



Imagine Housing
building eastside communities

2010 Annual Report



Celebrating Another Year

Friends,

Our organization was founded in 1987 on the belief that every person deserves a home. Over the past 24 years, our organization has grown to be a leader in developing permanent affordable rental housing in East King County. More recently, we began delivering supportive services to the residents at our properties. The core values that drove the creation of our organization continue to be the foundation of our work today.

We invite you to partner with us in envisioning and working toward a future when:

- Families who are struggling can access affordable housing so they do not need to become homeless.
- Seniors can age in the communities where they raised their kids and dedicated their careers.
- New veterans can access housing that they can afford and support they need as they return from service.
- Older veterans who served our country long ago and now are without housing can get off the streets and rebuild their lives.
- Homelessness can be brought to an end in East King County.
- Children can have access to educational support after school.
- Parents can have more time to spend with their kids because they no longer are forced to work multiple jobs or commute long hours.
- The cycle of poverty within families can be broken.

Imagine all we can continue to achieve working together.

To best represent this vision for the future, we changed the name of our organization from St. Andrew's Housing Group to **Imagine Housing** in early 2011.

Today, Imagine Housing is focused on developing and preserving affordable housing for low-income adults, families, veterans, seniors and homeless people. 2010-2011 are landmark years. We have been developing two new properties – Andrew's Glen in Factoria and Francis Village in Kirkland – and will open 100 units of affordable housing for homeless veterans, homeless individuals and other low-income people in late 2011. Additionally in 2010, we embarked on a substantial effort to improve and preserve our 10 existing affordable housing communities. We completed a detailed Capital Needs Assessment, developed a Portfolio Preservation Plan, began securing funding to make major capital improvements and commenced capital repairs at several properties. We also expanded the supportive services offered at our properties to meet the full spectrum of residents' needs. In all of these endeavors, we strengthened our partnerships with other community organizations, corporations, foundations and individuals to care for our Eastside community.

This report captures the progress we have made on all of these fronts as well as our plans for the future. As we imagine and work toward a time when everyone in need on the Eastside has access to affordable housing and supportive services, we thank you for your support of our organization, our properties, our residents and our beloved community.



Ann Levine
Executive Director



Jim Long
Board President

2010

- April 5, 2010**
Groundbreaking ceremony at Andrew's Glen
- September 2010**
Hired full-time Director of Assets
- October 15, 2010**
Groundbreaking ceremony at Francis Village
- October 2010**
Portfolio Preservation Plan completed and presented to the Dept. of Commerce

2011

- April 16, 2011**
Imagine Housing is unveiled at our Auction as the organization's new name
- May 2011**
Awarded \$356,274 from the Dept. of Commerce to make capital repairs at 3 properties
- June 2011**
Hired Lead Resident Services Coordinator and Lead Case Manager for Andrew's Glen

See page 7 for more about our legacy

See page 5 for more

See page 5 for more

Meeting Growing Needs

For Seniors:

- By 2025, the number of seniors in King County will double, representing 23% of King County's total population.
- By 2025, the number of seniors living in poverty in King County will more than double.
- Over 900 subsidized units in King County will need to be created annually until 2025 just to maintain the current ratio of affordable housing to lower-income seniors.

(Source: A Regional Coalition for Housing, Housing 101 East King County, May 2011)

For Working Families:

- A family dependent on one full-time worker earning minimum wage cannot afford market rate rent for a two-bedroom unit anywhere in the United States.
- In 2007, 29% of homeless families surveyed as part of the Sound Families Initiative reported that they became homeless because of lack of a living wage.
- In East King County, the average monthly rent for a two-bedroom is \$1,268. To afford this rent, a single parent would need to earn \$50,720 annually (or \$24.38/hour, 181% more than the state minimum wage).

(Sources: U.S. Department of Housing and Urban Development, at www.hud.gov/offices/cpd/affordablehousing/index.cfm, 7/2/11; Final Findings Report: A Comprehensive Evaluation of the Sound Families Initiative, September 2008; and Dupre + Scott Apartment Advisors, Inc., The Apartment Vacancy Report, Vol. 29, No. 1, 2011)

For Homeless Individuals and Families:

- 200 people were counted as homeless across the Eastside during the 2011 One Night Count. This does not include the hundreds of homeless people living in Eastside shelters and other time-limited housing.
- 614 children were homeless on the Eastside in 2009-2010 according to local schools.
- The Veterans Administration estimates that there are roughly 2,500 homeless veterans in the Puget Sound area and Tacoma.
- In 2005, local housing and service providers identified that 1,845 units were needed to house homeless individuals in East King County. As of today, 1,546 units still are needed.

