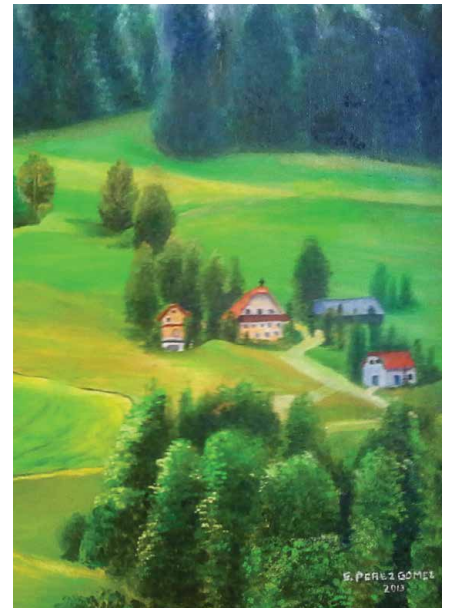
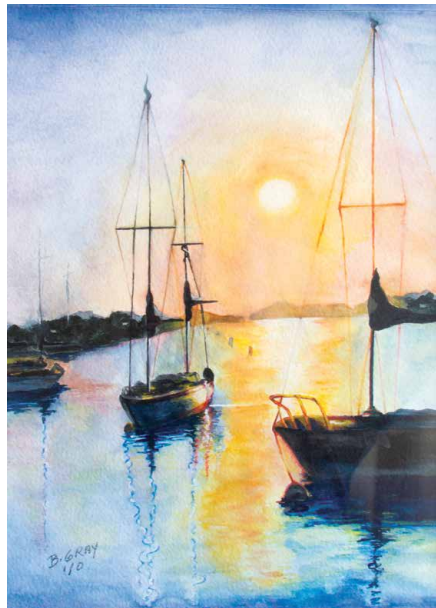
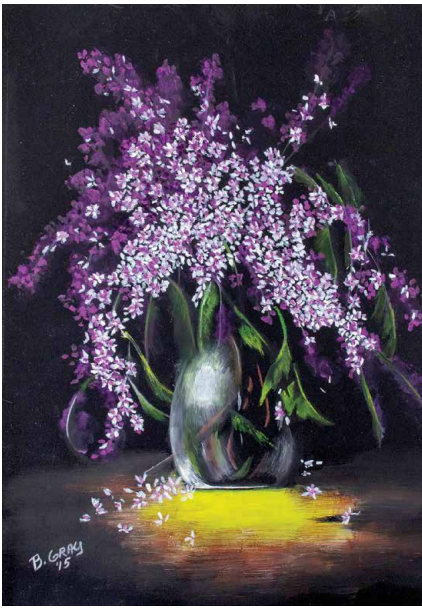


The Art of Aging Well



Annual Report | 2016

Northern California Presbyterian Homes and Services

Our Mission

Provide homes and services for healthy aging

Our Core Values

Excellence – Everything we do is of the highest quality

Integrity – Being honest, responsible, and ethical

Respect – Honoring each person as unique and special

Service – Meeting needs and exceeding customer expectations

Stewardship – Using our resources wisely and well

Teamwork – Accomplishing our goals together

Our Core Behaviors

- Compassionate
- Attentive
- Resourceful
- Engaged

NCPHS Board of Directors

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Philip R. Placier

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Michele Stratton

To celebrate the theme of this year's annual report, "The Art of Aging Well," this report features artwork created by residents of our affordable housing communities and San Francisco Senior Center members.



"San Francisco Senior Center is heaven. It's a wonderful place where we learn new skills and realize our dreams. When we finish a piece, our hearts are filled with joy."

— Estela Perez-Gomez



"I enjoy all the activities available at Western Park Apartments: exercise classes, dancing, socials, art classes, barbeques, quarterly birthday parties, and the Chinese New Year celebration. It's a fun place, and the best thing about Western Park is the friendliness of the residents and staff."

— Barbara Gray, Western Park Apartments

Cover Art (L-R): Flower and sailboat paintings by Barbara Gray, Western Park Apartments; oil landscape by Estela Perez-Gomez, San Francisco Senior Center member.

Photo credit: Harley Gaspar

A Remarkable Year: A Message from the President and Board Chair



David Berg,
President & CEO

Dear Friends of NCPHS,

2016 was a remarkable year for NCPHS. Amid the changing landscape of senior care, we continued to adapt, innovate, and set a strong course for the future.

To underscore our commitment to healthy aging, we updated the NCPHS mission statement. This new mission statement — to provide homes and services for healthy aging — is at the heart of our strategic plan, which charts our priorities for the next five years.

With an eye toward the future, we implemented a Performance Improvement Plan to enhance NCPHS' long-term financial health. Through this plan, we are reducing expenses across NCPHS while continuing to provide exceptional care.

