



# AT THE CROSSROADS

## Fall 2014 Newsletter: How the High Cost of Housing Affects Our Clients

Just about every youth we work with wants to be off of the streets. It has never been easy for our youth to move from homelessness to stable housing, but in the past few years, the high cost and limited availability of housing have made it exponentially harder. In this newsletter, we look at how the harsh landscape of housing in San Francisco and the Bay Area affects our clients and our work.

### What Happens When Our Youth Want to Find Housing?



**"Knowing you want to be in a different place, you can see it. You can picture it. You feel like you're supposed to be in that spot. You're supposed to be in that place, living your dream that you see in your head. But it doesn't go like that. It's really, really crazy how it affects you and affects your relationships and how you think. Like, why is this not happening? That's what you want, and you're working towards it, but you're not there."**

*-Freshy, ATC client*

It's no secret that San Francisco is in the midst of a housing affordability crisis. The situation stems from many causes, some of which stretch back for decades. Contributing factors include the city's rising population (the growth of which has not been matched by the development of new housing), the influx of high-earning residents who can afford inflated rents, the severe shortage of available and affordable housing, the surge in Ellis Act evictions that displace long-term residents, and dramatic funding cuts to government agencies (like the U.S. Department of Housing and Urban Development) that are supposed to help alleviate these problems. So how are the people on the lowest rung of the economic ladder coping?

For At The Crossroads' clients, the high cost of housing is a major barrier that makes it increasingly difficult to move off the streets and forward with their lives. A quick search on Craigslist will tell you that renting a room in a shared apartment in San Francisco often costs a staggering \$1,200 a month. The lack of affordable private housing in the city creates an enormous demand for public and subsidized housing, which in turn has made these options nearly impossible to access. Simply put, this

housing market does not offer realistic options for homeless youth who just want to find a place to live.

#### Looking for places to go

Freshy is smart and determined, and speaks very thoughtfully about her experiences. She has been working on building a more stable life for many years, but is currently homeless. "Nobody can actually just look at me and tell, 'Oh yeah, she's broke,' or 'She's really going through it,' because ... I don't want my personal issues to affect how I look. I still look like I take care of myself, because I do, but I just have a hard time doing it sometimes."

Like a lot of ATC's clients, Freshy has been through a number of different living situations. When she was first on her own at 17, she rented rooms from family members or friends. After being unexpectedly kicked out by a landlord, however, Freshy ended up in a shelter. "It was a really difficult situation. Of course I didn't want to go to a shelter. I was terrified." Freshy explains, "It's basically like jail, to be honest with you." With no other options, Freshy stayed in the shelter for several months while on a waiting list for a nonprofit transitional

housing program. She eventually got into the program, and lived there for two years. It was supposed to help her save money and get back on her feet, but that didn't happen. When she left the program, her living situation became unstable again.

Currently, Freshy says she is "kind of all over the place." Sometimes she stays with her girlfriend, other times with family. She finds ways to get by, but doesn't have a place to call her own. "Even though they say I'm welcome there and it's home, I feel like it's still not my home, you know? I just don't feel like I belong anywhere right now."

Vaughnjareya "Prince Jerrick" Faulkner had to learn to be resourceful when it came to finding places to stay. Prince Jerrick has a big personality, and his presence can fill a room. Although he now lives in his own apartment in Salt Lake City, he doesn't shy away from talking about his past. As he says, "I claim my homelessness." Prince Jerrick spent years drifting between the Bay Area, Louisiana, New York, and Idaho. "When you're a transient, you ain't got nowhere to go. You ain't got nothing to

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# Letter from the Director

Rob Gitin

Rashad has been working closely with ATC for 15 years, Maxine for nine. They have two beautiful kids, ages seven and five. They are awesome, and very near and dear to our hearts. They've worked incredibly hard to get off of the streets and build new lives. We've been with them through hard times, including incarceration and struggles with emotional health and substance use. I've had great times with them too, including singing Toto's "Africa" with Rashad while looking at safari photos and listening to him tell me facts about the hippo.

Over the past two years, both of them have gotten full-time jobs, but their housing has continued to be unstable. They have stayed in cars, shelters, and hotels, as well as on the floors and couches of friends and family members, despite two steady incomes.

They entered a lottery for Below Market Rate (BMR) housing earlier this year for the Ava, a gorgeous new apartment complex. New residential construction in SF must provide affordable housing; making 12% of units BMR is one option. These apartments are very hard to get; we've never had a client move into one.

In May, they learned that they won a BMR unit at the Ava. They would get a \$4,500/month apartment for \$1,200. They met the income requirements, submitted tons of paperwork, and got their hopes up. Then they were denied because they didn't have a credit score of 700, which seemed crazy. As Rashad put it, "If I had great credit, I wouldn't need this housing." They got a one-week extension to find a cosignatory. Two family members volunteered, but were turned down because their credit scores were also not good enough.

ATC helped them get another week extension, and then things got insane. In a week, we made more than 70 calls and wrote more than 100 emails. We talked to their pastors; they talked to cousins and friends. We talked to every nonprofit you can imagine. We reached out to multiple city departments. Finally, Bevan Dufty, this city's homelessness czar and our new hero, connected us with George and Brenda Jewett, two big-hearted philanthropists and our other heroes, who decided to cosign. We celebrated – a bit too early.

