



Affordable Housing in the Eastern Coachella Valley: Charting a Way Forward

PREPARED FOR

The California Endowment, Building Healthy Communities

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The Eastern Coachella Valley (ECV),

located in Riverside County, includes the city of Coachella and the unincorporated communities of Thermal, Oasis, Mecca and North Shore. Primarily rural, the region is driven by an agriculture economic engine that generates between \$525 and \$650 million per year gross agricultural value, representing an economic impact of over \$2 billion.¹ The population of nearly 60,000 residents is largely Latino and made up of very, very low-income² low wage workers, including approximately 15,000 farmworkers.³ Lured to the region by work, many ECV residents are also undocumented. Among the many challenges confronting this vulnerable and exploitable population is housing, with very few affordable housing options available in this region.

This issue brief explores the affordable housing crisis in the ECV and the myriad factors that are contributing to it. While affordable housing is a growing problem statewide, an added challenge for the ECV is the rural nature of the region, further limiting housing options and solutions. This brief also identifies policy principles and actions that can help address the problem in both the immediate and long term, with particular attention to issues related to mobile home parks.

The Ripple Effects of Housing on Individual and Community Health

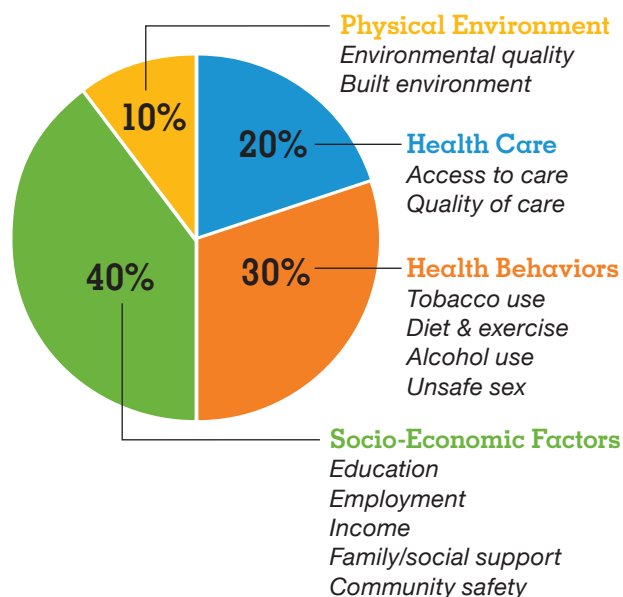
What shapes a person's health? Beyond a person's genetic make up, there are four key factors that influence health. As shown in the diagram below, it is estimated that fifty percent of a population's health is the result of the social and physical environments in which people live—the social determinants of health.

People with higher incomes, for example, generally enjoy better health and live longer than people with lower incomes. People are also healthiest when they have safe places to live, work and recreate. Substandard housing has both direct and indirect effects on health—from asthma resulting from dirt roads, mold and other unsanitary and unsafe conditions to stress resulting from overcrowding and a lack of safe and secure electricity and water.

In addition, research demonstrates that development of affordable housing increases spending and employment in the surrounding economy, acts as an important source of revenue for local governments, and reduces the likelihood of foreclosure and its associated costs.⁴

SOCIAL DETERMINANTS OF HEALTH

POPULATION HEALTH



Source: Authors' analysis and adaption from the University of Wisconsin Population Health Institute's *County Health Rankings* model ©2010, <http://www.countyhealthrankings.org/about-project/background>

The Rise of Mobile Home Parks in the East Coachella Valley: A Long History of Neglect and Community Resilience

The region has a long history of immigrant farmworkers dating back to 1942 when the Bracero program was created to bring migrant farmworkers from Mexico to fill the gap of agricultural workers left by World War II. Temporary housing was developed on and around agricultural land to accommodate the workers, but conditions were poor and lacked the necessary infrastructure. Over time, housing conditions became untenable. Growers, not wanting to stay in the housing business for a variety of reasons, stopped providing it. Because of the demand for cheap labor, workers remained, and their numbers have grown in parallel with the growth of agriculture in the region. With limited reliable public transportation, farmworkers and their families sought to stay close to their work. But they had few resources and there was limited affordable housing; consequently, families began to develop their own housing solutions—ranging from makeshift shacks and structures built along farmland and behind conventional single-family detached homes to, more frequently, mobile home parks. Many of these parks emerged as a result of individuals and families organically congregating based on familial ties, culture, and former communities from their native countries; families and friends would often pool their resources and purchase inexpensive plots of land and old mobile home and trailer units.

In the late 1990s, Riverside County began a campaign to enforce housing codes in unpermitted ECV mobile home parks, resulting in the closure of many, but by no means, all of the parks. Despite those efforts, however, there exists today a patchwork of mobile home parks of varying sizes and conditions tucked between the agricultural lands and palm trees across the ECV.

Polanco Parks

The 1992 Farm Labor Housing Protection Act (AB 3526) included a provision allowing mobile home parks of up to 14 units (including main dwelling) to be built on agricultural land and occupied by farmworkers, without obtaining zoning and land use permits. So-called Polanco Parks are still required to obtain permits to ensure compliance with basic fire, building and environmental health regulations, although many such parks remain unpermitted.

In fact, the ECV is believed to have one of the largest number of mobile home park communities in the state, if not the country. Altogether, it is estimated that upwards of several thousand families live in these parks.

As a result of the efforts to close the parks in the 1990s, as well as immigrants' fears concerning their documentation status, many residents relocated with family and friends to trailers on tribal lands. Because the county has no jurisdiction, many of the largest parks today exist on tribal lands, several having more than 100 units and substandard and hazardous electrical, water and sewage systems. For example, Lawson is a large mobile home park located on tribal land with 220 units; concerns are rising that the situation there may be approaching another "Duroville," the now infamous mobile home park that was closed in 2013 over its deplorable conditions.

A few large mobile home parks also exist on non-tribal lands—St. Anthony and Sunbird, for example, each have nearly 100 units. More common throughout the ECV are small so-called Polanco Parks, created by the 1992 Farm Labor

Housing Protection Act, which enabled small mobile home parks to proliferate. Although many Polanco Parks are permitted, it is estimated that more than 100 are not,⁵ with some estimates even higher. To be clear, not all unpermitted parks are substandard. But, many do not meet safety standards, creating hazardous, and in some cases, life threatening conditions. Built on agricultural land, they often have no access to basic infrastructure—potable water, sewage, electricity, paved roads and transportation.

At the same time, these mobile home parks provide the only opportunity for home ownership for farmworkers, and the pride of ownership is evident. Some parks—both permitted and unpermitted—have manicured lawns, landscaped yards, fruit and vegetable gardens, and well-maintained trailers. Moreover, for many, the mobile home parks provide more than shelter but also familiarity, community, and security—as well as invisibility for the undocumented residents. In the parks, residents find a place where neighbors are family or friends who share their culture and their challenges. As one interviewee said, “I was a farmworker until the age of 23 and lived in a Polanco park with my family—a double wide mobile home with 14 people in one trailer. It became a community where you rely on each other for transportation to get to work, for child care, for recreation. Peoples’ homes also become their legacy for their kids.”



The Farmworkers of ECV

While significant numbers of farmworkers are migrant or seasonal, based on crop patterns, the majority of farmworkers in the ECV have put down roots in the region, making it their permanent home in which to raise their families. According to a 2006 survey of farmworkers, 72 percent stated that they live in the Coachella Valley year-round and 60 percent of those have lived in the ECV for more than ten years.¹ The permanence of this community is further evidenced by the many stories of children from the ECV who were raised working in the fields, or in farmworker families, and went on to college and even graduate school, but felt such a strong connection to where they grew up that they return to contribute to the community. Congressman Raul Ruiz, M.D. and Assemblymember Manuel Perez are two such individuals, as are former key staff to Supervisor Benoit and Assemblymember Perez.

¹Institute for Urban Research and Development. 2006 Coachella Valley Farm Worker Survey: Final Report. December 2006 http://www.iurd.org/images/iurd_homepage_doc/Farm_Worker_Survey_CoachellaValley06.pdf

Finding Affordable Housing in ECV: Between A Rock and A Hard Place

Lack of affordable housing, a continuous influx of people, and limited resources, coupled with conflicting and contradictory housing policies, are at the crux of the housing crisis in the ECV. Census data show that the ECV lacks affordable housing and has higher rates of unaffordability in comparison to the Riverside Metro region. Moreover, with the significant population growth, the demand for affordable housing continues to outpace the county's ability to meet the demand.

The dissolution of Redevelopment Agencies (RDA) and the resultant loss of redevelopment dollars have greatly exacerbated the problem, slashing County housing staff by 70 percent, putting a halt to new development, and lengthening already-long waiting lists and delays for housing programs. The Coachella Valley Housing Coalition (CVHC) reported a waiting list of 12,000 individuals for their mutual self-help housing programs. While affordable housing has been a long-standing problem in the ECV, stakeholders frequently characterize the problem as “before” and “after” the loss of the redevelopment dollars. As one County official commented, “The County has spent nearly \$200 million in Mecca, North Shore and Oasis to build 8,000 affordable units and reduce the number of Polanco parks. The loss of redevelopment dollars to continue this effort has been a big part of the problem.”

Organizations such as CVHC, the largest developer of low-income housing in Riverside County, have taken the lead on developing permanent affordable housing. However, as a CVHC official commented, “Coachella has lost the financial means to build—funding streams have dried up. It's financially not feasible to build in Mecca now and it is barely feasible in North Shore. It is extremely frustrating. It's an extraordinary challenge that builds upon itself.”



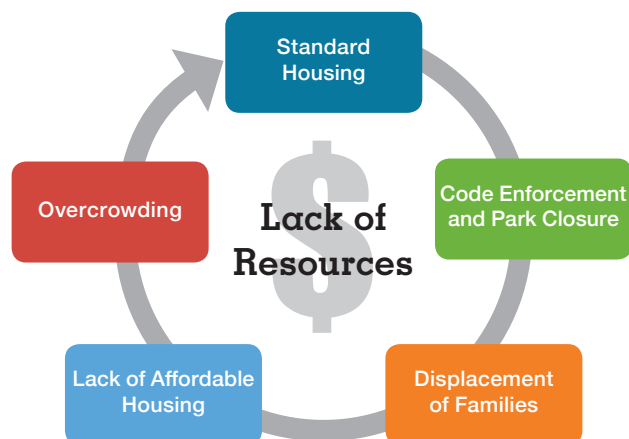
In addition to the actual housing costs, the rural nature of the ECV makes the necessary infrastructure for new housing—electricity, water and sewage—very expensive and potentially cost prohibitive, at least in the foreseeable future. Moreover, the limited public transportation available to residents of ECV creates another barrier to farmworkers being able to access the limited affordable housing in Coachella or other city centers.

With the lack of affordable housing stock, the County acknowledges the role mobile home parks play in filling a critical need; however, County officials also express concerns that many of the parks are unpermitted with potentially hazardous conditions. To stabilize these parks and foster housing in place, the County is encouraging mobile home parks to become permitted. Over the last 10 years, 15 parks have gone through the permitting process. However, for park owners, there are many barriers to the permitting process—not the least of which is cost, both for the permitting process and for the improvements. Moreover, park owners have difficulty accessing and navigating the

county bureaucracy, as well as understanding the process and requirements for permitting. Community representatives have sought clear guidance to assist mobile home park owners, and the County is now establishing a handbook and seeking ways to make the permitting process easier to follow. To that end, it has also expressed support for granting extensions, as long as progress is being made. The County also hired an Ombudsman to help residents navigate the process.

In addition, the County has put into place measures to address emergency situations. The County established a Task Force of various Departments to deal with unpermitted mobile home parks and emergency situations that arise. But this is limited and on a very small-scale, one family at a time.

Today, residents are caught between the proverbial rock and a hard place: stringent policy and housing code requirements, a lack of resources to bring mobile homes up to code, and a shortage of affordable housing. This combination could have serious unintended consequences by displacing more people and exacerbating the shortage.



There is broad agreement that no resident should live in substandard housing and that long-term solutions and financing for stable affordable housing are necessary. However, interim solutions and options are also needed to address the current needs of the growing ECV population. As a representative of Pueblo Unido commented, “We are trying to find a middle ground based on what we have and what people need. It is an interactive dialogue with the community. We need to have cultural competency in housing policy.”

A Tale of Two Mobile Home Parks



Duroville

On June 30, 2013, after years of neglect and litigation brought by the federal government against Harvey Duro, Duroville mobile home park, home to between 1,500 and 4,000 people—mostly Purépecha indigenous people from the area now known as Michoacán, Mexico—was closed. It was subsequently razed in 2014. The horrific conditions of leaking sewage, jerry-rigged electrical wires, and dilapidated trailers have come to exemplify the worst of mobile home parks. Because Duroville existed on tribal land, neither the state nor the county had jurisdiction to intervene, until the federal government stepped in to close it down. The California Rural Legal Assistance, Inc., also intervened to seek better conditions for the residents and prevent mass displacement when the park closed.

A new mobile home park, Mountain View Estates, was subsequently built, at a cost of \$28.4 million, utilizing \$20 million in redevelopment funds (before RDA was eliminated), as well as \$6 million from the USDA for infrastructure development. Although Mountain View Estates is often described as the gold standard, it also charges among the highest rents (with utilities) of all mobile home parks in the region—upwards of double the rent of Duroville. Moreover, the significant funding required to build the development is likely not replicable in the near future.



St. Anthony

St. Anthony Trailer Park, a large park of 85 units (with capacity to accommodate 100 units), was neglected for many years and had fallen into disrepair. Nearly shut down several years ago, it is now run by Pueblo Unido, a local non-profit community development corporation. It obtained a Conditional Use Permit in 2011 to stabilize the existing conditions and redevelop a new up-to-code park. St. Anthony is gradually making improvements, with the ultimate goal of complying with the CUP.

Without RDA or investments for water and sewage infrastructure, Pueblo Unido turned to innovative low-cost solutions. For example, because residents are not connected to the water system, Pueblo Unido created its own small community water system, dug a well, and pioneered point-of-use small filtration systems to remove naturally-occurring arsenic that contaminates water in the ECV.

While financing is being raised for major upgrades, small improvements can enhance the quality of life and facilitate a greater sense of community among the 90 families who live at St. Anthony. It recently opened a park, with a garden and public space for the residents, created with the support of Kounkuey Design Initiative;¹ and, the mobile home park's roads are getting paved, funded by the AB 1318 emission mitigation fees.

¹Brown, P. "Out of Desert Dust, a Miracle on a Shoestring." New York Times. June 15, 2014

Charting a Way Forward

According to Riverside County Housing Element, the housing shortage for farmworkers in the unincorporated ECV is the result of nearly two decades of substandard housing elimination without the development of alternative structures.⁸ No single solution will solve overnight the challenge of providing affordable livable housing for the thousands of ECV residents currently in need. Rather a comprehensive, multi-pronged approach that provides short-term relief, along with a mix of medium- and long-term housing options is needed. Moreover, the plan must address the unique aspects of rural living and the diversity of populations living in the ECV. Key steps that can help lead to the development of such an approach, as well as grounding principles for housing policy solutions, are offered below:

1. Engage a Broader Range of Stakeholders.

Ensuring farmworkers have adequate safe housing should be a concern to a broad cross section of Coachella stakeholders and constituencies. Therefore, it is critical that more stakeholders become more engaged in the discussion. Growers, contractors and tribes, in particular, have direct roles with farmworkers; yet, they have largely been absent from efforts to address their housing needs and those of other low-wage workers. As described previously, growers at one time provided housing to farmworkers, but abandoned their role in recent years.

- ### 2. Promote Coordination Between and Among Local and State Agencies.
- There are various governmental agencies that play critical roles with regard to infrastructure and housing. Greater coordination among these agencies, along with the County of Riverside, could identify new opportunities and approaches as well as increase efficiency and streamline efforts to improve mobile home parks.



Napa Valley Growers Invest in Housing

In Napa County, growers have taken an active role in helping to improve the availability of lodging and other services for their vineyard workers. The growers assess themselves a \$10 per planted acre property tax assessment, which funds about half the cost of farmworker housing centers; these centers provide lodging, meals, laundry and other services. In the first six months of 2014, the centers have provided nearly 52,000 bed stays for Napa vineyard workers.¹ Although this housing approach is not a permanent housing solution, and the centers themselves are overstretched, the engagement of Napa Valley growers in finding solutions to the area's farmworker housing needs is an important contribution toward developing permanent housing options.

