



Enriching Lives, Creating Communities

ANNUAL REPORT 2015



Northern California Presbyterian Homes & Services (NCPHS)

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Our Mission

To meet the needs and improve the quality of life of older persons from all economic levels and varied cultural backgrounds through diversified operations which offer housing and programs of physical, social, health, and spiritual care.

Our Core Purpose

Enriching the Experience of Aging

Our Core Behaviors

- Compassionate
- Attentive
- Resourceful
- Engaged



David Berg,
President & CEO



David Jamison,
Chair, Board of Directors,
NCPHS

A Year of Progress and Innovation

Dear Friends of NCPHS,
2015 was a year of progress and innovation throughout NCPHS. From meeting key milestones in our affordable housing renovations to implementing new technologies that streamline systems in our CCRCs, our accomplishments this year enable us to offer even more options for seniors we serve.

Behind each of our endeavors—and at the heart of what we do each day at NCPHS—is our commitment to create communities that enrich the lives of older adults. Our achievements this year include:

- Successfully completing a 15-month, \$18 million capital improvement project at Western Park Apartments, our affordable housing community in San Francisco's Western Addition.
- Beginning construction on an extensive 19-month renovation project at Town Park Towers, our affordable housing community in San Jose.
- Making great progress with Viamonte at Walnut Creek, an innovative new senior living community. NCPHS purchased the land for the project, and a vibrant Viamonte marketing campaign sparked an outpouring of interest.
- Earning the highest ratings from Medicare's Five-Star Quality Ratings System at each of the health centers at our CCRCs.
- Implementing Answers on Demand, an integrated electronic health records system that streamlines work flow and access to information, at The Sequoias-San Francisco, The Sequoias-Portola Valley, and The Tamalpais.
- Achieving occupancy rates in the mid-90% range or higher in all of our communities, exceeding the national average.
- Launching a dynamic Performance Improvement Plan to strengthen NCPHS' long-range financial position and encourage continuous improvement across our organization.

In the pages of this annual report are stories, quotes, and statistics that illustrate how our work is improving the quality of life for older adults in our communities and throughout the Bay Area. As we move forward and build upon our successes, we look forward to serving older adults for generations to come.

David Berg,
President & CEO

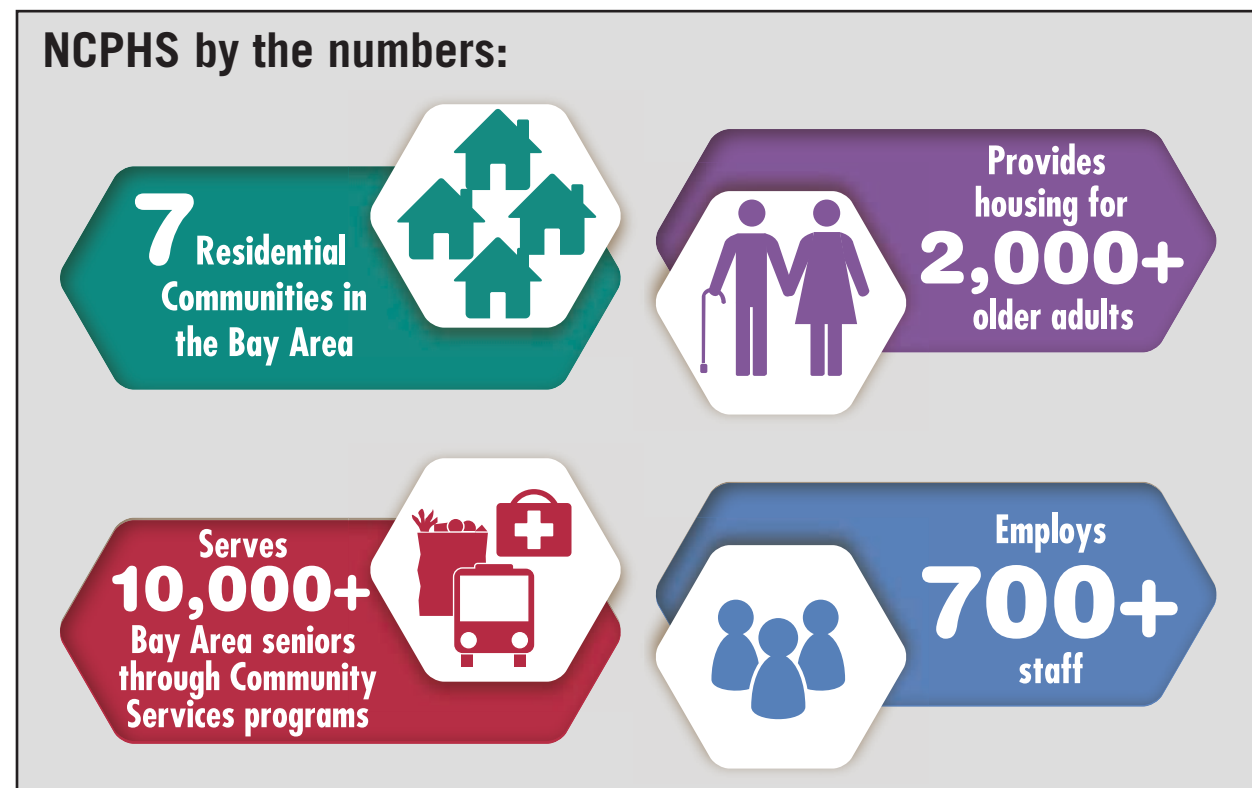
David Jamison,
Chair, Board of Directors, NCPHS

