Health Meets Housing
One of the most positive developments of the past fiscal year has been an increasingly widespread recognition that health requires stable housing.

Eating healthy foods, managing chronic health conditions, getting enough sleep, and staying out of harm’s way — these basics are usually out of reach for people who don’t have a place to call home.

The same is true for equitable access to healthcare. Someone who is unhoused is very unlikely to be able to access the same kinds of healthcare resources — e-visits, emailing primary care doctors, getting to appointments on time, filling prescriptions — that the rest of us take for granted.

Fortunately, we’re seeing policy changes at the CA State level that support this recognition of housing as necessary for healthcare. Everyone who lives here will have the same kinds of healthcare services as part of a coordinated, multiagency effort to resolve homelessness Countywide. (See “Pivotal Partnership,” pg. 14.)

This winter we will welcome the first residents to 801 River St., a PSH residence located directly across the street from the Housing Matters campus. After almost two years of intensive renovation, this former single-family residence will provide seven apartments for seniors, small families, and people with disabilities. The close proximity to campus means everyone who lives here will have easy access to the housing supports and healthcare resources needed to help them lead healthier, stable lives. (See “PSH Update: 801 River St. & Harvey West Studios,” pg. 9.)

And on a related note: I’m happy to share that our front-of-campus information kiosk — that rest of us take for granted.

We stand for equal and just treatment of all people.

• We provide leadership and advocacy in all our interactions.

• We value integrity, and are accountable and transparent in our work.

• We provide leadership and advocacy for collective impact, and we support public policies that lead to a reduction and eventual ending of homelessness in Santa Cruz County.

• We undertake projects and care for people where they are.

• We provide leadership and advocacy for collective impact, and we support public policies that lead to a reduction and eventual ending of homelessness in Santa Cruz County.

• We are intentional and transparent in all our interactions.
Compassion in Action

Volunteers are a precious resource that few nonprofits can do without. Yet during the pandemic, that’s exactly what many were required to do. Out of concern for public safety, Housing Matters — along with countless other nonprofits — had to put in-person volunteer programs on hold indefinitely.

Thankfully, it now seems that in-person volunteering is poised for a rebound. I couldn’t be more excited about Housing Matters’ newly relaunched volunteer program, The Good Neighbor Network (see sidebar). Not only does it mark the return of in-person volunteering on the Housing Matters campus, it ushers in fun and creative ways to contribute.

From reading to young children in the Rebele Family Shelter to greeting shelter guests to helping out in the kitchen or making thank you calls to donors, there are a mix of volunteer experiences (in-person and virtual) to choose from.

And, as Volunteer Program Manager Marsa Greenspan excitedly says, “You can even create your own volunteer experience based on your unique skills!”

Besides the breadth of opportunities, what’s noticeably different this time around is the emphasis on education and service as a pathway to advocacy. Issues related to homelessness are complex, and talking about these issues with friends and family is one of the most important things we can all do to help resolve homelessness in our community. Because inevitably, conversations lead to solutions.

There’s no better time to learn about what we do at Housing Matters, and how we’re making an impact. It’s also a perfect time to learn about what so many other organizations in Santa Cruz County are doing to help end homelessness, one person and family at a time.

I want to sincerely thank those who donate their time, energy, enthusiasm, and expertise in the form of volunteering. From our volunteer “gratitude group” to our volunteer Board of Directors, I’m grateful to each and every person who donates their time to help our unhoused neighbors regain stability and dignity through having a permanent place to live.

Thank you for caring.

Cecilia Espinola
Board President

Volunteers Return

Our volunteer program is back! The Good Neighbor Network restarted in April 2022 after the pandemic put the program on an extended pause.

“We were able to step back during that time, and think about what we wanted our volunteer program to be,” says Volunteer Program Manager Marsa Greenspan. Part of that re-imagining included prioritizing education and advocacy. “Volunteers are some of our best advocates, especially with the new educational opportunities we offer.”

In the past, volunteer opportunities focused on supporting specific program needs, and helping out at special events. Now, volunteer opportunities are more numerous and varied — and even include remote opportunities for people who are unable to physically come to campus to volunteer. “Everyone is different,” says Greenspan, with different ideas, skill sets, and availability. “We’re flexible with how we work with people, and are so excited to see our Good Neighbor Network growing.”