¹Wine Business blog. "Busting Myths About Napa Valley's Farmworkers." June 18, 2014. Retrieved from <http://www.winebusiness.com/blog/?go=getBlogEntry&dataId=134548>

For example, the California Department of Housing and Community Development (HCD) is responsible for enforcement of mobile home park codes and standards throughout the state. As such, it co-chairs the bi-monthly County Housing Review Committee meetings to deal with mobile home park issues. Given

the enormity of the problem in ECV, the County could benefit from greater involvement by HCD. For example, they could help the County and mobile home park owners and residents identify potential areas of flexibility and promote creative problem solving regarding these issues. Similarly, many of the various water and utility districts have not historically prioritized the needs of farmworkers and other low-income residents of the ECV. Greater collaboration between these various agencies, the county, as well as with transportation-related agencies will facilitate development of comprehensive solutions among these inter-related issues.

3. **Engage Mobile Home Park Residents and Create a Dialogue Between Government Agencies and the Community.** Mobile home park owners and residents have demonstrated resilience and creativity in the face of enormous challenges. Concerted outreach efforts, such as recently conducted by the Coachella Valley Regional Water Management Group, are needed to enable meaningful input from the rural ECV communities. Another development that holds promise occurred on June 5, 2014, when voters rejected the Coachella Valley Water District long-standing process of electing all board members at-large in order for residents of ECV to obtain greater direct representation on the Board. Proponents of the change believe that this is an important step toward obtaining greater support for addressing infrastructure needs of low and moderate-income residents of the ECV.
4. **Prioritize ECV Needs in Housing and Infrastructure-Related Policy and Financing Programs.** Creative partnerships between the county and other government agencies can result in new resources, if ECV needs are prioritized. An example of a successful collaboration between the County and the South Coast Air Quality Management District resulted in the investment of more than \$4 million to pave 8.3 miles of unpaved roads

within 31 mobile home parks containing 491 mobile home units and a population of nearly 3,500. The clean air project was funded by emission mitigation fees from the Sentinel Energy Project under AB 1318. Paving the roads will help improve air quality, safety, and accessibility for mobile home park residents.

5. **Maintain the Vision of Expanding the Stock of Permanent Affordable Housing in ECV.**

There is a long history in ECV with building affordable permanent housing, led by CVHC and the County.⁹ The elimination of RDA has severely constrained those efforts. A permanent alternative to RDA needs to be found to act as a cornerstone of any effort to realize the long-term vision.

6. **Connect with Other Rural Regions.** The ECV housing crisis is complex and daunting for the many reasons previously discussed, but also because of the rural and isolated nature of the region. But, ECV is not the only rural and agricultural region that is facing a housing crisis. By reaching out to similar regions around the state, such as the San Joaquin Valley, as well as statewide housing organizations (e.g., California Coalition for Rural Housing), new ideas may emerge that can address the uniquely rural challenges the ECV face. Moreover, working together can bring greater policy pressure to develop innovative housing solutions at the state level.

7. **Leverage “Building Healthy Communities”.** Building Healthy Communities’ ability to bring disparate stakeholders together has the potential to chart a new path forward, where a broad-based coalition sets out an ambitious vision and comprehensive set of solutions, and works collaboratively with organizers and residents to achieve it.
www.bhcecv.org

Policy Principles and Actions for Improving Housing in the East Coachella Valley

SHORT-TERM: Support improvements in existing mobile home parks to prevent displacement of residents to the greatest extent possible

- Align local and state housing ordinances and code enforcement policies and goals, and provide flexibility where warranted, to encourage and facilitate improvements in mobile home park
- Explore creative and innovative policy, financing and technological approaches to housing and infrastructure needs with an open mind and flexibility. Examples include:
 - Pioneering point of use water filtration systems at St. Anthony, now being replicated at other parks with Proposition 84 funding
 - Developing a microloan program or revolving fund to pay for minor repairs and rehabilitation, such as the Rural Community Infrastructure Fund by Pueblo Unido CDC
 - Establishing an ongoing technical assistance program to Polanco parks to ensure code compliance and sustainability
 - Exploring changing county policy to increase to 14 the number of units that could be included in a Polanco Park
- Enhance transparency and consistency in local permitting and code enforcement policies—as well as streamline the process—to enable a greater number of Polanco Parks and other mobile home park owners to navigate county bureaucracy, obtain appropriate permits and make improvements
 - Produce an easy-to-understand pamphlet that describes the steps involved in obtaining a permit and implement it in a consistent and fair manner
 - Reduce or waive fees for low-income owners and residents of existing mobile home parks to upgrade their parks and mobile homes
- Prioritize and pursue financing options identified in “Improving Housing Conditions in the Eastern Coachella Valley” (April 2014) report,* such as funding opportunities from the California Department of Housing and Community Development and the California Housing Finance Agency

MEDIUM TO LONG TERM: Put into place a comprehensive plan for sustainable permanent rural housing, including infrastructure development, for the future

- Develop an overarching General Plan that supports the infrastructure and facilitates housing production and transportation needs of ECV residents and rural communities
 - Ensure compliance with SB 244 (2011), which requires jurisdictions to address infrastructure needs of disadvantaged unincorporated communities in general plans
- Identify and advocate for new and creative financing solutions at the local, state and federal policy levels to support the development of a range of options for affordable housing in rural communities
- Prioritize increasing the stock of affordable permanent housing in the ECV

* <http://www.bhcecv.org>

Conclusion

The residents of the ECV are a mostly invisible population, yet they fuel the region's economic engine. They live frequently unstable lives in terms of work, health, income and fear of deportation. Their circumstance has left them with little power and few real choices. As one resident of the former Duroville park graffiti'd on a trailer, "At least Rosa Parks had a choice, we don't even have a bus stop."

Years of neglect, the dissolution of the redevelopment agencies, and periodic crises in mobile home parks as a result of flooding or loss of electricity make addressing the significant housing needs of the ECV extremely challenging and all the more imperative. Some see the limited options as a zero-sum game—where investing in one approach means less funding for another.

Alternatively, residents, advocates and government agencies, working together, must find a way to address the immediate housing needs while developing comprehensive solutions for the future. Moreover, it's critical to balance the need to bring mobile home parks up to code with the reality of the housing shortage and the need for people with limited resources to live near their places of work. Displacing mobile home park residents will only exacerbate the current crisis.

"This is the rural California situation post-redevelopment," commented the BHC Program Manager. This situation will require both on-the-ground work and expertise in housing, policy, and financing to raise and maintain a spotlight on the issue; moreover, involvement of ECV residents is critical to finding solutions that best meet their needs and enable them to navigate the economic, cultural and bureaucratic barriers to affordable housing. In the end there is no single silver bullet solution but, rather, a comprehensive spectrum of solutions—tailored for rural communities—that work to stabilize the community now, while building for the future.

"Development economist Albert Hirschman liked to point out that people in underdeveloped economies have three choices: exit, loyalty, or voice.

- By exit he meant people who leave for opportunities elsewhere, in the case of rural migrants, often to cities.
- By loyalty he meant those who accept conditions as they are, upholding the status quo in a faltering or exploitative economy.
- By voice he meant those who stay and speak up and act for change."

From "Community Development in Rural America: Collaborative, Regional and Comprehensive" by Cynthia Duncan. Investing in What Works for America's Communities. Federal Reserve Fund of San Francisco (2012)

¹Agricultural Commissioner's Office. (2011). Coachella Valley Acreage and Agricultural Crop Report. Retrieved from: http://www.rivcoag.org/opencms/system/galleries/download/publications/2011_CV_Dist_Crop_Report_pdf.pdf. Also CIRS policy brief

²A designation created by the county to describe this population

³This number of farmworkers may actually be larger, given the difficulty in accurately estimating undocumented immigrants

⁴"The Role of Affordable Housing in Creating Jobs and Stimulating Local Economic Development: A Review of the Literature." Center for Housing Policy. <http://www.nhc.org/media/files/Housing-and-Economic-Development-Report-2011.pdf>

⁵Lisa Morehouse. Coachella Farmworkers Struggle for Quality Housing. California Report, May 3, 2013

⁶<http://archive.desertsun.com/assets/pdf/J121110491.PDF>

⁷Population in the Coachella valley has doubled from 182,515 in 1990 to 352,490 in 2010 and townships like Mecca and Coachella city have seen a three-fold expansion in more than twenty years (16,896 in 1990 to 40,704 in 2010)

⁸<http://archive.desertsun.com/assets/pdf/J121110491.PDF>

⁹"Opening Doors to Rural Homeownership: Opportunities to Expand Homeownership, Build Wealth, and Strengthen Communities." National Rural Housing Coalition. 2014



Photo: Stan Lim



Improving Housing Conditions IN THE EASTERN COACHELLA VALLEY

APRIL 2014

Improving Housing Conditions in East Coachella Valley

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EXECUTIVE SUMMARY

2014 marks the 50th anniversary of President Lyndon Johnson's declaration of the War on Poverty. Grainy footage shows President Johnson meeting families in their shanties in the Appalachian mountains, and their corrugated metal shacks in the deserts, and declaring, "No one should have to live like this." President Johnson could very well have visited Eastern Coachella Valley (ECV) and made the same comment, then and now.

Most people think of Coachella Valley as the land of rolling golf courses, Palm Springs, pristine estates, and lavish resorts. Coachella is really two valleys. Western Coachella Valley (WCV) is the stunning resort surrounded by breathtaking mountains and the home of the wealthy. The 324,000 who live in WCV enjoy a lifestyle antithetical to the 88,000 who live in ECV.

Its half sister, the Eastern Coachella Valley, is now emerging from the shadows to reveal a very different valley, one with enormous environmental challenges—air quality, water quality, health challenges, lack of transportation and abysmal living and working conditions, and hunger for one in six people who help grow the food to feed the world. In parts of ECV, like Oasis, 53 percent of the population live in poverty. In Mecca, 48 percent are at or below the poverty line, and in Coachella, 27.3 percent are in the same category.

While the poverty rate in ECV is astonishing, the productivity rate is even more so. ECV is the primary engine for \$626 million in agricultural production in the Coachella Valley. WCV tourism dollars are strong and growing more so. The workforce is drawn heavily from ECV, but few of the new dollars reach the eastern valley to help address the housing, health, hunger and homeless needs.



The California Endowment invited the authors of this report to recommend strategies and tools to assist ECV with its extraordinary efforts of recent years to respond to the vast shortage and conditions of housing in their valley. In preparing this report, the authors talked to numerous individuals and groups to gain their perspective on the challenges and opportunities in ECV. What follows is a distillation of their experiences and reflections. (The list of interviewees is contained in the appendices.)

The authors recommend:

- Identify a grant writer.
- Campaign for Eastern Coachella Valley affordable housing resources.
- Continue convenings, quarterly and annually.
- Sustain research, data, and studies necessary for impact investment.
- Publicize achievements.
- Establish Social Justice Fund.

The Challenges

One of the primary challenges to bringing state, regional, and federal housing programs to the Eastern Coachella Valley, or any other place in rural California, is the rural landscape characterized by isolated communities, low density population, extreme poverty, and minimal infrastructure to support housing, health and community development. ECV, like other rural areas, lacks banks and other financial institutions, an adequate supply of clean drinking water, sewers, and clean air. Public transportation is practically non-existent. Grocery stores are rare and carry little healthy food. The recently-declared drought, the worst in the state's history, will impact the agriculture business which the majority in ECV are dependent upon for daily survival. The drought will further deplete the water in the dying Salton Sea, causing even greater stench.

Mobilehome Parks and Affordable Housing

The foremost housing issue that every interviewee identified was the abhorrent conditions in the mobilehome parks in ECV, and the lack of affordable housing. Each interviewee shared their experiences with and knowledge of the conditions in many mobilehome parks: the arsenic-laced, unsafe drinking water; hand dug sewage ponds that overflow into the unpaved streets where children play; extension cords strung between mobilehomes; fires that move rapidly through dense mobilehome parks; and lack of fire suppression. Residents breathe toxic fumes from the huge illegal garbage dumps nearby.

Each interviewee wanted the parks improved, argued for code enforcement and licensing, but warned against any displacement of people living in the mobilehome parks. They have nowhere to go. There is no affordable housing for temporary or permanent relocation. The mobilehomes are incapable of being moved. No one can be displaced into the brutal weather—120 degrees in the summer. Farmworkers camp in their cars near the fields where they work. Homeless farmworkers live in tool sheds, the trees, and fields around their jobs.

Sergio Carranza, Executive Director for Pueblo Unido CDC, was adamant that the families and households in the mobilehome parks would not move, that the rehabilitation would need to be done in place, or through the delivery of refurbished mobilehomes to the park.

There is no desire for replacement housing elsewhere—neither rental nor single family homes. Mr. Carranza, who has worked with the ECV mobilehome parks residents for several decades, said that the families and households in the parks have formed closely-knit communities that allow members to survive, function, watch out for each other, provide rides to work or the doctors in this area without any public transit.

Mr. Carranza summed up his many thoughts, “People living in these mobilehome parks have a strong desire to own their homes, remain in their community, and share their culture.”

During the last 15 years, some progress has been made towards rehabilitating the mobilehome parks, but in January 2014, another frightening incident unfolded, reminiscent of the past. Owners of 90 mobilehomes in Oasis Mobilehome Park in Thermal, were ordered by their landlord to move their homes. Some of the mobilehomes were moved without the mobilehome owner’s consent or advance knowledge. The landlord also warned people that the water and electricity would be terminated. The community, largely made up of farmworkers, is located on the reservation of the Torres Martinez Desert Cahuilla Indians. The owner, Scott Lawson, is a member of the tribe. Tribal leaders began discussing remedies to these acts in January at the Housing Review Advisory Committee. It focuses on conditions at mobilehome parks in the unincorporated areas of Coachella Valley.

People living in these mobilehome parks have a strong desire to own their homes, remain in their community, and share their culture.

Sergio Carranza, Executive Director
Pueblo Unido CDC

The Housing Review Advisory Committee is one outgrowth of years of struggle with life-threatening conditions in the parks. A backward look will be of use. In 1999, Coachella Valley contained an estimated 200 to 300 mobilehome and recreational vehicle parks, primarily occupied by farmworkers. (The wide disparity between estimates was attributed to the hidden nature of many parks and accommodations.) There was a wide variety of parks throughout the Valley, including those known as “Polanco” parks, some individual mobilehomes on private land, a scattering of small hidden parks on urban and rural land, and some on tribal lands. The latter creates the greatest challenge because federal, state and local governments cannot require code enforcement nor mobilehome park closure on tribal lands.

In 1999, the state Department of Housing and Community Development (HCD), several Riverside County divisions, the federal Department of Housing and Urban Development, and community and social justice committees convened a taskforce to undertake the arduous task of locating and assessing the mobilehome parks, and then closing dangerous parks that were beyond restoration. More than 100 mobilehome parks, privately-owned and so substandard that they could not be brought up to code and licensed, were closed quickly.

Some of the remaining parks were located on tribal lands, the most infamous of which—Duroville—attracted considerable media attention because of its horrific conditions, years of litigation, and finally, the settlement which funded the construction of the 181-unit Mountain View Estates. Many from Duroville relocated to the new modular homes.

Ilene Jacobs, Director of Litigation, Advocacy and Training, California Rural Legal Assistance, Inc. who intervened in the federal lawsuit on behalf of Duroville clients, stated trenchantly, “Farmworkers and their families in rural California and throughout

this country are forced to live in the most despicable and challenging conditions. They sleep in onion fields, live in caves dug into canyons, bathe in irrigation ditches, huddle under tarps or find refuge in cars, tool sheds, barns and in river banks, face rent gouging for substandard and dangerous housing units, rent rooms in dilapidated old motels, face housing discrimination because of who they are, what they look like or the language they speak and face retaliatory and firing should they have the temerity to complain about such third world conditions in the richest nation in the world.”

The state, county, and community task force begun in 1999, finished its work and made its recommendations in 2000—principally recommending an infusion of funds for the substandard mobilehome parks. The Riverside County redevelopment agency and HCD provided \$40 million in funds to the approximately 100 parks that could be saved, to upgrade and bring them into compliance for licensing. The funds ran out part way through the upgrading. The conditions in these parks today are largely unknown.

Many we interviewed reported that some portion of the work was never completed and that small unpermitted parks have since sprung up in areas where they are not easily detected.



“Farmworkers and their families in rural California and throughout this country are forced to live in the most despicable and challenging conditions...”

Ilene Jacobs (Quote and Duroville photo courtesy of CRLA, Inc.)

