Napa Valley Community Disaster Relief Fund
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Photos courtesy of Napa County and City of Napa
August 24, 2015

Dear Residents of Napa Valley,

One year ago today, we were deeply shaken by a powerful earthquake.

Hundreds of homes and businesses were damaged in the largest seismic event the Bay Area has seen since the 1989 Loma Prieta earthquake, mostly in and around the City of Napa. More than 250 people were injured; almost 20 were admitted to the hospital; and one person regrettably lost her life as a result of the 6.0 temblor.

Once the frightful, pre-dawn shaking stopped, families took care of their own, then set about looking after their neighbors. With flashlights and wrenches in hand, on streets and cul-de-sacs throughout the southern end of the county, the vigorous were of service to the vulnerable, turning off gas lines, clearing furniture from doorways and offering words of comfort to those who needed them most.

In a similar way, within days of the quake, the Napa Valley Vintners made a very generous gift to our community: $10 million to help Napa Valley Community Foundation establish a special Fund to assist residents, businesses and nonprofits with recovery and rebuilding. Three weeks after the Napa Valley Community Disaster Relief Fund was created, we announced our first round of grant distributions. Since that time, we have:

- Worked in partnership with 500 additional donors and 23 nonprofit organizations
- Convened decision-makers responsible for disaster relief from local and Federal government agencies, to ensure a coordinated response that reached as many people as possible
- Provided critical services to more than 12,000 earthquake victims including medical care, counseling, temporary housing, food, clothing, legal aid, case management and application assistance
- Directed cash aid to 1,327 residents, businesses and nonprofits to replace essential household items; make structural repairs to ensure the safety of their homes; or replace business inventory, fixtures and equipment
- Distributed $6.4 million from the Fund to achieve the outcomes above, helping to leverage an additional $47 million in Federal aid dollars for more than 4,600 Napa County residents.

In the following pages, you can read about what’s been accomplished so far, and how we’ve spent the monies entrusted to us. You can also learn about our plans for a final phase of grants, covering two broad categories: funding to help qualified homeowners make earthquake-related repairs if their dwellings remain unsafe; and funding to make the community at large more resilient in the event of a future disaster.

Finally, we have included a brief reflection on what worked well, and what could be better next time. In this area especially, we welcome your comments, ideas and constructive feedback.

Sincerely yours,

Terence P. Mulligan
President
DONATIONS, DISTRIBUTIONS AND PROGRESS TO-DATE

(AS OF AUGUST 15, 2015)

$10,000,000 (Napa Valley Vintners)

$897,771 (all others)

Total Donations: $10.9 million

FAST FACTS

- 500 additional donors contributed to the Fund, including school kids, families, corporations, foundations and special events.

- NVCF collected and stewarded all monies; convened public, nonprofit and private sector stakeholders to assess needs, gaps and opportunities—and ways to address them; recruited nonprofit partners and jointly developed programs for recovery and rebuilding assistance to residents, businesses and nonprofits; created grant agreements and monitored nonprofit partners’ progress in twice-monthly reports; ensured compliance with charitable regulations; and adjusted programs and eligibility criteria in response to changing events.

- The average gift size (excluding NVV) was $1,796 and the median gift size was $100.

- Nearly 300 donors wrote checks for $100 or less, underscoring the powerful way that natural disasters inspire compassion at the grassroots.
More than 12,000 quake victims received services like medical care, counseling, temporary housing, food, clothing, legal aid, case management and application assistance.

1,327 residents, businesses and nonprofits received cash grants totaling almost $5 million for recovery and rebuilding (1,286 residents; 28 businesses; 13 nonprofits & Houses of Worship).

Among residents, 915 households received cash grants totaling $1,145,000 for immediate recovery needs; and 371 households received cash grants totaling $3,016,795 to rebuild.

Grants to help businesses rebuild totaled $543,944 and grants to help nonprofits and Houses of Worship rebuild totaled $257,126.

Nearly $1.1 million was distributed to 23 nonprofits that provided services to quake victims in both the recovery and rebuilding phases. NVCF program expenses account for 3% of the total Fund balance of $10.9 million and 5% of total distributions to-date.
The $2 million allocated for Future Disasters includes $500,000 in pre-approved grants to key disaster relief nonprofits, plus $1.5 million in Flexible Reserves which will be available in the Fund for the next declared disaster or public health emergency. However, if we uncover more eligible needs in Phase III than we anticipate, Flexible Reserve dollars may be deployed during Phase III.
### PHASE III PROGRAM AREA