Extensive renovations at two of our communities, Town Park Towers and The Tamalpais, provided residents and staff with an even more vibrant, energy-efficient environment.

Viamonte at Walnut Creek, our bold new senior living community scheduled to open in 2020, attracted an outpouring of interest from prospective residents, earned a coveted design award, and celebrated the opening of its new Preview Center.

Our annual NCPHS Gala set a new record, raising \$196,000 to support NCPHS Community Services programs serving older adults throughout Northern California.

Besides highlighting our accomplishments, this year's annual report also features some of our residents who embody the art of aging well. Whether through fitness, the arts, meditation, or healthy eating, these residents are living life to the fullest with boldness, grace, and zest.

To our residents, donors, staff, and supporters, thank you for all that you do to further our mission. We are excited about the future of NCPHS, and look forward to a bright 2017.



David Jamison,
Chair, Board
of Directors

A stylized, handwritten signature of David Berg in black ink.

David Berg,
President & CEO

A stylized, handwritten signature of David Jamison in black ink.

David Jamison,
Chair, Board of Directors

Roadmap for Success: The NCPHS Five-Year Strategic Plan

Our five-year strategic plan features four goals designed to enhance our services, meet the challenges of the changing senior living landscape, and serve the next generation of older adults.

1. Promote Service Excellence and Innovation in our CCRCs

Today's seniors value lifelong learning, physical activity, and social engagement. Responding to these needs is an essential part of providing excellent service. Using resident surveys and other communication tools, we will continuously improve and innovate while meeting our financial goals.

2. Increase Affordable Housing and Services

As California's aging population continues to grow, more lower- and middle-income older adults will need affordable housing. To serve this population, we will increase the number of affordable housing communities we own and operate.



3. Expand Service Coordination to Help More Seniors Thrive at Home

Through our service coordination programs, more seniors in affordable housing will be able to access programs and services that support their physical, social, and spiritual well-being.

4. Explore Sustainable Business Models for Our Senior Centers

We will continue to adapt our senior centers' programs and services to meet the needs of the older adults we serve, and will explore business models that reach beyond traditional funding sources.





Healthy Aging by Design: Viamonte at Walnut Creek

It was a year of enthusiasm and support for Viamonte at Walnut Creek, our dynamic new senior living community scheduled to open in 2020.

Community members flocked to Viamonte information sessions, and hundreds of older adults signed up for the Viamonte Priority Club, which offers members the first opportunity to preview and reserve Viamonte apartment homes. In June, Viamonte received the Pacific Coast Builders Conference Gold Nugget Grand Award for Best Senior Housing Community: On the Boards. The Department of Social Services also granted Viamonte a certificate of authority to enter into continuing care contracts, and a permit to accept deposits beginning in spring 2017.

We completed construction on the new Viamonte Preview Center, where Priority Club members can experience a virtual 3-D tour of Viamonte, view the Viamonte scale model, and even reserve an apartment home. Prospective residents can also walk through a model Viamonte apartment and see the special design details that promote safety, comfort, and independence.

In the fall, The Orchards at Walnut Creek, Viamonte's future site, announced the grand opening of its state-of-the-art Safeway anchor store and other retailers. The Orchards' beautifully landscaped park and walking trails are already attracting families, employees, and other Walnut Creek residents to the area.

Thanks to this year's outstanding achievements, Viamonte is on track to break ground in 2018.

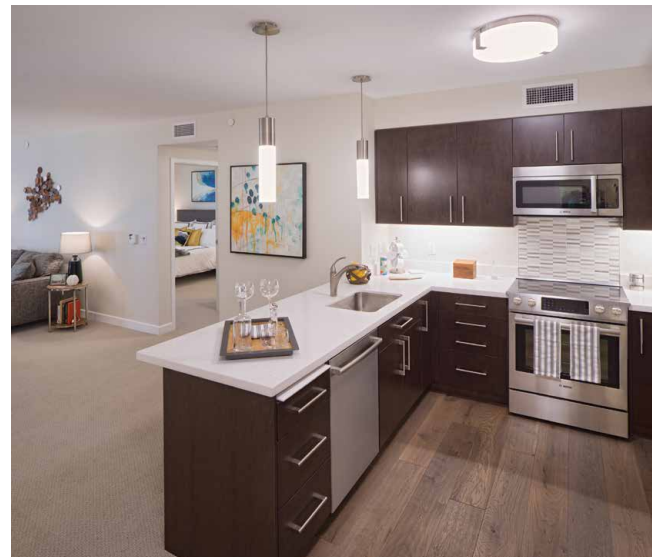


Photo by Greenbrier Development

In the Viamonte model apartment's kitchen, prospective residents can experience pull out cutting boards, front-mounted stove and dishwasher controls, task lighting, and other amenities that make working in the kitchen pleasant and hassle-free.