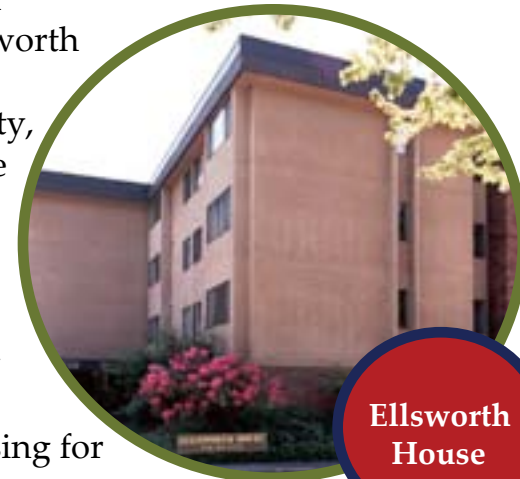
(Sources: Seattle/King County Coalition on Homelessness, 2011 One Night Count; Washington School District Homeless Data Report, 2009-2010; Veterans Administration, Community Homelessness Assessment, Local Education and Networking Group for Veterans FY 2009, 2/17/10; and Eastside Human Services Forum, East King County Plan to End Homelessness, September 2007)

Current Properties:

- Ellsworth House in Mercer Island provides 50 units of subsidized housing for seniors. 83 seniors live at Ellsworth House, with an average annual income of \$10,381.
- Kirkland Plaza also is a completely subsidized property, offering 24 units of housing to 28 seniors. The average annual income of seniors at Kirkland Plaza is \$9,553 and the average rent paid by seniors is \$260/month.

Future Project:

- Imagine Housing is in the early planning and funding stages for Totem Lake Phase II, a new construction project that would provide 75 units of affordable housing for low-income seniors in Kirkland.



Ellsworth House

Current Properties:

- Imagine Housing currently has eight properties for families, including: Andrew's Arms, Highland Gardens, Johnson Hill, Mine Hill, and Rose Crest in Issaquah; Andrew's Heights and Chalet in Bellevue; and Terrace Hill in Redmond.
- These properties house 338 adults and 338 children, with 73% of the children being under the age of 12.
- The average annual income for the families at these properties is \$19,625 and the average rent paid is \$519/month.

Future Project:

- Currently, Imagine Housing is building Francis Village. When completed in December 2011, this 60-unit property in Kirkland will provide affordable housing for low-income individuals and families.



Mine Hill

Current Properties:

- Imagine Housing partners with the YWCA and Hopelink to offer 22 units of subsidized housing to formerly homeless families at Chalet, Johnson Hill and Rose Crest.

Future Project:

- Once construction is completed in September 2011, Andrew's Glen in Factoria will provide 40 units of supportive housing for very low-income residents, with 20 units set aside for formerly homeless veterans and 10 units set aside for other formerly homeless households.



Andrew's Glen

Ensuring Sustainability

In 2010, Imagine Housing undertook a long-term planning effort to preserve our existing affordable housing as our properties age. This effort began with the funding and completion of a Capital Needs Assessment (CNA) of our properties in early 2010. We hired Suzanne Koval as our full-time Director of Assets in September 2010. Armed with a solid understanding of the long-term capital improvement needs of our housing portfolio and the expertise of a new Director, we significantly ramped up the proactive asset management of our portfolio.

In mid-2011, we were awarded \$356,274 from Washington State Department of Commerce to support the capital improvement efforts at Andrew's Arms, Andrew's Heights and Highland Gardens. In addition, we are accessing resources at the properties to make other critical repairs. With this major focus on capital repairs in 2011, we are addressing the most serious issues identified in the CNA.

We know that we will need to make a series of additional major repairs over the next 10 years that far exceed the properties' revenue and reserves. We will be launching a capital campaign in the near future to raise additional funds to make these future repairs and preserve our properties long term.