Who We Are: The NCPHS Difference

Founded in 1958, NCPHS is a mission-driven nonprofit corporation dedicated to enriching the experience of aging for older adults in the San Francisco Bay Area, whether they live in our continuing care retirement communities, our affordable housing communities, or in their own homes. We strive to be a leading force in improving senior housing and services, evolving our business model while maintaining our commitment to excellence.

As a nonprofit organization, NCPHS reinvests our financial returns in ways that support our mission and benefit the people we serve. Through our Community Services programs, thousands of older adults receive services from two senior centers, healthcare education and referrals, and social services in low income housing around the Bay Area.

Each and every day, we are guided by our Core Values of service, integrity, stewardship, teamwork, excellence, and respect. We believe that a variety of backgrounds, styles, perspectives, values, and beliefs is an asset to our communities and our residents. We are committed to maintaining an inclusive, supportive, and responsive organization in which differences among all people are understood and appreciated.



Vibrant Communities, Engaged Residents, Dedicated Staff



From sharing photos online to staying in touch with their grandchildren, Sequoias-San Francisco residents learn tech-savvy tips in their community's "Get Social" social media workshop.

From continuing care retirement communities to affordable housing, our properties are much more than places to live—they are places where residents learn, grow, and live life to the fullest.



Many Sequoias-Portola Valley residents enjoy hiking the trails of the Windy Hill Open Space Preserve, located right next door to their community.

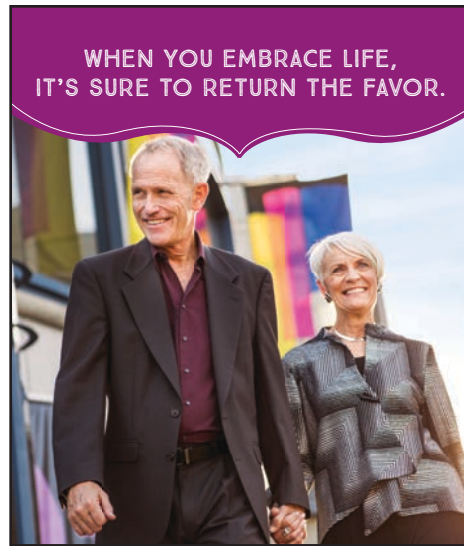
"All of us make an effort to create an atmosphere where residents feel welcome and are part of a community. I love developing activities that bring our residents together and broaden their horizons."

