

2017 ANNUAL REPORT

The Wisdom of Age



NCPHS 2017 ANNUAL REPORT

OUR MISSION

Providing 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



David Jamison

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MESSAGE FROM THE PRESIDENT & BOARD CHAIR

Dear Friends of NCPHS,

One of the most rewarding aspects of working at NCPHS is the opportunity to be surrounded by wisdom every day. Each one of our residents has a story to tell and a rich tapestry of life lessons to share. In this year's annual report, we celebrate the wisdom of age and the clarity and understanding that a long life can bring.

Within these pages, you'll find stories and pearls of wisdom from our residents, as well as an overview of our accomplishments in 2017.

These achievements include:

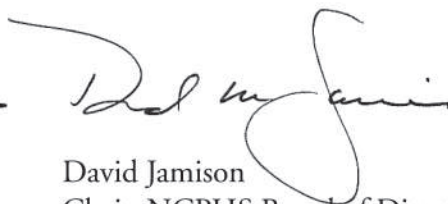
- Completing extensive upgrades at Town Park Towers, our affordable housing community in San Jose.
- Exceeding pre-sales goals at Viamonte at Walnut Creek, our dynamic new senior living community scheduled to open in 2020.
- Engaging nearly 1,100 residents in resident satisfaction surveys, and using their feedback to identify strengths and areas of improvement.
- Being named to *U.S. News & World Report's* "Best Nursing Homes" list for Health Services in all of our continuing care retirement communities.
- Celebrating the San Francisco Senior Center's 70th anniversary and Award of Merit from the San Francisco Museum and Historical Society.
- Raising a record-setting \$227,000 at our annual Gala to support NCPHS Community Services programs.

Now more than ever, our society needs the wisdom of older adults. At NCPHS, we are dedicated to creating communities that honor our residents' unique life experiences and insights. To our residents, donors, staff, and supporters, thank you for all that you do to further our mission. We are grateful for your support and look forward to the year ahead.

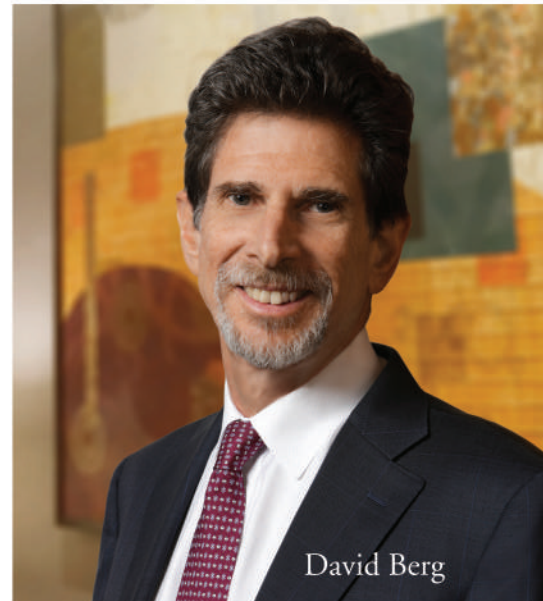
Sincerely,



David Berg
NCPHS President & CEO



David Jamison
Chair, NCPHS Board of Directors



David Berg

"At NCPHS, we are dedicated to creating communities that honor our residents' unique life experiences and insights."

The Wisdom of

A YEAR OF

Insight



NCPHS Resident Satisfaction Surveys

Understanding what matters most to our residents is a key part of our mission. That's why NCPHS distributed surveys to residents of our affordable housing and continuing care retirement communities (CCRCs) in November 2017. Nearly 1,100 residents shared their feedback with us about NCPHS' facilities, services, and programs.

An average of 93% of CCRC residents said that they are very satisfied or satisfied with their experience, and 95% would recommend their community to others. 83% of affordable housing residents described their community as excellent or good, and 87% would recommend their community to a friend. "Using this feedback, we can identify our strengths and opportunities, and continue to provide exceptional service," said David Berg, NCPHS President and CEO.

Growth



Viamonte at Walnut Creek

It was a hallmark year for Viamonte at Walnut Creek, NCPHS' bold new senior living community slated to open in 2020. After launching the Viamonte View newsletter, we celebrated the grand opening of the Viamonte Preview Center and model apartment.

In March 2017, exclusive sales opened to members of the Viamonte Priority Club, who reserved 25% of the community's 174 units. By the year's end, Viamonte achieved 64% reservation deposits, exceeding our yearly goal and landing Viamonte among the nation's top five CCRC pre-sales performers since 2009. These accomplishments set the stage for Viamonte's groundbreaking in the spring of 2018.

Our Mission



Transformation

Town Park Towers

2017 brought the finishing touches to the extensive renovations project at Town Park Towers (TPT), and the results are outstanding. TPT's updated exterior creates a welcoming atmosphere with modern landscaping, new patio furniture, and a fresh color palette. The building's efficiency upgrades include a new heating and air conditioning system and solar panels.

