



sanctuary fund

NEWSLETTER



for a community of real estate professionals that cares **winter 2003-2004**

WELCOME

To the first ever newsletter of the **Sanctuary Fund**, the dream of a small core of **REALTORS®** who came together to embrace the cause of **Homeless Families and Children**. We are nearing the end of our first year as a donor-advised fund, administered by the **Community Foundation**, driven by the concern, the caring and the commitment of real estate professionals who understand the true importance home has for everyone. Over this past year, our ranks have grown. Our contributions have swelled. Our work has begun. More and more **REALTORS®** and related business people are finding their voice as a community of like-minded and like-hearted individuals, dedicated to giving back - in a way that makes the most dollars and the most sense. We look forward to the challenges of the coming year - because **home** is truly where our **hearts** are.

"For me, the Sanctuary Fund brings home the fact that we are part of a vast community of professionals who care deeply about this special place that we live and work in. We have to give back. That is the essence of community."
Iris Rooney, REALTOR®, Monterey Bay Properties

SANCTUARY FUND PROGRESS REPORT

After a little more than 11 months of outreach, the **Sanctuary Fund** has collected more than \$110,000 in direct donations from a wide range of caring professionals in the real estate industry. A significant number of pledges have been made and are slated to come in over the course of 2004.

As the Sanctuary Fund heads towards the end of its first annual cycle and onto the challenges of the coming year, we feel blessed and humbled by the tremendous support from our real estate colleagues.

In August, only 8 months after its inception, the **Sanctuary Fund** made its first significant donation through the auspices of the **Community Foundation**, in the form of a \$75,000 grant to the **Homeless Services Center** capital campaign to build a 20,000 sq. ft. **Family Shelter** Facility. A ground-breaking announcement for this unprecedented 5 million dollar project, was made at a special ceremony held on October 23rd.

In-kind gifts from graphic artists, publishers, tradespeople and professionals in many different fields have totalled more than \$20,000 and have gone to fulfill specific needs related either to the development of the Sanctuary Fund or to ongoing efforts to meet the needs of **local homeless families and children**.

Additional amounts totalling more than \$100,000 have been donated to the **Family Shelter Campaign** by generous real estate clients - gifts directly attributable to the work of the Sanctuary Fund. Our clients are an integral part of our extended real estate community as well!

As the Sanctuary Fund heads towards the end of its first annual cycle and onto the challenges of the coming year, we feel blessed and humbled by the tremendous support from our **real estate** colleagues. The Sanctuary Fund will blossom into an even greater community resource and fundraising focal point over the next few years. As the **need** grows, so must our response.

THE MISSION

The Mission of the **Sanctuary Fund** is to catalyze, organize and maximize the charitable donations of our local **Real Estate Industry**, its affiliates and its large client base, and direct them towards the ongoing support of viable local programs that provide better housing and transitional opportunities for needy homeless families and children.

This effort is a perfect match for an industry that includes vast numbers of well-paid professionals and a huge volume of dollars flowing through thousands of transactions annually. **REALTORS®, Mortgage Brokers, Title/Escrow Companies** and many other small businesses profit from every home sale that occurs in Santa Cruz County. Many of us feel a strong obligation to return a portion of what we earn to help others who cannot afford to rent a home, let alone buy one, in a region of the world where the median price of an average property hovers well above the \$500,000 mark.



"I sense that we are all on the same path. Who understands the notion of home and its central theme in peoples' lives better than people who work in real estate every day of their own lives? Understanding and helping those without a space of their own can only deepen this appreciation of home and allow real estate professionals to become better, more conscious and more caring about how they serve their own clients."
Ken Cole,
Executive Director,
Homeless Services Center



THE REAL ESTATE INDUSTRY...

It should come as no surprise to anyone that the real estate industry in Santa Cruz has a huge effect on our community and quality of life.

- There are over 1200 current members of the Santa Cruz Association of REALTORS®
- Thousands of other professionals work in housing-related, finance-related, trade-related jobs locally
- The total Assessed Value of Property in Santa Cruz County in 2002 was \$24,165,000,000 (and we know how much lower assessed value is than market value)
- Every single Real Estate transaction added an average of \$212,000 to assessed property values in 2002
- The amount of Transfer Tax generated in 2002 was \$2,327,796 which means that over \$2 Billion worth of property transacted locally
- Add in the multiplier effect of so much money and so many jobs coursing through our local economy and the impact of the real estate industry is truly astounding

But industry is such a huge word. It feels distant and too big to get our arms around. Let's break it down and look at it from another level...

