



# Annual Report

Fiscal Year 2020 | July 2019 through June 2020



## Seeing What's Possible

STORIES OF HOPE  
IN TIMES OF CRISIS

### What's Inside:

#### Your Support

**Powering Onward:** A letter from our Executive Director

#### Mission + Vision

**"What Just Happened?"**  
The unexpected challenges in getting housed

#### Pallet Shelters

A behind-the-scenes look at how one pandemic response strategy led to increased shelter capacity

#### COVID Response Fund and Pandemic Impacts

#### Your Impact, By the Numbers

#### Financial Overview

**You Inspire Us, Santa Cruz!**  
The hope found in our community's fire response

#### Your Generosity Matters

## Your Support

Your support of Housing Matters ends homelessness for families and individuals in Santa Cruz County by getting them into permanent housing. With 35 years of experience, nine different housing programs, and personalized case management, you support our commitment to empowering your unhoused neighbors to reclaim the dignity that can only come with stable housing. As the largest local nonprofit working on homelessness, we join together unhoused neighbors, landlords, supporters (that's you!), and service professionals to resolve homelessness together.

Your support of Housing Matters ensures hundreds of families and individuals get into housing each year, where they can rebuild a foundation for a thriving life. You give your unhoused neighbors hope, stability, and dignity. **THANK YOU!**

## Powering Onward



Dear Housing Matters supporters,

It has been a year of immense change at Housing Matters, even before the pandemic. The last year has brought many opportunities for us to adjust, and we received no shortage of questions about our dedication to our mission at each one of those opportunities.

In September 2019, we renamed the organization Housing Matters. And we were asked: Does this reflect a change in your mission?

In March 2020, the coronavirus pandemic hit California with all the force of an old-growth redwood being whipped around by winter winds. And as we swiftly implemented significant changes across campus in response, we were asked: Do those changes mean you are changing your mission?

In April 2020, as our community began to feel the economic consequences of the pandemic, we were asked: How does this change your mission?

In June 2020 and throughout the summer, we saw an influx of action in hundreds of cities across the nation, protesting the racial inequities that are so pervasive in our systems. And people asked: How does this affect your mission?

In August 2020, our community was devastated by wildfire, making tens of thousands of people scramble for temporary accommodation, and leaving thousands without a permanent place to call home. Again, the question: With so many more displaced Santa Cruzans, will you be changing your mission?

This is a fair question. As the largest homeless services provider in the county, it is incumbent upon us to respond to the needs of the community. And our community has felt uprooted in many unprecedented ways over the last twelve months. Indeed, we have had many discussions internally about our mission: Does it still serve the community? Does it reflect who we are and where we are going?

And at every point throughout the last year, the answer has been a resounding YES. Our mission absolutely serves the community, and reflects who we are today and moving forward. In fact, throughout the past year, these questions have allowed us to see what's possible within our mission.

We, as a community, haven't yet resolved homelessness in Santa Cruz County. But we do know how: We know that stable housing is the answer. No crisis changes that fact.

Together, we house people; today, we do it with more creativity and grit than we could have dreamed of a year ago. Through your support, you empower our most vulnerable neighbors to reclaim the stability that is fundamental to their ability to truly thrive in their community.

And so we power onward, hoping for the resiliency, grace, and beauty of a Santa Cruz mountain redwood. We are so grateful to be doing this work together with you.

Sincerely,

A handwritten signature in blue ink, appearing to read "Phil".

Phil Kramer, Executive Director

## Mission

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

## Vision

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

# Success Story: "What Just Happened?"

**MY LIFE WAS FILLED WITH** all sorts of adventures. I loved being with my students. I was a college professor for many years, teaching literature and writing at universities on the East Coast. I was up for tenure but when I



*ABOVE: China Clark found herself homeless after a fulfilling career as a college professor. She was housed in January, and is now — finally — able to focus on her future.*

got passed over, I ended up walking away from teaching altogether and coming out to California.

