

2020

# Organizational Capacity



Nick

Come dream. come build.

3/28/2020

*cdcb is a multifaceted, affordable-housing organization devoted to utilizing collaborative partnerships to create sustainable communities across South Texas through quality education, model financing, efficient home design and superior construction.*



**Community Development Corporation of Brownsville (DBA: cdcb come dream. come build.)** is a Brownsville, TX. headquartered, private, 501(c)(3) non-profit, community housing development organization (CHDO). cdcb was founded in 1974 by Father Armand Mathew to create affordable housing opportunities for residents of Brownsville. From that initial mission we have become one of the most productive non-profit housing developers in Texas. For four decades cdcb has worked in the RGV and in 2019, cdcb started operating in the Coastal Bend area opening an office in Corpus Christi, TX. cdcb is a charter member of NeighborWorks America (NWA). cdcb is governed by a community-based Board of Directors that serves on a volunteer basis to determine policy for the Corporation.

**MISSION** – cdcb is a multifaceted, affordable-housing organization devoted to utilizing collaborative partnerships to create sustainable communities across South Texas through quality education, model financing, efficient home design and superior construction.



**VISION** – cdcb shall be a 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.

**PHILOSOPHY** - Affordable housing is too often synonymous with a one-size-fits-all approach that fails to offer any real choices for families most in need. Choice is the key to equity. Rural communities in search of affordable, well-built housing rarely (if ever) have access

to choose in financing, education or design services providing a direct path toward shaping how their home will address their financial and physical needs and preferences.

Our inclusive and collaborative focus draws on a community-engaged process wherein residents and community members make decisions about each project. By incorporating choice into the development process, we provide each community with agency and control which in turn gives them power. We like to say, "Choice Empowers".

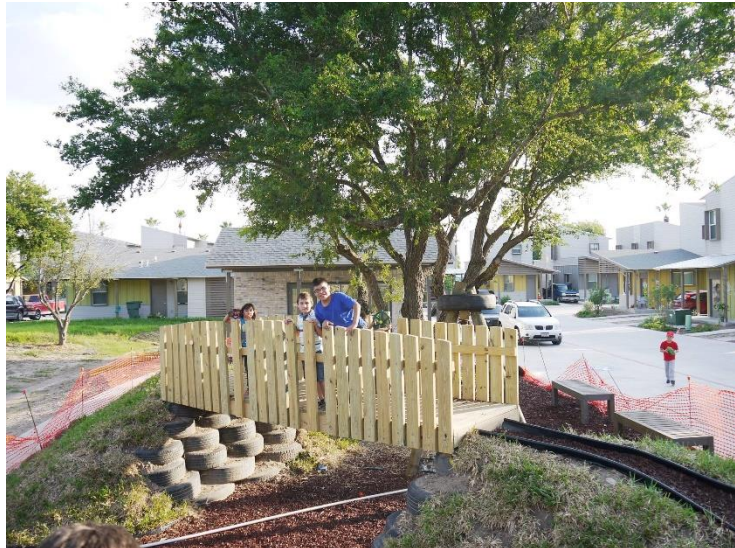
Since 2009 cdcb has assisted over 1,600 families with an affordable place to call home, educated an additional 10,000 families with financial and housing counseling and graduated over 150 students from our job training program, YouthBuild. cdcb believes affordable housing, financial security and education creates wealth that sticks for families and communities.

cdcb and our partner architectural firm, [bc], has won numerous, awards for affordable-housing finance and design including: The Fannie Mae Maxwell Award of Excellence; Federal Home Loan Bank System Community Partnership Award; Highest Cumulative kw Savings Award by American Electric Power Texas; Texas Society of Architects Design Award; ENERGY STAR Certified Homes Market Leader Award; SXSW ECO Place by Design Award and AIA Dallas Built Design Award. cdcb's RAPIDO Disaster Redevelopment program was featured in the Smithsonian

Cooper-Hewitt design museum in NY City.