COMING HOME...

The idea that this **industry**, this **profession**, this **community** of "home makers" would also come together to help those less fortunate families who don't have a roof over their heads makes a lot of sense.

It is about home. **Home** is at the core of what each of us does for a living every single day of our lives whether we are completely conscious of it or not. It is where each of us return to at the end of each day to rejuvenate, relax and enjoy our own families and pleasure and privacy. A better appreciation of the true value of home can only make us better people, better professionals and a better industry as a whole.

It takes a village to close an escrow and create a home - for everyone. We have met the village and it is us.

THE REAL ESTATE PROFESSION...

All of us in the real estate profession work hard at becoming... more **professional**. We are dedicated to being better at the business of real estate and serving our clients' needs. We seek education that allows us to represent our clients with greater expertise. We practice proper ethics, integrity and fair play. We exercise our fiduciary obligations.

The **Santa Cruz Association of REALTORS®** does an excellent job of creating better REALTORS®. From orientation programs for new Agents, to ongoing educational opportunities, to promotion of the latest technology to meditation services and ethics review it is a great resource for members of our profession. Check it out at www.scaor.org.

But somehow, professional just doesn't quite do it. We still have to find a way to integrate the business of homes with home's intrinsic importance as the special bastion of privacy, comfort, shelter, refuge, safety and **sanctuary for each human being**. How do we get to that more personal connection that makes it so real and so rewarding to do this work?

THE REAL ESTATE COMMUNITY...

Ah, we're getting a little closer now. A community of real estate professionals. That's who works on each and every real estate transaction we participate in. Think about it...

When someone is selling or buying a home, who are the players involved in one of the largest **financial** decisions in their lives and certainly one of the most challenging **emotional** experiences? The average home sale includes the following: the Buyers Agent, an Assistant or Escrow Coordinator, a Broker, E/O Provider, Sellers Agent, Coastal Homes Magazine, Santa Cruz Sentinel, Internet Providers, Virtual Tour Makers, Photographers, Home Warranty Company, Homeowners Insurance Company, Transfer Tax, Property Tax, Title and Escrow, Records Office, Mortgage Person, Assistant, Loan Processor, Appraiser, Underwriter, Doc Prep Person,

Home Inspector, Termite Inspector, Septic Pumper, Well Company, Roofer, Contractor, House Cleaner, Gardener, Painter etc. etc.

There is a **symphony of people** involved in every successful sale and escrow - all earning a good living, supporting their own families, paying their own mortgages, supporting their own lifestyles - because they participate regularly in a process that allows new home purchasers to buy a new home and home sellers an opportunity to sell and move on to another one.

This what we, at the Sanctuary Fund, call the **HOME TEAM**. All of us as real estate professionals working together as a team to make people's goals happen and dreams come true. Success on so many levels - one escrow at a time. Suddenly the notion of a community of real estate professionals seems a lot closer to heart and home.

BIG FAT GREEK MORTGAGE PARTY!

Or should we say “Calorically-Challenged Pre-Latin Lending Institution’s Substantial Celebration”? Either way you cut the mousaka, **Network Mortgage’s** Annual Party was ouzo-ing with good cheer and genuine, heartfelt thanks to all the good the people who support their efforts each year.

We are a community of professionals that works together as a team in each transaction and as a team in our support of our larger community of friends, neighbors and clients.

Once again, **Karen Cogswell** handed out a number of healthy contributions on behalf of her staff members who make ongoing donations into a collective company fund and vote each year on deserving recipients. The **Sanctuary Fund** was recognized with a \$6,000 contribution - a gift that exemplifies the ongoing partnership of local REALTORS® and mortgage brokers. We are a community of professionals that works together as a team in each transaction and as a team in our support of our larger community of friends, neighbors and clients.

Network Mortgage has a company adage: **“Doing Well by Doing Good.”** That simple statement acknowledges what we all know in our business - what goes around comes around. Thanks for setting the example for others in our industry. Kudos to Network Mortgage. Keep those dolmas and dollars coming.



“The Sanctuary Fund is a compelling idea for all of us here at Network Mortgage. It reminds us how vital “home” is to each and every one of us. We need to remember that behind each loan process is a human being striving to find the peace, comfort and sanctuary of their own home.”