Check the website (under the Get Involved tab) to learn about current opportunities and apply.

| Housing Matters |

Your Impact

Look what your support made possible in FY2022 (July 2021 - June 2022)!

Thanks to you and all of our donors, we were able to house more people than ever in the past fiscal year. These are adults, seniors, and children who would otherwise be living outdoors and unsheltered, or in unsafe, unsafe housing situations (living in vehicles and sheds, for example).

Your support also allowed us to serve more people than ever through our programs and direct campus services. Together, we’re changing lives.

- 2,807 total people served
- 1,521 mailroom users
- 45,615 bednights (one person in one bed for one night)
- 7199 showers at day services
- 28,089 restroom visits
- 328 adults and children permanently housed

“Thanks to you and all of our donors, we were able to house more people than ever in the past fiscal year. These are adults, seniors, and children who would otherwise be living outdoors and unsheltered, or in unsafe, unsafe housing situations (living in vehicles and sheds, for example).”

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Check the website (under the Get Involved tab) to learn about current opportunities and apply.

2022 Annual Report | 5
**Financials**

"Our financials remain strong, thanks to healthy fundraising and our ability to hold the line on operating expenses."

Jane Stokes, CFO

---

**Statement of Activities**

<table>
<thead>
<tr>
<th>Income</th>
<th>Government Grants $ 6,232,035</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Foundation Grants 3,225,288</td>
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<tr>
<td></td>
<td>Donations 2,279,764</td>
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<tr>
<td></td>
<td>Other Income 1,736</td>
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<tr>
<td><strong>Income Total</strong></td>
<td>$ 11,738,813</td>
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</table>

<table>
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<th>Expense</th>
<th>Personnel Expenses $ 5,950,539</th>
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<tbody>
<tr>
<td></td>
<td>Client Services and Supplies 2,621,588</td>
</tr>
<tr>
<td></td>
<td>Office and Administrative Expenses 338,637</td>
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<tr>
<td></td>
<td>Facilities Expenses 1,369,813</td>
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<tr>
<td><strong>Expense Total</strong></td>
<td>$ 10,280,557</td>
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</table>

| **Net Surplus** (Restricted for future activities) | $ 1,458,256 |

---

**Statement of Financial Position**

<table>
<thead>
<tr>
<th>Assets</th>
<th>Cash and Investments $ 5,191,615</th>
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<tbody>
<tr>
<td></td>
<td>Grants and Pledges Receivable 5,185,777</td>
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<tr>
<td></td>
<td>Property, Plant, and Equipment 5,146,159</td>
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<td></td>
<td>Construction in Progress 4,599,613</td>
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<td></td>
<td>Other Assets 167,142</td>
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<tr>
<td><strong>Total Assets</strong></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Current Liabilities 1,691,207</th>
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<tr>
<td></td>
<td>Long-term Liabilities 1,351,945</td>
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<td><strong>Total Liabilities</strong></td>
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<table>
<thead>
<tr>
<th>Net Assets</th>
<th>Without Donor Restrictions 8,120,579</th>
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<tbody>
<tr>
<td></td>
<td>With Donor Restrictions* 9,526,575</td>
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<tr>
<td></td>
<td>Total Net Assets 176,475</td>
</tr>
<tr>
<td><strong>Total Liabilities and Net Assets</strong></td>
<td>$ 20,690,306</td>
</tr>
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</table>

Fiscal year July 1, 2021 through June 30, 2022

---

**Moving Forward with Housing as Healthcare**

Sweeping Medi-Cal reforms reframe housing supports as healthcare, ushering in expanded services and focus

One of the biggest developments of the past year has been the movement at State and County levels to combine housing with healthcare. Many of us at Housing Matters have been watching this movement slowly develop over the last several years. But it wasn’t until early 2022, when California began implementing transformative Medi-Cal reforms, that we saw the shift in thinking about housing as healthcare gain real mainstream momentum.

These reforms, known collectively as Cal-AIM (California Advancing and Innovating Medi-Cal), are bringing about positive changes for the people we serve. Most notably, the Cal-AIM reforms couple clinical care with non-medical care, including housing supports, for the first time ever. The expansion in coverage reflects a shift at the policy level in recognizing the impact housing (and housing instability) has on a person’s health.

