

san geronimo valley



affordable housing association



2021 Annual Report

Our Team

Meet the board and staff of SGVAHA

Top row, left to right: Owen Clapp, Consultant
Kim Thompson, Denise Bohman, Joe Walsh, Kit Krauss, Laura Sherman, Maya Gladstern

Bottom row, left to right: Laurie Chorna, Louis Rosenbaum, Howie Cort, Suzanne Sadowsky, Arielle Ikeda

Not pictured: John Bohman, Pat Minor, Tobias Green

Board:			Staff:	
Kit Krauss Chair	Howie Cort Secretary	Tobias Green Suzanne Sadowsky Maya Gladstern Joe Walsh Directors	Arielle Ikeda Fundraising & Communications Assistant	Patricia Minor Bookkeeper
Laura Sherman Vice Chair	Louis Rosenbaum Treasurer		Denise & John Bowman Property Management	



Our Mission:
preserving, creating, and
managing permanently affordable
homes in the San Geronimo Valley
and beyond.

Our Vision:
a culturally diverse and vibrant San
Geronimo Valley community that
retains its unique, rural and natural
qualities while offering housing
opportunities for people of all
income levels and walks of life.

Transitions

It is a time of transitions, it seems - both for our organization and for many in our community. Our organization is in the midst of a period of growth as we strive to expand our ability to meet West Marin's urgent need for affordable housing. In the midst of this, we honor staff both leaving and entering SGVAHA.

The board and staff of the San Geronimo Valley Affordable Housing Association sat down in July of 2021 to begin an important conversation. We met to start researching and discussing what it might take to become a Community Land Trust - CLT for short (like CLAM, and BCLT.)

Since that time nearly a year ago now, we have thought of SGVAHA as functioning on two separate but related tracks. On one track is the continued operation of our properties and serving of our residents at a high level, while on the other track is thinking and planning to increase our capacity to serve the San Geronimo and Nicasio Valleys as, potentially, a new CLT.

So how are things going with the CLT transformation we wrote about in last year's Annual Report? We are deep in the process of educating ourselves on how a San Geronimo Valley/Nicasio Valley CLT could work, and how it would differ from what we are currently offering. Much more to come, and soon!

Welcome!

Welcome to our 2021 Annual Report! We are so grateful for the ways in which you, our community, showed up for affordable housing in 2021. Whether you are familiar with our work, or have never heard of our organization, we are glad you are here.

We have been in the midst of deep organizational development and growth under the guidance of expert consultant and affordable housing veteran Kim Thompson. Please read on for more on what that has meant for us, including our search for a new team member to fill an exciting new role at SGVAHA.

Kit Krauss

Kit Krauss - SGVAHA Board Chair

Goodbyes, and Hellos



Saying "Farewell" to Staff

With very mixed emotions we are saying "Farewell" to two amazing SGVAHA staff members who are headed for exciting new adventures and climes – Laurie Chorna and Owen Clapp. While there are many notable differences between them, Laurie and Owen share significant and outstanding qualities. Laurie Chorna, our most senior staff member, had been with SGVAHA longer than anyone else on our current SGVAHA team except for founding member Joe Walsh.

Laurie's first job was to oversee the property management of our senior housing on Sage Lane homes a decade ago in 2012. And in 2014 she took over the challenge of developing the organization's bookkeeping at about the time when we purchased the mobile home park, in addition to handling a myriad of other administrative needs of the organization.



Owen Clapp on the other hand was our most junior staff member having been hired to oversee our fund development and community outreach activities in November 2020, just about a year and a half ago. During this short time Owen was able to accomplish so much more than could be expected all with excellence and finesse. He managed our donor campaigns, raised thousands of dollars in new grants, and wrote, edited and managed all of the organization's print and social media communications.

Laurie and Owen are at different stages in their lives. Laurie is retiring to start a new stage of her life in Maui close to her sister, brother-in-law, her nieces and their families. She has sold her house in Woodacre which had been her home for almost 32 years. Owen, who grew up in the Valley, is at an early stage of his professional career development. He has accepted a position as Accountant for the Miller Creek School District.