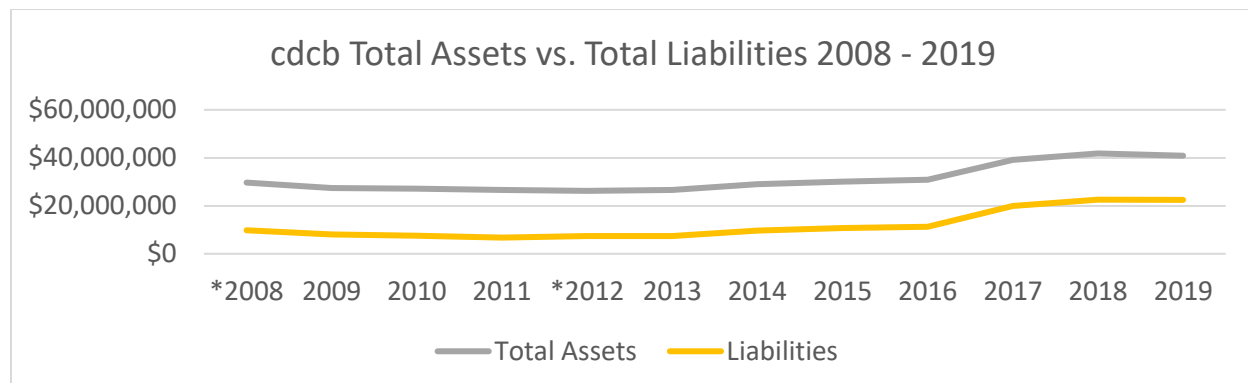
cdcb is an approved FHA Title I and Title II Direct Endorsement lender with Wells Fargo and the State of Texas; a Fannie Mae and Freddie Mac-approved seller/servicer; and, a Rural Development lender. Since 2009, cdcb has originated over \$60 million in first lien mortgages for homeowners and granted an additional \$25 million in home buyer assistance. cdcb also operates the Community Loan Center, an alternative to payday lending Small Dollar Loan program. Since 2011, cdcb has originated over \$23 million to working families.

cdcb has managed numerous federally and privately funded programs including: HOME, HOME CHDO, 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, CDFI Fund,



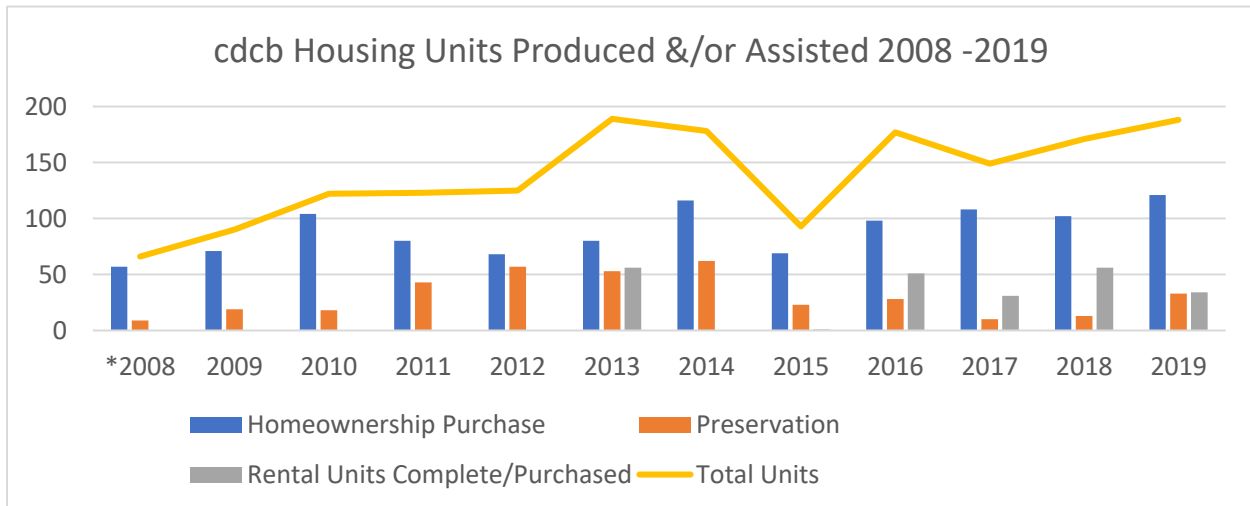
NeighborWorks America, State of Texas Housing Trust Fund, SECO, 9% LIHTC. Private sector and foundation support has come from the Federal Home Loan Bank of Dallas; H.B. Heron, Fannie Mae, FORD Foundation, Kellogg Foundation, Wells Fargo Foundation, BBVA Foundation, JP Morgan Chase, Hispanic Housing, 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, Union Pacific, and Tijerina Foundation. Over the past ten years cdcb has managed over \$50M in grants and forgivable loans and equity investments.

