



HI Phousing

2014-15 ANNUAL REPORT



AT A TIME WHEN THE HOUSING CRISIS HAS NEVER BEEN WORSE, WE ARE WORKING HARD TO **CAPITALIZE ON NEW OPPORTUNITIES AND GROW OUR CAPACITY** TO PROVIDE DESPERATELY NEEDED AFFORDABLE HOUSING.



Executive Director's Letter



Hasan Minhaj, up and coming star on Comedy Central's Daily Show and Kate Comfort Harr, Executive Director HIP Housing, at the 2015 Annual Luncheon.

Every once in a while, someone walks into a room and owns it. Their charisma, talent, and confidence shine and you can't help but like them. This is Hasan Minhaj. Hassan, an up and coming star on Comedy Central's Daily Show, helped us celebrate the 35th Anniversary of the Home Sharing program at our Annual Luncheon in May of 2015. You couldn't have asked for a better way to showcase HIP Housing's cornerstone program which has helped over 16,000 people to find an affordable housing alternative.

But, 2015 was important for other reasons too. It marked the expansion of our Home Sharing program into the City of Fremont (our first toe in the water with a program outside San Mateo County) while also being the year we launched a consulting services arm to help other communities start programs of their own. We secured a significant Measure A grant from the County of San Mateo to help us recruit more Home Providers, and expanded our staff. We also ushered in the tax credit partnership with National Equity Fund (NEF) for the extensive rehabilitation of our senior housing complex known as Edgewater Isle that is home to 112 very low-income seniors.

At a time when the housing crisis has never been worse, we are working hard to capitalize on new opportunities and grow our capacity to provide desperately needed affordable housing. With the help of our talented staff, dedicated Board, and great supporters like you, we will continue to do so with vision and inspiration. Full speed ahead!

Fondly,

Kate Comfort Harr,
Executive Director



Why Support HIP Housing?

For more than 40 years, HIP Housing has empowered families and individuals in San Mateo County to live happier, more independent lives by investing in their human potential and providing access to an affordable, safe place to call home.

San Mateo County Today



55,000

number of new jobs created between 2010-14 **and**

20M

square feet estimated pipeline of new commercial construction **but only**

2,100

number of new housing units built in 2010-14

\$2,800

average asking rent for a 2 bedroom apartment. **It requires**

\$53

hourly wage to afford \$2,800 rent

Why HIP Housing?

HIP Housing provides creative, affordable **HOUSING SOLUTIONS** with **EXISTING HOUSING STOCK**.

1,400

people are housed each year

100%

of donations go directly to programs



Self Sufficiency Program

The Self Sufficiency Program provides housing assistance and support services to low-income parents who are in school to increase their earning power and become financially self sufficient within 2-5 years. Participants receive subsidized rent while they complete an education or job training program and find employment in their field.

While in the program, HIP Housing provides coaching and resources to help participants succeed. Coaches meet with clients once a month for support and accountability to help clients set and reach their goals. Clients attend monthly Life Skills workshops on topics like parenting, resumes, and money management. When a participant graduates from

the program, they have stable housing, a better education, and a new career that allows them to support their families.

Between 2014 — 2015, 85 families participated in the program.

Program Highlights

50%



increase of clients monthly gross income

72%



of clients completed their educational goal

with 28% still enrolled in the program

74%



of clients decrease their debt upon graduating

89%



clients who reported better money management skills

100%



clients who had bank accounts

225%



increased in clients saving



Monique is a single mother of two, student, aspiring high school teacher, and philanthropist. She grew up in East Palo Alto, became a teenage mom, and ended up homeless.

Thanks to her determination and will to succeed, Monique is on her way to accomplishing her dream of becoming a high school teacher working with disadvantaged youth. She recently received her AA from Foothill College, and plans to transfer to San Jose State University in Fall 2016.