The California Endowment is and has proactively funded studies to locate all the parks and determine the health conditions of people in the mobilehomes. **Gail Wadsworth**, Executive Director of California Institute for Rural Studies (CIRS), has just finished mapping the location of the ECV mobilehome parks. (Her report will be available on-line in 2014.) She reported that the sizes and composition of these parks are quite variable; therefore the numbers of individual mobilehomes is currently unknown. She estimated that there may be 200 parks.

The Endowment is also helping to fund Ms. Wadsworth’s next survey which will focus on self-reported health outcomes related to environmental exposures. She anticipates completing 350 household surveys in five communities (Coachella, Oasis, Thermal, Mecca, and North Shore) for a total of 1,750 people. While the interviews are being conducted, the contractors will conduct observational assessments of the housing, taking physical measurements, including air and water quality. The Endowment funded another study, recently released, “Revealing the Invisible Coachella Valley”. The report, commissioned by CIRS, gathers the latest public data sets for Riverside County and compiles indices that demonstrate that ECV endures environmental hazards and social vulnerability that far exceed the Western Coachella Valley.

Ms. Wadsworth pointed out that the Endowment has helped fund these projects because, while the inter-relationship between health and housing is widely recognized,

there are little current data that establish and measure the actual impact. This is precisely the type of data that **Claudia Cappio**, Director of the CA Housing Finance Agency (CalHFA) and HCD stressed are necessary to move the mobilehome park work forward on a meaningful scale. She expressed an interest in addressing the problems confronted by mobilehome owners and park owners.

Ms. Cappio laid out the key data that must be assembled before tackling the problems: the location of the mobilehome parks, the extent of the problems in the parks and inside the homes, the latest technology available for providing water and sewer, the extent of the infrastructure needs, identification of the main issues to be resolved, and measurable outcomes. She also laid out the steps necessary in order to seriously engage with the money and the levels of government in impact investment.

Ms. Cappio has identified a key piece of the puzzle: **Impact investing**. Other interviewees made the same point, that the data, analyses, solutions, and measurable outcomes are the bottom line for the major players with real resources to engage.

Infrastructure Needs

As the authors interviewed diverse groups (see Interviewee list at end of report) about improving housing in ECV, many described the infrastructure needs as inextricably tied to the provision and rehabilitation of housing.

While this report concentrates on improving housing in ECV, infrastructure must be noted as an essential component. If water, sewer, electrical power and the like are not available, then mobilehome parks cannot be upgraded and licensed, and rental housing permits will not be issued.

The **Clearinghouse Community Development Financial Institution (CDFI)** recently began partnering with the Riverside County Housing Authority. CDFI is making loans to owners of Polanco parks to make improvements, and bring their parks into code compliance and obtain permits. Private financing has been nearly impossible to obtain because of the lending guidelines in the conventional market. Clearinghouse CDFI was part of the Duroville solution. It is funded by banks that pool funds together for low-income housing. The loans generally carry an interest rate of 7-8 percent.

Mr. Carranza views the Clearinghouse CDFI as a good option for the Valley, but pointed out the additional need for lower interest, smaller loans. He outlined Pueblo Unido's 3 percent micro-lending program, the Rural Community Infrastructure Fund, which makes loans ranging between \$2,500 and \$7,500 to aid the owners of individual mobilehomes in Polanco parks with infrastructure needs and permit fees.

Prior to meeting with Ms. Cappio, the authors met with Di Richardson, CalHFA Director of Legislative Advocacy, and her team of program managers. They stated clearly that

their current programs do not/cannot serve ECV for a number of reasons. Their financial products are geared primarily to homeownership and to some rental housing, both beyond the reach of households in ECV. None of their financial products provide loans or grants for the major investments needed in ECV's mobilehome parks and new rental construction.

Water and Sewer

Many thousands live in areas where they are likely to be exposed to dangerous levels of arsenic in the ground water. Access to municipal water and sewer is unavailable; therefore, well water and septic systems are the only choice in much of ECV. Arsenic which has been linked to several types of cancer, nervous system and heart problems, is present in the water at high levels. State and federal regulations require that safe drinking water contain no more than 10 parts per billion. Arsenic labs in the area have found 21 parts per billion.

The Pueblo Unido CDC is helping to introduce Reverse Osmosis Water Filtration System in Polanco Parks. The state Department of Water Resources has funded the installation of more than 100 filters at 11 Polanco parks; the water monitoring is part of the compliance with the local Environmental Health ordinances. (Polanco mobilehome parks have 7-12 spaces, and are permitted by state law without zoning authorization if located on land owned by agribusiness.)

Polanco parks are a breed apart. The mobilehome parks and the individual mobilehomes are subject to different enforcement agencies, thereby making enforcement and compliance problems even more difficult. It must be noted however that unpermitted parks exceeding 12 spaces also present serious health and habitability problems.

Help for water and sewer problems may be in the offing. In late 2013, activists notified the Coachella Valley Water District (CVWD) that the district's "at large" representation "dilutes the ability of Latino constituents to elect candidates of their choice". The Board responded immediately by adopting a "by district" ordinance. The Board is also redrawing the regions/districts to ensure fair representation. Although the sprawling district has a 98-99 percent Latino constituency, the Board members are all white. **In a matter of months, ECV activists expect to accomplish the overhaul of the CVWD electoral system which has been in place for nearly a century.**

"We are hopeful that this will mean better, more responsible and responsive representation and consequently more attention and investment in East Valley water and wastewater needs," stated **Megan Beaman** who, with another attorney, Robin Rubin, represented Comité de la Calle Pierce, a long term committee made up of 36 owners and managers of Polanco parks.

Other funding sources for clean water and sewer are identified later in the report.

Transportation

All the interviewees named the lack of public transportation as a major impediment to ECV, particularly the **Inland Congregations United for Change (ICUC)**. One of the community organizers, **Karen Borja**, talked about their successful work in 2013 with the SunLine Transit Agency to bring public transportation to the North Shore (of the Salton Sea). The bus service will connect the North Shore with Mecca, Thermal, Coachella and Indio. Prior to this bus service, the nearest bus stop for people in the North Shore was a 10-mile walk to Mecca. People missed health appointments, were unable to get to work some days, camped near the fields, or hitchhiked because of the extremely long walks, often in killing heat.

Suget Lopez, Executive Director, Líderes Capensinas, described similar difficulties that women farmworkers struggled with—balancing their work, children’s needs, food shopping—all without any transportation. Other transportation ideas the authors recommended to ICUC and Ms. Lopez included pursuing a grant from the Southern California Association of Governments, SCAG, or a grant of Air Quality Management District dollars for ZipCars, further discussions with SunLine, and CalVan.

Some viewed the problem as lack of affordable housing near their jobs, while others viewed it as a lack of public transportation near their homes. Maintenance of the roads throughout ECV is a matter of constant complaint. So many roads are unpaved, rutted, and become impassable during heavy rainfall and flooding. Air quality is severely impacted by the air particulates that cause and exacerbate asthma.

Riverside County recently announced that it will pave dirt roads in 31 mobilehome parks, thereby removing annually hundreds of tons of fine particulate pollution that particularly impact children under 18 years of age.

On a different infrastructure issue, Ms. Lopez described the lack of fire suppression water tanks and equipment required for mobilehome parks and the work that Líderes Capensinas has done. The USDA approached her group “after many fires, including fatalities, in mobilehomes parks”. The USDA provided 3,000 fire extinguishers and provided training to her organization and they, in turn, trained women in the other parks to work together to put out the fires. Ms. Lopez also discussed the high value of involving the community in land use planning in order to address the social inequality that besets the community. Her organization has been instrumental in training and bringing the community to the table.



(Eastern Coachella Valley photo, courtesy of CRLA, Inc.)

Land Use and Environmental Justice

The Eastern Coachella Valley Building Healthy Communities (BHC) has developed a comprehensive plan for improving health outcomes over a ten-year period, supported by The California Endowment. Part of the work includes the development of educational materials to help community members understand land use policies and how they impact housing development, business development, parks and infrastructure. Two of the most important community planning tools are the General Plan and the Housing Element, which is one of the General Plan elements, (see index.)

HCD recently approved the County’s revised Housing Element, but advised the County to “expeditiously” carry out its commitment in the Housing Element to rezone 595 sites to the Highest Density Residential (HHDR) zone to accommodate the regional housing needs of lower income households. HCD also advised the County to continue including the community in the housing element update process, and to work with California Rural Legal Assistance (CRLA) on their extensive objections. CRLA and Líderes Campesinas are working with the community on these land use planning and housing documents which will do much to shape ECV.

It is in these forums that the need for a variety of housing types will be discussed—the need for homeless shelters, housing for unaccompanied workers, mobilehome parks, and rental housing. Involvement in the planning process is key so that housing needs, transportation, safe parks for recreation and exercise, school locations, and healthy foods are in close proximity.

At the state level, HCD is drafting the Statewide Housing Plan. State law requires that HCD submit the Plan to the Legislature, a mandate that has been long ignored. There is however a newly-awakened interest in creating a statewide plan for the expenditure of funds, like Cap & Trade (explanation in next section), probable proceeds from the 2014 Veterans Housing Bond, the possible CA Homes and Jobs Act, and the potential new redevelopment authorization.

Rob Weiner, Rural Community Assistance Corporation, recommended that ECV and other rural community groups join him in the efforts to influence the Statewide Housing Plan efforts to strengthen and update existing rural housing programs and create new programs that incorporate the greater understanding of rural community development. This could be a powerful platform from which to change rural funding for housing, mobilehome parks, infrastructure, transit-oriented development, parks, and livable communities.

Loss of Redevelopment Funding

For over 30 years up until 2012, California's Redevelopment Program has provided the majority of public funding for affordable housing. Redevelopment Law provided a 20% set-aside of tax increment funds for the development of affordable housing throughout the State, resulting in billions of dollars of investment in affordable housing. Governor Brown terminated this program in 2012, and has yet to offer a replacement source of funds for the production of affordable housing. Although many legislative alternatives are being discussed, no program under consideration will begin to replace the financial investment in housing statewide that was available under Redevelopment.

This substantial loss of funding, coupled with decreased federal monies through the Department of Housing and Urban Development and reduced federal tax credits, have effectively eliminated dedicated public funding available for affordable housing production in California. And, without a public funding match, private sector financial institutions are less likely to fund affordable housing projects without the ability to share the financial risk.

“Meet the Money”—The Convening

It became abundantly clear to the authors, as they interviewed the wide array of community groups and financial resources, that few were aware of the other. Major chasm. Obviously, without money, it is impossible to improve housing conditions in the Eastern Coachella Valley. The residents and organizations based in the Coachella Valley, working ceaselessly to improve the housing, must have knowledge of the financial resources that are potentially available to them, and the resources have to know about the needs, the leaders, and the players in the Eastern Coachella Valley. The most important first step therefore was bringing the resources and consumers together.

On November 14, 2013, “Meet the Money” did just that. (See the agenda, list of speakers, and the participants in the appendix.)

Sponsors

The California Endowment • Coachella Valley Housing Coalition • Federal Reserve Bank of San Francisco • Coachella Valley Regional Housing Trust • Palm Springs Regional Realtors Association • Desert Valley Builders Association • Federal Home Loan Bank of San Francisco

For the first time, representatives from federal, state, and local government agencies, banks and others with private capital, for-profit and non-profit developers and practitioners gathered in one room in East Coachella Valley to discuss the opportunities available. The funders described their programs, availability of funds, and their advice on what to do and what to avoid. The community groups described the multi-pronged needs, the impediments, and the inhuman conditions they are attempting to address.

Government participants included the US Department of Agriculture, the California Department of Housing and Community Development, the California Housing Finance Agency, The California Air Resources Board, The California Tax Credit Allocation Committee and the California Debt Allocation Committee, the latter two from the California State Treasurer’s office, and the Riverside County housing and economic development agencies.

In rapid-fire succession, the speakers presented a broad array of potential financial resources. The next few pages of this report attempt to boil down the massive information presented at the conference to brief descriptions, recommended actions, and contacts. The Compendium of Housing Funds section later in this report provides more detail on these programs.

Federal Government

The US Department of Agriculture (USDA) programs are focused on rural areas, and include programs that can be used on tribal lands as well as in the unincorporated areas. Unfortunately, a federal cost-saving measure may threaten ECV access to these funds; the definition of “rural” is being redefined which may very well exclude the Coachella Valley.

ACTION: Meet with USDA which has a local office in Indio regarding status of “rural definition”. Meet regularly with Congressional representatives and candidates; correspond with Congressional committee chairs and California’s Senate and House delegation to ensure that the Coachella Valley has access to available funding. Monitor funding opportunities and apply for applicable funding.

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Dr. Raul Ruiz
Member of Congress representing
Eastern Coachella Valley

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Rep. Frank Lucas
Chair, House Agricultural Committee

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California Members of the House Agricultural Committee:

Rep. Jim Costa	Costa.house.gov
Rep. Gloria Negrete McLeod	Negretemcleod.house.gov
Rep. Juan Vargas	Vargas.house.gov
Rep. Jeff Denham	Denham.house.gov
Rep. Doug LaMalfa	Lamalfa.house.gov
Rep. John Garamendi	Garamendi.house.gov
Senator Diane Feinstein	Feinstein.senate.gov
Senator Barbara Boxer	Boxer.senate.gov

State Government

CA Department of Housing and Community Development: Despite publicity that all of the state housing bond funds are depleted, the California Department of Housing and Community Development (HCD) has several programs that still have funds, and will have applications during the 2014 year.

They include: the Home Program, Mobile Home Park Resident Ownership Program, Infill and Transit-Oriented Development, Multifamily Housing Program, Housing with Supportive Services Program, and Housing Related Parks.

Some funds revolve back to HCD when the funds are not used by the deadlines or because of some other issue. HCD is committed to working with the ECV to develop specialized funding to assist in improving substandard mobilehome parks and their infrastructure.

The California Housing Finance Agency will be releasing new multi-family housing finance programs in 2014. As mentioned earlier, while current CalHFA programs do not serve ECV, the Director, Claudia Cappio, has expressed an interest in developing a program to address mobilehome park issues.

ACTION: Apply for funding available. Participate at the State level (electronically or telephonically) in working groups to develop new funding programs that directly assist the Eastern Coachella Valley.

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HCD is also responsible for all codes and standards relating to mobilehomes and mobile-home parks. HCD monitors these housing units in the Coachella Valley, is responsible for determining code violations, helping to fund improvements and rewrite codes.

ACTION: Contact HCD staff quarterly to check whether parks have access to funding as well as code enforcement.

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Deputy Director, Codes and Standards, HCD

The California State Treasurer's Office houses two major programs: low-income housing tax credits and housing and infrastructure bond allocations. Both these programs receive annual allocations for funding based on the federal budget, and for the foreseeable future, these programs are continuing. Community groups pointed out the gap between the tax credit, the funding available from other sources, and local incomes makes it difficult to put together tax credit deals.

ACTION: Participate in Southern California workshops on program design and modification. Advocate directly and through elected officials to make funding more accessible to the Eastern Coachella Valley. A new State Treasurer will be elected in November 2014.

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Sean Spear sspear@sto.ca.gov
Executive Director, California Debt Allocation Committee

CA Air Resources Board—Although many may have wondered why the ARB was asked to participate in the convening, the importance of their programs to the Eastern Coachella Valley became quickly apparent. The “Cap and Trade” program has been the focus of worldwide publicity and much negotiation between the Legislature and Governor.

Cap and Trade is an outgrowth of AB 32, the “Global Warming Solutions Act”, which generates between \$500 million and \$1 billion per year in financial resources to improve air quality and reduce global warming by 2020. Of course, with such a large sums at stake, many competing interests have tried to guide the direction of the disbursal of funds.

The negotiations over a period of years have resulted in an investment plan that guides how these monies should be spent. This final plan can be found here: www.arb.ca.gov/cc/capandtrade/auctionproceeds/auctionproceeds.htm

One of the elements of the investment plan is a funding set-aside for disadvantaged communities, defined by the ARB as communities in the top 10 percent of communities/zip codes with high levels of pollution and low levels of economic success. These disadvantaged communities are scheduled to receive up to 25 percent of the funding available. More specifically, 25 percent of the funds must be spent to benefit these communities, and 10 percent must be spent on projects actually within those communities. The ARB periodically updates their maps in a format called CalEnviroscreen.

The first maps were released in spring, 2013. The Draft Final Investment Plan CalEnviroscreen 1.0 included the Eastern Coachella Valley as a disadvantaged community. Unfortunately, the updated CalEnviroscreen 1.1, does not include the Eastern Coachella Valley. (See Compendium of Housing Funds for maps and additional detail.)

This is a very significant loss of annual funds, extending out to 2020.