There were still multiple pieces of outstanding paperwork, and we needed to help them find money for move-in assistance. This involved a sprint from the bus to the nearly-closed IRS building, and then sweet-talking security guards out of detaining Rashad for having what they thought were weapons in his backpack when trying to enter said building. It led to another 20 calls and 30 emails to help procure the deposit. On June 14, they moved into a beautiful two-bedroom apartment with smiles, tears, prayers and hugs.

One moment from that day lingers. Maxine was getting really excited in the days leading up to moving in. Rashad had been more bottled up, seemingly overwhelmed by his emotions about everything. He and I had a few minutes alone on move-in day. He reflected on how much his life had changed, and tears rolled down his cheeks. He tried to say how grateful he was to all of us who helped them get into the apartment, but choked on the words. He put his head in his hands, knelt down on the ground, and released the emotions. When he stood up, he looked at me, collected himself, and said "I don't deserve this."

The aftermath has had highs and lows. With Bevan's help, they got donations from Goodwill, Target, and Room & Board. Rashad lost his job the day before they moved in, and they have had serious trouble paying rent. We helped them find a new type of rental assistance, and they staved off a near eviction.

ATC is doing everything we can to help them keep their place, and navigate this exciting but difficult transition. Rashad recently found a new job, creating a tiny bit of breathing room. September was the first month that they paid their full rent on time. They have a home, and they love it.

*Electronic copies of previous newsletters are available to view at [www.atthecrossroads.org/newsletters](http://www.atthecrossroads.org/newsletters)*



## Mission Statement

**At The Crossroads reaches out to homeless youth and young adults at their point of need, and works with them to build healthy and fulfilling lives.**

## Our Core Values

- ❖ Prioritizing meeting the needs of our clients first
- ❖ Making services as accessible as possible
- ❖ Supporting empowerment
- ❖ Respecting individuality

## What We Do: The Basics

- ❖ **ATC walks the streets four nights a week** in two neighborhoods of San Francisco: Downtown/Tenderloin and the Mission. We hand out basic necessities like food, socks, and hygiene supplies, and slowly build counseling relationships.
  - ❖ **We work with young people whom others have given up on**, who would not get help without us.
  - ❖ **We meet with clients 1-to-1.** We listen to them talk about anything they want, with no agenda and no judgment. We help them figure out who they want to be, and how to become that person.
  - ❖ **We keep working with clients after they leave the streets.** We continue to support them for as long as they want, helping them build outstanding lives, not just lives of subsistence.
  - ❖ **We partner with other organizations**, connecting our clients with services such as jobs, housing, education, health care, and mental health services.
  - ❖ **We support other programs** in their efforts to work with homeless youth through dialogue, trainings, and technical assistance.
  - ❖ **We work with city government** to improve the continuum of support for all disconnected youth in San Francisco.
- "At The Crossroads lets me know that I am not alone, that I don't have to be by myself; I don't have to feel like I can't do anything."*
- Marlon, ATC client

## Get Involved with At The Crossroads

### Make a donation to ATC

You'll experience a sense of happiness and fulfillment that you've never known. You'll want to do it again and again! In all seriousness, the future of At The Crossroads depends on the generosity of individuals who believe in our work. If you value what we do, please support us! **Make a credit card donation at [www.atthecrossroads.org](http://www.atthecrossroads.org), or make checks payable to "At The Crossroads."**

### Join our email list

Sign up to receive emails twice a month about upcoming events, volunteer opportunities, organizational updates, and ways to get involved. **Email [getinvolved@atthecrossroads.org](mailto:getinvolved@atthecrossroads.org) with the subject heading "Join the ATC email list."**

### Volunteer

Do you have free time in the morning or afternoon? Come by our office to sort clothing, put away food, prepare supplies, help with administrative needs, or pitch in on a number of tasks that help keep us going. **If you are interested in learning more, please send us an email at [volunteer@atthecrossroads.org](mailto:volunteer@atthecrossroads.org).**

### Get your company involved

When companies and their employees engage in our work, it can have a huge impact. The opportunities are endless: team participation in our fundraising hike, grants, sponsorship of events, group volunteering, in-kind donations, individual and matching donations, or pro-bono services. **To get your company involved, email [getinvolved@atthecrossroads.org](mailto:getinvolved@atthecrossroads.org).**



*Christina, Jack, and Karen are some of ATC's amazing volunteers!*

### Help with in-kind donations

ATC is always looking for new connections for getting donations of new clothing or supplies that we distribute to our clients. We are especially in need of all jeans, men's clothing of all sizes, and plus size women's clothing. **If you think you can help connect us with a store or clothing manufacturer who may be able to donate these items, please email [inkinds@atthecrossroads.org](mailto:inkinds@atthecrossroads.org).**

### Watch and share our documentary

Monica Lam's 15-minute documentary takes you onto the streets and into the world of our clients and our work. **You can find the documentary at [www.atthecrossroads.org](http://www.atthecrossroads.org).** After you watch, share it with your community as a great way to introduce new people to ATC!