In addition to investing in major capital improvements, we also have been evaluating the management of our properties. Working in close partnership with our contracted property management team, we have been tracking performance measures over the last year. Together, we have identified areas for correction, designed solution-oriented benchmarks and set hard timelines for improvement that already are yielding positive results.

We have made the following improvements in 2011:

- Restructured on-site staffing to bolster maintenance efforts.
- Tightened properties' 2011 operating budgets by 36% over 2010.
- Achieved 98.2% occupancy across our housing portfolio.
- Decreased rent delinquencies across portfolio by half.

Supporting Residents

In 2010, Imagine Housing's Resident Services Team significantly increased the scope and hours of services to residents at our properties. Resident Services staff gave over 60 resource referrals to residents at 6 properties; offered 67 hours of adult trainings, workshops, and other community building events at 8 properties; and engaged over 150 youth at 6 properties in 540 hours of homework assistance, educational activities, arts and crafts activities, summer camps and other youth programming. Imagine Housing's staff evaluated the youth's progress using a five-point observational scale, with measures taken at the start of each child's participation in the program and then at six month intervals. The following results were achieved:

- 83% of residents followed through with resource referrals given to them by Resident Services staff.
- 80% of adult residents participating in trainings indicated increases in their knowledge and skills in financial literacy, CPR, First Aid, communication, and emergency preparedness.
- The hours of youth's participation in on-site learning activities offered by Imagine Housing in 2010 increased by 50% over 2009.
- 78% of youth who attended homework clubs exhibited improved homework and study skills.
- 61% of youth who attended youth programming showed an increase in leadership skills and self-confidence.
- 58% of youth who attended youth programming showed improvement in conflict management and interpersonal skills.



Major Capital Improvements to be Made in 2011:

Andrew's Arms: Replace third floor deck's surface, railings, and drain system; repair mid-level landings; repaint; replace roof; and improve landscaping.

Andrew's Heights: Improve drainage system in elevated courtyard; replace roof; replace siding; and improve landscape drainage.

Chalet: Replace front doors to units; repaint; and repair roof.

Highland Gardens: Repair siding; replace wood decks with Trex; rebuild retaining walls; repair stairs and handrails; and improve landscaping.

Kirkland Plaza: Replace siding, windows and roof with energy efficient features.

Rose Crest: Improve drainage and replace single pane windows with insulated double pane windows.

5 Terrace Hill: Replace deck rails; repaint; and improve landscaping.



The Passing of a Friend

In February of 2011, we were sad to experience the loss of a long-term resident of Ellsworth House, Don Yates. Don was an active community leader and an amazing friend to all. He was at the center of so many of the community events held at Ellsworth House. Don organized Tai Chi practice for residents, helped to organize their annual Chinese New Year celebration and taught his neighbors English. Don was engaging and open with everyone, welcoming new visitors and residents alike. We will miss Don, and we are thankful that he shared so many years of his life with us.

"I was honored to be asked by Darcy Johnson, 25 years ago, to explore the idea of housing in our community. As Board members from various professions, we believed that we could make a difference in our community by providing low-cost housing to those in need. As the years have unfolded, Imagine Housing and its mission have grown beyond my wildest dreams!

How wonderful to see the depth of client services and care for parents, children, senior citizens, and veterans."

- Nancy McEachran,
Founding Board Member



A Word from Imagine Housing's Founder, Darcy Johnson



"When St. Andrew's Housing Group (now Imagine Housing) was first established we were concerned that low cost housing would be held hostage by the gyrations of fickle government support. We hoped to be able to secure into perpetuity apartment complexes which would serve people whose unmet basic need for housing left them exposed and vulnerable. We believed that if we could help people to meet their basic need for housing, they could thrive on their own. We had hoped that the positive energy which results from an environment that is safe, clean, well located and supported would result in a community which fed on itself in the most positive manner. Through resident stories, we are hearing that this dream indeed is becoming a reality.

I'm so very proud of Imagine Housing. The organization is financially sound and strong in a way we never envisioned. With nearly 1,000 people served each night, the reach and effectiveness are well documented. The organization really cares and that shows through its positive spirit. Such caring starts at the top of this organization and flows all the way to the newest interns.

