



Building a Better Tomorrow

St. Andrew's Housing Group

2009 annual report

a year in review

friends and supporters

Our goal is lofty. We strive to ensure that every individual and family in East King County, regardless of income, has stable housing and strong support. We know that these essential ingredients are keys to transforming lives, building long-term stability and strengthening our Eastside community.

To reach this goal, St. Andrew's Housing Group must be vigilant in responding to community needs, adapting to new opportunities, forging strong partnerships, preserving our existing assets and building our capacity.

Over the past two years, we have made incredible strides toward this goal. We honored long-time visionaries and leaders of SAHG through the creation of a Legacy Leader program. We expanded our network of friends, volunteers and donors, resulting in 68% higher revenue in our 2009 Fall Campaign and 46% higher attendance at our 2010 Auction. We procured a \$30,000 grant from the Department of Commerce to complete a 20-year Capital Needs Assessment of our 10 existing properties. We also secured funding for two new housing development projects, Andrew's Glen in Factoria and Francis Village in Kirkland, which will create 100 new units of permanent, affordable rental housing with supportive services in 2011. Moreover, we added two additional resident services staff, enabling us to expand resident services to eight of our properties.

2009



See page 6
for more
information

Fall 2009
Resident services
expands to serve 8
properties

Fall 2009
WG Clark commits
a \$25K match to
the Fall Campaign,
helping to raise
\$52K

Summer 2009
SAHG hosts first
Legacy Leader
event

Late 2009
SAHG secures
funding for Francis
Village in Kirkland

See page 5
for more
information



As you will see throughout this annual report, we also are looking toward the future. We are reaching out to community groups, churches, elected officials, corporations and individuals in the community to highlight the need for affordable housing and supportive services on the Eastside and broaden our network of support. We also are working to revitalize our name, brand and message. We are developing a Portfolio Preservation Plan and robust fundraising plan to ensure the long-term sustainability of our existing housing units. Additionally, we are hiring a new Director of Assets to lead our property and asset management activities. We also are working in concert with other community service organizations to plan new housing projects and ensure that our residents have access to a full spectrum of community resources.

We are focused on sustainability and capacity-building in order to meet community needs for years to come. We are thankful for our community partners, donors, investors and volunteers who make our progress possible. Together we will reach our goal.



