



pennies into

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PHOTOGRAPHY: JASON STEINBERG/STEINBERG IMAGERY

Photographed on location at EHC Lifebuilders in Milpitas

permanence



—Emily Landes

**F**or 20 years, the Housing Industry Foundation has been the apartment industry's way of giving back to the Silicon Valley community through emergency housing grants and rehabilitation assistance for nonprofit housing groups. For 17 of those years, HIF has been led by Executive Director Debbie Wade, who has had a front-row seat for the changes in housing needs in San Mateo and Santa Clara counties. She has been assisted by partner agencies like EHC Lifebuilders and case-workers like Rosa Elaine Garcia, who sends five or more client referrals to Wade each month—many are families who need just a few-hundred dollars to keep their homes.

With the economy in a tailspin, HIF has made the bold move to attempt to double its operating budget so that it can meet the needs of the growing number of people dangerously close to losing their housing. In order to reach that goal, former HIF board member Meta Ware recently became the organization's first development director. On the eve of its big 20th Anniversary September Summit fundraising dinner (held this fall on September 10), *Apartment Management* Managing Editor Emily Landes sat down with Wade, Garcia and Ware to discuss the organization's illustrious past, its lively present and its bright future.

**Q: HOW DID THE HOUSING INDUSTRY FOUNDATION GET ITS START?**

**DEBBIE WADE:** It was originally called the Apartment Industry Foundation for Housing Assistance. A group of apartment owners got together—they had all been very successful and philanthropic individually—and said we've got to do something collectively to give back to the community. They agreed on a foundation, and they agreed to support it financially and bring in other people in the apartment industry to make it a viable organization. It quickly grew to a board of directors; many of those people are still a part of the organization today.

**Q: HOW HAS THE ORGANIZATION CHANGED OVER THE LAST 20 YEARS?**

**DW:** Our goals have always been the same: to keep families and single adults in their homes. We're finding that in today's economy, we're seeing more and more clients looking for assistance after they've lost their housing. We're helping with moving costs at a greater level than we have in the past. But our goal has always been to help people remain in housing or return to housing. We do that through our emergency housing grants and also rehab projects at local shelters, where we'll do improvements and remodels.

**Q: THE GRANTS ARE FOR ONE-TIME ASSISTANCE?**

**DW:** Yes. We focus on situations where people are normally self supporting and are doing everything they can to maintain their independence, but have had some kind of crisis that has put their housing and stability at risk. We're seeing a lot of people losing their jobs these days. Many people survive with two or three jobs; often they are part time and don't pay benefits. If they lose one of those jobs, they can't pay the rent. If somebody gets sick, they can't pay the rent.

The way we work is we contract with different agencies, like EHC Lifebuilders, and the case workers at those agencies actually meet with the clients, review the situation, verify all the information and then only send referrals to me that really qualify for our criteria. When those come into my office, I review them and if everything is there that I need and they fit the criteria, I will send a check to the owner or management company, generally the same day. We have a very fast turnaround, which is one of the unique things about our organization. There's not a lot of bureaucracy. We've got a very successful process; we feel secure that we're being given good referrals and then we can turn them around immediately.

**Q: IS THERE ROOM FOR IMPROVEMENT?**

**DW:** I think the program is great and our goal of keeping people in their housing is definitely being met. We have over an 80% success rate in terms of how many people are still in the housing six months after we've given them assistance. In the cur-

rent economy, it's definitely time to look at our criteria and see if we should be giving more—if one time is really enough. My biggest concern these days is that we're seeing more and more people coming in after they've lost their housing, which is devastating for the family and much more expensive for everyone involved in terms of getting them into a permanent situation. It's a trend that I've actually seen over the last five years. So, it's not brand new but it's definitely increasing. I'm really interested in meeting with other housing organizations to see what their experience is and if we can collaboratively come up with some solutions. We may have the benefit of some of the federal stimulus funding to help with that.

