

# Annual Report

## 2013-14

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# Table of Contents

## Annual Report FY 2013-14

<b>About .....</b>	<b>3</b>
Mission & Vision .....	4
About Us .....	6
Grants .....	8
Our Philosophy .....	10
5-year Production .....	12
<b>Financials .....</b>	<b>13</b>
Highlights .....	14
Balance Sheet .....	16
Funding Sources .....	17
<b>Homeownership .....</b>	<b>19</b>
Programs .....	21
Subdivision Development .....	22
Mutual Self-Help Housing .....	24
Mortgage Lending .....	26
Loan Servicing .....	27
Downpayment Assistance .....	28
RGV Casitas Realty .....	29
Housing Counseling .....	30
Housing Preservation .....	32
<b>Rental Housing.....</b>	<b>35</b>
La Hacienda Casitas .....	36
Casitas Los Olmos .....	37
<b>YouthBuild .....</b>	<b>39</b>
<b>Community Initiatives .....</b>	<b>43</b>
RAPIDO .....	46
La Puerta .....	48
LUCHA & Unidos por RGV .....	50
<b>Leadership.....</b>	<b>53</b>
Our Senior Staff .....	54
Our Board .....	56
<b>Contact Us.....</b>	<b>57</b>

# — About

# Our Why\_\_\_\_\_

## mission

CDCB is a multifaceted affordable housing organization devoted to utilizing collaborative partnerships to create sustainable communities across the Rio Grande Valley through quality education, model financing, efficient home design, and superior construction.

## vision

CDCB shall be the trendsetter in creating model communities, where every person will be valued, provided options, interconnected within sustainable communities, and assured a high quality of life through excellence in education and responsible decision making.





**We build  
dreams for  
RGV families**



# About Us \_\_\_\_\_

CDCB: Building Dreams for the Rio Grande Valley since 1974.

The Community Development Corporation of Brownsville (CDCB) is a private, 501(c) (3) non-profit community housing development organization (CHDO) based in Brownsville, Texas. Founded in 1974, CDCB is now [one of the largest non-profit producers of single-family housing for homeownership in Texas](#).

CDCB is governed by a 12-person community-based Board of Directors that serves on a volunteer basis to determine policy for the corporation. We serve the southernmost area of the United States – Cameron and Willacy Counties, Texas, which shares its border with Mexico on the south, and the Gulf of Mexico on its east.

CDCB has been the recipient of numerous national affordable housing awards, including being a Recipient of the Maxwell Award of Excellence; a Maxwell Award of Excellence Finalist; and recipient of the Federal Home Loan Bank System Community Partnership Award. CDCB has also been recognized with the State of Texas Housing Finance Agency Special Achievement award. Our organization is an approved FHA Title I & Title II Direct Endorsement lender; a Fannie Mae approved seller/servicer; and Rural Development lender. Since 2013, CDCB is a chartered member of the NeighborWorks® network.





# Grants ---

Your support is very important and catalyzes much of what we do. Thanks to our partners and funders for their continuous support.

We have managed numerous federally and privately funded housing programs including HOME, CDBG, Rental Rehabilitation, HODAG, FMHA, Section 312, HOPE II, CASA, YouthBuild, HUD Rural & Economic Development, HUD Colonia Initiative; HUD Neighborhood Stabilization Program; HUD Self Help Opportunities Program; USDA Empowerment Zone, USDA 523 Mutual Self-Help, Stuart B. McKinney funds, AmeriCorps, Department of Labor, State of Texas Housing Trust Fund and SECO programs. Private sector and foundation support has come from the Federal Home Loan Bank of Dallas; H.B. Heron, Fannie Mae, JP Morgan Chase, Hispanic Housing, and Bank of America, United Way of Southern Cameron County, Wal-Mart, Brownsville Foundation for Health and Education; the Home Depot, Sisters of Charity, Washington Mutual, Wells Fargo Bank, and the Ford Foundation.



**Thank you for helping us  
build their dreams!**



# Our philosophy: Choice Empowers

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Because the ability to choose between various alternatives enriches our lives.

Life is not a matter of chance but a matter of choice.

Choice validates, engages, and motivates. In a world where life-changing choices have become a luxury, low-income residents are seldom given opportunities to choose. CDCB and partners have made significant strides to ensure that families of limited resources are given options. Whether it is choosing a loan, the location of their house, or the layout of their home, our families have choices. We have witnessed how choice gives a sense of pride, builds equity, promotes stability. We are taking affordable housing to a new level through choice.





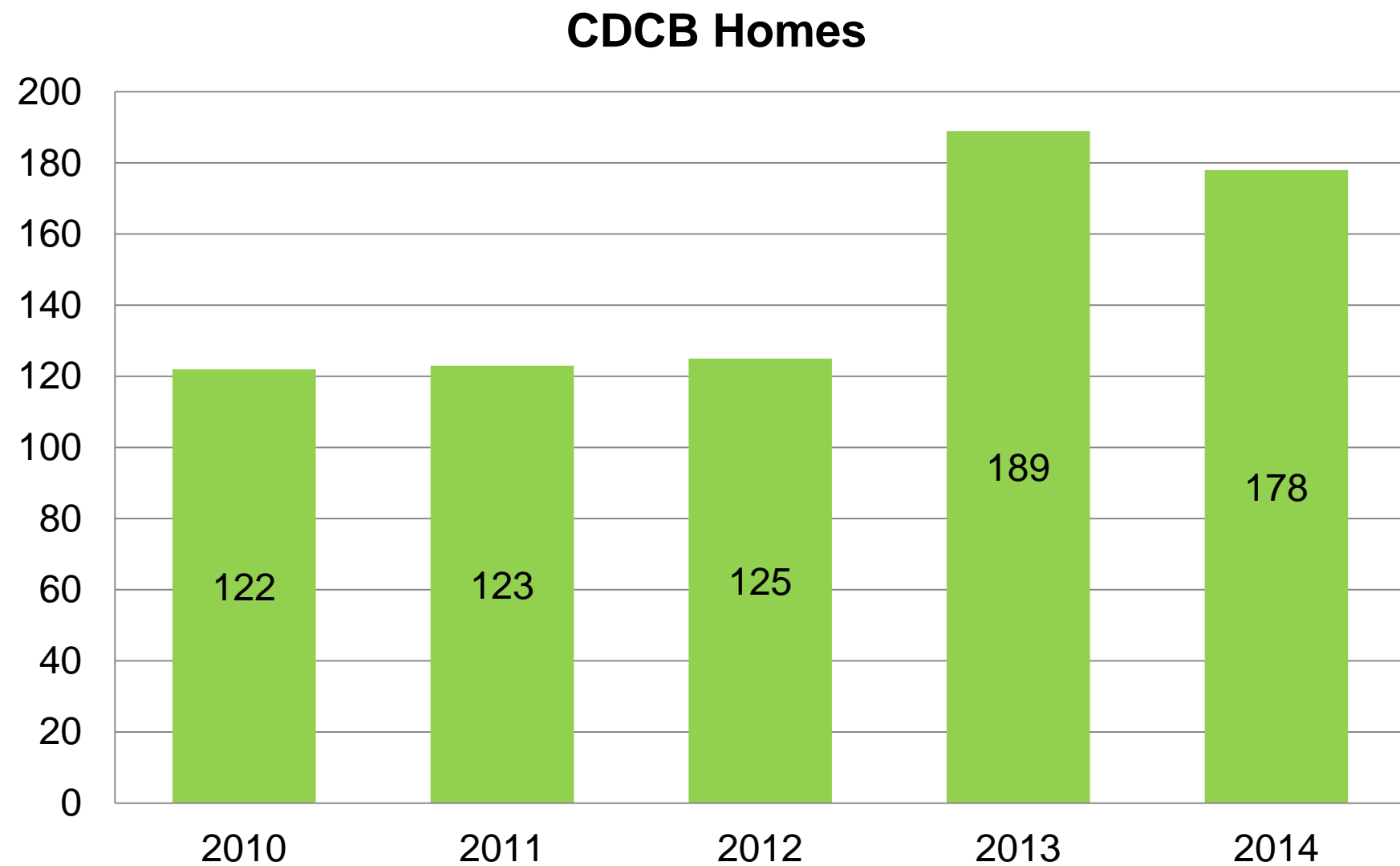
The sustainABLEhouse design process works directly with each client so their needs and preferences shape the design of their home.