Renovations Enrich Lives at Town Park Towers

As part of NCPHS' extensive affordable housing renovations project, Town Park Towers (TPT) has an exciting new look, with updates designed to help residents and staff enjoy life to the fullest. TPT's apartments are receiving new kitchens, cabinets, appliances, flooring, sliding glass doors, and HVAC systems, with updated bathrooms in select units.

TPT's new reception area provides a warm, welcoming first impression to residents, staff, and visitors. The multi-purpose room boasts ping-pong and TV viewing areas, with a karaoke machine coming soon! A few steps away, residents enjoy the modern, renovated warming kitchen. Staying active is easier than ever in the new exercise room, which features new exercise bikes, treadmills, and a weight machine. Nearby, the new library and computer room are ideal places for residents to learn, create, and connect.

The renovations are a hit with TPT staff as well as its residents. Staff members especially enjoy the new break room, complete with kitchenette, refrigerator, sink, and two microwaves—plus a new outdoor patio slated for 2017.

“It is very rewarding to see residents enjoying the new amenities and to hear positive comments from staff,” said Yumi Westland, Director of Design and Construction. “NCPHS is grateful to them for their patience and perseverance during the construction.”

2017 will bring more transformations to TPT, with renovations completed in all apartments, and new artwork installed on the ground floor.



TPT's modern, airy lobby gives an inviting first impression to residents, staff, and visitors.

Photo credit: Ken Yeung

Tamalpais Dining Room Upgrade “Takes the Cake”

Thanks to this year’s renovations, residents of The Tamalpais (TAM) now enjoy their meals in an elegant new dining room complete with updated buffets, flooring, wallcovering, wall cabinets, walker storage, and a refurbished entry lounge.

As construction began in September, tables, chairs, and equipment were moved into the TAM Auditorium to create a temporary dining room. “Residents and staff had wonderful attitudes about the temporary service in the Auditorium, which is a much smaller venue with a more intimate feeling,” recalled Marla Hastings, TAM Interim Executive Director. By mid-November, the dining room was transformed and ready for residents to dine in style—just in time for Thanksgiving.



Photo credit: Rosemary Greenberg

Healthy Aging Spotlights

Lily and Yao Qi Zhou Western Park Apartments

Western Park Apartments (WPA) residents Lily and Yao Qi Zhou are a dynamic duo.

Lily loves to take part in WPA's many exercise classes, including chair ballet, aerobics, and line dancing. "I like the movement," Lily says, "and it helps maintain my good health." Lily's enthusiasm for cooking comes in handy during WPA's annual Chinese New Year celebration. She helps order the food for the celebration—no small feat for a ten-course meal!—and cooks healthy traditional New Year vegetable dishes to share.



An avid ping-pong player since childhood, Yao Qi now plays ping-pong twice a week in WPA's multipurpose room. His practice paid off this year, when he won a prize in an intercommunity ping-pong tournament held by WPA and Eastern Park Apartments.

Activities and celebrations like these are an important part of creating community at WPA, explains Bonnie Miyake, WPA Housing Manager. "It's our goal to provide activities for our residents that enhance their social, physical and mental awareness and promote a deep sense of community," she says.

Lily and Yao Qi agree. "Western Park Apartments is like a big family," says Lily. "The management and residents are friendly and caring."

Healthy Aging Spotlights (con't.)

