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www.chdcnr.org



January 14, 2015

Mr. Guy L. Ricca, Senior Community Development Analyst  
Housing and Community Development Division, City of Vallejo  
200 Georgia Street  
P.O. Box 1432  
Vallejo, CA 94590

RECEIVED  
City of Vallejo  
Housing and Community  
Development Division

JAN 29 2015

Dear Mr. Ricca:

Referred to \_\_\_\_\_

Enclosed please find Community Housing Development Corporation's response to the City of Vallejo's Request for Proposals to provide **homeownership services** in the city. We are pleased to present a proposal for \$100,500 to provide first time homebuyer counseling and foreclosure intervention counseling, including community outreach and marketing, to homebuyers and existing homeowners in Vallejo who have low or very low incomes. We encourage you to contact Rita Curtis, Director of Homeownership and Asset Building Programs (510-412-9290ext 221; Rdorton-curtis@chdcnr.com) if you have any questions. Thank you very much for reviewing these materials.

We look forward to continuing our work with the City of Vallejo.

Sincerely,

Darlene Williams  
CHDC Deputy Director

Attachments:

1. Agency Information
2. Overview of Organization/Mission
3. Services Proposed with Staffing Plan
4. List of Board of Directors
5. Authorizing Governing Board Resolution
6. Organizational Viability
7. Timeline/Project Schedule
8. Program/Overall Organizational Budgets
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# **Agency Information**





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## Community Housing Development Corporation

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Richmond, CA 94801

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Email: [info@chdcnr.com](mailto:info@chdcnr.com)

**Contact Person:** Rita Dorton-Curtis  
Director of Programs  
Phone: (510) 412-9290 x221  
[Rdorton-curtis@chdcnr.com](mailto:Rdorton-curtis@chdcnr.com)





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### **Rita Dorton-Curtis, Director of Programs**

Rita Dorton-Curtis has over 25 years working in the financial arena and working with affordable non-profit housing organizations. In November 2013 she joined Community Housing Development Corporation as Director of Programs, and from 2008-13 she served as Vice President of Homeowner Relations with Habitat for Humanity-East Bay/Silicon Valley. At Habitat for Humanity Rita was responsible for introducing HUD-certified homeownership counseling procedures and secured HUD Approval as a Housing Counseling Agency. She oversaw outreach, marketing, training, financing, escrow, and involvement of families in the process of building, saving for, and purchasing their affordable homes. As an expert in affordable homeownership financing and escrow, she worked with each future owner to become financially prepared as well as participate in Habitat's sweat equity program. She also participated in strategic and development planning, and assured that programs were responsive to the particular communities they served throughout the East Bay and Silicon Valley.

Prior to joining Habitat, Rita worked in the private sector as a realtor, loan officer and loan processor as well as in nonprofit affordable homeownership. She founded and led Homeownership Opportunities, Inc., a Richmond-based non-profit that provided housing counseling services to families referred by the City of Richmond and the City of San Pablo. Homeownership Opportunities became the City of Richmond's designated Homeownership Center. Families interested in acquiring housing or properties within Richmond were referred to Homeownership Opportunities for housing counseling services prior to meeting with city staff. Pre-qualification services included one-on-one counseling, credit evaluation, credit repair, debt reduction, budgeting, money management, foreclosure prevention, home maintenance, workshops and seminars.

Before founding Homeownership Opportunities, Rita worked for Community Housing Development Corporation of North Richmond and Richmond Neighborhood Housing Services, Inc. In the course of her career she has won several awards, including Richmond Redevelopment and Community Development Agency's Unsung Hero Proclamation and the City of Richmond's HOPE VI Certificate of Appreciation.

Rita Dorton-Curtis

## **ACCOMPLISHMENTS**

- 2013-Instrumental in implementing Former President Jimmy & Rosalynn Carter 2013 Work Project through Habitat for Humanity East Bay/Silicon Valley (HEBSV)
- 2012- HEBSV received approval as a HUD Housing Counseling Agency
- 2010- Developed and Implemented a Housing Counseling program into HEBSV
- 2003- City of Richmond's Redevelopment Agency Unsung Hero Proclamation
- 2003- City of Richmond's HOPE VI Certificate of Appreciation
- 2001- Parkway Estate Housing Inc. Board of Directors Appreciation Award
- 2001- Community Housing Development Corporation Partnership Award

## **Work of Experience**

11/2013- Present: **Community Housing Development Corporation**  
**Director of Programs**

Responsible for the smooth operation of the Programs department to ensure that all clients receive excellent customer service and support for their new home purchase, sale or refinance. Responsible for program implementation of CHDC's HUD approved housing counseling agency. Ensure Homeownership and Asset Building Programs meet the National Industry Standards for Homeownership Education Counseling. Oversee asset building programs, including Volunteer Income Tax Assistance, Individual Development Account and Financial Coaching Programs.

4/2008 – 11/2013: **Habitat for Humanity East Bay Silicon Valley**  
**VP of Homeowner Relations**

Implemented a housing counseling component into the organization and obtained HUD approval. Facilitates homeowner relations programs and develop, implement and maintain Habitat East Bay/Silicon Valley's homeowner programs. These programs are intended to encompass the entire Habitat East Bay Silicon Valley's homeownership process. The HRD develops homeowner's programs that firmly grasp the knowledge of the communities wherein HEBSV building. In addition, the HRD oversees HEBSV sweat equity and escrow process.

Active participation in the strategic planning process, Create and implement annual strategic plan objectives, Understand the role of homeowner association's and the developer's relationship to them, Expert in homebuyer laws and regulations, Expert in the escrow process, understand the relationship between homeowner issues and the escrow process, understand closing documents, supervise Homeowner Program Specialist, Homeowner Relations Coordinator, Community Development Specialist, Homeowner Education and lending Specialist and Homeownership Counselors.

2004- 2008: **New Covenant Realty & Cedar Financial**  
**Realtor, Loan Officer and Loan Processor**  
Provided Real Estate services and loan processing

1997- 2005: **HOMEOWNERSHIP OPPORTUNITIES INC.**  
**Executive Director/ Founder**

Provided housing counseling services to assist in pre-qualifying individuals to acquire properties developed in conjunction with the City of Richmond's sponsored projects and local non profit agencies. Prepared approx. 250 First-time homebuyers for homeownership developments in Richmond. Perform income analysis to determine if clients qualified for various funds. Designed, developed and implemented marketing strategies to attract and retain clients.



**Darlene Williams, Deputy Director**

Darlene Williams has been Community Housing Development Corporation's (CHDC) deputy director since 1999. As a member of CHDC's executive leadership team, Ms. Williams works closely with the executive director and board in developing and implementing CHDC's strategic plans and goals. Ms. Williams also works closely with the chief financial officer and the directors of CHDC's various departments to sustain and grow programs and services. As a licensed real estate agent, Ms. Williams is in charge of the disposition of CHDC's completed single-family for-sale homes and handles the negotiations of leases, lease administration, asset management, and property management of CHDC-owned properties.

Ms. Williams has over 20 years of experience in affordable housing. Prior to joining CHDC, Ms. Williams was the Executive Director at Housing Conservation and Development Corporation (HCDC) in San Francisco. At HCDC, Ms. Williams was responsible for overseeing the development and implementation of the organization's short- and long-term strategic plans and goals. She was responsible for overall direction of the organization's real estate development efforts (rehabilitation and new construction) including feasibility, planning/analysis, acquisition, and financing.

Ms. Williams holds a bachelor's degree in political science from San Francisco State University in San Francisco, CA. She is a graduate of the Local Initiative Support Corporation's Housing Development Training Institute (HDTI) and the Bank of America Leadership Academy. Ms. Williams also holds a Real Estate License from California and have completed numerous courses in real estate development and financing, fair housing, and real estate law and investment.

**About CHDC:**

Community Housing Development Corporation, headquartered in Richmond, California, is a community-based, non-profit organization that builds up people and neighborhoods. It has 21 years of experience creating high quality affordable housing for homeownership and rental, and creating opportunities for



people to achieve financial security and improve their community environment. CHDC serves about 2500 people each year through housing development and management; direct services such as homeownership counseling, financial fitness, volunteer tax filing assistance and foreclosure intervention; and community building activities. Visit us at [www.chdcnr.org](http://www.chdcnr.org).



## **Donald A. Gilmore, Executive Director**

As the Executive Director of Community Housing Development Corporation of North Richmond (CHDC) since 1992, Donald Gilmore is known for spearheading comprehensive neighborhood revitalization efforts. Under Don's leadership, CHDC has completed over 1300 units for affordable rental and homeownership; created and operated programs that foster economic and leadership development for neighborhood residents; built diverse partnerships as well as a strong internal organization to achieve economic improvement for traditionally disinvested neighborhoods; and extended the company's reach to serve communities in Contra Costa, Alameda and Solano Counties. As CHDC's first executive director, Don has built the organization from an all-volunteer effort to one with a staff of 21 employees and four core programs: Real Estate Development, Homeownership & Asset Building, Community Building and a property management arm that is housed in CHDC's affiliate nonprofit company, North Richmond Economic Development Corporation. Most recently, under Don's leadership, CHDC has also added business lines in real estate brokerage services, with a focus on affordability for first time buyers; and lending, with a focus on providing sustainable home loan products to the low-moderate income first time buyer.

Prior to his leadership at CHDC, Mr. Gilmore worked with the City of Alameda Housing Authority as a Housing Development Specialist, and with Richmond Neighborhood Housing Services as Executive Director. He is a graduate of Harvard University's Achieving Excellence program, holds a bachelor's degree from the College of Idaho and holds numerous professional certifications. He has served on boards of the Non Profit Housing Association of Northern California, East Bay Housing Organizations, the National Center for Employment Training, the Center for Health of North Richmond, and the Board of Deacons at Bethel Missionary Baptist Church in Oakland, California. Don has been married for 29 years, has two daughters and is a son of the late Carter Gilmore, a former Oakland City Councilman.

### **About CHDC:**

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## **Ffely Charún**

### **Special Skills**

Throughout my education and work experience I have acquired the following skills:

- ☐☐ Great personal communication ability as well as via telephone, e-mail and fax.
- ☐☐ Self-motivated.
- ☐☐ Well-organized.
- ☐☐ Excellent customer service skills.
- ☐☐ Ability to network with a diverse population.
- ☐☐ Strong computer skills such as Microsoft Word, Excel, PowerPoint, Point, Winforms, TenantPro, Photoshop and web navigation.
- ☐☐ Bilingual English/Spanish.
- ☐☐ Ability to multitask and work efficiently under pressure.

### **Work Experience**

#### **June 2008 to Present – Community Housing Development Corporation of North Richmond Homeownership Counselor Specializing in Foreclosure Intervention Counseling**

As a Homeownership Counselor focusing on foreclosure prevention my duties include meeting with clients, analyze their individual situation, develop a plan of action, and implementing that plan with the client and lender. Calculate and verify income as well as analyze federal tax returns, profit and loss statements, household budgets, income and expense statements, and bank statements. Develop loss mitigation options and create various loan scenarios based upon client's financial data, DTI's, and program guidelines. Preparing workout packages for the lender, negotiating with the lender on behalf of the client and completing a workout with the lender. Organize, create and conduct foreclosure intervention workshops in English and Spanish. Collaborate with other non-for profit agencies to offer our services to struggling homeowners of various communities in Contra Costa, Solano and Alameda counties.

#### **September, 2007 to June, 2008 – Community Housing Development Corporation of North Richmond Homeownership Program Assistant**

As a Homeownership Program Assistant my duties include managing all client application intake activities which include conducting client income and household size verification, corresponding with applicants, processing and maintaining accurate and up-to-date confidential client records and communicate with program participants about the status of their file. Organize, schedule, and conduct homebuyer education workshops, and meetings. Manage Saturday Volunteer Income Tax Assistance. Create flyers and conduct other marketing duties, as well as maintain record keeping and filing systems. Answer the general public's routine and complex questions regarding programs. Maintain database and prepare deposits for bookkeeper.