**Client-led design makes the difference**

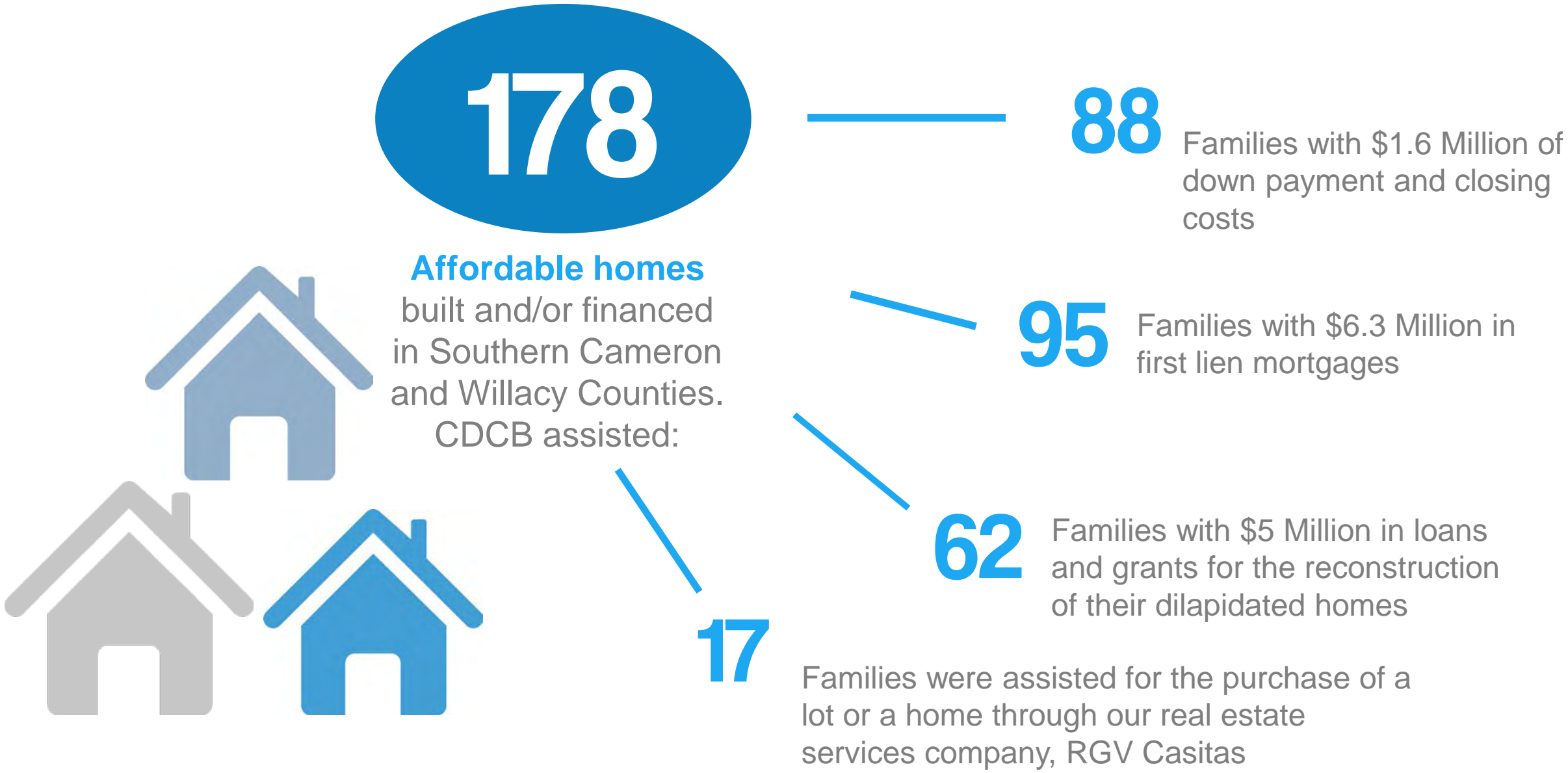


# 5-year production



# Financials

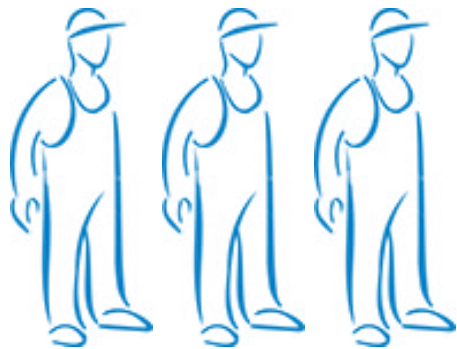
# Highlights \_\_\_\_\_ FY 2013-14





# Highlights \_\_\_\_\_ FY 2013-14

According to the **National Association of Home Builders (NAHB)**, during FY 2013-14, CDCB helped create:



**375** jobs

**\$4.6 Million**

into the local economy

**\$2.5 Million**

In local tax revenue from  
its housing production



# Balance sheet        FY 2013-14

## Assets

Cash	\$998,600
Cash - Certificates of Deposits	\$4,027,168
Cash - Repurchase Accounts	\$1,285,086
Cash - Money Market Accounts	\$361,136
Cash - Escrow	\$456,501
Due from Grantors	\$1,376,711
Developers Fee Receivable - LaHacienda	\$432,781
Other Receivables	\$1,228,012
Prepaid and other assets	\$62,500
Investment in homes and projects	\$8,542,544
Investment in La Paloma	\$236,147
Mortgage Notes Receivable	\$7,817,575
Mortgage Notes Receivable - 2nd lien	\$746,426
Mortgage Notes Receivable - Deferred	\$283,811
Property & Equipment	\$674,027

**Total assets: \$28,529,025**

## Liabilities

Accounts Payable	\$701,386
Cash held for others	\$236,147
Deferred Revenue	\$685,414
Notes Payable - Subdivisions	\$380,087
Notes Payable - Secured by Mortgage Loans	\$4,018,692
Revolving Fund: Current	\$163,207
Revolving Fund: Deferred	\$2,594,115
Advance payments by borrowers for taxes and insurance	\$456,501

**Total liabilities: \$9,235,549**

## Net Assets

Unrestricted	\$19,113,259
Restricted	\$80,217
Permantently Restricted	\$100,000

**Total net assets: \$19,293,476**

# Balance sheet \_\_\_\_ FY 2013-14

CDCB has increased net assets from \$24,397,774 in 2000 to \$28,509,025 in 2014.