### Share our newsletter

Please spread the word about ATC to people you know who might be interested in our work! If you want to send anyone our newsletter, email us their name and address and we will mail them a copy. **Email [getinvolved@atthecrossroads.org](mailto:getinvolved@atthecrossroads.org).**



# The Landscape of Permanent Housing in San Francisco

*Editor's note: for this newsletter, I wanted to learn about permanent housing options in San Francisco. Through my research I quickly realized just how complicated and decentralized the housing system is, and how difficult it must be for anyone – especially those who are homeless – to navigate. This is a brief overview of permanent housing options in the city, which is meant to create a context for understanding the current housing climate that is affecting the youth and the work of ATC.*

## ➤ Private housing

**What:** private housing is what people typically think of when renting an apartment or a room. Most private housing built before 1979 falls under rent control, which sets a limit on how much a landlord can increase rent each year. This is an effort to keep housing affordable in the face of inflation. Newer housing does not have to comply with these regulations.

**How:** the San Francisco Rent Board, which is a branch of city government, regulates rent control.

**Who:** private housing is open to all, but income requirements, credit scores, eviction records, an extremely competitive market, and high prices make it increasingly difficult to obtain. Private housing in SF is not a realistic option for the vast majority of ATC's youth.

**Statistics:**

- The cost of housing has skyrocketed over the past few years. In 2009, the average cost of a one-bedroom apartment in SF was \$1,510. Five years later in 2014, this has soared to \$3,120.
- Even renting a room in a shared apartment is becoming harder to afford. A search on Craigslist shows that the average available room in a shared apartment in SF goes for about \$1,200. This means that a person working a full-time, minimum wage job at \$10.74 an hour must spend over 64% of their annual income on rent (and that's before taxes). It is generally accepted that housing is "affordable" if it costs no more than 30% of a person's income.

## ➤ Public housing

**What:** public housing was established to provide housing for low-income families. These properties are developed and maintained by the San Francisco Housing Authority, and range in size and type from single family homes to high rise apartments. Rent is typically 30% of a family's income, a \$25 minimum, or a flat rent that varies by property.

**How:** the San Francisco Housing Authority, which is federally funded by the Department of Housing and Urban Development, is in charge of public housing.

**Who:** to be eligible for public housing, a family must meet area low-income requirements. Household members are then screened for eviction records, any back rent owed, drug use, drug-related criminal activity, and violent criminal activity.

**Statistics:**

- The public housing waitlist closed in January 2010 because was too large. Currently, there are about 7,200 families on the waitlist.
- It can take several years – often a decade or more – to move to the top of the waitlist.
- There are over 6,000 public housing units in SF. At any given time, a few hundred of those units are vacant and in disrepair due to budget constraints.

## ➤ Section 8

**What:** the Section 8 Housing Choice Voucher Program is the federal government's major program for helping low-income families afford housing. Families receive a voucher, and find their own housing in the private market. Families contribute 30%-40% of their income or a \$25 minimum for rent, and the government pays up to the maximum value of the voucher to cover the rest of the rent.

**How:** the San Francisco Housing Authority, which is federally funded by the Department of Housing and Urban Development, administers Section 8.

**Who:** to be eligible, a family must meet area low-income requirements. Household members are then screened for eviction records, any back rent owed, drug use, drug-related criminal activity, and violent criminal activity.

**Statistics:**

- The Section 8 waitlist closed in September 2001 because it was too large. Currently, there are about 2,500 families on the waitlist.
- It can take several years – often a decade or more – to move to the top of the waitlist.
- About 9,500 households in SF receive Section 8 vouchers.
- The current voucher value for a one-bedroom apartment is \$1,473. The current average cost of a one-bedroom apartment is \$3,120.
- Many families lose their voucher because they are unable to secure housing. Rent prices far exceed the value of vouchers, Section 8 is heavily stigmatized and many landlords won't accept it, and the bureaucracy is hard to navigate.



## ➤ Below Market Rate

**What:** the Below Market Rate (BMR) Inclusionary Housing Program requires developers to provide affordable housing. One way they can do this is to sell or rent 12% of the units in new developments at a significantly below market rate. People apply directly to buildings for specific listings, and a public lottery is held to determine the pool of applicants who move forward in the process. If chosen in the lottery, applicants must be approved by the building in order to secure the unit.

**How:** the Mayor's Office of Housing and Community Development, which is a branch of city government, administers the BMR housing program.

**Who:** each BMR listing has its own eligibility requirements. Listings have maximum and minimum income requirements that are based on the area median income. Most of ATC's youth do not meet the minimum.

### **Statistics:**

- There are currently about 600 BMR units in SF.
- Often, over two thousand people apply for the same BMR units. The chances of being selected through the lottery extremely low.
- The maximum rent for a BMR unit is initially set at 30% of the income of a household that earns 55% of the area median income. Right now in SF, this equals \$1,069 for a one-bedroom apartment, which is about one-third the cost of market-rate housing.

