

at Raphael House

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*Families moved
into housing faster!*

In 2004, the Charles and Helen Schwab Foundation helped launch the "Shifting Gears Initiative: Fast Track Housing for Bay Area Families," a multi-year initiative to address family homelessness in the San Francisco Bay Area.

With this \$150,000 grant, Raphael House was able to assist families with move-in costs, such as security deposits, and rent subsidies at key anniversary points (the third, seventh, and ninth months of occupancy).

This Housing First grant through the Schwab Foundation radically reduced the amount of time most families stayed in the shelter. The average length of shelter stays decreased from 118 days during the 2004-2005 fiscal year to just 51.5 days during the 2005-2006 fiscal year.

Fifty families have now secured stable housing, twenty-four of whom needed only a day or two in the shelter; they had jobs and leases in hand, but simply lacked the security deposit. With this assistance, these families were diverted from longer shelter stays into safe, stable housing.



Thanks to the Schwab grant, the average length of shelter stays decreased from 118 days to 51.5 days during the 2005-2006 fiscal year.



Raphael
House

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www.raphaelhouse.org

**SPRING 2007
VOLUME 20**

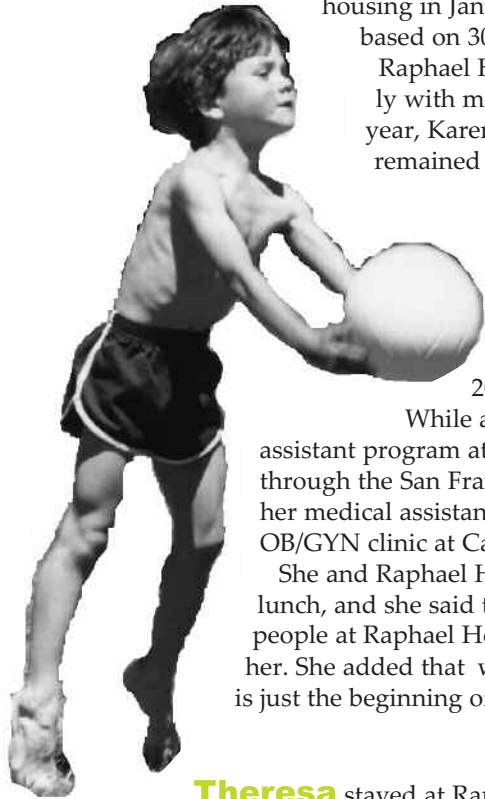
Raphael House success stories!

Families move on to better lives; they come back to tell us

Raphael House's Residential Shelter Program provides a way out of homelessness for families. When they leave, 84 percent of our families move into stable housing. One of the greatest joys of our work is seeing them when they return to visit. Usually, they can't stop talking about how much better they're doing! Here are some of their stories:

Karen had worked as a medical assistant at a local hospital for several years before she and her two children, ages 12 and 13, became homeless after her husband left the family. She continued to work and save money during her two-and-one-half month stay at Raphael House. Karen secured subsidized housing in January 2006 where her rent is based on 30 percent of her income.

Raphael House also assisted the family with move-in costs. Over the past year, Karen and her children have remained stably housed, her children have flourished academically, and the family faithfully attends Raphael House's many AfterCare activities.



Lori came to Raphael House in December 2005 with her 7-month-old daughter, Hope.

While at Raphael House Lori enrolled in a medical assistant program at a local college and secured an apartment through the San Francisco Housing Authority. Lori graduated from her medical assistant program last month and has been hired in an OB/GYN clinic at California Pacific Medical Center.

She and Raphael House staff members celebrated her success over lunch, and she said that it helped knowing that she had so many people at Raphael House rooting for her success and encouraging her. She added that we "have not seen anything yet" and that this is just the beginning of all of the things that she will accomplish!

Theresa stayed at Raphael House 23 years ago with her mother.

In October 2006, she came in for an informational interview with her 2-year-old son. When asked why she wanted to be at Raphael House she said, "I remember how nice everybody talked to me when I was here. I want to feel that warmth again and I want my son to know that good feeling of someone caring."

Theresa had been trying to overcome an addiction to drugs for almost a decade, but she had not been able to stay sober for more than four months at a time. Today, however, Theresa celebrates nine months of being clean and sober. She is living in a transitional housing program and her family continues to be active in our AfterCare Program. At her farewell party Theresa told staff that at first she disliked not having access to television while living at Raphael House, but over time, she grew to appreciate not having it available because it forced her to think about the kind of life she wanted to lead and what she needed to do to make those those positive changes possible.



