



san geronimo valley  
affordable housing association



*Mwanza Furaha,  
SGVAHA's newest resident*



# Our Team

## Board:

<b>Board:</b>			<b>Staff:</b>	
Maya Gladstern	Howie Cort	Suzanne Sadowsky	Laurie Chorna	Owen Clapp
Kit Krauss	<b>Secretary</b>	Laura Sherman	<b>Bookkeeper</b>	<b>Fundraising &amp; Communications</b>
<b>Co-Chairs</b>	Louis Rosenbaum	Joe Walsh	Denise & John Bowman	<b>Coordinator</b>
	<b>Treasurer</b>	<b>Directors</b>	<b>Property Management</b>	



Left to right: Maya Gladstern, Kit Krauss, Suzanne Sadowsky, Howie Cort, Louis Rosenbaum, Laura Sherman, Joe Walsh  
Not pictured: Margaret O'Brien

## Staff:

**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.



Left to right: Laurie Chorna, John & Denise Bohman, Owen Clapp  
Not pictured: Mark Switzer, on staff through September 2020

# Welcome!

Welcome to our 2020 Annual Report! We thank you for supporting SGVAHA in 2020 – the most difficult year our nation and our community have faced in recent memory. While the pandemic still affects our friends and neighbors, there is light, it seems, at the end of the tunnel.

Last year we used our platform to connect area residents in need with the San Geronimo Valley Community Center's COVID-19 Emergency Fund (which has distributed over \$325,000 since April of 2020), continued our commitment of providing safe and affordable units to our existing tenants, and welcomed a new resident to our Sage Lane senior housing. We are relieved to say that all of our residents remained safe and healthy through the pandemic and into this new year.

Suzanne Sadowsky - the Chair of our board for over six years - stepped down at the end of last year, and so the two of us have moved into her former role as Co-Chairs. We thank Suzanne from the bottom of our hearts for her years of service in that position, and are grateful that she will remain on the board as a Director. We thank as well Margaret O'Brien, who served on the board this past year. We are lucky to have new treasurer Louis Rosenbaum.

So, what's next for the AHAs (as we jokingly call ourselves)? Well, 2021 is the year that our association becomes a Community Land Trust - "CLT" for short. As a CLT, we plan to work on expanding our service area to include our neighbors in Nicasio Valley - an area that has not been served by the existing West Marin CLTs. Speaking of which, our transformation into a CLT will bring us into alignment with our allies at the Community Land Trust of West Marin, Bolinas Community Land Trust, and the Stinson Beach Affordable Housing Committee. For more about this transformation, visit pages four and five.

We are excited, too, to host dynamic online and in-person homeowner education events this year. Altogether, we feel excited, refreshed, and uplifted by your support. Thank you from all of us at SGVAHA. We can't wait to grow with you this year, and to share what's coming next.

*Maya Gladstern Kit Krauss*

**Maya Gladstern & Kit Krauss - Co-Chairs**

# Welcome Home, Friend



Most songbirds migrate at night so that the stars help orient them on their journey. SGVAHA's newest Sage Lane resident is returning songstress Ms. Mwanza Furaha who, after one and a half years in Southern California, migrated back to the San Geronimo Valley in broad daylight early last year. She had to be her own guiding star when she lost her housing early Spring 2020.

Many monikers describe our newest resident: mother, grandmother, deacon, songstress, actor, dancer, storyteller, filmmaker, black history steward, fundraiser, and, while we're at it, inspirer, joy bringer, wisdom keeper and friend.

Furaha effuses a natural enthusiasm for life. Conversation is seasoned with her own first person proverbs, "It's up to you to make the decision to design your life the way you want it to be. I am living my dream!"

Texas born Furaha originally moved to the Valley twenty years ago. "Why? I fell in love," she readily replied, "We lived in the Lagunitas Castle." Furaha worked at the Lagunitas School while performing throughout the North Bay. She was invited to join the local church choir and sang with jazz pianist Sy Perkoff every Friday night at the Two Bird Cafe for two years. Then her dream impelled her to Southern California.