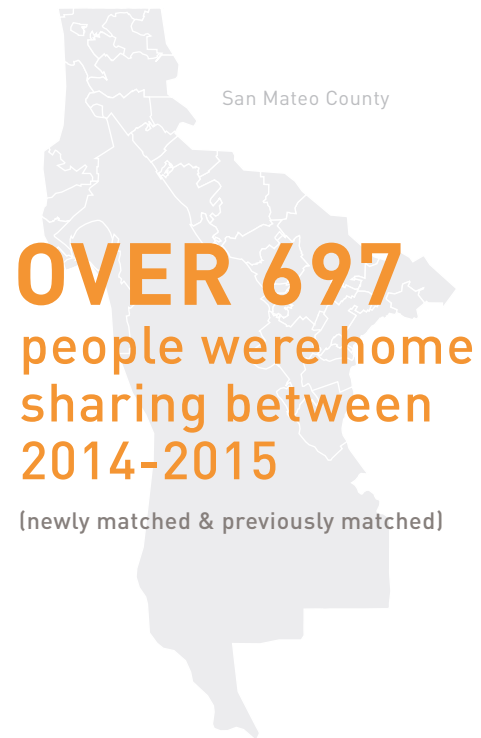
Home Sharing **Program**

The Home Sharing program matches people who have room in their home to share with individuals in need of an affordable place to live. With today's economic challenges, the Home Sharing Program continues to be in demand among individuals from all walks of life – seniors, working persons,

students, persons with disabilities, families, veterans, emancipated foster youth, and others.

The program prevents homelessness, it provides stable and affordable housing options, and **it is the only home sharing program in San Mateo County, and one of the largest in the country.**

Program **Highlights**



3860

information
referral calls

2038

clients were
interviewed

97%

of clients were
low income

3^{yrs}

average length
of home sharing
arrangement



For many years, Jeanine has worked for a nonprofit helping veterans to find affordable housing.

Two years ago, when her landlord decided to sell the apartment building she lived in, Jeanine found herself struggling to find an affordable place to live. **Having referred many of her clients to HIP Housing's Home Sharing Program over the years, Jeanine knew exactly who to call.**