It is crucial for Eastern Coachella Valley residents and their leaders to advocate strongly for the inclusion of the Valley in this category. These funds will be available at least through 2020. ECV is a perfect fit for this category. ECV has great difficulty competing with the rest of the state for funds. This setaside is key to improve air quality and other environmental conditions with housing, infrastructure, and transportation projects.

ACTION: Review CalEnviroscreen updates to determine why ECV was excluded. Contact your Assemblymember, state Senator and local agencies to insist on the inclusion of the Eastern Coachella Valley. Monitor Draft Final Investment Plan and apply for funding in a timely manner.

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Senator (Assemblymember Manuel Perez)
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The County of Riverside is a member of SCAG, the Southern California Association of Governments. SCAG covers a multi-county jurisdiction including Los Angeles, Riverside, San Bernardino, Ventura, Orange, and Imperial Counties. SCAG serves as a conduit for many state and federal funding programs, and administers regional programs directly. The funds they administer support planning, infrastructure, transportation, and affordable housing. All local governments, both cities and counties, have elected representatives to SCAG to help set policy and program guidelines.

ACTION: Confirm that Eastern Coachella Valley is represented at SCAG by local cities and county designees. Provide input to SCAG representatives so that the Eastern Coachella Valley needs are highlighted.

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The County of Riverside funds projects in the Eastern Coachella Valley directly. The county also serves as a conduit for regional, state, and federal financing programs. Riverside County manages the housing authority and the economic development department that serve as the main contact point for funding. Transportation and other infrastructure projects are funded through the Board of Supervisors. One of the most recent funding programs, Clearinghouse CDFI is funding with the housing authority to fund mobilehome park infrastructure.

ACTION: Meet periodically with county staff. Attend budget hearings.

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Private Sector

Although Federal, State, regional, and local government provide most of the funding for housing and infrastructure projects throughout the Eastern Coachella Valley, private sector funding comprises a key “gap financing” component for successful projects.

Banks provide funding as a requirement of the Community Reinvestment Act. The Act requires federally-insured financial institutions to provide loans and investments in low and moderate income communities. Other financial institutions, notably Community Development Financial Institutions, CDFIs, have become important funders as well.

The lack of local banking services in the Eastern Coachella Valley and the considerable presence of Payday lenders, was a point of discussion during the day. Rabobank happily pointed out that they provide local services, in large part because of their long history of supporting the agricultural industry.

A variety of the lenders reported that they have provided loans through their CRA departments for specific projects, and the Federal Home Loan Bank, although a government agency, has funded many projects jointly with member banks through its AHP (Affordable Housing Program). The large number of banks and lending institutions at the conference began the dialogue the community groups about bringing more banking services to the Eastern Coachella Valley.

ACTION: Meet with banks through their local and regional CRA offices to lobby for more local banking services. Convene a meeting of Southern California and statewide banks in the Eastern Coachella Valley, and provide a tour of key affordable housing projects and facilities.

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Other financial institutions can provide the same type of loans that the banks offer, but in addition, they provide a variety of funding and other resources to local communities and organizations. Many of the CDFIs provide training for local non-profits and community members, either locally or regionally. Many of the programs are on-going; others have deadlines and application due dates. These organizations are likely to participate in public-private partnerships, supplementing government assistance.

ACTION: Contact CDFIs and other financial institutions to receive notices of funding. Request training workshops in the Eastern Coachella Valley.

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Other panels included for-profit and non-profit developers, community groups, and other funders and training organizations. All of the developers emphasized the complex nature of housing and infrastructure development, and highlighted the importance of patience and working together. They described the many levels of financing necessary to make affordable housing deals work. Without redevelopment funds, the hard task just got much harder.

The panelists stressed the point several times that their experience with funding resources underlined their advice to make personal contacts with decision makers in public and private institutions. The personal contacts can well mean the difference between funding and rejection.

ACTION: Contact other organizations that can assist in the Valley, and establish and nurture personal relationships.

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The Convening—Results and Next Steps

This is the most important workshop in the Valley in 14 years. Expensive innovative approaches won't be sustained until the culture and the riches in the community are understood. We started that here today."

Sergio Carranza

Executive Director Pueblo Unido CDC

The November 14, 2013 convening put the Eastern Coachella Valley on the map for potential funding assistance from the Federal, State, local, public and private sector organizations. Funders presented their programs; community groups articulated their needs. Personal contacts were made and follow up meetings scheduled.

One of the successes of the workshop was the ensuing application by both the County of Riverside and the City of Coachella for funding from HCD's Housing-Related Park Program. Briefly, this program provides money for park acquisition and capital improvements, based on the number of bedrooms of approved and constructed affordable housing. It is a non-competitive program: applicants are guaranteed funding based on the number of bedrooms in approved or constructed housing. Previously, this program was not well-publicized in the county. This addition of much needed park funding is a major community health and recreation benefit.

Legislative Report: 2013-2014 session

The Legislature returned in January for the second year of the two-year session. New bills must be introduced by February 21, 2014. A handful of bills that were introduced in 2013 are still alive, and can be moved to the Governor's desk for his action before August 31, 2014.

2014 promises to be a year of ongoing upheavals. Both Assembly Speaker John Perez and the Senate President Darrel Steinberg are termed out of office in November 2014. Both houses have already selected their new leaders—Assemblymember Tony Atkins (D-San Diego) will be the new Speaker, taking over sometime later this year. Senator Kevin de Leon will be the next Senate President, also taking over later in the year. Both new leaders will appoint their own teams to head the committees, including the powerful Appropriations, Budget, and Judiciary. A number of Congressional seats have opened up and several state legislators are prepared to give up their current seats to run for them.

SB 391 (DE SAULNIER) would enact the **California Homes and Jobs Act** (a permanent source of funding for affordable housing) and fund it with a \$75 fee on recorded real estate documents except those involved at the point of sale of residential properties. It would produce about \$400-500 million annually, create an estimated 29,000 jobs primarily in the construction sector, and leverage \$2.78 billion in federal and local funding, and bank loans to build affordable housing and create jobs.

SB 391 faces an uncertain future because of strong opposition from the Realtors and several other powerful opponents. SB 391 is sitting in the Assembly Appropriations Committee. The Assembly Speaker will help move the bill out of the Appropriations committee and off the Assembly Floor if the necessary votes have been lined up for passage. Thus far, the vote count has fallen short.

INFRASTRUCTURE FINANCING DISTRICTS: In 2013, Senate President Darrell Steinberg introduced **SB 1** which would allow local governments to establish a **Sustainable Communities Investment Authority**—commonly referred to as redevelopment 2.0. In 2013 however the Governor notified Senator Steinberg and the authors of other redevelopment 2.0 bills that the Governor was not prepared to act favorably on these bills in 2013.

When the Governor released his 2014-15 Budget, to the surprise of many, the budget indicated the Governor's interest in a new redevelopment mechanism, fashioned upon the Infrastructure Finance Development (IFD) model. In February, language was released that would implement the Governor's IFD proposal. The bill amends IFD law to permit the establishment of an IFD, but only after the Department of Finance has certified that the local agency has completed all its work under the former redevelopment agency and completed all litigation. Housing advocates are reviewing the housing provisions in the proposed legislation.

AB 1229 (ATKINS) would expressly authorize a county or city to establish **inclusionary housing requirements** as a condition of development (a 2009 court case had called these types of ordinances into question). AB 1229 was passed in 2013 but the Governor vetoed it. In his veto message, he indicated that he wanted the CA Supreme Court to decide a relevant inclusionary case before he acted on any inclusionary bill sent to his desk. The case is expected to be heard in late 2014. No legislative action is expected this year. Local inclusionary ordinances, which require a percentage of new housing built to include affordable units, has been a tool that about 140 rural and urban jurisdictions have adopted to increase its affordable housing supply. Western Center on Law and Poverty, California Rural Legal Assistance Foundation, Housing California and the Rural Community Assistance Corporation have been leaders in this fight.

See also Section 2—“Cap and Trade” funds. This funding source, \$500 million to \$1 billion annually, is of **enormous long-term importance to the Eastern Coachella Valley**. These funds are included in the state Budget, and may also be the subject of separate bills during 2014.

New 2014 bills must be introduced by February 21, and policy committees will begin hearing them in late March. Other interviewees asked for regular legislative updates and analyses in order for the community to act more timely. The authors recommend that those who are interested in such updates should sign up for one or all of these excellent free newsletters and updates.

- **Housing California** publishes a periodic newsletter, engages its readers in sending support or opposition letters to the bill authors, committees and floors of the Senate or Assembly at key points. HC provides good analyses on bills, prioritizes bills, explains, when necessary, the legislative process and how to participate in a timely manner. They provide sample letters on bills they sponsor or take positions on. Go to **housingca.org** and sign up on “home” page.
- **LeSar Development Corporation** publishes a monthly newsletter at the beginning of the month. It concentrates on federal and state updates on fund availability, political updates, and homelessness. To sign up—go to **lesardevelopment.com** and then go to “Communications” for newsletter.
- **Goldfarb and Lipman** represents cities, counties, housing authorities, redevelopment successor agencies, non-profit developers and other types of non-profits. They provide periodic updates on major court cases impacting local government authority, inclusionary zoning, and analysis of legislation. To sign up—go to **goldfarbblipman.com**. Click on the “Library” page.

Key Players

Throughout this report, the authors have embedded many of the key players in the narrative where the contact information is likely the most useful. The people listed below are the leaders in the State Legislature, Administration, the region, Congress, and USDA.

STATE OF CALIFORNIA

Toni Atkins <i>Assembly member from San Diego, 2014-5</i>	assemblymember.toniatkins@assembly.ca.gov <i>Speaker of the Assembly; term limit 2016</i>
John Perez <i>Speaker of the Assembly 2013-14</i>	assemblymember.johnperez@assembly.ca.gov
Darrell Steinberg <i>Senate President 2013-14</i>	senator.steinberg@senate.ca.gov
Kevin De Leon <i>Next Senate President, 2014-15</i>	senator.deleon@senate.ca.gov
Manuel Perez <i>District 56, termed out 2014</i>	assemblymember.manuel.perez@assembly.ca.gov
Brian Kelly <i>Secretary of Transportation</i>	bkelly@transportation.ca.gov
Anna Caballero <i>Secretary of Consumer, Business Services and Housing</i>	acaballero@consumerbusinessservices.ca.gov
Claudia Cappio <i>Director of California Housing Finance Agency and California Department of Housing and Community Development</i>	ccappio@calhfahcd.ca.gov

REGIONAL

John Benoit <i>Riverside County Supervisor District 4</i>	jbenoit@rcbos.org
John Aguilar <i>Riverside County Housing Authority</i>	jaguilar@rivcoeda.org
Henry Cisneros <i>Chairman of the Board, Cityview, and co-chair of the National Bi-partisan Commission on Housing</i>	hcisneros@cityview.com
Hasan Ikrata <i>Director, Southern California Association of Governments</i>	ikrata@scag.ca.gov

FEDERAL

Glenda Humiston <i>Director, USDA, California Office</i>	glenda.humiston@ca.usda.gov
Dr. Raul Ruiz <i>Member of Congress</i>	(760) 424-8888

COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS

Jeff Schaffer <i>Enterprise Community Partners</i>	jschaffer@enterprisecommunity.org
Claudia Lima, LISC	clima@lisc.org

Recommendations: Improving Housing in Eastern Coachella Valley

The California Endowment's Building Healthy Communities Initiative is strategically supporting community efforts to improve housing and health in the Eastern Coachella Valley. The Endowment has helped identify local community groups and homegrown leaders committed to the long-term work of changing the face of ECV, changing the future. BHC has helped the community groups understand the challenge before them, and recognize their greatest asset—theirself. BHC has provided resources, training, studies, data and tools to pinpoint and develop their short-term and long-term, measurable outcomes. Today there are excellent non-profits, legal support, strong advocacy organizations, and local residents working to address their significant issues.

The next step is to identify the most credible financial resources and develop the strategies to bring them to ECV.

The authors make six recommendations for the work that lies ahead, but would point out that all six recommendations could be handled by one contractor if the funds were available. If not, each of the six recommendations could be implemented separately.

1. Align resources with needs: 1-year contract to identify funding sources.

The California Endowment and the Federal Reserve Bank of San Francisco, took the first major step on November 14, 2013. As discussed in “Meet the Money”, they convened a meeting of public and private funders, local non-profits, community leaders and developers to inform the local community of what resources are available, and to learn from the community about their needs.

After the convening, the Endowment held a briefing for local elected officials to let them know what was learned, exchanged, and what follow up would be required.

The plethora of funding programs presented by the panels was at times, bewildering. The funders and practitioners similarly were taken aback by the enormity, complexity, and urgency of the issues in ECV. At the end of the day, mutual respect and energy were palpable in the room as evidenced by the questions, linkages and exchanges amongst participants.

Already, there is a win associated with the convening; both the County of Riverside and the City of Coachella applied for funds from the California Department of Housing and Community Development's Housing-Related Parks Fund. This program provides a non-competitive source of funds for parks, based on affordable housing approved during the past three years.

Coincidentally, on the date of the convening, Fourth District Supervisor John Benoit released a notice of funding availability for improving mobilehome parks in the Eastern Coachella Valley.

2. Future Convenings:

It is important to continue to bring these groups together. Relationships established on November 14, 2013 need to be nurtured by on-going contact. Otherwise, the meeting will be a one-time event. Although there is an annual Riverside Affordable Housing Conference, it does not meet the intense needs of the ECV; it is focused on a countywide approach that emphasizes moderate-income homeownership programs.

We recommend making “Meet the Money “ an annual conference, with quarterly meetings interspersed. At the next convening, a panel should present on the Community Benefits requirements of the Affordable Care Act. Local hospitals and public health agencies should participate so that the community can work with them to obtain the new assets.

These meetings should be conducted throughout the tenure of the Healthy Communities program in the ECV. The focus should be modified to reflect changing conditions and resources, but the value of bringing resources together with the community needs to remain a constant.

3. Support campaign for more ECV resources

The Eastern Coachella Valley is recognized as a severely disadvantaged community with the lowest of income levels, high unemployment, poor air quality and relatively poor health outcomes. But ECV does not attract the funding necessary to improve the community. “Out of sight, out of mind.” Lack of knowledge and lack of advocacy at the state and federal level are the major causes.

The Valley must be recognized as a “disadvantaged community” in the CalEnviroscreen for the Cap and Trade program. The community groups and advocates must meet with the Riverside County lobbyist on Cap and Trade and other funding sources. Local groups and local elected officials must be encouraged to participate in the Coachella Valley Association of Governments and the League of California Cities to bring ECV’s needs to the forefront.

The contractor should assist by identifying health care trade groups and other advocacy organizations that could help the Valley. LeSar Development Consultants may be of assistance in the Eastern Coachella Valley search for funding. LeSar conducts a capital mapping subscriptions service that assists non-profits, private and public in garnering new funding.

It seems that it is always an election year in the Valley. ECV groups can encourage the League of Women Voters and another non-partisan groups to sponsor candidate forums that are located in Indio or further east, and that address the concerns of the Eastern Coachella Valley. It is important that all candidates regardless of political affiliation are aware of the needs of the Valley and the need to serve all its residents.

4. Provide Information and Assistance

The Endowment has been extremely focused on the development of accurate data on the Eastern Coachella Valley.

Because of the rural nature of the community, and the various governmental organizations including Indian Tribes, accurate data on poverty, health, and housing was largely unavailable until the Building Healthy Communities program began this important work in the ECV. Accurate data is the foundation of funding applications at the local, state, and federal level. The non-profit and advocacy organizations that work locally do not have the resources to develop this important information. The Endowment should continue to fund the provision of data on health, housing, poverty, water, air quality, transportation and ensure that initial data is updated regularly, every one to five years depending on the underlying data sources.

Accurate data is an essential part of securing funds for the Valley. The Endowment could serve as a repository for information, could expand and publicize a website with data on funding availability, contacts at public and private agencies, and a timeline for applications. Many interviewees reported that they simply lacked the staff and capacity to perform this role, even on the most nominal level.

Finally, in order to ensure that local organizations have access to the funding sources, the Endowment could consider hiring or contracting with a grant writer to prepare applications for funding for local non-profits. Grant writing is a specialized skill, and local non-profits rarely have a grant writer on staff or funding available to hire one.

Again, this recommendation could be subsumed by the contractor recommended in #1.

5. Publicizing achievements

The Building Healthy Communities Initiative has been successful in California primarily because of the clarity of its mission and its public persona. The Endowment has been very open and inclusive, and has brought disparate groups together to solve problems.

It is important to make the general public, public officials, and funders aware of the successes achieved in the Eastern Coachella Valley under this program.