<table>
<thead>
<tr>
<th>PHASE III PROGRAM AREA</th>
<th>PROGRAM DESCRIPTION</th>
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<tbody>
<tr>
<td>Unsafe homes, continued rebuilding</td>
<td>Grants to help qualified homeowners make earthquake-related repairs if their dwellings are still unsafe. These grant dollars will be leveraged as much as 3:1 with assistance from volunteer labor crews organized by one of our nonprofit partners.</td>
</tr>
<tr>
<td>Mobile homes, bracing for future safety</td>
<td>Grants to help qualified homeowners install seismic bracing on mobile homes in order to prevent future earthquake damage. Mobile homes represent 6 percent of the County’s housing units and are the most vulnerable housing stock in our community. Residents are most often older adults or low-income families, with very limited capacity to absorb the financial and emotional shocks of a disaster.</td>
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<tr>
<td>Nonprofits, future readiness</td>
<td>Grants to help key nonprofits respond quickly to future disasters by developing or improving business continuity and disaster preparedness plans, working with an expert paid for by the Fund. Nonprofits who accept technical assistance will be eligible for pre-approved grants during a future disaster, but required to check plans yearly to remain eligible.</td>
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<tr>
<td>Public/Private, future readiness</td>
<td>Convenings to help nonprofit, government and business sector leaders identify ways to strengthen preparedness and improve coordination during the next disaster. Grants to codify lessons learned from the South Napa Earthquake. Possible grants for ongoing coordination between disasters.</td>
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WHAT WORKED WELL, AND WHAT COULD BE BETTER NEXT TIME

**WHAT WORKED WELL?**

**Getting a rapid boost from Napa Valley Vintners.** Their investment allowed us to develop relief programs instead of solicit donations. Knowing what we had in the Fund, from the start, also enabled us to quickly make cash aid and services available to address immediate needs. Through trusted relationships with our nonprofit partners, we ultimately helped more than 12,000 people.

**Leveraging Federal aid dollars.** Thanks to the efforts of local officials and Congressman Mike Thompson, Napa residents became eligible for Federal disaster assistance in late October 2014. When that happened, we re-tooled our programs to compliment the larger funding unlocked by the Presidential Disaster Declaration. By requiring residents and businesses to knock on the larger door of government first, and focusing the Fund on those who didn’t qualify for Federal aid dollars, we helped to leverage $47 million in Federal grants and low-interest loans. We also reserved charitable dollars for those most in need of assistance with rebuilding, and piggybacked on government loss verification and means testing processes.

**Forging new partnerships.** To assist the hard-hit mobile home community, where older adults and the working poor often live, we brought Fair Housing together with Community Action of Napa Valley (CANV). Fair Housing knew the parks well. They conducted outreach and assisted residents with nearly 250 applications. CANV is a much larger agency with a more robust back-office. Their role was to release payments to licensed contractors once projects passed a state inspection.

**WHAT COULD BE BETTER NEXT TIME?**

**Having clarity sooner on Federal aid.** Uncertainty is a natural byproduct of a disaster. But being in the dark about government relief for so long made it challenging for us to plan and execute our programs. We hope changes will be made to the decision-making criteria for Federal Disaster Declarations, so such Declarations become more transparent and more timely.

**Getting to market more quickly.** We distributed more than $500,000 in disaster aid after the New Year's Eve Flood of 2005-2006 on the Napa River. Yet the nonprofits who helped us do that work were not available to reprise their roles for the earthquake. We are proud of what’s been accomplished in collaboration with 23 different nonprofit agencies to assist earthquake victims. And before the next disaster strikes, we will have agreements in place with some of these key organizations, so cash grants and services can get into the community more rapidly. Such agreements took us three weeks to fashion after the earthquake.

**Bridging public and private relief funding.** Before the Federal Disaster Declaration, we explored a partnership that would have enabled local banks to make low-interest disaster loans to business owners, with monies from the Fund as collateral. These discussions stopped when Small Business Administration (SBA) loans became available. However, in recent months we’ve learned that interest rates on SBA loans tend to be much higher for businesses than homeowners. We think there is an opportunity to bridge public and private disaster funding so more businesses can get the help they need.
HOW TO LEARN MORE OR SEEK ASSISTANCE

We will announce our Phase III nonprofit partners in September. At that time, our partners will provide information for residents who are interested in seeking assistance with:

> Unsafe homes from last year's earthquake
> Seismic bracing for the future safety of mobile homes

Please visit our website at www.napavalleycf.org to see the latest news about the Fund.

HOW CAN I LEARN MORE?

I really appreciated the Foundation’s assistance. It was a blessing. You certainly helped me and my family.

— Gary C.

Photo courtesy of Rick Loomis, Los Angeles Times
The Napa Valley Community Disaster Relief Fund was launched with a $10 million gift from Napa Valley Vintners. We are deeply grateful for their vision, civic spirit and generosity — as well as the generosity of the 500 other donors large and small that made this work possible.
OUR NONPROFIT PARTNERS

Aldea
American Canyon Family Resource Center
American Red Cross
Boys and Girls Clubs of Napa Valley
Community Action Napa Valley
Cope Family Center
E4E Relief
Fair Housing Napa Valley
Family Service of Napa Valley
Legal Aid of Napa Valley
Moving Forward Towards Independence
Napa Chamber of Commerce
Napa Emergency Women’s Services
OLE Health
On The Move
ParentsCAN
Puertas Abiertas Community Resource Center
Salvation Army
Small Business Development Center (Napa Valley Community College)
The Table program (First Presbyterian Church Napa)
Vine Village
Volunteer Center
Working Solutions

The Foundation helped me make repairs to my historic home…which sustained tremendous damage. On behalf of myself and the citizens of Napa, I want to thank you.

— Cheryl W.