— Lana Litvak, Program Coordinator, Eastern Park Apartments



"I love interacting with our residents! Every single one of them has taught me a lesson. Sometimes residents need someone to listen to them, and I try my best to help them feel better. We joke and we play and we talk together. It fulfills the heart."

— Teresa Gaspar, Receptionist Supervisor, The Sequoias-Portola Valley



Viamonte at Walnut Creek will feature 173 architecturally distinctive senior living residences plus assisted living and memory care apartments, all situated within The Orchards, a multi-generational retail and dining center anchored by a new, state-of-the-art Safeway store just minutes from downtown Walnut Creek. Slated to open in 2019, Viamonte will offer its residents a wide range of amenities, including a pool, gardens, lounge, fitness and activity centers—all at the intersection of nature and culture, serenity and vitality, creative cuisine and cosmopolitan shopping.

A New Dynamic in Senior Living

It was a year of momentum for Viamonte at Walnut Creek, a dynamic new senior living community being co-funded by NCPHS and Senior Resources of the West, with the benefit of project expertise from both NCPHS and Episcopal Senior Communities management. After obtaining approval from the City of Walnut Creek, NCPHS purchased 3.8 acres of land for the project at The Orchards, a walkable neighborhood of shops, restaurants, and natural beauty with views of Mt. Diablo. In the fall, a vibrant new Viamonte marketing campaign generated hundreds of leads, helping to fill information sessions to capacity and inspiring hundreds of prospective residents to sign up for the “Friends of Viamonte” priority mailing list. Later in the year, Walnut Creek’s Design Review Committee study sessions sparked glowing reviews for the project, such as, “What could be better than to walk out your door and wander over to the splash pad park, bocce ball court, restaurants, grocery, fitness and bike paths without ever crossing the street?”

Viamonte is one more way NCPHS is creating innovative, high-quality options for the older adults we serve. Look for more updates about Viamonte as we work toward breaking ground in late 2017.



Renovations on the Rise

2015 was an outstanding year for capital improvements at two of our affordable housing communities, Western Park Apartments (WPA) and Town Park Towers (TPT). In April, we celebrated WPA’s official re-opening after a 15-month, \$18 million renovation project which included a new library, multi-purpose room, computer room, art studio, new offices, new roof, energy-efficient windows, solar panels, and rooftop gardens—plus a new kitchen and bathroom in many apartments. Today, WPA’s new spaces are abuzz with resident activity, including Tai Chi and ping pong in the new multi-purpose room and painting groups in the light-filled art studio.



Kate Hartley (Mayor’s Office of Housing & Community Development), Merle Malakoff (Citi Community Capital), and San Francisco Board of Supervisors President London Breed, joined WPA resident Terry Irwin and NCPHS President & CEO David Berg for a ribbon-cutting ceremony on April 30, 2015 to celebrate WPA’s grand re-opening.

In November, extensive renovations began at TPT. The 19-month construction project will bring a new computer room, resident meeting room, exercise room, staff room, new appliances, new HVAC, and solar panels to the 42-year-old building. Each of TPT’s 216 units will receive an updated kitchen including new paint and appliances, lights, and flooring. Twenty-two apartments will be converted into ADA-compliant units.



In addition to extensive interior improvements, renovations at TPT will also include new energy-efficient windows, paint, and balcony repairs.

Senior Services for Northern California (SSNC)

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Established in 1987 as the supporting foundation of NCPHS, Senior Services for Northern California (SSNC) supports programs and services that provide physical, social, health, and spiritual care for thousands of older adults, people with disabilities, and youth in the Bay Area.

Our Mission

Senior Services for Northern California provides funding for the charitable, scientific, educational and community activities of Northern California Presbyterian Homes and Services' mission through effective solicitation and distribution of gifts, bequests, endowments and trusts.



Judith Loura, SSNC
Executive Director



David Jamison, SSNC
Chair, Board of Trustees

Thank you from Senior Services for Northern California (SSNC).

