

What do
People in a Housing Crisis
look like?



Century Housing, A NONPROFIT CORPORATION
2002-2003 Report of Accomplishments

People
in a housing crisis
look

*Something
like this...*





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Century Housing, one of California's largest affordable housing lenders, has financed more than 11,000 units of quality affordable housing in the Greater Metropolitan Los Angeles area. Despite our substantial successes, there remains a housing crisis in Los Angeles and throughout California. And the crisis is more than just a shortage of quality, affordable homes—it is a threat to the quality of life that should be available to all working families.

On our cover, we ask, “What do people in a housing crisis look like?” It's surprising to learn that many working Angelenos cannot afford to live in or even close to the neighborhoods where they work. Loan officers, journalists, nurses, teachers, carpenters, computer programmers, food service managers, and others earning near or just above median income cannot afford to buy even a modest home. This leads to overcrowded living conditions, severe shortages of rental housing, commuter stresses, and urban sprawl—problems which effect all of us.

To combat this growing problem, in addition to our ongoing financing of workforce housing, Century has helped finance four developments in the Downtown Los Angeles area during the past two years. These

developments will house working families who earn too much to qualify for low-income housing, but too little to be able to afford a quality market-rate home. These four developments will eventually be home to more than 730 working families.

Century continues its commitment to More Than Shelter[®], social programs available in conjunction with our financing that include job training, after-school tutoring for at-risk youth, transitional housing for veterans and the homeless, quality housing and wellness programs for seniors, and several state-of-the-art child development centers.

We have made great strides in our More Than Shelter programs in 2002 and 2003, which have benefited thousands of working families, seniors, veterans and individuals in the Los Angeles area. To ensure the continued support and expansion of these programs,

Century has established the More Than Shelter Fund. For information on how you can make a difference, please visit www.morethanshelterfund.org.

We are proud of our many accomplishments, but we also look forward to the coming year—financing the development of affordable workforce housing for the residents of Southern California, and providing social services to many more individuals through the More Than Shelter Fund.

*Loan officers, journalists,
nurses, carpenters,
teachers, programmers
...these are people in a
housing crisis.*



Louise Oliver

Louise Oliver,

Chairman, Century Housing Board of Directors, 2003

Director,

*Government & Community Contracts,
Goodwill Southern California*



Earl G. Fields

Earl G. Fields,

Chairman, Century Housing Board of Directors, 2004

Consultant,

Housing & Community Development



G. Allan Kingston

G. Allan Kingston,

President/CEO,
Century Housing
& Member, Century Housing
Board of Directors

Our Legacy

Century began as a State agency commissioned to replenish the affordable housing stock removed during the construction of the Century I-105 Freeway in Los Angeles. Continuing now as a private nonprofit, we have helped create more than 11,000 housing units for low- and moderate-income families in more than 220 developments, in 66 communities, throughout Southern California over the past 25 years.