Local Building Healthy Communities staff can provide local press releases on a monthly basis to newspapers, trade association publications, and websites that cover community development issues. Endowment staff and the non-profits they fund can appear on local television and radio interview shows to promote the programs that are improving the Coachella Valley. The Health Happens Here campaign has delivered their messages throughout California. Few have missed the message that your zip code should not determine your longevity.

6. A Broader Agenda—Establishing a Social Justice Fund

There are models around the state for establishing this type of funding mechanism. It is instructive to look at the Ventura County Social Justice Fund as a possible model. The fund is described on their website, www.socialjusticefundvc.org:

“The Social Justice Fund for Ventura County is a social change grant-making organization created and guided by Ventura County donors. It brings together financial resources and the organizing power of grassroots groups. The SJF focuses on creating real community change through funding and education that develops leaders, inspires and motivates people to become involved, and advocates for change. It is a bottom-up vision of justice and participatory democracy that is building a safer, healthier and more equitable Ventura County.”

The Endowment could help local organizations, including the Riverside Community Foundation, learn about the short and long-term benefits of this type of fund. TCE could convene a meeting with members of the Ventura County fund (or other similar Social Justice Funds) and local organizations to understand this organizational structure and its positive impacts on a local community.

A social justice fund can support leadership training, education, the development of partnerships in the community, as well as fund solutions that make a real difference locally, like housing and infrastructure improvements.

A Social Justice Fund that is established during the 10-year tenure of the Eastern Coachella Valley’s Building Healthy Communities Program may serve as a vehicle to continue the Endowment’s excellent work to improve housing conditions and create a healthier Eastern Coachella Valley.

Compendium of Housing Funds

Numerous public and private funding sources exist that could be used to improve housing conditions in the Eastern Coachella Valley. But which ones? Where to start? Many interviewees bemoaned their small staff and enormous workload, even before they take on the funding maze. The variations in requirements, deadlines, grant size, loan programs, and qualifications make it very difficult for community organizations, and even savvy Valley practitioners, to access the monies available. What follows here is a roadmap to securing funds to achieve the mission of providing safe, affordable and healthy housing opportunities. Recommendations on how to maximize this effort are included.

Public Sector Funding Resources-Federal

UNITED STATES DEPARTMENT OF AGRICULTURE (USDA)

The USDA is the federal agency most focused on providing funds for rural activities, including farmworker housing and community infrastructure. The Department offers a variety of grants and loans for housing, rural businesses, technical assistance, water and sewer systems, and community facilities. A current list of programs is located in the appendix to this report. These programs can be found at **www.USDA.gov**.

The most current application due dates and requirements are available on the website. Funding opportunities are updated daily, so it is important to check the website on a regular basis.

Of particular interest is a program called “Strike Force for Rural Growth and Opportunity”. The USDA has focused programs by state to provide a holistic approach to rural funding. Unfortunately, the State of California is not part of this program. It is important for community organizations to become acquainted aware of this program so they can advocate for its extension to California.

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)

HUD is the primary national housing agency. Grants and loans are made both directly to local entities and to states and counties for distribution locally.

Notable programs include HEARTH (Homeless Emergency Assistance and Rapid Transition to Housing); the Border Community Capital Initiative (BCCI) offering funds to local Indian tribes for affordable housing, community facilities, and small business; OneCPD Plus, for technical assistance and Capacity Building; ONAP-TTA, technical assistance and training for Native American tribes; and the HOME and CDBG programs that provide grants and loans through state and local government and directly to non-profits for housing, infrastructure, and community facilities. Many of these programs have just been reauthorized in the federal budget, and their application processes and due dates will be posted on their website **www.HUD.gov**.

OTHER FEDERAL AGENCIES

Occasionally the Department of Veterans' Affairs (VA) makes various types of funding available for returning veterans. In spring 2014, the VA will release a national NOFA project-based VASH. The last time that the VA released such a NOFA, California did not receive its fair share. Lisa Bates, HCD's Deputy Director, Housing Policy Development, lbates@hcd.ca.gov is working with communities around the state to help ensure that California gets its fair share in this round.

Additionally, monies become available through the United States Department of the Treasury, the Environmental Protection Agency, the United States Department of Transportation, and the United States Department of Energy that can assist with improving housing, transportation, and infrastructure in rural and lower income communities. Of particular interest now is the Federal Department of Transportation Safe Routes to Schools Program (STRS) that complements the State of California program.

SPECIAL CROSS AGENCY PROGRAM

The Sustainable Communities Initiative is a joint federal funding opportunity amongst the Department of Transportation, the Environmental Protection Agency and the Department of Housing and Urban Development. The funds will be used to improve planning and community infrastructure to reduce pollution, improve air quality, and health. Funds for this program were increased in the recently-approved budget, and information will be posted on the HUD website.

The most cost effective way to learn about available grants is to subscribe to the website: www.grants.gov This website provides daily lists of all federal grants that are newly-available or have modifications to their initial offering. In order to maximize the chance of receiving funds, organizations should sign up directly with all three websites for direct notification. The appendix provides information on current funding opportunities from a variety of agencies and departments.

Measurements of success: The California Endowment or the recommended contractor should encourage local non-profits to sign up for all three websites, and keep a log of those who actually do. Additionally, we suggest that TCE staff or the contractor monitor these websites and proactively forward funding opportunities to the appropriate non-profits. TCE could be of great assistance to local non-profits by providing support services such as access to statistical information and a grant writer to help with the application process. Finally, TCE could develop a reporting form and receive quarterly reports from local non-profits on applications filed and funding received.

A NEW PROGRAM—PROMISE ZONES

The Obama administration recently announced five Promise Zones encompassing urban, rural, and tribal land locations. These Promise Zones are part of a 20 jurisdiction Promise Zone Initiative—15 more zones will be awarded during the next three years. The Obama administration, in addition to launching the Promise Zone initiative, expanded the Strong Cities, Strong Communities program, both designed to increase investment in high-poverty areas.

This program is an intensive federal partnership that brings resources to a local, disadvantaged community, AmeriCorps volunteers, a variety of funding resources, and advisory assistance. It is modeled after two programs: Strong Cities, Strong Communities, and the Strike Force for Rural Growth and Opportunity. Current information is available only at: www.whitehouse.gov. It will be crucial to proactively follow this program.

Measurement for success: The Endowment could assist non-profits in the Eastern Coachella Valley by providing data to help them apply for these funds. Additionally, TCE or BHC could convene a meeting between non-profits, federal agencies, and local congressional representatives to highlight the needs of the ECV, and to start community groups working together to secure this important designation.

The State of California

Several state departments and agencies provide funding through bonds, budgeted funds, and act as a conduit for other public agencies and programs.

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT

HCD serves as the primary funder for housing and community infrastructure improvement. Programs include:

- Infill and Transit-Oriented Development—funds housing and infrastructure for low-income housing near transit.
- Multifamily Housing Program—funding the construction and rehabilitation of rental housing for low-income families, seniors, and residents with special needs.
- Emergency Housing Assistance Program—provides funds to assist in construction and services for the homeless or those at the risk of becoming homeless.
- Mobilehome Park Resident Ownership Program (MPROP)—provides low interest loans for tenants to buy and improve mobilehome parks.

The Assembly Housing Committee is working on legislation to permit use of some of the funds for grants to mobilehome owners to make repairs and improvements. The underlying funding source, fees paid by mobilehome owners, makes the design of such a program, complex.

- HOME Investment Program—provides funds for housing and community infrastructure that benefit low income families, seniors, and residents with special needs.
- Housing-Related Parks Program—provides funds on a non-competitive basis for cities and counties based on the number of bedrooms of affordable housing approved. Funds can be used for park acquisition and capital improvements. The Department also disburses a variety of funds made available through voter approved housing bonds from Proposition 46 and Proposition 1-C. Fund repayments or return of funds to HCD from projects that were not built, provide opportunities for additional loans.

The best source for information for these and other HCD funding sources is:

www.hcd.ca.gov/fa

CALIFORNIA HOUSING FINANCE AGENCY

This agency, although associated with the State of California, issues bonds to fund its activities, and has its own budget separate from the state general fund. The agency offers funding for mortgages and mortgage assistance and construction and rehabilitation of low income and special needs rental housing. Notices of funding availability occur periodically based on bond issues and repayments. The CALHFA website: **www.calhfa.ca.gov** provides up to date information on monies available.

CALIFORNIA DEPARTMENT OF TRANSPORTATION (CALTRANS)

CalTrans is a major source of funding for transportation improvements, including roads, public transit, and bicycle paths. Additionally, CalTrans provides excess property acquired by them for transportation facilities never built or downsized, to non-profits for affordable housing. This property can be purchased at a very reduced cost.

Information on properties available in the Riverside/San Bernardino region can be obtained from Jackie Williams at (909) 888-4191, local CalTrans representative, or at the HCD/CalTrans website: www.hcd.ca.gov/ctsurp.html.

CALIFORNIA AIR RESOURCES BOARD/CALIFORNIA ENVIRONMENTAL PROTECTION AGENCY

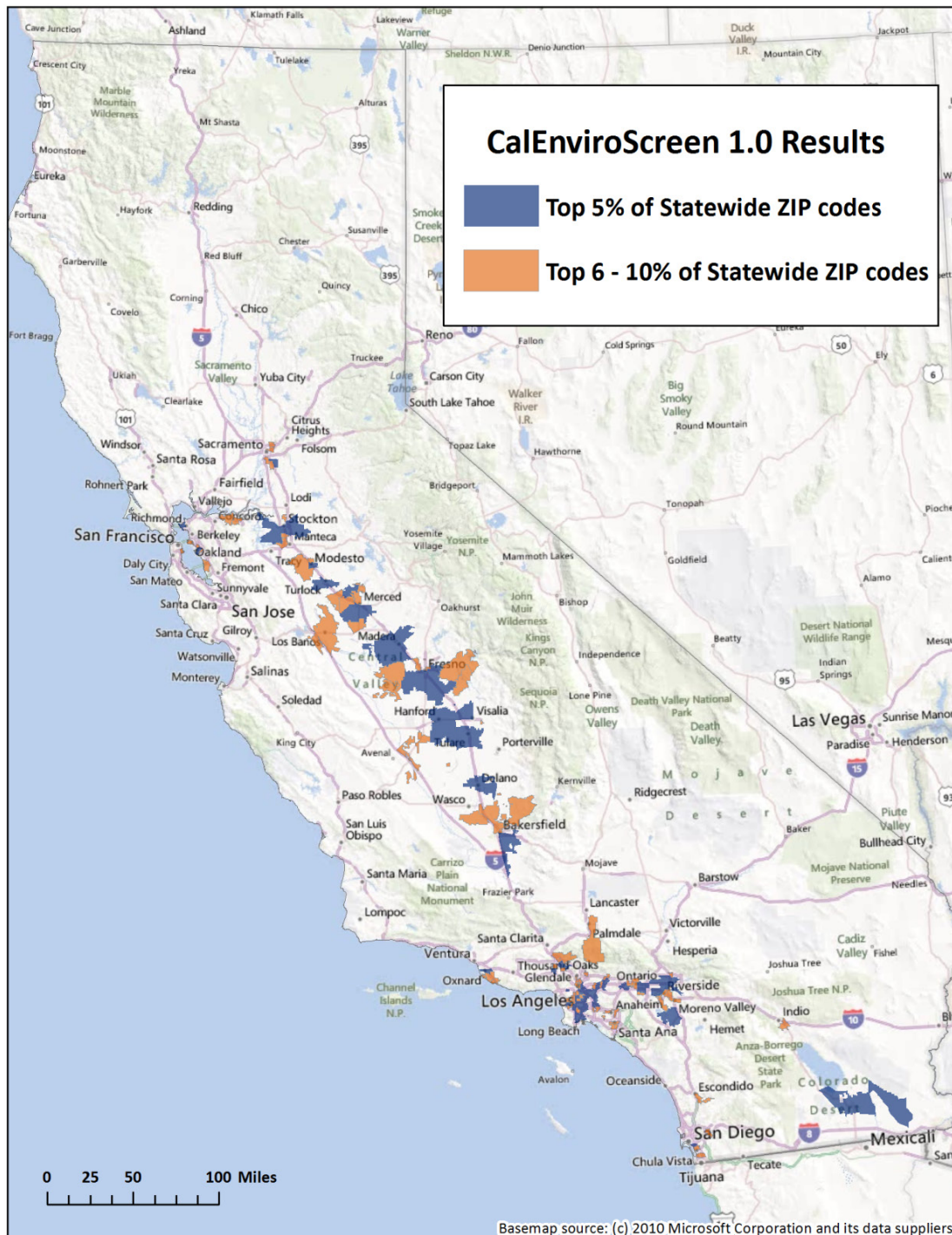
The California Air Resources Board (ARB) administers the state's Cap and Trade Program. Briefly, this program reduces air pollution by allowing polluters to purchase "pollution credits" from industries that have reduced their pollution below the ARB requirements, and thus have credits to sell. Significant funds will be generated from these purchases/sales of credits: It is estimated that during the first three years, \$500 million per year will be generated. In 2016, gasoline will be added to the Cap and Trade program. Estimates of annual income from that time forward reach \$1 billion.

www.arb.ca.gov/cc/capandtrade/auctionproceeds/auctionproceeds.htm

Both the Governor and Legislature have taken a keen interest in the expenditure of the funds. The Final Draft Investment Plan was published in May 2013, outlining funding priorities. Of particular interest for ECV is the 25 percent set aside created legislatively for disadvantaged communities, defined as those with poor air quality, relatively poor health, and lower income. These funds can be used for infrastructure, affordable housing, public transit and transportation improvements.

The ARB, working with the California Environmental Protection Agency (CALEPA), has defined those communities through a process called CalEnviroscreen. This process provides semi-annual maps indicating where the disadvantaged communities are located.

The first version of the map, CalEnviroscreen 1.0, shows the Eastern Coachella Valley as meeting all the criteria of a disadvantaged community. In the second version, CalEnviroscreen, 1.1, the ECV does not meet the criteria of the first tier of disadvantaged communities.



The first version of the map, CalEnviroScreen 1.0, shows the Eastern Coachella Valley as meeting all the criteria of a disadvantaged community.

source: <http://oehha.ca.gov/ej/pdf/042313CalEnviroScreen1.pdf>

CalEnviroScreen

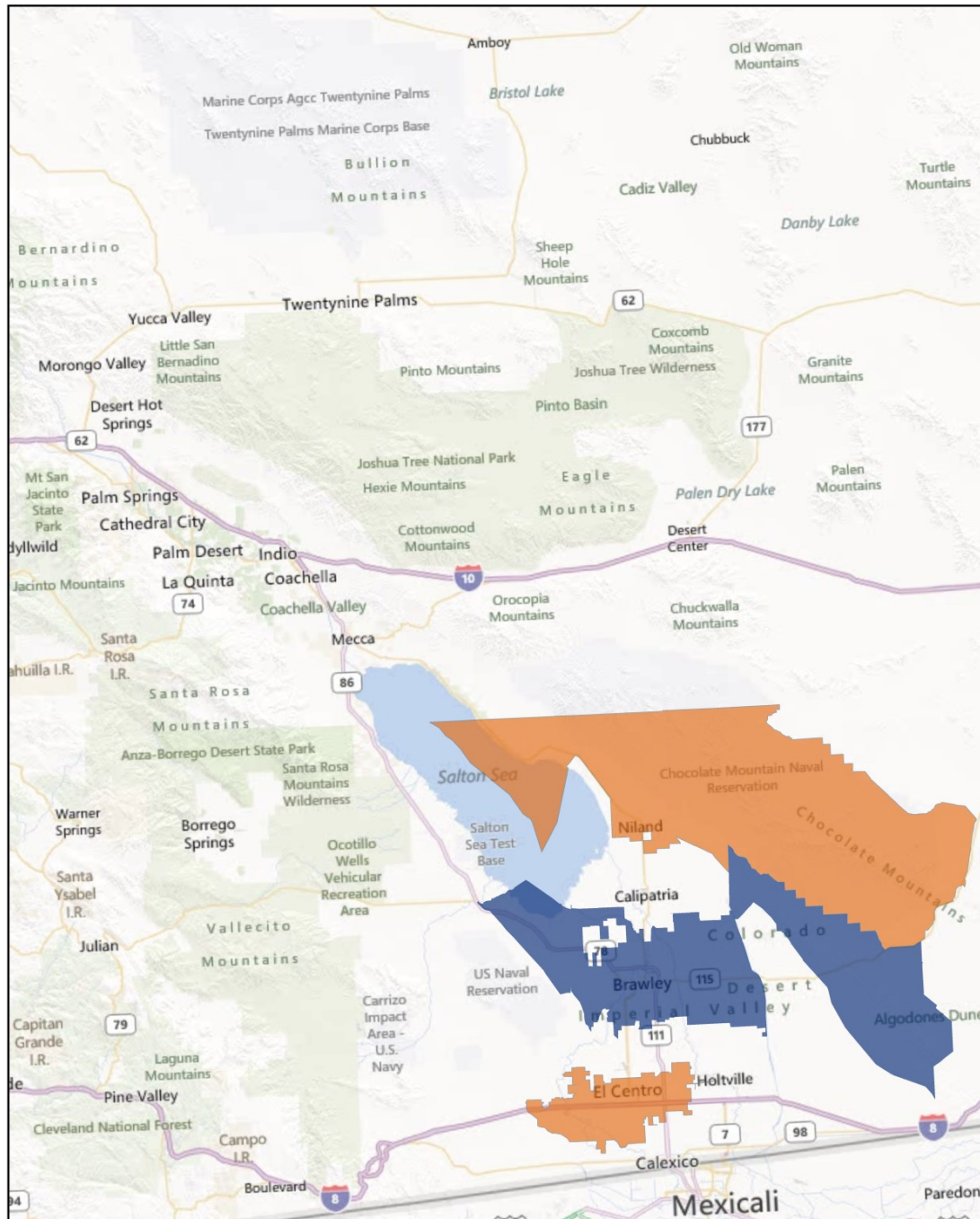
1.1 Results



Top 5% of Statewide ZIP codes



Top 6 - 10% of Statewide ZIP codes



In the second version, CalEnviroScreen, 1.1, the ECV does not meet the criteria of the first tier of disadvantaged communities.

source: <http://oehha.ca.gov/ej/pdf/CalEnviroScreenVer11report.pdf>

It is imperative that the ECV community advocate at the state level to ensure that ECV is once more included as a disadvantaged community. This will involve working with local elected state officials as well as county, regional and state agencies to ensure that the information used is accurate and that the ECV receives all the appropriate funding.

