

# 2020 ANNUAL REPORT



NVCH.ORG

## We Believe! EVERYONE NEEDS A HOME

NVCH believes a home is a basic right. It's the place where you and your family enjoy life's moments and celebrations, make memories to last a lifetime and find ways to overcome challenges.

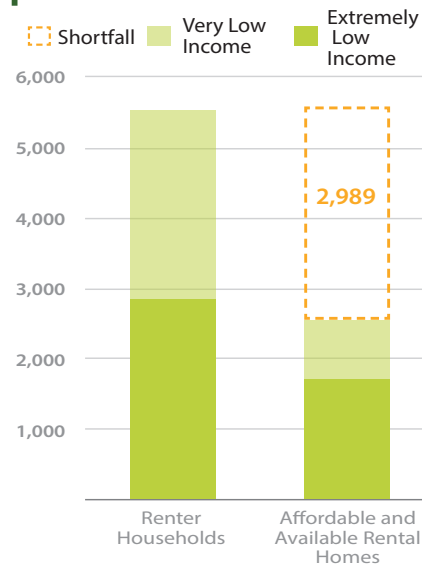
Right now, federal, state and local lawmakers have passed policies that deny people enough affordable rental homes in Napa County.

When low income renters do find homes, they can struggle to pay for life's necessities like food, healthcare and clothing. The stress of keeping up with bills and the fear of being homeless are linked to a lower sense of well-being and increased use of medical services.

What's the solution?

### AFFORDABLE HOMES SHORTFALL

2,989 low-income renter households in Napa County do not have access to an affordable home.



\*California Housing Partnership, chpc.net

There is not one, easy answer but over the past 43 years, NVCH has provided numerous solutions.

Our local housing solutions include everything from building affordable homes, to providing supportive housing for those in recovery or struggling with mental health.

At NVCH we believe that caring for everyone with housing needs should be our focus. We serve our neighbors, businesses, and community - and we care that each member of our community has a place to call home.

Please join us.

Together, we can create a Napa Valley with homes, health and prosperity for all.

from the **PRESIDENT/CEO**



As I write this letter, the Glass Fire is active and residents of our St Helena and Calistoga properties are evacuated and are either staying with family and friends or have

received shelter vouchers. Many other residents are anxiously awaiting news of whether their jobs have been affected by the fire. Moreover, the constant threat of COVID-19 persists.

I joined the NVCH team in July 2020 bringing with me 20+ years of affordable housing development experience. This year NVCH starts a desperately needed affordable housing development in the City of Napa which will bring 70 new affordable homes.

In 2021, I envisioned a year of intensified focus on real estate development while navigating COVID safety protocols that would ensure we served our residents while protecting staff. What else could possibly go wrong?

This fire season has shown that a lot can go wrong in a short amount of time.

Napa has shown its strength through previous disasters; we will overcome these current threats, too.

Yet, the longer term challenge of the lack of local affordable homes continues to harm our economy, health, families, community cohesiveness and environment. In Napa County, a minimum wage worker earning \$13/hour needs to work 84 hours a week to afford a modest one-bedroom apartment.\*

This is simply not sustainable as critical employees burn out, seek affordable housing with longer commutes and contribute to an unstable and transient workforce. The problem is amplified with the increasing threat during COVID times of job losses, health complications, lack of child care, or the necessity of going to work in unfavorable conditions.

Please join me to seek solutions to these complex housing issues affecting our neighbors – essential workers, farm workers and low income residents - to truly make us #NapaStrong.