Laurie and Owen are both renaissance people with many talents and interests. They both have successfully juggled a wide variety of very important activities and have made major contributions to our community. Laurie was also on the staff of the Fairfax Community Church when the property was sold to create affordable housing at Victory Village, and she worked closely for many years with Aneice Taylor at InSpirit. Laurie is a founding and current Board Member of Gan HaLev and a frequent volunteer at the Community Center.

During the time that he was working for SGVAHA, Owen also had a full time administrative job at the Lagunitas School District; he completed graduate studies at a local university; he established the San Geronimo Valley Historical Society, became a Board member of the San Geronimo Valley Community Center, and even made time to create beautiful music.

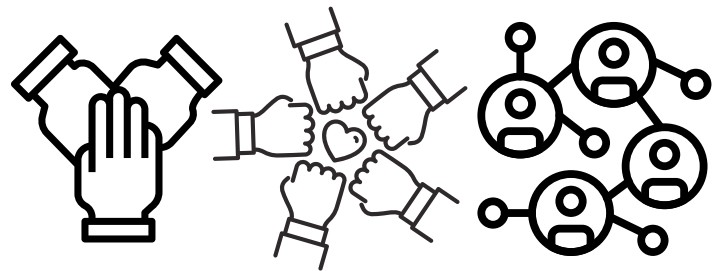


With smiles and tears we wish them both "Adieu" - Board Member *Suzanne Sadowsky*

Fresh Faces at SGVAHA

Arielle Ikeda - Fundraising and Communications,
Patricia Minor - Bookkeeper

SGVAHA is very lucky to have found an ideal fundraising and communications associate in Arielle Ikeda of Nicasio. Many in the San Geronimo and Nicasio Valleys will be familiar with Arielle through her longstanding connection with the Lagunitas School District as both a staff member and parent. Arielle has significant experience in fundraising through prior work for the Sierra Club and Sierra Club Foundation, where she worked as Assistant Grants Manager. As a volunteer, Arielle served for over eight years on the board of LEAP, the Lagunitas School District's fundraising nonprofit. Today, the valley benefits from Arielle's involvement in the Open Classroom and Montessori programs where she runs both campuses libraries and also works as a Classroom Assistant.



We count ourselves as fortunate to be joined by veteran bookkeeper and CPA Patricia Minor of Novato. Patricia is well versed in nonprofits and dedicated to West Marin causes. For the past two and a half years she has worked as the bookkeeper and accountant for West Marin Senior Services, and adds SGVAHA to her client list performing those same duties. Additionally, Pat works as controller and consultant for a wide range of organizations of various sizes and missions. Altogether, Pat brings more than 20 years of experience in bookkeeping and accounting to our organization.

Shouldn't Housing be Affordable? Shouldn't Retirement be Fun?

Imagine a sweet cottage at the foot of Mt. Tam with night blooming jasmine and roses intertwined at the gate....a soft waterfall among redwood trees only a five-minute walk down a winding path. The sign read, "RENT \$300 A MONTH". Well, that was 1980. I had just moved to Mill Valley and started working for the Environmental Protection Association, a 30-minute commute to the SF Civic Center. That really was a long time ago and I know I've paid over a half million dollars in rent since then!

My name is Rita Louisa and as someone who has worked full-time all of my life, lived in Marin County and paid rent the past forty years, this is my story.

Had I not moved to Oregon to live on a salmon fishing boat for a few years, perhaps I could've bought some land or that sweet, little cottage. By the time I returned in 1994, Marin's population had exploded and so did the rents. The commute on 101 was an enervating nightmare; a quick hop into my City By The Bay was now a faraway memory of a remote past.

Lo! I found a small apartment in Forest Knolls! My professional work shifted to supporting special needs students. Modeling caring patience and calm understanding are the fulcrum of this work. After a strenuous day with children in wheelchairs, changing pull-ups, reading stories during circle time, accompanying students to pumpkin patches, zoos, Samuel Taylor Park, and other adventures, the thought of being stuck in commute traffic for another two hours was frighteningly discomposing.