I had some family and friends I stayed with initially, but things didn't work out with them and eventually I ended up homeless, something I never expected. You're a college professor. You're a writer. You have *status*. And then you're homeless?

Homelessness is like being hit on the head with a 2x4. That feeling of "what just happened?" is constant.

You never know what is going to happen next or what is around the corner; it is absolutely exhausting. The moment I got into my new home I slept for days. My body was so tired of constantly being on guard, and the safety my new home brought me was a feeling I hadn't had in so long. My body just collapsed.

## UNEXPECTED CHALLENGES

After months on the streets, I came to the Loft and they took care of me like I was their auntie or mother. I didn't know why but they were there for me — physically there for me — and that helped. I knew everyone was just downstairs and I felt secure. I had good healthcare and counseling and I was able to start building up my courage and self-esteem.

When you become housed, that brings its own set of challenges. It is like the culture shock you experience when you come back from a trip abroad. The life you once knew is so foreign and yet it feels like it should be familiar — even making coffee feels like rocket science, which is so disorienting. I had to relearn so many skills that I lost because priorities shift when you're living on the streets. Your focus is on the present. Once I had a safe place to lay my head at night, I had to relearn, step by step, basic skills that I hadn't used in years.

## RE-FINDING MYSELF

When I got to the Loft, for example, I was losing everything. I couldn't keep track of my phone, my wallet, any of my belongings. It drove me crazy! So, I started there. I worked with my case manager and soon enough I was not losing my belongings as often. Then, I developed a daily schedule, which was something I hadn't had in years. That consistency allowed me to deal

with some of the more difficult steps: healing my wounds and building up my confidence and self-esteem. I finally was able to reconnect with my identities as a woman, a writer, and a successful college professor.

The security of having a place to be safe changed everything for me. I couldn't have gone from being homeless right into my own place, I would have been back on the street in three months. But because I had a place to land, I had space to heal. And that's what the Loft was for me; it wasn't a place where homeless people just sleep and shower. For me, this was a real home, even in its fleeting role in my life.

And now I have a permanent place to call home.

## LOOKING FORWARD

I'm starting to go through my own writing again, seeing what's in my portfolio and starting some new pieces. A couple of my old students

**IT IS LIKE THE CULTURE SHOCK YOU EXPERIENCE WHEN YOU COME BACK FROM A TRIP ABROAD. THE LIFE YOU ONCE KNEW IS SO FOREIGN AND YET IT FEELS LIKE IT SHOULD BE FAMILIAR...**

recently found me and asked me if I'd work with them on their scripts. And I was recently invited to join the board of Housing Matters, which I gladly accepted. I'm proud I'll be able to use my experience of being homeless to give something back.

What I'm really looking forward to is helping more women who are going through what I went through, and letting them know it's ok to take help. I want to show them when they use all these tools, they'll start to find themselves again. And once they do that, they can do anything.

## CHINA AND YOU



Your generosity matters! Your support and donations (totaling \$1.2 million in fiscal year 2019-20!) go directly to helping people like China get out of homelessness and back into housing, every single day. THANK YOU!



