediation model that provides residents with a way to air and resolve their differences while maintaining their housing.

### Social & Community Participation

In addition to social services, the Director develops appropriate learning and social activities at each community. By fostering social activities, LifeSTEPS and supportive property management staff help communities build a network of support among the residents. When neighbors know each other, they are able to turn to each other when they need help.

### Volunteer Programs

Our volunteer program not only results in more help for residents, but also allows resident volunteers to develop skills, experience and confidence that can be used in finding employment opportunities and advancement.

*"Six months ago, I thought my life was over and I felt alone. I never knew there was an organization like LifeSTEPS that cared so much about people. I am thankful for LifeSTEPS. I know I'm not alone. I know I can make it!"*

—Patti, LifeSTEPS client

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# CREATING OPPORTUNITIES TO **FULFILL DREAMS**



**The JB Brown Fund, a partnership between USA Properties Fund, Inc. and LifeSTEPS,** has assisted hundreds of residents achieve the dream of a college education, deal with financial challenges, participate in sports or even purchase a life-changing pair of glasses or a new set of tires. All thanks to a donation from supporters like you.

The JB Brown Fund is about a helping hand, not a handout. The partnership between USA Properties Fund and LifeSTEPS, a grassroots organization, is about empowering residents to pursue their dreams, whether it's attending college and earning a degree or playing youth sports.

**JBBROWN**  **FUND**  
*Creating Opportunities To Fulfill Dreams*



**We are building more than apartment communities,  
we are establishing friendships and neighborhoods.**

*Geoff Brown, USA Properties Fund President*

**HOW TO  
DONATE**



**jbbrownfund.org**



**916.865.3988**

**Continue to Page 2 >**



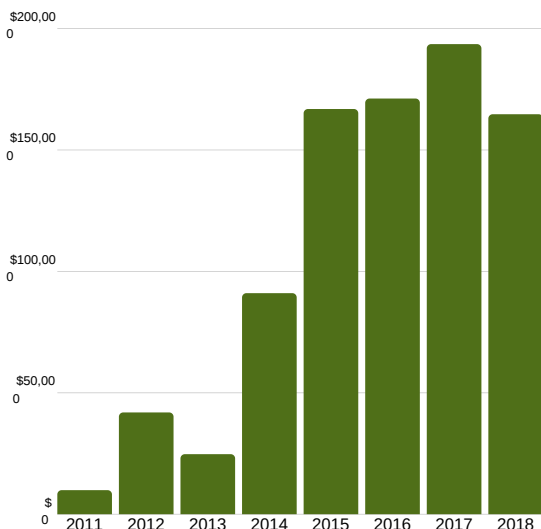
# IMPACTING LIVES BUILDING STRONGER COMMUNITIES

**JB BROWN FUND**  
Creating Opportunities To Fulfill Dreams



At USA Properties, our mission is to create outstanding communities. In 2011 we founded the JB Brown Fund with our partner, LifeSTEPS, to offer additional assistance to residents at our affordable communities by providing academic and youth sports scholarships; and financial assistance and education to help those in crisis remain in their homes.

Funding by Year



In our inaugural year, we provided just under \$10,000 in academic scholarships to our residents. Since then, we've grown exponentially, **awarding a total of \$862,000** across all categories.

We're proud that we've helped approximately 90 residents advance their education; helped nearly 300 youth afford the expenses associated with participation in youth sports; and provided over 300 families and seniors with emergency assistance— and financial literacy training— to help them remain housed during a crisis.

We're also proud that **100% of every dollar raised is allocated to our residents**, with all overhead costs covered by USA Properties Fund, Inc.



## DESMOND BRYANT

A recent Sacramento State graduate and current USA Properties Fund intern, Desmond shared how the scholarship helped him take control over his life and future.

He described a moment in which he saw his mother physically abused by her then-boyfriend and explained, "I felt powerless, worthless, and out of control with the situation. **I have control when I get my degree...**and can be true to my values."



## JESSICA MORENO

Jessica left an abusive relationship and became a single mother of three. She's currently pursuing her Master's in speech pathology.

**"I could not do it without the help of the scholarship.** I could focus on school and my family. It also provided a much-needed nudge to keep going.