As an afternoon daycare director, I would have to wait for the parents who worked in San Francisco to pick up their child. After locking up the school in Mill Valley, inching along Highway 101 and dealing with all the traffic through San Rafael, San Anselmo, Fairfax and finally over White's Hill, I would walk through my door at 9:00 PM.

Living close to where you work is so beneficial to the employer. Trusting someone with the care of children while parents are at work provides harmony, dependability, safety and ensures Marin is a village which provides the best of all resources. A special needs student, a preschooler and the staff can rely on that educator to be there no matter what emergency arises because they live nearby.

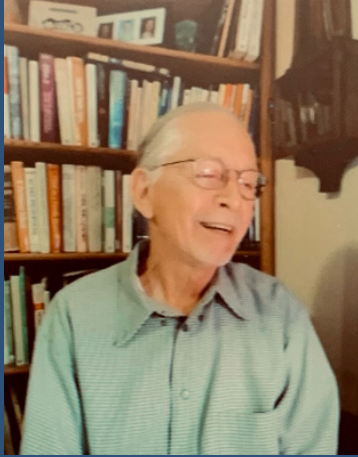
Renters are invaluable as well as ALL hard-working employees.



Renters are invaluable as well as ALL hard-working employees. We deserve to live where we work. Affordable housing is a right. Each time I had exactly 30 days to move out even though I was an excellent tenant who always paid my rent on the first of every month. I always had a job, maintained a clean house, never had a wild party or drug activity. Unfortunately in Marin, the tenant is replaceable. Thankfully I have many wonderful friends who have let me sleep on their couches. Why can't there be a more positive approach to the cost of living here? Maintaining good people who contribute to the creativity, the beauty and the community is irreplaceable.

When COVID and shelter in place orders were issued, I decided to retire and concentrate on my art. Although many schools want me to substitute, I hesitate on accepting full time work, as I'm illustrating a few children's books and painting outdoors when the weather permits. Time means so much to me now, as I really feel I enjoy life more than ever, especially as a resident of the San Geronimo Valley. My current quandary is at what beach shall I drink my morning coffee, and where will new hiking paths lead me. Shouldn't retirement be fun?

Psssst! Yes You!



Visit us on Facebook, Instagram, or our website sgvaha.org to read the full story!

Want to hear how two remarkable San Geronimo Valley treasures joined up for a now three-year home share? Learn how local support group "Growing Old Gracefully" co-facilitator Carl Miller and a former colleague longtime community member feminist, psychotherapist, educator and author Dossie Easton reconnected after thirty years and quickly discovered a housing partnership was their next shared adventure!



Defining Affordable Housing, & CLT

What is affordable housing?

- The Department of Housing and Urban Development (HUD) defines an "affordable dwelling" as one that a household can obtain for 30 percent or less of its income
- This could take many forms, including the purchase and removal of existing units from the open market
- SGVAHA's Mobile Home Park is one example of taking an existing development and preserving it as affordable
- SGVAHA's Sage Lane units are one example of new construction, built alongside the French Ranch development
- Homeowners can create second units on their properties

Why affordable housing?

- Marin County is tied for #1 most expensive rental market in the entire United States, along with San Mateo and San Francisco counties
- More than 50% of Marin County renters spend more than 30% of their monthly income on rent alone
- More than 25% of Marin County renters spend more than 50% of their monthly income on rent alone
- Who is considered 'low income' in Marin County?
A single person: making below \$102,450/yr
A couple: making below \$117,100/yr
A household of four: at under \$146,350/yr

So, just what is a Community Land Trust?

A classic Community Land Trust is a democratic, community controlled, membership, non-profit organization which serves a defined geographic area. It is formed by local residents to meet local community needs. It has a member-elected Board of Directors, operating committees, and professional paid staff. The Community Land Trust model is being recognized by local governments nationwide as a successful model for ensuring the long term affordability of housing units. Many governments are eager to partner with CLTs. We would encourage you to visit the BCLT and CLAM websites to see the amazing work being done in West Marin.



Our Impact:

We are proud to be West Marin's largest provider of affordable housing units!

41 years 23 homes 26 units 48+ people

Big News: Hiring an Executive Director!