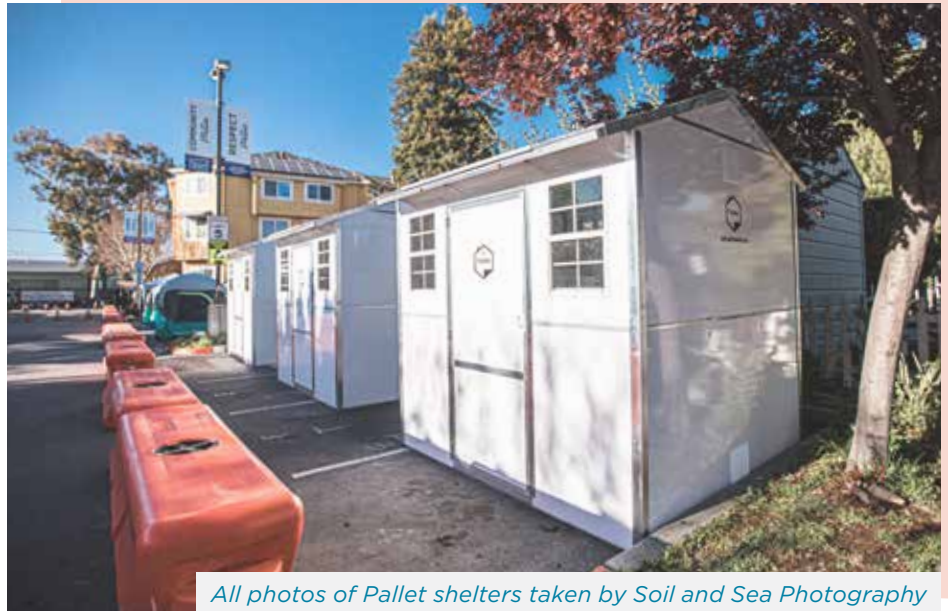
# Pallet Shelters

**WHEN COVID SEEMED TO SHUT** most of the world down back in March, we knew our clients would be particularly vulnerable to this emerging public health crisis. Thanks to the incredible support of our donors, we're proud we were able to not only keep our doors open without interrupting a single day of service to the community, but we were also able to immediately adapt our programming to meet this unique challenge.

**WE UNDERSTOOD WE HAD TO MAKE SOME PRETTY DRAMATIC AND URGENT CHANGES TO OUR DORMITORY-STYLE CONGREGATE SHELTER IN THE LOFT**

"We understood we had to make some pretty dramatic and urgent changes to our dormitory-style congregate shelter in the Loft," said Phil Kramer, our Executive Director. "Following the required social distancing guidelines would have meant reducing our capacity by half, which was not an option." (Later, with heavy hearts, we would witness shelters across the country shuttering their operations.)

Phil and the team realized we needed to create additional space and saw an opportunity in our on-campus parking lot, which served staff and our



*All photos of Pallet shelters taken by Soil and Sea Photography*

residential clients. We immediately repurposed ten parking spots to rapidly begin erecting single-occupancy tents before finding a more permanent solution; a quickly-negotiated partnership with the City of Santa Cruz and the Tannery Center for the Arts soon allowed us to move all 55 parking spaces off campus, which meant we had room for a total of 20 tents.

But what began as a way to ensure safe social distancing for COVID quickly attracted the attention of potential clients who previously had been reluctant to receive services.

"There was a phenomenon when we first put up the tents where suddenly

a bunch of people who were in the neighborhood began asking how they could get in," said Evan Morrison, Program Director for the Paul Lee Loft. "Sometimes people might be wary of entering a group shelter situation due

**SOME OF THESE SAME PEOPLE ... WERE SUDDENLY REACHING OUT TO US — IT WAS REALLY AMAZING TO WITNESS**

to previous poor experiences at other sites or safety concerns, and now some of these same people who had declined the opportunity to get on our waitlist were suddenly reaching out to us — it was really amazing to witness."

The privacy and security of the tents provided clients their own space to begin the process of healing the layers of trauma often compounded by living unhoused, and the positive feedback — combined with the unknown duration of the pandemic — prompted our staff to seek a longer-term solution.

"Some of our staff and board had seen an exhibit featuring Pallet shelters at the National Alliance to End Homelessness conference back in February of last year," said Phil, "and came away very impressed with the potential they presented in providing a quick and safe shelter option. Once we saw the reaction to the tents, we realized these shelters could be a much more durable and





cost-effective option in the long run. We also recognized that tents are not meant to be lived in for months on end, and a better solution was much needed.”

Supported by the overwhelming response from our donors to our COVID Response Fund, we were able to ultimately invest in a total of 40 shelters. The Washington-based company sent a truck from Tacoma which arrived on campus within the month of the start of the pandemic, and soon Pallet shelters were peppered across campus.