## WENDY

Wendy, a senior resident in the Sacramento area, survived a battle with breast cancer, but not without a great cost both financially and emotionally.

"We didn't have the money to pay rent," she explained. **"A counselor helped me learn many ways to save money.** That took a lot of the pressure off of us."

Please join us at our 2019 event on October 17th to hear more stories from those who have been helped by the JB Brown Fund. RSVP to [apatchen@usapropfund.com](mailto:apatchen@usapropfund.com).

# THE JB BROWN FUND

By the numbers

## \$1.2 MILLION RAISED

Through 2019, we've raised over \$1.5 million, with every dollar going to our residents!



## 300+ SCHOLARSHIPS

We've provided over 300 scholarships to help residents pursue their education, whether at a community college, university, or vocational school.

## 720+ YOUTH SPORTS SCHOLARSHIPS

Kids need healthy activities, and participating in youth sports helps develop critical leadership and teambuilding skills. These activities can also be expensive, and the JB Brown Fund is here to help.



## 500+ ASSISTANCE GRANTS

When a family is in crisis, or a senior needs assistance to remain part of the community, the JB Brown Fund can help. Along with financial assistance, we provide financial literacy training to help people better plan for the future.

IT WAS ABLE TO OPEN A PATHWAY TO THE REST OF OUR LIVES.

-DESMOND

JB BROWN SCHOLAR

2019 SACRAMENTO STATE GRADUATE

Hear stories at  
[www.jbbrownfund.org](http://www.jbbrownfund.org)



**Empowerment. Impact. Community. One STEP at a time.**

## ***LifeSTEPS helps individuals change their lives — one step at a time.***



### **Out of the Ashes Comes Hope**

The wildfire reached Sweet T's restaurant in Santa Rosa on October 9<sup>th</sup>—it was gone in a matter of minutes—reduced to hot metal and ash. And so was Nina's only source of income. Nina, 30, is a single mom living with her nine-year-old daughter, Kaylee, in the USA Properties Fund community of Terracina at Santa Rosa. Nina had been a server at the restaurant. She applied for unemployment immediately, but it would not come soon enough to pay her November rent.

Nina is not a stranger to hard times or hard work. The daughter of immigrants from Thailand, her father passed away when Nina was just nine years old, leaving her mother to work 2 or 3 jobs at a time to provide the basics for her children. Nina herself entered the workforce at 15 to contribute to the family's income. Though it was necessary, it greatly troubled Nina's mother. She had hoped for an easier life for her daughter. Nina's life has been far from easy. She came to Terracina at Santa Rosa after several years of "couch surfing" among friends. Having an affordable apartment at Terracina at Santa Rosa was a huge break for Nina. It gave her the stability she needed to work and pursue her dream of a college education.

With her goal in her sights, Nina attended community college and slowly chipped away at the classes she needed to earn her degree. In 2016 Nina achieved an Associate Science degree with honors and promptly entered the competitive Dental Hygienist program as the next step on her path forward. The Dental Hygienist program is rigorous and expensive, with student loans and her job, Nina was barely holding it all together. And then wildfire came to Santa Rosa bringing devastation and destruction. Losing her job meant everything she had worked for was in jeopardy.

LifeSTEPS' Director of Social Services at Terracina at Santa Rosa, Nancy, heard about Nina's situation and connected Nina with a local St. Vincent De Paul agency that could pay her November and her December rent. LifeSTEPS was able to help Nina with other financial needs through a special Fire Victims Fund and Nancy encouraged Nina to apply for a college scholarship through USA Properties Fund's JB Brown Fund. Nina was awarded a JB Brown scholarship of \$3,500 toward her education expenses!

Nina is truly overwhelmed with gratitude that so many people have reached out to help her. Her strong will to persevere through difficult times continues to fuel her desire to achieve her goals, but now she carries with her a renewed hope that nothing (even a raging wildfire) will stop her from achieving a better life! "Continuing on my path of education shows that even through the tough times, I am still able to achieve my goals. It shows my mother that she did not hinder in my dreams by asking me to work at a young age. It shows my daughter what perseverance looks like."