Your support of programs and services provided to NCPHS communities and to older adults throughout the Bay Area is greatly appreciated. During 2015 \$2,112,824 was contributed to SSNC. Of this amount \$1,640,611 was cash and \$472,213 was planned gifts. Of the total amount raised, \$1,084,667 was for the Tomorrow Funds at our Continuing Care Retirement Communities which assist residents who have run short of funds.

SSNC disbursed \$440,307 to our Continuing Care Retirement Communities, affordable housing communities and community service programs for support of services that improve people's quality of life. The money raised through SSNC's efforts make our residential communities better places to live. Some examples of projects supported by SSNC include:

- Tomorrow Fund assistance for residents in our life care communities who run short of funds;
- Emergency relief grants for employees and affordable housing community residents who have encountered a financial setback;
- Health and exercise equipment for our housing communities;
- Artwork and landscaping to improve the aesthetics of our housing communities;
- Newspaper subscriptions and library supplies for our housing communities;
- Sponsorship of events that raise funds for Community Services and a few other senior agencies.

As a supporting foundation, SSNC was created to raise funds for NCPHS to improve the quality of life for seniors and those who serve them. Most of the funds raised stay in our residential communities, but the proceeds from the Gala and foundation grants support NCPHS Community Services that reach low to middle income seniors in need of social, recreational and health services. Our 13th Annual Gala Benefit, hosted by The Sequoias-San Francisco, net \$173,000 to support our Community Service Programs that reach thousands of Bay Area seniors.

On behalf of the seniors and staff we serve, thank you for your support.


Judith Loura
SSNC Executive Director


David Jamison
SSNC Chair,
Board of Trustees

Community Services Programs

Through our Community Services programs, the NCPHS mission extends into the greater Bay Area community, creating a lasting positive impact on older adults. Each year, NCPHS Community Services programs help more than 10,000 Bay Area seniors maintain their health, remain independent, and stay engaged in society.



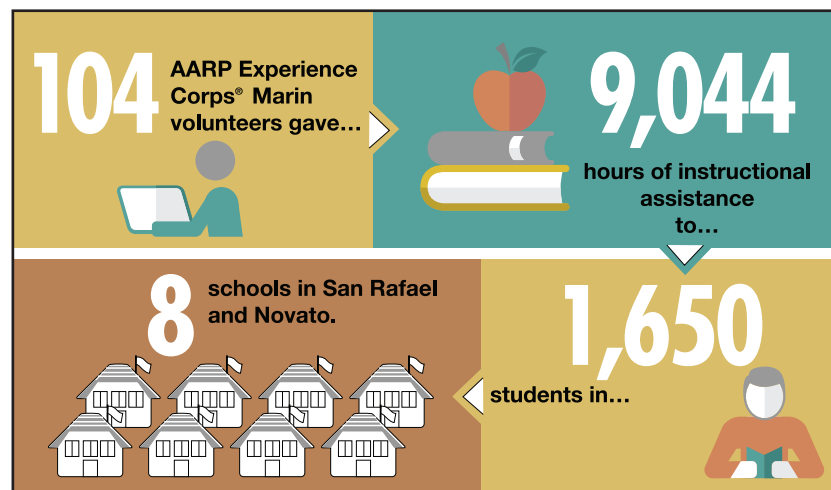
"AARP Experience Corps® volunteer tutor Sydne Bortel, who is also a master quilt maker, used a trip to the zoo as inspiration for her San Pedro Elementary students to design, draw and add color to this quilt. When they couldn't find the color gray for an elephant, she reminded them of the story 'Elmer the Patchwork Elephant' by David McKee – and look at the result!"

— Judy Kramer, Program Manager, AARP Experience Corps® Marin

AARP Experience Corps® Marin

Studies show that achieving literacy in the early years is essential for children's success later in life. AARP Experience Corps® Marin is dedicated to helping young students read at grade level by the end of third grade.