SANCTUARY FUND FETE



On November 6, the first annual Sanctuary Fund Fete was co-hosted by **Monterey Bay Properties** and **Taylor and Company Mortgage Associates**. The entire real estate community was invited to this special open house for those with open hearts. More than 300 people showed up to share in the good company and good work of their colleagues. **Gayle’s Bakery**

went out of its way to provide an incredible spread and inspirational fare in their own inimitable fashion. **Walt Hickey** and crew poured beverages. **Evelyn Taylor,**



Vicky Gordon and staff graciously greeted the arriving throngs. **The Karin Phoenix Band** entertained with a few customized tunes (like “Mama Don’t Let Your Babies Grow up to be REALTORS®!”) Organizations such as **Homeless Services Center/Family Shelter Project, Families in Transition, Pajaro Valley Shelter, Dientes, Habitat for Humanities** and **Housing Choices Coalition** were on hand to

impart a wealth of information and experience. All were present as the magic bell was rung and the **Sanctuary Fund** surpassed its first **\$100,000 in donations** in less than a year - a milestone and an occasion worth celebrating.



“We make loans to people to help them buy their homes. We feel strongly about giving back some of what we earn to those who aren’t able to get a loan and who struggle daily just to find enough food for their children.”
Mark and Laura Junod, First Horizon Home Loans



“We work hard to fix roofs over our clients’ heads. It feels right to also help put roofs over the heads of those less fortunate families in our community who don’t have a roof of their own.”
Steve and Dawn Daddario, Daddario Roofing



"Each day, I work with people trying to choose the right home. The Sanctuary Fund allows me to make a meaningful contribution to those people who don't have the same choices."
Barbara Townend,
REALTOR®,
Monterey Bay Properties



FACTS ABOUT HOMELESS FAMILIES AND CHILDREN:

- Families and children are the fastest growing segment of the homeless population in Santa Cruz County as well as nationally.
- The average homeless family has two children - one under the age of six. More than a third of all homeless people locally are under the age of eighteen.
- Resources for homeless families lag far behind those available for single individuals. As the profile of the homeless population has dramatically changed, services aimed directly at the particular

needs of families and children have not been able to keep pace.

- Homeless children have special health needs that are not being adequately addressed.
- Homeless children have difficulty attending school without a home base to provide stability and support.
- If the vicious cycle of homelessness is not broken, homeless children have an increased chance of becoming homeless adults.

IT'S A FAMILY AFFAIR!

GROUNDBREAKING CEREMONY FOR NEW FAMILY SHELTER FACILITY



Several hundred public officials, non-profit service providers, Devcon Construction representatives, business professionals and residents from the entire spectrum of the Santa Cruz community officially launched the start of an unprecedented ground-breaking (literally and figuratively) project designed to fill a tremendous hole in the continuum of care that is available to **Homeless Families and Children**.

Designed to house up to 27 families (a total of 90 individuals) in a three story 20,000 sq. ft. building that will also accommodate a much-needed health services center, the facility will give emergency shelter and respite to help **families transition** to more stable, **permanent housing** and **job opportunities**.

Resources for homeless families and children have been sorely lacking despite the fact that this group constitutes the fastest growing niche of the homeless population. Traditionally, services and resources have been geared to the single adult population. The building that will take shape over the course of the next 12 months represents a tremendous step forward in our ability to extend a helping hand to families trying to escape the downward spiral of homelessness. The **Sanctuary Fund** is proud to play an important role in this ongoing effort.

GRANT TIME

With the blessings of the Board of Directors of the **Community Foundation**, the **Sanctuary Fund's** first donor-advised grant was issued in August, with a \$75,000 donation going to support the **Family Shelter Project's**

To be able to achieve this level of charitable giving in the very first year... is testimony to the quality of people who make up the local real estate community

efforts to build a 20,000 sq. ft. facility to provide emergency and transitional housing to homeless families and children.

The Community Foundation's Executive Director, **Lance Linares** said, "It's amazing that the Sanctuary Fund has come so far, so fast. To be able to achieve this level of charitable giving in the very first year of its existence is testimony to the quality of people who make up the local real estate community."

Marsha Shanle, Managing Chair of the Family Shelter Fundraising Committee said, "We feel like the real estate industry is really on board with us. The Sanctuary Fund came out of nowhere and has opened our eyes to the key role that real estate professionals can play."

Conni Butler, REALTOR® with Monterey Bay Properties said, "It's all about home. If we are going to talk the talk, we also have to walk the walk and remember to occasionally journey in the shoes of those less fortunate. The contributions of the Sanctuary Fund add meaning to what I do for a living."

