



ANNUAL REPORT

2022

FISCAL YEAR

Inside:

Health Meets Housing

Letter from the CEO2

Your Impact

Who we served 4

Compassion in Action

Letter from our Board President.....5

Financials..... 6

Moving Forward with Housing as Healthcare

Ushering in expanded services and focus7

Yuli Finds Peace

Success story.....10

Pivotal Partnership

A coordinated effort with Santa Cruz County 11

Finding a Place to Call Home

Navigating an affordability crisis 12

Partner Organizations

Thanks to our partner providers14

Donors & Contributors

Thanks for your support..... 15





housingmatterssc.org
 (831) 458-6020
 contact@housingmatterssc.org

Housing Matters Offices
 115 Coral Street
 Santa Cruz, CA 95060

Chief Executive Officer
 Phil Kramer
 pkramer@housingmatterssc.org

Chief Impact Officer
 Mer Stafford
 mstafford@housingmatterssc.org

Chief Initiatives Officer
 Tom Stagg
 tstag@housingmatterssc.org

Chief Financial Officer
 Jane Stokes
 jstokes@housingmatterssc.org

Board of Directors
 Cecilia Espinola, President
 Don Lane, Vice President
 Tom Gill, Treasurer
 Mary Lou Goeke, Secretary

Directors
 Ray Bramson
 John Dietz
 Yana Jacobs
 Phoenix MacKinnon
 Maggie McKay
 Mark Mesiti-Miller
 BeaJae North
 Ron Slack



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 health, starting with Medi-Cal reforms that combine housing supports with clinical care for the first time ever. (See “Moving Forward with Housing as Healthcare,” pg. 7.)

Increased awareness of health and homelessness has also brought more attention to the critical need for more

affordable housing in Santa Cruz County. (See “Finding a Place to Call Home,” pg. 11.) In the past fiscal year, we’ve seen an infusion of State funds that is enabling us to expand our role as a housing-focused service provider, and step into a new role as a permanent supportive housing (PSH) provider. At the same time, we’re continuing our work to provide supportive 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,



Our front-of-campus renovation features a more welcoming information kiosk.

“...[new funding] is enabling us to expand our role as a housing-focused service provider, and step into a new role as a permanent supportive housing provider.”



Renovated courtyard features bench seating with shade umbrellas.

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 renovations are now complete. These changes to our main entrance (removing the vertical steel bars surrounding our information kiosk, expanding seating in our public

waiting areas, adding a water refilling station and more outlets for charging electronics) are intended to create a more welcoming and inviting space for everyone who visits our campus.

I’d like to acknowledge the people and organizations we’ve worked with or partnered with over the past fiscal year to help end homelessness in our community, and invite more folks to join us. As our Board President, Cecilia Espinola, articulates so well in her letter (see “Compassion in Action,” pg. 5.), there has never been a better time to volunteer.

Thanks for your continued support,

Phil Kramer
 Chief Executive Officer

Mission

Housing Matters partners with individuals and families to create pathways out of homelessness and into permanent housing.

Vision

We hold firmly to the vision that homelessness in Santa Cruz County should be rare, brief, and non-recurring.

Our Values

- We stand for equal and just treatment of all people.
- We treat people experiencing homelessness with dignity and respect.
- We empower our participants to move forward on their pathways to housing through establishing trusting relationships and providing safe, compassionate, flexible services that meet people where they are.
- We provide leadership and advocacy for collective impact, and we support public policy that leads to a reduction and eventual ending of homelessness in Santa Cruz County.
- We value integrity, and are accountable and transparent in all our interactions.



