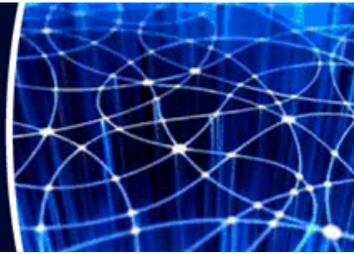


Models of Surviving and Thriving CDCs

FEDERAL RESERVE BANK OF PHILADELPHIA

Delaware Housing Coalition
Housing and Community Development Network of New Jersey
Philadelphia Association of Community Development Corporations



A Forum on Organizational Approaches and Strategies Tuesday, August 9, 2011 Presenters' Organizations

Asociación Puertorriqueños En Marcha (APM) is a Latino based health and human services, community and economic development organization helping Philadelphia area families achieve their greatest potential by offering an array of programs and services including education for children, primary medical care, mental health support, drug and alcohol treatment, health promotion, access to affordable housing options and financial counseling. Originally targeting services to the population of eastern North Philadelphia, APM now serves clients throughout the greater Philadelphia area--APM for Everyone.

Over the last 20 years, APM has grown to become a leader in community development, contributing to dynamic changes in neighborhood policies and programs throughout Eastern North Philadelphia. Utilizing a comprehensive holistic approach to revitalization, APM has targeted the social, economic and ecological needs in the area bordered by Temple University and the American Street Empowerment Zone. It has developed strong public private partnerships and over the years has established successful relationships with banks and foundations, the federal, state and local government as well as other non-profits. These organizations include the U.S. Department of Housing and Urban Development (HUD), The Local Initiative Support Corporation, The Pennsylvania Housing Finance Agency, the Philadelphia Office of Housing and Community Development, the William Penn Foundation, the Home Depot Foundation and the Pennsylvania Horticultural Society.

During Rose Gray's 21 years at APM, the organization has successfully leveraged over \$80 million in investments to implement a comprehensive neighborhood revitalization strategy. It has developed over 350 units of affordable housing, including low income housing tax credit projects and the successful Pradera homes, a 153-unit homeownership zone within walking distance of Borinquen Plaza, a 44,000 square foot retail center (also developed by APM) which includes a supermarket, Laundromat and a credit union. Currently, Gray is working on the relocation of APM's headquarters, the greening and beautification of the community, the construction of an award-winning, LEED-gold affordable housing development, and a Transit-Oriented Development on the edge of Temple University's main campus. To learn more about APM, visit the website, <http://www.apmphila.org/>.

Central Baltimore Partnership (CBP): Currently the work and resources of CBP are targeting a focus area around North Avenue (a zone that runs roughly from Howard to Greenmount and includes streets south to the railroad tracks and north to 24th Street) -a subsection where there are many issues of concern that require immediate redress.

CBP is working across four neighborhoods - Barclay, Old Goucher, Greenmount West and Charles North - as a macro organization, bringing greater attention and resources to the focus area as a whole.

These four neighborhoods have groups and individuals already working on their behalf and the goal of the Partnership is not to replace any of these existing efforts. In addition, CBP is engaging virtually every neighborhood organization, major property owner, university, nonprofit agency, CDC and foundation in the focus area and many from the stronger communities immediately surrounding it. In addition, the Mayor has committed city administration officials and key agencies to the Partnership to lead the city's participation.

The Central Baltimore Partnership is a high functioning partnership of public, private, and community institutions. The Partnership, which welcomes and encourages the open participation of all organizations, residents, and community members in the Central Baltimore area, currently has over 25 diverse groups and institutions and 7 Baltimore City government agencies working on its common action agenda. To learn more about the Central Baltimore Partnership, go to <http://www.centralbaltimore.org/>.

Delaware Housing Coalition (DHC) is dedicated to making affordable housing available in every Delaware community and to all Delawareans. DHC advocates the creation and preservation of affordable housing, more and better permanent supportive housing for the homeless, preservation of affordable rental communities, increased state and local incentives to produce affordable homeownership and rental units, more funding at all government levels for affordable housing, increased use of nonprofit and community-based housing development solutions, and a broader awareness and deeper understanding of affordable housing needs.

In the past, DHC helped create the state's housing trust fund and first statewide housing code; worked to obtain multi-million dollar bank commitments for targeted neighborhoods around the state, coordinated state wide planning and education on homelessness, provided technical assistance to public and assisted housing resident councils; and led a partnership that created a state wide community land trust creating an inventory of perpetually affordable housing in Delaware. To learn more about the Delaware Housing Coalition, (DHC) visit, <http://housingforall.org/>.