“This appropriately reframes the work we do to permanently house individuals and families experiencing homelessness as healthcare,” says CEO Phil Kramer.

---

Housing Matters’ Board members tour 801 River Street PSH residences.
“Investing in housing is preventive care that will improve health outcomes for people who are experiencing homelessness.”

Tom Stagg
Chief Initiatives Officer

Cal-AIM’s stated goal is to improve health outcomes and create a more equitable approach to care for the millions of Californians who live on fixed or low incomes, and who are enrolled in Medi-Cal healthcare plans. The three-year Cal-AIM initiative addresses the multifaceted challenges facing California’s most vulnerable residents, including the more than 161,000 people living unhoused in California today.

More programs support
Under Cal-AIM, Medi-Cal will now cover costs related to services such as housing navigation, housing deposits, tenancy sustaining services, recuperative care, medically tailored meals, post-hospitalization housing, and day habilitation programs. This off-setting of costs has allowed Medi-Cal to direct more funding toward services and supportive services, says Dr. Robert Ratner, Manager of Santa Cruz County’s Housing for Health Division, Human Services Department. “Most of the permanent supportive housing that is being created in the county involves housing vouchers that require finding units in the private rental market.”

“I believe that dedicated, planned, permanent supportive housing for people with disabilities is a better solution. ‘For people with significant health needs, who require help with daily living, it’s the most effective approach,’ he says. ‘We just have to build it up to scale to meet our community’s needs.’”

Closer to PSH
One of Housing Matters most notable accomplishments over the last fiscal year was the progress made on building permanent supportive housing (PSH) on or adjacent to campus. Although unexpected supply chain delays, construction labor shortages, and the ever-rising costs of building materials, both projects are taking longer to complete and costing more to build than originally expected. But the goal — to create 127 units of permanent supportive housing for our unhoused neighbors most in need — remains unchanged.

“Santa Cruz County has very few designated and appropriately resourced permanent supportive housing buildings,” says Dr. Robert Ratner, Manager of Santa Cruz County’s Housing for Health Division, Human Services Department. “Most of the permanent supportive housing programs in the county involves housing vouchers that require finding units in the private rental market.”

The progress made on building permanent supportive housing (PSH) on the Housing Matters campus, was put on hold last year after unexpected supply chain delays, construction labor shortages, and the ever-rising costs of building materials. After acquiring the property in early 2019, Housing Matters began a major renovation effort to create seven separate living spaces — two one-bedroom apartments and five studio apartments — specifically for people with ongoing healthcare needs. All told, the building will provide permanent homes for up to 16 people. Residency in 801 River St. will be managed by the John Stewart Company, a multifamily property management firm in Scotts Valley.

After nearly two years of construction, the first PSH building to house residents, 801 River Street, will open its doors to unhoused neighbors later this fall. Originally a single-family Victorian home, 801 River Street is located directly across the street from Housing Matters.

In September 2022, Housing Matters was awarded a “No Place Like Home” grant for $18.2 million to help fund the project. In addition, Housing Matters has partnered with MidPen Housing, a nonprofit affordable housing developer based in Foster City, to help with project financing.

Another exciting development: “We just kicked off with the design team to finalize our building permits. Now at 95% complete, the plan is to complete and open the first 80 units by the end of October. From there, the next step is to get into contract with our contractor and move the trailers at the back of campus, and get ready for the construction. If all the financing falls into place as is currently expected, Charlebois’ team hopes to break ground in the spring of 2023.”

PSH Update: 801 River & Harvey West Studios
One of the most positive outcomes of the shift toward housing as healthcare is that it moves us closer to our goal of building permanent supportive housing (PSH) on this Housing Matters campus.

In September 2022, Housing Matters was awarded a “No Place Like Home” grant for $18.2 million to help fund the project. In addition, Housing Matters has partnered with MidPen Housing, a nonprofit affordable housing developer based in Foster City, to help with project financing.