## ➤ Government-funded, nonprofit-run housing

**What:** there are a number of permanent housing options in the city that serve low-income and/or homeless residents, and are run by nonprofit organizations. These programs and properties are primarily funded by city, state, and federal government departments, with additional funding coming from private dollars. These housing options vary in focus: seniors, chronically homeless adults, families, and youth. Some prioritize people with disabilities, mental health diagnoses, an HIV/AIDS diagnosis, and/or drug use. Programs may also offer supportive services like counseling, clinical care, and job training. Housing sites range from SROs to brand new apartments.

**How:** there are many nonprofits that work on permanent housing in different capacities. Some own, lease, or manage properties, some provide supportive services, some administer subsidies, and some are "access points" that provide referrals. The Department of Housing and Urban Development provides federal funding for some of these housing programs. There are also many departments of city government that are heavily invested in providing funding and support for this housing, including the Human Services Agency, the Mayor's Office of Housing and Community Development, and the Department of Public Health.

**Who:** each program has different eligibility requirements and different access points. Many of ATC's clients are excluded from some programs due to their age, income level (or lack thereof), credit scores, and previous histories of arrests or evictions. If a program is federally funded, a rigid definition of "homeless" that excludes things like couch surfing may also disqualify our clients.

### **Statistics:**

- In SF, there are about 5,000 homeless or unstably housed Transition Age Youth (TAY), youth between the ages of 16-24. There are currently 393 permanent or transitional housing units for TAY that already exist or are under construction.
- About 66% of all of the homeless families that receive city rental subsidies are forced to leave SF in order to find housing that they can afford. Many of these families go as far away as Vallejo and even Sacramento.

## The current housing crisis and the city's response

### ➤ HOPE SF

The HOPE SF initiative is the city's long-term plan to revitalize the most distressed San Francisco Housing Authority public housing sites into sustainable, mixed-income communities, without displacing existing residents. HOPE SF's goal is to transform 2,500 housing units. This is the first program of its kind in the nation.

### ➤ Proposal to rehabilitate public housing units

With the endorsement of the San Francisco Housing Authority, the city plans to rehabilitate over 160 vacant public housing units that currently sit vacant and in disrepair. Rehabilitated units will be used to house some of the city's homeless, with priority given to families. The goal is to move this forward over the next two years.

### ➤ Ellis Act evictions

The Ellis Act allows property owners to evict tenants if they withdraw their property from the rental market. These evictions have spiked, displacing long-term residents. The Board of Supervisors passed legislation to require landlords to pay evicted tenants tens of thousands in relocation assistance. This was struck down by a District Court, but the City Attorney plans to appeal.

### ➤ Ballot measures: Prop G and Prop K

Proposition G aims to deter speculation by imposing a sizable tax on multi-unit properties that are bought and resold in less than five years. Proposition K reinforces the mayor's pledge to build or rehabilitate 30,000 housing units by 2020, a third of which will be affordable to low- and medium-income residents.



lose.” He has stayed on the streets, in housing programs, and in shelters. When he was in San Francisco, he would sometimes spend his nights riding MUNI, saying, “I had to get pretty creative about where I was going to sleep.”

Prince Jerrick was part of the “street kid culture,” and made many “really good, lifelong friends” who were also homeless. Despite his unstable living situation, he recalls the wonderful sense of community he felt among street kids. He has fond memories of sitting with a large group on the sidewalk in the Castro, talking, laughing, and playing music. “We gravitated toward each other,” he explains. “Those are my brothers and sisters.” At a certain point, however, Prince Jerrick knew it was time for a change. “I went from being a street kid to starting to become an adult ... I was like, it’s time for me to start moving forward and go live indoors, because I’m really ready for the next part of my life.”

## The affordable housing game

JoJo has been working with ATC for several years, and has been in unstable living situations for much of her life. She is a strong and resilient person who is always taking care of others. JoJo has struggled with drugs, but stopped using when she became pregnant. Her current living situation is a difficult environment for her to be in because people around her still use drugs. “It’s been hard, because I’ve been fighting that stuff,” she says. “I don’t want to leave, but at the same, now I’m having my baby. I’ve got to leave everybody and everything alone and just worry about me and my baby.”

Growing up in the Mission, JoJo never saw herself leaving the city. Over the past few years, however, a lot has changed. “Little by little, all of the Mission has been going away,” she reflects. “It just gets more and more expensive. It’s not like before, where you could rent a room for an easy \$500.” JoJo has witnessed members of her community moving out of the city in search of something more affordable. She has looked into getting an apartment before, but never believed she would actually find a place to rent. “It was too expensive and didn’t fit my budget at all,” she states.

JoJo began the process of pursuing government-subsidized housing a long time ago. It has been over 10 years since she applied to the San Francisco Housing Authority for public housing, and she is still on the waiting list. She used to regularly check her status on the list, but stopped when

it became clear it wasn’t changing anytime soon. Although the wait is extraordinarily long, JoJo is lucky she applied when she did – the waitlist closed several years ago.

About five years ago, a friend encouraged JoJo to apply to the Marin Housing Authority for their Section 8 housing voucher program. “Back then,” she says, “I didn’t have the idea of ever leaving San Francisco. But I was like, ‘OK, I’ll just do it.’” A few months ago, JoJo was surprised to receive a letter from Marin Housing saying that she got her voucher. She describes the moment, saying, “I couldn’t believe it! I dropped everything I was doing.” She is incredibly excited, and is finalizing her paperwork. JoJo can’t help but smile when she declares, “I’m one step closer!”

