



Providing Affordable Housing in San Luis Obispo,  
Santa Barbara, and Ventura Counties

### Canyon Creek Apartments

400 Oak Hill Road, Paso Robles, CA, 93401

Tel: (805) 226-0368; E-mail: [cyn@pshhc.org](mailto:cyn@pshhc.org)

Canyon Creek offers many amenities, including

- Central Heating and Air Conditioning
- On-site Laundry Facilities
- Large community building with education and other programs available
- Playground garden areas
- Walking distance to schools
- Close to Wal-Mart and Albertsons/Longs

Built and owned by the nonprofit Peoples' Self-Help Housing, the 68 new permanently affordable “California Contemporary” style apartments in Paso Robles are made up of 2 and 3-bedroom units. The complex is home to a Community Building and Learning Center, with a health screening and counseling room, recreational space and several playgrounds.



Some apartments are rented to households whose incomes do not exceed 60% of the Area Median Income (AMI), adjusted for the family size, and a few units are reserved for households with incomes not exceeding 50% of AMI. In California, for example, a four-person family with income below 50% of the AMI will have an income that does not exceed \$30,850 per year.

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At a meeting of national Farm Labor Housing Stakeholders sponsored by USDA in May, 2008, participants agreed that Canyon Creek is a good model for housing farmworkers because of its mixed financing and flexibility for tenants. Of 68 units, 14 were financed by USDA Section 514, with Rental Assistance, reserved for farmworkers, and are subject to USDA budget negotiation. Another 10 units, also reserved for farmworkers, were financed by the State of California farmworker program. Tenants in 42 units must be low income locally employed households who meet tax credit eligibility criteria, but do not have to be farmworkers. The remaining two units are for property managers. The farmworker units and tax credit units are integrated in the complex. Alliant Capital provided 9% Tax Credit Equity (sold via Fannie Mae and a California equity fund). Additional financing partners included: Washington Mutual Bank, Rural Community Assistance Corporation, San Luis Obispo County, City of Paso Robles, Bank of the West (using FHLB funds), and People’s Self Help.

This model permits the farmworker units to “float.” In other words, tenants of the Section 514-financed units must meet farmwork eligibility when they move in. If the tenant then obtains better employment opportunities in non-agricultural employment, they remain in their unit as long as they qualify for a tax credit unit, so the tenant does not lose their unit upon leaving farm labor. The next available unit in the complex would be then rented to a farmworker household.

Stakeholders agreed this model is good for agriculture workers and all tenants, and could serve as a model for the future of farm labor housing.

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**Jeanette Duncan**  
Executive Director

## Background

Jeanette Duncan has been the Executive Director of *Peoples' Self-Help Housing* (PSHH) since 1977. As Executive Director, she is responsible for multi-county affordable housing development and operations. She oversees over thirty affiliated nonprofit corporations and limited partnerships and a variety of housing and community development programs and resident services. As President of The Duncan Group, an affiliate property management corporation, she oversees a three-hundred million dollar portfolio of residential and commercial real estate.

Under Duncan's leadership, PSHH has built over 1000 owner-builder, single-family homes and developed in excess of 1200 rental units for seniors, farmworkers, low-income families and the physically challenged in San Luis Obispo, Santa Barbara and Ventura counties.

As a prominent leader in the low-income housing industry, Duncan has served on local, state and national housing committees and provided consulting services to numerous housing organizations throughout the United States.

Since its inception in 1989, she has served on the Board of Directors and Executive Committee of the *California Community Reinvestment Corporation*, a lending consortium of 46 California banks and currently holds the office of Secretary. Since 1996, she has served on the Board of Directors and advisory to the Home Builders Association of the Central Coast.

Under Duncan's visionary leadership, *Peoples' Self-Help Housing* has grown to become a regional and national leader in affordable housing development, as well as one of the most respected and trusted names among non-profit organizations.

## Experience

Consultant for affordable housing and community development financing to:

- Neighborhood Reinvestment Corporation*, Washington D. C.
- New Economics for Women*, Los Angeles, California
- Project New Hope*, Hollywood, California
- Community Corporation of Santa Monica*, Santa Monica, California
- South County Housing*, Gilroy, California
- Oakland Neighborhood Housing Services*, Oakland, California
- Campesinos Unidos*, Brawley, California
- City of Paso Robles*, Paso Robles, California
- County of San Luis Obispo Planning and Building Department*
- County of Ventura, Chief Administrative Office*
- Cities of *Morro Bay, Guadalupe, Grover Beach, Santa Barbara, Carpinteria, Arroyo Grande, San Luis Obispo, Santa Maria, Atascadero and Ventura*
- Abyssinian Development Corporation*, New York
- Asian American for Equality*, New York
- Chinatown Resource Center*, San Francisco
- Kansas City Neighborhood Alliance*, Kansas City, MO
- Manna, Inc.*, Washington D.C.
- Project for Pride in Living, Inc.*, Minneapolis
- Southern Mutual Help Association, Inc.*, New Iberia, LA
- The Resurrection Project*, Chicago



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## **Professional Affiliations**

Board of Directors & Treasurer, *Mission Bank Community Development Corporation*  
Board of Directors, *Executive Committee, National Rural Housing Coalition*  
Alumni, *Fannie Mae Housing Impact Advisory Council*  
Board of Directors, Executive Committee & Board Secretary,  
*California Community Reinvestment Corporation*  
Board Emeritus, *California Coalition for Rural Housing*  
State of California *Housing Task Force*  
Board of Directors, *National Rural Self-help Housing Association*  
Board of Directors, *Daughters of Charity at St. Vincent's, Santa Barbara*  
*Home Builders Association of the Central Coast*  
Chair, *Governing Board 10-Year Plan to End Homelessness, Santa Barbara County*  
Leadership Council, *10-Year Plan to End Homelessness, San Luis Obispo County*

## **Education**

*California State Polytechnic University, San Luis Obispo, California*  
Bachelor of Social Science – summa cum laude

*University of California at Santa Barbara, Santa Barbara, California*  
Certificate in Human Services

*Harvard Business School, Executive Education in Nonprofit Management*

## **Academic Honors**

1990 Outstanding Senior of the Year for Academic Excellence, summa cum laude  
Phi Kama Mu and Alpha Gamma Sigma National Honor Societies

## **Professional Affiliations and Awards**

*2008 & 2007 Pacific Coast Business Times “Top 50 Women in Business” Award*

*2006 Santa Barbara Association of Realtors, The Community Service Award*

*2005 Women's Economic Ventures, Trailblazer of the Year Award*

Named as one of the *Local Heroes 2003* by The Santa Barbara Independent

*1991 Woman of the Year, SLO County Commission on the State of Women*

*College of Liberal Arts Advisory Board, California State Polytechnic University*

*National Association of Housing and Redevelopment Officials*

State of California, *HCD, HOME Advisory Committee*

*Santa Barbara County Affordable Housing Advisory Committee*

*City of Santa Maria Affordable Housing Committee*

*Joint Affordable Housing Task Group, City of Carpinteria, City of Santa Barbara,  
City of Goleta, County of Santa Barbara*

*Livable Communities Advisory Group, Santa Barbara*

*City of Carpinteria Housing Advisory Committee*