Another exciting development: “We just kicked off with the design team to finalize our building permits. Now at 95% complete, the plan is to complete and open the first 80 units by the end of October. From there, the next step is to get into contract with our contractor and move the trailers at the back of campus, and get ready for the construction. If all the financing falls into place as is currently expected, Charlebois’ team hopes to break ground in the spring of 2023.”
Yuli finds peace and stability after 10+ years living unhoused

Yuli is a 30-year-old single mother with a seven year old son. After a turbulent childhood and adolescence, she experienced homelessness for nearly a decade. With courage and conviction, and by partnering with Housing Matters program managers, Yuli was able to find stable housing for herself and her son. This is her story.

"Growing up was hard. My mom was a single parent and there were seven of us. We grew up around alcoholics and drug addicts. I'm the third oldest, and I started being abused at a very young age. My family just kind of grew apart. At first we did all live together, but then we scattered. We looked for love, friends, and family on the streets. I used to be really bad, hanging out with gang members and the wrong crowd. Obviously we didn't get love from our parents, so we tried to find it. From the age of sixteen until about my mid-twenties I lived like this. During this time, I got pregnant with my son. I feel like my whole pregnancy was a trauma because of the way I was living. I was alone the whole time, living with constant fighting, constant violence. I had no sense of safety. I was still living from place to place and working with my social worker and my counselor when they referred me to Ellen at Housing Matters. When you've lived through so much, people expect you not to go anywhere in life. But Ellen believed in me. With all the things I went through, she would just hear me out and never pity me. She pushed me to do my best. I always tell her that she's one of my angels. I was looking at apartment options and for some reason, I kept thinking about San Jose. So when Ellen called and told me about an apartment opening in San Jose, I said whoa, let's do it! I said yes right away. I took a leap of faith and I'm so glad I did. Now I feel like I can breathe again. And to hear my son say he's happy makes my heart happy. He loves being able to take baths in our new apartment. It took almost 30 years for me to finally understand how to flip the negatives to positives and just keep going. I learned a lot from losses and heartaches; they made me stronger in the end. It's just so nice to be able to go home."
The High Cost of Housing

Working at minimum wage $15.00/hr

Each week you have to work:

107 HOURS

To afford a studio apartment at fair market rent $2,085/mo.
in Santa Cruz County


To learn more, visit hacosantacruz.org/Leaflet or call 831-454-9455.

Table

- Signing bonus of $2,000
- Up to $500 for move-in repairs
- Funding for security deposits
- Monthly rent paid on-time, directly by supporting nonprofits
- Up to $5,000 reimbursed for damages incurred during tenancy

Landlord Incentive Program

Property owners who rent to people with Emergency Housing Vouchers are eligible to receive benefits through Santa Cruz County’s Landlord Incentive Program.

Source: Housing Authority Information Center

organization that advocates at the policy level for more affordable housing. Lane, who is also a Housing Matters board member and a former Santa Cruz mayor, believes a lack of affordable housing affects everyone in this community, not just those who are priced out. “Most Santa Cruzans want a community that is diverse in every way. And yet if we don’t act on [the need for] affordable housing now, that’s not what we’re going to get.”

Making it work

In calendar year 2021, 321 people found housing through a Housing Matters program. These are adults, children and seniors who previously lived in vehicles, temporary shelters, or in parks and other public spaces, and who now have a safe place to call home.

This success is thanks, in part, to the work of Housing Matters’ housing navigators and case managers, says Housing Matters’ Robles. She cites carefully cultivated relationships with landlords and property managers as a major factor.

“We really view landlords as partners, and want to make [housing placements] work for them,” Robles explains.

“We have many landlords who, when they have units available, call us first because they’ve had such good experiences with us in the past.”

For starters, landlords receive a cash bonus of $2,000 (paid by the Santa Cruz Housing Authority) for signing a lease with someone who was previously homeless and has a Housing Choice Voucher (formerly known as Section 8). Landlords are also eligible for up to $500 in reimbursements for property repairs needed prior to someone moving in. As an added incentive, landlords can make claims for reimbursements of up to $5,000 in the unlikely event of property damage or unpaid rent during someone’s tenancy.

But the real draw, according to Robles, is the ongoing relationship with Housing Matters’ case managers, who work closely with clients from the outset to help them prepare for tenancy. This support includes helping clients with everything from creating a monthly budget to understanding how much they can afford, to helping them gather all their necessary documents and information for completing a rental application.