All we can say is: Stay tuned for more... Earning it is great, but giving it away is really the fun and rewarding part.

WANT TO KNOW MORE?

CONTACT THE FOLLOWING RESOURCES:

Online Compendium of Helpful Services
www.helpscc.org

Homeless Services Center
115 Coral Street
Santa Cruz, CA 95060
831.458-6020
www.scsshelter.org

Habitat for Humanity
831.685.0671
www.habitatsc.org

Families in Transition
210 High Street
Santa Cruz, CA 95060
831.458.7125 • 831.728.9793
Pajaro Valley Shelter Services
115 Brennan Street
Watsonville, CA 95076
831.728.5649

Housing Choices Coalition
P.O.Box 944
Felton, CA 95018
831.335.5461
scottbeesley@hotmail.com

Sanctuary Fund
620 Capitola Avenue
Capitola, CA 95010
831.464.5231
www.sanctuaryfund.org

Dientes
1830 Commercial Way
Santa Cruz, CA 95065
831.464.5418
www.dientes.org

Community Foundation
831.477.0800
www.cfsc.org

Santa Cruz Association of REALTORS®
2525 Main Street
Soquel, CA 95073
831.464.2000
www.scaor.org

New Horizons School
831.475.0133
www.newhorizonsschool.org

GROUP TOUR?

Would your office or business like to take a group tour of the **Homeless Shelter Services Campus** and/or some of the other housing and health service providers and their facilities. Sometimes it's difficult to get the full measure of the issue, the need, the solutions and the ongoing wonderful work that is being done, without going out to see it with your own eyes. A **group tour** is a great hands-on experience guaranteed to educate you and make you think and perhaps reassess and test the nature of some of the ideas that you think you hold near and dear. Try it. You'll like it. Call 464-5231 or e-mail the Sanctuary Fund at getreal@sanctuaries.com to find out more about arranging a visit for yourself and some colleagues.

COMMUNITY FOUNDATION FOR GOOD. FOR EVER.

The Sanctuary Fund is a **donor-advised fund** administered under the auspices of the **Community Foundation**. The capable umbrella of the Community Foundation allows Sanctuary Fund

It strengthens the community through grants and management assistance to non-profits, by bringing community leaders together to address local needs...

participants to spend their time doing what really matters - inspiring, motivating, creating, soliciting and collecting donations that can help make home and health a reality for more homeless families and children. Where else could we get the kind of service we get - administrative, legal, non-profit and tax assistance - and still make sure that **98.25% of every dollar** gets to those deserving local organizations we choose to support?

The Community Foundation of Santa Cruz County promotes **philanthropy** to make Santa Cruz County a better place to live now and in the future. It strengthens the community through grants and management assistance to

non-profits by bringing community leaders together to address local needs, and by offering personalized charitable giving services to donors and their professional advisors. Find out more about the Community Foundation at www.cfsc.org or call 831-477-0800.

HOW TO DONATE TO THE SANCTUARY FUND:

- 1) Place a check made out to the Sanctuary Fund in the attached envelope and mail it.
- 2) Go online to www.sanctuaryfund.org and follow the directions.
- 3) Think about one annual donation or making a series of smaller donations throughout the year in the name of your clients as you close each escrow.
- 4) Call 464-5231 or e-mail getreal@sanctuaries.com to discuss it, volunteer or get additional information or ideas.
- 5) Write to us at Sanctuary Fund, 620 Capitola Ave., Capitola, CA 95010.

"Through efforts like the Sanctuary Fund, local REALTORS® and their affiliated business partners are demonstrating their true measure as professionals and as human beings. I hope the community at large will step back, appreciate the efforts of the Sanctuary Fund, and take a good look at the tremendous contribution that the real estate industry makes to the quality of life here in Santa Cruz County."
George Couch,
Board President,
Community Foundation of Santa Cruz County



OUR HEARTFELT THANKS TO THE FOLLOWING SUPPORTERS:

"The Sanctuary Fund makes me proud to be a REALTOR®."
Gary Gangnes,
Real Options Realty



"It's all about home. If we are going to talk the talk, we also have to walk the walk and remember to occasionally journey in the shoes of those less fortunate. The contributions of the Sanctuary Fund add meaning to what I do for a living."
Conni Butler,
REALTOR®,
Monterey Bay Properties