Marilyn Kriegel

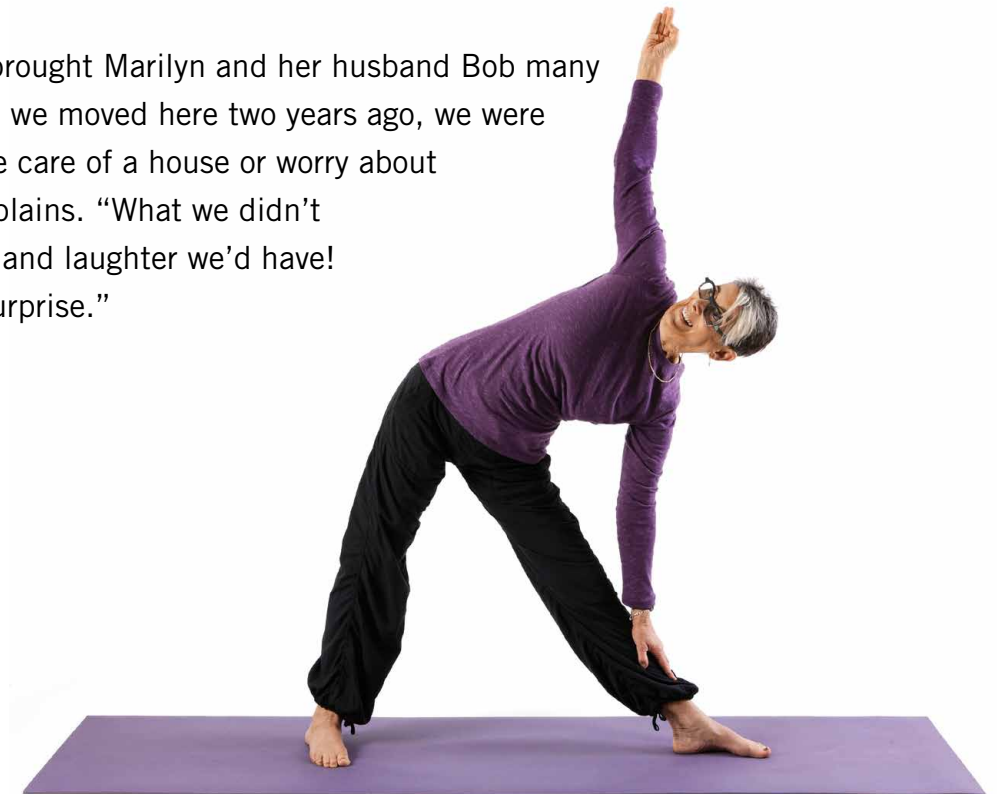
The Sequoias—San Francisco

When Marilyn Kriegel saw a sign for a yoga class fourteen years ago, she had no idea it would change her life. “I was looking for relief from the stress of living in Los Angeles,” she recalls. By the end of the yoga class, Marilyn felt a sense of peace and awareness she had never felt before.

Inspired by the philosophies of compassion and inner wisdom, Marilyn began a regular yoga practice and went on to become a certified instructor at the age of 68. “One of my teachers told me I’d found yoga at the right time in my life,” Marilyn remembers. “At this stage, we’re no longer focusing outward; we’re turning inward and sharing what we’ve learned.”

Today, Marilyn teaches yoga three times a week at The Sequoias-San Francisco. “I focus on ahimsa, or nonviolence,” she says. “Ahimsa includes what we eat, our thoughts, how we treat others, and how we care for ourselves.”

Life at The Sequoias has brought Marilyn and her husband Bob many unanticipated joys. “When we moved here two years ago, we were grateful to not have to take care of a house or worry about the ‘what ifs,’” Marilyn explains. “What we didn’t expect was how much fun and laughter we’d have! That’s been a wonderful surprise.”



George Pelmear

The Tamalpais

For George Pelmear, being active is a way of life. Three times a week, George starts his day with weight-bearing exercise. He participates in meditation groups and attends Stretch and Serenity classes on a regular basis. An avid bocce player, George plays with the Marin Bocce Federation and enjoys introducing new players to the game. In addition to playing dominoes, bridge, and poker, George has served on the TAM Sports Committee, Fitness Committee, Bridge-for-Fun Committee, and the Poker Game Night Committee.

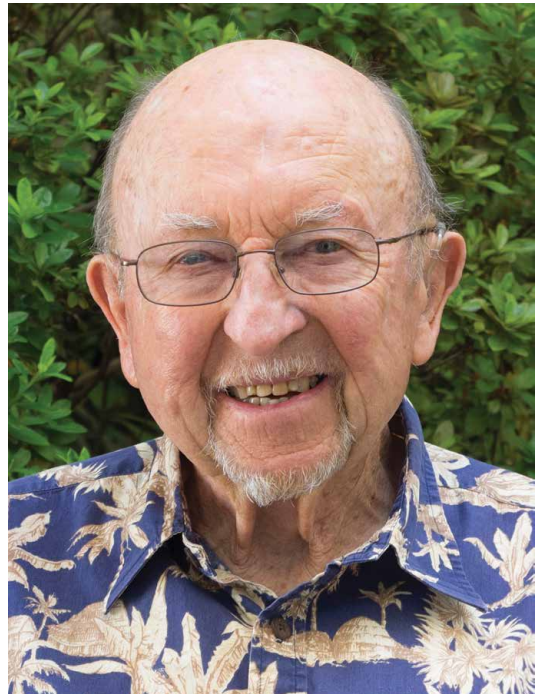


Photo credit: Rosemary Greenberg

Good health is a key part of living a dynamic lifestyle, George says. “I’ve always tried to eat a good diet. I don’t overindulge in alcohol, and I spend time online learning about health and wellness,” he explains. “Fortunately, it all seems to be working. I’ll be 94 this year—and I’m still driving!”

Community service also brings George a deep sense of fulfillment. When new residents



Tom Sanders, San Francisco Senior Center

arrive, George gives them a warm welcome and answers their questions. He also helps distribute baked goods to residents who are in the Health Center. For his service to others, George received the TAM’s Volunteer of the Year Award in 2016.

“Building relationships with people has always been an important part of my life,” George says. “I like people, and I enjoy helping them whenever I can.”