Ann Levine
Executive Director



Jim Long
Board President

Early 2010
SAHG completes
a Capital Needs
Assessment

See page 8
for more
information



April 24, 2010
Annual Auction
raises \$235K in
support

2010

Early 2010
SAHG conducts
a Development
Advancement
Study

See page 5
for more
information

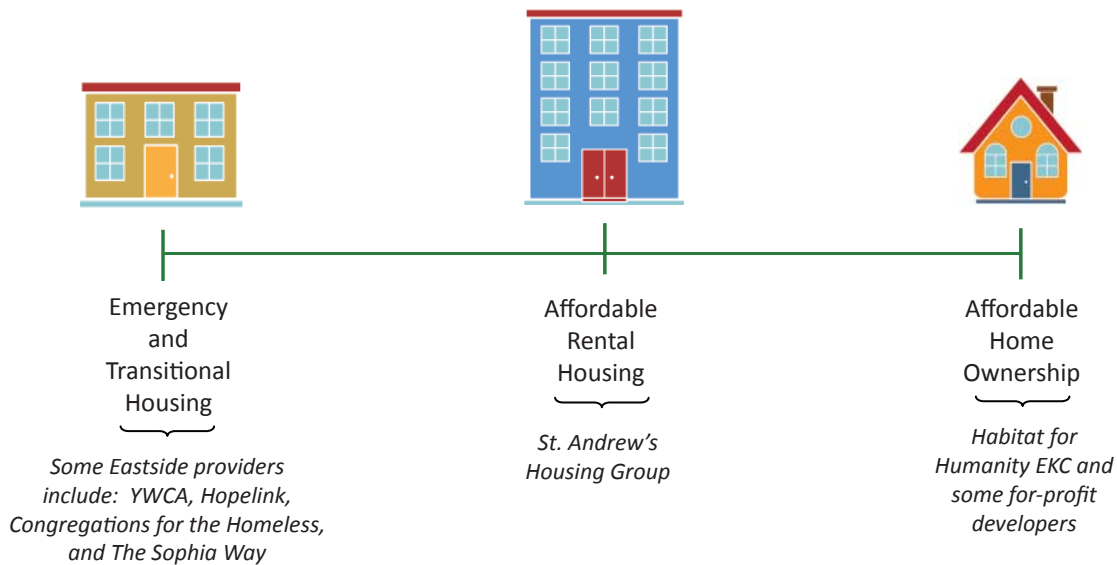


April 5, 2010
SAHG hosts
groundbreaking
of Andrew's
Glen

strengthening our Eastside community

a critical piece of the community safety net

St. Andrew's Housing Group fills a need for housing that is currently under-met. The range of affordable housing options on the Eastside spans from shelters and transitional housing, such as is provided by agencies like the YWCA and Hopelink, to affordable home ownership, often provided by Habitat for Humanity. SAHG offers affordable rental housing, the foundational stepping stone between emergency shelters or transitional housing and home ownership that makes it possible for individuals and families to increase their stability in housing and break the cycle of poverty. Without this key element of the housing spectrum, those coming out of shelters and transitional housing are at risk of becoming homeless again.



vision for tomorrow

St. Andrew's Housing Group empowers individuals and families, supports diversity and strengthens communities by developing permanent affordable rental housing and providing supportive services. Today, SAHG serves more than 965 residents annually with a portfolio of 325 affordable apartments across ten properties in five Eastside communities: Bellevue, Issaquah, Kirkland, Mercer Island and Redmond.

SAHG envisions a day when, regardless of income, individuals and families in East King County have stable housing and strong support in diverse communities that empower success and foster a high quality of life.

building on a legacy

responding to the need

St. Andrew's Housing Group is in a period of significant growth as we strive to meet the critical needs of our community. Research conducted by Eastside housing and service providers in 2005 revealed that 1,845 units of housing were needed to eradicate homelessness in East King County. SAHG has taken this charge seriously and is helping to close the gap between housing need and availability. In 2010, SAHG will break ground on 100 units of housing in Bellevue and Kirkland, with 75% of these units dedicated to those transitioning out of homelessness.

andrew's glen

Andrew's Glen will provide 40 units of affordable permanent supportive housing targeted to homeless veterans and other low-income individuals and families. Thirty of these units will be dedicated to people transitioning from homelessness, while the remaining 10 units will be federally subsidized for low-income households through the project-based Section 8 program.

SAHG will offer each person living at Andrew's Glen access to on-site case management and connections to abundant community resources. Construction will begin on Andrew's Glen during the summer of 2010. The property is scheduled to open to residents in late 2011.

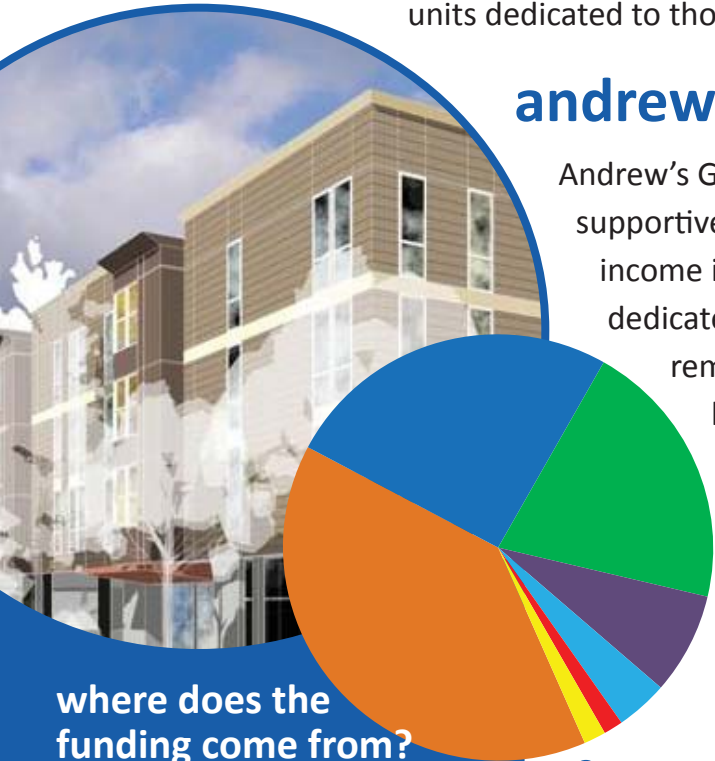
where does the funding come from?