Our organization's cash and cash equivalents have increased from \$2.98 million at year-end 2000 to \$7.28 million at year-end 2014, with investment in homes and projects increasing from \$4.82 million to \$8.5 million.



# Funding Sources

FY 2013-14

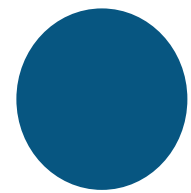
**Total:**  
**\$19,056,617**

Source	Location of Service	Amount
Cameron County – Self Help (2013-2017)	CDBG Colonia Areas	\$950,000
HUD/TDHCA - NSP III	Cameron County	\$2,930,818
HUD/TDHCA - NSP I	Cameron County	\$3,868,571
HUD/Chicanos por la Causa, Inc - NSPII	Cameron County	\$4,450,000
USDA/Rural Development	Cameron County	\$293,000
City of Brownsville – CHDO Single Family	Cameron County	\$929,706
City of Brownsville – HBA	Cameron County	\$1,000,000
State of Texas HOME - HBA Reservation II	Cameron County	\$524,511
State of Texas HOME - HBA PWD Reservation	Cameron County	\$120,661
State of Texas HOME - HRA Reservation II	Colonia Areas	\$2,748,759
State of Texas HOME - HRA PWD Reservation	Colonia Areas	\$809,910
Rapid Housing Recovery Pilot Program	Rio Grande Valley	\$1,859,532
Federal Home Loan Bank (HELP)	Cameron County	\$61,890
HUD Housing Counseling through Housing Partnership Network	Brownsville & Colonia areas	\$26,216
Housing Partnership Network - Foreclosure Counseling (Round 7) (Round 8)	Brownsville & Colonia areas	\$5,295
BBVA Compass-Counseling	Brownsville	\$10,000
Department of Labor - YouthBuild (2014-2017)	Brownsville	\$711,226
Brownsville Foundation for Health & Education	Brownsville	\$13,158
AmeriCorps Direct (2014-2015)	Brownsville	\$69,200
United Way of Southern Cameron County	Brownsville	\$37,694
BISD Adult Continuing Education	Brownsville	\$89,227
Ford Foundation Unidos por RGV	Brownsville	\$300,000
Ford Planners III	Brownsville	\$600,000
Ford Planners IV	Brownsville	\$900,000
J.P. Morgan Chase Foundation	Cameron County	\$50,000
TSAHC	Colonia Areas	\$15,000
Neighbor Works America	Brownsville	\$220,500
Anonymous Grant	Brownsville	\$200,000

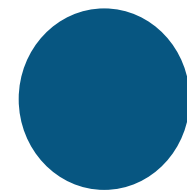
# Homeownership

# Homeownership Programs

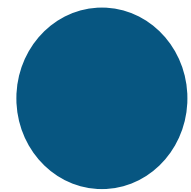
Through different programs, CDCB is able to meet the varied needs of families purchasing a single family home:



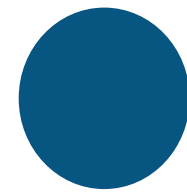
Subdivision Development



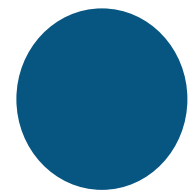
RGV Casitas



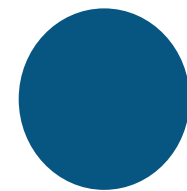
Mutual Self-Help Housing



Housing Counseling



Mortgage Lending



Housing Preservation



# Subdivision Development

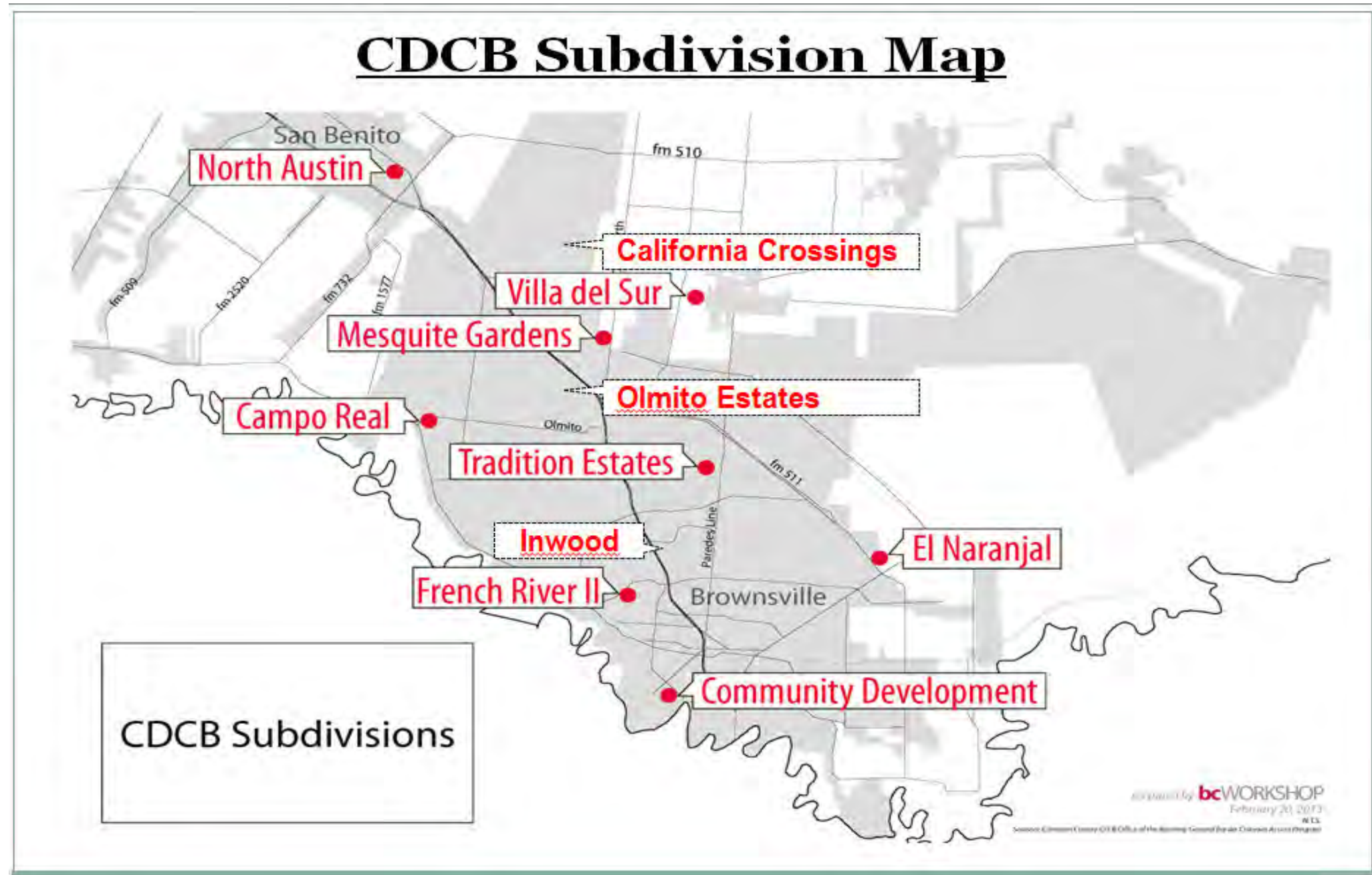
Rural and urban affordable housing subdivisions are developed by CDCB through raw land acquisition and infrastructure development, or CDCB acquiring improved lots from private sector developers through multiphase purchase agreements. Area banks and the Rio Grande Valley Multibank provide CDCB with various lines of credit for infrastructure development, lot acquisition, and interim construction financing. Interim construction financing made available to CDCB is then lent by CDCB to its subdivision homebuilders at CDCB's pass through rate.