Staff Spotlight:

Jill Spezzano San Francisco Senior Center Service Coordinator

“San Francisco Senior Center is a great place to turn your attitude around if you have any preconceptions about what growing older is like,” says Service Coordinator Jill Spezzano. “Every person who comes through these doors is unique, and each day I learn something new.”

With a background in social work, art, and holistic health, Jill also leads SFSC’s Qi Gong, Reiki, meditation, and garden walking groups. “I’ve been here seventeen years, and I love every minute of it,” she says.

Jill especially enjoys the community that SFSC’s Living Well, Aging Well approach is creating. Participants set their own goals, choose activities to pursue at SFSC, and share their progress with their peers. “As we step into the second part of our lives, we have an opportunity to learn something new,” she explains. “Recently, I heard one person say, ‘I saw a beautiful green landscape in my mind’s eye.’ A few days later, I saw that same person painting during Open Studios. It’s beautiful to



see people try new things.”

“Living Well, Aging Well has been a dream come true,” adds Jill. “It wouldn’t be possible without the leadership of NCPHS, our director Sue Horst, and our partners. Together, we are opening the door for people to learn, grow, and be part of our community.”



Community Services Programs

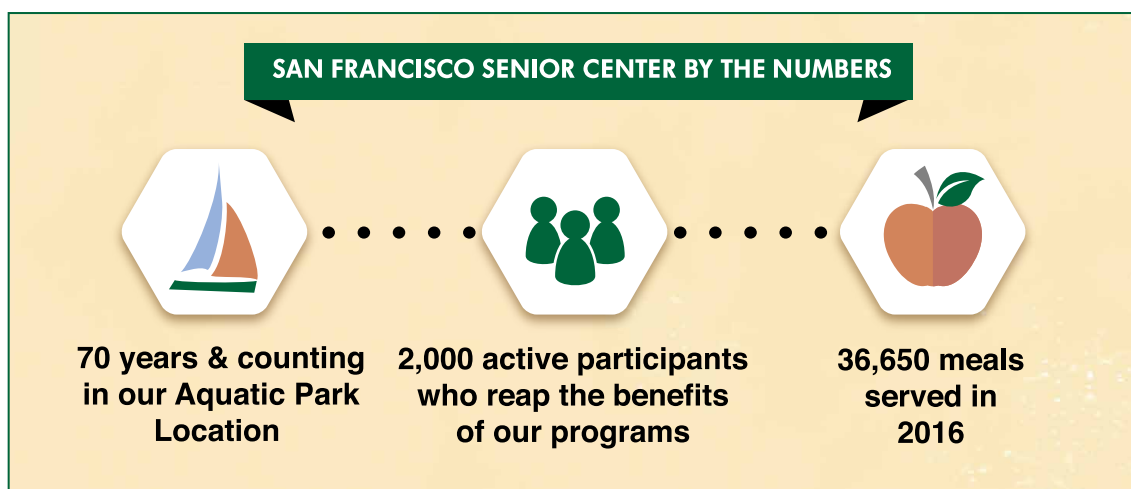
Through our Community Services programs, the NCPHS mission extends into the greater Bay Area, creating a lasting positive impact on older adults. Each year, these programs help more than 10,000 Bay Area seniors maintain their health, remain independent, and stay engaged in society.

San Francisco Senior Center



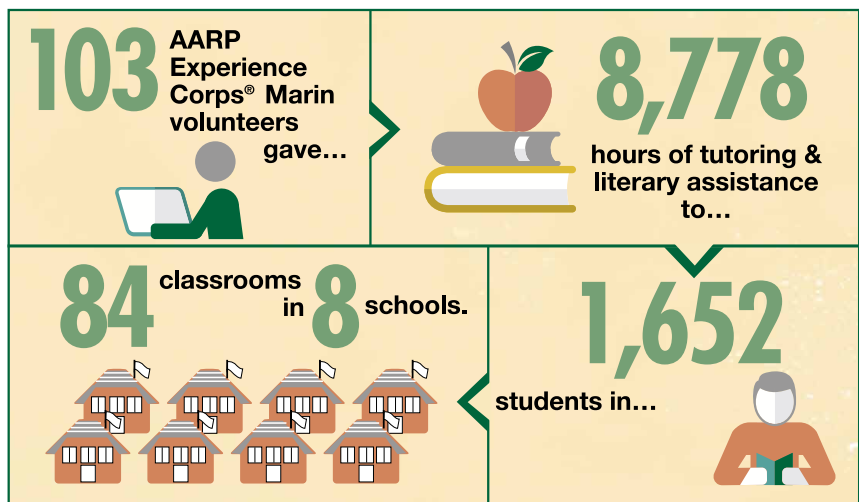
Founded in 1947, the San Francisco Senior Center (SFSC) is the nation's oldest nonprofit senior center, offering classes, workshops, wellness programs, nutritious lunches, and critical social services for older adults at its Aquatic Park and

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 and companionship, as well as intellectual, physical, and emotional stimulation.