Helping people become independent

“Give a man a fish and you feed him for a day. Teach a man to fish, and you feed him for a lifetime.”

— Chinese Proverb

William Ross English was a man who “walked the walk, and talked the talk.” He was the type of individual who profoundly believed that each of us, given the opportunity, could achieve a measure of greatness, accomplish untold victories and conquer seemingly insurmountable obstacles. He believed in the potential of all people to find strength and independence within themselves, and given the right circumstances, to also achieve that oftentimes elusive “American Dream.” Even though his standards were high and his expectations demanding, he exemplified the simple fact that anything is achievable through hard work, education, frugality and planning.

Growing up on a small dairy farm in Chateaugay, N.Y., during the Great Depression, William’s father was often absent, traveling to nearby towns to find work. Left with his mother, he learned, among other things, resourcefulness. The English family delights in sharing the story of young William’s mother when, during a dairy workers strike, she found herself with an abundance of milk that could not be processed. Rather than discard the milk, she dumped it into the family’s washing machine and churned it into butter. This was just the beginning of instilling the value of resourcefulness, and not to mention, planting the seeds of creativity in this young boy.

When William’s family lost their farm at auction, his aunt and uncle purchased it so that it could remain in the family. Rather than bemoan his fate, he worked along side his relatives to keep the farm viable and productive, learning along the way, the value of hard work and the importance of real estate — a lesson that would serve him well.

“Growing up poor taught him to be frugal and aware of the needs of those living in poverty,” his son, William Stephen English, remembered. “He would rather put on a sweater than turn up the heat.”

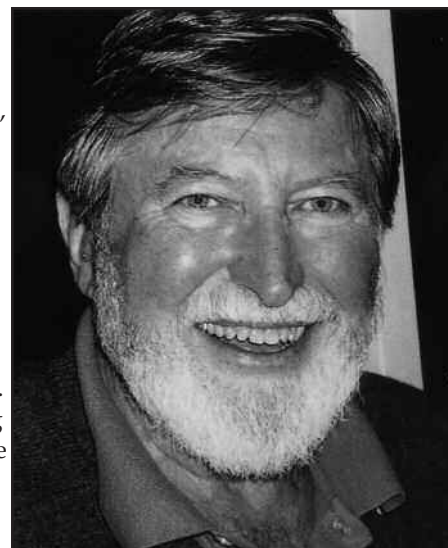
After William graduated from high school, he enrolled in college, but dropped out shortly thereafter to enlist in the Air Force, serving from 1951 to 1955. During his time in the service,

he met his first wife Bernice. The couple settled in the South Bay with their three children, and William began working at the Oakland International Airport as a mechanic before joining Lockheed, eventually becoming a project manager there, and enjoying a career that spanned nearly 30 years.

Using careful planning and financial acumen, he invested in the stock market and real estate throughout his life, applying the skills he had learned as a young boy. His most valuable investment was four small houses he purchased in the South Bay that increased in value over the decades. “Not bad for a poor farm boy from upstate New York,” he told his son.

William Ross English passed away last year at the age of 74, and his son remembers him as a firm believer in education and personal responsibility. Most of his estate went to charities, including OxFam, Second Harvest, Amnesty International and Doctors Without Borders. Raphael House, which received \$230,000 from the estate was the smallest of the organizations to receive such a substantial donation. His widow, Pamela, fondly remembers that when she and William began dating, they often took long walks around San Francisco. One day he took her to Raphael House, an agency that “taught people how to fish.”

We are truly honored for William Ross English’s long-time commitment to Raphael House, both during his life and posthumously. We along with his loved ones, mourn his loss while deeply cherishing the friendship and encouragement he offered with such selflessness and generosity of spirit.



William Ross English, 1932-2006

Planned gifts last longer than a lifetime

By Father David Lowell

Executive Director, Raphael House

Over the years, some of our donors have been able to make substantial one-time gifts in addition to their regular support. Including Raphael House in your will is certainly one very helpful way. There are others as well.

Some donors have taken large stock holdings and put them into trust for Raphael House while retaining the dividends during their lifetime. We have had two donors who have given property. One donor, Edith Bentley Cook, donated a house to the San Francisco Foundation, the sale of which went to create a

capital expansion fund for Raphael House. The San Francisco Foundation retained those funds (which they invested wisely, allowing the fund to grow in value) until we had a project that merited their use. That project came along in 2000 when we bought our current building and did the seismic retrofit work. Edith Bentley Cook’s donation became the lead gift of our successful capital campaign.