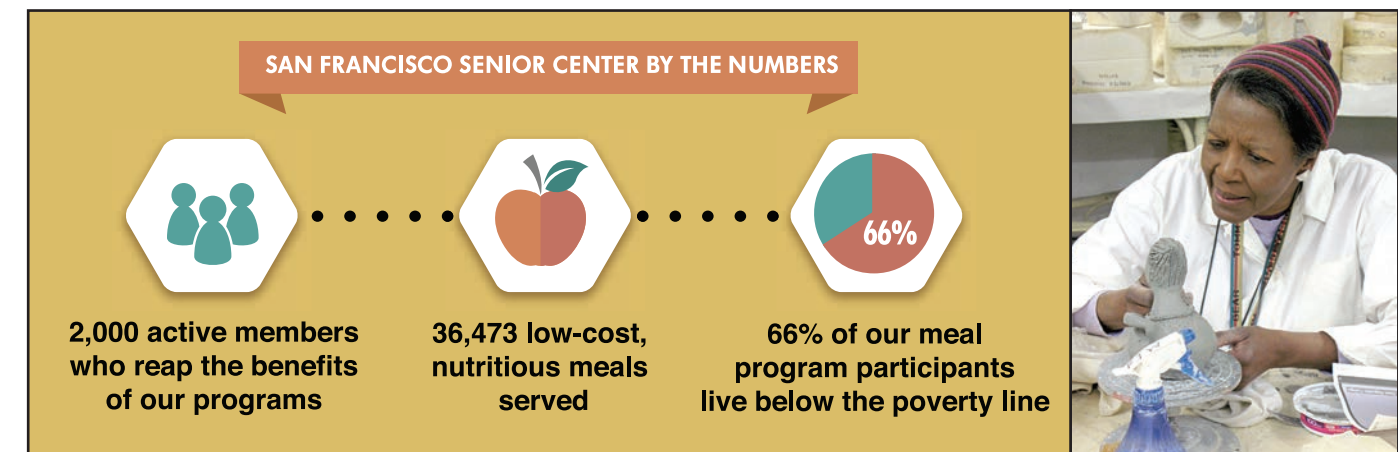
AARP Experience Corps® Marin matches diverse volunteer tutors aged 50 and older with struggling readers in grades K–3. The relationships that AARP Experience Corps® tutors build with their students contribute to the children's scholastic success and motivate them to excel. Tutors report that being an AARP Experience Corps® volunteer increases their sense of purpose in life and helps them stay physically and mentally healthy. It's a win for everyone!



San Francisco Senior Center

Founded in 1947, the San Francisco Senior Center (SFSC) is the nation's oldest nonprofit senior center, offering classes, workshops, wellness programs, nutritious lunches, and critical social services for older adults at its Aquatic Park and Downtown Centers.

Every year thousands of older adults from all walks of life come through SFSC's doors. What they all have in common is a need for socialization, companionship, and intellectual, physical, and emotional stimulation. SFSC's two centers provide a caring and safe space for growth, support, and self-exploration.



What SFSC Members Say:

"San Francisco Senior Center is an oasis in the desert known as the Tenderloin."

"We depend so much on the community services that your program offers us. Loneliness and depression are the monsters we have to fight off."

"This is my second home. I am happy coming here, meeting new people, talking, and exchanging what's going on in our daily lives."

Social Services and Case Management



The **Living at Home Program** connects seniors and disabled adults with social workers who help them gain access to available health, financial, and other support services. Through the **Services Connection Program**, NCPHS social workers help older adults and people with disabilities in the San Francisco Housing Authority's housing communities access services that help them remain self-sufficient and housed. The **WellElder** program enables low-income seniors in NCPHS affordable housing communities to access health and wellness services and health screenings.