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 unstable, 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)



7,199
showers at day services



28,089
restroom visits



328
adults and children permanently housed



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

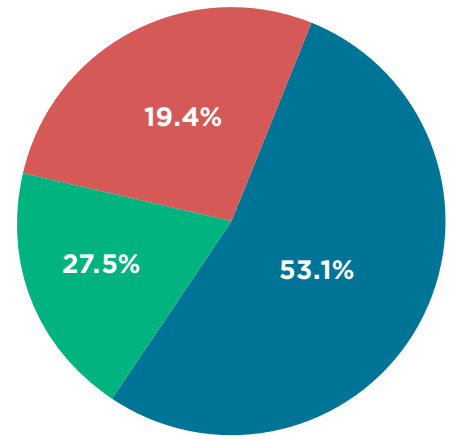
Our volunteer program is back! The Good Neighbor Network relaunched in April 2022 after the pandemic put the program on an extended pause.

"We were able to step back during that time and re-imagine 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 aren't able 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."

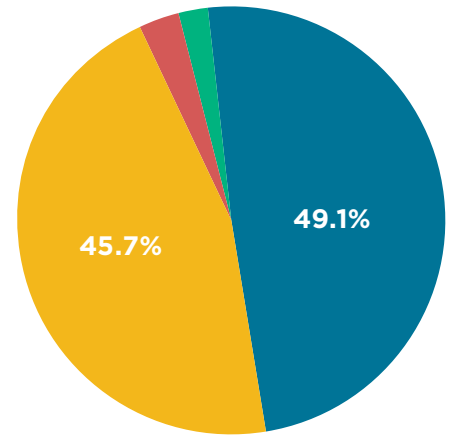
Check the website (under the Get Involved tab) to learn about current opportunities and apply.

Financials



Dollars in

- Donations
- Foundation Grants
- Government Grants



Dollars Out

- Community-Based Housing Programs
- Shelter as a Pathway to Housing
- Intake Assessment and Mail Services
- Employment Training Programs

This is an unaudited financial statement. The most recent audited financial statement is available on request.

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

Jane Stokes, CFO

Statement of Activities

Income	Government Grants	\$ 6,232,035
	Foundation Grants	3,225,288
	Donations	2,279,754
	Other Income	1,736
Income Total		\$ 11,738,813
Expense	Personnel Expenses	\$ 5,950,519
	Client Services and Supplies	2,621,588
	Office and Administrative Expenses	338,637
	Facilities Expenses	1,369,813
Expense Total		\$ 10,280,557
Net Surplus (Restricted for future activities)		\$ 1,458,256

Statement of Financial Position

Assets	Cash and Investments	\$ 5,191,615
	Grants and Pledges Receivable	5,185,777
	Property, Plant, and Equipment	5,146,159
	Construction in Progress	4,599,613
	Other Assets	567,142
Total Assets		\$ 20,690,306
Liabilities	Current Liabilities	1,691,207
	Long-term Liabilities	1,351,945
Total Liabilities		3,043,152
Net Assets	Without Donor Restrictions	8,120,579
	With Donor Restrictions*	9,526,575
	Total Net Assets	17,647,154
Total Liabilities and Net Assets		\$ 20,690,306

Fiscal year July 1, 2021 through June 30, 2022
*for Harvey West Studios



Housing Matters' Board members tour 801 River Street PSH residences.

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.



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 five-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.¹

More programs support

Under Cal-AIM, Medi-Cal will now help 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 Housing Matters to direct more

“Investing in housing is preventive care that will improve health outcomes for people who are experiencing homelessness.”

Tom Stagg
Chief Initiatives Officer

financial resources toward expanding programs and supportive services, says Tom Stagg, Chief Initiatives Officer at Housing Matters.

“In the short term, Cal-AIM has made it possible to expand our existing RCC [Recuperative Care Center] program, adding 12 post-hospitalization housing beds.” Long-term, the Cal-AIM funds will allow for more ongoing support post-housing, as well as the creation of permanent supportive housing — something critically needed in Santa Cruz County.

“Investing in housing is preventive care that will improve health outcomes for people who are experiencing homelessness,” says Stagg. He points to numerous studies validating the Housing First approach. “People experience fewer symptoms and health conditions when they are housed.”

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. Fraught by 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 dedicated 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 in the County involves housing vouchers that require finding units in the private rental market.”