Many people choose to do the bulk of their charitable giving during their lifetime. My Dad prefers this approach. “I want to do my charitable giving now. You kids can have whatever’s left over.” Okay. That works, too. For donors like my Dad, there are

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JEFFERSON AWARD / Presented to Father David Lowell

Head of a house that strives to make all feel at home

By Shelah Moody

CHRONICLE STAFF WRITER



Each week, The Chronicle features a Bay Area resident who has won a Jefferson Award for making a difference in his or her community. The awards are administered by the American Institute for Public Service, a national foundation that honors community service. Bay Area residents profiled in The Chronicle are also featured on CBS 5-TV and KCBS-AM, which are Jefferson Award media partners, along with The Chronicle.

As executive director of Raphael House, a homeless shelter for families and their children, Father David Lowell is involved in running every aspect of the program, from fundraising and administration to washing dishes, mopping floors and vacuuming carpets.

Lowell, an Eastern Orthodox priest who has been with Raphael House for 21 years, believes in leading from the bottom up.

"I'm not asking anyone who stays here to do anything that I'm not also doing," Lowell said. "We're very organized. Philosophically, I try to work with all the staff members so that we are treating the families the same way that we'd want to be treated — with kindness and respect. Most of the families we see are very scared about the situations they are in, and they take it very seriously."

Named after an archangel of Judaism and Christianity, Raphael House opened 35 years ago as the first homeless shelter for families in San Francisco. The four-story building, built in 1908 and located at 1065 Sutter St., has three residential floors and 17 bedrooms for families.

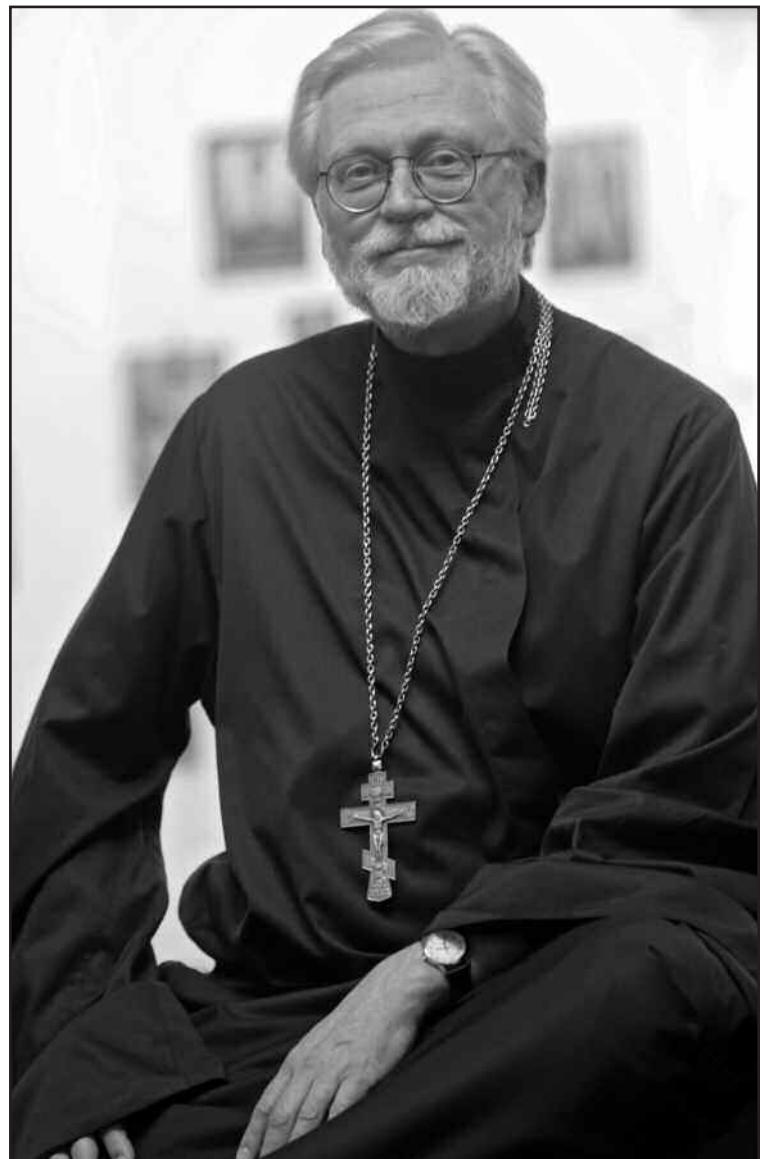
Lowell was born and raised in Fredonia, N.Y., where his father worked for General

Electric. Lowell majored in religion and philosophy at Birmingham-Southern College in Birmingham, AL. He joined Christ the Savior Brotherhood, which converted to the Orthodox Church in the 1980s. Lowell is currently the associate priest at Holy Trinity Cathedral, a Russian Orthodox church in San Francisco.