~ Erica Roetman Sklar

\*<https://reports.nlihc.org/oor/california>

# LOCAL SOLUTIONS

## FARMWORKER HOUSING:

### *Magnolia Park Townhomes*

NAPA | 14 UNITS

### *Napa Valley Farmworker Housing Centers*

CALISTOGA • ST. HELENA • NAPA  
180 BEDS

*NVCH played a lead role in the development*

## HOME SHARING:

56 matches to date

## NEIGHBORHOOD CENTER:

### *Von Brandt Family Center*

Napa | 2002

## SELF-HELP HOUSING:

### *Pioneer Village*

Napa | 1989

### *Marietta Townhomes*

St. Helena | 2000

## SENIOR HOUSING:

### *Jefferson Street Senior Housing*

Napa | 77 Units | 2004

### *The Reserve at Napa*

117 units | 2002

## TRANSITIONAL HOUSING:

### *Whistle Stop Townhomes*

Napa | 4 units

## SPONSORED HOUSING:

### *Stonebridge*

St. Helena | 80 units | 1993

### *Hunt's Grove*

St. Helena | 56 units | 1992

### *La Pradera*

Calistoga | 48 units | 1994

## SUPPORTIVE HOUSING:

### *Madison Street*

Napa

### *Parkwood Recovery Home*

Napa

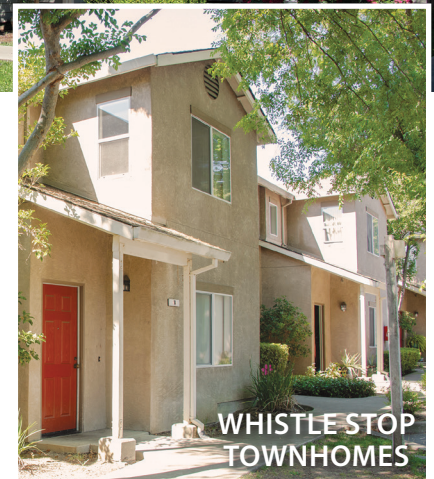


MAGNOLIA PARK TOWNHOMES

Two small groups of concerned citizens - Housing Association for Napa Development (HAND) and Napa Valley Family Home (NVFH) - merged in 1997 and created the longest serving nonprofit housing organization in Napa County, Napa Valley Community Housing (NVCH).

The focus at the time of the merger and today, is to address the lack of housing available to low-income community members - our neighbors - in addition to providing supportive and transitional housing for those with special needs. NVCH believes and knows that without a stable home and roof over their heads, our neighbors cannot thrive and flourish.

Today, NVCH actively manages or owns 506 homes on 19 properties in Napa, Yountville and St. Helena. However, through our 43 years we've sponsored, developed or managed 27 properties with 920 affordable homes. These homes have transformed the lives of our neighbors.



WHISTLE STOP TOWNHOMES

### FARMWORKER HOUSING:

*housing designated for agricultural workers, can be separate apartment units or one of the three congregate farmworker housing facilities in Napa Valley*

### HOME SHARING:

*a program started in 2015 that matches Home Seekers with Home Providers*

### NEIGHBORHOOD CENTER:

*a community center that serves the needs of NVCH residents and local non-residents*

### SELF-HELP HOUSING:

*homeownership housing built by the owners themselves*

### SENIOR HOUSING:

*meets the needs of older adults with an emphasis on safety, accessibility, adaptability, and stability*

### SPONSORED HOUSING:

*affordable housing development initiated by NVCH, completed in partnership with nonprofit partners and managed by partners*

### SUPPORTIVE HOUSING:

*safe and stable housing with support services to help people manage chronic issues such as mental and substance use disorders.*

### TRANSITIONAL HOUSING:

*transitions shelter residents into permanent, affordable housing.*

HOUSING TERMS

Glossary

# IT TAKES A VILLAGE

## Rental Delinquency Rate During COVID-19

1.75%\*

4.03%\*\*

*Would you believe less than 5%?*

Our current rental delinquency rate - measured in dollars or households - is below 5%. In fact, the amount of dollars outstanding in back rent is only 1.75% of our total expected rental income April through September and only 4.03% of NVCH households are behind on their rent to some degree.

How do we do it? "We" certainly don't do it alone. Our collective community, including hard-working residents, NVCH staff, private nonprofits and federal and city agencies are making it happen.