Residents and staff enjoy spending quality time in the remodeled library, reception area, computer room, and conference room. Each of TPT's 216 apartments now features new paint, appliances, lights, and flooring; and 22 units meet the Americans with Disabilities Act's accessibility standards.



NCPHS Health Services

In October, The Sequoias San Francisco, The Sequoias Portola Valley, and The Tamalpais were recognized as "Top Performers" in *U.S. News and World Report's* annual "Best Nursing Homes" list. The "Best Nursing Homes" ratings highlight the top skilled nursing facilities in every state based on data and quality rankings from the Center for Medicare and Medicaid Services.

Only 15% of the nearly 16,000 skilled nursing facilities in the country achieve the "Top Performer" rating. We are delighted to be recognized for providing high-quality, compassionate care to our residents and patients.



Nobody ever told me how rich this time of life could be! Each day, I wake up with a feeling of anticipation and a sense of wonder. I ask myself, “What lessons will I learn today?”

Betty Carmack

THE SEQUOIAS SAN FRANCISCO

When I worked as a nurse and a professor of nursing, I was so busy that I didn't have time to take courses outside of my field. Now, I am blossoming. I have taken classes in literature, art, political science, and even short story writing. I go to lectures at The Sequoias San Francisco and meet with other residents to discuss topics from political leadership to art. Questions are raised that are thoughtful and cause me to have my edges pushed.

The things I learn in my classes and lectures advance my knowledge. For me, wisdom comes with the lessons I have learned and continue to learn from living in the world.

Right now, my life is full of opportunities to identify and reflect on my values. It is a time to ask myself, “What really matters?” Looking back, I see how much of my life is about relationships: with other residents, with family and friends, with fellow parishioners, with other students at the Fromm Institute, with clients, or with my former patients and faculty.

I see every day as a gift. My heart is full of gratitude for good health and the blessings of this life.



Ask yourself, “What is it that I never got to do as a kid?” You can do that thing today! Discover what it is that you love and keep doing it as long as you can.

David Peterson

TOWN PARK TOWERS

“Everything in my life arises from curiosity,” says fine art photographer David Peterson. Growing up in Montana’s Big Sky country, David was fascinated by space travel. He constructed scale models of the Saturn 5 rocket, and even served on the NASA recovery team. Guided by his curiosity, David traveled across the country, learning firsthand about mining, railroads, banking, and technology. “I’ve always been an explorer,” he explains. “I wonder how things work, and I find out.”

Exploration is at the heart of David’s approach to photography. He bought his first camera in junior high school, had his first art show in high school, and went on to develop his own individual artistic style. Today, David photographs landscapes at night, then digitally enhances their colors or transforms them into vibrant abstracts. His work has been in art shows from San Francisco to Tahoe. “Photography is like creating an entire universe in one moment,” David says. “The key is to stop judging and let the process take over.”

Besides creating art, David writes science fiction and is currently assembling a scale model of the Titanic. He firmly believes that it is never too late to lead a creative, fulfilling life. “Ask yourself, ‘What is it that I never got to do as a kid?’” David advises. “You can do that thing today! Discover what it is that you love, and keep doing it for as long as you can.”



My students' kindness and admiration broke down the barriers I had erected around myself... In this, my "teachers" were my students!

Gayle Henrotte

WESTERN PARK APARTMENTS

My childhood in San Francisco was an ordinary one until the United States entered World War II. When I was nine, my father was killed in the war when his plane was shot down. I could not bear the pain of losing someone I loved, and I never wanted to experience such pain again. Instead, I focused my life on my studies. I went on to teach at secondary and university levels for fifty years.

The beginning of life for me came when I taught at Handong Global University in South Korea. In Korea, seniors are held in extremely high regard. Because I was the oldest member of the faculty, the students bowed to me and showed me great respect. My students' kindness and admiration broke down the barriers I had erected around myself. It took nearly eight years for me to realize that I am beloved of God and His servant. In this, my "teachers" were my students!

So, here I am at another crossroads in my life. My former teaching assistant and I are working on a book that examines the spiritual growth of university-level Koreans. My part will focus on how my years in South Korea have consciously refocused my life to face human relationships. Incredible!



God didn't put us on earth just to propagate. There is much more that we have to do in this life!

Jack Ken

THE SEQUOIAS PORTOLA VALLEY

Growing up during the Depression, retired architect Jack Ken learned the importance of community service. "Discrimination against Chinese people was very strong," he recalls. "But my family reminded me, 'No matter what, you must always give back to your community.'"