CA DEPARTMENT OF COMMUNITY SERVICES AND DEVELOPMENT (CSD)

This state department is responsible for energy improvement programs for low and moderate income families. CSD's income limits are included in the index. CSD offers funding for weatherization and other energy saving methods for single-family homes, mobilehomes, and multifamily housing. Information on their programs can be found at www.csd.ca.gov

Measurement for success: A tracking system should be developed to advise local non-profits and others of available funding and application deadlines and to report funding successes.

REGIONAL AND LOCAL FUNDING

The Southern California Association of Governments (SCAG) serves as an umbrella organization for all government agencies in Imperial, San Bernardino, Riverside, Los Angeles, Orange, and Ventura Counties including cities, counties, and special districts. SCAG provides regional planning services, statistical information, a forum for housing element preparation and housing needs determination through the Regional Housing Needs Assessment (RHNA) process. It also provides funding for a variety of planning, transportation, and community development activities within the region.

The Coachella Valley has two representatives on the SCAG Board: Lupe Ramos Watson, Councilmember, City of Indio, representing the Coachella Valley Association of Governments, and Jeffrey Stone, County Supervisor, representing Riverside County.

SCAG keeps an inventory of funding opportunities as well as provides data to its members that can support a variety of funding applications. www.scag.ca.gov

The Coachella Valley Association of Governments directly represents the Coachella Valley as a sub-region of SCAG, and has representatives from the city of Coachella, County of Riverside, the Agua Caliente Band of Cahuilla Indians, and the Cabazon Band of Mission Indians. As a sub-region, CVAG serves as a conduit for various funding programs. A current funding request for proposals is included in the appendix as well as a roster of membership. www.cvag.org

Another regional agency that provides infrastructure and transportation funding is the Riverside County Transportation Commission. State, federal, and regional transportation funding programs are awarded through this agency. Their funding programs can be accessed at: www.rctc.org.

Funding for infrastructure, transportation, and other initiatives to improve air quality and health are available through the South Coast Air Quality Management District. This district includes all of Riverside County. Their funding programs can be accessed through the website: www.aqmd.gov/funding.html.

Finally, the County of Riverside is an important funding source for the Eastern Coachella Valley. The County makes funding allocations for many state and federal funding programs. County staff and officials advocate for funds for local communities.

ECV is part of the County's 4th district and is currently represented by Supervisor John Benoit. The County's economic development agency and housing authority, represented by John Aguilar, offer funding opportunities for the ECV.

Key contacts:

John Aguilar	jaguilar@rivcoeda.org
John Benoit	jbenoit@rcbos.org
Bob Lyman	blyman@co.riverside.ca.us

Measurement for success: Disseminate information and confirm that local ECV organizations and advocates are participating.

THE AFFORDABLE CARE ACT

As part of the Affordable Care Act, primarily under Section 4201, hospitals are required to conduct a Community Health Needs Assessment (CHNA) every three years. This Assessment is broad-based and inclusive: members of the community outside of the medical field are mandatory participants. These assessments encompass a broader view of health, including environmental health challenges like poor air quality and inadequate housing. Many hospitals have hired Community Benefit Managers to work with the local community to fund a broad range of programs to improve health. County health departments are working with local hospitals to implement this part of the Affordable Care Act. The County Public Health Department is led by Susan Harrington who can be contacted at: msharp@rivcocha.org, and the Department's website: www.rivcoph.org. Local hospitals include the Eisenhower Medical Center: www.emc.org, The Desert Regional Medical Center: www.desertregional.com, and the Riverside County Regional Medical Center: www.rcmc.org

PRIVATE RESOURCES/IMPACT INVESTING

Impact Investing is investing in a project to obtain measurable social, economic, and/or environmental results along with a financial return to investors. This concept has been the basis of the formation of many Community Development Financial Institutions (CDFIs), foundations, charitable organizations and the development of community investment policies of many other private companies and institutions. Investing in What Works for America's Communities, 2012, Federal Reserve Bank of San Francisco & Low Income Investment Fund, contains excellent articles on the resurgence of impact investing and investing in human capital.

FEDERALLY INSURED BANKS—THE COMMUNITY REINVESTMENT ACT

The Community Reinvestment Act (CRA) was enacted by Congress in 1977 to ensure that banks meet the credit needs of the entire community which they serve, including low and moderate income individuals, families, and businesses. The Federal Reserve and the Federal Deposit Insurance Corporation periodically audit the performance of member banks under the CRA, and an unsatisfactory audit rating has stiff consequences including the potential restriction on opening new banking offices. Beginning in 1977, major banks have developed CRA lending programs and departments to assist them in meeting their CRA requirements.

The Community Reinvestment Act can be used not only to bring needed funding to the Eastern Coachella Valley, but also can be the foundation for a campaign to bring local banking services to this underserved area.

Key Contacts:

Corrine McLaurin, California United Bank	cmclaurin@cunb.com
Rashi Kallur, Citibank	Rashi.kallur@citi.com
Elsa Monte, Pacific Western Bank	elsamonte@pacificwesternbank.com
Chi K. Elder, Citibank	Chi.K.elder@citi.com
Jessie Mosqueda, Bank of the West	Jessie.mosqueda@bankofthewest.com
Frank Bravo, Rabobank	frank.bravo@rabobank.com
Fred Mendez, Rabobank	fred.mendez@rabobank.com
Junior Raymond, Chase Bank	junior.raymond@chase.com
Alice Carr, Chase Bank	alice.carr@chase.com
Johanna Gullick, Union Bank	Johanna.gullick@unionbank.com
Lisa Gutierrez, U.S. Bank	lisa.gutierrez@usbank.com.

In addition, the Federal Reserve Bank of San Francisco, Los Angeles office, offers many important services as a result of CRA. They include training sessions, conferences, and information on member banks and their CRA achievements and contacts.

Chief contact: Melody Winter Head: Melody.Head@sf.frb.org

COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS

A certified Community Development Financial Institution is a specialized financial institution that works in market niches that are underserved by traditional institutions. CDFIs provide a unique range of financial products and services in economically distressed target markets. CDFIs include regulated institutions such as community development banks and credit unions, and non-regulated institutions such as loan and venture capital funds.

In order to become certified, an organization applies to the CDFI Fund at the United States Treasury. When certified, the CDFI has access to these federal funds as well as the ability to raise funds privately.

These organizations serve a vital role in improving housing in the Eastern Coachella Valley. CDFIs provide direct funding to housing, infrastructure, local business and other community improvement projects; they also offer staff and leadership training to local non-profits and community advocates.

Key CDFIs in the Coachella Valley include:

LOCAL INITIATIVE SUPPORT CORPORATION (LISC)

LISC provides a variety of loan products for housing and infrastructure, including pre-development expenses. Additionally, they offer customized training programs for local non-profit and other community organization. Programs of value to the ECV include: The Healthy Futures Fund—\$100 million nationwide jointly with LISC, Morgan Stanley, and the Kresge Foundation to support the development of community health centers in underserved areas as well as affordable housing that incorporates health programs for low income residents. The Golden State Acquisition Fund provides monies for acquisition of land or projects in need of rehabilitation for multifamily housing, homeownership, or mixed-use projects, all providing affordable housing for low-income residents. Their general website is: **www.lisc.org**.

Local contact:

Claudia Lima: clima@lisc.org

Contact for Healthy Futures Fund:

Amy Gillman: agillman@lisc.org

Contact for Golden State Acquisition Fund:

Lisa Appleberry: lappleberry@lisc.org

ENTERPRISE COMMUNITY PARTNERS

This division of the Enterprise Foundation offers funding for affordable housing and community services, training programs and advocacy. Of particular interest is the CDFI Bond Guarantee Program. This program is jointly offered through Bank of America, LISC, and Enterprise. The fund has been capitalized with \$100 million to be used for 15–30 year financing in distressed communities. This funding can be used for affordable housing as well as health care centers and charter schools.

www.enterprisecommunity.org

Local contacts

Jacqueline Waggoner: jwaggoner@enterprisecommunity.org

Jeff Schaffer: jschaffer@enterprisecommunity.org

CDFI Bond Program: www.cdfifund.gov

CALIFORNIA COMMUNITY REINVESTMENT CORPORATION (CCRC)

This organization is a consortium of banks that provide capital to lend to affordable housing projects. Based in Southern California, CCRC offers an important layer of financing to low-income housing projects.

President Mary Kaiser: mary.kaiser@ccrc.org • website: www.ccrc.org

RURAL COMMUNITY ASSISTANCE CORPORATION (RCAC)

This organization focuses on loans and services, including training, technical assistance, and affordable housing and infrastructure financing for rural communities throughout California.

Michael Carroll: mcarroll@rcac.org • website: www.rcac.org

CENTURY HOUSING

Century Housing was created with monies left over from the U.S. Department of Transportation relocation fund created for the construction of freeways in Los Angeles. Century Housing has provided funding for projects throughout southern California.

Aaron Wooler: awooler@centuryhousing.org • website: www.centuryhousing.org

NEIGHBORHOOD PARTNERSHIP HOUSING SERVICES (NPHS)

NPHS is based in Ontario, California and provides a variety of services including homeownership and foreclosure counseling, green building and sustainable construction practices, financing, housing production, training, and advocacy.

The organization focuses on Riverside and San Bernardino counties, and is an excellent source of local support.

President Clemente Arturo Mojica: cmojica@nphs.org • website: www.nphs.org

CLEARINGHOUSE COMMUNITY DEVELOPMENT FINANCIAL INSTITUTION

Clearinghouse is based in Lake Forest, California and provides a variety of financing programs and technical assistance. Their focus is making available affordable housing funding that is not available in the conventional market. Currently, they are assisting ECV and the County of Riverside in providing funding for improvements to mobilehome parks.

Doug Bystry, President/CEO: doug.bystry@clearinghousecdfi.com
website: www.clearinghousecdfi.com

OTHER SOURCES:

Merritt Community Capital Corporation This non-profit provides equity capital for affordable housing projects.

Contact Matthew Haas: mhaas@merrittcap.org • website: www.merrittcap.org

THE COMMUNITY FOUNDATION OF RIVERSIDE AND SAN BERNARDINO

This local community foundation can assist many community organizations in various ways. It can serve as a depository for funds. The foundation can develop funding programs, aid in forming and training non-profits, prepare community needs assessments, and act as a conduit for a variety of funding sources.

Jonathan Yorba: jyorba@thecommunityfoundation.net

PROMISE ENERGY COMPANY

This for-profit company assists affordable housing providers and developments in improving energy efficiency with access to grants and below market interest rate loan programs.

Andy Mannie: andy@promiseenergy.com

THE COACHELLA VALLEY HOUSING TRUST FUND

This fund is available for the development of below market rate ownership and rental housing. The Eastern Coachella Valley community can participate more actively on the Board and committees of the fund, and can help direct additional funding here so that monies are spent in the ECV.

Fred Bell: fred@nobellenergy.com

JOHNSON CAPITAL

This community-based investment was fund started to aid in the financing of affordable housing. Although their initial fundings were focused on urban projects, they provide a variety of capital for affordable housing throughout California.

Jeff Kearns: jeffkearns@johnsoncapital.com • www.johnsoncapital.com

List of Interviewees:

1. Aguilar, John, Deputy Director County of Riverside EDA, johnaguilar@rivcoeda.org
2. Anderson, Chris, Assistant Deputy Director, Codes and Standards, California Department of Housing and Community Development
Chris.anderson@hcd.ca.gov
3. Beaman, Megan, Beaman Law
megan@beaman-law.com
4. Bell, Fred, Coachella Valley Housing Trust
fred@nobellenergy.com
5. Borja, Karen, Transportation Organizer, Inland Congregations United for Change
karen@pucdc.org
6. Bornstein, Julie, California Assemblywoman, Former State Director of Housing and Community Development, President, BOD Coachella Valley Housing Coalition
Juliebornstein@erthlink.net
7. Cappio, Claudia, Executive Director, CalHFA and HCD, ccappio@calhfa.org
8. Carranza, Sergio, Executive Director, Pueblo Unido CDC, scarranza@pucdc.org
9. Dolan, Tom, Executive Director, Inland Congregations United for Change
tom@icucpico.org
10. Goldberg, Gail, Executive Director, Urban Land Institute, Los Angeles region, ggoldberg@uli.org
11. Gutierrez, Gretchen, CEO, Desert Valley Builders
GG@theDVBA.org
12. Horn, Dan, CEO, Palm Communities
dhorn@palmcommunities.com
13. Ikrata, Hasan, Executive Director, Southern California Association of Governments
ikrata@scag.ca.gov
14. Jacobs, Ilene, Director of Litigation, California Rural Legal Assistance, ijacobs@crla.org
15. Kaiser, Mary, President, California Community Reinvestment Corporation
mary.kaiser@e-ccrc.org
16. De Lara, Leticia, Riverside County Supervisor, John Benoit, ldelara@rcbos.org
17. Liu, Huasha, Deputy Director, Southern California Association of Governments, liu@scag.ca.gov
18. Lopez, Suguet, Executive Director, Organization California de Líderes Campesinas, Inc.
suguet@liderescampesinas.org
19. Luna, Margarita, Program Manager, The California Endowment, mluna@calendow.org
20. Marshall, Heidi, Assistant Director, County of Riverside EDA, hmarshall@rivcoeda.org
21. McDougall, Paul, Housing Policy Division, California Department of Housing and Community Development, paul.mcdougall@hcd.ca.gov
22. Pavao, William, Executive Director, CA Tax Credit Allocation Committee, wpavao@treasurer.ca.gov
23. Pinon, Rodolfo, Director of Community Capacity Building, rpinon@pucdc.org
24. Richardson, Di, (and subject matter specialists from CalHFA and HCD) Director of State Legislation, CalHFA drichardson@calhfa.org
25. Saucedo, Mily Trevino, President, Alianza Nacional de Campesinas, milyliderescampesinas@msn.com
26. Schwartz, Matt, California Housing Partnership Corporation, mschwartz@chpc.net
27. Toledo, Elizabeth, Hub Manager, Building Healthy Communities, Eastern Coachella Valley, Interviewed immediately before leaving TCE
28. Villagran, Nadia T, Director of Operations and Communications Coachella Valley Housing Coalition, nadia.villagran@cvhc.org
29. Wadsworth, Gail, Executive Director, CA Institute for Rural Studies, gwadsworth@cirsinc.org
30. Weiner, Rob, CA. Coalition for Rural Housing
calruralhousing.org
31. Weiler, Thomas, Community Organizer, Inland Congregations United for Change
tweiler@icucpico.org

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Appendix: THE CONVENING PROGRAM



Meet the Money

*The Roadmap to Financial Resources for
Healthy Housing and Community Development
in the Coachella Valley*

Indio, California
November 14, 2013

Appendix: THE CONVENING PROGRAM

Welcome

Dear Workshop Attendees:

On behalf of The California Endowment, the Federal Home Loan Bank of San Francisco and the Federal Reserve Bank of San Francisco, we welcome you to today's workshop on "Meet the Money: The Roadmap to Financial Resources for Healthy Housing and Community Development in the Coachella Valley".