Who Lives in SGVAHA homes?

- An overnight care worker
- A professional vocalist
- A city worker
- A bartender
- A bookkeeper
- A nursing assistant
- A grocery store clerk
- Two college students
- A garbage company employee
- A manager of affordable housing
- Several artists • A general handyman
- Three carpenters • A substitute teacher
- Retirees from a wide range of professions, including: librarians, school staff, a contractor, County workers, business owners, nonprofit workers, and a military serviceperson



We are very excited to announce the beginning of our search for the San Geronimo Valley Affordable Housing Association's first Executive Director. SGVAHA has largely been led, from an organizational standpoint, by the volunteer efforts of our dedicated board members. Now that we are growing, we see an Executive Director as a position that will be critical to increased project development and fundraising capacities of this organization.

An ideal candidate for Executive Director with SGVAHA would be someone with experience in the Affordable Housing arena from a nonprofit perspective, and someone with significant experience in fundraising and communications work. Please inform your community about this exciting new job opening with SGVAHA.



Valley NextGen: Mari Nakagawa

Mari joined CLAM in September, 2020. She

previously held the role of Fund Development and Community Outreach Coordinator at the San Geronimo Valley Affordable Housing Association. Mari got involved in the movement for housing justice as a radio producer at KPFA in Berkeley. Born and raised in Woodacre, Mari now organizes locally for affordable housing and tenant rights. She has a BA in Spanish Language Literature with a double minor in Comparative Literature and Ethnic Studies from the University of Oregon. She has also worked as a freelance audio editor and sound designer for podcasts and performance arts.

Mari now lives in the East Bay, but hopes to return to West Marin.

Join our Board this Year!

As we grow our organization, we are also seeking to grow our Board of Directors. If you are passionate about the affordable housing movement and would like to help, visit us at: www.sgvaha.org/join-our-board to learn more!

A New Director

Tobias Green, our newest board member

Tobias has roots that run deep in the real estate world. His father practiced commercial property law and his mother's family runs a three-generation real estate



investment and management company. His own career began in the solar industry, but most recently prior to joining Compass, he built and grew a successful e-commerce business. Given the family history, however, it was only a matter of time before Tobias got the itch to follow in their footsteps, a choice that continues to deliver the entrepreneurial spirit and satisfaction of aiding in clients' successes. Just as important, following his passion for real estate has laid a foundation of community building as he and his wife Sierra think about starting a family. After spending over a decade in the Bay Area, Tobias has made his home here, in the San Geronimo Valley, and is excited to share his real estate expertise with us.

Income & Expense Statement

To the best of our knowledge, these figures were accurate at the time we received the financial information.

INCOME

Rent Income \$218,431
 Individual Donations \$37, 666
 Government Grants \$59,291
 Management Fee: \$5,295

TOTAL: \$320,683

SGVAHA runs a lean and efficient operation with the help of a highly active working board, four part-time staff members, and dedicated volunteers. With your support, increases in funding will allow us to create full-time positions in key areas to grow our work and capacity to serve. This is a critical period where we must move towards being staff-led, rather than volunteer-led.

