Welcome

In 2009 Century Housing continued to feel the effects of the troubled national and California economies, and faced serious challenges to our double bottom line, to both create positive social impact and to maintain our financial strength. We are pleased to report that Century’s lending programs successfully helped to create more than 1,260 new, affordable homes and apartments for seniors and families earning less than half of the area median income.

We are especially proud of The Family Commons at Cabrillo in Long Beach. Since its opening in April, the Commons provides a safe, dignified and nurturing environment for 81 families transitioning out of homelessness. Many of our 300 residents at the Commons have a family member with special physical or mental health needs who will benefit from the comprehensive, supportive services available on the Villages at Cabrillo campus.

In addition to the creation of new homes, Century continued support for our More Than Shelter Services programs, including nine after-school tutoring centers, a government-certified construction job training and placement program, and two charter middle schools, positively changing the lives of more than 1,200 individuals and families.

Building on the successes and challenges of 2009, Century faces the future with the understanding that thousands of Californians continue to be threatened by the loss of their homes through foreclosure; that many live in inadequate apartments at a cost that is well beyond their means; and that others lack the necessary education and training to support themselves and their families. In the face of such economic distress, the need for Century’s services has grown even more critical.

We remain confident that with your ongoing support and participation, Century will continue to have a positive impact on the people and communities we serve throughout California in the coming years. We look forward to working with you to expand and enhance Century’s good works.
Impacts

HOMES CREATED

DOLLARS INVESTED
Financial Overview

Select Financial Data
(dollars in thousands)

<table>
<thead>
<tr>
<th></th>
<th>2009</th>
<th>2008</th>
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</thead>
<tbody>
<tr>
<td><strong>FINANCIAL POSITION</strong></td>
<td></td>
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<tr>
<td>Total assets</td>
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<td>Loans receivable</td>
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<td>Allowance for loan losses</td>
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<td><strong>Total Net Assets</strong></td>
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<td><strong>ACTIVITIES</strong></td>
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<td>New loans originated</td>
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<td>Net interest income</td>
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<td>Provision for loan losses</td>
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<tr>
<td>Residual receipt mortgage repayments</td>
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<tr>
<td>Financial investment income</td>
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<td>Real estate income</td>
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<td>Grants and contributions</td>
<td>257</td>
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<tr>
<td>Change in net assets</td>
<td>(2,686)</td>
<td>(1,441)</td>
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<tr>
<td><strong>OTHER DATA</strong></td>
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<td>Total loan capital under management</td>
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<td>Net loan loss ratio</td>
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<tr>
<td>Deployment ratio</td>
<td>89%</td>
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## 2009 Loans

<table>
<thead>
<tr>
<th>DEVELOPMENT</th>
<th>COMMUNITY</th>
<th>DEVELOPER</th>
<th>INVESTMENT</th>
<th>HOMES</th>
<th>RESIDENTS</th>
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<tr>
<td>La Corina Senior Apartments</td>
<td>Panorama City</td>
<td>Meta Housing</td>
<td>$6,094,000</td>
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<td>Terrabella Senior Apartments</td>
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<td>Escondido</td>
<td>Center for Community Solutions</td>
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<td>Family Commons at Cabrillo</td>
<td>Long Beach</td>
<td>PATH</td>
<td>$100,000</td>
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<td>Figueroa Townhomes</td>
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<td>Boston Associates</td>
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<td>Reseda</td>
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<td>Shelter Partnership</td>
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In early 2005, Century and Low Income Investment Fund partnered to invest $2.5 million to help Skid Row Housing Trust get their 21st development underway.

The beautiful Abbey Apartments opened in April 2009, and provides 115 formerly homeless men and women with a clean and safe home of their own, helping them escape the oppressive and dangerous environment of Skid Row.

In addition to local services providers like Midnight Mission and the Weingart Center, Abbey Apartments provides on-site medical and mental health services, counseling and case management, and a wide variety of tenant support groups.

SRHT Executive Director Mike Alvidrez summed up the organization’s philosophy: “We have always operated on the idea that permanent supportive housing is the most effective way to reduce homelessness and give the formerly homeless men and women their lives back. Permanent supportive housing succeeds because it stabilizes residents so that treatment works.”

One new resident of the Abbey, Karen Burton, had been on and off drugs, and the streets, for more than 30 years. A judge finally ordered her to attend an in-patient program on Skid Row; after completing the program, she applied to live in the Abbey. Her life is now scheduled around a series of support groups — outpatient treatment, a women’s group and a job club.