We are totally privately supported within the housing industry, which is one of the things that makes us unique. The thought of perhaps participating in some of the new programs that are being designed with stimulus funds is very exciting and also very different for us. One of the reasons that we're able to operate very efficiently is that we don't have a lot of paperwork, rules and regulations. We have very strict criteria for our grants, we have a very smooth process and we don't need to create huge amounts of reports for another agency to justify what we're doing. So we're at the point right now where we're considering, "Gee, is this something we should do? Or do we remain within our industry and continue to do our fundraising amongst ourselves?"

**Meta Ware:** What's interesting is that we've never had my position until this year. For 20 years, the organization has been run with just the executive director. For the last 10 years, the organization has been a half-million-dollar-a-year organization. But within those confines we do turn people away each month. Debbie has to say no to people by the early to mid part of the month. In 2008, as part of the strategic planning, our board of directors decided that in order to help more and provide more we needed to add an additional person. As the executive director, Debbie could not be fundraising as well as running

the programs and keeping the organization going.

I had been on the board of directors for 10 years in my previous roles with two other housing companies, and had always been passionate about the organization. I was on the strategic planning committee and realized we were going to add this development director and I wanted the job! They interviewed several people and they chose me, which I'm very excited about but also very scared because we established our goal to be at \$1 million per year by the end of 2010. It's very aggressive, in probably the most difficult time ever.

I'm reaching out to people within our industry who already support us, and others in our industry who may not have heard of us. We're also looking outside the industry for funding. We realize we're a corporate-funded organization. We always have been and we always will be. However we also recognize that individuals want to contribute and like what we do because we do it so efficiently. Other groups can't do that.

We've relaunched our website, and we're working on social networking, an e-newsletter and a new database. We're having our annual Summit fundraising dinner in September. We call it our intimate dinner for 700-plus. We anticipate it will be sold out. About 40% of our annual funds come from this event, so it's a critical event.

**Q: WILL THERE BE MORE EVENTS ADDED TO THE SCHEDULE TO REACH YOUR NEW FUNDRAISING GOAL?**

**MW:** We think we do a lot of events already. CAA Tri-County has their own golfing event that they've been holding for us for 20 years. They make a great contribution to us every year. The Silicon Valley Association of Realtors typically holds an event as well and will be doing so again this fall. We don't do any other events on our own, aside from the Summit Dinner. We're also looking for volunteers to help us with the e-newsletter and the social networks. We have hired two college volunteer interns for the summer. Our hope is that by getting

more people involved and spreading the word about what we do, more people will give in different ways.

We also have a very unique program called our Volunteer Investment Partner Program. An individual can become a "VIP" by making an annual contribution up to \$1,000. So, instead of Debbie telling Rosa Elaine that we've run out of money for grants for the month, Debbie can go to the VIP listing, reach out to the next VIP on the list to fund that grant, and we won't have to say no to her this month. The program began four years ago and there are approximately 30 people in that program annually. It's a very powerful group of people because 100% of their funds go in and 100% of their funds go out. It's very unique for a nonprofit to say that and it makes somebody say, "Wow, my money is helping an individual family." Debbie actually sends them a letter describing the family and what their hardship was, as well as how they made a difference to the family. My goal is to build that group up and have over 50 VIPs by the end of the year.

**Q: IS \$1,000 THE TYPICAL GRANT AMOUNT?**

**DW:** That's our maximum. Recently, we helped someone with \$300. That's kind of the amazing thing; \$300 can make the difference between having a place to live or not. In this case, the client was a man who had suffered congestive heart failure and was disabled. Prior to that he had owned his own business. He went through one of the shelters and then was able to move into a home and rent a room. He was on permanent disability, but permanent disability doesn't pay a lot of money. He had had some other financial setbacks and suddenly was short on his rent. It was nothing he had done wrong; he was the victim of a fraud. It was just \$300, but he didn't have it. So, we were really pleased to be able to help him. Currently, I do 20-25 grants a month. We are hoping to double that. We want to reach a point where we don't have to turn people away.