"I thought I was moving to Palm Springs for the music," said Furaha, but health issues surfaced. Soon after she lost her housing. Furaha returned to the Valley at the urging of longtime friend and Woodacre resident Marie Eisen. "A week and a half later, COVID hit and we were sheltering in place," Furaha enthused, "Thank goodness Marie and I are such good friends!" Thank goodness she applied for and secured the lottery for the Sage Lane unit. Thank goodness our songstress flew home.

# Our Residents

## 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



## The Valley as safe haven

Alex Hughes grew up in wooded hills of Lagunitas and Forest Knolls. After returning from time in cities around the Bay Area, he's gratefully able to call the Valley home once again thanks to SGVAHA's Mobile Home Park. The sense of community and an appreciation of the Valley's slower pace of life drew Hughes back to Forest Knolls, where he enjoys the relaxed pace of life here as he works on courses for a professional certificate in land surveying. "It's home," Hughes remarks succinctly.



Our Impact:

41 years

48+ people housed

23 homes

26 units



We are a separate entity than the recently dissolved "San Geronimo Valley Land Trust" for open space

# Our History



1977

SGVAHA begins meeting as the 'San Geronimo Valley Senior Housing Association'

1990s

SGVAHA receives major funding boost from Marin County

2002

SGVAHA completes six units of senior housing on Sage Lane, San Geronimo, the Valley's first permanently affordable units.

## Our history in brief:

SGVAHA began in the late 70s as the San Geronimo Valley Senior Housing Association after a series of meetings between like-minded individuals. Formal goals were adopted in February 1980 - then came 20 years looking for funding sources, and for projects in the Valley.

## So, why Affordable Housing? And what is it, exactly?

### 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 speculative 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



# Our Future

**Save the Date!**  
Join us on Zoom Sunday, June 6  
at 4:30 pm to learn how to create  
a second unit from an existing  
bedroom in your home!



2015

SGVAHA acquires the 19 unit Forest Knolls Mobile Home park, protecting longtime tenants from possible eviction, and later adding a 20th unit.

In the early 2000s, the French Ranch development in San Geronimo donated three lots to the association as part of their approval, which are now known as Sage Lane. Project funding was provided by the County, the Marin Community Foundation, and the community.

2019

SGVAHA hires an outside consultant and conducts long-term visioning and goal setting project.

In 2015, county staff notified the group that the mobile home park in Forest Knolls was going to be sold by its long-time owners: the Yerions. The association moved quickly and in partnership with the Marin Community Foundation to purchase the park.

2021 - 2022

SGVAHA becomes a Community Land Trust - "CLT" for short

## We're Becoming a Community Land Trust - This Year!

By Summer 2022, SGVAHA will evolve from a volunteer community nonprofit into an official Community Land Trust (CLT).

We will become the third CLT in West Marin, along with Bolinas Community Land Trust - BCLT, and CLAM - Community Land Trust Association of West Marin. Today the three community-based organizations own and manage nearly 100 units of permanently affordable housing. Community Land Trusts take many forms in both rural and urban areas. A CLT's central purpose is to acquire, hold, and steward land for permanently affordable housing and other community needs. Community Land Trust housing can be rental units and/or owned housing on land trust land.

### 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. In the coming months we will be inviting our Nicasio neighbors to us join in transforming SGVAHA into a CLT serving the communities in the San Geronimo Valley and Nicasio. We would encourage you to visit the SGVAHA, BCLT, and CLAM websites to see the amazing work being done in West Marin.



## Donor Spotlight



Steve and Carol Rebscher are two of the San Geronimo Valley's most involved citizens. Between Steve's service on the Lagunitas School District Board of Trustees and Carol's work on the San Geronimo Valley Community Center's Board of Directors, this dynamic and committed couple spend much of their retirement volunteering their time with Valley institutions that they care deeply about.

When it came time for the Rebschers to work with a lawyer to assemble their trust, their children and the Valley community were at the forefront of their minds.

SGVAHA is fortunate to be among the local organizations that Carol and Steve have chosen to support in their trust.