This wisdom has guided Jack throughout his life. His architectural projects, which include BART, Joseph M. Long Hospital, and Mills Peninsula Hospital, have benefited thousands of lives. He also helped design two NCPHS communities, Western Park Apartments and The Sequoias Portola Valley. Throughout it all, Jack gave back by serving on the NCPHS Board, the Hillsborough Community Advisory Boards, and encouraging his staff to volunteer.

After Jack and his wife Betty moved to The Sequoias Portola Valley, Jack used his skills to redesign their new unit. Residents and staff marveled at Jack's elegant work. Jack offered to help new residents plan and design their apartments pro bono, if they would consider donating to the NCPHS Foundation. "Residents benefit, the Foundation benefits, everyone benefits," he explains.

Jack is dedicated to educating others about The Sequoias Portola Valley's architectural history. He co-wrote "Preserving Our Architectural Heritage," which was published in *The Sequoian*. He is also an accomplished sculptor, creating evocative abstract pieces out of natural materials.

For Jack, sharing his knowledge is gratifying and serves a higher purpose. "God didn't put us on earth just to propagate," he says. "There is much more that we have to do in this life!"



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.



Susanne B. Cohen

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MESSAGE FROM EXECUTIVE DIRECTOR & BOARD CHAIR

Dear Friends,

Thank you for making 2017 a remarkable year for Senior Services for Northern California. Through your generosity, we were able to fund dozens of projects for older adults in our housing communities and throughout the Bay Area.

This year, donations of cash and stock totaled \$2,128,744 and planned gifts totaled \$923,326, for a grand total of \$3,052,070. Highlights include:

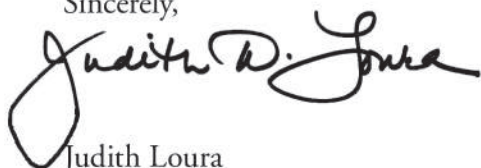
- \$606,887 donated to the Tomorrow Funds and Tomorrow Fund Endowments at our three life care communities. These funds assist residents who have outlived their assets.
- Our 15th annual Gala net \$227,000 in support of Community Services programs that serve thousands of disadvantaged Bay Area seniors.
- NCPHS employees donated \$38,486. Many employees donate to the Employee Emergency Relief Fund that assists staff who have a specific financial crisis.
- Local foundations and government agencies awarded \$751,735 for our Community Services programs.
- Four Charitable Remainder Trusts were completed, for a total of \$923,326.

Your contributions to Senior Services for Northern California allowed us to fund essential services and meaningful programs for older adults, including:

- Support for NCPHS Community Services programs, which are featured in this section of the annual report.
- Confidential financial support for 13 residents in our Continuing Care Retirement Communities.
- Pre-development costs for the Master Plan project underway at The Sequoias Portola Valley.
- Activities, entertainment and subscriptions for residents of our Continuing Care Retirement Communities.

These are just a few of this year's grant disbursements from SSNC to our communities and the greater Bay Area, totaling \$1,013,197. Thank you for caring about older adults in the Bay Area and sharing our mission to better their lives.

Sincerely,



Judith Loura
SSNC Executive Director



Susanne B. Cohen
Chair, SSNC Trustees



Judith Loura

“Thank you for caring about older adults in the Bay Area and sharing our mission to better their lives.”

The Wisdom of

ENGAGED IN

Volunteering



AARP Foundation Experience Corps® Marin

AARP Foundation Experience Corps Marin is an intergenerational volunteer-based tutoring program that helps children who read below grade level become great readers by the end of third grade. Experience Corps Marin inspires and empowers adults 50 and older to serve in their community and disrupt the cycle of poverty by making a lasting difference in the lives of America's most vulnerable students.

Experience Corps Marin began in 2007 with 30 volunteers in a single school. Over the past ten years, 840 Experience Corps volunteers have tutored 12,797 students—many of whom are English language learners from low-income families—in nine Marin County schools. This year, 114 of our volunteers tutored 2,256 elementary school students. Ninety-seven percent of Experience Corps Marin students who read below grade level at the beginning of the 2016-17 school year improved their reading and literacy performance by half a grade level or more by the end of the school year.

Education



ROSEMARY GREENBERG

Experience Corps® Marin Volunteer Spotlight: Joan Ring

Whether exploring the globe or tutoring elementary schoolers, AARP Experience Corps Marin volunteer Joan Ring embraces life's adventures. In the 1990s, Joan flew around the world with her husband in their own plane. Today, Joan uses her love of learning to help first graders at Coleman Elementary in San Rafael become better readers.

Reading one-on-one with Joan each week improves the students' literacy skills and gives them quality time with a caring adult. "I love seeing the children's eyes light up when they learn a new word," Joan says.

Besides volunteering, Joan enjoys taking exercise classes, attending performances, and spending time with friends. "Joan is the epitome of an Experience Corps tutor," says Judy Kramer, Experience Corps Marin Program Manager. "She has rich life experiences to share and exemplifies that age is just a number. We are so lucky she volunteers with us!"