The Abbey was Century’s first investment with SRHT, and our relationship has grown since then, with nearly $13 million in acquisition and predevelopment loans.
Shelter Partnership operates a unique service out of an old US Army warehouse in Bell — it collects toilet paper, personal hygiene products, linens, clothing, diapers, toys, baby products, cleaning products, and much more from manufacturers and retailers, and then distributes them, FREE OF CHARGE, to more than 350 agencies in Southern California that serve homeless men, women, and children.

On any given day, you will see racks and racks of blankets, toothpaste, toy robots, shampoo, and T-shirts in their 108,000 square foot space. Since 1989, Shelter Partnership has distributed more than $150 million in goods. Century has had a long-standing relationship with Shelter Partnership, through our shared mission of working to end homelessness and through shared board members.

But the building was constructed in the 1940’s on an Army Air Force station, and it was showing its age. To ensure that this vital facility was available and sustainable for many years to come, Shelter Partnership initiated a $4 million rehabilitation and greening plan.

Over the past two years, the buildings systems were upgraded with a reflective cool roof, low flow toilets and faucets, motion activated lighting throughout the warehouse, recycled, natural or no-formaldehyde materials for walls and ceiling, and electrical and water consumption plans that beat California environmental standards by 50%. They also preserved striking architectural features including the original wood beams supporting the 80-foot high roof, and the large windows running the length of the warehouse were replaced with low-E glass maintaining the abundant natural lighting.

This impressive plan required forward-thinking capital, and Shelter Partnership assembled a distinguished group of funders, including the S. Mark Taper, Ahmanson, Weingart, and Rose Hills Foundations.

The timing of funding did not always match the ambitious construction schedule, however, and Century was asked to bridge the grant funds with an $800,000 line of credit. Century’s loan allowed the rehabilitation work to proceed apace, and was completed in October 2009. As the remaining grant funds are received, Century’s loan will be repaid.
Olive Court
Preserving Quality of Life

In economically-stressful times, seniors are especially vulnerable. For those on a low and fixed income, a stable place to live is a key to maintaining a good quality of life. In September 2008 Century invested $5.65 million to assist Related California in the $56.5 million purchase of Olive Street Senior Apartments, where more than 300 low-income seniors were at risk of losing their affordable apartments and being displaced.

While the condo boom is over in downtown Los Angeles, the risk of conversion from affordable to market still looms, especially at quality buildings like 740 S. Olive.

Related California is a major developer of commercial and residential properties, ranging from luxury condominiums in Century City to affordable apartments in Laguna Beach, Echo Park, and Oakland.

As part of their strategy for downtown Los Angeles, Related invest another $7.7 million rehabilitating the building. With new energy-efficient windows and doors, upgraded elevators, and improved fire and life-safety systems, but no change in their rents, more than 300 seniors can feel secure in their homes for a long time to come.

This loan required some fast action and flexibility by Century. Just days before it was scheduled to close we learned that the senior lender would not agree to our loan terms, so the loan had to be restructured to work, as a classic “mezzanine” loan that is very hard to find in the turmoil of the financing markets (especially last fall). Century was able to craft a solution that kept our risk low and met Related’s and the senior lender’s needs.
Century Community Training Program (CCTP) and Santa Monica College partnered to provide photovoltaic (PV) rooftop installation training at CCTP’s Lennox training site.

As a result, more than 10 classes and 250 individuals are prepared for “green jobs,” jobs that contribute to preserving or enhancing environmental quality.

PV technology is designed to convert sunlight directly into electricity and is a rapidly growing sector of the energy market. Graduates of the program gained basic knowledge of the principles and operation of PV systems. This includes how to identify appropriate codes, implement standards for installation, and maintain equipment. They also learned how to identify and assess site-specific safety hazards and issues associated with system installation.

Green jobs, including those in PV, are often well-paid, career track and in demand. CCTP is grateful for this partnership, which will allow graduates the opportunity to gain higher-wage employment and find a pathway out of poverty.
I had a good life and a supportive family, but I was too easily persuaded. By 13, I was smoking pot, drinking and hanging around a rough crowd. At 16, I started doing crystal meth. Looking back, I can see that was the choice that eventually led to homelessness.

By 21, I was in and out of prison. Finally, my parole officer offered me a choice: go to prison, or join Phoenix House, a drug and alcohol treatment and prevention program. While there, I attended college and worked as a counselor on the graveyard shift. Although I now have my AA degree and had been promoted to primary counselor, I was still determined to continue making a better life for myself.

