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Affordable housing project lauded in American Canyon

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Politicians from throughout the Napa Valley, and even from Sacramento, were on hand last week in American Canyon to celebrate the start of a new affordable housing development offering not only low-cost homes, but a sense of community as well.

"This is a stellar project," said state Assemblywoman Cecilia Aguiar-Curry, D-Winters, at the groundbreaking ceremony for Valley View Senior Homes, which will provide 70 rental units exclusively for seniors and veterans.

"I'm hoping to be invited back for the ribbon cutting," said Aguiar-Curry, "to see all the happy faces moving into their new homes."

Aguiar-Curry was joined by other state officials at the event, including Sergio Mondragon-Lopez, who handles veterans housing and homelessness prevention for the California Department of Veterans Affairs.

Mondragon-Lopez noted that 22 of the 70 cottages and small apartments at Valley View will be reserved for veterans age 55 and older, with 17 of them for those who have struggled with homelessness.

"There is a need for homeless housing here in Napa County," said Mondragon-Lopez.

He also lauded the location of Valley View, situated just off Theresa Avenue and sandwiched between the Rancho Del Mar subdivision and other housing on the city's westside.

"I love that it is in the middle of a neighborhood," said Mondragon-Lopez. "That will bring a sense of community to the project."

Many of the amenities at Valley View are intended to foster community among those living there, said Aubra Levine, who has overseen Valley View for the project's nonprofit developer, Satellite Affordable Housing Associates (SAHA).

The cottages will feature front and back porches so residents can "sit outside and talk to your neighbors," said Levine. The development will also have a large clubhouse and multiple gazebos to facilitate and encourage community building.

Politicians from the city and county of Napa were also at the groundbreaking. Some noted that affordable housing projects have struggled at times to gain approval in some cities because of resistance from residents.

Napa Vice Mayor and Councilwoman Juliana Inman, who also represented the Housing Authority of Napa at the event, said: "We are proud to be partners in this project," which shows "our commitment to regional housing" solutions.

"We have seen the terrible impacts of Nimby's," said Inman, using the acronym for "not in my backyard" that has come to represent local opposition to development projects.

"Let's have less Nimby's and more, 'Yes, develop in my backyard,'" she said.

Valley View was supported by Napa County, both by the Board of Supervisors and the Health and Human Services Agency.

The agency's director, Howard Hines, was on hand to explain that people working in health and human services have come to realize the importance of supporting affordable housing as part of their mission to promote better health.

"Health care isn't just made up of the medical side of it," said Hines. "Sometimes the issues around overall health care outcomes are related to what we call the social determinants of health."

"Housing," he added, "is a significant social determinant of health."

It is "one of those domino pieces," he said. "If you don't have housing, then there's issues around food security, then there's issues around getting proper medical care. Everything just dovetails together."

Supervisor Belia Ramos, who supported Valley View while she served on the American Canyon City Council, acknowledged that affordable housing is hard to come by in the Napa Valley due to its high cost of living and other factors.

"Creating meaningful housing opportunities is a challenge for all of us in Napa County," said Ramos. "Our land is scarce, dollars are high, construction costs a lot, and it is absolutely impossible to do it alone."

"This is not just 70 units," said Ramos, "This is not just another project. It is a regional partnership."

Coming up with the funding for affordable housing projects is often the most difficult task, officials said, since most private developers aren't willing to invest in them.

It took SAHA about three years to cobble together \$26 million in financing to start construction on Valley View.

Aguiar-Curry, who said she's been trying to get an affordable housing project going in her hometown of Winters, likened the financing challenge to "a layer cake."

"It's always the frosting that takes so much time" to finish, she said.

SAHA partnered with 15 different entities to raise all the money for Valley View.

They included the Home Depot Foundation, the Peter A. and Vernice H. Gasser Foundation, Silicon Valley Bank, Wells Fargo Bank, the U.S. Department of Housing and Urban Development, the cities of American Canyon and Napa, and the county of Napa, which provided the last \$2 million needed to make the project "shovel ready."

"It is our largest contribution to date" for affordable housing, said Ramos.

Fiona Hsu, manager of community development finance for Silicon Valley Bank, said, "It was a long road" to get the financing completed.

“These are hard projects to make happen,” said Hsu.

Her counterpart at Wells Fargo, Daniel Pearl, who is vice president of community lending and investment, said they supported Valley View because his bank has financed other SAHA projects in Antioch, Modesto, Oakland, Walnut Creek and Berkeley.

“As you know, there’s just not enough affordable housing getting built in this area,” said Pearl. “We rarely see this kind of project in Napa or Solano County,” which “made this appealing to us,” along with it being for seniors and veterans.

Pearl said Valley View required a lot of “patience” to close the deal on financing.

Mayor Leon Garcia said that is often the case with affordable housing “it takes “patience and persistence.”

“This is certainly a very proud moment in American Canyon today,” said Garcia.

“It’s a cause for celebration when you consider the acute shortage of housing locally and in California,” he said.

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