



Dear Prospective Board Member:

In late summer 1974 Father Armand Mathew was a new priest in Brownsville and he set out to visit his new parishioners in their homes. On his visits he quickly realized that the people of Brownsville were more in need of affordable, safe and sanitary housing than they were his mass schedule and from that the cdcB | come dream. come build. (fka: Community Development Corporation of Brownsville) was created.

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.

The cdcB is a private, 501(c) (3) non-profit community housing development organization (CHDO). Founded in 1974, CDCB has been providing safe, sanitary affordable housing to the citizens of the Rio Grande Valley for the past 47 years. cdcB is governed by a 13-person community-based Board of Directors that serves on a volunteer basis to determine policy for the Corporation.

cdcb has been the recipient of numerous national affordable housing awards, including, Recipient of the Maxwell Award of Excellence; a Maxwell Award of Excellence Finalist; and 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. In 2013 cdcB became a NeighborWorks America Chartered Organization.

cdcb is an approved FHA Title I & Title II Direct Endorsement lender, Wells Fargo Correspondent Lender, Fannie Mae and Freddie Mac Seller/Servicer, TDHCA and USDA Rural Development approved loan packager. cdcB has an operating budget of roughly \$6 million and employs a staff of 55 people. cdcB's annual production and operational budget combined averages \$25 million. cdcB develops, finances, coordinates, supervises, and guarantees all single-family ownership, rehabilitation and rental housing construction.

From its beginnings as a small non-profit, cdcB has grown to be one of the State of Texas' largest affordable housing producers. Since the year 2000 cdcB has assisted over

- 3,500 families into affordable, safe and sanitary homes.

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- Graduated over 300 young people from YouthBuild.
- Made over 4,000 families homebuyer ready.
- Originated over 30,000 small dollar loans
- Built and financed 300 multifamily housing units

In order to carry-out cdc b's mission we have created five lines of business. These lines of business help us meet its strategic goals:

- Homeownership
 - Mortgage Lending
 - Real Estate Services
 - Rehabilitation/Reconstruction
 - Single Family Construction
 - Self Help Housing
 - Mortgage Servicing
- Financial Security
 - The Provision of financial knowledge and skills
 - Access to sound financial products and services
 - Targeted opportunities to save
- Real Estate Development
 - Multi-family rental developments
 - Homeownership Subdivision developments
- Rental Housing Management
 - 9% Low Income Housing Tax Credit Properties
 - Naturally Occurring Affordable Housing
- YouthBuild
 - Construction Training
 - IT Training
 - Leadership skills
 - Soft Skills
- Special Services
 - CaraCara Trails Project Management
 - Rio Grande Valley Multibank Mortgage Lending
 - Community Loan Center Small Dollar Loans

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Below is a general list of job duties of each board member.

EXPECTATIONS OF THE BOARD AS A WHOLE

As the highest leadership body of the organization and to satisfy its fiduciary duties, the board is responsible for:

- determining the mission and purposes of the organization
- selecting and evaluating the performance of the CEO/ executive director
- strategic and organizational planning
- ensuring strong fiduciary oversight and financial management
- fundraising and resource development
- approving and monitoring cdcb's programs and services
- enhancing cdcb's public image
- assessing its own performance as the governing body of cdcb

EXPECTATIONS OF INDIVIDUAL BOARD MEMBERS

Each individual board member is expected to:

- know the organization's mission, policies, programs, and needs
- faithfully read and understand the organization's financial statements
- serve as active advocates and ambassadors for the organization and fully engage in identifying and securing the financial resources and partnerships necessary for cdcb to advance its mission
- leverage connections, networks, and resources to develop collective action to fully achieve cdcb's mission
- help identify personal connections that can benefit the organization's fundraising and reputational standing, and can influence public policy
- prepare for, attend, and conscientiously participate in board meetings
- participate fully in one or more committees

BOARD MEMBERS ARE ALSO EXPECTED TO

- follow the organization's bylaws, policies, and board resolutions
- sign an annual conflict-of-interest disclosure and update it during the year if necessary, as well as disclose potential conflicts before meetings and actual conflicts during meetings
- maintain confidentiality about all internal matters of cdcb

Becoming a board member of cdcb is a big responsibility. cdcb is a multi-million-dollar organization that employs 55 professionals and retains 100's of contract labor and consultants each year. Our impact is evident both on a personal level by our clients as well as in the RGV economy as a whole. The staff of cdcb are all professionals in their field and day-to-day responsibilities are carried out by this staff, however, the board is responsible to help set strategic goals and create policy to help us achieve these

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goals. This letter is not written to frighten you, but fully inform you of the responsibility and requirements of each board member. I hope you carefully consider this opportunity to serve your community as a leader in one of the RGV's primer non-profits.

Best regards,
Nick Mitchell-Bennett
Executive Director

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