



Making Room in the Valley
2019 ANNUAL REPORT



SGVAHA Board and Staff



From left: Kit Krauss, Dahlia Kamesar, Maya Gladstern, Suzanne Sadowsky, Laura Sherman, Sally Pennypacker, Mark Switzer, Joe Walsh, Laurie Chorna, Denise Bohman, Mari Nakagawa, and Howie Cort. Not pictured: Margaret O'Brien.

OUR MISSION

to preserve, create, and manage 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.

Dear friends and allies,

2019 was a year of abundant and exciting energy for the Board and Staff of SGVAHA, with many important successes and accomplishments, but also with major challenges and uncertainty. Many members of our community face significant financial challenges present in today's housing market. A severe shortage of secure and affordable housing has for many years impacted longterm residents as well as young adults and new families. Older homeowners face serious financial challenges with the high cost of home maintenance and repairs. The recent COVID-19 pandemic has only added to what was already a severe housing crisis in our Valley affecting people of all ages, backgrounds and incomes.

We are proud of our successes. In 2019, our senior housing on Sage Lane in San Geronimo provided a new home for a longterm Valley resident in a unit that had been occupied by Art Lewis, the beloved jazz musician who passed away earlier in the year.

For that one vacant unit, there were 30 other home-seekers who still need housing, whom we could not accommodate.

This year, we also located and matched up housing in Woodacre for a single dad who is now renting a second unit from a widowed homeowner who welcomed him and the additional income that she needs for her livelihood.

We need more stories like these. To make this happen we are encouraging homeowners to think of creative ways to "make room" through auxiliary dwelling units, converting existing bedrooms into second units, and other forms of house-sharing. Some of the brick and mortar challenges are costs, zoning, and septic. Another real challenge is people being able to find the right social and economic fit. We continue searching for workable solutions through our Real Community Rentals program, community forums, educational resources, and advocacy efforts.

Fixing the housing crisis is not an easy task. It will take the combined effort of all sectors of our society and our community. We are in this together. We appreciate your support for our work in the year and decade ahead.

Sincerely,

Suzanne Sadowsky
Board Chair



OUR TEAM

Board

Suzanne Sadowsky
Chair

Maya Gladstern
Co-Vice Chair

Kit Krauss
Co-Vice Chair

Howie Cort
Secretary

Dahlia Kamesar
Treasurer

Laura Sherman

Joe Walsh

Sally Pennypacker

Margaret O'Brien

Staff

Laurie Chorna
Bookkeeper

Mark Switzer
Project Development Coordinator

Mari Nakagawa
Outreach & Development Coordinator

Denise and John Bohman
Property Management

2019 AT A GLANCE

Education & Community Building

We held community workshops and house meetings and shared informational resources through our social media and electronic newsletter. We overhauled our website, making it a resource to visitors.

Direct Assistance

We provided direct assistance to homeowners and home-seekers in finding creative solutions through our Real Community Rentals Program. We helped 30 homeowners explore the possibility of creating a second unit on their property. We placed one longtime Valley resident in a second unit.

Advocacy

Our team built coalitions and worked collaboratively with local and countywide organizations to advocate for affordable housing and renter protections. We helped form the West Marin Housing Collaborative to facilitate more close coordination and partnership with our sister housing organizations in West Marin.

Project Development

We began the process of acquiring a new, 10-unit property on the west end of Fairfax. We explored potential acquisition of existing housing in the Valley and Nicasio as well as opportunities to create new housing that fits the needs of our community.

Strategic Planning & Capacity Building

We engaged in strategic planning, mapping out short and longterm goals for our organizational and project development. We built our organizational capacity by utilizing new technology and designing plans for leadership succession and new personnel.

Longterm Sustainability

We made improvements to our properties, increasing both financial and environmental sustainability. We installed a solar system at Sage Lane and completed extensive improvements of the Forest Knolls Mobile Home Park including a new septic system, water system, fences, and repaved roads.



