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
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.”

Photo Credits: Page 1—WineCountry Media; Page 2—Rianda House (top) and Bob McClennenhan (left)