**“You have a backpack, you’ve got your clothes, you can’t take a bath or a shower, and you’re trying to show up to your housing interview ... you start feeling the weight of the world on you.”**

–Prince Jerrick, ATC client



Prince Jerrick in his new home in Salt Lake City

Freshy also has experience with Section 8, but her story is full of frustration and disappointment. Freshy’s dad applied for Section 8 in San Francisco shortly before he passed away. Eleven years later, their letter finally arrived. When Freshy went to claim the voucher, however, she was turned away. “I went and took my information up there, and they were saying, ‘No, you’re not on the list.’” Because of a mistake on the original application – her Social Security number was incorrect – Freshy had to jump through hoops to prove she was her father’s child.

To fix her paperwork, she provided her dad’s birth certificate, his death certificate, and her birth certificate. Two years later, when she still hadn’t received the voucher, Freshy reached out to a staff member at the Housing Authority to tell them her story. “Then, they finally reached out, and said ‘We’re going to give you your voucher.’ A couple of months later I got it.” Freshy had overcome one obstacle, but a bigger one came next: finding an apartment that accepted Section 8 in this competitive housing market.

The stigma against Section 8 is pervasive, and it had a severe impact on Freshy’s search for housing – landlords were unwilling to give her a chance. “I was getting told ‘No, no, no,’” she recounts. “A lot of people do set a bad reputation for Section 8, so I understand ... but that’s not everybody. You can’t discriminate.” She also felt that landlords assumed she was irresponsible because of her age. “Sometimes it’s really a young person trying to get in a good situation and make their self better,” Freshy asserts. “It was a lot of game playing, I feel. Nobody was really serious about letting me move in.” Section 8 vouchers have a three-month window, and Freshy spent those months applying for apartments all over the city. When she couldn’t find anything, she obtained an extension. After Freshy spent six months searching without securing an apartment, however, her voucher was taken away.

“I felt like it was already over before it even started,” Freshy admits. “It affected me and my girlfriend in a bad way, where we were just really upset, because I feel that was our chance, you know? ... You’re thinking, ‘Oh, it’s all good. We’re going to be set, and we’ll be able to save. We’ll be able to do this.’” Section 8 should have been an opportunity for Freshy to finally find a place to call home, so losing her voucher was devastating. “You don’t really want to look on the brighter side,” she explains, “because that was supposed to work. It’s all you think of: that was supposed to work. And it didn’t.”

When Prince Jerrick was searching for housing in the Bay Area, it made him miserable. His name was on several waitlists, and he applied for many different types of housing. “You have a backpack, you’ve got your clothes, you can’t take a bath or a shower, and you’re trying to show up to your housing interview ... you start feeling the weight of the world on you.” Those days, he would frequently ride BART to have a place to sleep. “I started to get dizzy from sleeping on BART, because it was just going around and I wasn’t getting anywhere.



When you're applying for housing, it's the same thing. You're going around, but can't get nowhere." After a while, he started losing hope that he would ever make any progress. "I was getting ready to give up," he recalls. Like Prince Jerrick, some of ATC's clients become overwhelmed, discouraged, and eventually hopeless as they struggle to find housing.

## Moving forward

Unfortunately, for a number of ATC's clients, being able to afford a place to live means leaving San Francisco. Some even move out of the Bay Area altogether. Prince Jerrick is one of these clients. "At the end of my homelessness, I knew it was ending," he reflects. He thinks back to riding BART with a friend, watching the sunrise, and saying, "One day the sun is going to come up, and I won't be homeless anymore." Soon after, Prince Jerrick moved to Salt Lake City and found an apartment within three weeks. "That morning," he remembers, "I opened my eyes and the sun was coming in, and then it hit me: I'm not homeless anymore. It's over." Life in Salt Lake City is much more affordable. Prince Jerrick makes about \$15 an hour, and explains, "Out here, \$15 an hour is really good money ... but I'm like, not where I'm from! For \$15 an hour in San Francisco, I think I might still be homeless." He sees himself staying there for quite a while, and recently started classes at Salt Lake Community College.

Prince Jerrick is still adjusting to having a place of his own, and can't help but think of his former street community. "Sometimes I have survivor's guilt," he explains. "Sometimes I'm like, why did I get an apartment and they didn't?" Nevertheless, he is really happy now, and is proud of himself for building this new life. "A lot of my friends didn't make it, but I made it ... I wake up every morning and I'm like, thank you, Lord, for giving me this day of life."

**"Before I got pregnant, I would say I would never leave San Francisco. Never, never, ever! But now, I don't know. Everything has changed."**

-JoJo, ATC client

Because JoJo's Section 8 voucher comes from Marin, she will also be leaving the city. This is no small task – she will be moving away from all of her family, and without a car, it won't be that easy for her to get back and forth. She doesn't want to say goodbye to the neighborhood that has been her home her entire life, but knows that getting her own place is ultimately what's best for her. "I just keep thinking about the baby and about the housing. That's the main thing. Because I can't do big, major changes if my life is moving out of the city, you know? It's over there where I've got to start building all that stuff." After years and years of waiting, JoJo is ready to start the next phase in her life, even though it's intimidating. "I'm excited, but I'm scared at the same time. I'm about to be a mom for the first time ever ... I don't want to be out there by myself ... but I just keep saying, 'I'll figure it out.'"