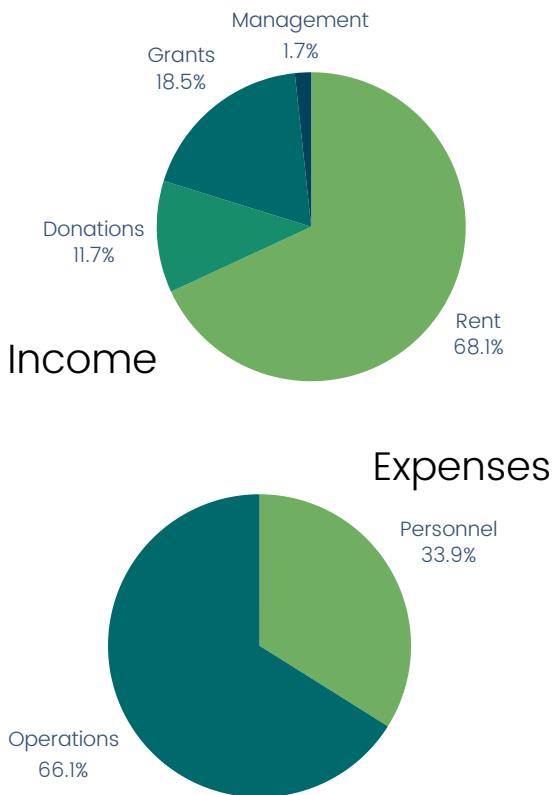
EXPENSES

\$6,000.00 Operating Reserve Expense Rehab Project
 \$35.98 Landscaping, Lighting, Signage
 \$1,500.00 New Laundry/Rest Room/Shop
 \$2,500.00 Resident Rehab Upgrade
 Total Rehab Project: \$4,035.98
 \$11,840.00 Replacement Reserve Expense
 \$21,303.72 Electricity
 \$27.81 Non-Energy charges
 \$-947.09 Propane
 \$7,779.44 Water
 \$6,409.64 Trash
 \$2,814.50 Wastewater Maintenance-FK
 \$5,544.48 Insurance-Property & Liability
 \$2,728.62 Property Tax
 \$9,036.00 Homeowners Dues
 \$11,569.29 Mortgage Interest - MCF
 \$21,837.74 Repairs/Maintenance
 \$5,295.00 Management fee expense
 \$54,901.32 Gross Salary
 \$4,200.06 Payroll Taxes - FICA
 \$755.86 Payroll Taxes - SUI
 \$961.00 Worker's Comp Insurance
 \$2,117.25 Payroll Processing
 \$3,501.65 Telephone, Internet, Website
 \$510.20 Office Supplies & Expense
 \$624.04 Postage and Printing
 \$1,207.20 Licenses and Permits
 \$5,250.00 Audit Fees
 \$1,406.00 Directors and Officers Insurance
 \$425.08 Organizational Meetings
 \$2,300.00 Dues and Subscriptions
 \$150.74 Bank Charges & Paypal Fees
 \$2,019.40 Travel, Training, Entertainment
 \$6,297.64 Fundraising
 \$305.07 Community Events
 \$9,755.00 Other Consulting
 \$1,848.00 Accounting
 \$-308.00 Legal/Professional - Other
 Total Legal/Professional: \$11,295.00

Total Expense: \$213,502.64

Net Income Before Depreciation: \$107,180.87
 Depreciation (non-cash item): \$72,842.00

NET INCOME: \$34,338.87



Heartfelt thanks to **Marin County**, the **Marin Community Foundation**, **West Marin Fund**, **BCLT**, and **CLAM** for their partnership during this past year.

We are indebted to **Ruth Zamist**, who donates countless hours of pro bono accounting, and to local contractor **Bruce Wick** who provides consultation on properties.

Many thanks to volunteers **Anna Dirkse**, **Peg Hunter**, and **Reede Stockton**, who donate their time for project development, communications, photography, and IT.

Friends & Supporters

SGVAHA is deeply grateful for the generous support of the following friends and community members!

Amanda Addleman
 Steve Aikenhead
 Christin Anderson
 David Bernard
 Jan & Alex Berry-Kadrie
 Alicia Blackwell
 Patty Blanton
 Lisel Blash
 Laurence & Barbara Brauer
 Susan Brayton
 Patti Breitman
 Al & Sarah Brewster
 Cherylyn Brunetti
 Laurie Chorna
 Jim Clapp
 Owen Clapp
 Maureen Cornelia
 Dave & Howie Cort
 Cris Criollo
 Mark Daley
 Anne Darragh
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 Rebecca Teague
 Jasper Thelin
 Paul Torikian
 Petra & Nobua Toriumi
 Charlotte & Ryan Troy
 Amy & Tom Valens
 Karen Renee Voets
 Annette Vrandy
 Sarah Waloski
 Joe & Geraldine Walsh
 Althea Wasow
 Thelma & Mark Weiss
 Tona Wheeler
 John Young



Become a Supporter!

Learn about the numerous ways you can support us on the SGVAHA website - sgvaha.org. Your contributions make our outreach and development efforts possible.

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