I decided to enroll in the Century Community Training Program (CCTP). It was not easy — between work and school, my days began at 6:30 a.m. and ended at 12:30 a.m. — but my hope was I would find what I really wanted to do with my life.

CCTP allowed me to explore and participate in a variety of trade projects. One day, my instructor showed a video about ironworking and demonstrated how to punk (carry) and tie rebar. After tying and punking rebar around the construction site, it was all I wanted to do. I knew I had finally found my calling.

When my training was complete, I had to find a company to sponsor me. The encouragement I received from my CCTP job developer helped me stay persistent. I contacted companies daily until finally, I was sponsored into the Ironworkers Local 416. Since then, I have worked on many school sites. Every day is a learning experience that pushes me to continue learning and growing.

“I’m reminded daily how important it is to give back.”
~ Jacqueline Pruitt
From dirt patches to beautiful residences, the newly built Family Commons at Century Villages at Cabrillo in Long Beach transformed not only the local landscape, but the lives within as well.
Providing skills...

Hard work and diligence in the Summer Youth Training Program paid off for Ricky Meza, who was hired full-time by CVC.
The Summer Youth Employment Training program helps at-risk young adults develop positive work habits, job skills and experience. The program is an example of how federal programs and local workforce investment boards can partner to break the vicious cycle of gang activity and drug use that claim so many youth in underprivileged communities.

Last Summer, Century Villages at Cabrillo was home to a Summer Youth Employment Training Program administered by the local Workforce Investment Board (WIB) and the Pacific Gateway Workforce Investment Network (“The Network”).

Youths received mentoring, job training and invaluable paid work experience. As a partner in the program, CVC provided unique mentoring opportunities by pairing the young workers with members of CVC’s maintenance team, many of whom are U.S. veterans.

Robert Marks, CVC’s maintenance manager, found the veterans’ military experience and triumph over significant personal challenges helped them mentor to the at-risk youth in ways that far exceeded a typical work experience. More importantly, the young workers uplifted the moods of residents who often had trouble finding reasons to be cheerful.

Youths learned skills working as maintenance assistants, painters, kitchen assistants, or groundskeepers. Others developed office skills working as receptionists and Career Center support staff.

One youth’s hard work and diligence in the program paid off when he was hired full-time by CVC. Ricky Meza, 22, had learned about the program while attending a job fair. Within two weeks of submitting his application, Ricky was placed at CVC. Ricky now preps and repaints apartments before new tenants move in. He’s looking forward to developing new skills and hoped to advance into a staff maintenance position.

Successes like Ricky Meza have made CVC a “preferred site” for future Summer Youth Employment Training Program funding by the Network.

“The young adults had a unique opportunity to develop real-world employment skills, build their confidence and resumes and take home their first paychecks.”

~ Bryan Rogers, WIB Executive Director
More than 400 volunteers descended upon the campus at Century Villages at Cabrillo (CVC) on May 20, 2009 to help construct a safe, welcoming play space for children in the community. The project was a collaboration between CVC, KaBOOM!, a nonprofit organization dedicated to building play spaces in underserved communities, Nestlé USA, the City of Long Beach, the Long Beach Community Foundation, and many local businesses. The project took only one day to complete, and included a 3,000 sq. ft. playground, community garden, mural, picnic tables and shade structures.
Last December, Nancy Saulsberry and her son Zach didn’t know where or how they’d find a place to live. They’d lost their apartment after a roommate assaulted Nancy. On Christmas Eve, Zach stayed with friends while Nancy slept in her car. Because of her low income, Saulsberry knew it wouldn’t be easy to find a place for them to live.

Saulsberry, a single mother, faced a number of challenges in life. She suffered from disabilities, and Zach had epilepsy and ADHD. She had survived an abusive childhood, an alcoholic husband, and recovered from drug and alcohol abuse.

Saulsberry had contacted the Multiservice Center in Long Beach. Her caseworker there connected her with Anna Topolewski, the current program director at Family Commons. Topolweski had worked previously for PATH Partners, a service that helps low-income people find transitional and/or permanent housing.

Topolewski wanted to help her move into Family Commons, which at the time was under construction. Just in time to celebrate Christmas, they got their apartment. Saulsberry still finds it hard to believe that they were one of the lucky families chosen out of 1,500 people on a waiting list for the 80 Family Commons’ units.