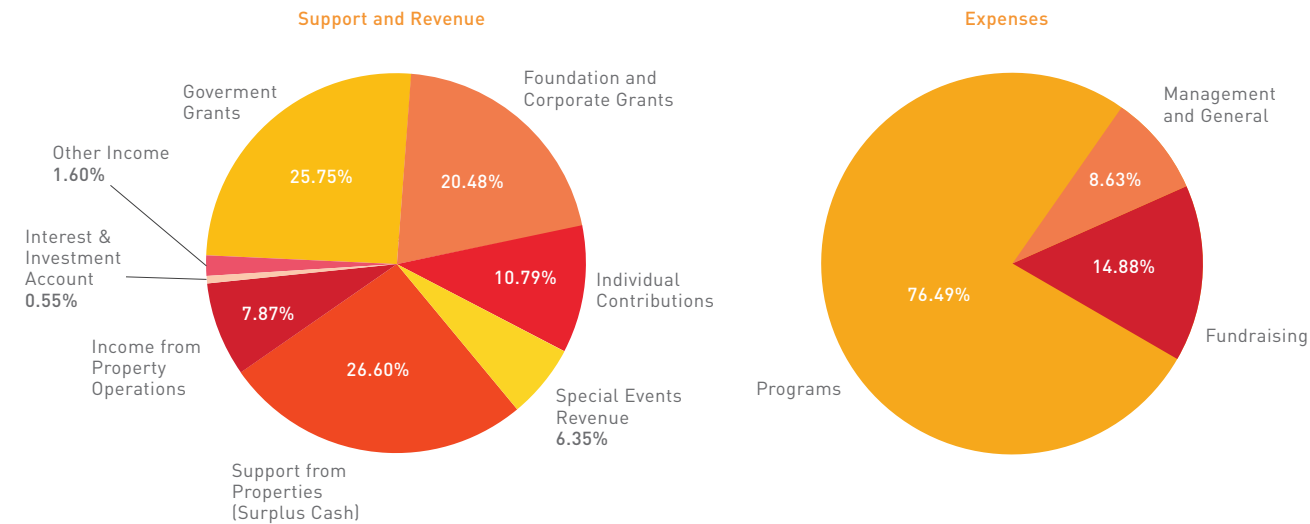
Overall Financial **Income & Expenses**

Support and Revenue

Government Grants	\$	505,326	25.75 %
Foundation and Corporate Grants		401,925	20.48 %
Individual Contributions		211,813	10.79 %
Special Events Revenue		124,723	6.35 %
Support from Properties (Surplus Cash)		522,104	26.60 %
Income from Properties Operations		154,451	7.87 %
Interest & Investment Account		10,801	0.55%
Other Income		31,498	1.60 %
Total Support and Revenue	\$	1,962,641	100 %

Expenses

Programs	\$	1,447,124	76.49 %
Management and General		163,363	8.63 %
Fundraising		281,459	14.88 %
Total Expenses	\$	1,891,946	100 %



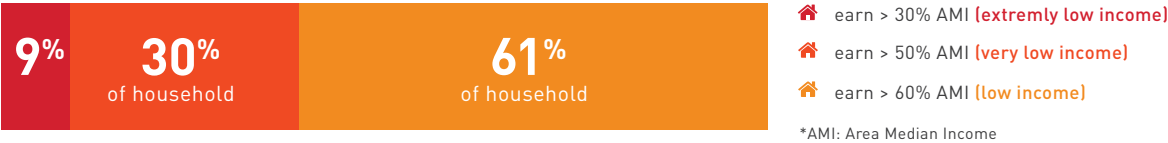
Property **Development**

HIP Housing's Property Development Program provides desperately needed, below market rate (BMR) affordable rental housing in San Mateo County.

Property Development **Highlights**

HIP Housing owns **14** properties, for a total of **230** affordable housing units that are home to **413** people.

Of those living in properties owned by HIP Housing



HIP Housing and **its Affiliates**

Our properties are located in 6 cities: Daly City, Menlo Park, Redwood City, San Carlos, San Mateo, and South San Francisco. We also manage units owned by the cities of Foster City and San Carlos. Our properties are:

El Dorado, San Mateo (HHDC) 6 units 20 residents	Oxford, Redwood City (HHDC) 3 units 4 residents	Redwood Oaks, Redwood City (LLP) 36 units 49 residents	Pine, Redwood City (HIP) 3 units 18 residents
Hilton, Redwood City (HIP) 3 units 18 residents	Commercial, South San Francisco (HHDC) 15 units 33 residents	Idaho, San Mateo (HHDC) 6 units 8 residents	11 South Delaware, San Mateo (HHDC) 11 units 21 residents
200 South Delaware, San Mateo (HHDC) 16 units 31 residents	Willow Road (HHDC) 12 units 27 residents	Egwater Isle, San Mateo (EWI) 92 units of Senior Housing 112 residents	
Hillside, Daly City (HHDC) 18 units 33 residents	Cherry, San Carlos (HHDC) 6 units 12 residents	Cedar San Carlos (HIP) 3 units 16 residents	

