



HIPhousing

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A Place to Call Home

HIP Housing Happenings—Fall 2008

2007–2008 Annual Summary



HIP Housing honored Assemblyman Jerry Hill at its South San Francisco Open House in May for his years of commitment to bringing more affordable housing to San Mateo County. Above Jerry Hill (left) and Tom Vocker, HIP Housing President (right).

Helping over 2,500 individuals find a place to call home in San Mateo County. In 2007–08 fiscal year, HIP Housing continued to provide vital services to the community.

- The Home Sharing Program offered services to 1,495 people and matched 256 persons in affordable living arrangements. The average rent was \$587/month. Average length of stay in Home Sharing Program is 20 months. We received 2,367 phone inquiries. Articles in the New York Times, smartmoney.com, San Mateo County Times, San Francisco Examiner, AARP, and Pacifica Tribune helped to raise awareness about home sharing locally and nationwide.
- The Self-Sufficiency Program provided 76 families, including 88 adults and 134 children with housing, case management, Life Skills workshops and referrals to other support services. Sixteen families were honored for their success at the Self-Sufficiency Graduation. One hundred community members attended the event that was hosted by Town of Colma's Mayor, Helen Fiscaro. Four clients were honored with the Women's Opportunity Award from Soroptimist International – Mid-Peninsula. Eight participants completed their Associate Degree or educational program. Collaborated with over 30 agencies.
- The Home Equity Conversion program provided objective counseling to 96 seniors about reverse mortgages. In addition received 130 inquiry calls from individuals who received information and referrals about other resources. Conducted eight educational presentations throughout the County. A member of CHECC – Coalition of Home Equity Conversion Counselors.
- Through Property Development, provided affordable housing to nearly 400 individuals. HIP Housing owns ten apartment complexes, three shared houses, and manages nine properties. Renovation on our South San Francisco 15 unit apartment property was completed.

HIP Housing creates a place to call home for over 1,000 people in San Mateo County every year



A Message from the Executive Director


Bruce Hamilton

October 17th was the 7th annual Housing Leadership Day in San Mateo County. We gather annually to increase awareness and raise urgency for the need for housing at all affordability levels in San Mateo County. We need to accept that home ownership is not for everyone and that this is OK. Houses should be seen as homes to live in, rather than investments to increase wealth. Therefore our movement needs to concentrate on increasing the stock of rental housing as well as for sale properties.

As more potential homebuyers are forced back into renting, the law of supply and demand enabled landlords to raise rents. That trend has continued and escalated throughout the year putting more pressure on the clients served by HIP Housing. We have seen a dramatic increase in the amount of rents our Self-Sufficiency clients are paying and as a result the expense of the housing scholarships has increased. Since June 2008, there has also been a 17% increase in inquiry calls to the agency. The Self-Sufficiency Program itself, has seen a 33% increase in interest and currently there is a waiting list. The need for our services grows only greater.

How is HIP Housing addressing the current crisis? To address the surging foreclosures, we send out information on the Home Sharing Program to individuals who are on the verge of foreclosure, in hopes that a home sharing arrangement may assist with their mortgage costs, therefore

saving them from losing their home. In the area of Property Development, we continue to look for new opportunities to add to the pool of affordable rental units. Our Home Equity Conversion Counselor has found that some clients have turned to reverse mortgages as an attempt to get out of large debts, only to find that they are not eligible because the amount they owe on their home exceeds the allowed amount. The Counselor educates clients on the various options that may be right for their situation and refers them to other resources in the community. In the Self-Sufficiency Program, through the Life Skills Workshops, we educate clients about saving money, reducing debt, building a good credit score, balancing their check books and living within their means. These are skills that will guide them in their future endeavors and put them at lower risk of getting into an unhealthy financial situation.

Even in the best of times, providing affordable housing is no easy challenge. Your support is critical at this turbulent time and as a community we need to persevere. San Mateo County needs HIP Housing, and HIP Housing needs you. When you consider making a donation to HIP Housing this holiday season, remember that your investment in HIP Housing is one that will never drop in value, instead it is one that will increase exponentially, as every minute we are helping and housing people in San Mateo County. 

Mission Statement

HIP Housing's mission is to invest in human potential by improving the housing and lives of people in our community.