NVCH's Property Managers and Resident Services Team are working hand in hand with our residents, creating rental payment plans when necessary. Additionally, the Resident Services Team is supporting a record number of Rental Assistance Applications while working in a contactless environment. This requires ID's, social security numbers, birth

certificates for minors, pay stubs, and bank statements to be scanned and saved to pdf's. This is especially challenging, some of our residents didn't know how to scan and save or even have an email address. Through patient and careful work, our residents are learning.

Private organizations like the Season of Sharing, Napa Valley Community Foundation, Napa NEWS, and the California Coalition for Rural Housing are providing the monetary support for rental assistance applications. When you donate or support these organizations, you're helping people stay in their homes during the pandemic. Additionally, Federal, State and local government programs are providing rent benefits.

Our residents are a key factor in the low delinquency rate, too. They know

first-hand the value and importance of a home and are dedicating a huge portion of their monthly income towards rent. According to the "2018 Napa County Health and Human Services Housing Cost Burden Report," approximately half of the renters in Napa County are cost burdened which means landlords receive more than 30% of our neighbor's household income for housing. This report was published before the onset of COVID-19 which has only increased local unemployment and job furloughs.

It takes a village to keep people in their homes and off the streets. Our work, coupled with your support and the support of private nonprofits and government agencies, ensures our residents can continue to live and thrive in their homes.

2020

Classes Offered **366**\*\*\*  
For Residents

MADE **1575** To Outside  
Referrals Resources

Collaborated with **62**  
Agencies & Nonprofits



## BLAIZE



Ten years ago, Blaize Boles and his girlfriend submitted an NVCH application for the new Arroyo Grande Villas (AGV) in Yountville. Their application was rejected due to lack of documentation; Blaize said it was a good life lesson.

They resubmitted their paperwork, were approved and the two of them, along with their baby girl moved into their brand new home.

While living at AGV, Blaize worked full time in the restaurant sector and went to college. He completed his bachelor's degree in Business Administration from Sonoma State in 2018 and started working as an Accountant at the Carneros Inn & Spa.

However, Blaize wanted to do more and started researching law school options. He took the LSAT and applied to law schools in December 2019 and started receiving replies in January 2020.

Every law school he applied to accepted him.

Moreover, the University of Arizona Law School offered Blaize a full ride scholarship and the young couple, now with two children, gave notice to NVCH and moved to Tucson this year for Blaize's post graduate law school.

Today, Blaize is taking 16 units across 5 courses in Civil Procedure, Legal Writing and Research, Contracts, Torts and Academic and Professional Development. Blaize says: "What I enjoy most about law school are the people I'm surrounded by. Everyone is driven, intelligent, and thoughtful. It is great to be surrounded by such accomplished individuals."

Congratulations Blaize!

## NATALIE



Earlier this year Natalie received a congratulatory letter recognizing her 4.0 GPA achievement. Natalie's Mother encourages her to "do good things and get good grades" and Natalie's older sister, a UC Davis student, and her older brother, a New Tech High Senior, also support Natalie's education.

With the onset of COVID, schooling changed with the shelter-in-place order but Natalie continues to excel. Math was her least favorite subject at the end of the last school year. Now it is her favorite subject. Natalie attends online classes with approximately 18 other students and does her homework in the afternoon.

Natalie's excellence extends to the art world. For Mother's Day, Natalie created a beautiful piece of artwork for her Mom portraying a Mama wolf and her cub. Then, during the summer, Natalie turned to her sketchbook and created drawings of landscapes, puppies, flowers and more. Natalie also loves to write stories; she says it excites her as her mind is allowed to "wander and create."

A strong academic background, family support, resiliency during the pandemic and artistic talents, Natalie Duran has a bright and amazing future ahead of her.



## JOSHUA



Joshua celebrated his birthday just as the shelter in place orders took effect. While some people had difficulties adjusting to the new reality, Joshua learned new skills and found ways to help others.

Joshua started by sewing masks for his family. He had never sewn before and didn't know anything about a sewing machine. Where did he learn the skill?

YouTube, of course.

Joshua said "by the end of the week, BAM, I made 22 masks for my family."

Today, in addition to receiving school accolades for his distance learning and leading by example, Joshua is learning office, organization and communication skills by assisting our Resident Services Coordinator, Daisy Gomez.