As an organization, they always have had the courage to address the big issues, and that trait is reflected especially as the organization plots its strategy for the future. Just as it has always done, this organization will face any issues it encounters head on with courage, conviction and grace."



"I was privileged to be among the original Board members and was in awe of the energy and vision of my fellow members. It is just amazing how St. Andrew's Housing Group (now Imagine Housing) has grown not just in the number of housing units but in the overall support provided to the residents. It is an under statement that Imagine Housing has exceeded my expectations."

- Jerry Mack, Founding Board Member

"I was president of the Housing Group when we dedicated our first project, Andrew's Arms. Most of our early supporters came from Saint Andrew's Lutheran Church. As we celebrated the new building, many people thought we were done with our housing work and would move on to something else. To convey the strong intentions and big dreams of the Housing Group, I told the congregation that someday we will house more people than the 1,200 members of our congregation. We are fast approaching that day."

- Dale Nienow, Founding Board Member



"It all started long ago. We identified a need for low-income housing on the Eastside, but didn't really realize how big the need was. What Imagine Housing has accomplished is well beyond my first expectations, thanks to strong Boards and strong staffs over the years." - Dean Hobson, Founding Board Member

"The opportunity to serve on the Board of Imagine Housing was an opportunity of a lifetime. Imagine a fun, hard-working, diverse group of people who were and continue to be equally focused on providing a quality home for those who otherwise would not be able to afford a roof over their head and ultimately providing a stepping stone to stronger families and communities. Although I gained in so many ways through my Board tenure, the best part is the knowledge that many more families, seniors and soon veterans will have a place to call home."

- Clare Moe, Board Member 2000-2010



Current Board of Directors

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 Judy Gowdy, Vice President
 Jason Anderson, Treasurer
 Linda Bergam, Secretary
 Larry Abner
 Sterling Bentsen
 Eric Campbell

Jeff Churchill
 Steve Dennis
 Darel Harrison
 Debi Miller-Murphy
 Tracy Reich
 Lucy Sannes
 Michael Schneider

Service Concluded in 2010

Paul Dressel
 Clare Moe
 Marni Wright

Advisory Council

John & Pat Clearman
 Crissa Cugini

Imelda Dulcich
 Mike Flynn

Calvin Lyons
 Jim Stanton

Current Imagine Housing Staff

Ann Levine, Executive Director
 Sue Bliven, Director of Finance
 Eric Evans, Director of Housing Development
 Kate Frew, Director of Fund Development
 Suzanne Koval, Director of Assets
 Rachel Mathison, Director of Supportive Services
 Kyle Andersen, Resident Services Coordinator
 Meg Colombi, Accountant
 Sara Cox, Fund Development Associate
 Sarah Larson, Lead Resident Services Coordinator

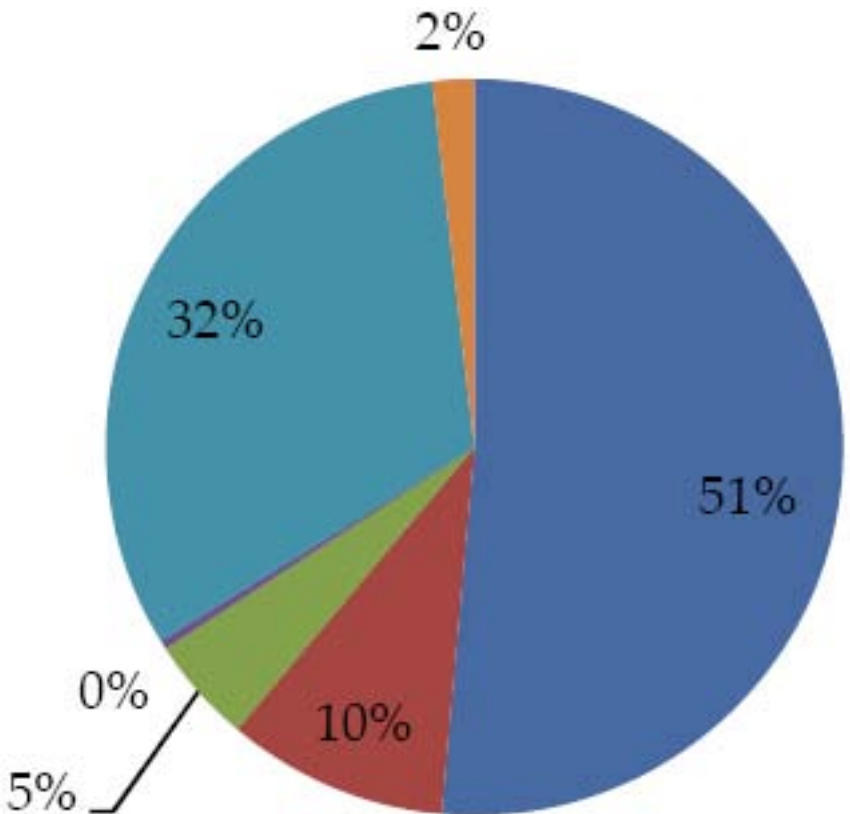
Marchelle Mertens, Hsg. Development Associate
 Michaela Newman, Resident Services Coordinator
 Candace Parvey, Lead Case Manager
 Julie Strain, Accounting Associate
 Hester Winn, Office Administrator