All homes constructed in CDCB subdivisions are Energy Star-certified or better.

Each subdivision features varied floor plans, each with multiple elevations that provide 3 or 4 bedrooms, 2 baths, with a single car garage, as well as community parks and green space. Home prices are set by CDCB, and we provide interim construction financing to select local builders seeking to expand their production pipelines. Currently, we are working with six approved local builders.

To meet the growing demand, and to spur large scale production of affordable housing, CDCB began its Affordable Housing Subdivision Program in 1996 with the Windwood Subdivision in North Brownsville on 48.16 acres of raw land. Today, we have lots and homes available in ten subdivisions in Brownsville and its vicinity.



# Mutual Self-Help Housing

The Mutual Self-Help Housing Program creates homeownership opportunities for families earning 60% or less of the States Median Family Income. Five to ten families work together over eleven months, labor and skills to successfully complete each home. Each family moves into their new home after all homes are complete.

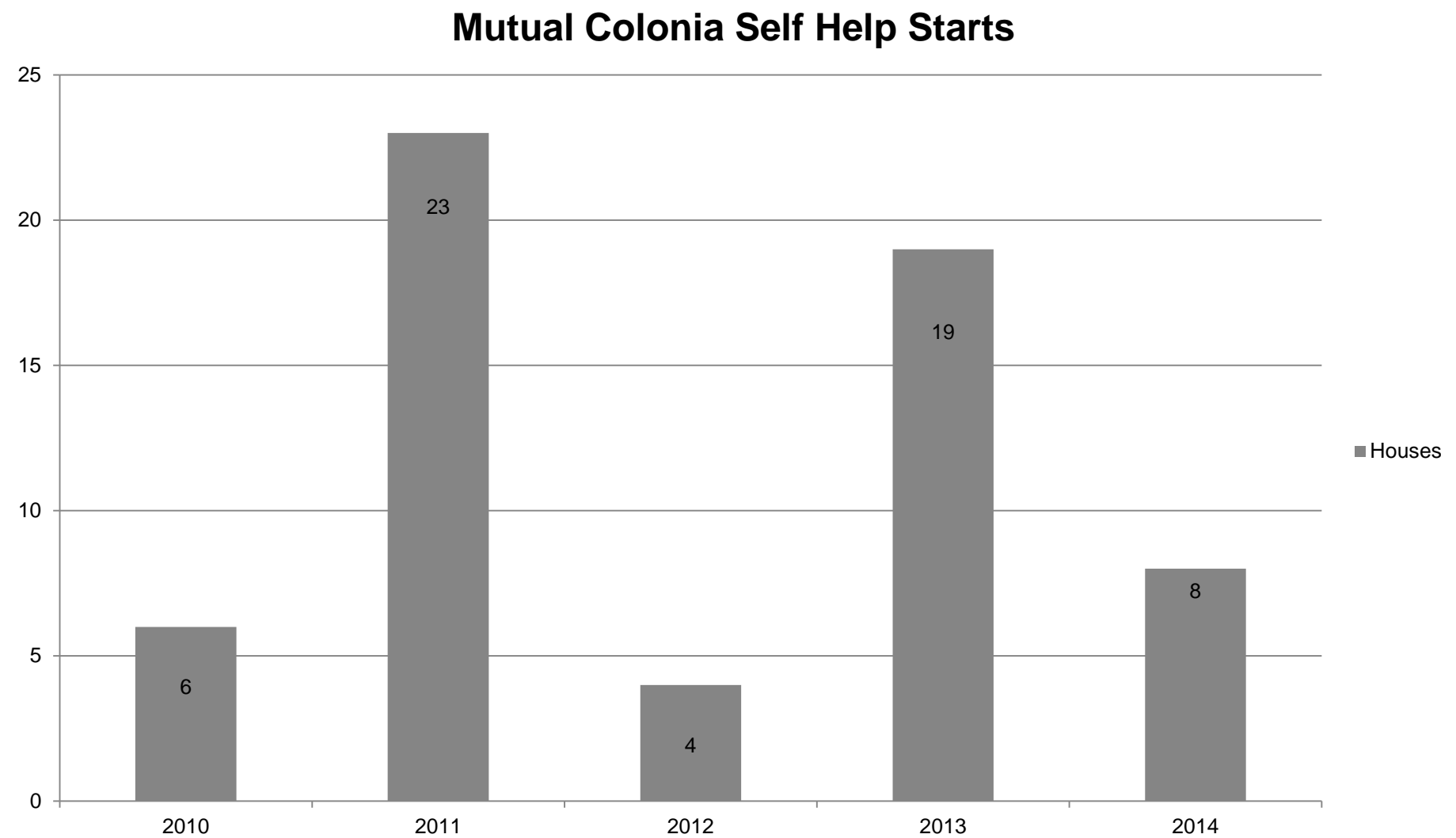
Building Communities:  
Upon moving in, families  
become part of a tight-knit  
community.



Participating families contribute their labor in building 65% of the new home for themselves and the other participating families. The “sweat equity” of each participating family reduces the loan amount for each home by as much as \$12,000.



# Mutual Self-Help Housing





# Mortgage Lending

In October, 1996, CDCB was approved as a Title II Direct Endorsement Lender by the Federal Housing Administration and in 1998, it became the first nonprofit in the state of Texas to originate first lien loans under the State's Mortgage Revenue Bond Program. CDCB is a FHA Direct Endorsement lender; a Fannie Mae Seller/Servicer; and a USDA approved lender. CDCB also originates portfolio loans for the Rio Grande Valley Multibank CDFI.

In 2013-14, CDCB  
originated/packaged 108  
first lien loans for a total of  
\$6,136,527



# Loan Servicing —

Since October 2000, CDCB has originated/packaged over \$120 Million in mortgage loans, averaging \$8.5 Million per year.

In 2013-14, CDCB originated/packaged **108 first lien loans** for a total of **\$6,136,527** through Wells Fargo, USDA Rural Development, TDHCA (MRB, Bootstrap, and NSP), and CASA.

CDCB services 3 portfolio loan products:

**Affordable Housing Loan Program (AHLP).** A 4.5%, 18-year loan.

**Rural Colonia Loan Program (RCLP).** A 3.5%, 20-year loan for low-income individuals seeking new or replacement housing.