**2006 to 2007 - First Choice Lending Group. Walnut Creek, California  
Mauri Financial Services, Corp. Brentwood, California  
Bay Cities Realty and Home Loans. Concord, California  
Mortgage Loan Officer**

As a Mortgage Loan Officer my functions are to assist a borrower in the process of obtaining a home loan for a purchase or refinance. I use Point software to complete a borrower's application and disclosures. I work together with lender representatives to qualify a borrower and structure a loan, as well as to keep inform of guideline changes and new programs offered by over 50 lenders. I coordinate time sensitive information with Escrow Officers, Realtors®, Appraisers, Inspectors and insurance Agents. As an independent Mortgage Loan Officer I have to generate my own leads using my networking, farming and telemarketing skills.

**2004 to 2006 - D&B Western Properties/Westpro Realty, Inc. Pinole, California.  
Property Manager Assistant/Realtor®**

At D&B Western Properties I assisted the property manager in managing over 70 units. I used TenantPro software to collect rents, order maintenance repairs and check rent status of each tenant. I collaborated in marketing campaigns such as paper advertisement in both English and Spanish to accomplish occupancy goals, as well as answering phones, sorting mail, filing and scheduling appointments for viewing of units, move-ins/move-outs, with vendor and city inspectors.

As a Realtor® for Westpro Realty, Inc., I was an independent contractor representing and assisting home sellers and buyers in originating, negotiating and closing a sales transaction effectively and in a timely manner. I would also coordinate time sensitive information with Escrow Officers, Mortgage Officers, Appraisers, Inspectors, Realtors®, and Insurance Agents. By being an independent contractor I had to generate my own business by networking with a diverse population, following up with past clients and leads to continue a referral system as well as mail and magazine advertisement.

**Education**

**Certificates of Completion:**

- **Loan Document Review, Santa Clara County Bar Association, Santa Clara, CA.**
- **Home Equity Conversion Mortgages, NeighborWorks of America San Diego, CA.**
- **Counseling Borrowers to Purchase REO Properties, NeighborWorks of America, San Diego, CA.**
- **Developing Effective Loss Mitigation Negotiation and Sales Skills, NeighborWorks of America, San Diego, CA**
- **Homebuyer Education Methods, NeighborWorks of America, Oakland, CA.**
- **Credit Counseling for Maximum Results, NeighborWorks of America, Phoenix, AZ.**
- **Understanding Credit Scoring, NeighborWorks of America, Phoenix, AZ.**
- **Effective Group and Telephone Foreclosure Counseling Strategies, NeighborWorks of America, Phoenix, AZ.**

- **Developing and Implementing and Effective Foreclosure Program, NeighborWorks of America, Los Angeles, CA.**
- **Advanced Foreclosure: Case Study Practicum, NeighborWorks of America, Chicago, IL.**
- **FHA Housing Counsel Record Keeping and Reporting for Housing Counseling Program, HUD, San Francisco, CA.**
- **Homeownership Counseling Certification: Principals, Practices and Techniques Part I, NeighborWorks of America, Burbank, CA.**
- **Homebuyer Education Methods: Training the Trainer, NeighborWorks of America, Atlanta, GA.**
- **Foreclosure Intervention and Default Counseling Certification, NeighborWorks of America, Sacramento, CA.**

**2006, Allied Business Schools, Inc.**

Real Estate Practice, Legal Aspects of Real Estate

**2001 to 2006 - Solano Community College/Diablo Valley College.**

Total 41 credits completed towards my GE and Associates degree requirement.

**1996 to 2000, Marin Catholic High School, Kentfield, California.**

High school diploma.

\*References available upon request\*

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## **Katrina Vizinau**

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### **Professional Profile**

#### Senior Housing Counselor

- Counsel First Time Homebuyers
- Counsel Existing Homeowners
- Conduct Homeownership and Foreclosure Prevention Workshops
- Participate as panelist for various homeownership education and Foreclosure Prevention events
- Identify and Develop Partnerships
- Analyze Financial information and make assessments
- Create action plans for clients to assist them with achieving set goals
- Write business correspondence
- Facilitate the development and implementation of a mortgage loan department
- Negotiate mortgage workout plans for homeowners
- Conduct research for funding opportunities
- Promote organizations through participation in collaboration efforts

### **Professional Accomplishments**

- Certificate of Professional Recognition in Housing Counseling Training
- Certificate of Training for HUD/FHA Equity Conversion Mortgage (HECM)
- Certified Financial Coach with Crown Financial Ministries
- Certificate of Training for NCHCEC Foreclosure Intervention and Default Counseling
- State of California Licensed Real Estate Agent
- State of California Notary
- Worked as a public accountant for 3+ years and an auditor of non-profit organization, S&P 500 corporations, and private small businesses.
- Develop materials to assist housing counselors with counseling duties

#### **Completed NeighborWorksR Training Courses**

- Homebuyer Education Methods: Training the Trainer/Advanced Parishioners
- Post Purchase Education Methods
- Credit Counseling for Maximum Results
- Advanced Foreclosure Prevention
- Finding Funds for Economic Development
- Loan Servicing and Collections
- Combating Predatory Lending
- Nonprofit Mortgage Broker
- Compliance with State and Federal Regulations

#### **Completed Continuing Education Courses for California Real Estate License**

- Real Estate Finance
  - Real Estate Law
  - Appraisal
  - Risk Management
-

### **Professional Affiliation**

- Contra Costa County Anti-Predatory Lending Task Force
- The West Contra Costa Don't Borrow Trouble Campaign
- Northern California Housing Counseling Network
- California Reinvestment Coalition Board Member 2008-2010

### **Work History**

<b>Senior Housing Counselor</b>	CHDCNR, Richmond, CA	2004 – present
<b>Housing Counselor</b>	RNHS, Richmond, CA	2000 - 2002
<b>Internal Auditor</b>	City of Berkeley	1998-2000
<b>Loan Officer</b>	North American Mortgage, Concord CA	1996-1997
<b>Internal Auditor</b>	Lockheed Corporation	1993-1995
<b>Public Accountant</b>	Williams Adely & Company	1989-1992

### **Education**

<b>Bachelor of Science, Accounting</b>	CSUH, Hayward, CA	1989
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## **Charles Fowlkes, Chief Financial Officer**

Charles Fowlkes was appointed Community Housing Development Corporation's Chief Financial Officer in 2008. As the Chief Financial Officer, Mr. Fowlkes serves as a member of CHDC's executive leadership team and provides operational and programmatic support to the organization and all its affiliates. He manages an operating budget of over \$4 million and oversees the organization's long-term budgetary strategy and costs management, and ensures the financial capacity of the organization to meet its strategic goals. Mr. Fowlkes oversees the accounting department and safeguards the maintenance of internal controls and financial procedures as well as supervising CHDC's accounting and finance staff.

Mr. Fowlkes has 30 years of experience in accounting and finance. Prior to joining CHDC, Mr. Fowlkes worked at Oakland Community Housing, Inc. (OCHI) as the organization's Controller. In this capacity, Mr. Fowlkes was in charge of analyzing and preparing financial statements for all 28 properties managed by OCHI and its affiliates. At OCHI, Mr. Fowlkes implemented new accounting systems and procedures, and was responsible for initiating yearly audits. He also held the position of Associate Director of Finance at North General Hospital, a 200-bed hospital in the Harlem neighborhood in New York. At North General Hospital, Mr. Fowlkes supervised a staff of 15 employees responsible for overseeing the hospital's operating budget of over \$100 million.

Mr. Fowlkes holds a bachelor's degree in accounting from St. Peters College in Orange, NJ. Additionally, he holds numerous professional certifications in finance and accounting. He has served on the board of the Providence Foundation, the nonprofit philanthropic arm of Providence Baptist Church, a 2,000-member church in the Bay View Hunters Point neighborhood in San Francisco. Mr. Fowlkes also provided leadership in the development of Providence Senior Housing, a HUD Section 202 project consisting of 50 affordable units for seniors.

### **About CHDC:**

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**Overview of Organization**

**Overview of Mission**

## **ABOUT CHDC**

### ***Mission***

Create and sustain vibrant communities that make a positive impact in people's lives by providing high quality affordable housing and neighborhood services.

### ***Overview***

Community Housing Development Corporation, headquartered in Richmond, California, is a community-based, non-profit organization that builds up people and neighborhoods. It has 22 years of experience creating high quality affordable housing for homeownership and rental, and creating opportunities for people to achieve financial security and improve their community environment. CHDC serves about 2500 people each year through housing development and management; direct services such as homeownership counseling, financial fitness, volunteer tax filing assistance and foreclosure intervention; and community building activities.

### ***Real Estate Development***

As a nonprofit developer of affordable homes for sale and rental, CHDC creates high quality housing options that improve neighborhoods. We meet with community members and stakeholders to ensure meaningful public involvement and give current residents a clear voice in the development process. CHDC develops single family homes; multi-unit affordable rental projects; and mixed-use projects with commercial as well as residential opportunities. We are recognized as a leading affordable homeownership developer.

CHDC develops housing for families of all sizes and ages, seniors, and people with disabilities. We emphasize affordability for people with incomes below 80% of the area median income. Our for-sale properties are targeted to first time buyers. Buyers are prepared and qualified to purchase through CHDC's Homeownership Program.

CHDC has developed, co-developed or acquired a total of 961 affordable housing units in the Richmond area. These include 226 new or rehabilitated homes for first time buyers with low or moderate incomes. Homeownership project sizes range from scattered-site infill homes to an 87-home subdivision. We have also completed or acquired 735 units of rental housing, some of which are planned to offer residents a future ownership interest through a mutual housing organizational structure.

Some of CHDC's developments include:

- James Lee Court – 26-unit multifamily development, acquisition/rehab
- Lillie Mae Jones Plaza – 26-unit multifamily development, new construction
- Scattered Site Single-Family Acquisition/Rehab – 25, for-sale, single family homes
- Filbert Homes – 8 for-sale homes, new construction
- Jelani Park – 8 for-sale homes, new construction

- Wood Estates – 18 for-sale homes, new construction
- North Point – 8-unit subdivision, new construction
- Parkway Estates – 87 for-sale homes, new construction
- Chesley Mutual Housing – 30-unit multifamily development, new construction
- Pullman Point – 199-unit multifamily development, rehabilitation
- Community Heritage Senior Apartments – 52-unit senior housing, new construction

***Tax Credit, State, and Federally Funded Projects***

CHDC's has successfully developed five tax credit projects, and one HUD 202. In addition, CHDC was awarded State MHP supportive housing funds, and Contra Costa County HOPWA and MHSA funds for the development and operation of Lillie Mae Jones Plaza. CHDC also has relationships with non-profit lenders such as the LISC and the S.H. Cowell Foundation.

***Acquisition/Rehabilitation in Vallejo and North Richmond & NSP Projects***

CHDC has completed numerous single family rehabs and has developed an Acquisition/Rehab Business Plan, Procedures Manual, and Rehab Specifications.

CHDC's subsidiary, Parkway Housing, Inc., is a selected Neighborhood Stabilization Program (NSP) developer for Contra Costa County and the City of Richmond. CHDC has acquired 11 single family homes and one 4-plex under NSP 1. As of 2012, all NSP projects have been completed and most have been sold.

**Completed Contra Costa County NSP1 Homes**

- 361 Market Avenue, North Richmond
- 1709 3rd Street, North Richmond
- 1822 3rd Street, North Richmond
- 1837 5th Street, North Richmond
- 152 Malcolm Street, North Richmond
- 1551 Truman Street, North Richmond

**Completed Vallejo Homes**

- 607 Mark Avenue
- 1314 El Dorado
- 2100 Griffin Drive
- 105 Los Gatos
- 331 Pepper Drive

Contra Costa County NSP staff involved with CHDC NSP 1 activities is Kara Douglas, Affordable Housing Program Manager, Contra Costa County Department of Conservation and Development, 2530 Arnold Drive, Suite 190, Martinez, CA 94553, (925) 335-7223.

### Completed City NSP1 Homes

- 425 S. 27th Street, South Richmond
- 253 S. 6th Street, South Richmond
- 1412 York Street, North Richmond
- 37 2<sup>nd</sup> Street, Central Richmond
- 578 2<sup>nd</sup> Street, Central Richmond
- 520-526 S.28<sup>th</sup> Street, South Richmond (4-plex rental)

City of Richmond staff involved with CHDC's NSP1 activities is Charice Duckworth, Development Project Manager II, Housing & Community Development Division, Richmond Community Redevelopment Agency, 440 Civic Center Plaza, Richmond, CA 94804, (510) 412-2052.