Financing affordable housing is complex. Here is a breakdown of the nearly \$12.3M needed to build Andrew's Glen:

- \$ 4.8M, American Recovery and Reinvestment Act's Exchange Program
- \$ 3.1M, King County
- \$ 2.5M, WA State Housing Trust Fund
- \$ 942K, A Regional Coalition for Housing (ARCH)
- \$ 480K, VA Grant & Per Diem Program (*pending*)
- \$ 202K, Deferred Developer Fees
- \$ 178K, Private Loan

francis village

Francis Village has been strategically crafted with the input of various Eastside service providers, the City of Kirkland and public funders. In response to their feedback, SAHG has designed Francis Village to provide 60 units of housing, with 45 units for people transitioning out of homelessness. Francis Village is slated to break ground in Fall 2010 and is scheduled to open by the end of 2011.



meeting the needs of residents

more than a roof overhead

Through SAHG's own on-site Resident Services Program and close collaborations with local service providers such as Congregations for the Homeless, YWCA, Hopelink, The Sophia Way and many others, SAHG offers a full range of services to our residents. SAHG hopes to help residents achieve greater job and income stability and strives to create a supportive and well-coordinated environment where residents can receive help if and when they experience financial struggles, without jeopardizing their housing stability.

SAHG established this combination of housing and services in direct response to resident and industry feedback that has shown that most often those who are in need of affordable housing have significant barriers to attaining long-term stability and self-sufficiency. SAHG adapts its services to meet residents' needs and interests, focusing on connecting them to existing resources and filling gaps in needed services.

The Resident Services Program underwent tremendous growth in 2009 thanks to three full-time staff, countless volunteers and the support of numerous funders. Between 2008 and 2009, the program experienced the following expansions:

- 1) SAHG increased its service area from one family property in Issaquah in 2008 to six family and two senior properties in Issaquah, Bellevue, Mercer Island and Kirkland in 2009.
- 2) SAHG was able to expand the number of residents who were offered services from 218 individuals in 2008 to 866 children, adults and seniors in 2009.
- 3) In total, SAHG provided 450 hours of supportive services in 2009, with 270 of these hours dedicated to children and youth services. This is an increase of 300 hours from 2008.



cookin' up a community

At a community potluck in Fall 2009 at Andrew's Heights, residents were discussing how much they enjoyed each other's food.

Someone suggested that they create a community recipe book.

SAHG's resident services staff seized the opportunity and asked if people would be willing to teach other residents how to cook dishes from their countries of origin. This quickly evolved into a monthly Cultural Cooking Night. Today, the classes average around ten residents each month. SAHG staff is gathering all of the shared recipes, with hopes of creating an Andrew's Heights cookbook to give to each of the program participants at the end of the year.

spectrum of resident services

St. Andrew's Housing Group now offers a spectrum of services designed to meet the unique needs of residents at the majority of our properties, as depicted below:

Resident Services Light (low)