“It’s not just a matter of finding an apartment and handing someone the keys, Robles says. In fact, there’s a lot of preparation needed to help someone secure and maintain housing for the long-term, especially after the disorienting and traumatic experience of living unhoused. Every client and household has different needs. Supporting someone’s tenancy also involves frequent check-ins to make sure things are going well. Property owners, too, benefit from this ongoing support.

“Landlords can pick up the phone and call us if they’re having any sort of issue,” says Robles, adding that they also have access to a 24-hour number for after-hours support.

It’s the ongoing relationship with Housing Matters’ case managers, who work closely with clients from the outset to help them prepare for tenancy. This support includes helping clients with everything from creating a monthly budget to understanding how much they can afford, to helping them gather all their necessary documents and information for completing a rental application.

Housing security is becoming even more of an issue.

Evin Robles
Associate Director of Programs at Housing Matters

Most significantly, rent is paid directly by Housing Matters or with a Housing Choice voucher through the Housing Authority of the County of Santa Cruz. “That alone is a huge benefit,” says Housing Santa Cruz County’s Lane. “It’s a good deal for landlords because it means their rent is guaranteed.”

Expanding availability

While housing inventory is extremely tight, there are currently several “shovel ready” construction projects in the works that will bring much-needed housing to Santa Cruz County. Lane points to at least five such projects — including Housing Matters’ Harvey West Studios — that will add higher-density housing for people living on fixed incomes over the next five years. In the meantime, private housing with local property owners and landlords remains a critical resource. “It isn’t always about affordability, it’s about availability,” says Lane, who notes the different task of housing navigation. “There’s sometimes resistance to renting to someone with a housing voucher, but this is something we’re trying to overcome.”
Pivotal Partnership
Housing Matters continues work with Santa Cruz County to provide supportive housing services as part of coordinated, Countywide effort.

Santa Cruz County’s Housing for Health Partnership (H4HP), a HUD Continuum of Care (CoC) governing body staffed by the County’s Housing for Health Division of the Human Services Department, brings together a coalition of public and private agencies and City officials to coordinate resources and expertise with the goal of ending homelessness in Santa Cruz County.

Formerly known as the Homeless Action Partnership (HAP), the coalition’s recent name change reflects a shift in collective thinking toward housing as a health issue. Dr. Robert Ratner, the Housing for Health Division director, believes that a longer period of support — in addition to more affordable housing for those with the lowest incomes — is needed to help people stay permanently housed.

He references findings from the February 2022 Point-In-Time Count, which revealed that a notable percentage of those experiencing or at risk of homelessness are those with disabilities transition from homelessness to permanent housing.

Building on success
Housing Matters is one of those organizations with which H4HP works closely to help provide both housing and supportive services post-housing. “We’re really trying to build up a cadre of organizations to provide the ‘S’ part of permanent supportive housing,” he says.

One of the ways in which Housing Matters works with the County is through its Rehousing Wave program. The Rehousing Wave was created in June of 2021 as part of the County’s pandemic response to provide temporary shelter in motels while waiting to transition to permanent housing. Funded primarily through state and federal relief programs, the Rehousing Wave represents the County’s largest effort to date to help transition people with disabilities transition from homelessness into permanent homes.

Now, as public pandemic-related funding dwindles, the challenge is how to build on the program’s successes. “We’re [expanding] our infrastructure and capacity to support people once they’re in housing,” says Ratner. “Housing Matters is an important partner in that.”

Abode Services is a Rehousing Wave partner, working with Housing Matters and other community organizations to provide supportive services to Rehousing Wave program participants.

Abode Services
Abode Services is a Housing Wave partner, working with Housing Matters and other community organizations to provide supportive services to Rehousing Wave program participants.

Central California Alliance for Health
The group works closely with and financial support for the Recuperative Care Center (RCC) at Housing Matters.

City of Santa Cruz
City of Santa Cruz owns a portion of the Housing Matters campus and is a funding partner.

County of Santa Cruz
County of Santa Cruz is a funding partner for some of our programs, as well as a partner in coordinating Countywide services.

Dientes Community Dental
Dientes Community Dental operates an onsite dental clinic with the mission to create lasting oral health for low-income citizens in Santa Cruz County.

Dominican Hospital
Dominican Hospital partners with Housing Matters to provide financial support and case conferencing for Recuperative Care Center (RCC) guests.