Service Concluded in 2010

Sarah Coffey, Resident Services Coordinator
 Erica Snyder, Resident Services Coordinator

Financial Picture

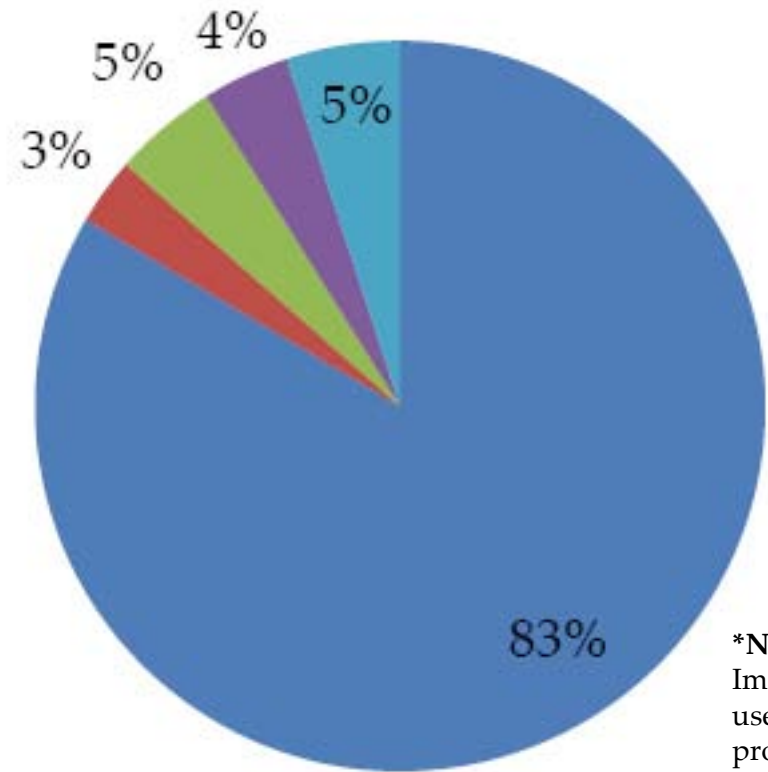
2010 Total Revenue



- Rental Income and Tenant Charges*: \$3,024,029
- Contributions: \$569,980
- Development Fees: \$275,719
- Interest and Other Income: \$21,969
- Capital Grant (one-time grant): \$1,879,433
- Gain on Release of Loans: \$107,976

Total: \$5,879,106

2010 Total Expenses



- Housing Management (Program): \$4,245,882
- Housing Development (Program): \$150,846
- Supportive Services (Program): \$235,387
- Administration (Overhead): \$195,350
- Fund Development (Overhead): \$255,966

Total: \$5,083,431

***Note:** Revenue from Rental Income and Tenant Charges is Imagine Housing's largest source of income. However, it is used to support the cost of running and overseeing our properties and does not directly support the organization's other operations.