### *Property Management*

CHDC's property management arm, NREDC Property Management is a comprehensive housing management program providing quality, caring property management services to housing developed by and/or owned by CHDC. It is the responsibility of NREDC Property Management to fulfill CHDC's long-term commitment to the quality of the lives of our residents, the physical appearance and fiscal stability of our properties, and the well-being of the neighborhoods and communities in which our housing is located. CHDC/NREDC takes its responsibility to honor its commitment to residents, investors, partners and other stakeholders very seriously. NREDC believes that affordable housing is a vital part of stabilizing and sustaining communities and should remain an asset to its community over the long term.

NREDC is currently responsible for providing direct property management services for:

- Barrett Terrace Apartments. BT is a 236 HUD multifamily project containing 1,2,3 & 4 bedroom units for a total of 117 units. BT has a full complement of staff including resident services and an activities coordinator.
- Barrett Plaza Townhouses. BP is a 236 HUD multifamily project containing 3 & 4 bedroom townhouses for a total of 58 units. BT has a full complement of staff including resident services and an activities coordinator.
- Community Heritage Senior Housing. CHSH is a HUD 202 PRAC senior project containing 46 (1) bedroom units. CHSH has a full complement of staff including a resident services coordinator.
- James Lee Court. JLC is a family project containing 1,2,3 & 4 bedroom units for a total of 26 units. JLC is an expired tax credit property which also has Section 8 and RHCP funding. JLC has a full complement of staff including an activities coordinator.

In addition, NREDC provides asset management services for Pullman Point. Pullman Point is a 199-unit HUD 236 project.

## ***Homebuyer Program***

CHDC's Homebuyer Program was developed in 2002 to help low and moderate income potential homeowners address barriers to homeownership. The process of becoming a homeowner presents special challenges for some low-income households. Often, lower income buyers have difficulty qualifying for traditional loans and need help to access financing that better meets their needs. In addition, limited savings and low equity render low-income potential homeowners vulnerable to mortgage delinquencies and predatory lending. Since the beginning of the program, CHDC has assisted over 200 low and moderate income families achieve their dream of purchasing a home.

CHDC has counseled close to 700 households and provided services that support first time homebuyers before and after they purchase to ensure their success as happy homeowners. The program also facilitates home purchase closing through case management and document reviews in partnerships with the City of Richmond, Contra Costa County and private developers.

CHDC offers the following pre-purchase homebuyer services in English and Spanish:

- First Time Homebuyer Workshop Certification
- Credit Counseling
- Loan Qualification Analysis
- Loan Document Review
- Budget Planning
- Facilitation of Down Payment Assistance
- Deed Restriction Counseling
- Lender Referrals
- Real Estate Referrals

CHDC's post-purchase activities begin soon after purchase, before new homeowners get into trouble. CHDC helps homeowners build savings and be more prepared for dealing with unforeseen events, such as the loss of a job, divorce or illness. The following post-purchase activities are delivered in English and in Spanish:

- Delinquency and Foreclosure Counseling
- Refinance Counseling
- Deed Restriction Counseling
- Home Maintenance Workshops
- Home Maintenance Referrals
- Emergency Preparedness Workshops
- Anti-Predatory Lending Workshops
- Reverse Mortgage Counseling Referrals
- Re-finance Loan Document Review
- Tax and Insurance Counseling and Referral

**Services Proposed with  
Staffing Plan**





**Community Housing Development Corporation**

**Proposal to Provide Pre and Post Purchase Homeownership Counseling to Homebuyers and Existing Homeowners with Low and Very-Low Incomes in the City of Vallejo**

January 23, 2015

**PROJECT DESCRIPTION**

With this proposal and attachments, Community Housing Development Corporation respectfully requests a grant of \$105,000.00 to provide first time homebuyer and foreclosure intervention counseling in the City of Vallejo to homebuyers and existing homeowners who have low or very-low incomes (below 80% of the area median income). Both types of counseling will improve the financial security of low and very-low income residents and aid in the recovery of Vallejo’s housing market. The knowledge and assistance clients obtain through Pre and Post Purchase Homeownership Counseling will aid in the prevention of unnecessary foreclosures, help preserve the ownership of assets by low-income residents, create the best possible chances for families to recover from foreclosure and create new homeowners who are prepared to protect and increase their assets.

**Scope of Services**

Under Vallejo’s CDBG/HOME program, CHDC proposes to provide the following services:

<b>Component of Program:</b>	<b>Expected Outcome:</b>
<b>PRESENT HOMEBUYER CERTIFICATE COURSES:</b> Conduct 8-hour first-time homebuyer workshops that result in a Certificate of Completion.	60 Vallejo residents will complete the course and receive a certificate of completion
<b>PRE-PURCHASE EDUCATION AND COUNSELING:</b> Provide one-on-one case management to income qualified Vallejo families that have a certificate of completion from group education.	60 Vallejo residents will have face-to-face one on one counseling with a HUD certified credit and housing counseling counselor in English or Spanish.
<b>FORECLOSURE INTERVENTION AND LOAN SCAM AND PREDATORY LENDING WORKSHOPS:</b> Conduct 2-hour homeowner foreclosure workshops in partnership with legal service providers to help owners avoid pitfalls and get HUD certified counseling and free legal advice.	40 Vallejo residents attend group and one-on-one foreclosure education in English or Spanish.
<b>FORECLOSURE INTERVENTION AND LOAN MODIFICATION COUNSELING:</b> Provide one-on-one case management and loss mitigation counseling to income qualified Vallejo families that experience trouble in paying their mortgage.	40 Vallejo residents attend one-on-one loan modification counseling in English or Spanish.

### Experience

Community Housing Development Corporation (CHDC) has 20+ years of experience developing, selling and managing affordable homes to low-income families. Our HUD-approved housing counseling program effectively prepares low and very-low income families to purchase their first home with long term success. We are skilled in setting up multi-layered, subsidized financing so that each qualified buyer has the appropriate support while mechanisms such as resale restrictions or shared equity assure that long term affordability is protected. Our silent second down payment assistance program allows us to make loans to low income families up to \$40,000 or 20% of the sales price which can be layered with other resources.

CHDC began operating our homeownership counseling program for both pre-purchase and post-purchase in 2002, and we were awarded HUD approval in 2004. We have created over 600 new, sustainable homeowners whose foreclosure rate is under 1%. In 2006 we saw the foreclosure epidemic looming and assigned the first full time HUD-certified foreclosure intervention counselor in Contra Costa County. Since that time we have helped literally thousands of low-income and very-low-income homeowners either save their homes, preserve assets through a short sale, or minimize the trauma of an unavoidable foreclosure. As a grantee of the National Foreclosure Mitigation Counseling Program we are part of a nationwide independent evaluation indicating that our clients are 1.7 times more likely to achieve a work-out; are likely to negotiate a substantially lower mortgage payment; and are less likely to re-default after a workout, than comparable borrowers who seek loan work-outs without counseling. As a HUD-approved agency, we provide all clients with education about their rights and responsibilities under Federal Fair Housing Law. All of our counseling team is certified under HUD to provide both pre- and post-purchase services.

CHDC has also provided down payment assistance through the State of California HCD CalHome program. To date, CHDC has distributed over \$1.5 million in CalHome loan funds to qualified first time homebuyers.

Our staff has a high level of knowledge of secondary mortgage lending programs and affordable homebuyer programs. We are seen as experts in the region and have presented on the topic at Housing California and the NPH Annual Conference as well as meetings convened by the United Way of the Bay Area, Federal Reserve Bank, Fannie Mae, Federal Home Loan Bank and Northern California HUD approved Housing Counseling Agencies, among others. At their request, CHDC has trained Citibank and Washington Mutual loan officers and other staff on resale restrictions and qualifying for BMR purchase. We are a regular trainer on down payment assistance and below market rate programs for local Boards of Realtors, jurisdictions, and other non-profits. CHDC has worked closely with non profit and private developers working on Neighborhood Stabilization Programs (NSP) in Contra Costa County and the City of Richmond to provide first time homebuyer education as part of the NSP initiative.

### **First Time Homebuyer Education**

CHDC's Homebuyer Program was developed in 2002 to help low and moderate income potential homeowners overcome barriers to homeownership. Since that time, CHDC has assisted well over 600 low and moderate income families achieve their dream of home ownership. Income levels break down roughly as follows: 30% of participants below 50% AMI, 50% between 51 and 80% AMI, 20% 80-100% AMI.

The program provides a range of services before and after home purchase which support first time home buyers and ensure their success. CHDC offers the following pre-purchase homebuyer services in English and Spanish:

- First Time Homebuyer Workshop Certification
- Credit Counseling
- Loan Qualification Analysis
- Loan Document Review
- Budget Planning
- Facilitation of Down Payment Assistance
- Deed Restriction & Resale Requirement Counseling
- Lender Referrals
- Real Estate Referrals

As a HUD certified counseling agency, CHDC offers a mix of comprehensive services to the first time homebuyer. In addition to group education, CHDC offers one-on-one counseling services that are individually tailored, based on an Action Plan for each client. Working with the Housing Counselor, each client determines their own dosage of one-on-one counseling which provides the client with targeted education and information in a confidential setting that allows them to explore their needs and financial realities with the Housing Counselor. In contrast, group counseling allows clients to acquire information in a setting that facilitates interaction with their peers, many of whom face similar challenges in achieving an appropriate and affordable long-term housing solution. During one-on-one counseling CHDC and the potential buyer sit down face-to-face and go over their credit report and their readiness to purchase. An affordability analysis is conducted and potential buyers are informed of possible barriers to their homeownership and given concrete plans of action for overcoming these barriers. CHDC can provide one-on-one counseling with potential homeowners by phone for those who desire a more extensive look at their financial situation (we fax or email the client information prior to the meeting).

### **Foreclosure Intervention Counseling**

#### **Market Summary**

According to RealtyTrac, there are currently 433 properties in Vallejo, CA that are in some stage of foreclosure (default, auction or bank owned) and 50 homes listed for sale. The Vallejo market is also reflecting that 1- in every 643 homes is in some stage of foreclosure and 11.07% vacancy rate. In December 2014, the number of properties that received a foreclosure filing in Vallejo, CA was 47% higher than the previous month and 19% lower than the same time last year.

Home sales for November 2014 were down 36% compared with the previous month, and down 5% compared with a year ago. The median sales price of a non-distressed home was \$235,000. The median sales price of a foreclosure home was \$222,000. That represents 6% lower than non-distressed home sales. The unstableness of the housing market can expected to continue as mortgage interest rates adjust, temporary loan modifications expire, and the job loss rate increases.

While there are fewer new foreclosures now than during the crisis, the effects of the crisis continue to be felt. Families who have been touched by foreclosure feel the impact of the foreclosure in many ways, including in debt collection actions and negative credit reports. Individuals trying to rebuild their lives after a foreclosure face barriers to housing and employment due to negative credit, or are at risk for wage garnishment or bank account levy after a debt collection lawsuit. Families and children experience extreme stress while going through foreclosure. Foreclosed landlords who invested in apartment buildings with adjustable subprime loans are leaving countless renters without a home. And perhaps one of the most far reaching effects that this crisis is having on the community is the enormous loss in property tax revenues that Vallejo is experiencing. Among the byproducts of this housing crisis is a surge in scams that cheat people out of their money, their homes, or both, under the guise of offering to rescue them from foreclosure. As soon as borrowers receive a notice of default, a matter of public record in the United States, they are bombarded with calls, leaflets and knocks on the door from people armed with fraudulent offers of help. Rescue scam statistics are scarce. The U.S. Federal Bureau of Investigation includes rescue scams in overall fraud data.

CHDC has 2 full time, certified foreclosure intervention counselors. One is bilingual in Spanish. They are supported by a part time volunteer outreach associate who is also bilingual and a Program Assistant. The client's first step in obtaining service is to fill out an intake form, which can be completed at a workshop, requested by phone, or downloaded from our website and returned. Working in partnership with the Vallejo Sparkpoint Center and legal service partner Housing and Economic Rights Advocates, CHDC will hold Foreclosure Intervention Workshops throughout the year.

The workshop allows clients to complete the application form, attach documents they have brought, and receive counseling on the spot. Workshops are staffed by certified housing counselors and are conducted in English and Spanish.