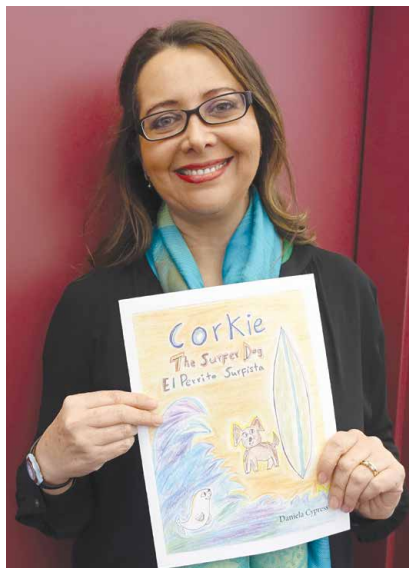


AARP Foundation Experience Corps® Marin

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



Experience Corps® Marin matches diverse volunteer tutors aged fifty and older with struggling readers in grades K–3. The relationships the Experience Corps® tutors build with their students contribute to the children's scholastic success and motivate them to excel. Tutors share that being Experience Corps® volunteers increases their sense of purpose in life and helps them stay physically and mentally healthy.



Volunteer Spotlight:

Beatriz Ferrari

AARP Foundation Experience Corps® Marin

AARP Foundation Experience Corps® Marin volunteer Beatriz Ferrari uses creativity, communication, and a caring heart to help kindergarteners at Venetia Valley Elementary become great readers.

"Mrs. Ferrari is an extraordinary tutor," says Venetia Valley Kindergarten teacher Sheila Torrez. "Her compassion and love for the students

is something to admire. She lets students know that she is here for them, to help them and be their friend. I could not do my language centers if Mrs. Ferrari were not in the class with me."

Bilingual in Spanish and English, Beatriz also helps young English learners improve their language skills. During her four years as an Experience Corps tutor, Beatriz has even written several bilingual children's books, including her most recent story, "Corkie the Surfer Dog."



Social Services and Case Management

NCPHS provides social services and comprehensive coordination of care to stabilize, support and monitor older and disabled adults. Our goal is to help seniors and disabled adults remain in their homes and maintain their independence. When necessary, we mobilize other service providers to create a safety net, coordinating interventions and services that address the needs of residents and clients.

Living at Home Program staff are located in senior and disabled low-income housing sites. Case management services staff work with vulnerable seniors across the city who are referred by Adult Protective Services staff, medical providers, and other social service agencies.

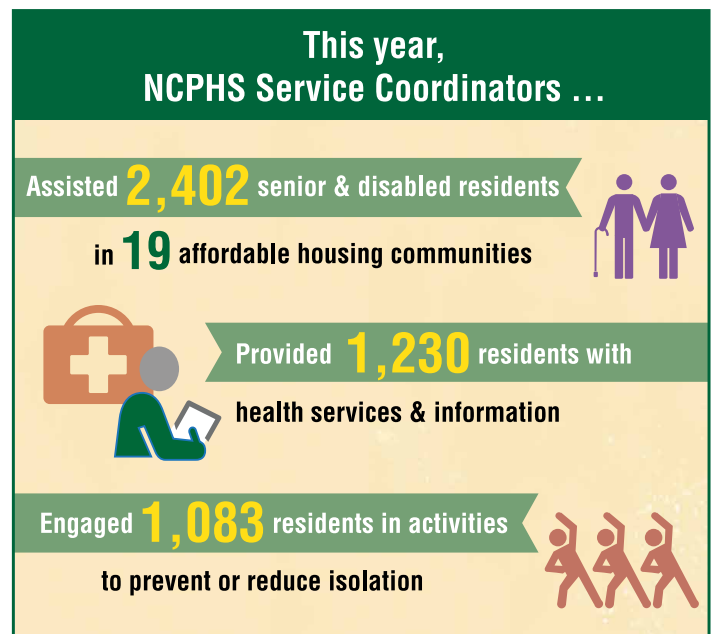
Living at Home Program – NCPHS provides social workers to seniors and disabled adults in affordable housing communities to help them gain access to available health, financial, mental health, and other services. This program allows residents to remain in their homes and maintain their independence.

WellElder® Program – NCPHS service coordinators work with property managers to foster a sense of community in each housing site. In addition to helping residents access health services, staff plan activities and events that promote good nutrition, bridge cultural barriers, promote a sense of belonging, and stimulate interest in new hobbies.

What Affordable Housing Residents Say:

“The service coordinator is excellent in his role. He is a great listener who truly cares about the tenants. We are so lucky to have him.”