Things are also looking up for Freshy. ATC was able to refer her to a rare new housing opportunity, and she is in the final stages of the application process. She recently attended an orientation for the program, where she had five screening interviews and saw pictures of what the building will look like when construction is complete. She feels optimistic about it – unlike some other housing programs, this one is set up like a regular apartment building. "It just looks like a studio," she explains. "Every unit has



a bathroom and a shower. You have your own privacy, which makes it easier." This is permanent affordable housing, which means that once Freshy moves in, she gets to stay as long as she needs. Rent will always be 30% of her income.

"It's a bittersweet feeling. It's bitter because it's new, and new is always nerve-racking, but sweet because I get to be back in my own spot. That's what I've been wanting for a while." While Freshy is looking forward to having her own place, it falls a bit short of what her ideal housing would look like. The program has restrictions on how many visitors she is allowed, which will prevent her from doing some of the "normal stuff," like inviting friends and family over, that she pictured herself doing once she had her own place. Despite its challenges, Freshy is grateful to have this opportunity, and wishes there were more programs like it. She knows that there are a lot more youth who "just want to get on their feet" and are in desperate need of housing.

There isn't a simple solution that can magically fix the dismal state of affordable housing in San Francisco. A lot of people in this city need help, and right now, there isn't enough space or funding to house them. ATC works with a lot of young people who wrestle with this issue every day, and it's a difficult, uphill battle. All we can do is try to help our clients find safe and stable homes, and celebrate with them when it happens.

## Follow-Up from Spring 2014 Newsletter: Alicia Finds a New Home



Alicia and her son in their new home



They now happily live in a brand new building

Alicia was featured in our Spring 2014 newsletter. At that time, she was pregnant and living in a family shelter. It wasn't an ideal living situation, but she was staying there until she reached eight months and could qualify for permanent family housing programs.

Since then, a lot has changed for Alicia: a service provider helped her apply for a new housing program, she gave birth to a baby boy, she bounced around between different shelters, her housing application was accepted, and she and her son moved into their new apartment in a brand new building! With this program, Alicia's rent is 30% of her income, and she can stay until her youngest child turns 18. She is really excited to finally have a place to call home, and we are incredibly happy for her!



# Helping Our Clients Navigate Housing

Supporting young people who find themselves in unstable living situations is at the core of what At The Crossroads does, so it's no surprise that getting help with housing is often a major priority for our clients. In an ideal world, every time a client approached us and expressed their need or desire to get housed, we would connect them with something right away. In reality, however, it isn't that easy. Affordable housing is extremely scarce, and when an opportunity does become available, it requires a tremendous amount of work from both our clients and our staff to secure it.

## Limited options for our youth

Ivan Alomar is ATC's Community Resource Coordinator, and he works closely with our clients who are trying to find affordable housing. Ivan explains that when youth are in survival mode, they don't spend much time thinking about housing. Once they decide they want to stabilize and find their own place, however, they are confronted with just how formidable this challenge will be. Even if they prepare for housing by working and saving money, "they are realizing that it is just not good enough." The private housing market is beyond the reach of our youth, but some subsidized options are no better. "The entire time I've worked at ATC," Ivan says, "the waitlist for the major housing program for poor people, Section 8, has been closed."

Nonprofit and government-subsidized housing programs in the city present their own set of obstacles. This housing is in extremely high demand, and their long waitlists or limited availability are discouraging for youth who need housing now. In addition, many programs have strict eligibility criteria that disqualify our clients. ATC Program Manager Shawn Garety explains that, "a lot of our clients ride the bus all night or sleep on somebody's couch ... so there is a huge group of our clients who get overlooked for opportunities all the time, because they don't fit the traditional definition of 'homeless' set by the federal government." It's incredibly frustrating that housing designed to help the homeless excludes some of ATC's clients, because they find ways to sleep indoors rather than on the sidewalk.

**"We go all in, because we know how rare housing opportunities are ... we do whatever we have to do: meet with the client, take them to any appointments they need, and just jump through hoops."**

**-Ivan Alomar, ATC Community Resource Coordinator**

In an effort to make more affordable housing available, the San Francisco city government implemented a Below Market Rate (BMR) housing system. BMR housing is distributed through a lottery, and low- and middle-income residents can apply for opportunities as they arise. In this tight housing market, thousands of people apply for the same units. The chances of getting selected for a BMR unit are awfully low, and those who do get selected must meet a number of qualifications. Ivan notes that this "is not a realistic option" for the vast majority of our clients.

Shawn has noticed that things have definitely gotten harder over the past few years. "You can have everything you need. You can be

**"It's a very fragmented system ... there are a lot of different pieces that you have to put together."**

**-Shawn Garety, ATC Program Manager**

completely prepared, employed, able to keep appointments, have a phone, have an address where people can send you stuff, and you're still not going to find an option. Or if you do, it's a miracle." The lack of available and affordable housing is disheartening, and has a negative impact on our youth. "It really leaves people stuck in their situations, and having to fall back rather than move forward."