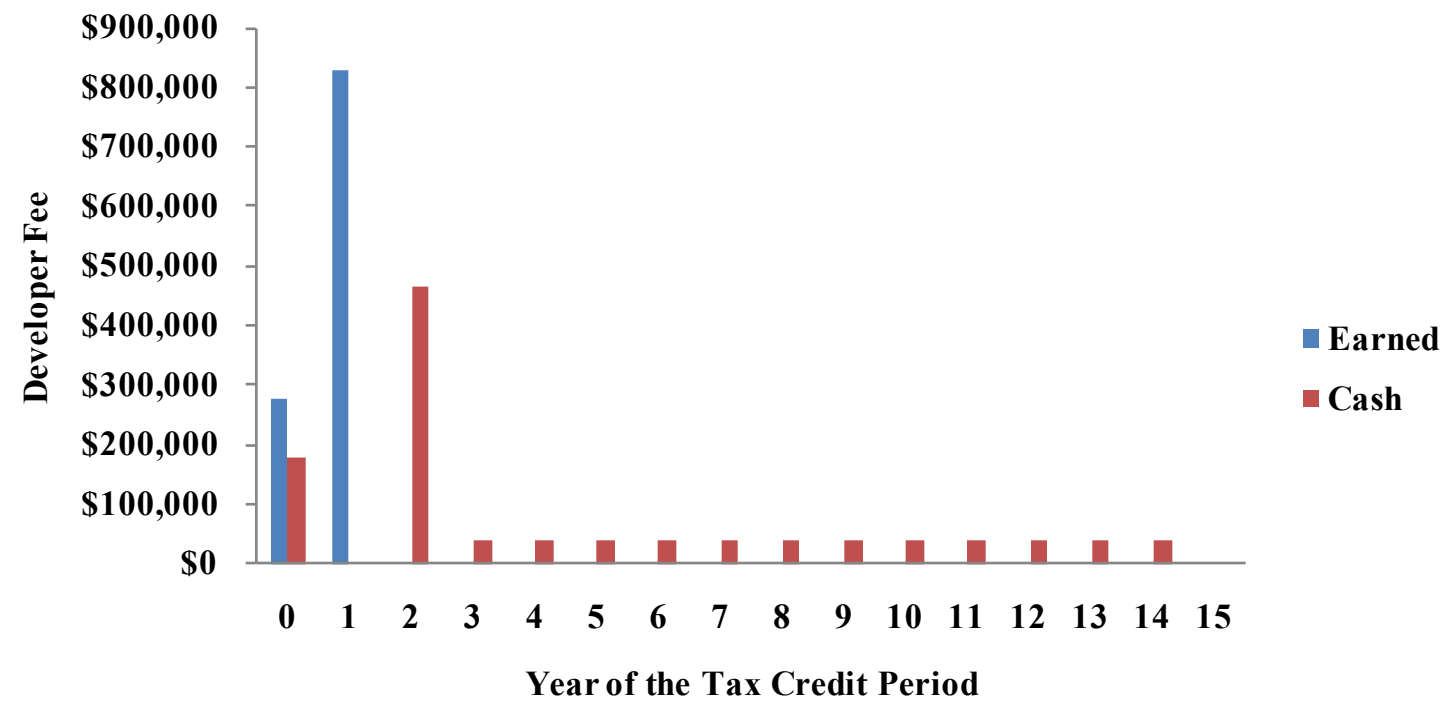
How Developer Fees Work: An Example with Francis Village

Francis Village is a 61 unit new construction project that will open and begin housing people at the end of 2011. Total development costs are budgeted to be \$16,270,567. Imagine Housing will earn a \$1,102,877 fee as the developer of the project (or 6.8% of total development costs). This fee is negotiated and earned in accordance with the Development Agreement with the tax credit equity investor and public funders.

For Francis Village, 25% of the total developer fee was earned when all permits had been issued and the project was approved for construction. The remaining 75% will be earned when the project has been completed. Accounting regulations require us to record developer fees as income when they are earned, not when they actually are paid in cash.

While all of the developer fee will be earned at the time the project is completed, only \$642,340 (58% of the total developer fee) will have been received by Imagine Housing as cash during that time period. \$177,576 was received when the project closed on the construction financing in 2010. \$464,764 will be received as cash in 2012 when 95% of the residences have been occupied for three sustained months and the project is able to close on the permanent financing. The remaining \$460,537 (42%) of the total earned developer fee will be deferred and will be paid out of positive cash flow from the operations of the project over 13 years of the tax credit period.