Federal Reserve Bank of Philadelphia, Community Development Studies and Education

Department (CDS&E). The Community Development Studies and Education Department supports the Federal Reserve System's economic growth objectives by promoting community development in low- and moderate-income communities and fair and impartial access to credit in underserved markets. The department works closely with financial institutions, nonprofit organizations, and government agencies on public-private partnerships that result in increased affordable housing and community and economic development. The department assists financial institutions to understand their responsibilities under the federal Community Reinvestment Act (CRA). For more information about the activities and publications of CDS&E, please go to, www.philadelphiafed.org/community-development/.

G. Ubarry, Inc., a consulting firm that specializes in management and community economic development initiatives, was formed by Grizel Ubarry in 1985. The firm works with nonprofit organizations, community development corporations, businesses, and financial institutions in the development of successful community revitalization projects and strategic management and growth.

G. Ubarry, Inc. has helped to develop and finance over \$70 million in affordable housing projects, commercial real estate, and child care/community facilities in addition to creating programs that provide homeownership opportunities to low- and moderate-income families. As a management consultant firm, G. Ubarry, Inc. provides organizational development and strategic and business planning to help nonprofit organizations and businesses redefine themselves for the changing environment of the 21st century. The firm coaches executives and boards of directors that are retooling their organizations or are experiencing transition and seeking to reposition themselves for change. G. Ubarry, Inc., can be contacted at, gubarry@aol.com.

Housing and Community Development Network of New Jersey. Since 1989, the network has worked to improve the environment for the work of community development corporations (CDCs) and to strengthen their capacity to create housing and revitalize distressed neighborhoods throughout New Jersey. The network is a statewide association of over 250 nonprofit housing and community development corporations, individuals, professional organizations, and prominent New Jersey corporations that support the creation of housing choices and economic opportunities for low- and moderate-income community residents.

The network and its members share a commitment to promoting economic justice and the empowerment of low-income individuals and communities and encouraging wider participation in the framing and implementation of public policies. The network supports its CDC members by providing targeted technical assistance and educational programs, pursuing additional resources and improved public policies, and conducting research on ways to enhance the impact and effectiveness of the community development sector. Visit the network at, www.hcdnnj.org.

Jonathan Rose Companies is a mission-based, green real estate policy, planning, development, civic development and investment firm. We currently manage over \$1.5 billion of work, much of it in close collaboration with not-for-profits, towns, and cities.

Our mission is to repair the fabric of cities, towns and communities while preserving the land around them. To do this, we plan and develop diverse, green, transit- accessible buildings and neighborhoods enriched with social, cultural and educational networks. The result of our work is a model that is equitable and supports the cultural, educational, and economic health of the regions in which we live and work. To learn more about the Jonathan Rose Companies, go to <http://www.rose-network.com/>.

Logan Community Development Corporation (Logan CDC) has the mission to enhance the quality of life for Logan residents and businesses through transformative community and economic development. Logan CDC has been serving the community in its current form since 2008. Its predecessor, Logan Assistance Corporation (LAC), served the Logan community from 1987 to 2004, with the goal of providing acquisition, relocation, and planning services for the Logan sinking homes area (the Logan Triangle) and the victims of the related subsidence disaster. LAC completed its mission in June 2004. After LAC closed its doors, neighborhood stakeholders and organizers affiliated with LAC determined it was time to rebuild and stabilize the community, which was deeply impacted by the

subsidence. Thus, Logan CDC was formed. With a new mission— *to enhance the quality of life for residents and businesses through transformative community and economic development*—seed money, and renewed effort, Logan CDC hired its first staff member in July 2008. The organization launched its first program - *Logan Neighborhood Advisory Committee* - in February 2009. To learn more about Logan Community Development Corporation visit, <http://logancdc.wordpress.com/>.

National Council on Agricultural Life and Labor Research Fund, Inc., (NCALL) is based in Dover, Delaware focusing on affordable housing services and development with lines of business including homeownership counseling, foreclosure prevention, apartment development and preservation, regional self-help housing technical assistance, and community development lending. Direct services are provided to lower income households in Delaware. Intermediary development services and community development lending to nonprofits on the Delmarva Peninsula, and self-help housing TA serves the 21 state northeast region. NCALL is a Comprehensive Ratings for CDFI Investments (CARSTTM) rated CDFI, a NeighborWorks America chartered organization, and a HUD approved housing counseling agency.