Each free-standing solar-powered unit comes equipped with a charging station, single bed, window, and storage space. Most importantly, clients now have a door they can lock, which ensures a sense of privacy and dignity required

to begin developing their plan for permanent housing.

The shelters have been especially impactful for our female clients, who often face added layers of insecurity when living unhoused.

“Privacy and security are especially important for women, who are often victims of domestic violence, assault and a general lack of protection when experiencing homelessness,” says Evyn Simpson, our Assistant Director of Programs. “These Pallet shelters helped them ‘land,’ a term I use to describe the process of feeling secure so they can begin addressing their other issues.”

The shelters have created a strong sense of community among our female clients.

*Continued on page 5...*



## FROM CRISIS RESPONSE TO EXPANDED CAPACITY

Our response to COVID was swift, thanks to your support. Here’s a quick look at how we went from a few small, temporary tents to being able to offer more clients shelter.

**MARCH 16:** Santa Cruz County issues shelter-in-place orders

**MARCH 25:** Ten small tents are installed on campus to increase distance between Loft residents; the Loft was the only shelter that didn’t meet new CDC guidelines



**APRIL 3:** 25 larger tents arrive and are set up and outfitted; these replace the smaller tents, and further increase distance between Loft residents. All 55 parking spots are moved off campus to make space for COVID response



**APRIL 14:** Ten Pallet shelters arrive to replace ten of the tents

**JUNE 19:** After a successful pilot of the first ten Pallet shelters, 15 more arrive to replace the last of the tents

**JULY 15:** 15 additional Pallet shelters arrive, to increase the number of people we serve via the Loft by 33%; these are coming online this fall



### *Pallet Shelters, continued from page 4*

"It's kind of like a little neighborhood for women," says Evyn. "Because they now have their own space, it seems to have fostered more camaraderie and less conflict, which ultimately helps them as they move towards finding stable housing."

Looking to the future, we see Pallet shelters as an integral component of our programming and are collecting data on their overall effect on our clients' housing outcomes.

"I think this is going to be a game changer for Housing Matters and our clients in terms of agility," said Evan. "I'm really excited about the possibilities these structures will open up for Housing Matters and all the clients we serve."

In fact, the structures are already playing a role in the expansion of the Loft — this

## ABOUT PALLET SHELTERS

Pallet is a Washington-based social purpose company. Their designers have lived experience in homelessness, and the majority of their employees have lived experience in homelessness, addiction, or incarceration. Their shelters are designed to be delivered on a pallet (hence the name!), and be assembled in a matter of hours.

**They value permanent solutions — housing — but they also know that unhoused people need a quick shelter option that is "better than a sidewalk and faster than the permanent solutions still in process."**



fall we are increasing Loft capacity by 33% with the addition of 15 more Pallet shelters.

Phil is also proud of our collective ability to move quickly and meet challenges head on. "With our donors' support, we were able to rise to the occasion and

really step up when our community needed us most. We've learned our agility — and that of our donors — is a tremendous asset and I'm excited to continue exploring ways our creativity and thoughtful use of resources can help maximize our impact for all our clients."

## COVID Response Fund and Pandemic Impacts

**IN MARCH, WE FORMED A COVID Response Fund.** With new information coming quickly, we had to be nimble in caring for people experiencing homelessness, and we didn't yet know what lay ahead. We saw changes coming, and we called on you — our generous and compassionate community — to ensure we could respond quickly and without financial obstacles.

**You knocked it out of the park. In just nine days, you exceeded our \$250,000 goal. In total, you gave \$425,000 toward the fund.**

Your support allowed us to implement little solutions, like increased meal service so shelter residents could more effectively shelter in place, and really big solutions, like the 30 Pallet

shelters that have actually increased the number of people we're able to provide shelter to.

You empowered agility and creativity that has allowed us to truly see what's possible. Many of the solutions you've made possible will have positive effects for years to come. You are inspiring, and we thank you!

## INCREASED DAY SERVICES USAGE DURING THE PANDEMIC

It's no surprise that the pandemic resulted in more need for our services. We asked **Tyler**, our Data Analyst, for his take on some of these increases.