The counselor meets with the client and verifies all intake information and authorizations, following National Industry Foreclosure Counseling Standards. A final budget and written Action Plan (including HAMP analysis) is developed. If the assessment shows any possibility of avoiding foreclosure, the counselor establishes true debt obligations by running a credit report and reviewing monthly income and expenses from bills, bank statements, pay stubs and other verifiable sources. The counselor then determines when it is appropriate to undertake/assist the client with: a) submit a hardship letter to the servicer describing the client's reason for delinquency, factors relevant to a workout plan, and an estimate of how much the client can afford to pay; b) contact the servicer to move forward with a workout plan, loan modification, HAMP or other program; c) apply for local resource options including refinance programs or rescue funds; d) provide information and support around selling or otherwise leaving the home; e) refer client to legal counsel. Response time for these activities depends on other entities such as lenders, and can take 3-9 months or more.

When a homeowner decides they want to keep their property, the Counselor creates an affordability analysis like the type created for pre-purchase clients. The Counselor runs several scenarios to determine feasibility of a workout. If the homeowner's lender participates in the Hop Loan Portal program, the Counselor can submit a HAMP modification request through the portal. In some cases, CHDC counselors encourage homeowners to submit their work out package on their own and keep their counselor abreast of the progress or problems with the submittal. The counselor contacts the lender on the client's behalf and initiates negotiations often through a three way call so that the homeowner is an active part of the negotiation. If the homeowner succeeds in keeping the home, the Counselor invites the client to take our Post Purchase Workshop series, and follows up in 3 months, 6 months and one year after the workout was completed.

The loan workout environment has changed frequently and dramatically over the course of this epidemic. CHDC is known for staying ahead of the curve and has an excellent reputation in the lending community, as an advocate for individual clients; an advocate for federal and state policy; and a community educator that helps local organizations and their members get the best possible assistance from lenders and servicers.

### **Marketing/Outreach Plan**

CHDC has extensive experience marketing our programs to first time homebuyers and homeowners in need of foreclosure intervention. This includes marketing in ethnic minority communities, with the result that the majority of our homebuyer and homeowner clients belong to ethnic minority groups. Our philosophy and specific marketing plans all emphasize outreach to groups whose housing needs are underserved by the general market, and we will employ these same practices to reach underserved groups in Vallejo.

CHDC intends to partner with the Vallejo Sparkpoint Center to conduct some of its outreach activities directly marketing to low-income families with children attending Vallejo schools. The SparkPoint model was developed by the United Way of the Bay Area (UWBA) as a best practice approach, using multidisciplinary services to assist families with achieving financial stability. The SparkPoint Centers are the result of unique collaborations of Vallejo agencies that are committed to improving financial stability services and outcomes for members of our low income communities. CHDC is part of this effort, working with the United Way of the Bay and other stakeholders replicating and improving the most innovative and promising national model, developed by the Annie E. Casey Foundation through its Center for Working Families program. The model rests on principles around common goals, best-practice service provision, and a partnership approach. The Vallejo SparkPoint Center is just beginning to be developed organically according to local community needs and assets. CHDC will market its foreclosure and first time homebuyer services through agencies participating in the Vallejo Sparkpoint.

We also have a targeted marketing plan to reach homeowners likely to be targeted by loan modification scams, which are rife in communities of color and low-income communities. We do mail, e-mail and in-person outreach; strategically attend meetings and events to introduce our programs; and often hold collaborative events in the community with other local service providers. For these collaborative events, both CHDC and partners do extensive marketing to their own lists. For example, in events where a local lender is participating, the lenders will often identify and invite their own borrowers to attend. As we have gained more experience we have been able to collaborate with lenders on events where at-risk borrowers can get expedited service. In some cases they have achieved loan work-outs on the spot while a HUD-certified counselor assured the work-out was viable for the consumer. We can provide correct, user-friendly language to explain both our first time buyer and foreclosure intervention programs, and advertise special events, to appear on the city's website. Whenever we have the opportunity to market our programs in conjunction with a city or county partner, this helps attract local residents and develop a strong relationship with the community.

#### **ORGANIZATION OVERVIEW & MISSION**

Community Housing Development Corporation creates high quality, affordable housing for rental and homeownership, and creates opportunities for people to achieve financial security and improve their community environment. Our mission is to create and sustain vibrant communities that make a positive impact in people's lives. CHDC was founded in 1990 by local leaders committed to eliminating blight in the North Richmond neighborhood, improving housing opportunities for current and future residents, and creating better economic conditions. It received early support from several local faith based organizations. Today, CHDC has added over 250 owner-occupied homes to Richmond and neighboring areas along with street improvements, public services, senior and family rental housing. CHDC is a leader in affordable homeownership and quality rental housing, and CHDC is recognized statewide for its homeownership and asset building programs for low income households.

CHDC has made many significant accomplishments in recent years, for example:

- Produced or secured 650 affordable residential units, both rental and homeownership.
- Created a regionally significant foreclosure intervention counseling program, now admitting 600+ new clients and carrying 1000+ clients per year, including many living in the Vallejo area.
- Created over 600 new homeowners, 80% of whom had low or very-low incomes, who through our education, training and down payment assistance have experienced a foreclosure rate of less than 1%.
- Established our financial fitness and IDA program through which 80+ households with low or very low incomes have purchased homes, invested in small businesses or paid for postsecondary education.

#### **KEY PERSONNEL**

See attached Organizational Chart and resumes for Donald Gilmore, Executive Director; Rita Dorton-Curtis, Director of Homeownership and Asset Building Programs; Katrina Vizinau, Senior Counselor; Ffely Charun, Senior Counselor.

1. BOARD OF DIRECTORS LIST – See attached.
2. AUTHORIZING RESOLUTION – See attached.

CHDC is a nonprofit organization and can demonstrate that it meets the requirements for CHDO status. We currently have CHDO status in Contra Costa County, Richmond and Oakland. Our board is composed of at least one-third members who meet the community representation requirement by residing in a low income neighborhood; having a low income; or being an elected representative of a low income neighborhood organization. Our real estate development and property management functions include policies and procedures for involving local residents and soliciting their advice in decisions regarding design, siting, development and management of affordable housing.

CHDC has only begun to address the needs of Vallejo homeowners and we are eager to increase our services in the area. Based on a two year contract collectively, FY 11/2012 thru 12/13, CHDC has served 273 low income Vallejo families through our Pre -Purchase homeownership and asset building programs and 109 low income Vallejo families through our Post-Purchase Foreclosure Intervention program. During FY 12/14, CHDC has served 382 Vallejo families, which 95% were people of color (44% African-American, 29% Latino, 12% Asian, 6% multiple race, 4% Pacific Islander).

CHDC projects the following unduplicated outcomes in foreclosure mitigation and first time homebuyer counseling as a result of this funding between July 1, 2015 and June 30, 2016:

- a. 40 homeowners will receive foreclosure mitigation counseling including an action plan. This provides guidance to rebuild their financial position, a high likelihood of delaying foreclosure action wherever possible, and best possible chance to negotiate mitigation with the lender/ servicer. 15% of the homeowners served would obtain a successful resolution to their request for a modification, short sale, deed in lieu, forbearance or repayment plan.
- b. 20 homeowners will become informed and able to make better choices in case of loan default or foreclosure proceedings. This includes becoming more wary of foreclosure rescue scams, more likely to consult a HUD-approved counselor, and more informed about federal government provisions for assistance. CHDC will provide one Foreclosure Intervention and Loan Scam Alert workshops in the City of Vallejo.
- c. 60 Vallejo renters will receive credit, budgeting and savings information in preparation of homeownership and receive HUD approved first time home buyer education. CHDC will provide at least two 8-hours First Time Home Buyer workshop series per year in the City of Vallejo.
- d. Assist 60 families per year in becoming homeowners



PROPOSAL EXPENSES	Year 1 CDBG Request	Year 1- Program Budget		
Personnel		\$223,650		
Title and FTE%				
<i>Program Director 66% FTE</i>	\$5,000	\$52,000		
<i>Senior Housing Counselor - 100% FTE</i>	\$5,000	\$60,000		
<i>Foreclosure Counselor - 100% FTE</i>	\$5,000	\$50,000		
<i>Program Assistant - 100% FTE</i>	\$2,500	\$40,000		
<i>Executive Director - 5%</i>		\$5,150		
<i>Deputy Director - 5%</i>		\$4,000		
<i>Controller - 5%</i>		\$3,500		
<i>Bookkeeper - 20%</i>		\$9,000		
Benefits and Taxes @ 23%	\$2,500	\$51,440		
<b>Total Personnel</b>	\$20,000	\$275,090		
Non-Personnel*				
Occupancy		\$10,400		
Office Supplies/Expenses		\$3,500		
Travel		\$3,000		
Communications		\$3,500		
Program Expenses		\$2,500		
Training		\$3,000		
Printing/copying		\$5,000		
Professional Fees		\$5,866		
Insurance		\$8,275		
Postage/shipping		\$3,500		
<b>Total Non-Personnel</b>		\$48,541		
<b>TOTAL EXPENSES</b>		\$323,631		
PROPOSAL INCOME				
Foundations and private donations:		\$50,000		
Public funding sources: HUD, NFMC, etc.		\$95,000		
City of Vallejo CDBG		\$100,000		
<b>TOTAL INCOME</b>		\$325,000		

# List of Board of Directors



# COMMUNITY HOUSING DEVELOPMENT CORPORATION

## 2015 BOARD OF DIRECTORS

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Retired Housing Executive Director -(R)  
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**LaSaunda Tate**

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# Board Resolution



GOVERNING BOARD RESOLUTION

RESOLUTION NO: 001-15

THE GOVERNING BOARD OF COMMUNITY HOUSING DEVELOPMENT CORPORATION OF NORTH RICHMOND HEREBY AUTHORIZES THE EXECUTIVE DIRECTOR OR DEPUTY DIRECTOR TO SUBMIT AN APPLICATION TO THE CITY OF VALLEJO HOUSING AND COMMUNITY DEVELOPMENT DIVISION FOR FUNDING UNDER THE COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM; THE EXECUTION OF A STANDARD AGREEMENT IF SELECTED FOR SUCH FUNDING AND ANY AMENDMENTS THERETO; AND ANY RELATED DOCUMENTS NECESSARY TO PARTICIPATE IN THE CITY OF VALLEJO HOUSING AND COMMUNITY DEVELOPMENT DIVISION PROGRAM.

WHEREAS:

The City of Vallejo Housing and Community Development Division (hereinafter referred to as "VHCD") has issued a Notice of Funding Availability ("NOFA") for the CDBG program.

A. Community Housing Development Corporation of North Richmond, a nonprofit public benefit corporation, wishes to apply for and receive an allocation of funds through the VHCD CDBG Program; and

B. The City of Vallejo Housing and Community Development Division (hereinafter referred to as "VHCD") has issued a Notice of Funding Availability ("NOFA") for the CDBG program.

C. Community Housing Development Corporation will be adhering to its mission, values, and practices to actively solicit input from local community members, particularly individuals with low incomes, who are intended to benefit from the CDBG Counseling program.

D. The Community Housing Development Corporation of North Richmond wishes to submit a grant application to VHCD in the amount of \$105,000.00.

IT IS NOW THEREFORE RESOLVED THAT:

1. The Community Housing Development Corporation of North Richmond shall submit to VHCD an application to participate in the City of Vallejo Community Development Block Grant (CDBG) Program in response to the NOFA issued on December 18, 2014, which will request a funding allocation for the following activities:

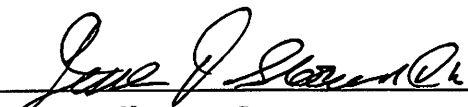
To provide homebuyer counseling services to 100 very low and low-income persons residing in Vallejo Ca., as follow:

- Pre-purchased services: Homebuyer certificate course and pre-purchase education and counseling in English and /or Spanish to 60 very low and low-income Vallejo residents.
- Post-purchase counseling: Foreclosure prevention, loan scam and predatory lending workshops in English and/or Spanish; foreclosure intervention and loan modifications counseling in English and /or Spanish to 40 very low and low-income Vallejo residents.