He believes that dedicated, planned, permanent supportive housing residences for unhoused seniors and people with disabilities is a better solution. “For people with significant healthcare 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.”

¹Source: World Population Review, worldpopulationreview.com. Accessed September 26, 2022.

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 the Housing Matters campus.

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 St. is located directly across the street from Housing Matters.

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 15 people. Residency in 801 River St. will be managed by the John Stewart Company, a multifamily property management firm in Scotts Valley.

Harvey West Studios, the five-story, 120-unit PSH residence planned for the Housing Matters campus, was put on hold last year after unexpected budget increases. “We’ve definitely been on pause for the last six months as we deal with finances,” says Brit Charlebois, Housing Matters’ Senior

Project Manager. But those financial hurdles appear to be falling away.

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 the last 5% of permit work by the end of October. From there, the next step is to get into contract with FactoryOS (modular builders), remove the trailers at the back of campus, and get ready for construction. If all the financing falls into place as is currently expected, Charlebois’ team hopes to break ground in the spring of 2023.



Interior, 801 River Street apartments.

Success Story



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.”

“When you’ve lived through so much, people expect you not to go anywhere in life. But Ellen believed in me.”

Yuli M.
Housing Matters Program Participant



Affordable housing units under construction at 1500 Capitola Road in Santa Cruz’s Live Oak neighborhood.

Finding a Place to Call Home

What housing navigation looks like in a County with an affordability crisis

Santa Cruz County recently earned the unenviable distinction of being one of the most expensive places to live in the country. A July 2022 report from the National Low Income Housing Coalition names Santa Cruz County as the second-most expensive metro area for renters in the U.S. Only San Francisco had a higher “housing wage,” the hourly wage required to rent a home at fair market rate.

Rents in the County are at record highs, with one-bedroom apartments averaging \$2,550 per month (up 11% from 2021) and studio apartments averaging \$2,231 per month (up 3% from 2021) as of September 2022¹. Coupled with rising food and gas prices, higher housing costs are leaving more people economically vulnerable.

“With the increased cost of living, housing security is becoming even more of an issue,” says Evyn Robles, Associate Director of Programs at Housing Matters. “We’re seeing more seniors than we ever have, and jobs just aren’t paying enough for people to survive in the County.”

“This is one of the causes of homelessness — lack of affordable housing,” agrees Don Lane, chairperson for Housing Santa Cruz County, a local

¹Source: Zumper.com

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

Source: "Out of Reach," National Low Income Housing Coalition, July 2022.

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 the 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.



"With the increased cost of living, housing security is becoming even more of an issue."

Evyn 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 more affordable 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 of the difficult 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."

Landlord Incentive Program

- 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

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

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

Source: Housing Authority Information Center



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) is a HUD Continuum of Care (CoC) governing body staffed by the County's Housing for Health Division of the Human Services Department. It 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 surveyed indicated they had lost their affordable housing before becoming homeless. This, he says, is often due to an absence of supportive services following the one-year mark, at which point many programs cap available services for

participants due to a lack of funds. Rarely do organizations have the resources to extend supportive services as long as they are needed by participants, he notes.

“Often it takes more than just the first few months after someone is housed to help that person transition to a new way of living,” explains Ratner, who has worked on issues related to homelessness for the past 30 years. “It’s just not enough time for people with significant health and social needs who often need ongoing support to establish and maintain housing,” he says.

Building on success

Housing Matters is one of those organizations with which H4HP works closely to help provide both housing

navigation 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 help people who were receiving temporary shelter in motels move into permanent housing. Funded primarily through state and federal relief programs, the Rehousing Wave represents the County's largest effort to date to help seniors and people with disabilities transition from homelessness into permanent homes.

Now, as public pandemic-related funding dissipates, 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.”



“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

Service Provider Partners

We're so thankful to be working alongside these dedicated partner organizations



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



Central California Alliance for Health provides case conferencing and financial support for the Recuperative Care Center (RCC) at Housing Matters.