*"Affordable housing is a barrier to making our Valley more diversified for young people and for people of different ethnicities. It made us feel good to be able to put that on paper for the future."*

*– Carol Rebscher*

With more than 30 years here in the Valley and years of experience with community organizations, the Rebschers want to see a Valley where people who have been here for generations can afford to remain, where a cultural through line that links the past, present, and future can remain, too. Just as importantly, the Rebschers hope that the Valley can welcome new racial diversity through the creation and preservation of affordable housing. The team at SGVAHA is so grateful for their generous legacy gift.



## Coming Home: Katherine Wethington

My name is Katherine. I am twenty six years old, and I grew up in Forest Knolls, went to Lagunitas School, and now am

back in the Valley having a full-circle experience teaching in the Lagunitas School District. The home that I grew up in was sold

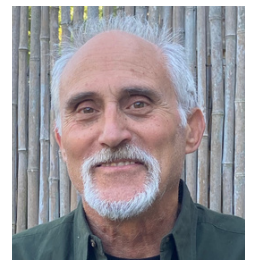
*"My heart is planted in the San Geronimo Valley, the community that I grew up in, teach in, and love. I hope for a future where people like myself who grew up here can also build sustainable adult lives here in affordable homes."*

during a difficult time for my family. For almost the past two years, I have been searching for an affordable studio or one bedroom apartment rental in the San Geronimo Valley without success. I recently found a bedroom in a place in San Rafael shared with roommates that is working for now, but my heart is firmly planted in the San Geronimo Valley. My community is here in the Valley as well. My friends and I garden at the community garden on the Trust for Public Land property. We dream of sharing a home together, a place we can call our own, where we can live in community. While it doesn't seem possible for us at this time - as educators, nonprofit staff, and craftspeople - I am hopeful that this will one day be within reach!

## A New Director

Louis Rosenbaum, SGVAHA's new Treasurer

After living in the Valley for seven years, I wanted to "do something" where I lived. I saw the ad for a treasurer in the Valley list serve, I volunteered for the San Geronimo Valley Affordable Housing Association because



I was attracted to the good work the Association performs in its goal to make available affordable housing in the Valley. The Association's mission to increase the housing stock accessible to people below the median income levels. I strongly believe folks should be able to live where they grew up.

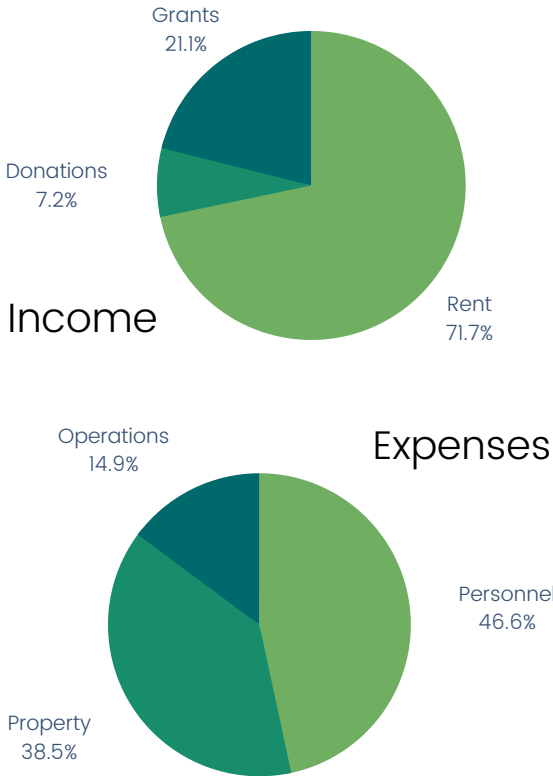
In my short tenure on the Board, I have witnessed the dedication & professionalism of the group working in SGVAHA. This has been impressive and inspiring. The congeniality creates a great working environment. I am happy to be working with the San Geronimo Valley Affordable Housing Association.

## Work with Us!

As we grow into a Community Land Trust (CLT), 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.sgvaaha.org/join-our-board](http://www.sgvaaha.org/join-our-board) to learn more!