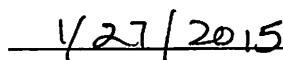
2. If the application for funding is approved, the Community Housing Development Corporation of North Richmond hereby agrees to use the CDBG funds for eligible activities in the manner presented in the application as approved by VHCD and in accordance with program regulations cited above. It also may execute any and all other instruments necessary or required by VHCD for participation in the CDBG Program.

I, the undersigned, hereby certify that the foregoing is a true copy of the Resolution adopted by the Board of Directors of Community Housing Development Corporation of North Richmond at a meeting of a said Board held on the aforementioned date, and that said Resolution is in full force and effect.

CHDC Authorized Board Signer

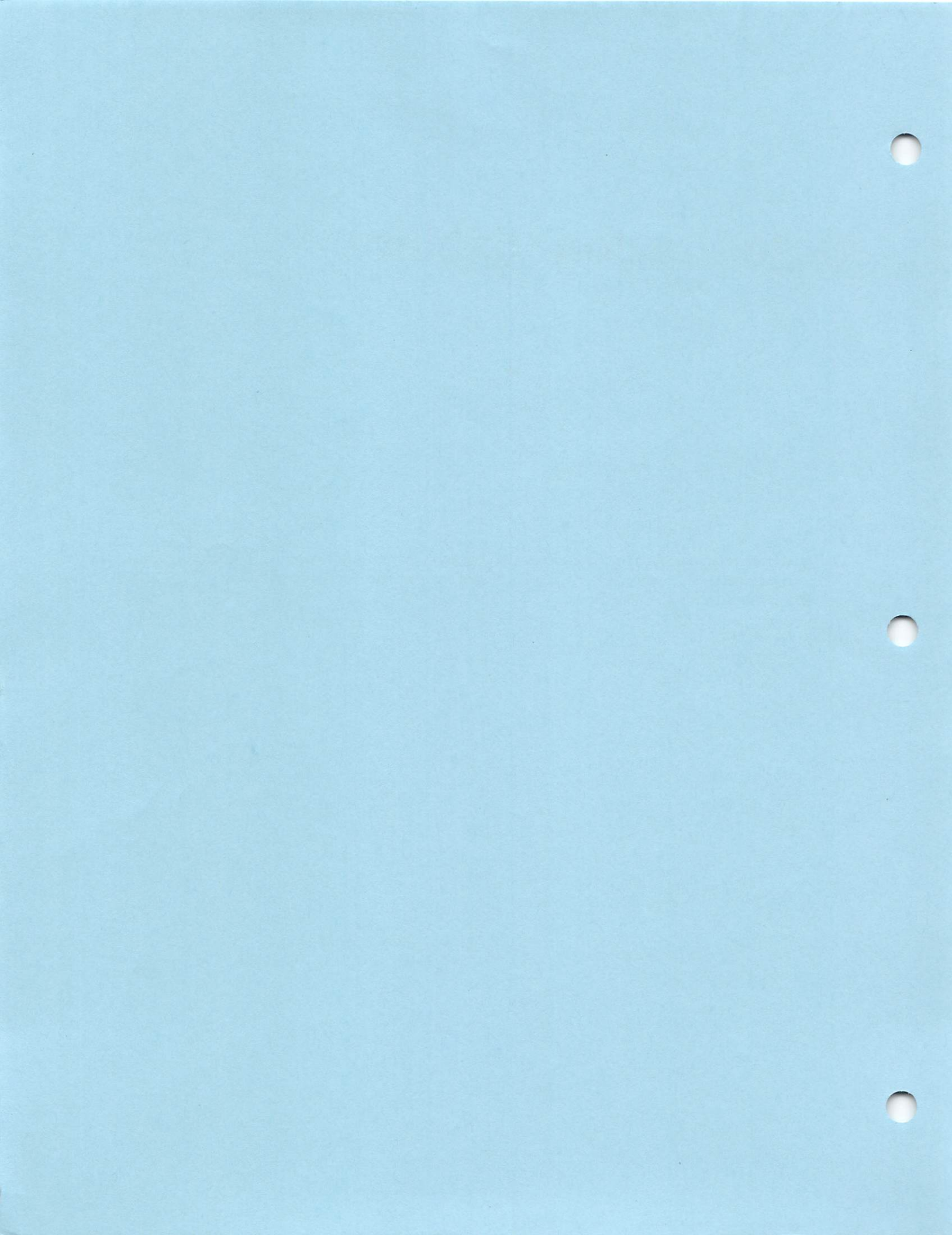
  
\_\_\_\_\_  
Jesse Slocum, Secretary

Dated:

  
\_\_\_\_\_



# **Organization Viability**





**Two Year Strategic Plan**  
*August 1, 2013 – July 31, 2015*

**Introduction**

Community Housing Development Corporation (CHDC) was founded in 1990 by local leaders committed to eliminating blight, improving housing and creating better economic conditions in North Richmond, a neighborhood that straddles the border of the city of Richmond, California. Today, CHDC has added over 240 owner-occupied homes throughout Richmond, added, preserved or rehabilitated over 850 quality rental units, and collaborated to improve public services, environmental safety, streetscapes and crime reduction/prevention in a growing area that now spans at least three counties. While continuing its original North Richmond focus, CHDC is recognized statewide for its homeownership, asset building and foreclosure recovery programs, and has advocated and trained nationally on affordable homeownership and mortgage lending issues. CHDC is a HUD-approved comprehensive housing counseling agency, leads several East Bay collaborative efforts on economic development and foreclosure recovery, and has a development pipeline of 500+ housing units.

CHDC created a 5-year strategic plan in 2005. In 2007, with the nationwide home loan crisis hitting Richmond and Contra Costa County full force, and invitations emerging to collaborate on projects in neighboring counties, the CHDC board evaluated and revamped its 2005 plan responding to these new conditions. A further update was completed in 2010 that took the organization through 2012. By the end of 2012 the board had committed itself to creating a new strategic plan, once again responding to a drastically changed environment that today includes the elimination of California's redevelopment agencies as a key funding source; the ongoing foreclosure epidemic in the low-income communities where CHDC focuses services; and other opportunities and challenges described in this plan document.

CHDC sought consulting proposals and funding to support the process, and selected DECO Associates as the planning consultant. Board and staff participated in a planning retreat June 21-23, 2013. CHDC extends its sincere thanks to the S.H. Cowell Foundation, the Y&H Soda Foundation and NeighborWorks America for making the consulting support and retreat possible.

The plan presented here covers two years but discussion at the retreat indicated that this time frame is aggressive and some of the goals might not be achieved fully within the two-year period. Specific objectives and a time frame will be developed alongside initial implementation.

The plan document was ratified by the board on September 18, 2013.

## Planning Retreat Participants

CHDC board members: Annie King-Meredith, President; Joseph Villarreal, Vice President; Jesse Slocum, Secretary; Norma Thompson, Treasurer; Rita Dorton-Curtis; Wilbert Lee; Maricela Navarro; Irma Poe; Erwin Reeves.

CHDC staff members: Donald Gilmore, Darlene Williams, Charles Fowlkes, Maria Benjamin, Eleanor Piez, Janie Holland, Stephanie Willis, Shane Sutherland, Joanna Griffith, Katrina Vizinau, Verna Causby-Smith

Consultants & NWA: Derrick Collins, Isaura Andaluz, Richard Castro (part time)

## CHDC Mission Statement

*Create and sustain vibrant communities that make a positive impact in people's lives by providing high quality affordable housing and neighborhood services.*

## Pre-Retreat Planning Process

The preliminary planning process included a survey of employees and board members, and telephone and in-person meetings with the consultants. The retreat opened with discussion of survey results, a Strengths, Weaknesses, Opportunities, Threats (SWOT) analysis from the surveys and meetings, and a summary of the external environment and what makes CHDC unique and significant.

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## Opportunities and Goals for the Next Two Years

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### **Opportunity and Goal #1: To increase profitability by maximizing CHDC's existing services in regional markets.**

The table below indicates CHDC's geographical spread for each of its business lines. As it demonstrates, CHDC offers a wide variety of programs and services in a growing geographic area, but not all services are offered in every locality. Instead, community interests and funding availability in each local jurisdiction tend to drive services. CHDC plans to continue this approach by offering as full an array of services as each community seeks. Because of recent expansion and ongoing high demand especially in the area of home preservation and foreclosure recovery, CHDC's biggest challenge in 2013 is keeping up with community expectations especially in new localities. CHDC is working to raise the quality of customer service in these multiple locations including providing staff and clients with adequate communications and technology support.

X = currently established

Dates indicate recent or planned initiation of business lines in new locations

Long term established business lines	New or developing business lines	Community Building & Organiz	Home Ownership & Down Pmt Asst.	Home Ownership Preservation	Credit repair & other asset bldg	Real Estate Dvpt	Property & Asset Mgt	First mortgage lending	Real estate services	General Contracting
North Richmond		x	x	x	x	x	x	2014	x	2013
City of Richmond/West Contra Costa		x	x	x	x	x	x	2014	x	2014
Central Contra Costa			x	x					x	
East Contra Costa			x	x	x				x	
Berkeley/Albany/Emeryville				x					2014	
Oakland				x	2013	2011	2011	2012	x	
Fremont/South Alameda County				x	2013				2014	
Vallejo		2013	2012	x	2013	2011		2013	x	2014
Fairfield/Solano County				x	2013				2014	
American Canyon/Napa County				x	2013				2014	

To continue operating and remain competitive, CHDC's Strategic Plan calls for:

- Maintaining current market saturation in North Richmond, East/West Contra Costa, Oakland, Vallejo, and neighboring areas.
- Increasing market saturation on an opportunistic basis where invitations and funding are offered.
- Marketing CHDC's current and new services in more of its currently-served geographic areas to build recognition of CHDC as a regional provider of affordable, quality housing and homeownership services.
- Reviewing mix of services provided on an ongoing basis and making adjustments to remain profitable.
- Developing protocol for ongoing profit-loss analysis vs. mission fit of business lines and programs within them, including evaluating the availability and allocation of earned and other revenues to support high-mission/low-profit activities (for example, community building or homeownership counseling activities).

**Opportunity and Goal #2: To develop diverse, long-term revenue streams to diversify revenue streams and reduce dependence on governmental support**

Federal, state and local government funding sources have shrunk significantly in large part due to the economic recession, but also due to changes in funding structure such as redevelopment agency elimination and federal sequestration. This has a domino effect on the communities CHDC serves, as financial loss translates into a reduction in services at a time when the communities are in greater need. CHDC needs to buffer against these market changes.

*To create diverse revenue streams, CHDC's Strategic Plan calls for:*

- A. New philanthropic revenue
  - CHDC to renew the Fundraising Committee
  - Increasing unrestricted funds within a year by 15%
  
- B. New earned revenue
  - CHDC to continue increasing its new business lines that include:
    - Real Estate – Brokerage Services (Community Assets Realty)
    - Lending (Community First Lending)
    - General Contracting
    - Third party property management
  - Develop (or update) a business plan for each of the above business lines to determine economic feasibility, growth projections & capitalization requirements
  - Assure appropriate legal structure for the corporate entities housing these business lines
  - Market these business lines to current clients in CHDC's established lines of business, reflecting CHDC's ongoing commitment to community development. For example, CHDC has opportunities to market to its past home buyers who now seek to refinance their loans or move to a new home.
  - Continue to collaborate with community partners to create comprehensive economic revitalization strategies for North Richmond. Incorporate CHDC's new business lines into these comprehensive strategies.

**Opportunity and Goal #3: To rebuild organizational infrastructure.**

CHDC staff size was reduced between 2010 and 2012 to meet budget constraints. To preserve program staff and support ongoing services, administrative infrastructure sustained the deepest cuts. Meanwhile, increasing regional demands for CHDC services have increased expectations for customer service and program support. The minimized infrastructure has the potential to create quality control gaps and reporting and reputational risks for CHDC.

*To rebuild organizational infrastructure, CHDC's Strategic Plan calls for:*

- An analysis to be conducted by a consultant to assess staffing needs based on current operations. Due to adding business lines while simultaneously reducing staff, many positions may need to be re-designed.
- Hiring a Human Resources Manager and Program Assistant were identified as immediate needs. A Public Affairs Manager was identified as an additional high priority to be included in the analysis of staffing needs.
- Developing and implementing a volunteer program as part of the Human Resources Manager's responsibility.
- Hiring (and recruitment of volunteer) interns to build local capacity for the organization and community.
- Developing job descriptions for new positions to support growth in new business lines.