New WellElder activities this year included:

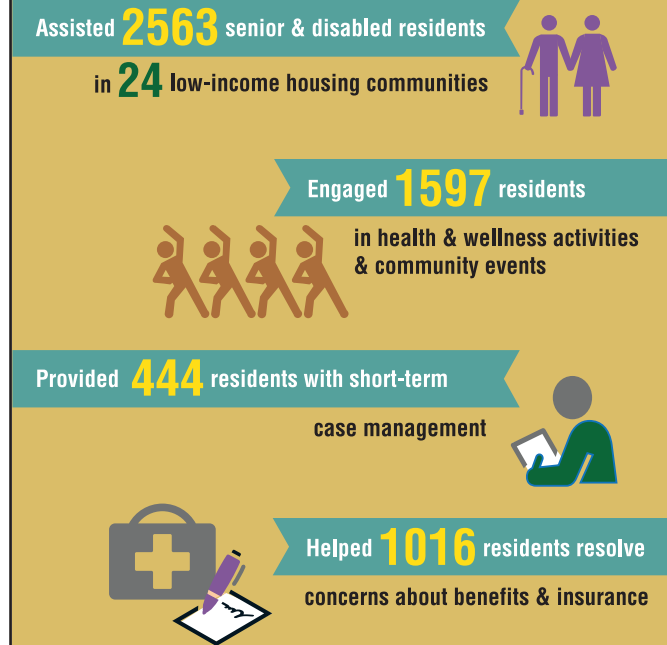
- Two senior health fairs at Eastern Park Apartments (EPA) with free health screenings from University of San Francisco (USF) nursing students.
- A dental fair at EPA with USF dentistry students.
- Free health screenings at Western Park Apartments and Living at Home sites.

What Affordable Housing Residents Say:

"The Service Coordinator has helped me with so many problems. She is very intelligent, skilled, and understanding."

"Our Social Worker is the best. He always brings things to help us. We can talk to him. He loves us and he takes care of business for us."

This year, NCPHS Service Coordinators ...



Shared Housing Program

Many seniors in San Francisco struggle to find affordable housing. Others own their own homes, but need help with bills or everyday household tasks. To address these challenges, NCPHS and Episcopal Senior Communities (ESC) are partnering to launch a Shared Housing program which matches adults in need of housing with senior homeowners who need assistance. This year, the San Francisco Mayor's Office of Community Development awarded a grant of \$230,000 to NCPHS and ESC to launch the program.



Make a Difference

Give a Gift Today

Your donation to Senior Services for Northern California helps NCPHS provide services that improve the quality of life for older persons in our residential communities and throughout the greater Bay Area.

Leave Your Legacy

You can give a gift that will touch people's lives for generations to come. Donors who have named SSNC in their wills or living trusts can become members of The Omega Circle and receive benefits. SSNC also offers Charitable Remainder Trusts and Charitable Annuity Trusts for donors wishing to increase their income and/or avoid capital gains tax on the sale of stocks or personal property. Contact Judy Loura, SSNC Executive Director, at 415.202.7805 or jloura@ncphs.org to learn more.

Donate Your Vehicle

Turn your old car into a vehicle for positive change! SSNC's car donation service accepts cars in good running condition. We make the donation process easy—and you get a tax write-off. Contact Scott Metzger at 415.351.3601 or by email at smetzger@ncphs.org to learn more.

Celebrate and Change Lives

Save the Date: The NCPHS Annual Gala takes place on Tuesday, October 18, 2016, from 4:30 – 9:00 p.m. at the St. Francis Yacht Club in San Francisco. For tickets or event sponsorship information, contact Christina at 415.202.7819.



The festivities, food, and fellowship of the 2015 NCPHS Gala Benefit were all memorable. But what made the thirteenth annual Gala truly unforgettable was the outpouring of support for NCPHS Community Services programs. Thanks to our generous residents, donors, Board, staff, and vendors, NCPHS raised a record-setting \$173,000 for our Community Services programs serving Bay Area seniors in need!

Our Donors

Thank you for your support! We have made every effort to ensure that our donors are accurately recognized. If we have made an error in our reporting, please let us know by contacting Judy Loura at 415.202.7805 or jloura@ncphs.org.