cdcb has an operating budget of roughly \$4 million and employs a full-time staff of 50 professionals. Total Assets are \$41 million and total Net Assets equal \$18 million. cdcb's average annual total budget (operations + project production) is \$21 million over the past five years. We finance (both development and permanent mortgages), coordinate, supervise, and guarantee all new housing and rehabilitation construction.



cdcb has had considerable experience in all aspects of housing development. From its beginnings to eliminate “pit privies” within the city of Brownsville in 1974, cdcb has evolved into one of the largest producers of affordable housing in the State of Texas, producing over 150+ units and/or mortgages per year.

cdcb operates four housing and educational lines of business to meet the needs of South Texas. This includes Single-family ownership, Multi-family rental, Financial Security, and Youth Education & Job Training.



## Single-Family Homeownership

### Affordable Housing Subdivisions

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. Since 1996 cdcb has purchased and/or developed 13 subdivisions with 2,150 lots. As of September, 2019, cdcb has provided 1,877 affordable homes for low-income buyers on these lots. In 2020 cdcb began site work on a 674-lot new mixed-income subdivision called Palo Alto Groves. Phase 1 of Palo Alto Groves will begin house construction in August, 2020.

Subdivision	Total Lots	Homes Built	Percent Complete	Location
Windwood	174	174	100%	City of Brownsville
Villa Bonita - III, IV, V, VI	211	211	100%	City of Brownsville
Tarpon Field	65	65	100%	Port Isabel
Meadow Brooke	127	127	100%	Cameron County
El Naranjal - II, III, IV	468	442	94%	City of Brownsville
French River I & II	251	150	60%	City of Brownsville
Mesquite Gardens	76	62	82%	City of Brownsville
Tradition Estates	93	93	100%	City of Brownsville
Villa del Sur I, II	114	110	96%	Los Fresnos
Inwood – I & II	267	267	100%	Cameron County

Campo Real – I	75	75	100%	Cameron County
North Austin – I & II	90	29	32%	San Benito
California Crossing	79	48	61%	Los Fresnos
Olmito Estates	39	16	41%	Brownsville
Misc. Lots	21	8	38%	Raymodville, Corpus Christi, Brownsville
Palo Alto Groves I-VI	674	0	0% Under Construction	Brownsville



### First Lien Mortgage Lending

In October, 1996, cdcb was approved as a Title II Direct Endorsement Lender by the Federal Housing Administration and in 1998 cdcb was the first non-profit in the State of Texas to originate first lien loans under the State's Mortgage Revenue Bond Program. cdcb is an FHA Direct Endorsement lender; a Fannie Mae and Freddie Mac Seller/Service, a USDA approved lender, a Wells Fargo Correspondent lender for FHA and Conventional loans and an approved lender with the Rio Grande Valley Multibank CDFI. cdcb also packages loans for

TDHCA under the Bootstrap program, NSPI & III, and the HOME SF CHDO Program. Over the past ten years cdcb has originated over \$60 million in first lien mortgage loan.

### Down Payment Assistance

Many low-income families are unable to purchase a new home because of their inability to save enough money for the down payment and closing costs. To overcome this barrier, cdcb, in partnership with, the City of Brownsville, City of Harlingen, City of Corpus Christi and the State of Texas, have created one of the most successful Down payment Assistance Programs in the State of Texas. Since 2009, cdcb has utilized over \$25 million in Federal, State, and private down payment assistance funds, in association with its new housing construction and loan origination programs. This program has assisted 2,500+ families.

### Colonia Redevelopment & Preservation

The colonias of South Texas are considered some of the poorest areas in the United States. In Cameron and Willacy counties alone, there are over 120 colonias identified by the Texas Water Development Board. To meet the housing needs of colonia residents, cdcb, in 1996, implemented a Colonia Redevelopment Program. cdcb has adopted a three-part colonia redevelopment plan to upgrade colonia housing stock that includes rehabilitation, reconstruction, and new housing construction for current owner-occupied housing units. In 1996, cdcb was selected by the State of Texas to found and operate the Cameron/Willacy County Self Help Center to serve five (5) colonia areas - four (4) in Cameron County and one (1) in Willacy County. cdcb has since branched out to all rural areas from Corpus Christi to Brownsville. cdcb has developed several model loan and grant programs to meet the income and credit needs of the rural & colonia population. Since 2009 cdcb has reconstructed 200+ units for families earning less than 60% of the AMFI.