"Joshua is always looking for opportunities, always wants to do something productive and he wants to have his own business when he gets older. I'm very, very proud of him. He's a team leader" said Daisy.

Christian, Joshua's mother, is also very proud of her son. Growing up in Mexico, Christian had few opportunities but here she believes "you can do anything you want to do." Joshua and Christian demonstrate that belief every day.

## LEONARDO



Leonardo, the first high school graduate in his family, is leading the way for his two younger brothers. Not only did Leo deal with the complexities of completing his senior year during the COVID-19 shut down, Leo also received a NVCH Scholarship Award for his college education at Napa Valley College (NVC).

In writing Leonardo's letter of recommendation his AVID Teacher (Advancement Via Individual Determination) said: "His parents and his younger siblings are his main motivation to become a successful Latino in his community."

With the support of his immediate family and the AVID family, Leonardo feels nothing can stop him in achieving his dreams.

What are Leonardo's dreams? To help people. Leonardo is planning on majoring in psychology and is currently enrolled in five online classes at NVC.

Upon receiving the NVCH scholarship award, Leonardo commented that this was the first scholarship he's ever received. We know it won't be his last.

Congratulations Leonardo, may you continue to light the way for yourself, your family and your younger brothers.

RESIDENTS'  
INCOME

# 24%

**Extremely Low  
Income**

**<30% AMI**

# 31%

**Very Low  
Income**

**< 50% AMI**

# 30%

**Low  
Income**

**< 80% AMI**

# 15%

**Moderate  
Income**

**+ 80% AMI**

Adjusted Median Income (AMI) for Napa County: \$109,200



# WE CAN DO ALL OF THIS

## SUPPORTERS STEP UP

A special thank you to our key supporters this past year ending June 30, 2020. With the onset of COVID-19 and recognizing the increased need, Wells Fargo increased their grant award, Mechanics Bank increased their support for our Annual Golf Tournament and the California Coalition For Rural Housing quickly awarded a grant within a week of application. We are humbled and grateful.



Other major supporters: U.S. Bank, Inland Business Systems, St. Joseph Health Queen of the Valley, Garvey Family Vineyards, Bank of the West and NVCH's Anonymous Angel.



**PLEASE SAVE THE NEW DATE:  
Annual Golf Tournament! | May 12, 2021**

Typically, this space is dedicated to a recap of our only fund raising event of the year, our Annual Golf Tournament. This year has been anything but typical due to COVID-19 and in the interest of safety for everyone, we made the decision to reschedule our tournament to May 2021.

While current conditions prevent us from the fun, social, sometimes competitive and always generous event, we want you all to know how grateful we are for your support.

The following Tournament Sponsors rolled their sponsorship dollars forward to 2021, we are grateful:

**Mechanic's Bank  
Inland Business**

The following Event Sponsors rolled their

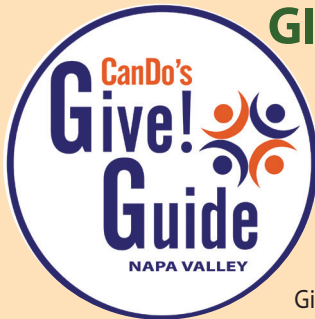
sponsorship money as well:

**Coldwell Banker Brokers  
of the Valley  
Pound Management  
Umpqua Bank  
Lathrop Construction Co.,  
Inc  
Napa Valley Vintners  
The Doctors Company  
Sunseri Construction Inc.  
Napa Valley Financial  
RGH Consultants**

The following Hole Sponsors also asked us to hold their sponsorship donation:

**Northwest Insurance  
& George Peterson  
Insurance  
Jones Hall, A Professional  
Law Corporation  
Tarla Grill  
Extreme Steam Carpet  
Cleaning  
Servpro of Napa County**

Thank you to our wonderful sponsors.



## GIVE!GUIDE 2020

We are delighted to announce NVCH's participation in this year's Give!Guide. NVCH is humbled to realize this is the Give!Guide's eighth year and we've been fortunate to be selected each year.