“Our service coordinator is professional and is very good at what she does. She always has a positive attitude and is very patient with us.”



HOME MATCH San Francisco

Many seniors in San Francisco live alone on a fixed income. They may need help around the house, extra income to pay for necessities, or just a little companionship. HOME MATCH San Francisco, a joint pilot program of NCPHS and Episcopal Senior Communities, matches these senior homeowners with people such as teachers, students, or non-profit employees who need safe, affordable housing in order to remain in the City. HOME MATCH San Francisco provides interviews, applications, background screening, and assistance with the housing agreements for all parties involved.

Since the HOME MATCH San Francisco opening celebration on August 10, 2016, the program's staff members have conducted outreach at numerous churches, libraries, and community events; launched the program's Facebook page; and provided thirteen unduplicated homeowners with information and counseling. Already, three complete matches have been made — an impressive start for a new program — and other potential matches are in the works.



Photo credit: PR Magic

Katy Tang, San Francisco Housing Supervisor; and Janet Howley, NCPHS Vice President of Community Services & Affordable Housing at the HOME MATCH launch

"I feel fortunate to find a place to live with someone who has truly welcomed me into their home. I was surprised to have been forced from my home after living there for 10 years; it's hard and expensive to start over in San Francisco as a mature adult. HOME MATCH truly helped me." – A matched home seeker

Senior Services for Northern California

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.

SSNC BOARD OF TRUSTEES

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Lindsay MacDermid

Marilyn Suey



Emilia Kleiman, Eastern Park Apartments

We Truly Appreciate Your Support

Thank you for your generous support of programs and services at NCPHS during 2016. Your contributions enabled us to fund dozens of projects for older adults in our housing communities and throughout the Bay Area. This year, cash and stock donated totaled \$2,697,381 and planned gifts totaled \$670,975, for a grand total of \$3,368,356.

Highlights from 2016 include:

- \$1,522,914 was donated to the Tomorrow Funds and Tomorrow Fund Endowments at our three life care communities. These funds assist residents who have outlived their assets.
- Our 14th annual Gala Benefit event, hosted by The Tamalpais, raised \$196,000 in support of Community Services Programs that serve thousands of disadvantaged Bay Area seniors.
- NCPHS employees donated \$40,246. Many employees donate to the Employee Emergency Relief Fund that assists staff who have a specific financial crisis.
- Local foundations and government agencies awarded \$928,510 for Community Services.
- Four Charitable Remainder Trusts were completed, for a total of \$670,975.

Your contributions to Senior Services for Northern California allowed us to fund many valuable services and programs, including:

- Financial support for our Community Services Programs.
- Confidential financial support for 14 residents in our Continuing Care Retirement Communities.
- Continuing education training for staff at The Sequoias-San Francisco and The Sequoias-Portola Valley.
- Activities and entertainment for residents in the Health Center and Assisted Living units of The Sequoias-San Francisco.

These are just a few of the many grant disbursements that were made in 2016 totaling \$417,091. Thank you for caring about older adults in the Bay Area and sharing our mission to better their lives.



Judith Loura
SSNC
Executive Director



Susanne B. Cohen
SSNC Chair,
Board of Directors

A handwritten signature in black ink that reads "Judith Loura".

Judith Loura
SSNC Executive
Director

A handwritten signature in black ink that reads "Susanne B. Cohen".

Susanne B. Cohen
SSNC Chair,
Board of Directors

Donor Spotlight



Make A Difference

Give a gift to Senior Services for Northern California, and help NCPHS provide services that improve the quality of life for older adults in our communities and throughout the greater Bay Area. You can create brighter tomorrows for older adults through a cash donation, a planned gift, a vehicle donation, or attending our annual NCPHS Gala. Please call us at 415.351.3602 to find a giving option that's right for you.

BJ Sorensen

The Sequoias–Portola Valley

Known for her boundless energy and generous spirit, BJ Sorensen loves to play an active role in her community. For BJ, working with people comes naturally; for 35 years, she worked as a professional tour guide at Sunset Magazine. In her 16 years at The Sequoias Portola Valley (SPV), she has served on three different resident associations/boards, participated in the marketing and welcoming committees, and co-chaired four NCPHS Gala Benefits—with her fifth scheduled for 2017.

A longtime volunteer with several Bay Area nonprofits, BJ says the mission of Senior Services for Northern California (SSNC) is near and dear to her heart. “I feel so strongly that support is needed for seniors who are less fortunate,” she explains. “It’s rewarding to know I’m helping those who are less advantaged.” Giving through a Charitable Annuity Trust that provides income for life also gives BJ a feeling of security.

Over the years, BJ’s generous gifts to SFSC have assisted residents in NCPHS continuing care retirement communities who have outlived their assets, provided services for low-income seniors throughout the Bay Area, and helped build an assisted living wing at SPV.

