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?

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.

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
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

LOCAL SOLUTIONS

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.

**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.

**SPONSORED HOUSING:**

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

**Would you believe less than 5%?**

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### Data 2020

- **Classes Offered** to Residents: 366***
- **Made Referrals** to Outside Resources: 1,575
- **Collected with** Agencies & Nonprofits: 62

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*Percent of delinquent NVCH rent, April – Sept 2020, expressed in dollars **Percent of delinquent NVCH households Sept 2020 *** Community centers closed in April ‘20 due to COVID
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!

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.
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.

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.

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

- **24%** Extremely Low Income (<30% AMI)
- **31%** Very Low Income (<50% AMI)
- **30%** Low Income (<80% AMI)
- **15%** Moderate Income +80% AMI
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 unfailing 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

<table>
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<tr>
<th>Percentage</th>
<th>Description</th>
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<tr>
<td>64%</td>
<td>Administration</td>
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<td>Housing Development</td>
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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.
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
Bank of Marin
California Housing Partnership Corporation
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
Terese 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

$10,000 +
Mechanics Bank
California Coalition for Rural Housing (CCRH)
Bank of America Charitable Foundation, Inc.
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 Spirklock
Betsy & Dan TerAvest
Dependable Septic Systems, Inc.
Indra Fortney
Nancy DeMerritt
Nancy Tamarisk
Craig and Carol Battuello
Richard and Cynthia Brockmeyer
Robert Fioretti
Kathie 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
Kathleen & Bruce Reynolds
Christine Geyer
Employees of Napa General Store

$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 Bardessono
James and Suzanne Bronk
Stephen Cuddy

$100+
Up to $100
We regret any errors or omissions. Please contact us at 707.257.2844 or funddevelopment@nvch.org for corrections.
To develop, preserve and manage affordable homes and, through our Resident Services Program, teach successful life and leadership skills.

We Believe Everyone Needs a Home

Letter from the President/CEO

Local Solutions: NVCH History, Glossary

It Takes A Village: Rental Delinquency Rates

Success Stories: Bright Futures

We can do this because of YOU

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Our mission

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We can do this because of YOU

Our properties

Calistoga

St Helena

Yountville

Napa

27 properties

506 rental units

1733 residents

3192 families on wait lists

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

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