



## 2018 Annual Report

We are pleased to present the highlights of some of our major accomplishments during this past year and our goals, our aspirations and challenges for the year ahead.

Our Association began more than 40 years ago when a group of committed Valley residents came to the realization that affordable housing for its senior adults was essential for the Valley to remain the vibrant, healthy family-centered community that they loved and wanted to sustain. Joe Walsh who lives in Lagunitas was one of those young visionaries. Four decades later and Joe is still young. He remains a Board member of SGVAHA, dedicated to the cause of sustainable, permanent community housing for people of all backgrounds and walks of life.

Some years later, the Association founders expanded its vision from affordable senior housing to include housing for people of all ages -- working people, artists, teachers, musicians and young adults and families who want to be able to live here, send their children to our local school and raise their own families in the towns and villages where they grew up. In 2014, the organization with a newly constituted Board of Directors restated its mission:

**Our Mission** is to create, preserve and manage affordable housing in the San Geronimo Valley and beyond.

**Our Vision:** We envision 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.

### In 2018

- We nearly completed the extensive renovation of the Forest Knolls Mobile Home Park including new septic, electrical, and water systems, new roadways and fencing plus home improvement grants to mobile home owners.
- Installed new carpets and appliances.
- Installed new roofs in three buildings on Sage Lane.
- Supported successful passage of Measure W to provide ongoing funding affordable community housing, emergency fire services for West Marin.
- Sponsored the Valley's third annual Affordable Housing Fair.
- Provided information and assistance to homeowners and home seekers in the Valley.
- Hired new staff for project development and community outreach.
- Collaborated with other Marin County housing organizations to support local renter protection measures.

**We appreciate the support we have received from the County of Marin, the Marin Community Foundation and many generous members of our community.**

## Affordable Homes for Valley Residents



Our three houses on **Sage Lane** in Forest Knolls have provided independent living for six senior adults since 2000. Tenants maintain their own independent households with shared kitchen, sitting and laundry facilities. The homes were upgraded last year with new appliances, carpeting, and roofs. Solar panels will be added this coming year.



I'm Hannah Egger-Weiler. I had the opportunity to grow up in the Valley, moving here with my parents when I was 8 months old. I attended the Open Classroom where I not only learned how to learn but also how to listen to others, to share when others have less, and to surround myself with others of similar values.

Growing up in the Valley taught me acceptance, tolerance, and the desire to preserve such an amazing community where people of all backgrounds can find a secure place to live. Moving back as an adult, I am concerned that our community is in danger of slowly slipping away. Because of the lack of affordable housing, many long-term residents are being displaced and find themselves having to move out of the community.

Right now, I live with my parents. I could not afford to live in the Valley at this time, but what scares me more is the thought that I might not want to stay because of the loss of community. So, I'm deciding to do something about it and I urge you all to take notice and join me in the fight to keep our Valley community-focused and give everyone the equal opportunity to enjoy all the beauty this place has to offer. **Community is one of the greatest gifts we can give to not just our children but ourselves.**



We acquired the Forest Knolls Mobile Home Park in December 2015 with grants and loans from Marin County and the Marin Community Foundation. Nineteen homes are owner-occupied and the terms of the rental and sales agreement assure that the homes will remain affordable. A new mobile home was purchased by the Association in 2017 and has been made available as an affordable rental.

### Our Goals for 2019 and Beyond....

#### San Geronimo Valley Affordable Housing Association

*-- Preserving the Valley's culture, diversity and lifestyle for families and people of all ages.*

- ✚ **Preserve existing long-term community housing in the Valley.**
- ✚ **Continue to manage and sustain the SGVAHA's affordable housing for seniors on Sage Lane.**
- ✚ **Manage and maintain the Forest Knolls Mobile Home Park as affordable owner-occupied homes or rentals.**
- ✚ **Build a new Common Building at the Forest Knolls Mobile Home Park**
- ✚ **Assist homeowners with information about second units and junior second units.**
- ✚ **Explore creative use of existing properties within the boundaries of the community plan to achieve a balance of housing opportunities for people of all income levels and walks of life.**
- ✚ **Acquire additional existing residential properties to assure that they remain affordable for home-owners and/or renters.**
- ✚ **Advocate and support policy initiatives that support affordable housing in Marin County, West Marin and the San Geronimo Valley.**

Dear Friends and Neighbors,

The lack of affordable housing is the top concern of Marin County residents according to a new report to the Board of Supervisors from the National Research Center. In this our Annual Report for 2018, we share with you some of the work that SGVAHA has been doing here in the Valley to find solutions to this crisis. We are proud of our successes and we know we have lots more to do. Our ability to continue to do the important work that we have set out for ourselves depends on the support that we get from the members of the community that we serve.

Last year we were fortunate to receive grants and loans from Marin County to do essential upgrades, repairs, and rehabilitation work at our owned properties in Forest Knolls. In addition, we were awarded a two-year Capacity Building Grant from the Marin Community Foundation to support more affordable housing in the Valley and develop our capacity for long-term financial sustainability. We were able to hire two new part-time staff to help us: Mark Switzer is our Project Development Coordinator and Roanne Olanoff is our Fund Development and Community Outreach Coordinator.