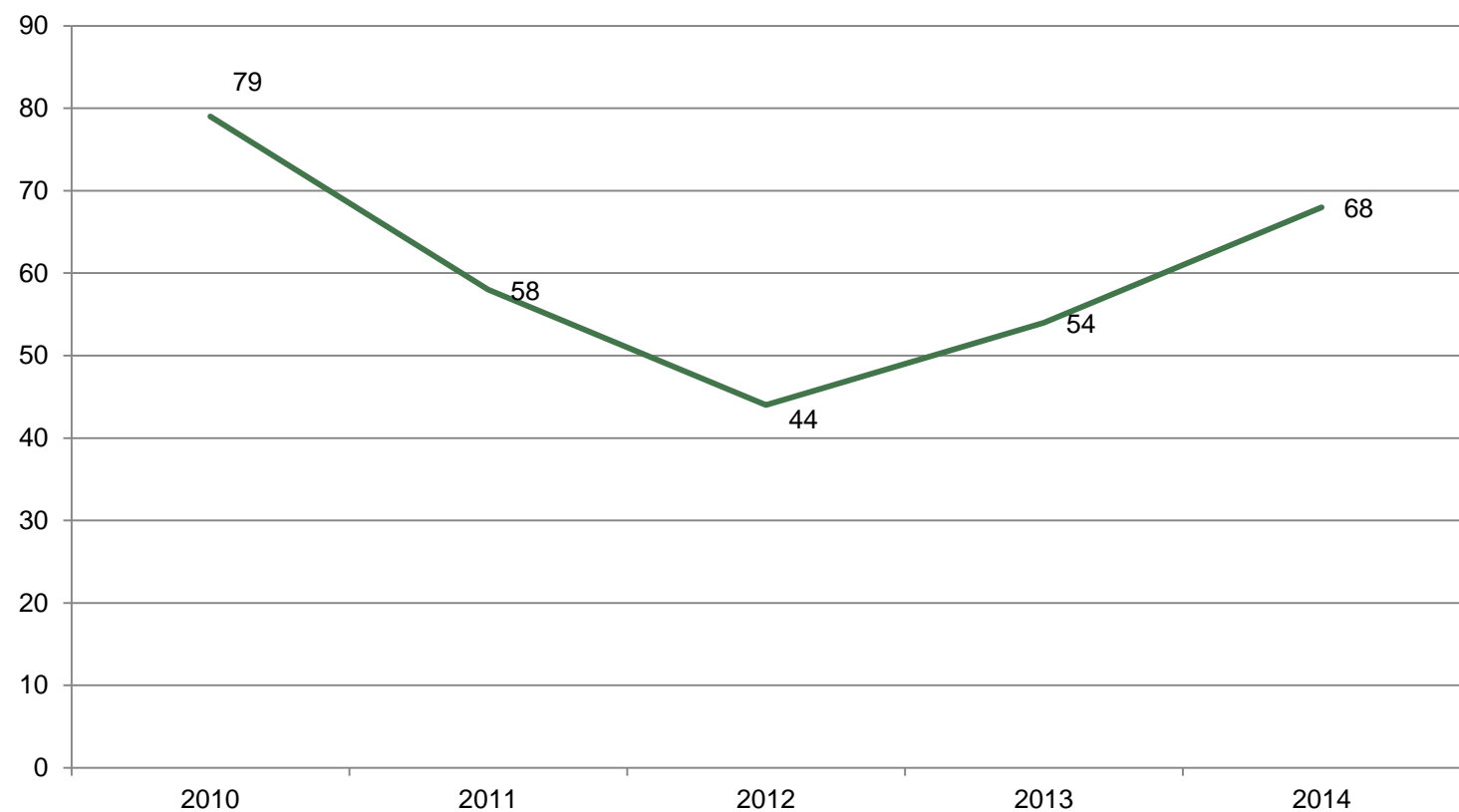
**CASA.** A loan with fixed rate at Federal Home Loan Bank's CIP rate for 30 years plus 200 basis points.

At year end (Sept. 30, 2014), CDCB's servicing portfolio totaled **\$7,809,577** outstanding on **299 loans**. CDCB services all loans on its computerized Loan Ledger system. Wells Fargo Bank provides lock box services for the reception of all payments.

# Downpayment Assistance Program

Many low-income families are unable to purchase a new home due to their inability to save enough money for the down payment and closing costs. In order to overcome this barrier, CDCB in partnership with the City of Brownsville and the State of Texas, has created one of the most successful Downpayment Assistance Programs in Texas. Since 2001, CDCB has used over \$11 Million in Federal, State, and private down-payment assistance funds, in conjunction with its new housing construction and loan origination programs. We have assisted 1,316 families at an average of \$8,358 per family.

**Families that received  
Downpayment Assistance**



# RGV Casitas Realty

Through RGV Casitas, CDCB is able to ensure that low-income buyers and sellers are better served by:

- 1) **Enhancing continuum of service.** CDCB currently offers counseling, development, construction, and lending services to its clients. In the past, if a client was approved for a loan but did not want to purchase a home in one of our subdivisions, they were released to find their own real estate agent to purchase a home. Now, real estate is part of our overall package of homeownership services.



RGV Casitas, a mission-driven real estate brokerage service, was established by CDCB to meet the growing demands of families in the pursuit of homeownership.

- 2) **Correcting market failure.** The conventional brokerage system has, by and large, failed to meet the unique needs of low-income buyers. Profit-driven brokers have weak incentives to serve these clients because of the lower commissions they represent. As a result, room is created for unscrupulous agents who deliberately target low-income communities. These brokers can partner and co-locate with mortgage brokers, encouraging or facilitating irresponsible or predatory financing arrangements; sell properties to buyers who will let them sit vacant or subdivide them illegally; or otherwise endanger families and destabilize communities.



# Housing Counseling —

The American Dream of Homeownership can become a reality through realistic goals, good advice, practical planning, and a good understanding of the costs involved. To assist families in this effort, and to provide counseling to homeowners at large, CDCB started the Housing Information and Education Center.