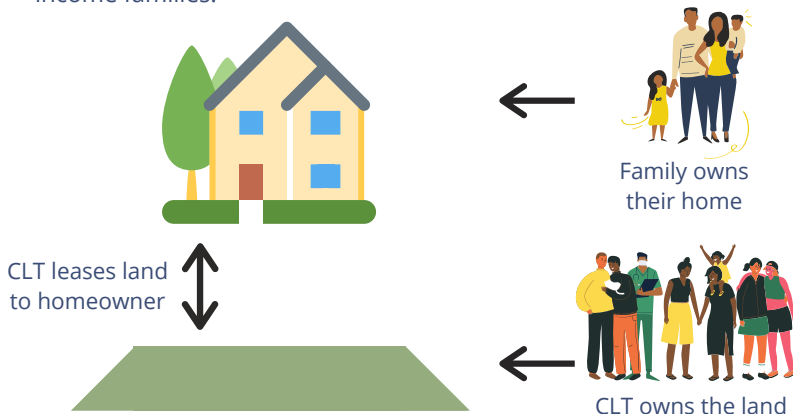
"There's a huge impact on the psyche, a relief from this underlying anxiety of 'where am I going to live?' You get to enjoy a much deeper boon of being in a place that you can call your home."

Kevin Teesdale on his SGVAHA home
SGVAHA tenant

Community Land Trusts (CLTs): A Model for Longterm Affordability

Community Land Trusts come in many shapes and sizes but their central purpose is to ensure longterm housing affordability and community ownership of land. SGVAHA's Mobile Home Park operates using the CLT model.

How it works: In the traditional homeownership model, the homeowner owns both their home and the land it sits on. However, in the CLT model, the homeowner owns their home and leases the land it sits on from the CLT. By removing the cost of land from the equation, CLTs greatly decrease the cost of homeownership, which is often prohibitive for first-time homebuyers. When the homeowner chooses to sell, they earn a portion of the increased property value. The remainder is kept by the trust, preserving the affordability for future low- to moderate-income families.



Greening Our Homes

In 2015, maintenance issues began appearing at our Sage Lane homes in San Geronimo. The property was breaking even and the reserve fund for maintenance was limited. SGVAHA Board Co-Vice Chair Kit Krauss and Property Manager Denise Bohman put their heads together to develop a plan to complete all needed updates and lower operating costs by converting our Sage Lane homes to solar power. Their plan was ambitious: go all electric (kicking fossil fuels to the curb) and install enough solar generation capacity to cover all electricity costs.

Today, with help from CDBG funds, a Marin Housing Authority Rehabilitation Loan, rebates from Marin Community Energy and the Green and Healthy Homes Initiative and the hard work and dedication of Kit and Denise, all stoves and dryers at Sage Lane have been replaced with efficient electric units powered by a 20 KW solar system.

The final pieces, electric heat pump water heaters and electric heat pump HVAC systems are expected in 2020 with rebates from Marin Clean Energy and a grant from the Measure W Fund for Community Housing.



Utility cost savings will be approximately \$6,000 a year, which will go into a replacement reserve fund for future maintenance needs.

"Our Sage Lane homes will be an example of self-sustaining, community-owned, permanently affordable housing, which is also as 'green' as possible." Kit says.

Our impact

40

Years

23

Homes

48+

People Housed

Who lives in SGVAHA homes?



Two County librarians
Two college students
A nursing assistant
A Lagunitas School student
An overnight care worker
A bookkeeper
A "local wood guy"
A bartender
A garbage company employee
A manager of affordable housing
A city worker
Three carpenters
An artist
A general handyman
Retirees from a number of professions including schoolteachers, school employees, a contractor, a County worker, business owners, and nonprofit workers



Coming Home — Amber Rose Bauer

My name is Amber Rose, I am 23 and I've lived in the Valley pretty much my whole life. After completing my undergrad, I am back in the Valley to continue living, growing, learning and loving. I love this place: the winding roads, the miles of trees and golden hills, the kind people and strong community nestled into the stillness of nature.

"I would love to see a future where living in the Valley feels more secure for more people, where more types of people can live here, and where there are more affordable options..."