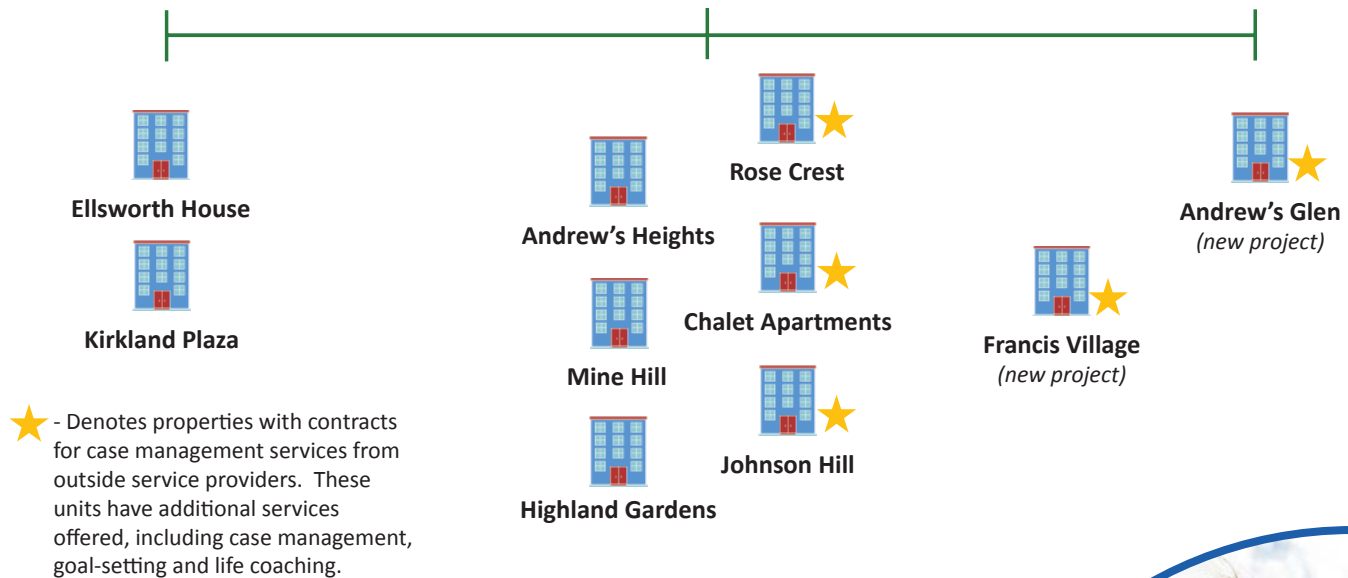
Services provided include:
Community building activities, field trips and referrals to community resources

Service Enriched (moderate)

Services provided include:
Youth Activities - homework club, after-school activities, arts and crafts and summer camp
Adult Activities - life skills training classes and leadership opportunities

Supportive Housing (intensive)

Services provided include:
Case management, goal-setting, life coaching, care coordination, job search assistance and help securing public benefits



measuring outcomes

Starting in July 2010, SAHG's Resident Services Department will implement evaluation tools to track the following outcomes:

- Increases in residents' knowledge and utilization of community resources
- Increases in connectedness between neighbors
- Improvement in adults' money management skills
- Improvement in youth's homework and study skills
- Increases in youth's positive behaviors and leadership skills
- Strengthening of kids' conflict management and interpersonal skills
- Increases in youth's involvement in learning activities outside of school



preserving the legacy

While SAHG continues to grow, we remain firmly committed to preserving our current properties so that they will remain quality and viable homes for decades to come. SAHG is taking a proactive approach and is focusing on the long-term sustainability of our aging assets.

In 2009, SAHG was among Washington State Department of Commerce's first recipients of a Portfolio Preservation Grant. This award, coupled with funds from the properties, allowed SAHG to invest in a comprehensive Capital Needs Assessment of all 10 of our properties. This assessment revealed a complete list of capital improvement and preventative maintenance needs for our entire portfolio.



To process the information in the Capital Needs Assessment and prepare for major capital improvement activities, SAHG will develop a Portfolio Preservation Plan. The Plan will guide SAHG's Board and staff in prioritizing, planning and fundraising for major capital improvement projects and successfully implementing ongoing preventative maintenance activities. The Plan will detail the organizational and financing structures for SAHG's properties; delineate the overarching principles for asset management and portfolio preservation; and describe fundraising strategies to cover major capital repair projects.

Toward the end of 2010, SAHG will present the Portfolio Preservation Plan, along with the lessons learned and SAHG's newly developed property management performance dashboard, to the Department of Commerce and other affordable housing developers across the state as best practice approaches to long-term portfolio preservation.