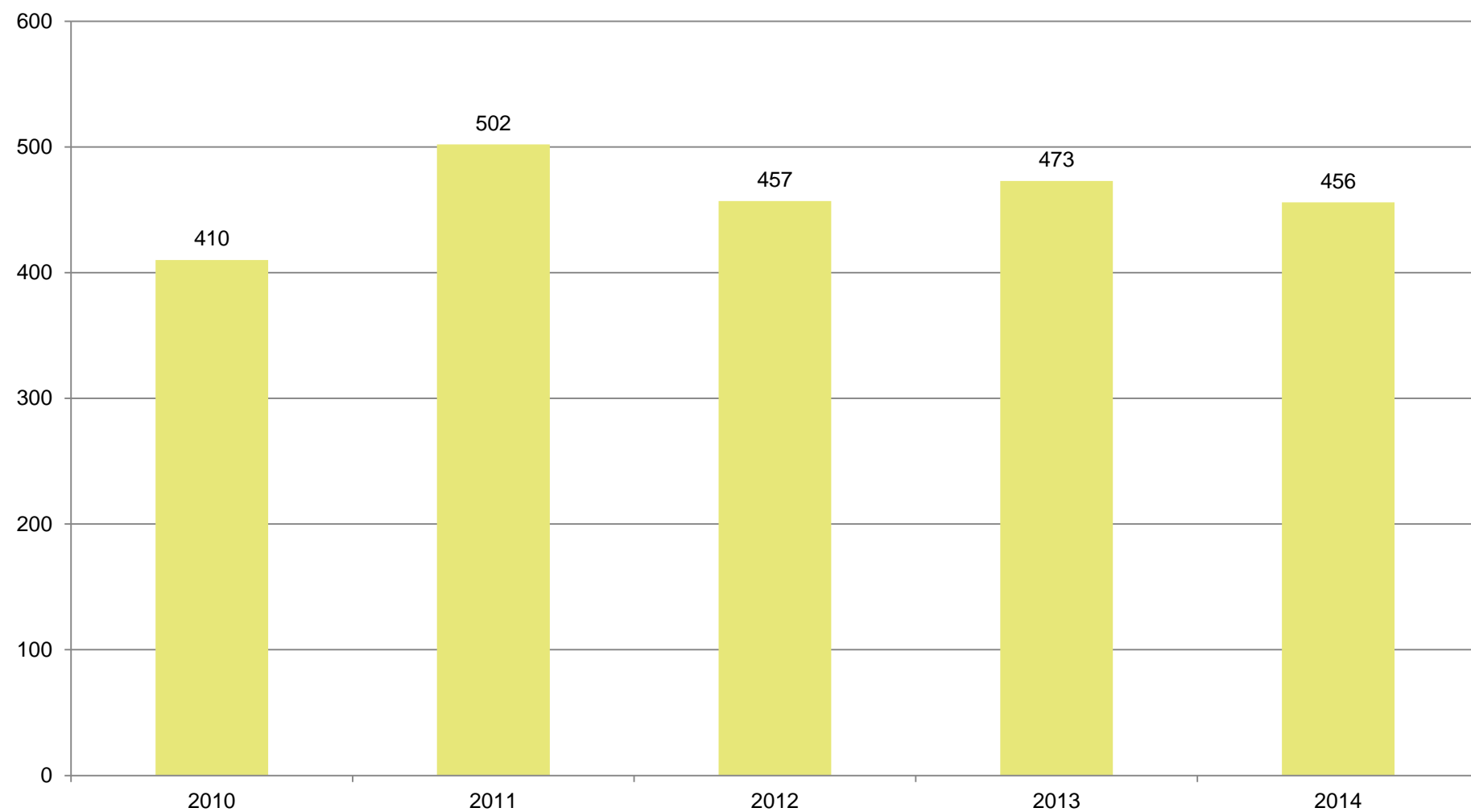


CDCB is a HUD-certified housing counseling agency.

CDCB's HIEC assists individuals and families with counseling and provides advice to tenants and homeowners so they can improve housing conditions and meet their respective responsibilities through the effective use of a Comprehensive Housing Counseling Program.

# Counseling Workshops

Participating Households



# Housing Preservation

Formerly known as Colonia Redevelopment Program

The Colonias of South Texas and the urban barrios are considered some of the poorest areas in the United States. The 2,000 Census found that Cameron Park, the oldest and largest colonia in the U.S. is also the poorest community in the country. In Cameron and Willacy Counties alone there are over 120 colonias identified by the Texas Water Development Board and an average 85% of the residents are homeowners.

CDCB's Colonia Redevelopment Program exists since 1996

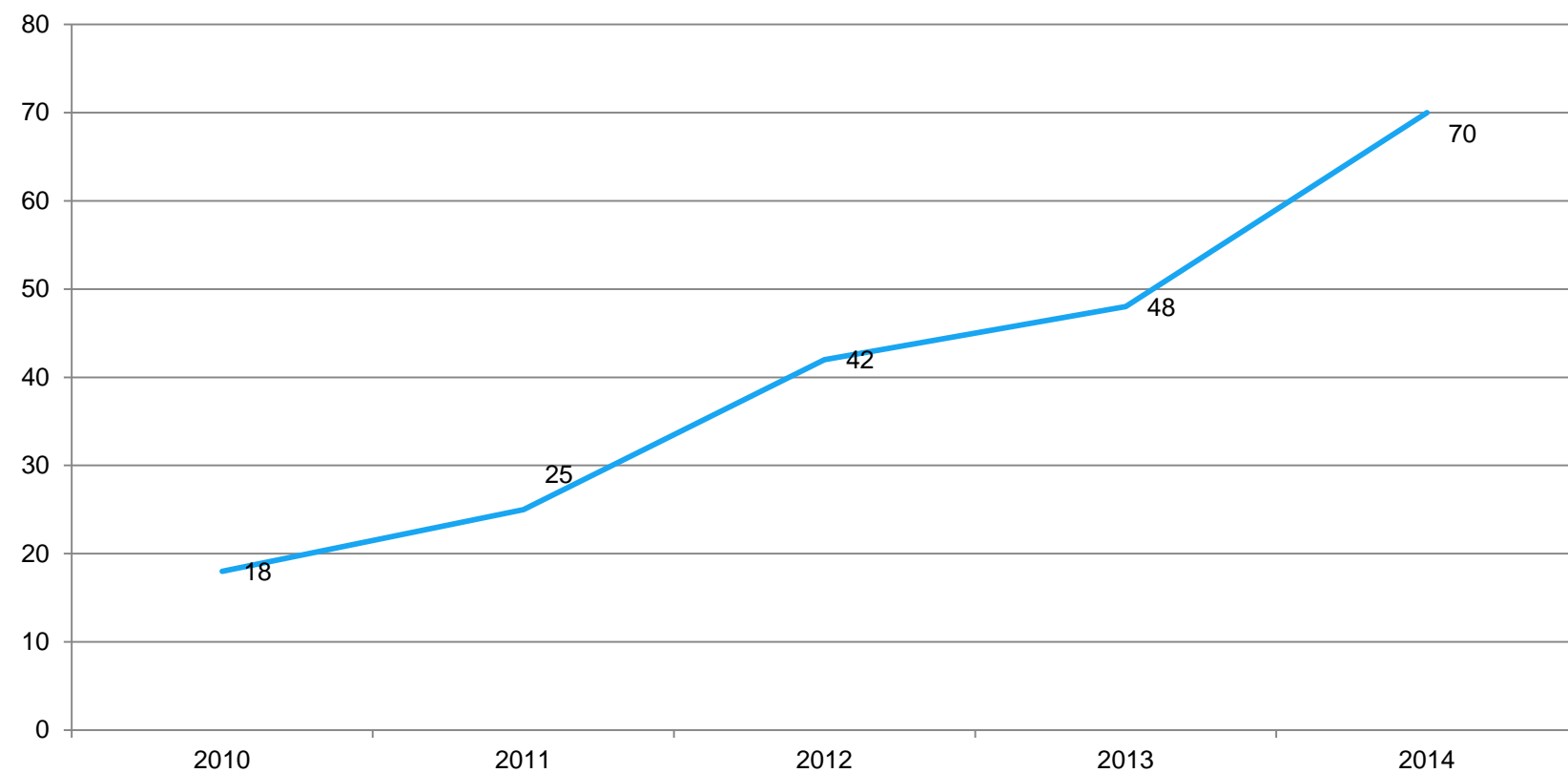


CDCB has adopted a three-part plan to upgrade housing stock that includes rehabilitation, reconstruction, and new housing construction.

# Colonia Redevelopment

Since 2010 CDCB has assisted 203 families living in rural and Colonia areas.