Each year, our Community Services programs help more than 10,000 Bay Area seniors maintain their health, remain independent, and stay engaged in society.

Our Community



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, almost 2,000 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.

This year, SFSC celebrated its 70th anniversary with a vibrant celebration held at the San Francisco War Memorial and Performing Arts Center. In a special letter, Congresswoman Nancy Pelosi praised SFSC as a model for other organizations.

The Center also received an Award of Merit from the San Francisco Museum and Historical Society for its contributions to the city's history and culture.

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

— San Francisco Senior Center member

Photo above: State Senator Scott Wiener and Assemblymember David Chiu present a 70th Anniversary resolution to SFSC Director Sue Horst.

& Our Services

ENGAGED IN

Assistance



Social and Community Services

NCPHS provides resident services and comprehensive coordination of care to stabilize, support and monitor seniors and people with disabilities who need short and long-term care. We have thirty resident service coordinators throughout San Francisco County who serve people living below the poverty line. Case management focuses on assessing needs and connecting residents to services.

Living at Home Program

NCPHS social workers connect seniors and disabled adults who live in affordable housing with services that help them remain in their homes and live independently.

WellElder® Program

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

HOME MATCH San Francisco

Many seniors in San Francisco live alone on a fixed income. They may need help around the house, extra money for necessities, or companionship. HOME MATCH San Francisco, a joint pilot program of NCPHS and Episcopal Senior Communities (now Covia), matches these senior homeowners with home seekers who need affordable housing to remain in the city. HOME MATCH provides interviews, applications, background screening, and assistance with housing agreements.

OUR DONORS

The Wisdom of Giving

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 contact us at 415.202.7805.

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GALA SPOTLIGHT

NCPHS' annual Gala is the largest fundraiser for our Community Services programs, which improve the lives of seniors in need throughout the Bay Area.

Our 15th Gala, held at Sharon Heights Golf and Country Club, was our most successful Gala to date, raising nearly \$230,000 for AARP Experience Corps® Marin, San Francisco Senior Center, HOME MATCH San Francisco, and NCPHS' social services and case management programs.

Thank you to our generous supporters for your dedication to our mission!

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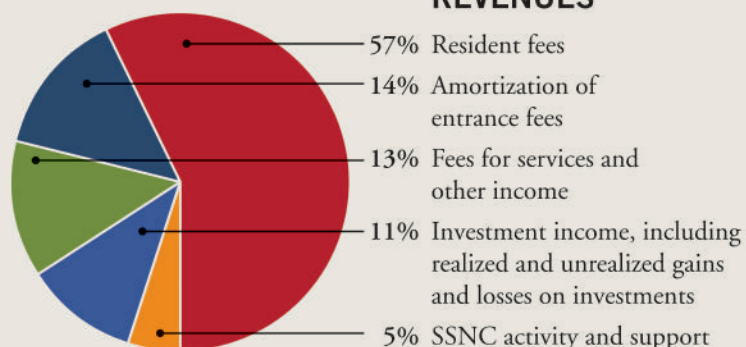


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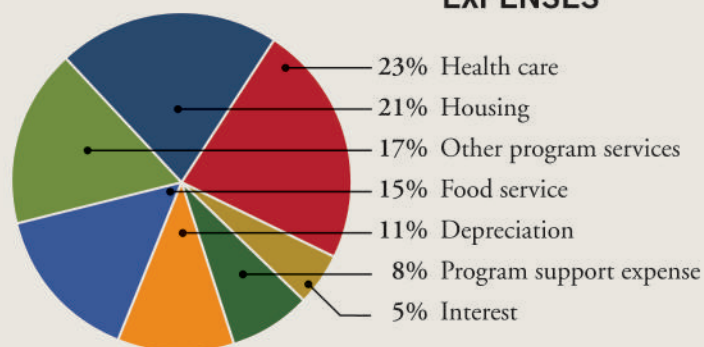
The Wisdom of Stewardship

Summarized Unaudited Operating Results (in Thousands)

REVENUES



EXPENSES



REVENUES

	2017	2016
Resident fees	\$64,820	\$62,063
Amortization of entrance fees	16,378	17,202
Fees for service and other income	14,604	13,527
Investment income including realized and unrealized gains and losses on investments	12,211	4,945
SSNC activity and support	5,106	4,203
	113,119	101,940

EXPENSES

Health care	23,054	21,914
Housing	21,109	19,085
Other program services	16,777	15,625
Food service	14,898	14,531
Depreciation	11,739	10,765
Program support expense	8,041	8,372
Interest	5,049	4,502
	100,667	94,794
Change in unrestricted net assets	\$12,452	\$7,146

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