While initially coming back home to live with my parents was nice to be able to do, I soon realized this plan wasn't going to work for me longterm. I was scared of the high prices of Marin, my heart and ego aching at the idea of shelling out \$1,000 each month for a place to live when my last rent in another part of California had only cost me \$450. I love this place, but I always get riled up about its inaccessibility. I have seen families move, even though they love living here, because the cost is too high. I've had conversations with friends who won't come back because of this or only see it as temporary. I am sad thinking that I may have to make a similar choice in the future. But for now, I am happily planted in the Valley and recently moved into a beautiful home with three roommates.

I would love to see a future where living in the Valley feels more secure for more people, where more types of people can live here, and where there are more affordable options for living, instead of just that one good deal every once in a while.



"I've been living at the Forest Knolls Mobile Home Park for 15 years. I raised my daughter as a single mom and living here was financially a lifesaver. I love my neighbors here; we are a warm little community. I am terrifically grateful to SGVAHA for purchasing the Mobile Home Park and ensuring that it will remain affordable housing."

Peggy Ridge
SGVAHA Homeowner



Honoring Art M. Lewis

"The 'M' stands for Merlin," said Art to an inquiring friend over a cup of coffee at the San Geronimo Valley Community Center's Senior Lunch.

"Really? That makes you a magician!" his listener declared.

"Why, yes it does," Art mused. He thought for a moment then added, "Musically speaking, that is." Art winked then quietly produced a sly, expansive grin — his signature.

Born July 31, 1936 in New Orleans, Arthur Merlin Lewis began his career as a drummer in San Francisco, where he studied under Philly Joe Jones. He played at many local clubs, including Jimbo's famous Bop City, a major nightclub at

the center of the Fillmore music scene from the fifties through the mid-sixties. Art moved to New York in 1968 and played with prominent modern jazz musicians at clubs like the Village Vanguard, Slug's, Ali's Alley, The Tin Palace, The Public Theater, Jazz Workshop, and more.

Art made his home in the San Geronimo Valley during his later years. He loved living in his SGVAHA home on Sage Lane, where he resided for the past seventeen years. Neighbors and friends would bop down the street to Tony Miceli's Two Bird Cafe to hear Art gig with another local legend Sy Perkoff on piano.

Our easy-going, hepcat neighbor passed a year ago last March. We take this moment to honor Art, a longtime resident, neighbor and dear friend.

Aside from Art's deep love of jazz music, his children and grandchildren stole his heart. He is survived by his adult children, sons Alpha and Thyme and daughter Winona, and four grandchildren.

We will miss Art's gentle, jazzy, magical spirit.



Barbara Prather — A Look Back

For some Valley residents, "making room" in their homes is nothing new. For Margaret Krauss, who lives in an 3-generation household with her husband (and SGVAHA Board member) Kit Krauss, the tradition of creating affordable homes began with her mother.

Barbara Prather moved to the San Geronimo Valley in 1957. When her husband Bob became principal at Tamalpais High School, their family of five moved to Marin City into one of the new pole houses. There, Bob and Barbara helped form the Marin City Community Development group that built the shopping center and new homes to offer jobs and affordable housing to Marin City residents. In 1979, the Prathers returned to the Valley.

By winter of the following year, Barbara, now-widowed, needed to figure out how to pay off debts while being able to remain in her home. She began renting spaces in her home in San Geronimo, working out deals with two individuals who helped her maintain her property and make improvements to her home, including redoing a downstairs apartment and bringing it up to code. Her first apartment renter was Tony Miceli, owner of the Two-Bird Restaurant and a life-long friend. The pattern of "making room"— creating affordable units in her own home— was set.

Barbara served on the Board of West Marin Senior Services and became a strong advocate for affordable housing for seniors. She was part of a core group of women from the San Geronimo Presbyterian Church that, in 1996, successfully advocated for the inclusion of three affordable homes for seniors as part of the French Ranch Development (currently, SGVAHA's Sage Lane senior homes).

People who worked with Barbara over the years recall her as a ray of sunshine— always positive, always helpful. In 1994, Barbara's youngest daughter Margaret and her family returned to the Valley after 13 years in Brazil and needed a place to live. True to nature, Barbara quickly "made room" and the San Geronimo home eventually became a 4-generation household, supporting the families through low rents.