Families in Transit
Families in Transit partners with the County, Housing Matters, and CalWORKs Housing Assistance Move-In Program (CHAMP) to provide rental assistance & case management for families experiencing or at risk of homelessness.

Homeless Garden Project
The Homeless Garden Project partners with CalFresh Employment Training (CET) and Housing Matters to provide job training. It also regularly delivers produce to the Housing Matters kitchen.

Homeless Persons’ Health Project
The Homeless Persons’ Health Project (HPHP) is a division of the County’s Health Services Agency (HSA). It operates an onsite health clinic for people experiencing homelessness, and provides comprehensive health care for Recuperative Care Center (RCC) guests.

Housing Authority of the County of Santa Cruz
Housing Authority of the County of Santa Cruz provides housing choices and incentives to Housing Matters program participants. It is a Rehousing Wave partner.

Housing For Health Partnership
Housing For Health Partnership (H4HP) acts as the federally-designated Continuum of Care (CoC) for Santa Cruz County. It coordinates resources, programs, and services for preventing and ending homelessness.

HUD-VASH (Dep’t of Veterans Affairs) combines Housing and Urban Development (HUD) housing vouchers with Veterans Affairs (VA) operation services to help veterans and their families secure and sustain permanent housing.

Nation’s Finest
Nation’s Finest partners with Housing Matters and the VA to provide supportive services to veterans and their families.

Santa Cruz County Animal Shelter offers onsite animal care for pets belonging to Housing Matters’ guests, and offers assistance as needed.

Sutter/PAMF provides financial support for the Recuperative Care Center (RCC).

Wings Homeless Advocacy helps with obtaining birth certificates and other important documentation.

Service Provider Partners
We’re so thankful to be working alongside these dedicated partner organizations.

We’re really trying to build up a cadre of organizations to provide the ‘S’ part of permanent supportive housing.”

Dr. Robert Ratner
Director, Santa Cruz County’s Housing for Health Division
Thank you! To all our donors who so generously contributed.

To all our donors who so generously contributed to our cause. Thank you!

Ron Barrington
John Baring
Janet Barber
Yong Bai
Dana Bagshaw
Charles Atkinson
Rodney Atchison
Bruce Ashley
Abbey Asher
Raine Armanino
Jeffrey Arlt
Brian Arao
Ginny Aragon
Leslie Andrews
Jennifer Anderson
Edward Altenberg
Mark Allen
Geoff Alexander
Mark Agnello
Dave Addey
Doug Abrams
Lynne Abraham
Charles & Diane Abraham
Mary Ellen Boyle
Peter Boyce
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Robert Ley
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Debra Llabau
Andrew Lief
John Lion
Paul Armstrong
Lou Ann Ambroso
John Johnson
Marilyn Lipten
Elaser Litvak
Richard Littau
Mary Lou Littauer
Zachary Loeffel Fred
Dale Livak
Pat Langer
Benjamin Lopez
Golden Love

16  Housing Matters 2022 Annual Report 17
With financing and permitting falling into place, Harvey West Studios is moving closer to a construction date. We hope to break ground in Spring 2023.

Harvey West Studios
• 56,000 sq ft / 5 floors
• 120 single-occupancy units
• Modular, “clean air” construction
• Ultra-efficient & solar-powered
• On-site supportive services & community space

Your Generosity Counts
We all play a part in resolving homelessness. Whether it’s through volunteering, donating, making cause-based career choices, or simply talking through solutions with friends and neighbors, we can all make an impact.

I’m so grateful for everyone who believes housing is a human right, and who shares our vision that homelessness in Santa Cruz County should be rare, brief, and non-recurring.

Thanks to your support, and the collective support of so many individual donors, foundations, organizations, and businesses, we’re moving closer to bringing our unhoused neighbors home.

Mer Stafford
Chief Impact Officer

Ways to Give
Visit housingmattersssc.org/donate to donate online.

Call (831) 458-6020 to donate using your credit card.

Call (831) 226-2512 to donate shares of stock.

Scan this QR code to donate online now!

Open the camera on your phone, point and tap link!

Housing Matters
115B Coral St., Santa Cruz, CA 95060
(831) 458-6020
housingmattersssc.org

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