Growing up, he said, "helping people was of interest to me. I thought I'd be a teacher, but I ended up helping families and I loved it. I never imagined I'd be doing this."

Lowell moved to San Francisco 21 years ago to marry his wife, Elaine, who was working at Raphael House at the time.

"She was working here, and I was a pastor in Atlanta. I switched with the chaplain here. He took my parish in Atlanta and I came out here and started working at Raphael House. I was a caseworker for five and a half years, then the intake coordi-



nator and became the executive director in 1991.”

Lowell and his family live at Raphael House. Not only were Lowell and Elaine married in the chapel at Raphael House, their children, Gregory and Victoria, were born there and grew up with the children of the families who live there.

Raphael House, which feels more like a home than a homeless shelter, is a clean-and-sober living environment. The children’s play rooms are immaculate and stocked with stable wooden furniture and toys that stimulate their imagination. The walls, painted with intricate designs by volunteers, are lined with children’s artwork. Fresh flowers adorn the tables in the dining room, which smells of freshly brewed coffee.

Clients are mostly single women with children, although they have also taken in entire families and single fathers with children. Residents, who usually stay up to 51 days, must be committed to saving money and getting their lives together. They are required to be present for dinner every evening if they are not working, keep their rooms clean and participate in household chores.

“(The environment) is very stable, very predictable, very calm,” Lowell said. “Families come to us in crisis. We work with the school system and the families after they move out of Raphael House, to keep

them stable and to make sure that their children are doing well in school and to keep the families clothed and fed. We tell families, pay your rent first and we can help them out with food and clothing. We can sometimes help with school scholarships for children. We can match a donor with a child who has a particular talent, gift or need.”

Raphael House is a child-oriented program, with after-school programs that include art workshop and tutoring.

“Making this the kind of place where children are happy to be puts the parents at ease because their children are happy and well cared for,” Lowell said, adding that 80 percent of the families who leave Raphael House move into stable housing.

“We have some families who have stayed in contact with us for 20 years because they wanted to, not because they had a problem,” he said. “Sometimes they come back as volunteers. Two of our staff members lived there when they were children. We have 34 staff members and 1,000 volunteers per year, including those who come in on Thanksgiving and Christmas to help.”

In 1995, Raphael House received the Management Center’s Award for Excellence in Non-Profit Management. That year, they also received the San Francisco Foundation’s John R. May award for mak-

Darlene nominates Fr. David for award

Father David Lowell has been at Raphael House for more than 20 years, and try as we might, he won’t let us throw him a party to honor all his hard work and dedication. So, one of our staff members took it upon herself to nominate him for the Jefferson Award for Public Service.



Darlene Williams

Darlene Williams, our wonderful front desk supervisor, sees him on a daily basis. “Every morning, when I’m here at work, he greets me with such pleasantness,” she also added that he often comes to greet families who return to Raphael House for AfterCare Services. “When families come to the front desk, he recognizes them even if it’s been 10 or 15 years.”

After the American Institute for Public Service announced that he was to receive the prestigious award, a reporter from the *San Francisco Chronicle* came out to interview him. We thank the *San Francisco Chronicle* for allowing us to reprint this article.

Also, KCBS-TV interviewed Fr. David for a televised broadcast which is available for viewing at:

http://cbs5.com/jeffersonawards/local_story_080125525.html

ing a difference in the community and the Sara Lee Leadership Award.

One of Lowell’s goals for Raphael House is to acquire more property.

“We want to be here for the families for years to come,” he said. “We hope, in time, to buy some apartment buildings and to be able to provide follow-up services, where the families can be living in proximity to one another. That makes it easier to pool child-care resources and help with after-school programs.”

Not everyone who comes through Raphael House is appreciative, but Lowell operates on a philosophy of

what he calls “gospel idealism.” He recalled the case of a resident who had recently given birth, and because she was going through postpartum depression, repeatedly ignored her infant. The staff at Raphael House was able to get psychiatric help for the woman, who later called to say thank you. “Not every case is happy, but we are still helping people,” said Lowell. “You’re still making a difference in people’s lives.”

For information on Raphael House, visit www.raaphaelhouse.org.

