Napa Valley, CA

In California's Napa Valley—where wealthy vacationers pack the wineries, farm-to-table restaurants, and luxury hotels to drink award-winning wines and feast on foods prepared by world-renowned chefs—there usually are jobs available. In this seemingly magical place, however, even workers earning higher-than-state-average wages find it hard to cover the exceptionally high costs of living. Trade offs are common, with some residents choosing to skip meals or delay needed health care services in order to cover the astronomically high Napa Valley rents. Housing that is affordable is particularly scarce here because large swaths of the valley are prioritized for agricultural use, and what's not used for agriculture is in extremely high demand— for market rate housing and tourist-centered commercial development.

"Ask anyone who lives or works in Napa what the biggest challenge is in our community, and they will say 'housing,'" said Jennifer Palmer, who works for Napa County Health and Human Services Agency and supports the Live Healthy Napa County collaborative. "The majority of our residents pay more than 30% of their incomes toward housing, which is a challenge for most of us regardless of income, but is devastating to those with the lowest paying jobs. Once rent is paid, there is very little money left over for anything else."

The housing crisis here affects the health of the community at every level. The physical health of individuals is impacted, with those making the lowest incomes, generally Latino residents, suffering disproportionate rates of chronic diseases, like heart disease and diabetes, as well as higher than average rates of obesity. Neighborhoods are struggling with overcrowded housing on the one hand and declining schools on the other. This is because those who stay for work are living in large group situations, but many families with school children are also moving farther away to find more affordable places to live. The community overall is struggling with the effects of inequalities that place a disproportionate burden on its lowest income residents, who are needed to help keep the economy going.

"Napa is very much a tale of two cities," said Terence Mulligan, president of the Napa Valley Community Foundation. "The casual visitor would probably be shocked to learn that we have families living well below the poverty level, in heavily overcrowded and temporary or makeshift housing. Our largest public elementary school is 90% Latino families and 90% of its students receive free or reduced-cost meals. We have a host of health and health-related challenges hidden in plain site, obscured by the tremendous beauty and brand of the place."

In response, several local leaders, including Ms. Palmer and Mr. Mulligan, are working to address the challenges and make Napa healthier. Together, the leaders comprise Napa Valley's Invest Health team. Invest Health is a collaboration between the Robert Wood Johnson Foundation and Reinvestment Fund that provides opportunities for local leaders in the public and private sectors to work together in mid-size cities such as Napa on new initiatives aimed at improving health and well-being, especially in low-income neighborhoods that are facing the biggest barriers to better health.

Initially, the team expected to tackle homelessness, but quickly realized that others in the community are working diligently on that issue. They decided instead to first take a close look at the level of food insecurity in Napa, especially among those who are precariously housed. The Invest Health team partnered with Napa's local soup kitchen—The Table—on a first-ever survey of patrons to understand who was coming for meals and why. The survey found

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that the majority of patrons are homeless and/or living on less than $10,000 per year, and that even people with middle-income jobs must sometimes bring their families to The Table for meals in order make ends meet. They also found that the emotional benefits of a shared meal in a safe, welcoming environment are considered as important as the physical benefits of the meal itself.

One survey respondent said, "I come because I feel cared for! Isn't that what life is supposed to be about?" Another said: "It gives me some joy and comfort in my life right now." And another: "The volunteers ensure the community as a whole remains healthy, and it's a place that is secure for people that seldom feel secure." As a result, Invest Health is exploring ways to connect more Napa residents to reliable sources of low- and no-cost food, including through the local food bank, soup kitchen, and public schools.

"The data influenced our project in three important ways," said Palmer. "First, it opened our eyes to the fact that we could offset the cost of living by increasing access to food. Second, it caused us to consider how socially isolating the cost of living burden can be. Third, it changed how we approached collecting data. Numbers became merely a starting point for in-depth conversations with the people connected to them, because the conversations got us to the essence of what is in the numbers."

Reducing social isolation and helping people stay connected to the Napa community is behind another the Invest Health team's approaches: promoting second unit housing (also known as accessory dwelling units) to help alleviate the housing crisis. Typically, second-unit housing is a separate apartment—such as a mother-in-law apartment built over a garage--that adheres to specific housing regulations. Recent legislative changes in California that eliminated expensive fees as well as zoning changes in Napa, however, have reduced the costs and loosened regulations, making innovative approaches to second-units possible.

"Due to agricultural land restrictions in Napa, we can't simply build our way out of our housing problem," said Lark Ferrell, manager for the City of Napa's housing division. "So we are exploring the use of shadow inventory, homes with empty rooms that can be turned into second units simply by adding a double locking, exterior door and an efficiency kitchen. It makes sense as a possibility because we have an aging population living alone in large, single-family homes and a younger population of working families who must either double- or triple-up in small apartments or move and commute very long distances.

Inspired by the work done by the Invest Health team, the City of Napa is committing $450,000 to a second unit pilot program launching in Fall 2017. It will involve recruiting homeowners and helping them obtain financing, hire contractors, and ultimately rent out the new second units in their homes. "We have already had some interest from homeowners in the idea," said Ferrell. "But once we have the pilot program in place, we will really learn how feasible it is. We will hold community meetings, seek lots of input and feedback, evaluate and refine the concept, and determine if we can make it work." Ferrell said the concept is appealing to older homeowners who like the idea of sharing their home with other people and possibly helping each other out while still maintaining separate spaces.

Napa Valley Community Foundation's Mulligan said that he is excited about the idea and envisions a number of ways that the Foundation as well as the larger philanthropic and business communities in Napa can work with the local government and get behind the idea of second units. "There is a financing barrier right now," he said, "To get a traditional loan, it's not enough to have equity in your home, you also need to have enough monthly cash flow to service the debt you might take on in constructing a second unit. Many of our older residents have significant equity, but couldn't borrow from a commercial lender, because the future rental income they'll get from a new granny unit isn't taken into account. That's why we see an opportunity for a new kind of financing vehicle. I think as long as the right conditions are set—that the new units must be rented to low-income people who need a home, for example—then this could be a great way to invest in creating a healthier Napa community."

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