In this climate, people are moving out of the city in order to find places to live. They leave everything they know behind, and end up losing important family and community connections. "Sadly," explains Ivan, "the number one option is thinking of going outside of San Francisco."

## Seizing opportunities

Ivan focuses on developing relationships with other agencies that can provide services for our clients. Lately, he has spent more and more of his time trying to understand the landscape of affordable housing in the city. With private housing becoming nearly impossible to afford, ATC has realized that we need to become experts in navigating the complicated system of subsidized housing in order to help our clients find places to live.

Permanent housing options for our youth are few and far between, so when an opportunity does arise, it's all hands on deck. "It literally takes everyone on our direct service staff to work together to figure it out," says Ivan. "We go all in, because we know how rare housing opportunities are ... we do whatever we have to do: meet with the client, take them to any appointments they need, and just jump through hoops. In that moment, we change our schedules, because all of a sudden it becomes a priority."

Each housing application is different, so every time we guide a client through the process, we need to determine deadlines, eligibility criteria, documentation, and whether or not our client has the necessary paperwork. Often, a quick turnaround coupled with a long list of required documents means that we scramble to get everything done. "For one of the programs, it's three business days," Shawn explains. "Three business days to have ID, social security card, verification of income, and verification of any sort of mental health or physical or HIV diagnoses." Some programs also want a birth certificate, verification if the client was in foster care, and tags and paperwork for service animals. "You also have to answer an often lengthy intake about your previous history," adds Shawn. "It's a very fragmented system ... there are a lot of different pieces that you have to put together."

Complicated applications like this can be extremely stressful for our clients. For youth who are living in survival mode and don't have the luxury of spending hours a day making phone calls, scheduling appointments, filling out forms, and gathering paperwork, this process can feel daunting. ATC tries hard to focus on helping clients finish applications, while still supporting them through everything else they have going on in their lives. It often takes a lot of creativity and flexibility.



“We will do just about anything we can to make sure that our clients get access to resources, but it’s really challenging,” explains Shawn. “I once filled out a housing application with somebody by pacing up and down the streets of the Tenderloin and writing in the responses for them, because they just couldn’t sit still to do it. I’ve done a housing application in a BART station. I’ve done an application in segments, a little bit at a time every time I see the person.”

This is an enormous amount of work, but if it can lead to a client finally getting housed, it’s worth it. “Housing changes peoples lives. It just does,” remarks Ivan. Although having an apartment presents new challenges, like paying rent, they are challenges that excite our youth and help them grow. Maintaining housing can certainly be tough, but it also opens new doors that can help our youth work towards their goals. “We have many clients who got into housing who are now in school, who are working, who have reconnected with family, who are building beautiful lives for themselves. Housing is an amazing opportunity.”

### Working with community partners

While ATC has always worked hard to connect our clients with affordable housing programs, we are strengthening our relationships with some key service providers, which is improving our ability to help our youth find housing. For many years we have had a direct referral relationship with one housing program, Shelter Plus Care. This means that when our name comes up, we are given an opportunity to refer a client to housing. While this connection has been great, it has limited availability. Shawn has worked here for a decade, and in her time with ATC, we have been able to house “a couple of clients a year” through this program.

Recently, a lot has changed – two new permanent housing sites have opened as part of the city’s long-term plan to build 400 units for Transition Age Youth. ATC has been a strong advocate for the creation of this housing, and became a direct referral agency. “We are now a referral agency with slots at the new youth housing that is being developed, which is a great opportunity,” says Shawn. “In the past year, we have housed more clients in subsidized housing than in the previous several years combined.” These new referral opportunities have been really exciting for both our staff and our clients. This is unprecedented, and we are devoting much more time to housing applications than ever before.

### Becoming more proactive

In the past, ATC was reactive when it came to housing. We have always prioritized helping our youth seize available opportunities, but clients could usually find housing options on their own if they set their minds to it. These days housing is much harder to obtain, so we are becoming more proactive in preparing our clients for the complicated housing application process.

“At The Crossroads wants to get ahead of the process,” Ivan explains. “We are going to be proactive around housing, and we’re going to start preparing our clients for housing, even if it isn’t there yet.” In practice, this means we will identify potential housing options for clients, and start gathering the necessary paperwork. If and when those options become available, we want to be ready. With the housing climate unlikely to change anytime soon, being prepared and aggressive is the only way we can help our clients find homes.

## Welcome to Our New Staff Member!

### Megan Emme Events & Donor Relations Coordinator



Megan became our Events & Donor Relations Coordinator in July upon graduating from San Francisco State University with a degree in Urban Studies and Planning. While in school, she spent time volunteering for a youth crisis line, organizing around public higher education, and working for a variety of

nonprofits. Megan grew up in the heat of Sacramento and suffered from endless sunburns, so she’s grateful to now live under a blanket of fog. Megan enjoys long walks in Golden Gate Park, analyzing Saturday Night Live more than anyone should, and nerding out over all things history.