The goal for this convening is to bring affordable housing funders and investors together with practitioners for a day of learning and exchanging information on vital available lending and investment resources for housing development in the eastern region.

For the first time, local, state, national and federal agencies and organizations are joining forces to present programs in detail sufficient to provide developers, technical assistance workers and advocates with an understanding of how to access and utilize them.

Thank you for participating. We hope that this treasure trove of tools and the ensuing conversations in the afternoon Table Q&A session will be a catalyst for transforming communities across the valley.

Sincerely,

Beatriz Solis, The California Endowment
Melody Winter Head, Federal Reserve Bank of San Francisco
Jim Yacenda, Federal Home Loan Bank of San Francisco
Fred Bell, Coachella Valley Regional Housing Trust Corporation
Gretchen Gutierrez, Desert Valleys Builders Association
John Burge, Palm Springs Regional Association of Realtors
John Mealey, Coachella Valley Housing Coalition

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Agenda

Thursday, November 14, 2013

8:30 AM Registration and light breakfast

9:00 AM Welcome and Introduction – *Melody Winter Head*, FRBSF to introduce
Fred Bell, Coachella Valley Regional Housing Trust
Julie Bornstein, Coachella Valley Community Leader

9:15 AM Opening Remarks – *Beatriz Solis*, The California Endowment

9:25 AM Keynote Speaker – *Fred Mendez*, Rabobank

9:45 AM Discussion

Government Panel:

Panelists will present on public financing programs available at the local, state, national and federal levels that could be accessed to promote affordable housing in the Coachella Valley. The panel will provide practical information that participants can use to access programs and funding.

Moderator: **Lynn Jacobs**, Ventura Affordable Homes

Panelists: **Jim Yacenda**, Federal Home Loan Bank of San Francisco
Sonny Hogue, U.S. Department of Agriculture
Sean Spear, California Debt Allocation Committee
Lisa Vergolini, California Tax Credit Allocation Committee
Claudia Cappio, California Housing Finance Agency
Dan Horn, Palm Communities
Jim Schmid, Chelsea Investment Company
Kristin Torres, Air Resources Board
John Aguilar, Riverside County Economic Development Agency

11:10 AM Refreshment Break

11:20 AM Discussion

Private Resources Panel:

Panelists will present on current and forthcoming private market financial resources available for affordable housing, community infrastructure, capacity building, and financial literacy. The panel will provide practical information that participants can use to access programs and funding.

Moderator: **Lisa Richter**, GPS Capital Partners

Panelists: **Johanna Gullick**, Union Bank
Frank Bravo, Rabobank
Jacqueline Waggoner, Enterprise Community Partners
Michael Carroll, Rural Community Housing Corporation
Morad Fareed, Delos Living
John Mealey, Coachella Valley Housing Coalition
Fred Bell, Coachella Valley Regional Housing Trust
Claudia Lima, Local Initiatives Support Corporation

12:45 PM Summary – **Lynn Jacobs**, Ventura Affordable Homes and
Margarita Luna, The California Endowment

1:00 PM Lunch and Small Table Q&A with Funders

2:00 PM Adjourn

Appendix: THE CONVENING PROGRAM

Speaker Biographies



John Aguilar

County of Riverside Economic Development Agency

John Aguilar is Deputy Director for the Riverside County Housing Authority, a department of the County's Economic Development Agency. As the Deputy Director, Mr. Aguilar has direct oversight over the Housing Authority's diverse portfolio which includes Section 8, First Time Home Buyer, HOME and former RDA Housing Successor Agency responsibilities. Prior to joining Riverside County, he served for 11 years as the Director of Development for the Coachella Valley Housing

Coalition responsible for the development and completion of multifamily projects, resource development for housing and community development projects, management of consulting contracts and syndication of low-income housing tax credit projects.

Prior to joining CVHC, Mr. Aguilar was Real Estate Director for the San Francisco Presidio Trust, a public Trust created by Congress in 1996 to preserve and rehabilitate more than 1100 units of Residential Housing within the Presidio. Mr. Aguilar planned, developed, implemented, staffed, and managed the real estate leasing and development program for the Trust real estate portfolio, containing 1.6 million square feet of historical commercial and residential buildings.



Fred Bell

Nobell Energy Solutions

Coachella Regional Housing Trust

Fred Bell serves as a partner in Nobell Energy Solutions, a renewable energy company focused on wind and solar power generation with a portfolio that includes commercial and land development/entitlement interests. Previously he served as the executive officer of the Building Industry Association Desert Chapter where he was considered the voice of new construction in the

Coachella and Imperial Valleys.

Preceding his work at the BIA, Mr. Bell was the vice president of Exhibitor Relations for Video Applications/World Stage LLC, a combined operating company that created themed entertainment attractions for Fortune 50 companies and delivered Hi Definition Digital Video content via satellite to theatres across the country, and vice president at Edwards Theatres, the 4th largest theatre chain in the U.S., where he was responsible for overall operations and provided key leadership on a number of highly specialized construction projects.

Mr. Bell began his career at the Sea World theme parks as an operations manager where he was part of the team that completed final construction and opened the Sea World of Texas. He is very active in the local community and is the managing director of the Palm Springs Air Museum. The Museum is home to one of the world's largest collections of flyable WWII aircraft and contains an extensive library. A California native, Fred's family has had a home in the Desert for the last thirty years.



Julie Bornstein

Community Leader

Julie Bornstein is an attorney and educator, well known as a former California Assemblywoman and former State Director of Housing and Community Development. She has served on numerous public boards and commissions dealing with affordable housing.

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Frank Bravo
Rabobank, N.A.

As manager of Rabobank's Community Development Finance team his principal responsibilities include the establishment of Rabobank's strategic direction and origination for community lending and investing to ensure satisfactory CRA compliance. Prior to joining Rabobank in 2008, Mr. Bravo was the senior community development banker for Silicon Valley Bank, a regional bank focused on life sciences and technology.

Prior to joining Silicon Valley Bank in 2002, Mr. Bravo was a vice president and relationship manager in Bank of America's Community Development Banking Group in San Francisco for 6 years. During his time with Silicon Valley Bank and Bank of America, he served as a liaison between non-profit and community based organizations, real estate developers, and the bank. Additionally he provided technical support to non-profit organizations and public agencies associated with affordable housing in the Northern California and the Central/San Joaquin Valley marketplace.

Mr. Bravo has in depth knowledge of the financing principles of Multifamily Mortgage Revenue Bonds and 9% and 4% Low Income Housing Tax Credits programs, and he has applied his experience toward the financing of various projects throughout the State of California. Currently Mr. Bravo serves on the Board of Directors of the Kings County Economic Development Corporation and the Rural Communities Assistance Corporation. He is also a member of the California Community Reinvestment Corporation's Loan Committee.



Claudia Cappio
California Housing Finance Agency (CalHFA)

Claudia Cappio is the Executive Director of the California Housing Finance Agency. Prior to her appointment, Ms. Cappio was Principal at Sparticles LLC, a planning and development consulting firm.

Previously Ms. Cappio served the City of Oakland as Director of Planning, Building, Major Projects and the Oakland Base Reuse Authority during then-mayor Jerry Brown's administration. While there she was responsible for spearheading major public and private development, including the Oak to Ninth Project (with 3,000 housing units), the Wood Street Mixed Use Project (1,500 residential units), and the 10K Program, which approved construction of 6,000 residential units in downtown Oakland for 10,000 residents. Her experience in municipal planning and building also included many years of service to the cities of Emeryville, Albany and Corte Madera, California.

She is currently a member of Lambda Alpha Phi, the International Honor Society for the Advancement of Land Economics. She is also a Lecturer of University of California Extension planning courses and Continuing Education of the Bar, including the California Environmental Quality Act (CEQA), design review, public and private partnerships, and successful infill development. Ms. Cappio is also certified as a Wilderness First Responder from the Wilderness Medical Institute.



Michael Carroll
Rural Community Acceptance Corporation (RCAC)

Michael Carroll has over 33 years of experience in community development and finance. He has managed RCAC's Loan Fund since 2008. The Loan Fund provides financing for affordable housing, community facilities, infrastructure and small business and currently capitalized at \$70 million. Prior to RCAC, he was director of sales and marketing for Fannie Mae Multifamily. He was also director of Fannie Mae's Sacramento Partnership Office, where he developed local initiatives to support Fannie Mae's American Dream Commitment and a \$20 billion/five-year investment plan for the California Central Valley. Prior to that, he had a long tenure as Senior Vice President with Bank of America, where he managed community development lending and product development. Carroll began his career as a VISTA volunteer and then full time employee at Self-Help Enterprises before moving to Sacramento to work for the State Department of Housing and Community Development.

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Johanna Gullick

Union Bank

Johanna Marie Gullick serves as Senior Vice President and Southern California Market Manager, responsible for overseeing all debt and tax credit equity originations in Southern California. She has more than 22 years of experience promoting and developing affordable housing in the region as a private and public lender and developer. She also has over 35 years of experience as an architect, planner, and general contractor.

Prior to joining Union Bank in 2007, Johanna served as Housing Development Director at Jamboree Housing Corporation, where she was responsible for the development of over 2,800 units of housing throughout California. Previously, Johanna spent 11 years managing the affordable housing loan programs at the City of Santa Monica's Planning Department and Housing and Redevelopment Division. She also spearheaded the financing and development of over 1,200 affordable rental units with the City of Long Beach's Housing Services Bureau. Johanna holds a bachelor's degree from the Southern California Institute of Architecture.



Melody Winter Head

Federal Reserve Bank of San Francisco

Since joining the Federal Reserve Bank in 2003, Melody has engaged financial institutions, community-based economic development leaders and government agencies to develop solutions to pressing neighborhood issues in low-wealth communities of Southern California. The emphasis of her work is on building assets through the development of affordable housing, small and micro business, workforce training and jobs, financial education, and healthy communities.

Prior to coming to the Fed, Melody invested many years in all aspects of mortgage loan origination and sales and institutional compliance with the Community Reinvestment Act. In addition, she spent several years developing asset building solutions for low-wealth savers and jobs for workers in the field of high tech.

She is active with several community-based nonprofit providers and serves on committees of the Orange County Community Housing Corporation and the Clearinghouse CDFI. Born in Burbank, California and raised in Vancouver, Canada, Melody and her husband Jim live in Menifee, CA.



Sonny Hogue

U.S. Department of Agriculture

Sonny Hogue is a Business and Cooperative Loan Specialist. His financial portfolio in southern California consists of hotels, gas stations, convenient stores, franchises, and car washes. Prior to coming to the USDA Sonny worked for the SBA as a Loan Specialist covering 26 states. Sonny Hogue currently works out of the Indio Office, his coverage area includes Los Angeles, Orange, San Bernardino, Riverside, Imperial, and San Diego County.



Danavon Horn

Palm Communities

A second-generation affordable housing developer with over 32 years of experience, Dan has directed the development of over 1,300 units of affordable housing throughout Southern California and over 2,000 units of single family housing in the Inland Empire since founding the Company in 1979.

Mr. Horn is responsible for the developing and implementing the strategic vision of the Company. In addition to his role with Palm Communities, he serves as president of Multi-Family Builders Inc. (our affiliated General Contractor). He maintains strong ties to both the industry and community at large. He has served on the Board of Directors of Building Industry of America, Desert Chapter as well as the Board of Directors of Rural Builders Council of California that is now known as the California Housing Coalition; and is a past Board Member of the Riverside County Workforce Development Board.

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Lynn Jacobs

Ventura Affordable Homes

Lynn L. Jacobs was appointed by Governor Arnold Schwarzenegger to serve as the Director of the California Department of Housing and Community Development (HCD) that operates under the aegis of the Business, Transportation and Housing Agency in Sacramento, and served from 2006-2011. Director Jacobs' position included oversight for administering the state's housing finance, rehabilitation, and community development programs; oversight of the state's housing policy, planning and code-setting processes, and regulating manufactured housing and mobile home parks. The Director led the administration of \$2.1 billion in Proposition 46 and \$2.85 billion in Proposition 1C bond funds for affordable housing.

Before accepting the Governor's appointment, Ms. Jacobs was the founder and President of Ventura Affordable Homes, which develops single-family homes for first-time homebuyers under various affordable housing programs. She developed homes for more than 20 years, building more than 400 homes in Ventura and Santa Barbara counties alone. She was awarded a certificate of completion for the Senior Executives in State and Local Government Program from Harvard University's Kennedy School of Government, Executive Education in June 2007. In addition to starting Ventura Affordable Homes, Lynn founded and served as President of Affordable Communities in Ventura County. She previously served as President of the Building Industry Association/Southern California Greater Los Angeles/Ventura Chapter in 2000 and serves on the Board of Directors for the California Building Industry Association. In addition, she serves on the Board of Directors of the California Community Reinvestment Corporation.



Claudia Lima

Local Initiatives Support Corporation (LISC)

Claudia Lima is the executive director of the Los Angeles LISC office where she is responsible for overseeing all activities of LA LISC including capital deployment (loans, grants and equity), identifying and creating capacity building and programmatic initiatives needed for the local market, creation of new loan programs and fundraising for operations and programs. Claudia also oversees and coordinates LISC's Building Sustainable Communities Initiative, a holistic community development approach that ensures transactions are evaluated within the context of surrounding neighborhoods to catalyze revitalization. LA LISC's programmatic initiatives include affordable housing, education, working capital, commercial/retail, small business and other capacity building investments.

Claudia joined LISC in November 2010 as the Senior Program Officer to ramp up the lending, grant-making and programmatic activities of Los Angeles LISC. In March 2012, she was promoted to Executive Director and under her leadership created a working capital fund for charter schools, launched various economic development initiatives and completed several capacity building trainings. She has extensive background in community and economic development finance, including LIHTC, NMTC, bond financing and municipal soft subsidies. Her past experience includes underwriting various types of projects including affordable housing, community facilities (charter schools and child care centers), grocery stores and small businesses. Past experience also includes fundraising, fund development and project management. Prior to joining LISC, she was a Senior Loan Officer with the Low Income Investment Fund (LIIF) where she was responsible for analyzing loan proposals, recommending financing structures, underwriting and preparing loan transaction reports. Prior to joining LIIF, Claudia was a Community Development Finance Advisor with Los Angeles LDC, Inc. (LDC), an economic development CDFI in Los Angeles.

She is a board member of Southern California Association of Non-profit Housing (SCANPH) and CD Tech, an advisory board member for California Statewide Communities Development Authority and is an instructor of the Community Development Lending School which is part of the bi-annual National Interagency Community Reinvestment Conference.

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Margarita Luna

The California Endowment

Prior to her appointment as a program manager for the Eastern Coachella Valley in January 2009, Luna was a program associate at The Endowment during which she provided analysis of grant proposals, served on the monthly peer review committee for funding recommendations and provided technical assistance to organizations across the state seeking grant funding. Before joining The Endowment, Luna was a senior social worker for Public Counsel – the largest pro bono public interest law firm in the world – where she managed the Special Needs Advocacy Project, a client advocacy program. In addition, Luna had earlier served as a UCLA Keck-Vivian Weinstein Child Advocacy Fellow at Public Counsel during which she developed the Special Needs Advocacy Project. Luna also served as a Pedro Zamora Fellow in government affairs for AIDS Action in Washington, DC, for which she assisted in lobbying efforts to reauthorize the Ryan White CARE Act.

Luna, a resident of San Dimas, is a member of the American Public Health Association and the National Association of Social Workers.



John Mealey

Coachella Valley Housing Coalition

As founding Executive Director of the Coachella Valley Housing Coalition (CVHC) Mr. Mealey has directed CVHC from its humble start nearly 30 years ago to one of the most successful non-profit housing developers in California. Mr. Mealey secured the original \$10,000 seed money grant from The Aetna Foundation that helped spark the development of more than 4,000 homes and apartments for low and very low-income households, valued today at approximately \$500 million. He was the sole employee for several years and now oversees an accomplished and dedicated staff of 40. A hands-on leader, he has worked closely with staff not only to provide housing, but also to create a diverse community services program for those living in CVHC housing. His duties extend to his service as Secretary to the Board of Directors, where his primary responsibility is ensuring organizational goals and objectives are met.