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### **Senior Couple Receives Critical Rental Assistance**

Meet Jim and Jackie. Jim and Jackie are two incredibly caring and dedicated senior residents living at Vintage Park Senior Apartments in Sonoma County. While both Jim and Jackie struggle with mobility issues, they still volunteer every week to drive to local food bank distributions to pick up greatly needed food supplies for other residents at Vintage Park. Residents depend on these weekly food donations, as many are considered to be food insecure and do not have enough money in their monthly budget for an adequate number of meals each week.



One day, Jim and Jackie's car took a turn for the worse and required their immediate attention. After taking the car to an auto repair shop, they learned three belts needed to be replaced, which was a hefty expense for the low-income couple to try and afford. Fortunately, the cost of the replacement parts was reduced because Jim purchased the necessary parts at an auto parts store instead of going through the repair shop. However, the unexpected expense had a sizeable impact on the couple's monthly budget. Now, it was going to be extremely difficult for Jim and Jackie to cover their rent for the upcoming month.

The Director of Social Services (DSS) at Vintage Park worked with the couple to complete a budget to see where savings could be captured. After doing the exercise, Jim and Jackie did find some areas, such as television, internet, and phone, where expenses could be reduced. Still, even with the cuts, the savings were not enough to offset the expense incurred from the car repair.

Knowing that Jim and Jackie faced a qualifying emergency financial situation, the DSS helped the couple apply for rental assistance through USA Properties Fund's JB Brown Fund. Jim and Jackie were awarded funding and were able to cover their rent. Thanks to USA Properties Fund's JB Brown Fund, the good-hearted couple avoided the possibility of eviction. With a fully-functioning vehicle, Jim and Jackie were able to return to doing what they love - giving back to their community.

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### **On the Path toward a Better Life**

Estella will do anything she can to care for her daughters and give them a better life. As a single mom with daughters ages 16, 12 and 5 her first priority is keeping them in a safe home with enough food to eat. To accomplish this, Estella cleans houses by day and offices by night. Her sixteen year old takes on the role of mom after Estella leaves for her second job each evening.

Estella and her girls live at Terracina at Santa Rosa where her youngest daughter, Fatima, has enjoyed attending the After School Program. Estella has attended several of LifeSTEPS classes; in particular, she enjoyed *52 Money Challenges to Save Money*. Nancy, the Director of Social Services at Terracina at Santa Rosa, would sometimes drop off class materials to Estella when she couldn't attend. On one such visit, Nancy was greeted by Fatima, full of exuberant energy—energy that translated to flips and cartwheels across the living room floor as Nancy watched in amazement. It was clear to Nancy that Fatima could use an outlet to channel all this energy!

Nancy thought Fatima would be a perfect candidate for a JB Brown Fund Sports Scholarship and encouraged Estella to find a team sport that would suit Fatima's natural athletic abilities. Fatima had begged her mother recently to let her join the junior cheerleading team, but the \$90 price tag for the uniform was out of the question on their family income. Estella completed the scholarship application in record time and was thrilled beyond measure to tell her daughter it was approved and she could become a cheerleader!

Right away Nancy noticed that Fatima seemed happier at the After School Program since beginning cheerleading and she also appeared more confident. Fatima is full of smiles and has become more socially assertive. She's convinced her 12 year old sister to join her in the After School Program and both complete their homework now before their mom has to leave for her night job.

When Estella recently stopped by to chat with Nancy, she too, appeared more confident— perhaps, slightly more hopeful about her family's situation. She asked Nancy for help getting signed up for ESL classes at Santa Rosa Jr. College— another perfect opportunity for Nancy to tell her about the JB Brown Scholarships available for college students! And in another couple of years, her oldest daughter will be eligible to apply for a scholarship as well.

Thanks to her hard work and in large part to the JB Brown Fund, Estella is starting to see her family on a path toward a better life.

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### **JB Brown Fund Writes One More Success Story**

Jeremy knows how to craft a great story. Jeremy earned his BA degree in Literature with an emphasis in Creative Writing in June of 2016. Jeremy has aspirations of either becoming a copy editor or a marketing associate.

His propensity for good comedy has also served him well, writing for theater and as a freelance writer for *The Bold Italic* and *Lakehouse Records*. Jeremy has a great story to tell from his own life as a five time recipient of a JB Brown Scholarship award, totaling \$26,678 in financial support!