Results include 7,000 first-time homebuyer closings, 50 apartment communities developed or preserved, and a high performing foreclosure prevention program with 147 homes saved this year so far. Our lending since 2004 shows 49 loans to 24 organizations, totaling \$34.7 million that have created 767 affordable housing units or building sites and 46,000 square feet of community facility space. To learn more about NCALL go to www.ncall.org.

New Jersey Community Capital (NJCC) is a nonprofit lender that works to transform at-risk communities through millions of dollars in annual investments towards affordable housing, community facilities, and economic development ventures that strengthen neighborhoods, improve education, and increase jobs. Since its founding in 1987, NJCC has made more than 730 loans totaling nearly \$310 million, helping to house, educate, train, and employ thousands of New Jerseyans. NJCC is a Comprehensive Ratings for CDFI Investments (CARSTTM) rated CDFI.

In 2009, the Community Asset Preservation Corporation (CAPC) became a wholly owned subsidiary of NJCC. CAPC takes an innovative approach to post-crisis property acquisition, using bulk purchase arrangements to gain title to vacant homes and strategically working with local partners to return these homes to productive use. This innovative subsidiary targets abandoned properties that are most likely to have a catalytic influence such as clustered deteriorated homes, highly visible structures, and homes with access to transportation and other supportive public and private investments for redevelopment. CAPC provides the financial structuring for the property acquisition, as well as ongoing maintenance, stabilization and rehabilitation costs.

NJCC's strong financial management and stable capitalization, backed by long-standing investor relationships, enables its subsidiary to complete targeted acquisitions swiftly. In its first two years, CAPC has acquired 73 properties, consisting of 153 housing units, in distressed areas across northern New Jersey and successfully worked with its partners to redevelop these properties into affordable homes for families, sites for business expansion, and places of pride in the community. To learn more about NJCC, visit www.newjerseycommunitycapital.org

Philadelphia Association of Community Development Corporations (PACDC) is dedicated to advocacy, policy development, and technical assistance for community development corporations and other organizations in their efforts to rebuild communities and revitalize neighborhoods. Through its policy and advocacy work, PACDC strives to create a more supportive environment for community development activities and to enable our members to more effectively meet the needs of lower-income residents and to advance neighborhood revitalization. In addition, PACDC aims to build the capacity of CDCs by delivering resources and information, sharing ideas and practices among CDCs, providing technical assistance, and promoting the community development industry.

PACDC's vision is to help create vibrant and diverse neighborhoods across Philadelphia that equitably meet the needs of all community members, preserve and enhance community assets, and foster a stronger city and region.

PACDC's efforts over the last several years, including creation of the Philadelphia Housing Trust Fund and the city's CDC Tax Credit Program, have successfully resulted in more than \$140 million in new resources for affordable housing and neighborhood economic development. To learn more about PACDC, please visit, <http://pacdc.org/>

Regional Housing Legal Services ("RHLS") is the first and only nonprofit legal services organization in Pennsylvania focused primarily on affordable and sustainable housing and its key components — community development, utility issues and preserving homeownership.

RHLS works to create housing and economic opportunity in under-served communities in Pennsylvania and to effect systemic change for the benefit of lower-income households statewide. We do this by:

- providing free legal services and technical assistance to community-based organizations that develop affordable housing and engage in economic development activities that benefit lower-income people;
- informing, training and supporting consumers, and those who serve consumers, on housing and utility issues; and
- engaging in policy analysis and promoting system innovations focused on critical housing, economic development, neighborhood revitalization and utility issues.

For additional information about RHLS please go to our website at www.rhls.org.

The Urban Affairs Coalition (UAC) unites government, business, community, and individual initiatives to improve the quality of life in the region, build wealth in urban communities, and solve emerging issues. We provide back office Fiscal Sponsorship and Shared Services to emerging and established community organizations to save them time, money, and help them grow.

In 1969, Philadelphia's business and community leaders came together as a coalition to address inequities in economic access and make a home for grassroots organizations to thrive. Today, we are still going strong, serving our region and making a difference.

We are a coalition of more than 75 nonprofit organizations working on diverse issues that affect communities. We strengthen nonprofits through fiscal sponsorship; improve life chances for young people and low-income families; and assist minority- and women-owned businesses by providing access to economic opportunities. In 2010 alone, the Coalition served more than 100,000 people in our region.

The Coalition drives change from the ground up by strengthening our program partner organizations, shaping public policies, and delivering programs that respond to urgent community needs. The power of coalition means that together, we can accomplish what no one organization can do alone. To learn more about the Urban Affairs Coalition, visit the website, www.gpuac.org/.