In concert with these efforts, SAHG will continue to develop strategies to improve property performance, increase property revenue, and decrease expenses while also exploring ways to expand the organization's fundraising capacity. SAHG is dedicated to ensuring that our low-income and homeless neighbors are provided with affordable housing today and that quality, affordable housing is preserved for residents well into the future.



property management performance benchmarks

SAHG has been working closely with our property management company, Coast Real Estate Services, to track property management performance against the following benchmarks:

- 95% occupancy at each property
- 3-5 business days for vacated units to be made ready for re-rental
- 30 days turn around time for vacated units to be re-occupied
- <5% rent delinquency
- <10% or \$20,000 total variance of actual net operating income compared to the annual property budget
- Emergency maintenance completed within 24 hours of request
- Non-emergency maintenance resolved within 5-7 days

a vision for the future

In late 2009, SAHG hired The Collins Group (TCG) to complete a Development Advancement Study. Through this study, TCG interviewed numerous stakeholders; analyzed SAHG's current fundraising activities; and made recommendations about how SAHG can strengthen its infrastructure, expand its donor base and raise enough money to meet the growing needs of the organization and community. Some of TCG's key findings included:

- SAHG has a strong reputation among those who know us.
- SAHG has a solid and dedicated base of supporters, and now needs to expand its donor base.
- The Board and staff should develop an Advisory Council to help establish new relationships and partnerships in the community.
- SAHG needs to establish a plan for attracting and recognizing major and planned gifts.
- It is time for St. Andrew's Housing Group to change its name.

SAHG is taking these recommendations seriously. The Board has hired Pyramid Communications to help create a new name and look for SAHG. Staff is working to polish our external messaging while reaching out to new and established audiences.



preparing for the future

SAHG is dedicated to both sustaining the progress we have made and expanding to meet the growing needs in our community.

Over the next ten years, SAHG needs to focus its time and resources on:

- Preserving existing properties by assessing and addressing major capital improvement needs at our properties (\$10 - \$12 million over ten years).
- Advancing development efforts for new housing projects (\$1.25 million for a pre-development fund to help SAHG capitalize on project opportunities as they arise).
- Creating best practices in asset management to optimally manage our properties and provide the best quality living environment for our residents (\$800,000 to employ a full-time Asset Manager over the next ten years).
- Delivering strong supportive services to residents at all properties, including new developments (\$1.5 million over the next ten years).

As a result of this focus, SAHG will achieve the following impact in East King County:

- Increase our housing portfolio by 72% in five years.
- Boost net operating income at our properties by 10% within three years.
- Improve residents' satisfaction with their living environments by 35% within three years.
- Improve quality of life for residents, with 75% of households reporting improvement.

committed to the mission

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Judy Gowdy, Vice President
Jason Anderson, Treasurer
Linda Bergam, Secretary
Larry Abner
Sterling Bentsen
Eric Campbell
Jeff Churchill
Steve Dennis
Paul Dressel
Darel Harrison
Joe Ingram
Clare Moe
Jack Morrison
Lucy Sannes
Michael Schneider
Marni Wright

service concluded

Lainey Alai Malo

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Sue Bliven, Director of Finance and Assets
Jennifer Daly, Director of Fund Development
Eric Evans, Director of Housing Development
Rachel Mathison, Director of Resident Services
Sarah Coffey, Resident Services Coordinator
Meg Colombi, Accountant
Sara Cox, Fund Development Associate
Marchelle Mertens, Housing Development Associate
Erica Snyder, Resident Services Coordinator
Julie Strain, Accounting Associate
Hester Winn, Office Administrator

volunteers

It takes countless hours of support from many volunteers for SAHG to continue its work on the Eastside. Volunteers serve on committees, support resident services activities, plan events, complete property improvement projects and represent SAHG at community gatherings. It is this generosity of time and passion for seeing our Eastside neighbors in safe and affordable housing that inspires SAHG and sets the foundation for our continued work. Thank you!