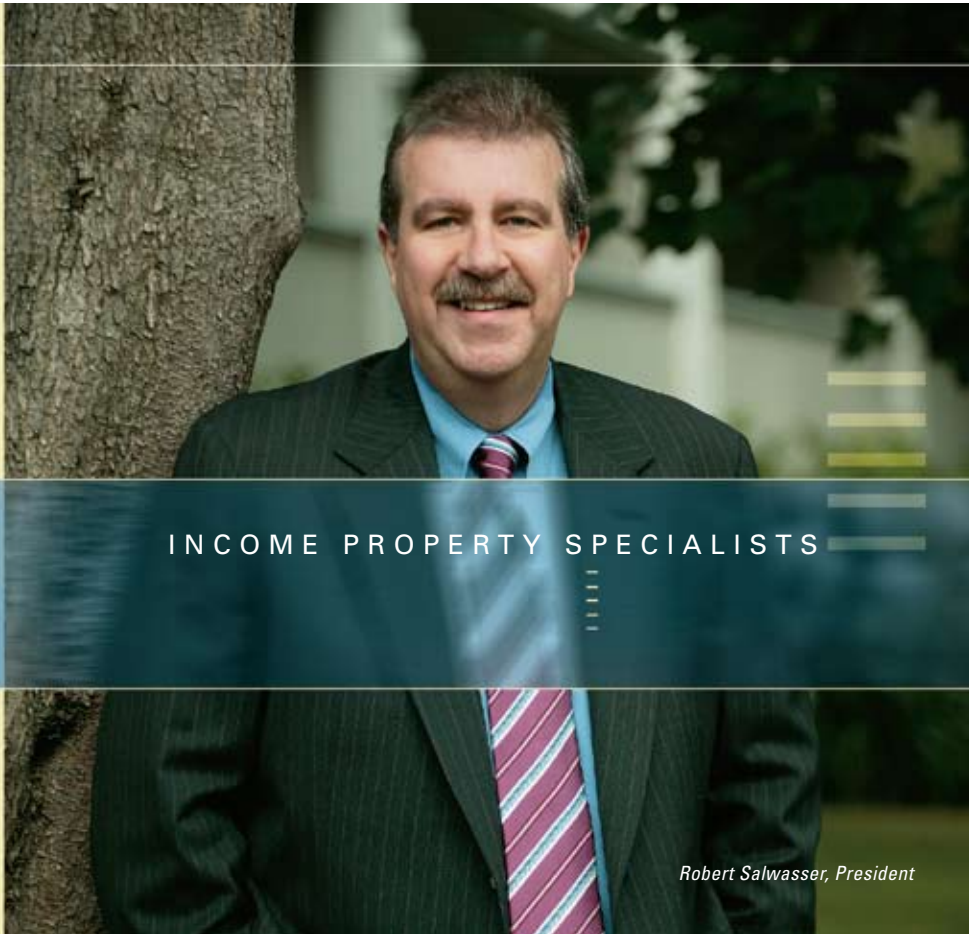
Everybody is feeling the pinch these days, economically, but there are still a lot of people with a lot of money. They may



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not have as much as they had a few years ago, but we believe there are still a lot of people who will help if we ask in the right way and they understand what we'll be doing with the funds.

**Q: WHY SHOULD PEOPLE SUPPORT HIF?**

**DW:** Having people homeless and on the streets not only hurts the people involved, it hurts the entire community. It's not healthy; it shouldn't be happening. As a community and as a country, we need to be sure that people's basic needs are being met. We focus on people who are doing everything they can to support a stable home environment to raise their children. Because we're a small organization, we're pretty lean and mean. A donation to us can mean the difference between a family having a home or not. We put that money to work quickly, effectively and efficiently.

For people in the housing industry, this is our charity. This is something we should all know about and support. It's our way of giving back. But although it's our charity, it's not a giveaway. We really screen those clients carefully.