**Families assisted by Colonia Redevelopment**





# --- Rental Housing



# La Hacienda Casitas

Harlingen, Texas. One of the most innovative and sustainable affordable housing projects by Community Development Corporation of Brownsville, La Hacienda Casitas is a 56-unit complex that serves as a single-family rental community. The award-winning design by bcWorkshop promotes affordable, sustainable housing that is also livable and community-oriented.





# La Hacienda Casitas

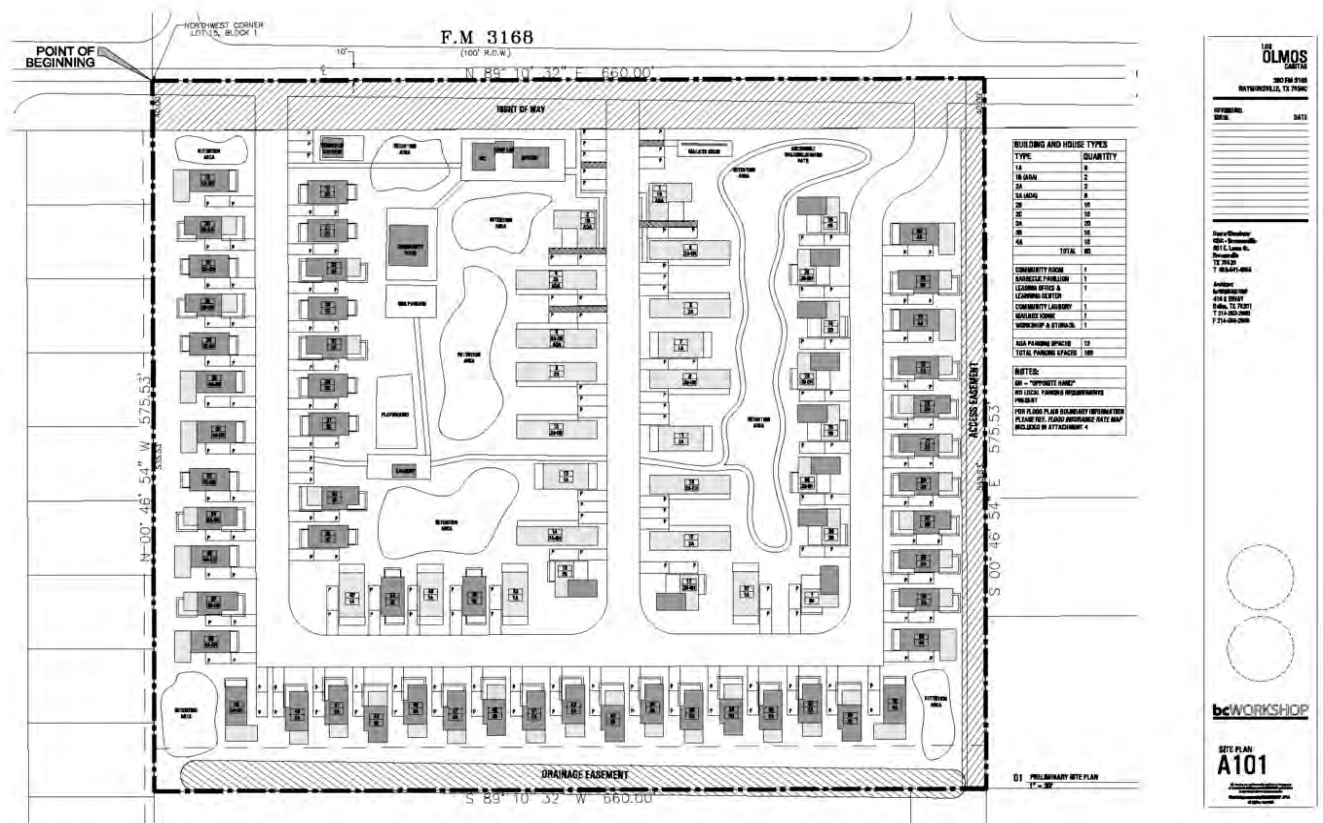
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The project began with the demolition of the former 56-unit La Hacienda apartment building. CDCB, with financing from Capital One Bank and Hudson Housing Capital, built 56 free-standing one-, two-, and three-bedroom “cottage” rental units and six community buildings. The cottage community, designed by bcWorkshop, a non-profit design firm with offices in Dallas and Brownsville, was heavily influenced by new sustainability construction and community planning ideas. All of the individual units are built to the newly developed local sustainability standard, RGV Green Built Program. This includes energy efficient appliances, nontoxic local building materials, with emphasis placed on community. The property highlights walking paths, a playground, a community center, and a group laundry facility all focused on an open green space. Additionally, each individual unit has its own laundry hookups, drive up parking space, and porch.

The project site is specifically designed to drain using a series of planting zones that clean and move water across the site, reducing the impact of storm water running off the site. An important part of this project was its ability to manage storm water in a way that is both positive for the environment and creates an asset to the people that live here. Swales have been positioned to engage public spaces and planted with native grasses and wildflowers species to encourage water filtration and absorption.

# Casitas Los Olmos

Located in Raymondville, Casitas Los Olmos is another innovative and sustainable affordable rental housing project by Community Development Corporation of Brownsville and bcWorkshop. Construction of the 80-unit multifamily development is scheduled to start in Fall 2015.





# YouthBuild

# YouthBuild Brownsville: Building the Future



YouthBuild is a nationally sponsored youth and community development program that concurrently addresses fundamental issues facing low-income communities: housing, education, employment, crime prevention, and leadership development.



# YouthBuild

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YouthBuild Brownsville empowers young adults by helping them attain their educational and career goals.

At CDCB YouthBuild, young adults (ages 16-24) work towards getting their GED and getting valuable job skills. This comprehensive program is based on Education, Construction Training, Leadership Development, and Community Service.

All YouthBuild students are part-time AmeriCorps members, which qualifies them for a college scholarship upon completion of the program.

In addition to this, we provide a training stipend, classroom uniforms, work gear and a range of support services. A major focus of our staff is providing work opportunities in the participants' own community.

**GOING GREEN.** Recently, CDCB YouthBuild moved into the Green Construction Technologies Training field. CDCB YouthBuild students built the first LEED (Leadership in Energy and Environmental Design) certified home in the Rio Grande Valley. Working with UTB and TSC Architectural Department and CDCB designed a new home to be built to LEED standards.

Along with that project, CDCB YouthBuild also completed a green building curriculum. The new curriculum gives students a hands-on training in green construction to help them follow a career in the growing green construction field. In addition to providing value to potential homeowners, this green construction training also provides an education in the importance of sustainability.

# — 2008-2014 impact of YB in the community





# Community Initiatives

# Community Initiatives —

Aside from our housing production, CDCB and partners helped to build other assets in our community.



**RAPIDO**



**LA PUERTA**



**LUCHA**



# RAPIDO

The Melendez Family Home



Before

After



Before

After



The Carreno-Gonzalez Family

# Disaster Recovery Housing (RAPIDO)

The RAPIDO pilot program utilizes/test a temporary-to-permanent housing strategy that deploys a CORE temporary housing unit to a family's property, then through collaboration with the family, trained designers, architects, and local contractors, is expanded and customized to meet each family's needs.