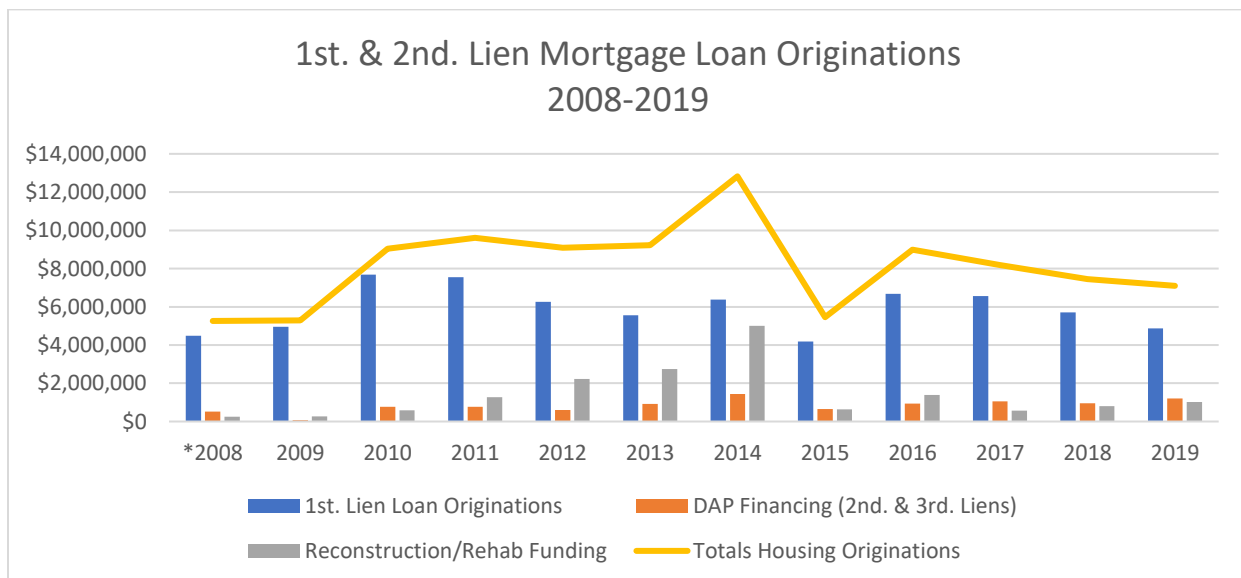
Mutual Self-Help Housing/Bootstrap

The Mutual Self Help/Bootstrap Housing Program creates homeownership opportunities for families earning 60% or less of the States Median Family Income. Six (6) to ten (10) families work together over eleven (11) months, sharing labor and skills to successfully complete each home, with each family moving into their new home after all homes are complete. Participating families contribute their labor in building 65% of the new home for themselves and the other participating families (Sweat Equity). The “sweat equity” of each participating family reduces the loan amount for each home by as much as \$12,000.