**Opportunity and Goal #5: To develop competitive compensation packages to recruit and retain skilled staff.**

Skilled staff, salaries, retention, development, and recognition are on the minds of many at CHDC. In 2013 the job market is recovering and the skills, qualifications and abilities CHDC needs most are in high demand. After a period of flat or at times reduced salaries to meet budget constraints, CHDC is facing increased pressure to offer competitive salaries and benefits.

*To stabilize and builds its organizational capacity, CHDC's Strategic Plan calls for:*

- Hiring a Human Resource Manager
- Analyzing its current compensation package to determine whether salaries and benefits are competitive to retain and recruit people with the skills sets required for each position
- Evaluating current job descriptions, salaries and review process
- Continuing ongoing training opportunities for employees
- Developing employee recognition through mechanisms appropriate for CHDC's organizational structure

**Opportunity and Goal #6: To upgrade office infrastructure.**

Investment in state of the art infrastructure is necessary for CHCD to operate efficiently. Downtime due to impaired computer hardware or software, or a malfunctioning phone system, costs the organization not only money, but reflects poorly on CHDC's commitment to provide its clients high quality services.

*To provide quality services to its clients and minimize operating costs, CHDC's Strategic Plan calls for:*

- Completing an inventory of hardware, software, and technical support procedures needing upgrades: workstations, phone system, remote access etc.
- Determining options available to best meet CHDC's needs
- Soliciting funding for purchases and also upgrades to wireless or electrical systems, as necessary
- Identifying person to manage this project
- Soliciting equipment donations
- Purchasing equipment and setting up
- Documenting benefits from upgrade

**Opportunity and Goal #7: To improve internal communications.**

Service expansion especially to multiple sites, alongside limited capacity, has reduced the time staff has to communicate with each other. A new group of property management staff works at scattered sites and needs to become more knowledgeable about and aligned with CHDC's wide array of business lines and programs meeting its mission. Regular communication and face-to-face time is essential for all CHDC's corporate entities and staff to work as coordinated teams, avoid duplication of work and correctly inform the public about the opportunities CHDC offers.

*To maintain a cohesive, successful organization, CHDC's Strategic Plan calls for:*

- Expanding management team to include property management supervisor, maintenance supervisor and assistant director of real estate development.

- Instituting a consistent internal communication system under the Human Resources Manager that allows CHDC to be proactive in internal marketing and information dissemination.
- Instituting monthly management reports so all departments are informed on each other's projects, to avoid duplication of efforts.
- Holding regular staff meetings.
- Holding one-on-one meetings was a consultant recommendation.

**Opportunity and Goal #8: To develop a marketing plan reflecting CHDC's ongoing growth.**

Expansion into new counties, and development of new services and business lines will require that CHDC adjust its brand strategy and increase marketing efforts to reflect and take advantage of these changes.

*To rebrand and create a marketing strategy incorporating on-going changes, CHDC's Strategic Plan calls for:*

- Developing a "flexible brand" to best represent CHDC's new products and markets under their different corporate entities.
- Developing and implementing outcomes documentation to track economic and social impacts for use in fundraising and marketing.
- Translating these impacts into easily understood tag lines to be used for social media.
- Creating a Public Affairs Manager or similar position (to be structured as part of the human resource analysis) and use interns to develop and facilitate specific marketing goals.
- Revamping and updating the website and Facebook often.
- Including more community photos, stories and other relevant information in all media tools.
- Creating accounts in Twitter, Pinterest and other social media to reach new market segments and demographics – integrate with existing Facebook, website updates, E-mail lists to operate multiple channels and reach different audiences efficiently.



# Community Housing Development Corporation (CHDC) Succession Plan

As adopted April 16, 2014

A critical challenge within all organizations is how to sustain health over time. With effective leadership, an organization can enhance its capacity and develop through difficult times. The creation of a pipeline of effective leaders and managers can heighten an organization's chances of surviving difficult times and thriving in fulfillment of its mission and goals. This document will establish processes and procedures to be followed in the event key leaders and/or personnel within the organization leave unexpectedly or unplanned. It will attempt to define who within the organization is prepared to step into the key role where an absence has occurred in an attempt to maintain key relationships and provide appropriate oversight and direction regarding the organization's operations and programs.

This Succession Plan will be reviewed annually at the Board's Annual Meeting generally held in January.

## Executive Director

### Priority functions of the Executive Director (ED)

- Approval of all organizational expenditures
- Contract compliance oversight for funding sources
- Oversight of all program and service delivery
- Liaison to Board of Directors
- Relationship manager with all stakeholders
- Staffing & Human Resource Management
- Supervision of all staff and volunteers

### Succession Plan in event of a temporary, unplanned absence – Short Term

This plan would be enacted in the event of a temporary absence of the Executive Director who would be expected to return to his or her position once the issue(s) precipitating the absence is(are) resolved.

### Appointment of Acting Executive Director

In the event of a temporary, unplanned absence of the Executive Director, the Deputy ED will take on all the duties of the Executive Director with the same authority unless limited by the Executive Committee.

In the absence of the Deputy ED the Chief Financial Officer and a team of senior managers will carry out key executive functions. The Executive Committee of the Board of Directors may approve the Chief Financial Officer as Acting Executive Director. If none of these options are available the Executive Committee will have discretion to appoint any other member of the management team it deems most qualified or seek the expertise of an outside person.

The senior management team will consist of the following staff members:

- Chief Financial Officer
- Real Estate Development Director
- Asset Manager
- Director of Programs and Services
- Director of Resource Development
- Property Management Supervisor
- Director of HR
- Director of Community Building

Management Team members, in the case of the Deputy ED being absent will assume Executive Director key functions as follows:

Acting Executive Director (Chief Financial Officer )

- Approval of all organizational expenditures
- Contract compliance oversight
- Liaison to Board of Directors
- All Checking & Savings Account Reconciliation

Management Team

- Oversight of all programs and service delivery
- Relationship manager with all stakeholders
- Supervision of programs and services
- Supervision of Homebuyer, Post Purchase specialists, Administrative & Loan staff

### Training and Preparation

All management team members will participate in supervisory and management training available through NeighborWorks® America Training Institutes and our local Nonprofit Center and/or Management Cornerstones.

The Executive Director will conduct in-house training and preparatory activity to educate and inform management team members of their responsibilities in the event of an unplanned absence. The training will consist of notification of emergency succession plans, roles and responsibilities.

Additionally, the Deputy ED or the Chief Financial Officer will be provided with the location of user ids and passwords of the Executive Director.

### Authority and restrictions of the Acting Executive Director

The employee appointed as Acting Executive Director (the Deputy ED) during short term absence shall have the full authority for decision-making and independent action as the regular Executive Director.

The employee appointed as Acting Executive Director absent of the Deputy ED during short term absence shall have the full authority for decision-making and independent action as the regular Executive Director with the following exceptions:

- Personnel issues
- Signatory on checks

#### Compensation

The Acting Executive Director will be compensated for assuming additional responsibilities. The additional compensation will be calculated at 10% over the employee's current compensation.

#### Board Committee responsibility for oversight and support to the Acting Executive Director

The President of the Board of Directors will provide oversight and support to the Acting Executive Director. The Executive Committee will have responsibility for monitoring the work of the Acting Executive Director.

#### Communications Plan

As soon as possible after the Acting Executive Director has begun covering an unplanned absence, the Board Members and/ or the Acting Executive Director shall communicate the temporary leadership structure to the following key supporters external to CHDC.

City of Richmond, Vallejo, Oakland  
Community Economic Development Department

County of Contra Costa, Alameda, Solano  
Community Economic Development Department

NeighborWorks America  
District Director  
Lead Management Consultant

Director of Housing and Urban Development  
HUD Intermediary  
United Way of Greater  
State of California  
Foundations and Supporters  
Financial Institutions as required  
HR Attorney (Consultant)  
Other relevant Community Partners

#### Succession Plan in event of a temporary, unplanned absence – LONG TERM

In the event the Executive Director is expected to be absent longer than three months CHDC will operate in the following manner.

The procedures and conditions to be followed shall be the same as for the short-term absence with one addition:

- Personnel issues

The Executive Committee of the Board of Directors, in consultation with the Active Executive Director will fill staff positions if needed. Otherwise the position will be held open until the Executive Director has returned or submitted his/her resignation.

#### **Succession Plan in the event of a PERMANENT unplanned absence.**

In the event of an unplanned absence from which the Executive Director will not be returning, the procedures and conditions shall be the same as for long-term absence with the following additions:

- The Acting Executive Director will be designated the Interim Executive Director.
- The Board of Directors shall appoint a Transition and Executive Search Committee to recruit and hire a new Executive Director.

#### **Approvals and maintenance of records**

The Succession Plan will be reviewed and approved by the full Board of Directors for its vote and approval.

The Board President and the Executive Director shall sign the plan.

Copies of this plan shall be maintained by the Executive Director in a secure location known by the Secretary of the Board.

### **Board President Emergency Succession Plan**

#### **Priority Functions of the Board President**

- To preside over all meetings of the Board of Directors
- Leadership in the general and active management of the business of the corporation
- The President, with the approval of the Board, shall appoint members of all committees, which are created by the Board of Directors or CHDC By-laws.
- Sign corporate and legal documents
- Chair the Executive Committee

#### **Succession Plan in event of a temporary, unplanned absence – SHORT TERM**

In the absence of the President or in the event of his or her inability or refusal to act, the Vice President shall be designated to be the Acting President by the Board of Directors, for a period not to exceed three months. At the culmination of the three-month period it is incumbent upon the elected President to notify the Board of his or her intent and ability to resume the responsibilities of the position or to resign his/her position as President. Upon receiving such notice of resignation or inability to serve, the Board will hold a special election and elect a new Interim President from among its members. Such elected President will serve until the next annual meeting of the Board of Directors at which time a new full termed President will be elected.

#### **Training of the Acting President**

At the discretion of the Board of Directors

Authority and restrictions of the Acting President

The Acting Board President shall have the same authority and responsibilities of the President.

Board Committee responsible for oversight and support to the Acting President.

The Executive Committee of the Board shall provide the Acting President with support.

Communications Plan

The Acting President will bring any problems or concerns to the full Board of Directors at their monthly meeting.

**Succession Plan in event of a temporary, unplanned absence – LONG TERM**

In the event of a long-term absence of the Board President the same conditions will apply as those described in the procedures in the event of a short-term absence with the following exceptions:

- No special election will be held provided the current Board President submits in writing a statement of his or her desire and ability to continue to serve out their term.
- A new Board President will not be elected until the term of the current Board President has expired.

**Succession Plan in event of an unplanned absence, PERMANENT.**

In the event of a permanent unplanned absence the procedures described in the short-term plan will apply. A new Board President will be elected to a full-term at the next Annual Meeting of the Board of Directors.