## Welcome to Our New Board Members!



*From left to right:  
Sherman Leong,  
Catherine Covington,  
Shaun Warren, and  
Jeanine Walters.*

*Not pictured:  
Priya Agrawal*

**Priya Agrawal** is a real estate entrepreneur with a background in strategy and consulting. Originally from New Jersey, she has moved across the country three times, and hopes never to do it again! Priya is passionate about cooking and starting her own business, and we are excited to welcome her innovative thinking to our board.

**Catherine Covington** is a Client Development Manager at RSP Social Finance. She loves playing with her cat Stella and travelling with her husband Paul – almost as much as she loves a good episode of Law & Order. We are grateful for Catherine’s commitment to our work and our youth, and for the thoughtful, analytical style she brings to the board!

**Sherman Leong** is a Tax Manager with Lindquist, von Husen & Joyce LLP. Sherman recently moved to the Bay Area, and he enjoys hiking, kayaking, and spending time in nature. It was great to see him combine his love for nature and ATC at our annual fundraising hike this summer! We also appreciate Sherman’s expert financial guidance of our organization.

**Jeanine Walters** is a Software Architect at Salesforce.com. She loves to dance, and recently started doing Capoeira, a Brazilian martial art/dance. Jeanine’s superpower is always knowing where she parked her car, but beyond that, we are thankful for her MIT-trained intellect, perceptive questions, and subtle wit!

**Shaun Warren** is an AdWords Account Strategist at Google. He likes to spend time playing sports, is passionate about empowering those who face barriers to success in society, and recently started a food program for the homeless in San Jose. Shaun’s warm nature and sense of social justice fit right in at ATC!



# Announcing At The Crossroads' Bold Leap Forward

## ATC is Awarded a \$400,000 Legacy Grant from the Louis R. Lurie Foundation!

For the past 13 years, ATC has had an amazing partnership with the Louis R. Lurie Foundation. They have consistently funded our organization, and their generosity has enabled us to grow and develop. On multiple occasions, their entire board came to visit ATC to better understand our work, illustrating their tremendous dedication and investment. It has been a pleasure for us to get to know the incredible people involved in the Foundation.

In 2013, the Foundation made the decision to close and distribute their endowment to some of their long-term partners. ATC was thrilled to be invited to apply for a one-time "legacy grant," intended to transform the organization. In September 2014, we found out that they were giving us the maximum – \$400,000 – the largest grant in ATC's history!

**This legacy grant will launch a new growth phase for ATC, propelling us to take a bold leap forward in service of our clients.** Over the next three years we will double our budget, allowing us to expand our counseling capacity by 186%. Our goal is to meet the rapidly rising demand for our services, and to provide every homeless young person we meet with the in-depth support that they need to help them move beyond streets and build outstanding lives.

This grant is also an amazing opportunity because it is a matching grant for all new money; this means that any new donations or increased gifts from existing donors will be matched by this grant, doubling the impact of every dollar. The Five Bridges Foundation, Facebook, Twitter, and the Mental Insight Foundation have already provided a collective \$105,000 in matching gifts! If you become a new donor or increase your existing gift, you can help us match the full \$400,000 grant, driving forward our plans to grow and launching a new and exciting era for ATC.

We are so grateful for the Louis R. Lurie Foundation's incredible support. Thank you for investing in our youth and our future!

### ATC's Campaign and Hike Superstars!

Thank you to everyone who helped make 2014 a fantastic year for the I Think I Can Campaign and Summer SunDay Hike, raising over \$150,000! We are so grateful for the campaigners who ran, swam, biked, and baked, the hikers who conquered Mt. Tam, and the sponsors who provided us with delicious eats and fun treats. **You have all made a difference in the lives of homeless youth!**

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Our donors are extremely important to us! If you notice omissions or errors, please email [alisond@atthecrossroads.org](mailto:alisond@atthecrossroads.org)

## I Think I Can Campaign & Summer SunDay Hike Donors

We wish there were enough space to acknowledge everyone who donated to the I Think I Can Campaign and Summer SunDay Hike, but there are too many generous people to list! Find more of our awesome donors at: [www.atthecrossroads.org/contributors](http://www.atthecrossroads.org/contributors).



## Summer SunDay Hike for Homeless Youth 2014

Thank you to all of the hikers, volunteers, sponsors, and donors who helped make this year's event bigger and better than ever before: **together, we raised over \$113,000!**



We are truly blown away by your support, which will have an enormous impact on the lives of our youth. Come back next year for our sixth annual hike up Mt. Tam!

## Ring in the New Year with the I Think I Can Campaign!

Make 2015 the year your resolutions actually stick! The I Think I Can Campaign not only gives you the support you need to achieve your goals - it also raises money for ATC's work. Keep your resolutions while helping homeless youth? There's simply no better win-win.



2011

Corey made art  
and raised \$1,045

2012

Jason lost weight  
and raised \$3,515

2013

Ilana meditated  
and raised \$856

2014

Branwyn gave up sweets  
and raised \$2,630

2015

Learn more and sign up today: [atthecrossroads.org/campaign](http://atthecrossroads.org/campaign). What will YOU do in 2015?