Human Investment Project

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San Mateo, CA 94401
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f 650 348-0284
www.hiphousing.org

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Thank You from a Client

HIP Housing's staff receives a thank you from a Self-Sufficiency Participant:

HIP Housing gave me warmth and hope to challenge the difficulties in my life. Challenges such as being a single-parent being a full-time student, and a part-time employee became easier with the help and support of HIP Housing. My self-esteem grew and I found power, hope and a stronger personality.

I would like to say thank you to HIP Housing personnel - Shirley, Regina, and Carolyn - who work very hard for people such as me. Their patience, warm personalities and kindness make me feel that they are even closer than my family. God bless all HIP Housing staff.

Sincerely,

Nancy 



Nancy (above) and her daughter Sandy, is a Self-Sufficiency participant. While in the program she was able to pay off her debt and win two scholarships from the Soroptimist International.

Home Sharing

The Home Sharing Program is a one-on-one service linking people who have a home to share with those seeking a home. Each person has a private room and shares common living areas.

Home Equity Conversion

The Home Equity Conversion Program provides objective information and counseling on ways seniors can turn their accumulated home value into spendable cash so they can remain independent in their homes.

Self-Sufficiency

The Self-Sufficiency Program enables low-income families to transition from government assistance. Participants receive subsidized rents or a housing scholarship while they complete an education or job training program and find employment with an adequate income to support their families.

Property Development

Through Property Development, HIP Housing expands the pool of affordable housing for low-income persons and families in San Mateo County by developing new and acquiring and rehabilitating existing housing.



Affinity Bank Branch Manager, Martin Wong (left) and Affinity Bank VP, David Gonzalez (right), presenting Bruce Hamilton (center) a check for \$1,000.

Holiday Giving Programs

During the Holidays, HIP Housing organizes several programs to help families experience the joy of the holidays. Below are the program descriptions. HIP Housing needs your help to make these programs a success. For more information contact, Judy Fong at 650 348-6660. ✍

Holiday Store Fund:

Each year the Friends of HIP Housing and other volunteers help organize a store for the children in HIP Housing's Programs. The store provides an opportunity for children to purchase gifts at a minimal cost, 25 cents to 1 dollar for their parents and siblings. The children save their money throughout the year and can bring a maximum of \$5 of their savings for gifts. The store teaches the value of money, while enabling children to experience the joy of giving. The deadline for donations is Monday, December 1st.



Holiday Dinner:

Gift Certificates for grocery stores, such as Safeway, Trader Joe's, Lucky, etc, can be sent to HIP Housing to help the most needy families during the holidays. The deadline is Monday, December 22nd.

iGive.com:

Support HIP Housing while shopping. Go to www.igive.com and sign up for a free membership. Simply select HIP Housing as your non-profit of choice. Everytime you shop at a participating store, a portion of your purchase goes to HIP Housing. There are hundreds of stores to choose from like Barnes & Noble, Target, Home Depot, Circuit City, etc. Shop through iGive.com or download their Shopping Window. By downloading a Shopping Window, everytime you enter a participating store, the window will pop-up, indicate the percentage of your purchase that will be donated, and ensure the donation goes to HIP Housing.

Thanksgiving Dinner Fund:

To enable our families to enjoy Thanksgiving dinner, donations of grocery store certificates or a festive meal basket can be made to HIP Housing. The deadline is Monday, November 24th.



A Place to Call Home Fund:

Help those in need find a place to call home by giving a general donation to support HIP Housing's affordable housing programs. Deadline: None

Thank you...

...for Investing in HIP Housing's Programs (Includes Luncheon Sponsors)

April 16, 2008 to Oct. 31, 2008

Over \$50,000

County of San Mateo

\$25,000 - \$50,000

City of Foster City
City of San Bruno
City of San Carlos
City of San Mateo
Sobrato Family Foundation

\$10,000 - \$24,999

Citibank
City of Belmont
City of Daly City
City of Menlo Park
City of Millbrae
City of Redwood City
City of South San Francisco
J.H. Robbins Foundation
John and Marcia Goldman Foundation
Hurlbut-Johnson Charitable Trusts,
Donor Advised Fund Silicon Valley
Comm. Fnd.
Wells Fargo Bank

\$5,000 - \$9,999

City of Brisbane
Genentech
Mervyn L. Brenner Foundation
San Mateo County Association of
REALTORS
State Farm Insurance
Symantec Corporation
Town of Atherton
Town of Colma
Union Bank of California
Wachovia Foundation
Washington Mutual Bank