# Income & Expense Statement



## INCOME

Rent Income \$201,814  
Individual Donations \$20,243  
Government Grants \$59,340

**TOTAL:** \$281,397

SGVAHA runs a lean and efficient operation with the help of a highly active working board, four part-time staff members, and dedicated volunteers. As we become a CLT, our organization anticipates increases in donation income via a new model of membership-based annual donation. With increases in funding, we aim to soon create full-time positions in key areas to grow our CLT.

## EXPENSES

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

Salaries \$64,815  
Payroll Taxes \$6,057  
Workers Comp Insurance \$1,151  
Payroll Processing \$2,049  
Interest Expense \$13,161  
Property Taxes \$2,614  
Insurance \$9,371  
Electricity, Propane, Water, Garbage \$21,267  
Telephone & Internet \$2,964  
Repair & Maintenance \$2,812  
Homeowners Dues \$9,036  
Office Expense & Postage \$2,370  
Annual Report Printing & Mailing \$1,296  
Fundraising \$1,761  
Licenses & Permits \$2,442  
Accounting & Audit Fees \$6,650  
Consultants - assessing new properties \$7,790  
Meetings, Events, Board Development \$1,285

**TOTAL:** \$158,891

Net Income Before Depreciation \$122,506  
Depreciation (non-cash item) \$75,819

**NET INCOME:** \$46,687

Heartfelt thanks to **Marin County**, the **Marin Community Foundation**, and **Legal Aid of Marin** for their partnership and support 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 **Mark Switzer**, **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!

Steve Aikenhead  
Lenore & Tim Arnoux  
Jan & Alex Berry-Kadrie  
Lisel Blash  
Susan Brayton  
Patti Breitman  
Al & Sarah Brewster  
Laurie Chorna  
Owen Clapp  
Maureen Cornelia  
Burrill Crohn  
Liza Crosse  
Paula Delehanty & William Thoms  
Anna Dirkse & Justin Eagleton  
Cia & Pat Donahue  
Ruth Dundas  
Amir Ebrahimi  
Gloria Elizabeth  
Facebook for Nonprofits  
Joseph & Virginia Faria Jr.  
Sandra & Daniel Fitting  
Barry Flicker  
Peter Ford

Mary Frank  
Gan HaLev  
Maya Gladstern  
Kevin Gladstone  
Ronald Goettinger  
Joyce & Marvin Goldman  
Jan Gross  
Karen Hamblett  
Nancy & Dean Hanson  
Dianna Horne  
Megan Isadore  
Steve & Jean Kinsey  
David Knepler & Karen Koenig  
Kit Krauss  
Kiki La Porta & David Haskell  
David Lakes & Stephanie Fein  
Stacey Laumann  
Vivianne Lichtenstein  
Rich Lohman & Linea Larson  
Pamalah MacNeily  
Allan & Sydne Bortel  
Patty Blanton  
Lesley Mesarchik

Tony Miceli  
Naomi Miller  
Eric & Chris Morey  
Dianna & William Muhic  
Mari Nakagawa  
Stephanie O'Brien  
Aidan O'Sullivan  
Peter Oppenheimer  
Sally & Peter Pennypacker  
Allison & David Puglisi  
Carol & Steve Rebscher  
Dennis & Judy Rodoni  
Michael Roll  
Louis Rosenbaum  
Michelle & Johnny Rutledge  
Suzanne Sadowsky  
Joel Schmukler  
Elizabeth Scott  
Dave & Janet Semling  
Dale & Deborah Seymour  
Joe & Rose Mary Sharp  
Peggy Sheneman  
Laura Sherman

Phyllis Silverberg  
Hilary Stock  
Reede Stockton & Peg Hunter  
Debra Taube  
Jody Timms  
Amy & Tom Valens  
Cory VanGelder  
Joe & Geraldine Walsh  
Thelma & Mark Weiss  
Tona & Dave Wheeler



## Become a Supporter!

Learn about the numerous ways you can support us on our brand new version of the SGVAHA website - [sgvaha.org](http://sgvaha.org). Your contributions make our outreach and development efforts possible.





Local  
Postal Customer

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