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



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



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



Families in Transition 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 partners with CalFresh Employment Training (CFET) and Housing Matters to provide job training. It also regularly delivers produce to the Housing Matters kitchen.



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 provides Housing Choice vouchers and landlord incentives to Housing Matters program participants. It is also a Rehousing Wave partner.



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 (Dept. of Veterans Affairs) combines Housing and Urban Development (HUD) housing vouchers with Veterans Affairs (VA) supportive services to help veterans and their families secure and sustain permanent housing.



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.

Thank You!

To all our donors who so generously contributed over the past Fiscal Year July 1, 2021 - June 30, 2022

Charles & Diane Abraham
Lynne Abraham
Doug & Rachel Abrams
Charles Adams
Mischa Adams
Dave Addey
Mark Agnello
Albert Agresti
Deborah Aguirre
Lisa Ahrens
Judith Aissen
Erica Aitken
Joseph Alasko
Ronald Albright
Geoff Alexander
Judith Allen
Mark Allen
Ralph Alpert
Edward Altenberg
Nancy Altman
George Alvarez
James Anderson
Jennifer Anderson
Leslie Andrews
Ginny Aragon
Brian Arao
Jeffrey Arlt
Raine Armanino
Abbey Asher
Bruce Ashley
Rodney Atchison
Carolyn Atkinson
Charles Atkinson
B. Austin
Anastasia Baboulevitch
Dana Bagshaw
Yong Bai
Janet Barber
John Baring
Charles Barnes
Ron Barrington

Judith Barry
Monica Barry
Rayniece Bassano
Elizabeth Bastasch
Robert Bates
Jessica Baudot
Naomi Bayer
Claudie Beaulieu
Susan Becker
Natalie Beebe
Katherine Beiers
Stephen Belair
Michael Bell
Karen Beltramo
Jim Bender
Norbert Benecke
Peggy Benedum
Valerie Bengal
Daniel Benjamin
Cory Bennett
Elissa Benson
Danielle Bentson
Brian Berge
Bruce Berwald
Steven Bignell
Ronald Bingham
Lawrence Birndorf
Miriam Bischoff
Stephan Bitterwolf
Alyssa Blacker
Barbara Blau
Cassie Blom
Marc Blumberg
Robynne Blume
Jared Bogaard
John Boissier
John Borgman
Jane Bowden
Emma Jean Bowman
Peter Boyce
Mary Ellen Boyle

Ray Bramson
Ruth Branch
Jonathan Brandt
Marvin Brenner
Brad Brereton
William Brigham
Alan Brilliant
Augie Brinker
Madeline Britton
Scotty Brookie
Keisha Browder
Karen Brown
Kaya Brown
Neil Brown
Sarah Brown
David Brundage
Teresa Buika Leopold
Deborah Bulger
Claudia Burgin
Norman Burns
Sandy Burton
Brian Butcher
Susan Cabrera
Tim Cadell
Michael Cahn
Katelyn Calderon
Louis Calvisi
Evy Cambridge
Blanca Campbell
Margaret Campbell
Catherine Carlstroem
Anthony Carney
Monica Carney
Lleni Carr
Alison Carrillo
Alice Carroll
Daniel Cartagena
Alice Cato
Brian Cayton
Noori Chai
Leon Chaikin

Julie Chamberlain
Mary Champlin
Ray Charland
Brit Charlebois
Lisa Charnock
Hsin-I Cheng
Mark Chetkovich
Rose Marie Chicoine
Margorie Chmyz
James Christianson
Marvin Christie
Angela Christmann
China Clark
Connie Clark
Michael Clifton
Angela Cline
Leonora Clow
Susan Coale
Bonnie Coben
Paul Cocking
Joshua Cohen
Morty Cohen
Doug Colby
Bud & Rebecca Colligan
Barbara Collins
Maggie Collins
Casey Coneway
Elizabeth Conlan
Leslie Conner
Neil Conner
Catherine Conway
Susan Cony
Cathy Cook
Mary Jane Cope
Michael Corder
Ellen Coren
Alice Coulombe
Alan Crarer
Diane Crawford
Douglass Crocker
Connie Croker
Lisa Crowley
Sean Crowley
Clay Crutchfield
Larry Cuba
Joseph Culver
Nancy Knudgard & Ren Curry
Jenny Cyr