**Q: ARE PEOPLE COMING TO YOU FOR HELP WHO YOU DIDN'T USED TO SEE?**

**DW:** Yes. We're seeing a lot of people losing their housing because of foreclosure; and the people we're seeing, primarily, are tenants who were living in the home and paying the rent every month and not realizing that the owner wasn't paying the mortgage. Often they're given very short notice. They don't know their legal rights, and they don't have the resources to pay the expenses to move into a new home.

We're also seeing people a little bit higher up the socioeconomic scale than in the past. These definitely are not high-income people but people who have had decent jobs and been independent—they never had any kind of public assistance or had to go to an agency for help before. They're suddenly finding themselves without jobs and their housing being threatened.

**MW:** There was a gentleman we helped in February who was a manager at the front

desk of a hotel. He had relocated to the Bay Area in April 2008 from Texas—a little bit different cost of living—and was let go in December of that year. We just funded him \$1,000 to get into an apartment. He had gotten a new job, but it took three months and he went through his savings, so he needed that extra money from us—that's a middle manager with a full-time job and benefits.

**Q: ARE THERE INCOME REQUIREMENTS IN ORDER TO GET ONE OF THE GRANTS?**

**DW:** I don't go through a qualification process as far as income, but what I do do is review their monthly budgets as part of the application process to be sure that they're spending their money appropriately and also that once they receive assistance they'll be able to sustain the housing in the future. We're not some place to go for one more month, one more month. We really want to help people get past their crisis and back into stability. Sometimes I see people who are moving into a home that they truly can't afford; that's not a good decision and not one I'm likely to support. Sometimes they don't have a choice; their income is so low that an unbalanced rent-to-income ratio is a reality. So every case is analyzed individually. I also check for extravagant spending in other areas. What I really see most of the time is how difficult it is for a lot of these families to survive, and it's amazing how well they do on so little.

**Q: WHEN A CLIENT COMES INTO EHC, HOW DO YOU KNOW THEY'LL BE A GOOD FIT FOR AN HIF GRANT?**

**ROSA ELAINE GARCIA:** We have our own renters' assistance program, so I refer the ones that don't fit our criteria but do fit Debbie's. We serve mostly families or the homeless who are looking to secure stable housing. Some of the families have a three-day notice because they have failed to pay the rent so they have to pay soon or the landlord will start the eviction process. I usually collaborate with Debbie when the amount is too high for me to cover, and when the client has a portion but is still missing something. Our program is able to fund only San José clients, so I also refer clients who come to us from outside San José. It's very difficult to say no to people.

I've been working for EHC for a little over a year, and I think I have referred about five clients a month.

**Q: ARE YOU ABLE TO HELP MOST OF THOSE CLIENTS?**

**DW:** Yes. Rosa Elaine does a very good job of screening the applications before she sends them to me, which is what I expect from our caseworkers. They become very skilled at looking at each person's situation and figuring out how best to help them. I have to express my extreme admiration for the caseworkers because they see it every day and they can read between the lines to get to the bottom of the situation. They are also wonderful advocates for their clients. The program wouldn't work without that kind of partnership. In Silicon Valley, there is a lot of collaboration.

**RG:** I've learned a lot working with Debbie as well. Sometimes I just don't know what I would do without HIF. It's fast, seamless and reliable. As she mentioned, it's amazing how far people can go with the little money they get. When we look at their budget, we give a little bit of financial planning assistance as well. We advise them about different programs that are available to them, and we offer employment training when needed. Sometimes rent is not the only issue.

I remember one refugee family from Rwanda. The dad had lost his job and, while he was looking for a new one, they were on public assistance. The landlord gave them a 30-day notice, and we put a team together to relocate them and another Rwandan family to Morgan Hill, where they are really happy. We connected them with schools for the children, gave them all the support that we could and the dad started working. They're really successful now. Debbie paid for the last month of rent so they could stay in the old apartment before the new apartment was ready. There are so many stories of so many families, and I have to tell you almost none of those families have had to come back for more help.

Emily Landes is the managing editor of Apartment Management. More information about HIF can be found at [www.hifinfo.org](http://www.hifinfo.org) or call 408-935-9202.