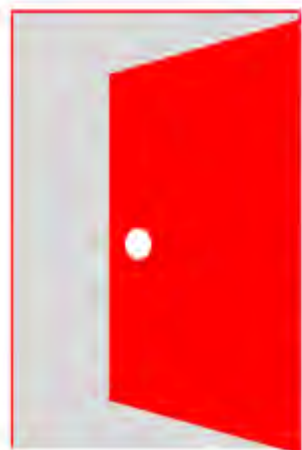
After Hurricane Dolly the response by the Federal Government, State of Texas, Local Government, and area non-profits was slow and inadequate to meet the overwhelming needs of our low-income residents regarding long term housing. It was clear that a Statewide Natural Disaster Plan was required in order to meet these needs head on in the case of any future natural disasters.

Project Partners (CDCB, bcW, LUPE, ARISE, and TAMU) and Experts started the demonstration project in early January, 2014. In addition to the building of 20 houses, the project partners and technical advisors meet every month to discuss and reflect on project progress and applicable policy implication. The areas of discussion are organized into Outreach, Case Management, Design and Construction, and Policy.

We are committed to deliver a new and locally informed response to major natural disasters by engaging and advocating with local, state, and federal government agencies, as well as the local business community to adopt the lessons and strategies learned during the Rapido Demonstration Project.



# La Puerta



**LA  
PUERTA**  
Centro de  
Oportunidad  
Económica



# La Puerta, \_\_\_\_\_

## Center for Economic Opportunity

La Puerta is a CDCB initiative for financial empowerment through free coaching, workshops, and income tax assistance.

**THE PROBLEM:** In our 40 years of existence, Community Development Corporation of Brownsville has helped thousands of families from the Rio Grande Valley on their way to homeownership. We have seen that one of the biggest hurdles in becoming financially stable is a poor understanding of credit. Misconceptions and poor knowledge on the effects of bad credit end up limiting people's choices when it comes to purchasing things, obtaining loans, buying a house, renting, and more.

We aim to help families make better financial decisions and get back on their feet so they can achieve the financial stability they want.

**OUR SOLUTION:** We are opening [doors of opportunities](#) for people in partnership with other local organizations: Increasing access to financial counseling and income tax assistance, connecting them to banking resources, improving knowledge and protections against payday lending, and increasing the number of FASFA applicants.

Whether it's saving for college or becoming a homeowner, we want for the community to have the tools and knowledge to administer their resources more effectively.

# LUCHA & Unidos por RGV

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# LUCHA\_\_\_\_\_

## Land Use Colonia Housing Action & Unidos por RGV

### Non-housing production FORD initiatives

Over the past four years Colonia leaders, community organizing institutions, CDCs, planners/designers, and housing policy experts have partnered to work toward solving housing issues, infrastructure problems, and community access to high level decision making through civic engagement, model community plans, and systems change.

The Partnership, formed by CDC of Brownsville, bcWorkshop, Texas Low Income Housing Information Services, LUPE, ARISE, TOP, CRG, B-Metro, proposes the linkage of regional efforts to build economic growth and competitiveness in the Rio Grande Valley through community planning, improved and expanded transportation options, disaster housing design/implementation, regional housing design, delivery and mortgage lending, and public policy programs and objectives.



# — Leadership

# Our Senior Staff \_\_\_\_\_



**Nick Mitchell-Bennett**  
Executive Director

Nick holds a M.S. degree in Economic Development from Eastern University and a B.A. degree in Political Science/International Studies from Tabor College, Hillsboro, Kansas. Prior to joining CDCB in 1997, he served as the Director of the Mennonite Partnership Building Initiative; a faith-based housing program working in the Colonia areas of Brownsville.

In 1996, while at Eastern University, Nick worked in the South Philadelphia neighborhood of Point Breeze with the Point Breeze CDC helping to organize the CDC's first housing program. For a brief period in 2007 he worked as the Resource Development Director with United Way of Southern Cameron County. In 1996, in partnership with his father-in-law he started his own business remodeling and selling historic homes in Brownsville's downtown and West Brownsville areas.

He currently serves as the chair of the Board of Directors of the Texas Association of Community Development Corporations and also as a board member of the National Rural Housing Coalition and Proyecto Juan Diego.

Nick graduated from the NeighborWorks Achieving Excellence Program at Harvard University Kennedy School in March, 2012.



**Edna Ocegüera**  
Deputy Director

Edna oversees CDCB administration, finance, and loan operations, supervises senior staff, and manages the day-to-day operations of the organization. She has more than 21 years of banking experience with Mercantile Bank in various areas.

# Our Senior Staff



Linda Marin

Director of Homeownership

Linda is responsible for underwriting all loans and issuing loan commitments for all CDCB loan products as well as coordinating CDCB's entire mortgage lending operations from loan application through closing. She obtained her B.B.A. degree in Finance from the University of Texas at Austin, and previously worked for the Washington Mutual as a DE Underwriter.



Juan Ramirez

Construction Superintendent

With more than 25 years of experience in the construction field, Mr. Ramirez started working with CDCB as a Self Help Construction Trainer in 2000. He oversees all single family houses that are built by different contractors to ensure quality built homes.



Mark Moseley

MultiFamily Development  
Program Manager

Mark oversees all multifamily and rental housing developments. He was the Executive Director of Tri-County HDC in Harrisburg, Pennsylvania. He also worked as the Senior Housing Developer for Rural Opportunities (Path Stone) and Housing Director with the Pelathe Indian Center in Lawrence, Kansas.



Nelda Najera

YouthBuild Director

Mrs. Najera has a B.A. in Psychology and over 16 years of project management experience in workforce development programs as well as 6 years of working with at-risk youth in a housing development. She is responsible for the implementation and day-to-day operations of the program and overseeing the data collection and analysis for report compilation for program outcomes.



# Our Board

CDCB is overseen by a community board, whose members meet monthly to transact corporation business. All meetings are posted and open to the public.

CDCB's Board is positioned to provide input and strategic direction to the Corporation's initiatives, insight into service needs of the community at large, as well as oversight of the Corporation's operations. Board members serve on the Corporation's Audit Committee, and receive the Annual Corporation audit. Board members are elected to three-year terms, with a two-term limit. Nominations to the Board are made by existing and past Board members, as well as referral.

**Larry Hollmann.** Accountant. Retired from Burton, McCumber & Cortez

**Bitty Truan.** Business Owner, State Farm Insurance

**Michael Seifert.** Community Organizer, Equal Voice Network

**Delma Sanchez.** Social Worker & Counselor, Region 1 Early Childhood Intervention

**Murad Abusalim.** Chair of Architecture Program, Texas Southmost College

**William Berg.** Professor. Retired from UT-Brownsville

**Annemarie Whitko.** Project Manager, Ambiotec

**David Vasquez.** Former YouthBuild Student

**Rita Conde.** Social Worker. Retired.

**Crystal Losoya.** Collections Specialist, Cameron County District Clerk Office

**Edgar Gaucin.** Office Manager, South Texas Pro Bono Asylum Representation Project (ProBAR)

**Javier Salinas.** Self-Employed.

# Contact Us

For questions or to request more information, please contact our team.



**Nick Mitchell-Bennett**

Executive Director

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