Did you know? CanDo's annual Give!Guide has generated over \$2 million dollars for Napa nonprofits over

the last eight years? A shout out to all of NVCH's donors who have contributed to that success!

Due to COVID-19 conditions, this year's Give!Guide has a couple changes:

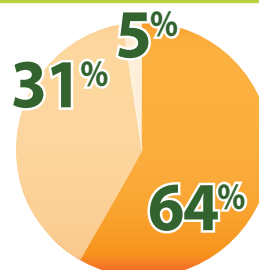
1. All activity will be online, the print catalogue will not be distributed
2. The Give!Guide will launch Dec 1 on Giving Tuesday; prior years it launched November 1

We are grateful for our two unflinching Give!Guide business partners, Renteria Vineyard Management and the Bank of Marin. They are contributing \$500 in matching funds, \$1000 total, to launch our Give!Guide campaign on Giving Tuesday.

On December 1, instead of getting that pen and checkbook out, please consider flexing your fingers on your keyboard at:

**WWW.CANDOGIVEGUIDE.ORG**

## EXPENSES



**Programs**

**Housing Development**

**Administration**

# THANKS TO YOU

***We appreciate all who support our mission with their contributions and gratefully recognize the donors who made gifts July 1, 2019 - June 30, 2020. Every gift, no matter the size, helps us make Napa County a healthier and more equitable place for all.***

## \$20,000

Wells Fargo Foundation

## \$10,000 +

Mechanics Bank  
California Coalition for  
Rural Housing (CCRH)  
Bank of America Charitable  
Foundation, Inc.

## \$5,000 +

St. Joseph Health Queen of the Valley  
U.S. Bank  
Inland Business Systems Valley  
Garvey Family Vineyards  
NVCH's Anonymous Angel  
Bank of the West

## \$1,000+

Anonymous  
Pound Management Inc.  
Sunseri Construction Inc.  
RGH Consultants  
Napa Valley Financial  
Anthony R. Torres  
Nord Vineyards  
Lathrop Construction Associates Inc.  
The Doctors Company  
Umpqua Bank Valley  
Napa Valley Vintners  
United Way of the Wine Country  
Carlo Rocca and Susan Flagg  
Michael Borck  
Donny Lieberman  
Richard C. & Jacqueline E. Murray  
Renteria Vineyard Management

## \$500+

Tierney/Figueiredo Architects  
Patricia Bardesson  
James and Suzanne Bronk  
Stephen Cuddy

Bank of Marin  
California Housing Partnership  
Corporation

## \$100+

George Petersen & Associates  
Northwest Insurance Agency, Inc.  
Jones Hall, A Professional  
Law Corporation  
Tarla Mediterranean Grill  
Laurie Duthie  
Josh & Jane Schultz  
Kerry Burrows  
Donald & Carol Spirlock  
Betsy & Dan TerAvest  
Dependable Septic Systems, Inc.  
Indra Fortney  
Nancy DeMerritt  
Nancy Tamarisk  
Craig and Carol Battuello  
Richard and Cynthia Brockmeyer  
Robert Fioretti  
Kathi Metro  
Fritz Architecture-Urbanism  
Mary Walter  
Merlin Wedepohl Jr.  
Henrietta Cohen  
Karen Garcia  
Jodi Ogden  
Ming Rui Wang  
Donna Altes  
Nancy DeMerritt  
Lilo and Peter Dreier  
Sandra Elles  
Jacqueline Jackson  
Linda Jesmok  
Patricia McCart  
Stephanie Turnipseed  
Melinda Walker  
Borden Wright  
Servpro of Napa County