Jeremy is keenly aware of his good fortune as a resident of Terracina at Santa Rosa, a USA Properties Fund community. Jeremy was encouraged to apply to the JB Brown Fund scholarship program from his LifeSTEPS Director of Social Services working at Terracina at Santa Rosa and he is very grateful for the years of support from the JB Brown Fund. Without the JB Brown Fund scholarships, Jeremy would be like most college graduates, saddled with student loan debt.

It's inspiring to witness first hand what an amazing young man Jeremy is and to know that JB Brown Fund donors are directly responsible for helping Jeremy through college.

Jeremy also credits his success to an amazing network of supportive mentors from UC Santa Cruz and by following the mantra of one of his professors: "Try. Fail. Try again. Fail again. Fail better." No fail here...Jeremy is a JB Brown success story!



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### **One Step at a Time**

Paige, a vibrant and dynamic senior at Vintage Zinfandel, can often be found engaging in an active lifestyle. Paige absolutely loves spending time pursuing physical fitness activities and sticking to a regular exercise routine. However, after a tragic horseback riding accident, the resulting back injury greatly hindered Paige's ability to walk, let alone exercise.

Paige lives on an extremely tight monthly budget, having just enough to cover basic necessities. Her doctor recommended a course of physical rehabilitation that included swimming and utilizing a treadmill at a health club to slowly regain her sense of balance and physical strength. However, the cost of the health club membership would break Paige's

monthly budget. To make matters worse, not only was Paige struggling physically, but she was struggling emotionally as well. Paige recently lost her son, her only child, who was just 33 years old.

Dealing with the stress of losing her son and with the weight of her current financial situation, Paige found herself in need of assistance, so she sought help from the Director of Social Services (DSS) at Vintage Zinfandel. Together, the DSS and Paige focused in on different avenues to achieve Paige's necessary physical rehabilitation. The DSS and Paige scoured the community for potentially free health programs or even programs that Medicare would cover. However, even with all of their efforts, the search came up empty. As the last resort, the DSS suggested Paige apply to the JB Brown Fund to request client assistance funding to cover the costs of a health club membership. Paige did apply and successfully received the pivotal funding she needed to start her rehabilitation journey!

Thanks to the incredible generosity of USA Properties Fund and its partners, Paige received the critical assistance she needed to begin the healing process, both emotionally and physically. She takes life one day at a time and continues to work hard to restore her health. Paige is also very engaged with her community, as she is often volunteering at the property or is participating in different social activities. The boost in quality of life that Paige received was made possible because of USA Properties' JB Brown Fund.

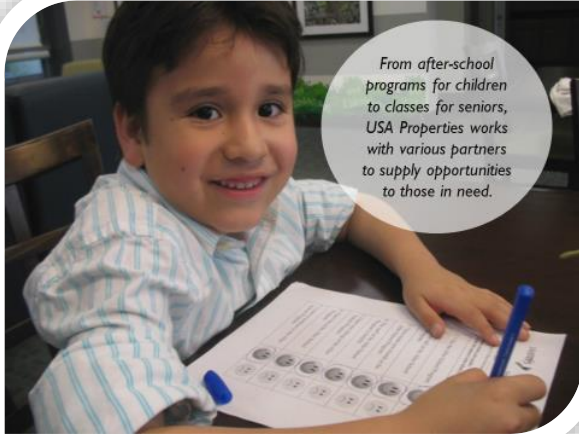
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# JB Brown Fund



*From after-school programs for children to classes for seniors, USA Properties works with various partners to supply opportunities to those in need.*

**Great relationships with nonprofits:** We are committed to the well-being of our residents, and we value and support organizations that assist in our mission:

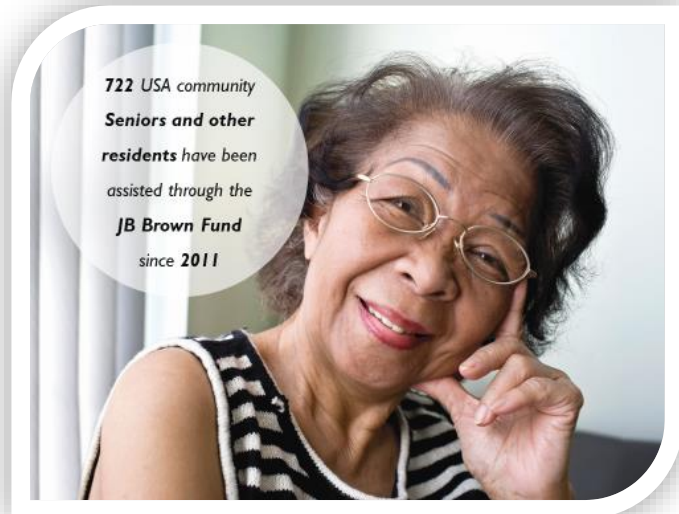
- LifeSTEPS
- Riverside Charitable Corp.
- Sacramento Children's Receiving Home
- Community Service Agency Development Corp.
- Mary Isaak Center
- Volunteers of America
- Senior Safe House
- Sacramento Area Emergency Housing
- The USA Social Services Progra

**Community stewardship:** USA Properties — through the JB Brown Fund, a partnership with LifeSTEPS — sponsors activities that enhance the lives of our residents, including:

- College scholarships to residents
- Grants for children to participate in sports and extracurricular activities
- Financial assistance for medical, rental, transportation, utilities and other household needs
- Support for older adults

**Creating communities to be proud of:** USA Properties is known throughout the industry for:

- Market-rate-quality affordable housing communities
- Tax credit affordable communities
- Innovative environmental design and construction



**722 USA community  
Seniors and other  
residents have been  
assisted through the  
JB Brown Fund  
since 2011**



# USA Takes Action

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# THE SANTA ROSA FIRES

Raging heat, a dense wall of smoke, restricted food and water access, darkness.

As the Santa Rosa fires tore through the community, leaving behind a wake of disaster, the LifeSTEPS residents trapped in Santa Rosa could think of only one thing: survival.

More than 1,000 residents within USA Properties Fund's communities, were affected by the fires, many of them older adults, young children, and people with disabilities. Knowing that people's lives were in jeopardy, the LifeSTEPS and USA Properties Fund teams immediately organized the collection and distribution of relief supplies, as well as rallied support from the community. More than \$12,000 was rapidly raised for the initiative. Air masks, food, flashlights, and emotional support were delivered to the residents who were overcome with gratitude for all of the assistance provided. They no longer felt trapped. **Help had arrived.**



Residents at USA Properties Fund's Vintage Zinfandel (left) and Vintage Chateau (right) partake in the emergency food distributions.

# USA Takes Action



USA Properties Fund, Geoff Brown, pictured here with the Community Manager, Maria Scott, Laurie Nooren from HR Team, Beth Southorn, Executive Director of LifeSTEPS and two residents were on hand at Vintage Zinfandel Senior Apartments in Santa Rosa, California.



# USA Takes Action



Beth Southorn, Executive Director of LifeSTEPS was on hand to assist.



As was our CEO, Geoff Brown, pictured here with the Community Manager, Maria Scott, Laurie Nooren from our HR Team, and two residents.

During the catastrophic fires of October 2017, our team was there. We raised \$12,000 for the fire victims in our communities to ensure there will be no displacement due to the loss of jobs at all of our sites. We worked with the local food bank (LS donated \$5,000 when the fire struck). We secured over 1,500 fire protective masks for mostly frail seniors. Our entire corporate office staff was brought in to support our local social workers while engaging the residents within their community