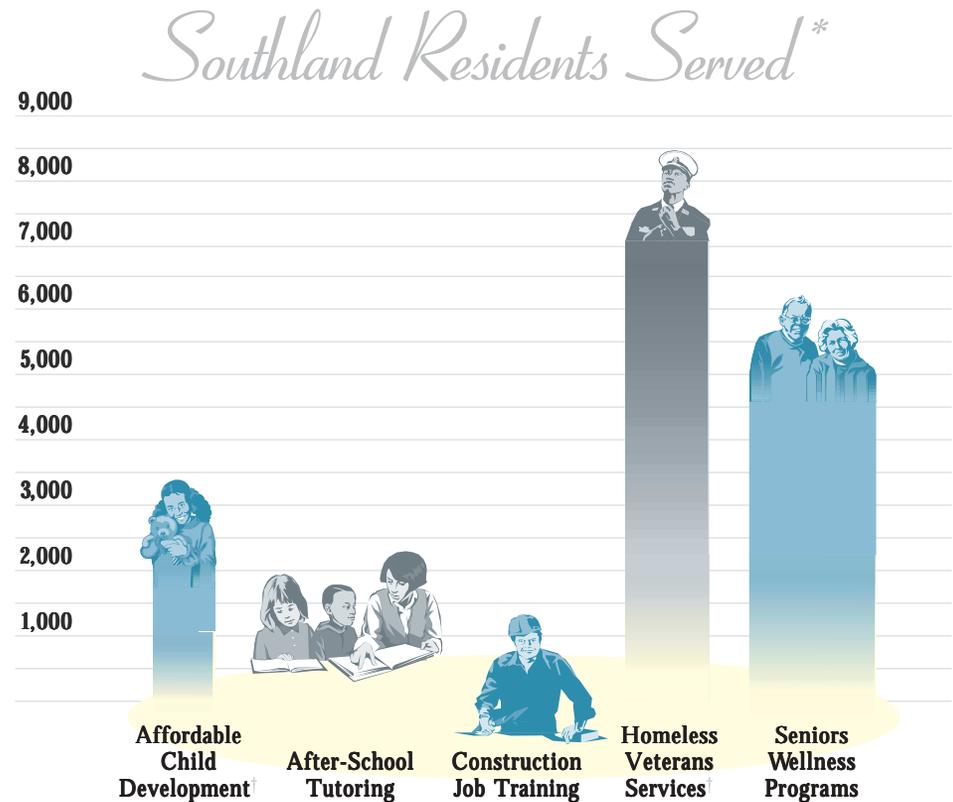
*Century-Financed Units**



*For Transitional Housing, “units” correspond to beds.

More Than Shelter

Our definition of quality, affordable housing consistently includes the concept of “More Than Shelter” —our social support programs that go hand-in-hand with the housing we finance. As both a State agency, and now as a private nonprofit, we have assisted thousands of Southland residents with a variety of support services.



* Job Training total based on number of graduates from the construction training program since 1995; all other cumulative program totals based on annual number of openings and turnover.

† Facilities made possible by Century Housing; programs administered by other service providers.

Century's specialized financial products...

Using varied financing methods such as predevelopment and site acquisition loans, bridge loans, construction loans, and our subordinate bond credit enhancement and loan guarantee programs, Century's financial products have helped developers create more than 11,000 homes affordable to low- and moderate-income families in Southern California.

While this is a significant amount of development, the Greater Los Angeles Metropolitan Area still suffers from a profound housing shortage, more than 400,000 units—and the shortage grows by thousands of units annually as development fails to keep pace with the burgeoning population. Our mandate only grows.

One major lending focus in 2004 will be to provide housing to that group of people featured on the cover of this report—those who make up our community's backbone—our paralegals, construction workers, firefighters, and chefs. Many neighborhoods in Los Angeles are in dire need of housing affordable to this group, those earning between \$33,100 and \$66,200 (60% to 120% of area median income).

In addition to our lending activities, Century is actively involved in monitoring the affordability of more than 5,000 units of both single-family and multifamily housing throughout the Southland.



*Loft interior,
Santee Court,
Downtown Los Angeles*



*Mountain Court
Townhomes, Pasadena*

*The Piedmont Senior Apartments,
North Hollywood*



Workforce Housing

WELCOME

The profound shortage of housing units in Southern California has created a severe affordability problem. Fair Market Rent in the Los Angeles area for a one-bedroom apartment is approximately \$800 per month, requiring an annual income of \$32,300 to be considered affordable. A paramedic in Los Angeles, for example, cannot afford that one-bedroom apartment. Century is working to reverse this trend by funding developments in neighborhoods with severe shortages of housing affordable to local working families. Century has provided \$18.8 million for four such developments, currently in the planning stages or already under construction, designed to meet the housing needs of working families in downtown Los Angeles: Santee Court, Wilshire Court, Fuller Lofts, and Northwest Gateway, with a combined total of more than 730 units.