Wallace Dale
Dale O'Rourke Trust
Patricia Damron
Fred Damsen
Karen Darocy
Rob Darrow
Donald Davies
Anthony Dean
Madeline Dean
Joan Delfino
Michael Devery
Sherrie Dewitt
Patrick Dexter
Chirayush Dhruv
Daryl Dichek
Maggie Dickson
Devin Dietrich
John Dietz
Ronald Dillehay
Angelee Dion
Sue Dirksen
Mary Doherty
Tara Dolan
Robert Dolton
Julie Dresdner
Dean Dubbe
Rena Dubin
Emily Dubois
Lee Duffus
James Duffy
Sue Dumler
Ronald Dunn
Beth Dyer
Allan Dyson
Sabrina Eastwood
Eve Eden
Nicholas Edwards
Shannon Edwards
Richard Egelhofer
Geoffrey Eisenberg
Dina El Dessouky
Stefanie Elkin
Mary Ellingwood
Candice Elliott
Jeanie Elliott
Linda Emanuel
Leah Erez
Elizabeth Ernst

Jennifer Eskenazi
Cecilia Espinola
Michele Estrin-Gelblum
David Evans
Tom Evenson
Judy Everett
Babs Fahrney
Susan Fair
Neil Fairbairn
Fair Share Fund
Chris Farnsworth
Maureen Farris
Farnaz Fatemi
Mark Fenichel
Kimberly Ferm
Dan Festa
Rose Filicetti
Jan Finney
Don Fitzgerald
Shannon Fletcher
Nicholas Folger
Mark Forry
Eric Forsberg
John Foster
Julia Fowler
Fabian Franco
Charles Franich Jr.
Lawrence Frank
Rob Franks
Lesley Franz
Rachel Frase
Judith Fried
Joan Friedland
Kim Fudge
Carol Fuller
David Fulton
Jane Galeb
Darrie Ganzhorn
Aviva Garrett
Gary Gehiere
Robert Genco
Paul Gendreau
Carol George
Lynette George
Lisa Gerber
Peter Gergen
John Francis Gerhardt
Sally Ghilarducci

Sunshine Gibbs
Gareth Gill
James Gill
David Evans
Tom Gill
Angela Gleason
Mary Lou Goeke
Mitchell Goldstein
Cheryl Gomez
Pamela Goodman
Robert Goulet
Robert Granat
Alicia Green
Hilary Green
Teresa Green
Samantha Greene
Shasta Greene
Karen Greenleaf
Marsa Greenspan
Myron Greenspan
Jacquelyn Griffith
Timothy Grolle
K Groppi
Marc Grossman
Jennifer Grubb
Anna Guagnini
Keith Gudger
Eliot Guernsey
Matt & Peg Guerrieri
Frank Halasz
Sheila Hall
Michael Halpin
Lisa Hanle
Penny Hanna
Deborah Hansen
Julie Hansmann
Katherine Harasz
Bette Harken
Nick Hartman
Carl Haverl
Sean Hebard
Anita Heckman
Mary Heeney
Dan Heichel
Bill Heiss
Robert Hemeryck
Melessa Hemler
William Hendricks