\$2,500 - \$4,999

Comcast Cable
Comerica Bank
Sorooptimist International of South
Peninsula Club

\$1,000 - \$2,499

Affinity Bank
Allied Waste Services
Argo Insurance Group
Bank of the West
City of Burlingame
T. Jack Foster, Jr.
Gerson Bakar & Associates
Rich & Susie Huetteman
George & Adelaide Keller Foundation
Mills Peninsula Health Services
Mr. & Mrs. Harold Mindell
Norcal Waste Systems of San Mateo
County
Pacific Gas & Electric Company
Bruce & Cynthia Russell
Congresswoman Jackie Speier

Theo Theodores
WTAM Kiwanis

\$500 - \$999

Bruce & P.J. Bean
David Breaux
Dolby Laboratories, Inc.
Robert & Jeanne George
Bruce Hamilton
Paula-Jo Husack
Lifemark Group
Meriwest Credit Union
Shannon Riley
Patricia Smith
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TRI Commercial Real Estate Services
United American Bank
Robert Young
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\$250 - \$499

Community Economics, Inc
Concar Enterprises, Inc.
John de Russey
First American Title Company
Martha & Howard Girdlestone
Gumbinger Avram Architects
Zerne & Elizabeth Haning
J.V. Senior Mortgage
Kenmark Real Estate Group, Inc.
Kathy Lavezzo
Elizabeth McCaughey
Jerome & Patricia Motto
Assemblyman Gene Mullin
Cira Nickerson
Old Republic Title Company
Robert Half International
San Mateo Credit Union
Sequoia Health Services
David Stormont
Mr. & Mrs. Brian Sullivan
The Private Bank of the Peninsula
U.S. First Credit Union
United Commercial Bank
Westlake Realty Group
Woodmont Real Estate Services

\$100 - \$249

Bay Relations, Inc.
Jordan & Judy Bloom
Jeff & Ellie Byrd
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Disabled
Colonial Lumber Company
Peter Comaroto
CORA
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County of San Mateo
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Steve Dworetzky
Ted & Lois Everett
Honorable Helen & Dennis Fiscaro
Rosanne Rouse & Jim Hartnett
James Goudy
Hewlett Packard Company

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Housing Leadership Council SMC
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Alicia Kamian
Beth Koh
Honorable Christine Krolik
Susan Loftus
Eva Lokey
Susan Manheimer
Gerald & Lois Marshall-Ward
Honorable Jack & Patricia Matthews
Brian & Susan May
Mary Ann McGlynn
Kelly Mitter
Robert & Sandra Montevaldo
Honorable Catherine Mullooly
Ruth Nagler
May Nichols
Mary Jo Obayashi
Dr. & Mrs. Richard Orr
Carol Owen
Honorable Barbara Pierce
Gene & Jan Potloff
Peter & Sharon Rau
Bob & Leslie Reifeld
Ron and Judy Romines
Elizabeth Rowan-Mitchell
San Mateo County Central Labor
Council AFL CIO
SC Properties
Linda Schaefer
Gretchen Taylor
Town of Hillsborough
Union Bank of California, Employee

\$1 to \$99

Beth Battalio
Susan Blockstein
Mary Chan & Jonard Doniego
City of Half Moon Bay
City of Pacifica
Amanda Cooper
Barbara DeMartini
Maureen Dunn
Alonzo Emery
Carol Fanucchi
David Finkelstein
Jenny Flores
Lori Fuchiwaki
David Gonzalez
Jack Haber
Carol & Henry Herz
Ro Khanna
Cecilia Kirk
Marcia Lowell Leonhardt
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Marjorie Marchant
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Brian Perkins & Cathrin Callas
Michele Petro
Mr. & Mrs. David Pine
William & Julie Porter
Project Sentinel
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Gina Rossi
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San Mateo Chamber of Commerce
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Frederick & Melanie Yeager

Luncheon In-kind Supporters

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Jibe Promotional Marketing
KM2 Communications
Assemblyman Gene Mullin
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San Mateo Daily Journal
Jack Olsen, SMC Farm Bureau
See's Candies
SWANK

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Naifeh & Katrina Gadala
Jack Haber
Madison Russell