Mr. Mealey has received a number of local and national awards, among them the reputable James A. Johnson Fellowship awarded by Fannie Mae Foundation to executives leading sophisticated community development organizations. At Local Initiative Support Corporation's 25th Anniversary he received the "Mike Sviridoff Leadership Award." He was also the recipient of the coveted "Sol Azteca" Award for Executive Directors, given by the International Hispanic Awards and La Prensa Hispana. In 2004, Mr. Mealey also was chosen to participate in NeighborWorks Achieving Excellence in Community Development program, which presented Mr. Mealey with the exciting opportunity to participate in the Advanced Practitioners Program at Harvard University. Under Mr. Mealey's leadership, CVHC has been the recipient of numerous prestigious awards and recognition, including the 2011 Energy Star Award for Excellence in Affordable Housing from the U.S. Environmental Protection Agency, the SCANPH Developer of the Year Award, the Hope Award from the National Association of REALTORS, a Fannie Mae Maxwell Award of Excellence and three finalist awards. The organization also has received national media attention, including front-page coverage in The Wall Street Journal, and features in the New York Times, Los Angeles Times, and many local newspapers.

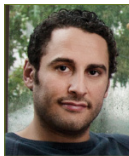


Fred Mendez

Rabobank, N.A.

Fred Mendez is the Senior Vice President, Office of Corporate Social Responsibility for Rabobank, N.A. Prior to his tenure at Rabobank, Fred was a Senior Fellow at the Aspen Institute, a director at SVB Financial Group, and the senior investment specialist at the Federal Reserve Bank of San Francisco. He worked on the options floor of the Pacific Stock Exchange, ran the fixed income desk for Continental Savings of America, and was a financial industry specialist for Dow Jones / Telerate. He has multiple degrees in Economics, serves as the chairman of the California Bankers Collaborative, is a founding board member of MUST!charities, a wine industry foundation serving California's Central Coast, and a board member of the California Association for Local Economic Development and the Crocker Art Museum. He lives in the Sacramento area with his wife, Nicole, and their two boys, Alejandro and Santiago.

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Morad Fareed
Delos Living

Morad brings a wealth of real estate and entrepreneurial experience to Delos Living. He began his career as a Summer Analyst at Goldman Sachs where he worked in the Equities division and the Fixed Income division. He went on to join First Manhattan Consulting Group as a Senior Analyst, a leading management consulting firm to the financial services industry. He also co-founded ICS Inc., which quickly became a successful telecommunications startup focusing on the emerging Voice-over-Internet Protocol (VoIP) technology.

Morad's main focus in recent years has been on innovative, progressive real estate. He started with industry leader Starwood Hotels and Resorts Worldwide where throughout his tenure, he worked on over 40 real estate development deals throughout North America valued at over \$2 Billion. These included St. Regis, W, Le Meridien, Westin, and Sheraton hotel and residential deals. He also helped initiate and develop the strategic blueprint for forming the industry's first green hotel brand, Element by Westin.

To go one step farther than green real estate, Morad co-founded Delos Living. Working alongside world-class institutions and experts, Delos has created Wellness Real Estate™, which is being recognized as a paradigm shift not just within real estate and sustainability, but health and wellness. Morad is a member of the Clinton Global Initiative and the U.S. Conference of Mayors's Business Council, and serves on the Board of Soccer for Peace. He took time off from his career to play for the Palestinian National Soccer Team in its quest to qualify for FIFA's 2006 World Cup, which was captured in the acclaimed documentary, Goal Dreams.

Morad is a native of New York and currently lives in Manhattan.



Lisa Richter
GPS Capital Partners

Lisa Richter is co-founder and principal of GPS Capital Partners, a national consultancy that assists foundations and other institutions to design and execute impact investing strategy. GPS brings over two decades of fund management and investment due diligence experience, spanning asset classes, return expectations, geographies and issue areas, and frequently incorporating place-based or sector focus to increase equitable access to opportunity.

GPS network consultants have managed impact investment portfolios within foundations, community development financial institutions, equity funds, and banks. Clients range from small foundations to the nation's largest independent and community foundations, banks and institutional investors. Lisa authored the Grantmakers In Health Guide to Impact Investing, co-authored Equity Advancing Equity, a guide to community foundation impact investing, and a guide to rural community foundation impact investing; and co-designed the Mission Investors Exchange's Mission Investing Institute, where she continues as a lead trainer.

Lisa is a senior fellow with The Philanthropic Initiative, and serves or has served as a director or advisor to the Center for Community Development Investments of the Federal Reserve Bank of San Francisco, the Bank of America National Community Advisory Council, Dignity Health's Community Investment Program, the American Journal of Preventative Medicine, the Community Development Financial Institutions Coalition, Social Investment Forum, and New Markets Tax Credit Coalition.



James Schmid
Chelsea Investment

Jim is an attorney with an advanced degree in tax law and has extensive experience in all areas of development and management of commercial and residential properties. During his career, his responsibilities have included project acquisition, financing, design, construction, marketing and property management of office, commercial, industrial and residential projects. He founded Chelsea Investment Corporation in 1986 and later specialized in financing and developing

affordable housing. The company has developed over 6,300 units at a cost of over \$1 billion. Its core competencies include finance, development, construction and property management services. It is also active in economic development activities utilizing New Markets Tax Credits. As CEO, Jim is responsible for management of CIC and all of its affiliated companies.

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Beatriz Solis

The California Endowment

Beatriz Maria Solís, M.P.H., Ph.D., joined The Endowment in 2007 as the foundation's Los Angeles Regional Senior Program Officer. In 2009, Solís was tapped to be director of Healthy Communities, South Region, for the foundation's 10-year strategic program Building Healthy Communities: California Living 2.0. As director of Healthy Communities, Solís is responsible for advancing the vision and strategic direction of the initiative, as well as helping achieve established goals and outcomes through The Endowment's philanthropic efforts in Southern California. As a senior program officer, Solís oversaw and provided direction for the administrative and grant-making activities of the foundation's Los Angeles-based program officers who serve a four-county region which encompasses Los Angeles, Ventura, Riverside and San Bernardino counties. In addition, Solís served as a member of the foundation's statewide Community Health and Elimination of Health Disparities Program Team, which sought to help improve the environmental factors that contribute to the poor health status of residents in low-income communities, and to reduce the higher rates of health conditions and diseases experienced by racial and ethnic communities.

Solís taught as an adjunct faculty member of California State University, Northridge, and California State University, Long Beach. She taught Central American/Chicano Studies at CSU Northridge and Global Health at CSU Long Beach. Her vast professional experience includes service as the director of Cultural and Linguistic Services for L.A. Care Health Plan (2001-2005) where she was responsible for developing one of the first departments dedicated to cultural and linguistic issues in a managed care setting. In addition, she was a research associate for the UCLA Center for Health Policy Research (1996-2001) where she was responsible for several original research projects on women's health.

Solís has co-authored numerous articles, books, technical reports and policy briefs on a variety of health and health-related issues and is a lecturer/trainer to health care providers on a variety of topics including racial and ethnic health disparities, and culturally and linguistically responsive health care, among others.



Sean Spear

California Debt Limit Allocation Committee

Sean Spear serves as the Executive Director to the California Debt Limit Allocation Committee (CDLAC), which administers the private activity bond program for California. He manages the agency's efforts in annually allocating more than \$3.6 Billion in tax-exempt bond authority to private projects that provide a defined public benefit in communities throughout the state. Affordable housing development, industrial development for small businesses, first-time homebuyer assistance, waste and recycling facilities, and water projects are the chief recipients of bond allocation from CDLAC. Under State Treasurer Bill Lockyer, Mr. Spear also developed and implemented California's Federally-authorized Recovery Zone Bond and Qualified Energy Conservation Bond allocation programs; deploying more than \$1 Billion in stimulus resources for job-creating projects throughout California. He also led the establishment of Permanent Regulations for CDLAC; increasing the agency's transparency and consistency in the approval of allocation for qualifying projects and programs.

Mr. Spear has over 20 years of experience in community development and housing finance. In addition to managing CDLAC, he provides policy and financial expertise to communities, elected officials and other stakeholders in the continuing improvement of the California economy. Before joining CDLAC, Mr. Spear was the Director of Major Projects for the City of Los Angeles Housing Department (LAHD); responsible for the City's rental housing production programs. He began his career as a City Planner with the New York City Department of City Planning, and later worked in project and public finance with the housing authority and the redevelopment agency of San Francisco, and Fannie Mae.



Kristin Torres

Air Resources Board

Kristen Torres is a transportation professional with a focus on sustainable and healthy communities. Ms. Torres launched her career as the Air Resources Board Executive Fellow through the California Capital Fellows Program in Sacramento. As the Air Resources Board Executive Fellow, Kristen's portfolio included energy, transportation, goods movement and climate change policy. Her most

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recent position at ARB involves engaging in the evaluation of regional Sustainable Communities Strategies, especially in Southern California. In addition to her service in state government, Kristen has specialized in housing, land use, public relations, and regional planning in the non-profit, local government, and private sectors. Kristen's graduate work at the Luskin School of Public Affairs analyzed the City of Los Angeles's implementation of the California Complete Streets Act as the City prepared to update its General Plan's Mobility Element. While in graduate school, Kristen's studies included coursework at the UCLA School of Law and the Fielding School of Public Health. Ms. Torres is a proud UCLA Alumni Association Life Member and volunteers as a mentor and scholarship application reader.



Lisa Vergolini

California Tax Credit Allocation Committee (TCAC)

Lisa Vergolini has worked in the affordable housing industry for more than 25 years. Since 2006, Lisa has served as the Deputy Executive Director at the California Tax Credit Allocation Committee (TCAC). Prior to serving at TCAC, Lisa spent 17 years at the State Department of Housing and Community Development (HCD) administering programs such as the Community Development Block Grant Program, the State Enterprise Zone program, the California Indian Assistance program, as well as several other housing and economic development programs. Most recently, Lisa was overseeing the lending of more than \$700 million in American Recovery and Reinvestment Act funds to multi-family affordable housing projects where equity could not be raised with Tax Credits due to the recession. Lisa is a certified Economic Development Finance Professional. In her free time, she is also an entrepreneur and currently owns and operates a restaurant with her husband.



Jacqueline Waggoner

Enterprise Community Partners

As Southern California Deputy Director for Enterprise Community Partners, Jacqueline Waggoner provides support to program activities and management throughout the region. At the same time, she is also director of relationship management, directing local investment activity. Jacqueline frequently interacts with affordable housing developers and government partners to create innovative financial products that meet their needs, including the ground-breaking New Generation Fund in Los Angeles launched in 2008.

Jacqueline's experience in commercial real estate lending spans over 17 years. She began her career as a project manager with Local Initiatives Support Corporation. She then went on to be an underwriter for ARCS Commercial Mortgage. Before joining Enterprise, Jacqueline was vice president for Community Lending with Wells Fargo Bank in Los Angeles. She is known for supporting deals that make a difference, which is accomplished through the breadth of products offered by Enterprise and its commitment to fund transactions in distressed communities.



Jim Yacenda

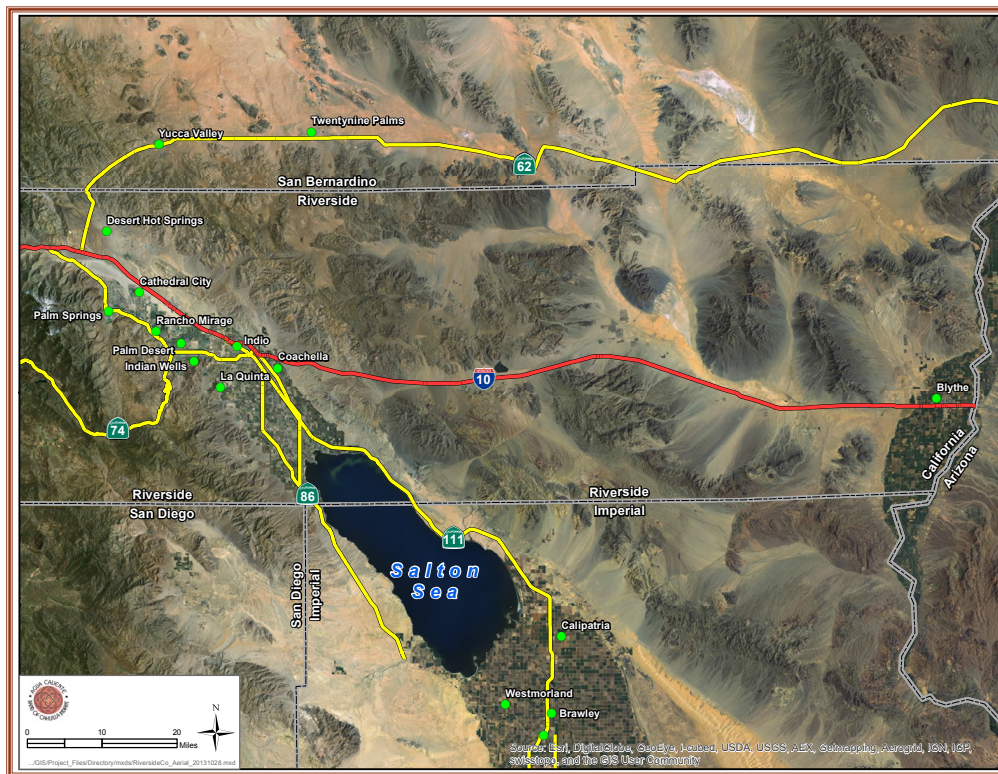
Federal Home Loan Bank of San Francisco

Jim Yacenda has been the Community Investment Officer of the Federal Home Loan Bank of San Francisco since 1981, having joined the Bank in 1979. He has helped direct more than \$5 billion in special community lending credit and housing subsidies to financial institutions in Arizona, California, and Nevada to assist the financing of community development and affordable, low-income, and special needs housing, working in partnership with the Bank's more than 300 financial institution shareholders. His department administers the Bank's Affordable Housing, Community Investment, Community Lending and Community Support Programs. Prior to joining the Bank, he was the founding executive director of La Habra Neighborhood Housing Services, now NeighborWorks Orange County.

Jim has been honored by a number of organizations including the Pacific Institute for Community Organizations, the Non-Profit Housing Association of Northern California, Assets CAN of California, and by the Secretary of the United States Department of Housing and Urban Development, and others, by virtue of hanging around a long time and around good people.

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Sponsors



Author Bios

Lynn L. Jacobs

Governor Arnold Schwarzenegger appointed Lynn Jacobs to serve as the Director of the California Department of Housing and Community Development (HCD) from 2006-2011. Ms. Jacobs administered the state's housing finance, rehabilitation, and community development programs; oversaw the state's housing policy development, planning and code-setting processes, and regulation of manufactured housing and mobilehome parks. She led the administration of \$2.1 billion in Proposition 46 and \$2.85 billion in Proposition 1C bond funds for affordable housing. Ms. Jacobs was the founder and President of Ventura Affordable Homes, which develops single-family homes for first-time homebuyers, using various affordable housing programs. She developed homes for more than 20 years, building more than 400 homes in Ventura and Santa Barbara. She currently serves as its President.

Prior to starting Ventura Affordable Homes, Ms. Jacobs founded and served as President of Affordable Communities in Ventura County. She served as President of the Building Industry Association/Southern California Greater Los Angeles/Ventura Chapter in 2000, and serves on the Board of Directors for the California Building Industry Association. Ms. Jacobs has written numerous articles for publications and received many awards including the National Building Innovations in Affordable Housing Award in 1997.

Christine Minnehan

Christine Minnehan spent 37 years in the state Capitol developing, sponsoring and passing legislation in the areas of affordable housing policy, program funding, redevelopment and tenant's rights. Ms. Minnehan served in a variety of positions for the Senate and Assembly leadership, including senate Principal Consultant for housing for Senate President David Roberti. She worked in the first Brown Administration, and as the Director for Legislation for the Western Center on Law and Poverty. Ms. Minnehan was responsible for the passage and defeat of more than 2,000 bills, led several legislative campaigns to place more than \$3 billion in successful housing bonds on statewide ballots, and spearheaded tenant victories in fair housing, housing free of health hazards, eviction protections, tenant blacklisting, rights in foreclosure and protection of local rent control. Ms. Minnehan worked both as the state Senate Federal Relations Coordinator, working on the HUD Consolidated Plan, immigration reform, CDBG and HUD funding. She continues to lecture at Boalt, USC and other law schools on poverty law, affordable housing programs, and tenant protections and consults for various local governments on these topics.

Michael Ponsano—*Publications Manager*