A heartfelt thanks to our generous supporters

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Tona & Dave Wheeler
John Young

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*We are eternally grateful for our partnership with the **County of Marin** and the **Marin Community Foundation***



Remembering Marjory Shelley Podell

We lost a wonderful neighbor last month. Marjory Shelley Podell passed away after a long illness. She lived at the Forest Knolls Mobile Home Park for over 40 years. She was a kind and generous neighbor. She and her husband Mike (who passed last year) always had a huge, beautiful garden full of produce and flowers. Marj's cooking was the star of our tenant potlucks and she was always giving out wonderful baked goods and homegrown vegetables.

Marj leaves behind her three children, Chris, Suzanne and Greg, her cherished grandchildren, Niko, Allwynn, Cian, Nikola, and Jesse, and her little dog, Smokey. Smokey has found a home with family friends.

Marj worked for many years at Fairfax Lumber & Hardware, where she was a customer favorite. She is deeply missed.

Become a Sustainer of SGVAHA!

Give monthly to have a greater impact! We need *your commitment* to ensure that the Valley remains a place for families, seniors, and the next generation! Your contribution of \$10, \$15, or \$30 a month helps us lay the groundwork for a movement towards permanently affordable homes for all.

Income and Expenses Statement

January 2019 - December 2019

INCOME

Rent Income	196,225
Individual Donations	23,719
Foundation Grants	40,000
Government Grants	22,931

Total Support & Revenue 282,875

EXPENSES

Salaries	69,143
Payroll Taxes	6,904
Workers Comp Insurance	2,271
Payroll Processing	2,093
Contract Labor	2,000
Interest Expense	49,695
Property Taxes	2,947
Insurance	7,196
Electricity	2,187
Propane, Water, Garbage Removal	20,564
Telephone & Internet	2,120
Repair & Maintenance	16,843
Septic System Inspection	3,497
Septic System Monitoring	3,274
Homeowners Dues	7,524
Office Expense & Postage	4,121
Licenses & Permits	2,462
Dues & Memberships	835
Annual Report Printing & Mailing	2,597
Accounting & Audit Fees	6,865
Travel, Meetings, Events, Board Development	3,797

Total Expenses 218,935

Net Income Before Depreciation	63,940
Depreciation (non-cash item)	77,030

Net Income (13,090)

SGVAHA Dollars and Sense 2019 Financial Statement

SGVAHA received \$288,735 in operating income in 2019. Our revenues included a \$40,000 grant, the second of a two-year capacity building grant from the Marin Community Foundation. Donations from community members were \$23,719 – more than double the previous year. Two-thirds of our income was from rents.

\$218,935 in operating expenses included the costs for staff, mortgage loans, insurance, taxes, utilities and maintenance, and repairs of our properties in Forest Knolls. Our net income before depreciation was \$63,940. When depreciation costs are included, our books show a loss of \$13,090.

In addition to our general operating revenues and expenses, the Association made a major investment of \$67,124 in a new solar system for our senior housing on Sage Lane. This investment will not only benefit the environment but will yield long-term savings in utility costs.

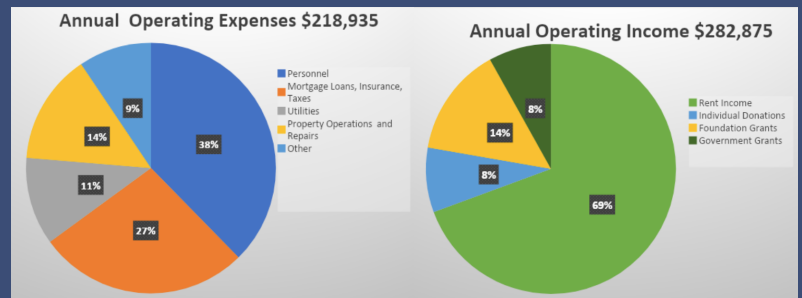
Installation of Solar System - Sage Lane

Cost \$67,124

County of Marin Grant (\$40,105)

Marin Clean Energy Rebate (\$14,150)

TOTAL NET COST OF SOLAR SYSTEM \$12,869



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