Century is also establishing a new financing program to fund smaller developments of workforce housing throughout Los Angeles. The Century Community Lending Company will provide construction and permanent financing to neighborhood entrepreneurs, through a program modeled closely on The Community Preservation Corporation, a major housing lender in New York and New Jersey. Century's combination of 25 years experience in Los Angeles housing markets and our substantial capital base make us well positioned to provide this much-needed financing to expand workforce housing in Los Angeles.

In addition to assisting in the development of housing units, Century is also involved in providing homeownership counseling to prospective first-time homebuyers, offering credit counseling and training in financial literacy and avoiding predatory lenders. Century received a \$40,000 grant from the U.S. Department of Housing and Urban Development to continue providing homeownership counseling in 2004 through the Housing Partnership Networks' Housing Counseling Program.

A paramedic cannot afford a one-bedroom apartment...



Santee Court Workforce Housing:

The Santee Court development is the largest adaptive reuse project currently underway in Los Angeles.

The complex is located in the heart of the Fashion District, one of downtown's thriving commercial areas. Phase I is scheduled for completion in May 2004 and will create a self-contained residential community of 165 loft apartments. The design will include a landscaped promenade and recreational amenities. An additional 300 loft apartments are scheduled to be completed in 2006.

What is More Than Shelter®?

More Than Shelter social service programs meet needs that, when left unmet, typically drain low- and moderate-income families of precious resources. Throughout Century's history, social amenities have been a part of what we do, ensuring that we help build communities, not just buildings.



*More Than
Shelter For
Seniors, the
"We're Still
Here Revue"*

...introducing

THE
MORE *than*
SHELTER
FUND

In 2003, the **More Than Shelter Fund** was introduced, designed to raise operating and capital funds to ensure the growth of **More** quality child development centers, **More** after-school tutoring programs, **More** wellness programs for seniors, **More** construction job training and placement for local residents...**More Than Shelter**. Please see www.morethanshelterfund.org for details.



*Century
Alameda
Child
Development
Center
participant*

To support

THE
MORE *than*
SHELTER
FUND

please call 310 . 642 . 2041,
or e-mail info@mtsfund.org



Child Development

One-quarter of Los Angeles County children are living below the poverty line—quality child development is especially unreachable for them. In fact, in the Los Angeles area there are more than 100,000 children on waiting lists for quality, affordable child care. This care is critical. Studies have shown that children who participate in enriching child development environments receive higher lifetime earnings, experience less dependence on welfare assistance, enjoy increased property wealth, evidence a greater commitment to marriage, and are less likely to commit crime.

Century's concern and commitment to quality child development have resulted in the creation of nine early childhood development centers throughout greater Los Angeles, operated by Drew University Project Head Start, Para Los Niños, Little Tokyo Service Center, the Los Angeles Unified School District, and other quality service providers. These centers combined serve more than 625 infants, toddlers, and preschoolers annually. Three more sites are in the planning stages. In addition to child care,

Century's child development centers foster parent involvement and offer nutritious meals, health screenings, and an early education curriculum.

Serving more
than 625
children
annually...

To support more
child development efforts,
please contact



at 310 . 642 . 2041,
or e-mail
info@mtsfund.org



Sonja

Mother of a child
at the Century Community
Children's Center:

*Sonja had difficulty finding an
affordable child development center before
enrolling her son at the Century Community Children's Center.*

*"The child care program made my life easier. I've seen positive
changes in my child since he's been in the program; he's willing
to learn."*



Education

The need in Los Angeles County, as in many large cities, for improved academic performance is undeniably great. Nearly 60% of Los Angeles County third graders place below the national average in their reading test scores. By the time they are in the 11TH grade, countywide 2002 testing showed that only one-third of the students are at or above the national average in reading—and this is a higher-achieving group, as many struggling students drop out by the 11TH grade.

Century/LIFT[®] (Century/Learning Initiatives For Today[®]) provides academic tutoring at 10 sites for more than 350 students living in and around affordable housing developments. Students in grades 1 to 12 work on their homework and receive individualized tutoring in verbal, math, and computer skills. This vital program ensures a better future for these children and gives parents the peace of mind that their children are in a safe, productive environment during the after-school hours. Two additional Century/LIFT sites will open in 2004.