Brian Herman
Rebecca Herman
Wes Hermann
Sandra Hernandez
Yolanda Hernandez
Beth Hernandez-Jason
Aukjen Herrick
Steven Hessing
Frank Hewitt
Cyrus Hiatt
John Hickok
John Hillard
Christine Hirsch
Chris Hogeland
Robert Holleran
William Holmes
Mike Holton
Alexandra Horne
Maxine Howard
Edward Howe
James Howley
Lynne Hubenette
Ernest Hudson
Mary-Nona Hudson
Martha Hughes
Virginia Hughes
Megan Hulse
Tim Humphreys
Matthew Hur
George Hurley
Susan Hurley
Maren Hurn
Sheryl Hydorn
Robin Imlay
Mary Edith Ingraham
Mary Ellen Irons
Sidney Irving
Stephanie Jacobs
Yana Jacobs
Richard Jacoby
Ed Jameyson
Jean Jani
Wayne Jasper
Kristin Jensen
Robert Jensen
Sara Jessen
Alison Johnson
Gertie Johnson

Kathy Johnson
Randy Johnson
Tim Johnson
David Jones
Judy Jones
Sally Jones
Nathan Kadlecek
Linda Kahler
Helen Kain
Shebreh Kalantari-Johnson
Donna Kannall
Jan Karwin
Nancy Kashap
Rachael Katz
Kauffman Lustgarden
Family Fund
Kate Kaufman
Navneet Kaur
Alan Kay
Fred Keeley
Patrice Keet
Mary Kelly
Mike Kelly
Susan Kerr
Charles Kessinger
Stephen Kessler
Maria Keutmann
Rama Khalsa
Michele Kibrick
Elaine Kihara
Adele Kimple
Paul King
Richard King
Wendy King
Theodore Kirkiles
Kathryn Kjellesvig
Alisa Klaus
Diane Klein
Nick Klein
Evin Knight
Norma Koch
Gregory Kolar
Mary Ann Kono
Janelana Kostina
Phil Kramer
Venkat Krishna
Elissa Kurk
Bruce Labadie

John Laird
Laura Lamascus
Jennifer Lamb
Michele Landegger
Jill Landis
Don Lane
Jim Lang
Monna Lang
Marian Langdon
Leola Lapides
Nicole Laporte
Donald Larson
Judith Larson
Rich Larson
Sze-Wing Lau
Jasper Lee
Laura Lee
Tom Lehrer
Laurie Leiber
Linda Ellen Lemaster
Angus Lemon
Lynne Lenger
Margaret Leonard
Todd Lepinski
Florence Lesar
Barbara Lesser
Adrienne Leung
Eva Leuthold
Carolyn Levering
Canaan Lewin-Welsh
Mike Lewis
Robert Ley
Jeremy Lezin
Debora Liabeuf
Andrew Lief
John Linam
Paul Lindstrom
Lou Ann Linford
John Lingemann
Sebastian Little
Eleanor Littman
Richard Litvak
Patty Locatelli
Zachary Loebel-Fried
Lucy Logsdon
Pat Long
Benjamin Lopes
Golden Love