Just as we cannot live on bread alone, nonprofits cannot survive on just grants. We need support from the community that we serve. We need your moral support but we also need support in the form of financial donations. We are proud to list below some of the names of people who share our concerns and have supported our work with gifts to the SGVAHA. We hope we can add your name to the list this year.

I invite you to read Wendi Kallins accompanying article about the gift that she is making to the San Geronimo Valley Affordable Housing Association. Her home in the Valley is being willed to this organization when Wendi passes onto another plane. We hope and are confident that this won't be for many years to come, but this is an incredible gift. It will mean that Wendi's home will remain affordable in perpetuity. There are no words sufficient to express our gratitude to Wendi for her trust in us and more importantly her belief in the mission that we represent and the vision and goals to which we aspire.

*Suzanne Sadowsky*  
Chair, Board of Directors.



## Preserving Affordable Housing

By Wendi Kallins

In 1995 a miracle occurred in my life. I learned of a home for sale through the grapevine that was valued below market price, even at that time. As the only buyer who knew about it, I was able to purchase a home on a sunny lot that was in perfect condition for a low, low price that I could afford. It even included a basement apartment.

This has allowed me to not only remain in Marin, but be able to do non-profit work that is meaningful and aligns with my values. I have kept the apartment at below market rates to share in my good fortune.

Now I want to make sure this home remains affordable even after I'm gone. Without any heirs, I have decided to will my house to the San Geronimo Valley Affordable Housing Association with the assurance that it will remain affordable to the next person who lives here. Many people in the Valley bought their homes before prices went sky high. If more people, who don't have children, would consider donating their homes to the SGV Affordable Housing Association we can keep preserving affordability in our community for future generations.

## Our Heartfelt Thanks to these Generous Supporters

Jacob Barnett  
Zoila Berardi  
Patti Blanton  
Christopher Boyd  
and Margaret O'Brien  
Lawrence Brauer  
and Barbara Brauer  
Patti Breitman  
Al & Sarah Brewster  
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Jeffrey Cirese  
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Cia & Pat Donahue

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Suzanne Sadowsky  
Joel Schmukler  
Elizabeth Scott  
Dale and Debbi Seymour

Peggy Sheneman  
Laura Sherman  
Todd Steiner  
and Lynette McLamb  
Reede Stockton  
Aneice Taylor – In Spirit  
Paul Torikian  
Grace & Chuck Tolson  
Joe & Geraldine Walsh  
Tona & Dave Wheeler  
and Others  
**Special thanks** to our  
accountant, Ruth Zamist,  
CPA for countless hours of  
pro bono assistance

**San Geronimo Valley  
Affordable Housing Association**

**Board of Directors**

Suzanne Sadowsky, Chair  
Kit Krauss, Vice-Chair  
Maya Gladstern, Vice-Chair  
Howie Cort, Secretary  
Dahlia Kamesar, Treasurer  
Sally Pennypacker  
Laura Sherman  
Joe Walsh

**Staff**

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Project Development Coordinator



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**SAN GERONIMO VALLEY  
AFFORDABLE HOUSING ASSOCIATION  
STATEMENT OF OPERATING INCOME AND EXPENSES  
For Year Ending December 31, 2018**

**INCOME**

Rental Income	196,432
Individual Donations	9,415
Foundation Grants	40,000
Government Grants	42,888

**Total Support & Revenue      \$288,735**

**EXPENSES**

Salaries	
\$44,414	
Payroll Taxes	4,641
Workers Comp Insurance	5,379
Payroll Processing	1,989
Contract Labor	4,224
Interest Expense	50,919
Property Taxes	3,277
Insurance	7,012
Electricity	4,349
Propane, Water, Garbage	16,972
Telephone & Internet	1,924
Repair & Maintenance	11,376
Roofs & Carpets (Sage Lane)*	32,178
French Ranch Homeowners Dues	7,524
Office Expense & Postage	1,937
Licenses & Permits	1,764
Dues & Memberships	1,000
Annual Mailing	2,765
Accounting & Audit Fees	6,660
Travel, Meetings, Events	2,487
Depreciation	50,246

**Total Expenses      \$263,037**

**NET INCOME      \$25,698**

\*These expenses are reimbursed by a Marin Housing Authority Grant  
In addition to our Operating Income and Expenses in this Annual Report  
the SGVAHA spent \$241,000 on completed rehabilitation work on the  
Mobile Home Park as part of our purchase and repayment agreement  
with Marin County and the Marin Community Foundation.



Here are a few members of our affordable housing team:(l. to r.) Dahlia Kamesar, Howie Cort, Sally Pennypacker, Kit Krauss, Denise Bohman, Suzanne Sadowsky and Mark Switzer. Not present for this photo op were Joe Walsh, Laura Sherman, John Bohman, Laurie Chorna, Roanne Olonoff and Maya Gladstern