**↑ 34%**

**MAIL ROOM ACCESS**

"THIS HAS ALWAYS BEEN A CRITICAL RESOURCE. BUT DURING SHELTER-IN-PLACE, POSTAL MAIL IS EVEN MORE INSTRUMENTAL IN RECEIVING DOCUMENTS AND CORRESPONDING WITH SERVICE AGENCIES."



**↑ 39%**

**SHOWER USAGE**

"WITHOUT ACCESS TO GYMS AND OTHER PAID FACILITIES, PEOPLE WITHOUT A HOME ARE RELYING MORE ON PUBLIC SHOWERS LIKE THE ONES AT HOUSING MATTERS."



**↑ 21%**

**RESTROOM USAGE**

"I THINK WHAT WE'RE SEEING HERE IS AN INCREASED COMMITMENT TO PERSONAL DAILY HYGIENE, WHICH IS VISIBLE ACROSS THE COMMUNITY."

# Your Impact

Your support in FY2019-20 (July 2019 – June 2020) was an incredible source of positivity and stability for hundreds of your fellow community members. Without your support, these neighbors may still be living unhoused. This stability ripples out into the community; your support empowers our entire county to better thrive. THANK YOU!

## YOUR IMPACT: HOUSING PLACEMENTS

**158**  
HOUSEHOLDS OF  
**339**  
PEOPLE HOUSED  
OR REHOUSED

### Lingo Alert!

**REHOUSING** is connecting a previously housed client with a new housing opportunity if their former housing becomes untenable or unstable. It is a form of homelessness prevention.

### Did You Know?

Every program at Housing Matters is designed to end homelessness, from our shelters to our housing programs, and everything in between. Your support of Housing Matters ends homelessness for families and individuals in Santa Cruz County by getting them into stable housing.

Before the fires, there were an estimated 2100 people without housing in our county on any given night.

## YOUR IMPACT: WHO WE SERVED

**409**  
UNIQUE  
SHELTER-TO-HOUSING  
RESIDENTS

**540**  
PEOPLE IN  
NON-SHELTER-BASED  
HOUSING PROGRAMS

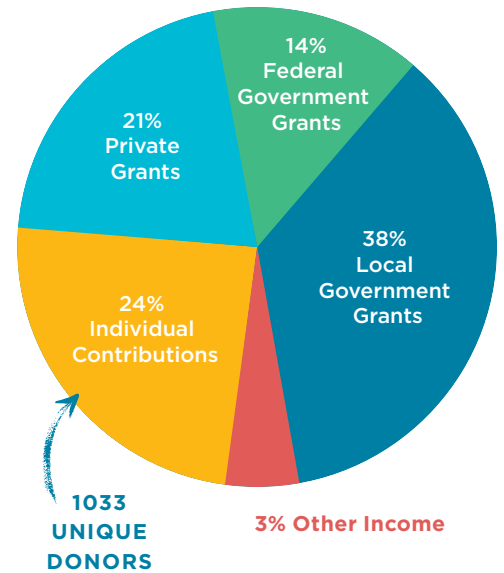
**2429**  
TOTAL NUMBER  
OF PEOPLE SERVED