## Up to \$100

Kathleen & Bruce Reynolds  
Christine Geyer  
Employees of Napa General Store

Van Winden's Garden Center  
Michelle DeAngelis  
Victoria Fowler  
David Turchetti  
Katherine Wade  
Bruce Ketron and Debra Inman  
William Birmingham  
Gayle Adamowicz Bray  
Barbara Coyle  
Heather Crawford  
Lynda Deus  
Sherry Fournier  
Carol and John Glaser  
Ashley Halliday  
Teresa Reynolds  
Emily Schmidt  
Anonymous  
Robin Sisemore  
Jane Zastrow  
Seana Wagner  
Wendy Cole  
Harriet Lehman  
Janet Hollister  
Nancy Gates  
David Bantly  
Claudia Colantuoni  
Denise Flaherty  
Thomas Kennelly  
Andrea Marquardt  
Elizabeth Munk  
Carol Nelsen  
Karen Olson  
Louise Renne  
Amy Barberi  
Karen Garcia  
Mary Herzog  
John Lansingh  
Jamie McNamara  
Elizabeth Trahan Berry  
Brendon Freeman  
Linda Dietiker-Yolo  
Hilary Zunin  
Shelly Hanan  
Gail Lansingh  
Betty Malmgren

*We regret any errors or omissions. Please contact us at 707.257.2844 or [funddevelopment@nvch.org](mailto:funddevelopment@nvch.org) for corrections.*

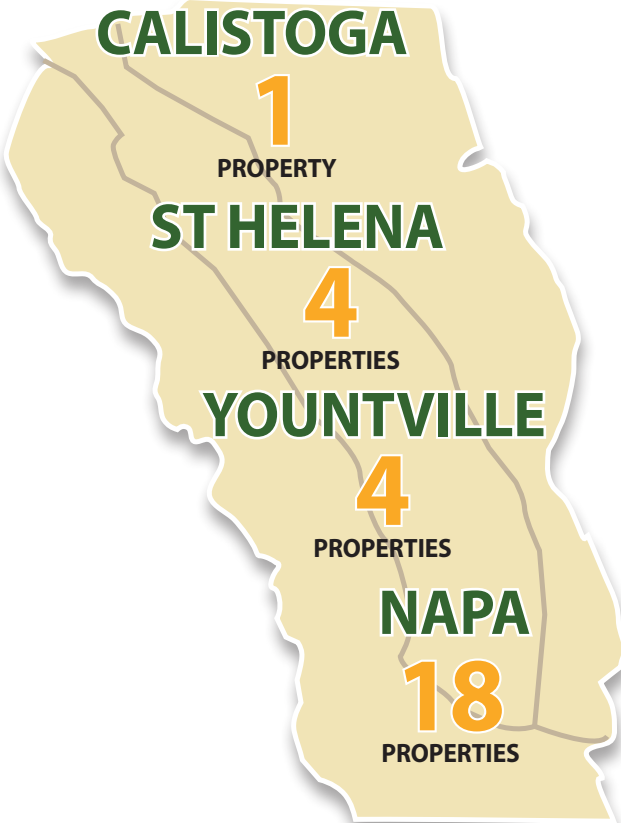


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 FORWARDING SERVICE REQUESTED

## OUR MISSION

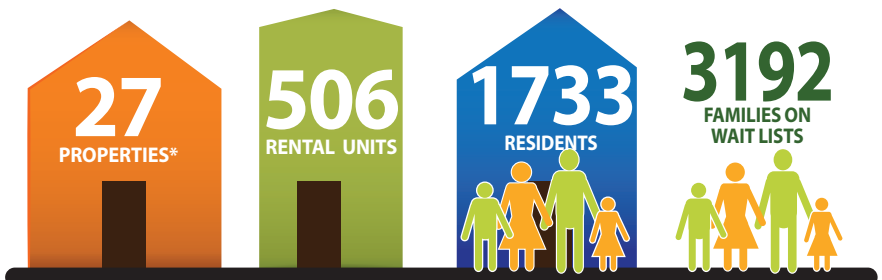
To **develop, preserve**  
 and **manage**  
**affordable homes**  
 and, through our  
**Resident Services**  
**Program, teach**  
**successful life** and  
**leadership skills.**

## OUR PROPERTIES



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\*Inclusive of current rental properties, supportive housing, sponsored housing, self-help housing neighborhood center, elder housing, office