Francis Village Developer Fee



Corporate Partnerships

It has been a guiding principal of Imagine Housing to partner with professional organizations to broaden the effectiveness of the work that we do. The following companies have played a key role in the development of our Andrew's Glen and Francis Village communities. In addition to being recognized as leaders in the affordable housing industry, the professional services that they have provided have helped make our projects and our organization stronger. We are proud to be able to call upon these talented businesses that share our mission and are honored to recognize them here.

W.G. CLARK CONSTRUCTION CO.

"Through the development of projects that have lasting benefits in our communities, W.G. Clark and Imagine Housing are passionate about providing quality housing. W. G. Clark Construction greatly values establishing relationships with partners who share our commitment to excellence and our commitment to our region. We are fortunate to have found these traits in our friends and colleagues at Imagine Housing. It takes a diverse group of people with expert skills, great dedication and enduring energy to create a project with the mission of Andrew's Glen Apartments. We're proud to contribute our building expertise and experience to Imagine Housing's mission of developing affordable rental housing. We appreciate the opportunity to partner with Imagine Housing and look forward to a lasting relationship that will lead to many future collaborations."

- Mike Ducey, President, W.G. Clark Construction



Inland Group

"For over 38 years, the Inland Group has provided its expertise in the construction, development, and design of private and public projects across the western United States. From affordable family housing developments to luxury resort communities, independent living retirement communities to college residence halls, our company has the knowledge and expertise to tackle unique construction and development challenges. We value our business relationships with our clients. With Imagine Housing we have found an organization that is as innovative and entrepreneurial as it is committed to its mission. We are proud to be a part of the Francis Village affordable housing project, and we look forward to many more opportunities to improve the quality of life in our community with Imagine Housing."

- Darin Davidson, President, Inland Group



CHASE

"JPMorgan Chase & Co. is pleased to partner with Imagine Housing through programmatic support and affordable housing lending. Through the JPMorgan Chase Foundation we are able to further our common mission of advancing the options for affordable housing in the Greater Puget Sound region. With Chase Community Development Banking Group, we are proud to provide construction financing for Francis Village. The key reasons for our involvement revolve around corporate values we hold in common with Imagine Housing including: (a) strong Board stewardship and management team; (b) financial accountability; (c) broad array of private, governmental, and community partners; (d) a well managed portfolio; and (e) measured growth to meet community needs. Moving forward, Chase looks forward to continuing our relationship with Imagine Housing and serving our community."

- Chuck Weinstock, Vice President of Community Development Banking, JPMorgan Chase



"At SMR Architects, our core values drive us to build efficient, healthy, and durable homes for people in need throughout the Pacific Northwest — and in Imagine Housing we have found a strong partner. It has been inspiring to work with an organization whose mission has a direct and heartfelt vision of what needs to be accomplished to fill the gap in East King County. Imagine Housing's commitment and dedication to preserving, creating and maintaining affordable housing will have a lasting effect on the community beyond us. Our long-term relationship with Imagine Housing is truly a bond built on working for the common good. We enjoy celebrating the successes of our accomplishments with Imagine Housing, and we are excited by inspirational changes to further strengthen communities and empower individuals and families."

- John Woodworth, Principal, SMR Architects

"Kantor Taylor Nelson Boyd and Evatt has been representing leaders in the housing and community development industry throughout the Northwest and across the country since 1988. As a firm, we are known for bringing creative legal counsel to private, nonprofit, and public entities that develop, operate, or invest in a wide range of real estate projects. We are proud to have clients who reinvigorate local communities across the country with innovative real estate development projects. No organization better reflects the special nature of our clients than Imagine Housing. Its staff members, through their vision, creativity and dedication, exemplify how organizations not only build community but change lives as well. Nelson Mandela stated, 'It always seems impossible until it's done.' Imagine Housing imagines the impossible, knowing that the organization will get it done."