Special Thanks to:

City of San Mateo, Economic
Development & Business - Sandy
Russell
Lori Collier
Cub Scout Pack 290, Webelos Den
Dr. Fran Dunleavy - Principal John
Muir School
Denise Girouard
Mills High School Teachers
John Muir PTA Members
My New Red Shoes
South Hillsborough School

Celebrating HIP Housing



HIP Housing's Annual Luncheon Celebration was held on June 19th at Hotel Sofitel in Redwood Shores. Led by Assemblyman Gene Mullin, the celebration drew 350 community members and highlighted HIP Housing's clients. The Event Sponsor was longstanding supporter, Citibank. (Pictured from left to right) Citibank Executive Vice President, Robert Shoffner and Assemblyman Gene Mullin.

Making a Difference

HIP Housing Board Members (from left to right) Louise Della Maggiora, Susie Huetteman, Bob George, Kathy Lavezzo, threw a Dinner for Ten that was auctioned at the Annual Luncheon. The Dinner was hosted by Rich and Susie Huetteman. The Chef of the evening was Rich Huetteman, pictured far right. HIP Housing's Board sponsored two Dinner for Tens that were auctioned off.



A Garden grown from a labor of love. John Ward opened up his home and beautiful garden to the community to raise funds for HIP Housing. Nearly 300 community members attended his annual Garden Tour and raised \$2,700 for HIP Housing. Below is a giant sunflower from John Ward's garden.



◀ Marie Etienne (Self-Sufficiency client) and daughter, Aurore, were our special guests at the Annual Luncheon. Marie, a political refugee from Haiti, went through many obstacles before coming to HIP Housing. Today, she has completed her Central Tech training and works for Sequoia Hospital.



Celebrating HIP Housing



On May, 2008, HIP Housing and City of South San Francisco celebrated the renovation of Commercial Avenue, a 15 unit apartment complex. Participating in the ribbon-cutting: back row: Greg Meyer (HIP Housing Development Corp. President), Tom Vocker (HIP Housing President), Councilman Kevin Mullin, Louise Della Maggiora. Front row: Councilman Pedro Gonzalez, Supervisor Adrienne Tissier, Assemblyman Jerry Hill, Councilwoman Karyl Matsumoto, Councilman Rich Garbarino, HIP Housing Executive Director Bruce Hamilton.

Making a Difference

Wells Fargo continues their support of HIP Housing with a generous contribution of \$17,500. From left to right: Bruce Bean - Board Member, Denise Miles - Wells Fargo and Susie Huetteman - Board Member. ▶



City of San Mateo's Vice Mayor Brandt Grotte joins the 2009 Calendar Selection Committee to choose the twelve winners of HIP Housing's Calendar Contest. The winners are featured in the agency's 2009 Calendar. We received 325 contest entries from children in Kindergarten to 5th grade.



◀ Denny Burbank (seated bottom center) retires as a HIP Housing volunteer after twenty years of service to the agency. Denny provided a number of services including receptionist, making follow up calls to Home Sharing clients, and other administrative tasks. In honor of Denny's years of dedication, staff put together a "Thank You" party in her honor.



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Decorate Your Tree with Hope

This holiday season when you are thinking about buying ornaments for your tree or gifts for friends and loved ones, consider purchasing an ornament at Borel Private Bank & Trust in San Mateo. Borel Private Bank & Trust will sell special ornaments to benefit HIP Housing's affordable housing programs. With a donation of \$20 you will receive a beautiful holiday ornament and help a family in need find a place to call home. The ornament will be an elegant reminder of your contribution to giving to those in need. What a thoughtful and loving gesture than to present someone with a gift that spreads the gift of giving to others.

Borel Private Bank & Trust has a history of giving back to the community. Each holiday season they give their customers the opportunity to join them in supporting their community. Ornaments will be available at Borel's San Mateo branch at 160 Bovet Road, beginning December 1st.



Don't Miss

Surfing the Internet Can Benefit HIP Housing

Use GoodSearch.com as your search engine and each time you search the web, they will make a donation to HIP Housing. Select HIP Housing as your non profit of choice. If 1,000 people search twice a day for a year, HIP Housing can earn \$7,300. GoodSearch.com is powered by Yahoo! Make it a no brainer by making GoodSearch.com your homepage. Tell a friend!