Three Teen Centers have opened their doors...

In 2003, three Century/LIFT—Winston & Strawn Teen Centers opened their doors, serving 50 regularly attending students and an additional 50 walk-ins per month. In addition to providing teens with extended hours and weekend access, these centers provide an academic setting and offer college application assistance, financial aid advice, homework assistance, computer access, and educational movie and documentary screenings. All three centers have waiting lists. As an added incentive to these teens, the University of Southern California and Pitzer College have committed to provide full-tuition scholarships to Century/LIFT students who achieve grades and scores qualifying them for admission.

To support more after-school tutoring, please contact



at 310 . 642 . 2041,
or e-mail
info@mtsfund.org



Marlene

Former Century/LIFT student,
now a tutor:

Marlene lacked the kind of mentoring and assistance with school that she now provides for Century/LIFT students. Today, she helps students with their homework, focusing especially on their language and math skills.

“I feel I have the ability to make a difference or at least influence and guide them through a successful path, which is education.”

Job Training

A key component of our More Than Shelter philosophy is helping L.A. area residents earn higher wages. The Century Community Training Program (CCTP) offers construction pre-apprenticeship training for community residents, including those transitioning from welfare, low-income jobs, incarceration, or unemployment, and women interested in nontraditional occupations. These efforts have made it possible for thousands of men and women over the years to find jobs that can truly support their families.

In the past two years, CCTP has provided job development services to more than 1,400 community residents. As the operator of the Alameda Corridor Job Training and Placement program, CCTP oversaw the training of more than 880 local residents, 16% of them women. The program also placed nearly 700 graduates in the construction and other building trades, 92% of them in higher paying union jobs. CCTP has formed partnerships with many public and private entities to provide job training and employment opportunities to program participants. These partnerships include the Los Angeles World Airports, the Los Angeles Job Corps Center, Playa Vista Jobs, and the City of Los Angeles Safe Neighborhoods Action Plan program.

Serving more
than 1,400
community
residents in the
past two years...

During the last two years, CCTP received a total of nearly \$2 million in grants from the California Workforce Investment Act, the California Employment Training Panel, and the U.S. Department of Labor Women's Bureau Women in Apprenticeship and Nontraditional Occupations program.



Denyse
CCTP graduate:

Denyse is a single mother raising a teenage daughter in Compton. She had difficulty making ends meet, until she graduated from CCTP.

"I learned a lot. Being a woman in the construction industry is tough, but I like a challenge. The program prepared me for just about everything on a job site—from safety and tools, to being the only woman on the crew."

To support more
job training programs,
please contact

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MORE
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at 310 . 642 . 2041,
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Seniors Wellness Programs

The goal of the More Than Shelter For Seniors® (MTSFS®) program is to improve the health and extend the independent lifestyle of seniors, helping them avoid the high costs of assisted living by offering on-site educational classes, arts programs, health and wellness classes, recreational activities, transportation, and intergenerational activities. These activities keep seniors physically and mentally healthy and engaged in life, ultimately delaying the need to move to more restrictive and expensive levels of care.

Studies show that seniors engaging in these life-enriching activities report substantially improved health. MTSFS programs include such special events as an annual variety show demonstrating the talents of the seniors, called the “We’re Still Here Revue,” the Senior Olympics, a Valentine’s Day Ball, and a variety of other activities.

Currently, MTSFS serves more than 2,000 seniors annually at 13 developments. One of the newest sites is The Piedmont Senior Apartments, a 198-unit development near North Hollywood’s burgeoning arts district. Under construction is the Burbank Senior Artists Colony,

a 141-unit development with amenities geared toward elder artists. The Artists Colony and three more developments featuring MTSFS programs will open in 2004.

Currently serving
more than 2,000
seniors annually...