- Mark Kantor, Partner, Kantor Taylor Nelson Boyd and Evatt PC

Volunteers

Volunteers are the backbone of our organization. Without their dedication and hours of service, we would not be able to accomplish our mission. In 2010, this team of volunteers provided over 3,000 hours of time collectively by serving on the Board and committees, working on-site with residents, doing property improvement projects and helping in the office. **THANK YOU!**

Larry & Shelly Abner
Lainey Alai Malo
Jason Anderson
Robert Bacon
Arthy Bakthavatsalam
Martin Bald
Sharon Beals
Suzanne Beckman
Camille Benckert
Mary Benckert-Reis
Dorothy Bennett
Sterling & Nadine Bentsen
Linda & Mark Bergam
Paul & Carrie Bland
Arnold Bogaards
Ryan Breske
Miranda Bumstead
Olivia Butler
Eric & Denise Campbell
William Chen
Randi Cheotham-Johnson
Sue Christian
James Chrosniak
Jessica Chu
Jeff Churchill & An Tran
Mark & Carol Churchill
Michael Colombi
Destinee Colon
Pricilla Colon
Cristie Cotteril
Michael Cox
Crissa Cugini
Nicole Dalton
Kelly Davis
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Kennedy Elhaji
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Darel & Scott Harrison
Carol & Greg Helland
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Mim Henderson
Tori Henderson
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Melora Hiller
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Mackenzie Holly
Megan Holly
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Joe Ingram
Monika Jackson
Bob & Nancy Jacobs
Leslee Jaquette
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Bert Kleewein
Jasmine Kreizenbeck
Jim & Kathy Long
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Walt & Mary Lorna Meade
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Clare & Rob Moe
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Kathy & Larry White
Cortney & Leah Willert
Karen Williams
Marni & Charles Wright
Karen Wu
Janice Zahn
Megan Zahn
Anthony Zanin
Patrick Zanin
Donna Zirkle
Rachel Zirkle

\$25,000 and Beyond
Microsoft Corporation
W.G. Clark Construction

\$10,000 - \$24,999
City of Bellevue
Inland Group
JPMorgan Chase Foundation
The Norcliffe Foundation
RealNetworks Foundation
Safeco Insurance Foundation

\$5,000 - \$9,999
Aldersgate United Methodist Church
Bank of America
Costco Wholesale
Hal &Carolynn Ferris
Hasbro Children's Fund
Key Foundation
The Moyer Foundation
Karl & Mary Lou Pauly
US Bancorp Foundation
Wells Fargo Bank

\$2,500 - \$4,999
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Sterling & Nadine Bentsen
Broderick Group, Inc.
Eric & Denise Campbell
Crissa Cugini
Mark & Nancy Davis
Paul & Brenda Dressel
John & Judy Gowdy
Scott & Darel Harrison
Greg & Carol Helland
Dean & Trudy Holly
Gary & Vivian Johnson
Ann Levine
Kurt & Teresa Lutterman
Jack & Lori Morrison
Phil & Ginny Morrissey
John & Lois Pratt
John & Linda Rosenthal
Saint Andrew's Lutheran Church
Randy & Melanie Serroels
Richard & Janet Swaisgood
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Watson & McDonell, PLLC

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Walter & Pauline Schlotterbeck
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Truist
Dana Visser
Charles & Marni Wright
Dean & Gretchen Young

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Chad Bentsen & Kristen Allen-Bentsen
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Jeff Churchill & An Tran
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Faith Lutheran Church
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Michael & Leianne Flynn
Richard & Saville Gardner
Steve & Lisa Hollomon
J.C. Gowdy Interiors

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JV Constructors, Inc.
Shannon & Larry Kahn
Jennifer Kolden
Allan & Beth Las
Rustan & India Jane Leino
Ross Levine
Bill & Nancy Levings
Marcel & Jane Loh
Paul & Lynn Manolopoulos
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Larry & Marsha Martin
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Marchelle Mertens
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Cameron Miller
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Nancy Nesheim
Polygon Northwest
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David Porko
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Sam Rentfro
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JoAnn & Peter Schwabland
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Ed Short
Tyco Matching Gifts
Vanguard Charitable Endowment Program
Vince & Doris Visaya
Doug & Stacey Waddell

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- Marni Wright, Board Member 2002-2010



"To see Imagine Housing evolve to the extent it did during my Board service was gratifying, exceeded my expectations and is a testament to what a group of dedicated Board, staff and volunteers can accomplish."

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