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Barbara Gray
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Marina Gurfinkel
Edith Hagenah
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Wilma Hall
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Sato Hashizume
Barbara Hastorf
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Jack & Sallie Jorgenson
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Sachi Kuwatani
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Marian Lim
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Winifred Little
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Lorraine B. Lupescu
Michiko Carmela Mango
Maria Mangold
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Cary Martin
Lois Martin
Lawrence Maxwell
Michael May
E. Walter McCarthy
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Dorothy McMichael
Neal McNamara
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Marian Munroe

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Bernice Rehnen
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Harry E. Richards
Hilda Richards
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Jean Ringe
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Earldean Robbins
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Joan Robinson
Nancy Roca
Joseph Rodgers
C. Dolores Rodriguez
Aida & Alfeo Rodriguez
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Leonore U. Russell
Hubert E. Russell
Yakov Sag
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Norman & Alice Schoenstein
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Suzanne Smith
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B.J. Sorensen
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Alla Zelenetsky
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Kazue Harada
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Mary Jane Hennigan
Pamela Heydon
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Satsuki Matsui
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Katherine F. McKenzie
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Dave Sanford
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Gioia C. Taber
Emily May Terkelson
Marnell Trendell
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Blema Wolin
Judi Zeisler

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Mike & Dianne Schilling
The Tamalpais Hobby Shop Volunteers
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Bud Trapp

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Yoshiko Kashiwagi
Dale A. Sato

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Shirley Costello
Barbara A. Daily
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Jim Emerson
Jean A. Gillespie
Wilma Hall
Jennifer Harris
Gerald Hennis
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Carmella Kramer
Debra Lepold
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James J. McCauley
Esther Millich
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Hilda Richards
Jean A. Ringe
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Eleanor Settle
Pat Skillman
Sherin Vang
Ted Weber
Yumiko Westland & Linas Stempuzis
Christine G. White

IN-KIND DONATIONS

Alba Hair Design
Katia Almeida

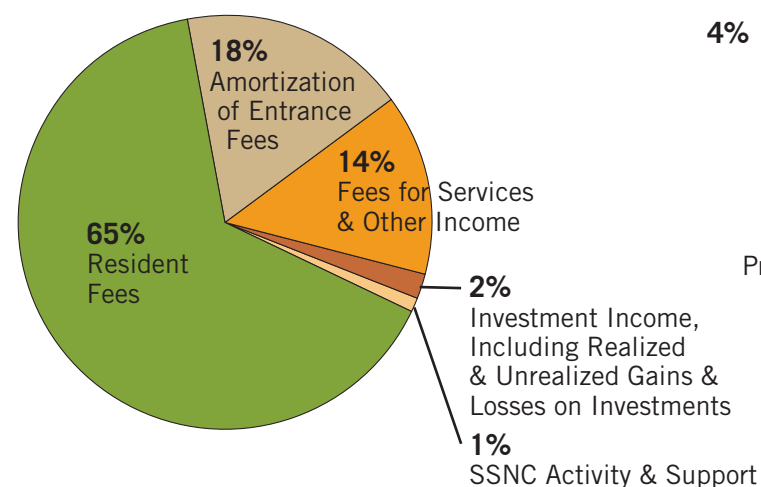
Bi-Rite
Black Point Cafe
Blazing Saddles
Blue & Gold Fleet
Laurene Bolet
Bouchaine Vineyards
Kuei M. Boyer
Canyon Market
Capuro's
Chutney Indian Cuisine
Cioppino's
Cliff House
Tyler Cole
Marnell Condoro
Dana Cray
Crowne Plaza Foster City
Robin Daly
Nuca Empanadas
Veronica Fields
Charles A. Fracchia
Paul & Sonia Gee
Ghiradelli Chocolate Company
Ghirardelli Square
Gold Dust Lounge
High Tail Hotel
Taryn Hoppe
Amy Hosa
Interior Landscapes
David & PJ Jamison
John Bentley's Restaurant
Elliot Katz
Akiyo Kinst-Hori
Las Margaritas Inc.
Lovejoy's Tea Room
Lucca Ravioli
Macy's
Mashka Jewelry
Lori Maurer
Morrison Senior Living
James Murphy
Robin Myers-Colleen
David & Carol Norwood
Olive Garden (Stonestown Galleria)
Kathleen Papenhausen
Peet's Coffee
Dorothy Pett
Pier 39
Pompei's Grotto
Red & White Fleet
Barbara Roumiguere
San Francisco Maritime National Historical Park
San Francisco Symphony
Scoma's
Seniors Love Massage
SFJAZZ Center
Simco Restaurant
Sodexo
Lydia Soot
Charles & Jill Spezzano
Stacy Stewart Face + Body
Walter & Mary Alice Stevenson
Sweeties Art Bar
Tai Chi
Tender Greens
Marc Tennison
The Andron Seaside Inn & Cabins
The Argonaut Hotel
The Cannery
The Fairmont San Francisco
The Museum of Modern Art
The Pub BBQ
The Spinnaker
Tropisueno
John P. Watts
Ben Williams