To support more
seniors wellness programs,
please contact

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info@mtsfund.org



Joe
MTSFS participant:

Joe and his wife Bobbie are active participants in the MTSFS programs at their apartment community in Pomona. He credits MTSFS with a better outlook on life and improved physical health.

“We are kept busy and our minds are kept active. The program I am most interested in is the creative writing class. I only started writing a few years ago.”

Transitional Housing & Services

VACANCY

More than 200,000 men, women, and children are homeless in Los Angeles County over the course of a year. On any given night, there are as many as 85,000 homeless—more than 25,000 of them are veterans. During the past 10 years, Century has committed more than \$32 million for the creation of Westside Residence Hall and the Century Villages at Cabrillo, two Southland centers designed to help homeless veterans transition back into society. In addition, tax credit funding of \$6.7 million was provided for the development of the Century Villages at Cabrillo by John Hancock Realty Advisors through the John Hancock Tax Credit Fund V, LLC; they have committed an additional \$11.9 million in tax credits to assist in the completion of the second construction phase. The Century Villages at Cabrillo was the recipient of the Special Needs Tax Credit Excellence Award from the Affordable Housing Tax Credit Coalition and was named Developer of the Year by the National Association of Installation Developers. Together, the Century Villages at Cabrillo and Westside Residence Hall, which are administered by U.S. VETS—an organization assisting homeless veterans—serve more than 2,500 veterans annually.

The second phase of the Century Villages at Cabrillo, the Cabrillo Plaza Apartments, was just completed in April 2004. This newest addition to the 26-acre site, located in Long Beach at the former U.S. Naval housing station, is home to 200 formerly homeless veterans who are transitioning back into society, nearly doubling the number of veterans served at the site.

Over \$32 million in funding over the last 10 years...

To support more assistance for those in transition, please contact

THE
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than
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at 310 . 642 . 2041,
or e-mail
info@mtsfund.org



Richard
United States veteran:

Richard, a United States Navy veteran who served during the Vietnam war, found himself without a job or a place to live in the economic aftermath of September 11, 2001. He came to Cabrillo to piece his life back together.

“Villages at Cabrillo has helped me immensely. It’s put me in a position where I had a foundation to get back to work. It’s the best thing that can happen to you if you are a veteran. It truly is.”

Statement of Financial Position

Years ended June 30, 2003; 2002; and 2001

ASSETS	2003	2002	2001
Cash and cash equivalents	\$ 6,064,684	\$ 4,634,221	\$ 5,324,446
Accounts receivable, net	828,252	1,238,619	811,590
Investments	48,599,294	51,237,747	73,633,532
Investment interest receivable	1,292,920	2,895,172	1,610,163
Notes receivable, net	43,668,233	38,991,691	25,715,226
Real estate held for investment	20,326,407	17,609,723	16,690,185
Real estate held for sale, net	1,079,654	1,619,200	11,492,519
Leasehold improvements and office equipment, net	4,692,514	4,193,819	1,477,545
Prepaid expenses and other assets	1,865,424	1,382,962	1,204,157
Total assets	\$ 128,417,382	\$ 123,803,154	\$ 137,959,363
LIABILITIES			
Accounts payable	\$ 658,635	\$ 853,827	\$ 790,763
Accrued expenses	455,913	1,083,627	1,992,552
Tenant security deposits	77,240	88,785	27,519
Notes payable	2,750,600	2,770,394	2,786,803
Total liabilities	\$ 3,942,388	\$ 4,796,633	\$ 5,597,637
NET ASSETS			
Unrestricted	\$ 124,299,994	\$ 118,831,521	\$ 131,162,317
Temporarily restricted	175,000	175,000	1,199,409
Total net assets	\$ 124,474,994	\$ 119,006,521	\$ 132,361,726
Total liabilities and net assets	\$ 128,417,382	\$ 123,803,154	\$ 137,959,363
Contingent affordable housing assets	\$ 87,470,131	\$ 94,678,361	\$ 101,465,688