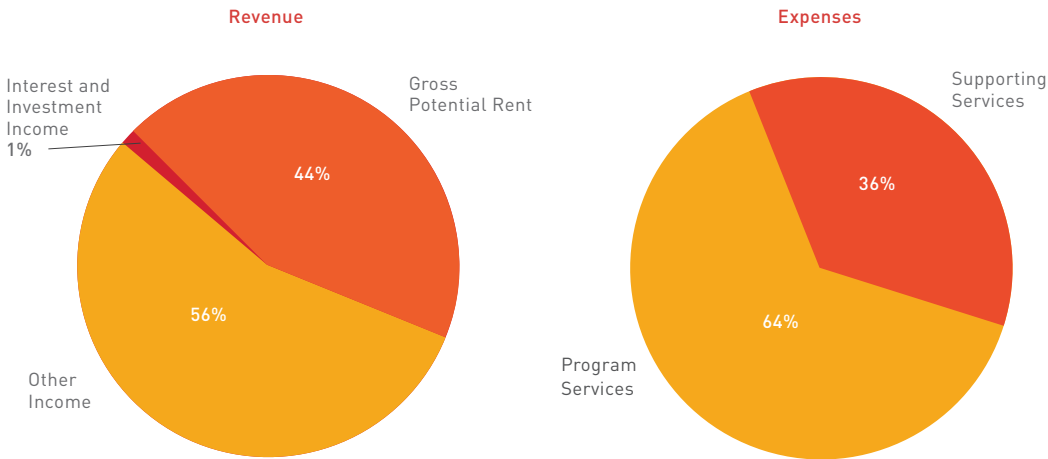


Property Development Financials

HIP Housing’s properties generate a modest amount of income which is used to cover HIP Housing’s operating costs. As a result, every dollar donated goes directly to programs creating a unique model of sustainability that is a win-win for donors and HIP Housing!

Income and expenses for fiscal year 2014/2015 (does not consider depreciation & other rehab costs).

Revenue		HHDC	HIP	EWI Inc. <small>(07.01.2014-04.08.2015)</small>	Total	%
Gross Potential Rent	\$	1,383,207	102,976	1,066,532	2,552,715	44 %
Less Vacancies and Concessions		(32,684)	(65)	(29,358)	(62,107)	-1 %
Interest and Investment Income		8,946	-	35,271	44,217	1 %
Other Income		3,250,303	15,191	25,103	3,290,597	56 %
Total Revenue	\$	4,609,772	118,102	1,097,548	5,825,422	100 %
Expenses						
Property Maintenance & Management	\$	1,163,360	82,864	4,639,784	5,886,008	64 %
Property Administration		3,339,188	-	-	3,339,118	36 %
Total Expenses	\$	4,502,548	82,864	4,639,784	9,255,196	100 %
Net Operating Income						
	\$	107,244	35,238	(3,542,236)	(3,399,774)	



Property Spotlight: Edgewater Isle (EWI)

The Edgewater Isle senior complex in San Mateo, CA is part of the HIP Housing/HHDC housing portfolio. On April 8, 2015, Edgewater Isle was converted into Edgewater Isle Associates, LP in a tax credit partnership with National Equity Fund (NEF).

In this partnership, HIP Housing’s affiliate HHDC is the general partner with NEF as the limited partner. As a result of the partnership, \$18M has been invested into the complete rehabilitation of the property which remains home to 112 very low-income seniors.

For the next 15 years, Edgewater Isle Associate, LP will own and operate this property as a deed restricted affordable housing option for very low-income seniors in San Mateo County and will operate it on a calendar fiscal year as opposed a July 1 — June 30 fiscal year like other HIP Housing owned properties.



Income and expenses for fiscal years 2014/2015 (does not consider depreciation & other rehab cost).

Revenue		EWI Associate LP. <small>(04.08.2015 -12.31.2015)</small>
Gross Potential Rent	\$	1,042,295
Less Vacancies and Concessions		(64,140)
Interest and Investment Income		3,782
Other Income		9,671
Total Revenue	\$	991,608
Expenses		
Property Maintenance & Management	\$	834,572
Property Administration		18,544
Total Expenses	\$	853,116
Net Operating Income		
	\$	138,492

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As a single mom, Elida has worked hard to build a strong future for her and her son. Elida is working towards her AA degree in Office Management, and strives to work as an Office Manager some day.



HIP Housing empowers families and individuals to live happier, more independent and self-sufficient lives through innovative housing and mentoring programs that help break the cycle of poverty and end homelessness.

Visit us at www.HIPhousing.org



HIPhousing