Financials

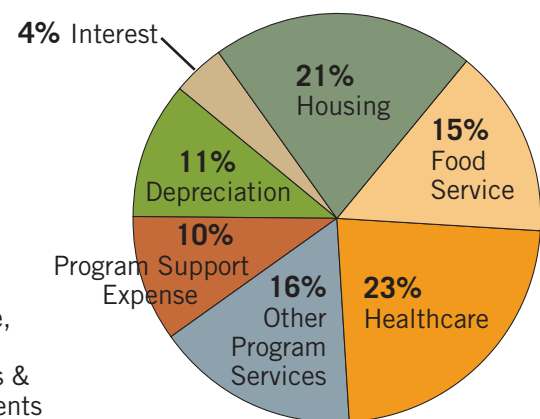
Summarized Unaudited Operating Results (in Thousands)

	2015	2014
REVENUES		
Resident fees	\$58,346	\$54,978
Amortization of entrance fees	15,622	14,550
Fees for services and other income	12,733	13,161
Investment income including realized and unrealized gains and losses on investments	1,572	(11,153)
SSNC activity and support	946	3,729
	<hr/>	<hr/>
	89,219	75,265
EXPENSES		
Housing	19,867	18,313
Food service	13,581	13,564
Health care	21,815	19,605
Other program services	15,140	16,108
Program support expense	9,459	8,239
Depreciation	10,049	9,415
Interest	3,629	2,533
	<hr/>	<hr/>
	93,540	87,777
(Decrease) increase in net assets	(4,321)	(12,512)
Net assets at beginning of year	7,898	20,410
Increase in non-controlling interest	14,430	-
	<hr/>	<hr/>
Net assets at end of year	\$18,007	\$7,898

2015 Revenues by Source



2015 Expenses by Program



Contact Us

For more than 50 years, NCPHS has built vibrant communities where our residents learn, discover, and thrive. From Mendocino to San Jose, our properties are built to last, providing comfort, stability, and peace of mind.



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San Francisco, CA 94109
415.202.7800



The Sequoias-San Francisco

1400 Geary Blvd.
San Francisco, CA 94109
415.922.9700



Eastern Park Apartments

711 Eddy Street
San Francisco, CA 94109
415.776.0114



The Sequoias-Portola Valley

501 Portola Road
Portola Valley, CA 94028
650.851.1501



Western Park Apartments

1280 Laguna Street
San Francisco, CA 94115
415.922.5436



The Tamalpais

501 Via Casitas
Greenbrae, CA 94904
415.461.2300



Town Park Towers

60 N 3rd Street
San Jose, CA 95112
408.288.8750



Community Services

881 Turk Street
San Francisco, CA 94102
415.351.3641



The Woods

43300 Little River Airport Road
Little River, CA 95456
707.937.0294



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www.ncphs.org
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Photo from gardens at The Sequoias, Portola Valley