Statement of Activities

Years ended June 30, 2003, 2002, and 2001

REVENUE & SUPPORT	2003	2002	2001
Rental income, net of vacancies	\$ 1,566,286	\$ 1,433,141	\$ 839,826
Real estate sold	3,309,870	1,374,061	2,060,330
Affordable housing loan repayments	7,790,605	265,921	32,849
Interest income on notes receivable	3,971,210	2,380,685	2,962,077
Other income	2,919,356	1,245,910	1,291,425
Investment income, realized and unrealized appreciation of investments	(1,538,658)	(8,875,192)	(6,664,677)
Investment income, interest and dividend income from investments	2,124,514	2,324,685	6,261,499
Income from equity investment	45,391	—	—
Assets released from restrictions	—	375,000	1,700,448
Total revenue & support	\$ 20,188,574	\$ 524,211	\$ 8,483,777
EXPENSES			
Real estate operations	\$ 5,125,886	\$ 4,288,271	\$ 4,309,025
Affordable housing program	3,977,816	4,428,071	2,222,098
Century/LIFT®	775,639	551,227	382,779
Support services, management and general expenses	4,840,760	3,587,438	2,987,829
Total expenses	14,720,101	12,855,007	9,901,731
Increase (decrease) in unrestricted net assets	\$ 5,468,473	\$ (12,330,796)	\$ (1,417,954)
TEMPORARILY RESTRICTED NET ASSETS			
Assets released from restrictions	—	\$ (375,000)	\$ (1,700,448)
Affordable housing loan disbursements & child development commitments funded	—	(649,409)	(476,237)
Increase (decrease) in temporarily restricted net assets	—	(1,024,409)	(2,176,685)
Change in net assets	5,468,473	(13,355,205)	(3,594,639)
Net assets at beginning of year	119,006,521	132,361,726	135,956,365
Net assets at end of year	\$ 124,474,994	\$ 119,006,521	\$ 132,361,726

Recognition

Century President/CEO G. Allan Kingston is currently serving as Chairman of the National Housing Conference, for more than 70 years the nation's foremost public policy and housing advocacy organization.

Century Executive Vice President Robert J. Norris, Jr. sits on the Board of the National Coalition for Homeless Veterans.

Century Director of Legislation & Policy Tim O'Connell is currently serving as Chairman of the California Association of Local Housing Finance Agencies (CAL-ALHFA).

For his contributions and role as a leader in the housing and nonprofit industry, Mr. Kingston was named the 2002 Housing Advocate of the Year by the Southern California Association of Non-Profit Housing.

Mr. Kingston was also honored with the 2002 Family Housing Legacy Award from L.A. Family Housing.

Century's then-Chairman Stephen McDonald and his wife Judy and Mr. Kingston were the recipients of the 2002 Sister Julia Mary Award by the Good Shepherd Center for Homeless Women.

Mr. Kingston was honored with the 2003 Community Vision Award by People Assisting The Homeless (P.A.T.H.).

The More Than Shelter For Seniors® program received the 2003 Program of the Year Award at Builder and Developer Magazine's annual Sage Awards.



Ray Kolinski

1929-2004

Century lost a valued colleague and dear friend when Ray Kolinski, our Construction Inspector, passed away in May 2004. Ray's hard work for Century ensured that Century-financed affordable housing was synonymous with high quality construction.

Among other responsibilities, Ray supervised the building inspection and rehabilitation of hundreds of Century's affordable housing units throughout the greater Los Angeles area, and monitored the construction and maintenance of Century's child development centers and our corporate office building.

All of us at Century will remember Ray for his ever-present sense of humor, his perpetual cheerfulness, and his sincere affection for all those he encountered.

*We thank our major donors
& grantors for supporting our
More Than Shelter programs...*

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CENTURY HOUSING
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www.centuryhousing.org

1000 Corporate Pointe, Suite 200 • Culver City, California 90230

PHONE 310.258.0700

FAX 310.258.0701

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