Saulsberry has never forgotten the people who were there for her in her time of need. She now acts as a board member for the Long Beach Housing Coalition and is a strong advocate of affordable housing for thousands of other struggling families in Long Beach.

Excerpt retold with permission from the Long Beach Press-Telegram.

“I feel like I’m in ‘Oprah’s Big Give’ and I’ve been given the miracle of my life.”

~ Nancy Saulsberry
Nurturing learning...

Adrian Villegas sits down with a tutor at the Century/LIFT facility in the Family Commons at CVC.
Donna Ferraro, site coordinator for Century/LIFT, first met the Villegas family during the summer of 2008. The family consisted of a single mother with eight children all sharing one room in the homeless shelter at Century Villages at Cabrillo.

When Adrian Villegas first attended Century/LIFT, an after school tutoring and academic enrichment program at the Family Commons, he was extremely shy and withdrawn. The first-grader refused to speak out loud or even tell the group his name.

Every day, the students were asked to write in their personal journals. Typically, Century/LIFT staff did not read the student’s private journals, but Adrian offered to show Donna what he’d written—“My mother made me come here today. I wish I were not alive.” She immediately spoke with his mother who arranged for him to meet with a counselor.

Meanwhile, Adrian continued to attend Century/LIFT. Soon, with the extra attention he received, Adrian thrived. He started to interact with others and began reading books and completing math equations well above his grade level.

When Century/LIFT introduced a sign language program, Adrian was a natural. He picked it up faster than many of the other, older students in his class. He even volunteered to come to the front of the classroom to demonstrate new signs or lead games designed to teach the language.

On the last day of the summer session, Adrian led the group in a demonstration of the Pledge of Allegiance completely in sign language.

Adrian is now in the second grade and continues to excel in the Century/LIFT tutoring program. He still meets regularly with a counselor, but through the attention and encouragement he received at Century/LIFT he has blossomed into a happy child, eager to learn many new things.
During the 30-minute drive to Glendora, the girls practiced their lines repeatedly, staying in character, so much that other students in the van knew to leave the three intense thespians alone.

The Century Community Charter School (CCCS) is one of only two middle schools in the state with a thespian club. Every year, members of the club have the opportunity to audition with the California State Thespian Board for the chance to receive scholarship monies and join an elite troupe that performs for the state legislature in Sacramento.

When the three girls entered to deliver their monologues, the judges remembered them from the previous year and gave their performances high marks. Whether they win or not, the girls’ outstanding academic achievements and hard work have already made them stars in the eyes of their family and school.

After they exited the school van, Kaylin Harris, Acacia Robinson and Maria Estrada looked up and said, “we’re nervous, but we’re ready.” Their teacher, Nalani Redira, reminded them to quell their nervousness by taking deep breaths and stretching, but it was too late. They were already in “the zone.”

Outshining the competition...
The Century Community Charter School
“I will NOT be stopped.”
~ Linsey Shorter

Linsey Shorter, CCCS’s first Valedictorian at Harvard for a Summer program, knew what it took to succeed.

The assignment for the eighth grade honor’s English class was to develop a personal mantra. Linsey Shorter decided hers would be “I will NOT be stopped!” and those were the words she lived by.

Linsey became Century Community Charter School’s first valedictorian in the Harvard for a Summer program. She used the words from her mantra as the theme of her graduation speech, encouraging students to always push forward and not let anyone or anything stop them on their road to success.

Linsey continues to be the embodiment of “unstoppable” in her academic achievements at City Honors High School in Inglewood.
Students at the Century Academy Summer Bridge program enjoy nachos “cooked” from solar ovens they built themselves.
Back to school often means chaos and apprehension for many students, especially those transitioning to a new campus. Thanks to the new Summer Bridge program at Century Academy for Excellence, students began their school year prepared and confident.

Dr. Giselle Edman, Century Academy’s principal and creator of the Summer Bridge program, understood the challenges faced by incoming students. Her vision for Summer Bridge was two-fold: to make the transition to Century Academy as smooth as possible, and to create a summer program that was fun and educational.

As part of the science curriculum, students took a field trip to the Natural History Museum. They were fascinated with the live reptile and insect exhibits. The highlight, however, was the Butterfly Pavilion, where butterflies landed on students’ heads and hands, offering a unique up-close experience.

Students also learned about solar ovens, making their own using pizza boxes and sunlight. They “cooked” nachos for the school, topping it with vegetables from the Century Academy garden.