Joe & Kathy Appenrodt
Jane Badeaux
Zack Bazarnick
Alan Behrens
Nancy Bennett
Pam Benz
Brian & Kathleen Bodmer
Sue Bourke
Janus Brezsny
Tom & Karen Brezsny
Judy Brose
Bernice Brubeck-Wong
James & Bernadine Brumfield
Deane & Wendy Bussiere
Conni Butler
Claire & Holly Chapin
Mr. & Mrs. James Carter
Marian Cherry
Cathy Chevron
Bob & Judy Chinello
Joan Secoquian Clark
Clark & Paula Codiga
Catherine Brennan & John Coffey
Karen Cogswell
Rick & Liz Crocker
Steve & Dawn Daddario
Scott Davis
Robert & Diane Deacon
Janice Elrod
Louis Heckmann & Kim Fick
Ann Filbin
Gaylord & Joanne Forbes
Don Fredrickson
Gary Gangnes
Kelly Garborino
Vicky Garside
Chris Cook & Sarah Gerard
Susan Gibbs
Courtney Goff
Alan & Susan Goldstein
Mark Gordon
Amy Griggs
Jim Grossman
Stan & Lydia Habr
Mathew Carroll & Julie Hersch
Walt & Joy Hickey
Chuck Hilger
Ron Hirsch
Ian Hodgson
Steve & Jenny Huhn
Lisa Hunter
Sidney Elizabeth Irving
Kip Jackson
Winnie Johnsen
Steve & Lori Johnson
Mark & Laura Junod
Minh Chau Thi Kieu
Brad King
Katy King
Tom & Mardi Kisling
Bill Lentfer
Rachel Leonard
Nancy Lippi
George Mallet

Teresa Marlow
John Martin
Gavin McClure
Taudi McClure
Scott & Carol MacEwen
Stella Media
Joe Miller
Judy Davis & Herb Morgenstern
Frank Murphy
Fane & Corey Opperman
Steve Phillips
Stan Phillips
Peg Popken
Mike Raikie
Leslie Read
Mark Read
Scott Beesely & Laura Rice
Suzanne Rodoni
Iris Rooney
Bob Roudon
Kathy Runyon
Paul Sanders
Tom Sanders
Jenny Sandrof
Scott Schaaf
Cathy Schlesinger
Zack Schlesinger
Dean & Erin Schwartz
Vardit Cohen Sela & Ido Sela
Lynn Sestak
Larry Hattis & Lisa Sheridan
Steve L. Shugart
Kane Silverberg
Robin Sirakides
June & Jim Smith
Barbara Smith
Caren Spencer
Lauren Spencer
Lowell & Jackie Strauss
Jereen Swan
Lindsey Thompson
Barbara Townend
Ann Tran
Cao Van Tran
Stuart Tripp
Suzanne Trudeau
Dawn Valentine
Jeremy VanHorn
Mario Velasquez
Rose Wood & Keith Venes
Hugh & Karol Voris

Lisa Warren
Chris Watson
Kevin Watts
Valentine Carey & Glenn Weaver
Ela Wehrmann
Bill & Nancy Whitman
Lela Willet
Steve & Debbie Williams
Mary Willis
Sally Wing
Rose Wood
Mark Yoshii
Chris Young
Michael Zelfer & Ann Wasserman Zelfer
Kristie Zuffall
A.G. Edwards Company
American Dream Realty
Blue Heron Design Group
Brubeck-Wong REALTORS®
Capitola Financial Corporation
Century 21 Lad
CNS (Computer Networking Solutions)
Coldwell Banker
Crocker Homes
Daddario Roofing
David Lyng Real Estate
First American Title Company
First Horizon Home Loans
Got.net
Grove Foundation
Hirsch & Associates
Homes Magazine
Longacre Realty
Metro Santa Cruz
Monterey Bay Properties
Network Mortgage
Nokaja Services
Pacific Inspection Company
Pacific Publishing
Pacific Sun Properties
Palace Art & Office Supply
Partners Mortgage
Real Options Realty
Redwood Capital
Santa Cruz Association of REALTORS®
Santa Cruz Title Company
Sherman & Boone REALTORS®
Swan & Company
Thunderbird Real Estate
Wholesale Carpets

VISIT OUR WEBSITE

www.sanctuaryfund.org

Want to get an overview of the Sanctuary Fund online? Or share some information with a co-worker or a client with the simple click on your web browser? Thanks to an ongoing commitment of time and resources from **Blue Heron Design Group** and **Got.net**, the Sanctuary Fund has its own good-looking, professionally designed and well-hosted web site at www.sanctuaryfund.org. Tune in. Log on. Check it out. Mark our Home Page and make a donation.