**60,854**  
TOTAL BEDNIGHTS  
A BEDNIGHT is one person  
in one bed for one night

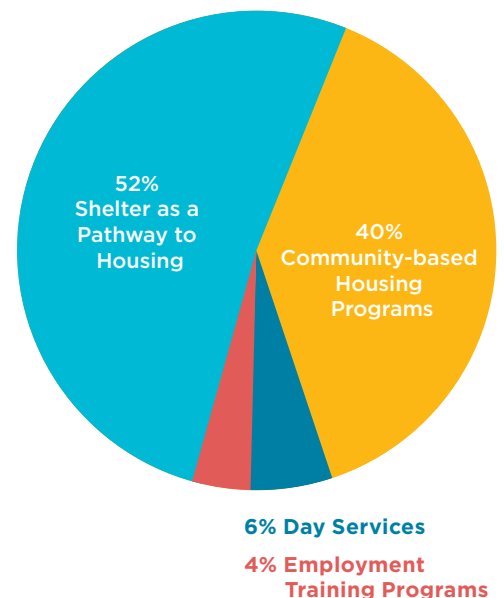
# Financial Overview

**TOTAL BUDGET:**  
**\$5,308,604**

## DOLLARS IN



## DOLLARS OUT



# You Inspire Us, Santa Cruz!

*Our Annual Report focuses on the last fiscal year, which ended in June 2020. However, the recent fires are too impactful to the housing status of our community to not comment. We hope that you and yours are safe, housed, and finding stability.*

**IN THE WAKE OF THE LARGEST** natural disaster to hit Santa Cruz County since 1989, and with thousands of community members newly experiencing life without a home, we are filled with a mix of grief, inspiration, and determination.

**We grieve** for all that has been lost. We see the trauma that losing a home causes, every day. And we are riding the waves of emotions that our entire community is currently experiencing.

**We are inspired** by the actions of you, our community. The response to the fires is nothing short of heroic. We are supporting volunteer case managers with training on working with people in crisis, and we are helping people new to the social services system find their way. But we are most inspired by the tireless efforts throughout the county to help get people back on their feet. You have shown us what's possible, and we are energized.

You, too, are probably feeling a refreshing sense of awe as you watch your community rise to the many crises we're facing. Not that any of us doubted our community's capacity for action and compassion — this is Santa Cruz, after all! But seeing the possibilities come to life is invigorating: the organized energy, the dedicated perseverance, the "we got this" mindset that is rippling through our neighborhoods.

We know that we can carry this energy forward. We know that this is not the last crisis we'll face bravely together. And we are proud to be part of this community.

**Above all, we are determined.** We stand firm in our mission and as witnesses to the strength of our community, we see what's possible. You — our community — have what it takes to resolve homelessness together. The energy pouring forth in the wake of the fires is tangible proof of what we can accomplish. We are determined to power forward, hand-in-hand with you, to resolve homelessness in Santa Cruz County.

If you, or someone you know, needs resources following the fires, please visit [housingmatterssc.org/fires](http://housingmatterssc.org/fires). We are here for you.



Resolving  
Homelessness  
Together

## Annual Report FISCAL YEAR 2019-2020

[housingmatterssc.org](http://housingmatterssc.org)  
(831) 458-6020  
[contact@housingmatterssc.org](mailto:contact@housingmatterssc.org)

### Housing Matters Offices

115 Coral Street  
Santa Cruz, CA 95060

### Board of Directors

*Claudia Brown, President*  
*Cecilia Espinola, Vice President*  
*Tom Gill, Treasurer*  
*Mary Lou Goeke, Secretary*  
Directors:  
*Katherine Beiers, Ray Bramson,*  
*Cynthia Chase, China Clark,*  
*John Dietz, Kevin Keet, Theresa*  
*Kepple, Don Lane, Maggie*  
*McKay, Ron Slack,*  
*Robin Stevens*

## Your Generosity Matters



Without your support, hundreds of your neighbors would still be without a home — unable to shelter in place during this incredibly difficult time. We don't yet know how many people will become homeless in the coming year, so your continued investment will keep us one step ahead in our collective effort to resolve homelessness in Santa Cruz County. Please give today.

### Online

Donating online is fast, simple, and secure. Make a gift today by visiting [housingmatterssc.org/donate](http://housingmatterssc.org/donate).

### By Mail

Use the enclosed form and envelope to make a secure donation by mail.

### By Phone

Call Marsa Greenspan, Development Manager, at (831) 226-2512.

### Legacy Giving

See our website to make giving to Housing Matters a part of your legacy. Visit [housingmatterssc.org/take-action/donate](http://housingmatterssc.org/take-action/donate).

Housing  
Matters