Rev. Beth Love	Robyn McKeen	The Nethercutt Fund	Richard Penrose	Samuel Robins	Stephen Shender	Carol Stoneburner	Calvin Walantus	Tiffany Zachmeier	St. Stephen's Lutheran Church
Janel Lovett	Kevin McKeever	Pam Newbury	Becky Peters	David Robinson	Sally Shepherd	Lorraine Strassman	Chris Waldear	Yvonne Zannis	Surf Pony Fund at CFSCC
Baruch Lowenberg	Shirli McLaughlin	Amy Newell	J William Peters	Sue Robinson	Douglas Sherman	Tim Strouss	Elise Walker	Connie Zschokke	Sutter Health / Palo Alto
Heather Lukacs	Philip McManus	George Newell	Kimberly Petersen	Evyn Robles	Michael Sherman	Raf Strudley	Nancy Walker	Magdalena Zschokke	Medical Foundation
Stephen Lulla	Michael McNally	Paul Newhagen	Celia Petersen Brown	Joann Roccanova	Anne Sherwood	Desiree Stuart-Alexander	Robert Walker	Frank Zwart	Tom Ralston Construction
Steve Lustgarden	Mary McTeague	Brooke Newman	Kristin Pfothenauer	Alissa Roedig	Summer Shumway	Zachary Sturk	Tara Walker	Brian Zwetzig	Trinity Presbyterian Church
Srina Lynne	Josette Medina	Edward Newman	Cynthia Phillips	Maria Romero	Anne Siegel	Kathy Sundown	Dirk Walvis		Valley Vending
Jonathan Mace	Kathy Meidl	Harvey Newman	Elizabeth Phillips	Phyllis Rosenblum	Richard Siegesmund	Rebecca Supplee	Bill Warmerdam		Vans
Duncan MacEwan	David Mello	Lieu Nguyen	Nicholas Piediscalzi	Jeri Ross	Dieter Siegmund	Thomas Sutfin	Karen Warren		Volunteer Center Of
Phoenix MacKinnon	Mike Melville	Nancy Nichols	Pat Pimentel	Lauren Ross	Anne Sierra	Svelter Charitable Lead Unitrust	Michael Warren		Santa Cruz County
Suzanne MacLean	Edward Menges	Bruce Nicholson	Yancy Pineda	Christopher Rossi	Dahlia Sifry	Eugene Switkes	Brooke Warres		Whitenwife Publications
Suzette MacMillen	Mark Mesiti-Miller	Carol Nilles	Greg Piszczatowski	Diana Rothman	Bill Simpkins	Charlotte Sylvan	William Wass		YourCause, LLC
Kent Madsen	Leann Meyer	Francis Nimmo	Beth Plevy Wyland	Christopher Rowen	Lance Sims	Karen Sylvan	James Weber		
Chris Maher	Donna Meyers	BeaJae North	Ira Pohl	The Ruby Charitable Fund	Laxinder Singh	Diane Syrcle	Stephen Wecksler		
Martine Mahoudeau	Hila Michaelsen	Joshua Nowell	Richard Polse	Carole Rucker McPherson	Nirvikar Singh	Joanne Tanner	Ron Weed-Pomerantz		
Marian Malatesta	Anne Miller	Jesse O'Chapo	Lilly Ann Popken	Mary Rudd	Christine Sippl	Lawrence Tawil	Mark Wegrich		
Sheila Malone	Denise Miller	Cathleen O'Connell	Patricia Poulos	Diane Russell	Evan Siroky	Ren Tawil	John Weichman		
Nancy Caroline Mann	Joanna Miller	Marianne O'Connor	Michael Pozzi	John Ryan	Ron Slack	Penny Taylor	Michael Weinstein		
Laura Marcus	Larry Millsap	Rachael O'Reilly	Isabella Price	Debbie Salkind	Janet Slay	Ron Taylor	David Weir		
Matthew Marichiba	Helene Milner	Bob Obert	Beverley Principal	Orsolya Salzberg	Ken Slosberg	Brandon Tehan	Peter Weiss		
Lynda Marin	Chiu Ming Hay	Robert Odland	Linda Proctor	Jan Samson	Tony Sloss	Meg Thomas	Mary Wells		
Lauren Marlais	Mary Marcia Minnihan	Haden Oechsle	Cheryl Pruss	Suzanne Samson	Rob Smet	Sue Thomas	Tanya Wendling		
Amy Marlo	Dori Molcan	Pat Oflaherty	Andrew Purchin	Grace Sanchez	Kirkland Smidt	Susan Thomas	Chester White		
Davida Maron	Susan Monheit	Matthew Oleary	Libby Purdy	Julio Sanclemente	June Smith	Jeffrey Thranow	Haig White		
John Martel	Gayle Montalvo	Kathryn Olivier	Janet Quinn	Lynn Sanders	Kahlo Smith	Wayne Tierney	Margaret White		