SSNC Executive Director Judy Loura, who has worked with BJ for the last 15 years, describes BJ as “the epitome of a hardworking, valued volunteer. She is a leader, a worker, and inspires everyone to succeed. And best of all, she is warm, friendly, generous and a pure joy to work with on any project.”

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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\$10,000+

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CENTURY CLUB

\$100 – \$499

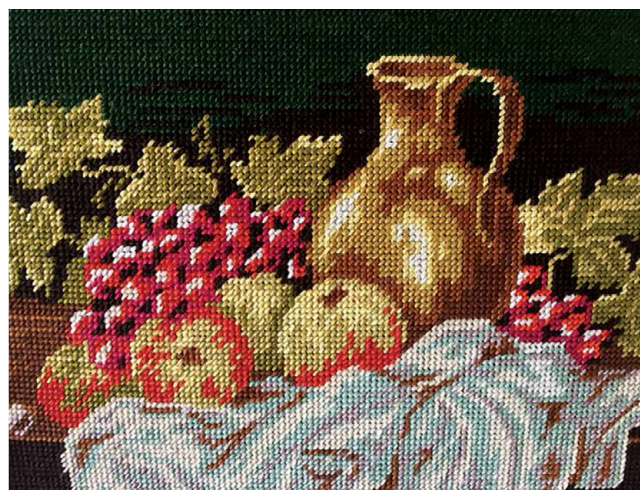
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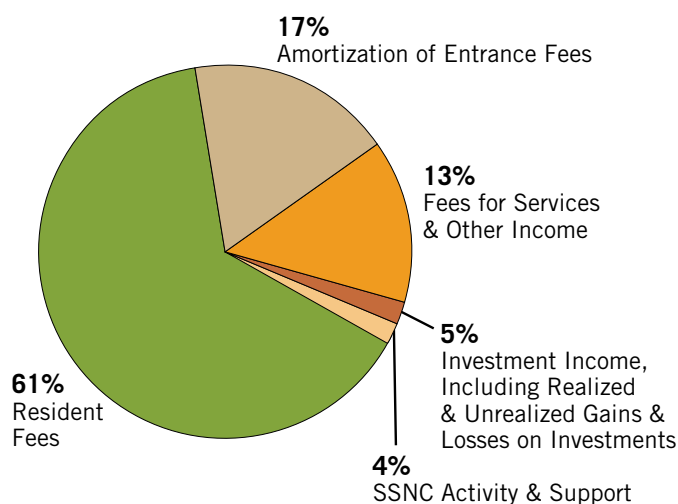
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Financials

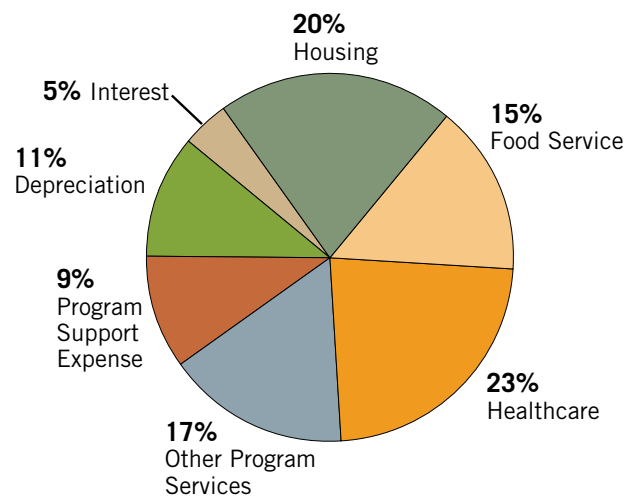
Summarized Unaudited Operating Results (in Thousands)

| | 2016 | 2015 |
|---|----------|----------|
| REVENUES | | |
| Resident fees | \$62,063 | \$58,346 |
| Amortization of entrance fees | 17,202 | 15,622 |
| Fees for services and other income | 13,527 | 12,733 |
| Investment income including realized and unrealized gains and losses on investments | 4,945 | 1,501 |
| SSNC activity and support | 4,203 | 946 |
| | 101,940 | 89,148 |
| EXPENSES | | |
| Housing | 19,085 | 19,867 |
| Food service | 14,531 | 13,581 |
| Health care | 21,914 | 21,815 |
| Other program services | 15,625 | 15,069 |
| Program support expense | 8,372 | 9,459 |
| Depreciation | 10,765 | 10,049 |
| Interest | 4,502 | 3,629 |
| | 94,794 | 93,469 |
| (Decrease) increase in net assets | 7,146 | (4,321) |
| Net assets at beginning of year | 18,007 | 7,898 |
| Increase in non-controlling interest | – | 14,430 |
| Net assets at end of year | \$25,153 | \$18,007 |

2016 Revenues by Source



2016 Expenses by Program



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