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many ways we can take a large tax deduction now, when he needs it.

This situation comes up frequently when individuals receive an accelerated retirement package while they are still in a high tax bracket. They may want to use a portion of their wealth for charitable purposes, but they are not ready to make those giving decisions all in the same year. This is where community foundations can be helpful. You can create a donor-advised fund with a community foundation, take the tax write-off up front and designate the charitable disbursements in subsequent years.

The San Francisco Foundation is one of many community foundations with whom we have worked. I mention their name simply because they are close, (within walking distance of Raphael House) they are nice people, easy to work with, and their asset base is large and well-managed, bringing an excellent return on the funds that are held in their trust.

Another reason I like working with the San Francisco Foundation is that it decreases our fundraising and administrative overhead at Raphael House. We don't need a planned giving officer on the Raphael House payroll when the expertise is right here in the neighborhood, ready to help.

If you would like to name Raphael House as a beneficiary in your will, and if you would like us to know about it, you can

call our Director of Development, Rommie Lucia. If you have more gift planning ideas that require much more planning and expertise than we can offer, you can call Susan Shain at the San Francisco Foundation. She is very kind, and can answer any question you have. She's very knowledgeable about the community we live in as well — a real resource for all of us.

If you want, call me with questions about Raphael House — any questions.

Thanks for your help!



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Options for planning a legacy gift

There are several ways to help support Raphael House with a planned gift. They can provide sizeable tax deductions:

Charitable Remainder Unitrusts: The gift provides lifelong income to a donor or the named beneficiaries. A percentage of the fair market value of the trust, usually between 5 and 9 percent goes to the donor each year. After the donor's death, the principle goes to support the charity.

Charitable Remainder Annuity Trusts: Provides lifelong income to the donor in a fixed dollar amount rather than as a percentage of the trust value, even if the trust earns less (or more) than that amount. Again, the remaining principle goes to support the charity.

Charitable Lead Trusts: The earnings of the gift go to support the charity for a set period of time, and then the principle, which may be money or property, goes to the donor's heirs, often with reduced gift taxes.

Donor Advised Funds harness powerful philanthropy in a simple manner. The donor gives the money to an entity such as the San Francisco Foundation, which invests it and manages the tax documents and other paperwork. Each year, the donor recommends charities to receive gifts from the fund.

What are some of the projects for which Raphael House might use larger gifts in the future?

- Purchasing or building apartments in which families and support services take place together.
- Expanding our Children's Program so we can serve more children. Gifts can go towards additional space and staff.
- Capital improvements and upkeep on our current properties.

Raphael House has been serving families in need for the past thirty-five years. We have a solid foundation on which to build for the next generation. We appreciate your help!

It's easy to give!

Change in IRA distribution laws offers tax benefits to some donors

Raphael House supporters age 70 ½ years and older may take advantage of a special giving opportunity this year. The Pension Protection Act of 2006 allows tax-free distribution from individual retirement accounts to charitable organizations such as Raphael House. Individuals may roll over up to \$100,000 per year, and gifts may be made in addition to any other tax-deductible contributions.

Prior to the change, if donors in the 35 percent tax bracket withdrew \$100,000 from their IRAs to donate to their favorite charity, they had to claim the \$100,000 as income.

The new IRA rollover opportunity may have particular appeal if you don't itemize deductions, already give at the 50 percent deduction limit, have an income level that causes the phase-out of your exemptions and want to avoid additional income that will increase social security income taxes.

This legislation makes the process simple and assures Raphael House supporters that these gifts will not increase federal income taxes. **As always, we recommend you seek the advice of your tax or legal counsel to determine your best options.**

Raphael House serves homeless and formerly homeless families

Our goal is to keep families together

Raphael House was the first shelter in San Francisco to serve the whole family — children with their parents or guardians staying in the same room. Eighty-two percent of the families we serve are single mothers with children. By the time a family comes to Raphael House, they have usually exhausted whatever hospitality may have been available through members of their own extended family.

While working with families in crisis may, at times, be stressful, mostly it is pleasantly routine, very normal, and a lot of fun. Approximately two-thirds of the population we serve are children, and this is what keeps the shelter vibrant. Instead of watching television, we provide art activities, outings, supervised play and special events for the children, as well as tutoring and educational support. These children have their whole lives ahead of them and the staff and families at Raphael House enjoy building for the future.

Raphael House is a 501(c)(3) not-for-profit organization. Our Federal Tax I.D. number is 94-3141608.

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MOVING FAMILIES FROM CRISIS TO COMMUNITY

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