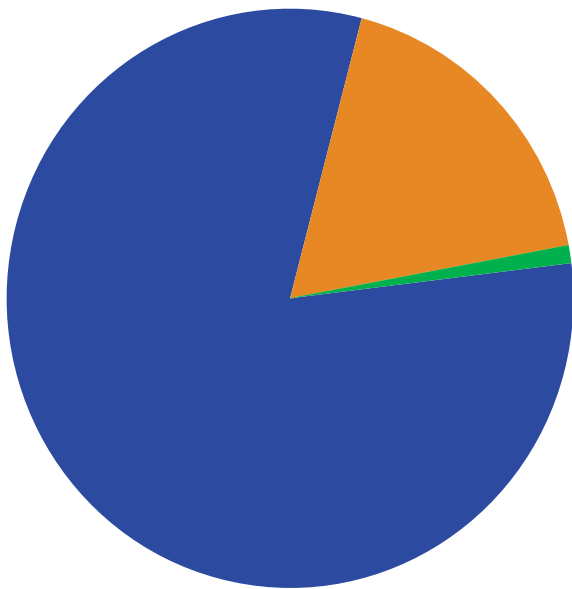


making a difference

Minerva Mendoza was first introduced to SAHG last fall as a business student at Bellevue College (BC). Through BC's work-study program, Minerva was able to receive a paid internship with SAHG's Resident Services Program at no cost to SAHG!

Between October 2009 and May 2010, Minerva spent countless hours working with many of the children participating in SAHG's Resident Services Program and discovered a new passion for making a difference in her community. As a result of this experience, once Minerva finishes her Business Administration studies, she is considering pursuing a career in human services.

SAHG's financial picture ¹

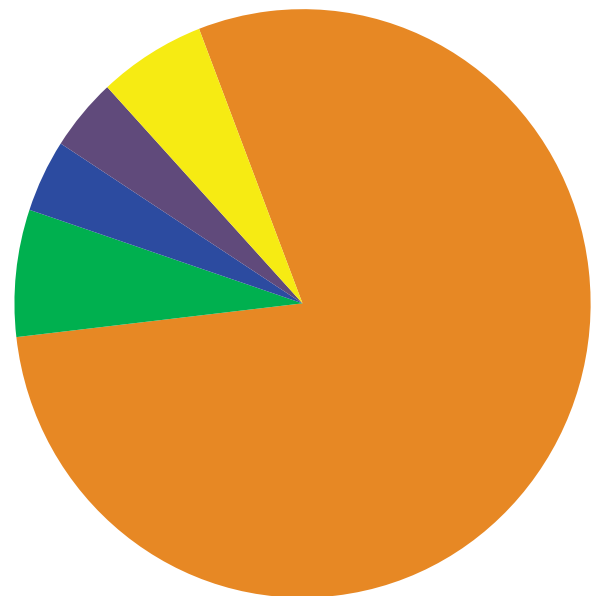


2009 Total Revenue

| | |
|-----------------------------|--------------------|
| ■ Rental Income and Fees | \$ 2,923,042 |
| ■ Contributions | \$ 658,895 |
| ■ Interest and Other Income | \$ 18,133 |
| Total | \$3,600,070 |

2009 Expenses

| | |
|-----------------------|---------------------|
| ■ Housing Management | \$ 2,930,490 |
| ■ Housing Development | \$ 240,726 |
| ■ Resident Services | \$ 161,019 |
| ■ Administration | \$ 138,622 |
| ■ Fund Development | \$ 223,752 |
| Total | \$3,694,609* |



* Total excludes principal payment of debt, depreciation, and additions to operating reserves and replacement reserves.

¹ This data is a combination of the operations of St. Andrew's Housing Group, St. Andrew's LP, Chalet Apartments LLC, St. Andrew's Klahanie LP, Mine Hill LP, East Village LLC and 280 Clark LP.

To request a copy of St. Andrew's Housing Groups 2009 audited financials and its related entities, please contact SAHG at 425.391.2300.

\$25,000 & Beyond

Employee Community Fund of Boeing Puget Sound
JPMorgan Chase
Medina Foundation

\$10,000 - \$24,999

Anonymous Donors
Bank of America Foundation
City of Bellevue
Costco Wholesale
The Enterprise Foundation
The Norcliffe Foundation

\$5,000 - \$9,999

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Key Foundation
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Kurt & Teresa Lutterman
Jack & Lori T. Morrison
Matt & Carlin Pressnall
Safeco Insurance Foundation
Saint Andrew's Lutheran Church
United Way of King County
Wells Fargo

\$2,500 - \$4,999

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Lori Walker & Steve Bamesburger
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Jeremy White
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Hester Winn
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Patrick Zanin
Donna Zirkle

This list reflects gifts received between 1/1/2009 and 12/31/2009. Every effort has been made to ensure its accuracy. If you have any questions or concerns, please contact SAHG at 425.391.2300.