Joan Martin	Paul Mooney	Kirstin Olsen	Benjamin Ramsden-Stein	Tripp Sandford	Debra Smolley	Michael Tierra	Joanne Wigginton		
Micaela Martinez	Pedro Morales	Jeri & Bruce Oneto	Melody Randel	Clayton Sanford	Rebecca Snell	Barbara Todd	Alyssa Willett		
Lana Martinez Davis	Thomas Morgan	Jane Orbuch	Andrew Rankin	Rosemary Sarka	Cheryl Snyder	Fred Tomlinson	Sandra Williams		
Marilyn Marzell	John Morris	Amy Orlando	Ron Rasmussen	Lisa Schaechter	Gaia Somasca	Sonia Torrez	Carol Williamson		
Michael Mason	David Morse	Robert Orrizzi	Suneel Ratan	Kathy Schipper	Claire Sommargren	Mark Trabing	David Wilson		
Melissa Matlow	Gary Mort	Elizabeth Orser-Cataldi	Mary Ratcliff	Claire Schneeberger	Raphael Sonnenfeld	E. Tracy Cole	Joel Wilson		
Michael Matthews	Sheila Moser	Deloris Osborn	Reb Rebele	Kiley Schneider	Michael Speight	Leslie Tremaine	Thomas Wilson		
Constance Matthews-Fanjul	Larry Moskowitz	Aura Oslapas	David Reinsma	Pauline Schutzberger	Elke Spires	Susan True & Ben Wolfe	Jon & Jill Winston		
Laura Maxson	Gabriel Moss	Martina Osullivan	Susan Renison	Hilde Schwartz	Stephen Spiteri	Alex Uttermann	Todd Wipke		
Paula Maziar	Michael Mrache	Earleen Overend	Helen Resneck-Sannes	Peter Scott	Philip Spradling	Jane Uyematsu	Jonathan Wittwer		
Karen McCarty	Mt Madrona Charitable Fund	Ann Marie Pace	Julie Revolinski	James Sedlacek	Carol Spragens	William Vainer	Ray Wolfe		
Madelyn McCaul	James Mulherin	Ana Pacheco-Navarro	Mary Reynolds	Al Segal	Joan Springhetti	Nick Van Bruggen	Alice Wong		
Timothy McCormick	Marin Muller	Sean Pagnon	Michelle Rice	Lisa Segnitz	Roderick Stacey	Papaya Van Dyke	Justin Woolley		
Craig Mccroskey	Linda Munn	Roger Paige	Donald Rich	Davida Seliger	Joan Staffen	George Varian	Cody Work		
Margaret McCulley Casper	Barbara Murray	Emilee Pakele	Al Richard	Amy Selover	Mer Stafford	Martha Vickers	Brooke Wright		
Tricia McCurdy	Ruth Murray-Clay	Jennifer Panetta	Alan Richards	Maria Shanle	Tom Stagg	Adan Victoria	Karen Wright		
Lora McDonnell	Michael Muse	Joe Parisie	William Ripley	Marsha Shanle	Reto Stamm	Margaret Villeneuve	Leslie Wright		
Charles McDowell	Nancy Musselman	Ron Park	Joanne Robbins	Janie Sharp	Robert Steffen	Marylee Vitalich	Susan Wright		
Sarah McGillivray	Victoria Nahnsen	Sharon Parker	Arlene Roberg	Rosa Sharp	W. Sterling	Eric Voelkel	Pamela and Ronald		
Michael McInnis	Josette Nauenberg	Jon Pearce	Roy Roberg	Patricia Shea	Robin Stevens	Hannah Vogel	Wyzga Family Trust		
Maggie McKay	Michael Neidig	Lawrence Pearson	Paul Roberg	Sam Sheagren	Dan Stevenson	Timothy Wadley	Sue Yeane		
Steven McKay	Randall Nelson	David Peet	Paul Roberts	Adele Shediak	Donna Stewman	Lynn Wagner	Gwen Yeo		
Kerry McKee	Kelly Nesheim	Terri Pelio	Marilyn Robertson	Sheils Leonard Fund	Anne Stickel	Linda Wahler	Sarah Young		

Organization & Business Partners

Foundation Partners



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

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.



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 housingmatterssc.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!



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

Housing Matters is 501(c)3 nonprofit organization. Your donation is tax deductible.