The students also took a field trip to Malibu Canyon where they planted native plants that serve as fire deterrents. When the planting was complete, they were rewarded with an afternoon at Zuma Beach, playing and swimming in the surf.

Towards the end of Summer Bridge, writing lab students staged a poetry reading in the quad. They set up a P.A. system, gathered the school, and read the poems they’d been working on all summer. The transformations were remarkable — students were reading with confidence when only three weeks earlier, some were too shy to write poetry, much less read it in front of 50 to 60 of their peers.

By the last week of Summer Bridge, the students had developed a comfort level with their new school and made a number of friends in the process.

By the time school began, they not only had a jump start on their classes but also had learned to see themselves in a new light, ready to face challenges at school and beyond.
Partnerships

Partners
A Community of Friends
Abode Communities
Access Community Housing
Advanced Development and Investment, Inc.
AMCAL Multi-housing, Inc.
American Communities, LLC
American Indian Changing Spirits
APEC
Bogdan Zeljkovic
Brian Campbell
California State University, Long Beach, the Oasis Center
Catholic Charities of Los Angeles
City of Long Beach
Community Enhancement Corporation
Comprehensive Child Development Corporation for Better Housing
East L.A. Community Corporation
Foundation for Affordable Housing
Frank Shabestari
Good Shepherd Center for Homeless Women and Children
Hermandad Los Angeles EDC
Hudson Housing Capital
Irvine Housing Opportunities
Jamboree Housing Corporation
Jovenes, Inc.
KaBOOM!
KDF Communities
L.A. Family Housing
Lennar Affordable Communities
LINC Housing
Little Tokyo Service Center CDC
Long Beach Unified School District, the Bethune School
Los Angeles Habilitation House
Mayans Development
Mehdi & Jamez Ebrahimzadeh
Menorah Housing Foundation
Meta Housing Corporation
Nestlé USA
New Image
P.A.T.H. (People Assisting The Homeless)
PATH Ventures
Para Los Niños
Pico Union Housing Corporation
Preservation Partners
The Related Companies
Skid Row Housing Trust
SRO Housing Corp
Veterans Administration
St. Joseph Center, Inc.
Steadfast Companies
Stephen Doty
The Lee Group
The Salvation Army
Thomas Safran & Associates
United States Veterans Initiative
Urban Town, Inc.
Veterans Administration
W.O.R.K.S.
Wakeland Housing
Wyman Dunford

Capital Investors
4th Supervisorial District of Los Angeles County (Supervisor Don Knabe)
The Ahmanson Foundation
Bank of America
Calvert Social Investment Foundation
JP Morgan Chase
City National Bank
City of Long Beach Mayor's Fund
City of Long Beach Neighborhood Assistance Program
EastWest Bank
Enterprise Community Loan Fund
Fannie Mae
Federal Home Loan Bank of San Francisco
HSBC Bank USA
Housing Partnership Network
John Hancock Realty Advisors
LISC — Los Angeles
Long Beach Community Foundation
The Long Beach Housing Development Company
Los Angeles County Community Development Commission
Low Income Investment Fund
RSF Social Finance
The Weingart Foundation
Wells Fargo Bank

Stakeholders
California Association of Local Housing Finance Agencies
California Housing Consortium
Catholic Charities of Los Angeles
Center for Housing Policy
City of Long Beach
Community Redevelopment Agency of Los Angeles
Good Shepherd Lutheran Church
Housing Authority of the City of Los Angeles
Housing California
Long Beach Department of Community Development
Long Beach Unified School District
Los Angeles Business Council
LA Coalition to End Hunger and Homelessness
Los Angeles County Community Development Commission
Los Angeles Downtown Rotary Club
Los Angeles Housing Department
National Association of Affordable Housing Lenders
National Association of Black Veterans
National Coalition for Homeless Veterans
National Housing Conference
Salvation Army
Shelter Partnership
US Department of Veterans Affairs
Long Beach Healthcare System
US Veterans Initiative
Donors

CORPORATE DONORS

401K Advisors, Inc.
ABD Insurance & Finance
Academy Hall / The John Stewart Co.
ACC Capital Holdings Corporation
AFT College Staff Guild, Local 1521A
Ahmann & Associates
Aldus Equity, Saul Mayer
Allen & Matkins Leck Gamble Mallory & Natis, LLP
American Contractors, Inc.
American Realty Advisors, Stanley Lezman
American Value Partners Advisors, LLC
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Kenwood Investments
KPF Consulting Engineers
LA / OC Building & Construction Trades Council
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