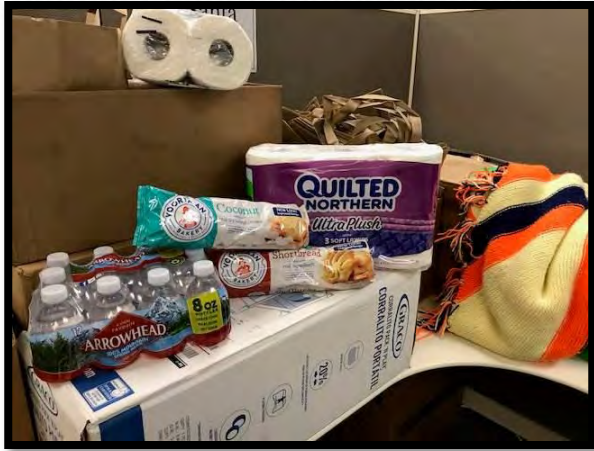
via activities and replacement food (most of our properties lost power and their food spoiled) to reduce isolation and enhance the community support of each other. In addition, we led classes for weeks after the fire that dealt with trauma and grief using our proprietary curriculum. Lastly, we arranged for Bay Area food trucks to stop at our affordable sites to ensure our seniors were well fed for 2 weeks during and after the fire.

USA partnered with Lombardi Electric to provide temporary power that enabled placement of fifth wheels and trailers for displaced residents.





## USA Takes Action



USA Properties Fund Inc. corporate employees collected and purchased items to help those affected by the wildfires in Napa and Sonoma counties. This is a very small amount of what was donated and purchased. An empty cubicle became a collection center and employees donated needed items, from basic supplies to clothing. Everything gathered was loaded up and driven to the affected communities. Our residents at Sierra Sunrise, an affordable senior community in Carmichael, California collected and donated items for those affected by the fires in Napa and Sonoma counties, and have also raised more than \$460.

# USA Takes Action

While the immediate threat from the fires receded, we learned more about the lengths our team members went through to keep their residents safe.

Dear Mr. Brown,

It comes with great pleasure to write this letter to you about the wonderful team I work with at Vintage Zinfandel, and Terracina-Santa Rosa.

As you know on Monday morning, October 9th, our beautiful city of Santa Rosa was under siege from a wildfire that spread out of control, forcing evacuations with people running for their lives. While the inferno was unfolding around us, Maria, Jim, Valerie and Tim (Valerie's husband,) Danny, and Tom jumped into action to prepare the tenant's for the worst. They put their lives on hold in the pre-dawn darkness while all power was out, to notify each and every tenant of the fire that was so close by. A huge swath of Santa Rosa was placed under evacuation orders, and still remain in place for many on this date that I write this letter to you. It was an inferno like never seen before, with so many caravanning to what could be found as a safety zone. I, was one of them, so can attest firsthand to the sights and sounds of that first night with the frenzied atmosphere all around.

In the midst of the turmoil the entire first week, Maria, Jim, Valerie, Danny, and Tom showed nothing but extraordinary leadership, while calming tenants who were upset, frightened, and worried. They were knocking on doors at 4:30 am to inform everyone as to the severity unfolding around them. While winds continued relentlessly to blow at 65 miles per hour, causing flames to "sheet across the ground" my team continued to do what they do best, helping others to make sure that each and every one of them were safe. In the midst of all this smoke-choked city, at times they had no power, and hot water was just restored at the end of the week. Yet, they still pushed forward to assure everyone else was alright.

My friend's never complained, were drained from exhaustion because this entire past week there was little sleep for all. Maria and Danny remained living on site, taking cold showers when needed. While each piece of vegetation was burning around us, it was the goal of each one of them to make sure all other's needs were met before their own. Even when the clock said it was time to end their day at work, they forged on afterward, and all through the night to make sure all was secure.

As the fires continue to ravage California's beautiful wine country, with high winds that propelled the blazes all over, we all remain hopeful knowing with the first responder's that are battling the infernos, that in time we will see blue skies once again, and the calming of tomorrow.



# USA Takes Action

I just wanted you to know how proud of my team I am. Each one of them is so unique in their own way, bringing forth to all this past week a calmness, erupting through strong leadership qualities. The words, “Good People” describe them. They all have gone above, and beyond the “Call of Duty” and I am most proud to work with each and every one of them. They are inspirational to me, heroic leaders that have shown courage and bravery, selflessness, humility, patience, and caring. They are the Best of the Best. How lucky am I to be surrounded by them all every day!

Best Regards,

Cathy Bludau

Assistant Manager

Vintage Zinfandel/Terracina



And we see their continued efforts at helping create outstanding communities even if they have to wear special protective gear to get the job done.

Tom Breslin, Maintenance Technician at Terracina Santa Rosa and Vintage Park