This Succession Plan has been Approved by \_\_\_\_\_ Board of Directors this  
\_\_\_\_\_ day of \_\_\_\_\_

\_\_\_\_\_  
Board President

\_\_\_\_\_  
Date

\_\_\_\_\_  
Secretary of Board

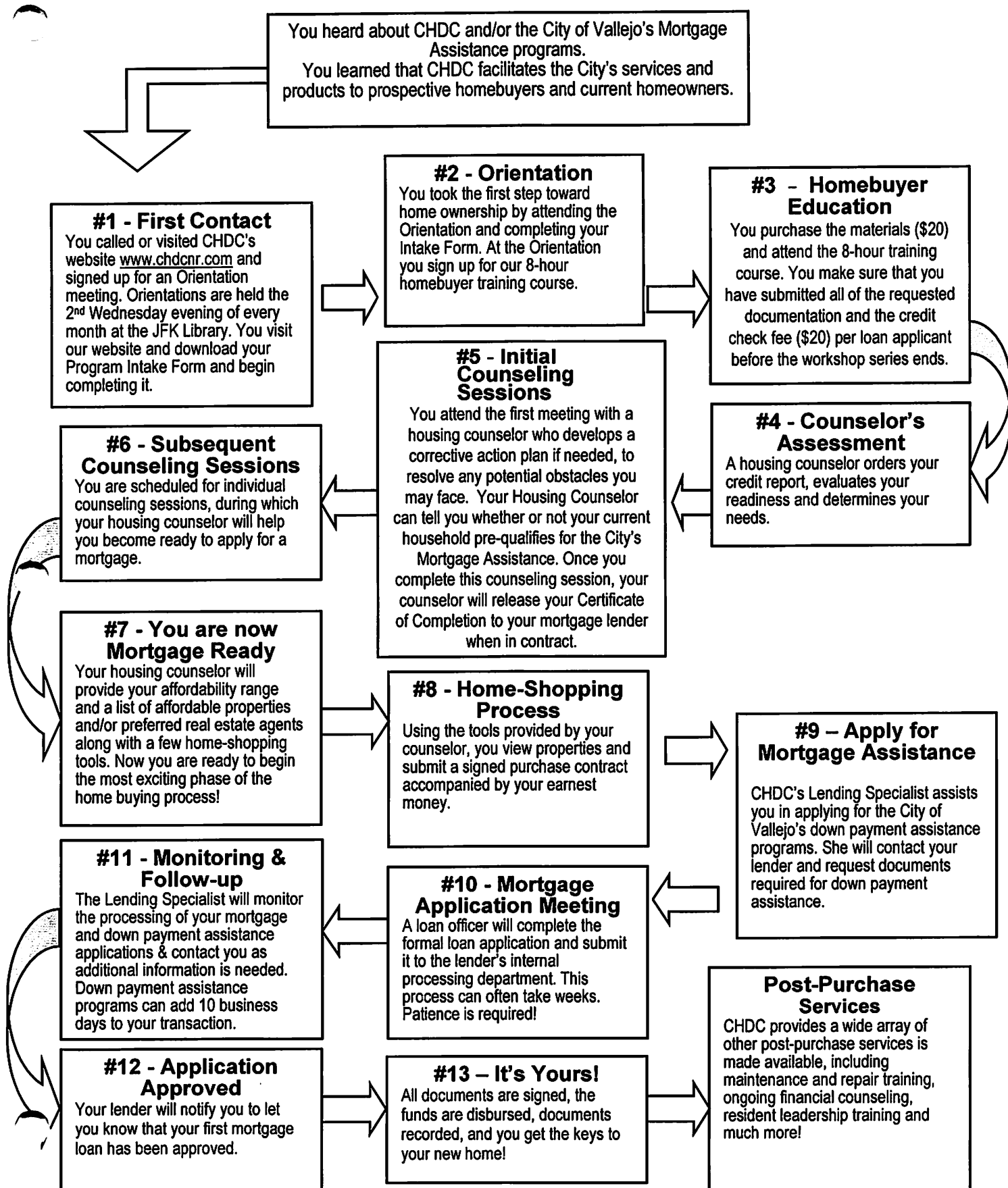
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Date

# **Time/Project Schedule**

**CHDC Pre and Post Purchase Timeline:**

Quarter	Activities/Strategies	Partners(s)	Deliverables/Outcomes
<p>July 1, 2015- Sept. 30, 2015 (Q1)</p>	<p>Facilitate 1 informational session and discussion for SparkPoint Center Site Directors on the project and its implementation</p> <p>Provide 3 Pre-purchase Counseling Workshops at JFK Library</p> <p>Provide Pre and Post Purchase housing counseling services.</p>		
<p>October 2015 thru Dec. 30<sup>th</sup>, 2015 (Q2)</p>	<p>Continue working on growing our collaboration with other agencies to get our information out in the community.</p> <p>Distribute written program information material to churches and the public.</p> <p>Provide 3 Pre-purchase Counseling Workshops at JFK Library</p> <p>Ongoing Pre and Post Purchase housing counseling services continue.</p> <p>Weekly mailings of informational brochure and orientation flyers sent to potential homeowner applicants who inquire about our program.</p>		
<p>January 2016 thru March 30, 2016 (Q3)</p>	<p>Provide 3 Pre-purchase Counseling Workshops at JFK Library</p> <p>Ongoing Pre and Post Purchase housing counseling services continue.</p> <p>Weekly mailings of informational brochure and orientation flyers sent to potential homeowner applicants who inquire about our program.</p>		
<p>April 2016 thru June 30<sup>th</sup> 2016 (Q4)</p>	<p>Provide 3 Pre-purchase Counseling Workshops at JFK Library</p> <p>Ongoing Pre and Post Purchase housing counseling services continue.</p> <p>Weekly mailings of informational brochure and orientation flyers sent to potential homeowner applicants who inquire about our program.</p>		

# COMMUNITY HOUSING DEVELOPMENT CORPORATION HOMEBUYER FLOWCHART TO SUCCESS





# **Program and Organizational Budget**

PROPOSAL EXPENSES	Year 1 CDBG Request	Year 1- Program Budget		
<b>Personnel</b>				
Title and FTE%				
<i>Program Director 35% FTE</i>	\$29,750	\$85,000		
<i>Senior Housing Counselor - 50% FTE</i>	\$13,750	\$55,000		
<i>Foreclosure Counselor - 60% FTE</i>	\$30,000	\$50,000		
<i>Program Assistant - 50% FTE</i>	\$14,000	\$40,000		
<i>Executive Director - 5%</i>		\$5,150		
<i>Deputy Director - 5%</i>		\$4,000		
<i>Controller - 5%</i>		\$3,500		
<i>Bookkeeper - 20%</i>		\$9,000		
Benefits and Taxes @ 23%	\$10,662	\$50,271		
<b>Total Personnel</b>	\$100,500	\$301,920		
<b>Non-Personnel*</b>				
Occupancy		\$10,400		
Office Supplies/Expenses		\$2,500		
Travel				
Communications		\$2,500		
Program Expenses		\$2,500		
Training		\$3,000		
Printing/copying		\$5,000		
Professional Fees		\$5,866		
Insurance		\$8,275		
Postage/shipping		\$3,500		
<b>Total Non-Personnel</b>		\$43,541		
<b>TOTAL EXPENSES</b>		\$323,631		
<b>PROPOSAL INCOME</b>				
Foundations and private donations:		\$50,000		
Public funding sources: HUD, NFMC, etc.		\$93,631		
City of Vallejo CDBG		\$100,500		
<b>TOTAL INCOME</b>		\$325,000		

CHDC  
2012 OPERATING BUDGET SUMMARY

PROJECTED REVENUE

Source	HSG DEV.	HOME BUYER	COM. BLDG	ASSET MGMT	OPERATIONS	2012 TOTAL
Government Grants	\$0	\$89,200	\$28,000		\$38,950	\$156,150
Foundation Grants	\$130,000	\$165,500	\$94,000		\$60,000	\$449,500
Developer Fees	\$86,000	\$0	\$0		\$0	\$86,000
Program Income	\$0	\$1,950	\$0		\$0	\$1,950
Project Management Fees	\$137,944	\$0	\$0		\$0	\$137,944
Partnership Management Fees	\$0	\$0	\$0	\$10,000	\$0	\$10,000
Interest & Dividends	\$0	\$0	\$0		\$1,520	\$1,520
Rental Income	\$0	\$0	\$0		\$0	\$0
Gain on Project Sale	\$0	\$0	\$0		\$0	\$0
Annual Fundraiser	\$0	\$0	\$0		\$40,000	\$40,000
Program Fees	\$0	\$10,000	\$0		\$0	\$10,000
Service Fee	\$0	\$171,534	\$0		\$78,500	\$250,034
NeighborWorks	\$32,000	\$0	\$2,000	\$92,000	\$250,000	\$376,000
<b>TOTAL</b>	<b>\$385,944</b>	<b>\$438,184</b>	<b>\$124,000</b>	<b>\$102,000</b>	<b>\$468,970</b>	<b>\$1,519,098</b>

PROJECTED EXPENSE

Wages	\$267,948	\$346,813	\$92,836	\$81,996	\$155,930	\$945,523
COLA/FICA/WC/SUI/ETT	\$27,004	\$36,757	\$9,912	\$8,890	\$19,336	\$101,901
Employees Benefits	\$23,103	\$42,424	\$12,503	\$8,738	\$87,663	\$174,431
Repay Line of Credit	\$0	\$0	\$0	\$0	\$0	\$0
Professional Fees	\$9,099	\$12,199	\$3,660	\$2,440	\$21,102	\$48,500
Contract Services	\$12,154	\$6,007	\$11,792	\$378	\$2,386	\$32,717
Supplies	\$2,651	\$14,476	\$3,590	\$1,060	\$4,498	\$26,275
Communications	\$6,164	\$12,536	\$3,199	\$2,164	\$17,879	\$41,943
Copying & Printing	\$1,499	\$4,998	\$899	\$600	\$7,447	\$15,442
Dues, Membership, Licensing &	\$1,205	\$4,410	\$723	\$482	\$6,181	\$13,000
Insurance	\$3,102	\$6,205	\$1,861	\$1,241	\$8,190	\$20,600
Occupancy	\$7,257	\$12,634	\$3,790	\$2,527	\$16,677	\$42,886
Equipment	\$1,069	\$2,139	\$642	\$428	\$2,823	\$7,100
Vehicle	\$0	\$0	\$0	\$0	\$0	\$0
Meals, Food, Travel	\$4,050	\$8,300	\$1,800	\$1,800	\$15,880	\$31,830
Conference/Workshops	\$2,000	\$6,000	\$1,000	\$1,000	\$5,000	\$15,000
Client Activities	\$0	\$0	\$0	\$0	\$0	\$0
Staff/Volunteer	\$218	\$687	\$131	\$87	\$827	\$1,950
<b>TOTAL</b>	<b>\$368,524</b>	<b>\$516,584</b>	<b>\$148,340</b>	<b>\$113,831</b>	<b>\$371,819</b>	<b>\$1,519,098</b>

CHDC  
2013 OPERATING BUDGET SUMMARY

PROJECTED REVENUE

Source	HSG DEV.	HOME BUYER	COM. BLDG	ASSET MGMT	OPERATIONS	2013 TOTAL
Government Grants		\$262,563			\$24,000	\$286,563
Foundation Grants	\$10,000	\$304,000	\$38,126		\$5,000	\$357,126
Developer Fees	\$75,000	\$0	\$0		\$0	\$75,000
Program Income	\$0	\$1,500	\$0		\$0	\$1,500
Project Management Fees	\$82,944	\$0	\$0		\$0	\$82,944
Partnership Management Fees	\$0	\$0	\$0	\$0	\$0	\$0
Interest & Dividends	\$0	\$0	\$0		\$1,520	\$1,520
Rental Income	\$0	\$0	\$0		\$9,000	\$9,000
Gain on Project Sale	\$0	\$0	\$0		\$0	\$0
Annual Fundraiser	\$0	\$0	\$0		\$50,000	\$50,000
Program Fees	\$0	\$10,000	\$0		\$0	\$10,000
Service Fee	\$0	\$193,000	\$46,552	\$71,552	\$100,000	\$411,104
NeighborWorks	\$150,000	\$40,000	\$2,000	\$0	\$155,000	\$347,000
<b>TOTAL</b>	<b>\$317,944</b>	<b>\$811,063</b>	<b>\$86,678</b>	<b>\$71,552</b>	<b>\$344,520</b>	<b>\$1,631,757</b>

PROJECTED EXPENSE

Wages	\$238,385	\$487,905	\$66,491	\$93,371	\$131,927	\$1,018,080
COLA/FICA/WC/SUI/ETT	\$23,638	\$50,062	\$6,849	\$9,384	\$17,073	\$107,006
Employees Benefits	\$19,039	\$59,883	\$8,465	\$9,003	\$94,885	\$191,275
Repay Line of Credit	\$0	\$0	\$0	\$0	\$0	\$0
Professional Fees	\$10,444	\$59,222	\$1,778	\$2,716	\$15,667	\$89,826
Contract Services	\$667	\$33,379	\$333	\$567	\$2,000	\$36,945
Supplies	\$1,844	\$16,553	\$2,922	\$922	\$3,033	\$25,275
Communications	\$2,915	\$11,987	\$1,457	\$1,431	\$10,320	\$28,109
Copying & Printing	\$1,778	\$7,111	\$889	\$889	\$5,823	\$16,490
Dues, Membership, Licensing &	\$1,500	\$4,000	\$250	\$250	\$4,132	\$10,132
Insurance	\$2,056	\$8,222	\$1,028	\$1,028	\$6,167	\$18,500
Occupancy	\$5,318	\$17,511	\$2,189	\$2,189	\$13,133	\$40,340
Equipment	\$789	\$3,156	\$394	\$394	\$2,367	\$7,100
Vehicle	\$0	\$0	\$0	\$0	\$0	\$0
Meals, Food, Travel	\$3,300	\$9,800	\$900	\$750	\$15,880	\$30,630
Conference/Workshops	\$1,000	\$3,000	\$0	\$1,000	\$5,000	\$10,000
Client Activities	\$0	\$0	\$0	\$0	\$0	\$0
Staff/Volunteer	\$161	\$894	\$81	\$81	\$733	\$1,950
<b>TOTAL</b>	<b>\$312,832</b>	<b>\$772,686</b>	<b>\$94,027</b>	<b>\$123,974</b>	<b>\$328,140</b>	<b>\$1,631,659</b>

CHDC  
2014 OPERATING BUDGET SUMMARY

PROJECTED REVENUE

Source	HSG DEV.	HOME BUYER	COM. BLDG	ASSET MGMT	OPERATIONS	2014 TOTAL
Government Grants	\$40,573	\$344,044	\$26,426		\$28,883	\$439,925
Foundation Grants	\$50,000	\$349,000	\$19,000		\$34,500	\$452,500
Developer Fees	\$60,406	\$0	\$0		\$0	\$60,406
Program Income	\$0	\$3,300	\$0		\$0	\$3,300
Project Management Fees	\$195,960	\$0	\$0		\$0	\$195,960
Partnership Management Fees	\$0	\$0	\$0	\$51,478	\$0	\$51,478
Interest & Dividends	\$0	\$0	\$0		\$1,520	\$1,520
Rental Income	\$0	\$0	\$0		\$32,400	\$32,400
Gain on Project Sale	\$0	\$0	\$0		\$0	\$0
Annual Fundraiser	\$0	\$0	\$0		\$45,000	\$45,000
Program Fees	\$0	\$12,000	\$0		\$0	\$12,000
Service Fee	\$0	\$142,000	\$30,300	\$71,552	\$190,000	\$433,852
NeighborWorks	\$0	\$35,000	\$2,000	\$0	\$105,000	\$142,000
<b>TOTAL</b>	<b>\$346,939</b>	<b>\$885,344</b>	<b>\$77,726</b>	<b>\$123,030</b>	<b>\$437,303</b>	<b>\$1,870,341</b>

\$0

PROJECTED EXPENSE

Wages	\$271,751	\$612,878	\$67,440	\$94,600	\$189,788	\$1,236,457
COLA/FICA/WC/SUI/ETT	\$26,784	\$63,584	\$6,939	\$9,500	\$22,529	\$129,336
Employees Benefits	\$23,274	\$83,612	\$8,484	\$9,027	\$120,514	\$244,911
Repay Line of Credit	\$0	\$0	\$0	\$0	\$0	\$0
Professional Fees	\$3,777	\$15,106	\$1,511	\$1,511	\$13,596	\$35,500
Contract Services	\$745	\$13,979	\$298	\$298	\$2,681	\$18,000
Supplies	\$1,128	\$17,011	\$2,451	\$451	\$1,560	\$22,600
Communications	\$4,844	\$20,104	\$2,190	\$2,170	\$18,414	\$47,721
Copying & Printing	\$564	\$2,255	\$226	\$226	\$2,030	\$5,300
Dues, Membership, Licensing &	\$1,011	\$5,043	\$404	\$404	\$3,682	\$10,544
Insurance	\$1,830	\$7,319	\$732	\$732	\$6,587	\$17,200
Occupancy	\$4,309	\$17,234	\$1,723	\$1,723	\$15,511	\$40,500
Equipment	\$1,383	\$5,532	\$553	\$553	\$4,979	\$13,000
Vehicle	\$0	\$0	\$0	\$0	\$0	\$0
Meals, Food, Travel	\$4,050	\$9,800	\$900	\$750	\$13,472	\$28,972
Conference/Workshops	\$1,000	\$3,000	\$0	\$1,000	\$5,000	\$10,000
Client Activities	\$0	\$7,800	\$0	\$0	\$0	\$7,800
Staff/Volunteer	\$213	\$1,101	\$85	\$85	\$1,016	\$2,500
<b>TOTAL</b>	<b>\$346,660</b>	<b>\$885,358</b>	<b>\$93,936</b>	<b>\$123,030</b>	<b>\$421,358</b>	<b>\$1,870,341</b>
	\$279	-\$14	-\$16,210	\$0	\$15,945	\$0

# Collaboration

## **Collaborations:**

CHDC will continue its collaboration with SparkPoint Solano (locations in Vallejo). The Non-profit organizations have already created a culture of working together built on the practice of delivering integrated, diverse services and thereby getting better results for each client household.

CHDC partnership with SparkPoint Solano enables CHDC to work with the Cleo Gordon Healthy Start Family Resource Center, Dream Catchers Empowerment Network, and Life on Trak, The Children's Network of Solano County, Travis Credit Union, Fighting Back Partnership, Solano Middle School and the Vallejo Unified School District.

Through service and program integration, our collaboration has successfully leveraged human resources. Our diverse partner base offers a vast and diverse pool of expertise, experience, and multiple perspectives.

# References



# COMMUNITY HOUSING DEVELOPMENT CORPORATION

## REFERENCES

Norma W. Thompson  
Housing Development Manager  
City of Oakland  
Dept. of Housing & Community Development  
250 Frank Ogawa Plaza, 5<sup>th</sup> Floor  
Oakland, CA 94612  
(510) 238-7137 Office  
(510) 238-3691 Fax  
[NThompson@oaklandnet.com](mailto:NThompson@oaklandnet.com)

Kara Douglas  
Affordable Housing Program Manager  
Contra Costa County  
Department of Conservation and Development  
30 Muir Road  
Martinez, CA  
(925) 674-7880 Office  
[Kara.Douglas@dcd.cccounty.us](mailto:Kara.Douglas@dcd.cccounty.us)

Nichola Davis  
Branch Manager  
Bank of the West  
11100 San Pablo Avenue  
El Cerrito, CA 94530  
(510) 235-2980 Office  
(510) 235-0418 Fax  
(800) 488-2265 Toll Free  
[ndavis@bankofthewest.com](mailto:ndavis@bankofthewest.com)

# **Insurance Coverage and Workers Compensation**



# ACORD™ CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

1/27/2015

PRODUCER (510)235-0353  
**A Hays Insurance**  
 License #0094750  
 232 Broadway  
 Richmond CA 94804

INSURED  
 Community Housing Dev. Corp Of North Richmond  
 1535A Fred Jackson Way  
 Richmond CA 94801

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.

INSURERS AFFORDING COVERAGE	NAIC #
INSURER A: <b>Travelers Ins.</b>	
INSURER B: <b>AmTrust Ins. Co.</b>	
INSURER C:	
INSURER D:	
INSURER E:	

## COVERAGES

THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. AGGREGATE LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR/ADD'L LTR	INSRD	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS	
		<b>GENERAL LIABILITY</b> <input type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS MADE <input type="checkbox"/> OCCUR  GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC				EACH OCCURRENCE	\$
						DAMAGE TO RENTED PREMISES (Ea occurrence)	\$
						MED EXP (Any one person)	\$
						PERSONAL & ADV INJURY	\$
						GENERAL AGGREGATE	\$
						PRODUCTS - COM/OP AGG	\$
		<b>AUTOMOBILE LIABILITY</b> <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> NON-OWNED AUTOS				COMBINED SINGLE LIMIT (Ea accident)	\$
						BODILY INJURY (Per person)	\$
						BODILY INJURY (Per accident)	\$
						PROPERTY DAMAGE (Per accident)	\$
		<b>GARAGE LIABILITY</b> <input type="checkbox"/> ANY AUTO				AUTO ONLY - EA ACCIDENT	\$
						OTHER THAN AUTO ONLY: EA ACC	\$
						AGG	\$
		<b>EXCESS/UMBRELLA LIABILITY</b> <input type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS MADE  <input type="checkbox"/> DEDUCTIBLE <input type="checkbox"/> RETENTION \$				EACH OCCURRENCE	\$
						AGGREGATE	\$
							\$
							\$
							\$
B		<b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b> ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? If yes, describe under SPECIAL PROVISIONS below	TWC3350050	02/19/2014	02/19/2016	<input checked="" type="checkbox"/> WC STATUTORY LIMITS	<input checked="" type="checkbox"/> OTHER
						E.L. EACH ACCIDENT	\$ 1,000,000
						E.L. DISEASE - EA EMPLOYEE	\$ 1,000,000
						E.L. DISEASE - POLICY LIMIT	\$ 1,000,000
A		<b>OTHER Directors and Officers</b>	105618912	5/24/2014	5/24/2017	D&O	\$1,000,000
						EPLI	\$1,000,000

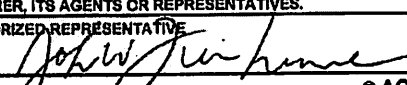
DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/EXCLUSIONS ADDED BY ENDORSEMENT/SPECIAL PROVISIONS

**CERTIFICATE HOLDER**

CITY OF VALLEJO  
 Housing & Community Development  
 Department  
 200 GEORGIA STREET  
 VALLEJO, CA 94590

**CANCELLATION**

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL 30 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO DO SO SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES.

AUTHORIZED REPRESENTATIVE  




# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)  
01/28/2015

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

**IMPORTANT:** If the certificate holder is an **ADDITIONAL INSURED**, the policy(ies) must be endorsed. If **SUBROGATION IS WAIVED**, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER 0726293 1-415-546-9300 Arthur J. Gallagher & Co. Insurance Brokers of California, Inc., License #0726293 1255 Battery Street #450  San Francisco, CA 94111	CONTACT NAME: PHONE (A/C, No, Ext): E-MAIL ADDRESS:	FAX (A/C, No):
	INSURER(S) AFFORDING COVERAGE INSURER A: PHILADELPHIA IND INS CO NAIC # 18058	
INSURED Community Housing Development Corporation of North Richmond 1535A Fred Jackson Way  Richmond, CA 94801	INSURER B:	
	INSURER C:	
	INSURER D:	
	INSURER E:	
	INSURER F:	

**COVERAGES** CERTIFICATE NUMBER: 42894477 REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	GENERAL LIABILITY <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR <input checked="" type="checkbox"/> Employee Benefits Liab  GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input checked="" type="checkbox"/> LOC			PHPK1152046	04/01/14	04/01/15	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 1,000,000 MED EXP (Any one person) \$ 15,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COM/OP AGG \$ 2,000,000 \$
A	AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS <input checked="" type="checkbox"/> NON-OWNED AUTOS Comp Ded: Coll Ded:			PHPK1152046	04/01/14	04/01/15	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ Comp Ded: \$1,000 Coll Ded: \$1,000
A	<input checked="" type="checkbox"/> UMBRELLA LIAB <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS-MADE DED <input checked="" type="checkbox"/> RETENTION \$ 10,000			PHUB454065	04/01/14	04/01/15	EACH OCCURRENCE \$ 10,000,000 AGGREGATE \$ 10,000,000 \$ WC STATUTORY LIMITS OTH-ER
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
A	Employee Theft/Dishonesty			PHPK1152046	04/01/14	04/01/15	Limit \$ 500,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)  
  
Included as Additional Insured as respects General Liability per attached endorsement form CG 20 26 07 04:  
The City of Vallejo, its officers, officials, employees, agents, and volunteers

<b>CERTIFICATE HOLDER</b>  The City of Vallejo  200 Georgia Street  Vallejo, CA 94590  USA	<b>CANCELLATION</b>  SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.  AUTHORIZED REPRESENTATIVE
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**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**ADDITIONAL INSURED – DESIGNATED  
PERSON OR ORGANIZATION**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART  
SCHEDULE

Name Of Additional Insured Person(s) Or Organization(s)
<p>The City of Vallejo 200 Georgia Street Vallejo, CA 94590 USA</p>
<p>Information required to complete this Schedule, if not shown above, will be shown in the Declarations.</p>

**Section II – Who Is An Insured** is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" caused, in whole or in part, by your acts or omissions or the acts or omissions of those acting on your behalf:

- A. In the performance of your ongoing operations; or
- B. In connection with your premises owned by or rented to you.