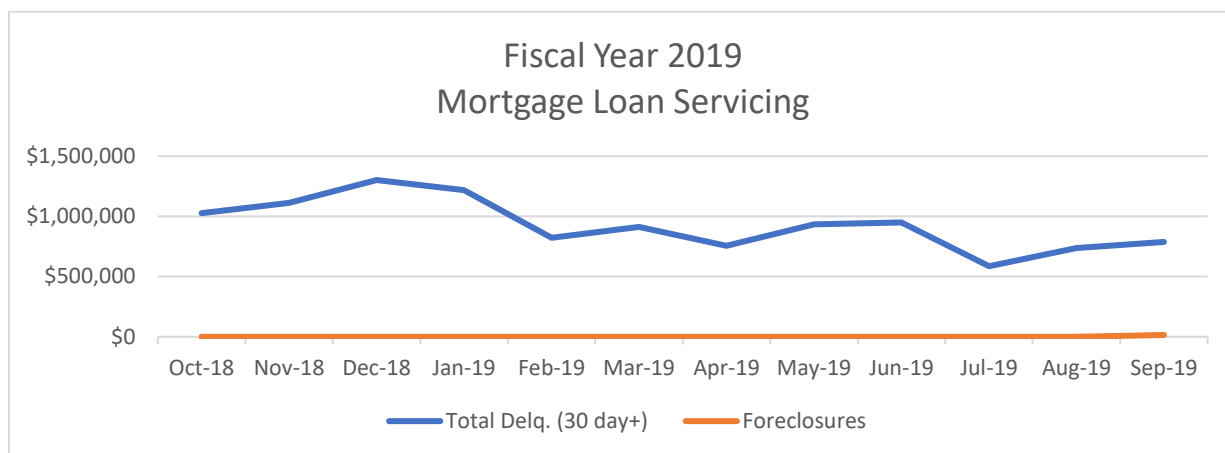
RGV Casitas Real Estate Services

In order to continue to serve low to moderate-income families in the pursuit of homeownership and to meet the growing demands placed on non-profit single-family housing development organizations cdcb has established a Mission Driven Real Estate Brokerage Service, “RGV Casitas”. The benefits of this mission driven brokerage service are: Enhance our continuum of services and Correct a market failure for low income home buyers. cdcb with its own brokerage services works to ensure that low-income buyers and sellers are better served. cdcb has shifted their brokers’ compensation schemes away from commissions based on sale prices to a combination of a regular salary with a volume-based bonus. Thus, the broker is no longer motivated by selling the largest possible house at the highest possible price to get the biggest commission. These two differences help ensure that RGV Casitas focus’ on helping homeowners sell and helping homebuyers make better housing choices. Since its start in 2013 RGV Casitas has assisted over 50 new homeowners find a home.



### Mortgage Loan Servicing

CDCB services five different loan portfolios, the CASALoan and the Rural and Colonia Loan Program for the Rio Grande Valley Multibank CDFI, Multiple loan products for Freddie Mac and Fannie Mae, and NSP2 loans for CPLC. cdcB has an approved and audited Loan Servicing Policy for all GSEs (Freddie, Fannie and FHLB). On September 30, 2019, CDCB's servicing portfolio totaled \$11.2 million in loans outstanding on 345 loans. cdcB services all loans on its computerized Loan Ledger system. Wells Fargo Bank provides lock box services for the reception of all payments.



## Rental Housing

Since the housing market crash, and the subsequent credit tightening for single-family mortgages, the cdcB understood the only way to continue to meet the overwhelming need for affordable housing in the Rio Grande Valley was to establish a Rental Housing program.



cdcB's Rental Housing vision is much more than just acquiring property, building and renting units. Its vision takes into account the choices people make in how they wish to live. These choices include the personality of each home and the care that goes into design and construction; living with a more sustainable ethic; and awareness of commitment to community and neighbors. The key to our vision is thoughtful land use, creative site planning and great architectural design.

Currently, the cdcB has developed two 9% LIHTC projects (136 units), has one more under construction (50 units) and another two (130 units) in pre-development.

cdcB's 9% LIHTC developments provide multiple amenities to residents including: Laundromat; playground; business center; community room; walking paths; individual trash pickup; designated driveway parking; on-site mailboxes; and low-impact drainage to assist in water runoff. The development was designed in partnership with buildingcommunity Workshop, a nonprofit design



and architectural firm.

## cdcb Rental Portfolio

### *La Hacienda Casitas* (9% LIHTC)

- Location: 3567 US-83 BUS, Harlingen, TX.
- Total units: 56, 6 community buildings
- Type of development: Single-Family Cottages (Casitas)
- Total Development Cost: \$7.4 Million.
- Occupancy Rate: 98%
- Located in a flood plain, the site is designed to filter and drain runoff using a series of bioswales and planting zones



that clean and move water across the site to reduce the impact of stormwater that often floods the region. La Hacienda Casitas won of 15 awards from Texas Architectural Magazine.

### *Casitas Los Olmos* (9% LIHTC)

- Location: 380 FM 3168, Raymondville, TX 78580
- Total units: 80, 6 community buildings
- Type of development: Single-Family Cottages (Casitas)
- Total Development Cost: \$12.2 Million
- Average Occupancy Rate: 92%
- Located in a flood plain, the site is designed to filter and drain runoff using a series of bioswales and planting zones that clean and move water across the site to reduce the impact of stormwater that often floods the region.

### *Casita de Azucar* (9% LIHTC)

Currently under development in Santa Rosa, Texas. The design concept was driven by Santa Rosa's rural environment and its historic, industrial buildings. Each unit type in the development follows a simple scheme which gave our design team the opportunity to focus on the creation and articulation of green space -- a key ingredient to healthy communities.

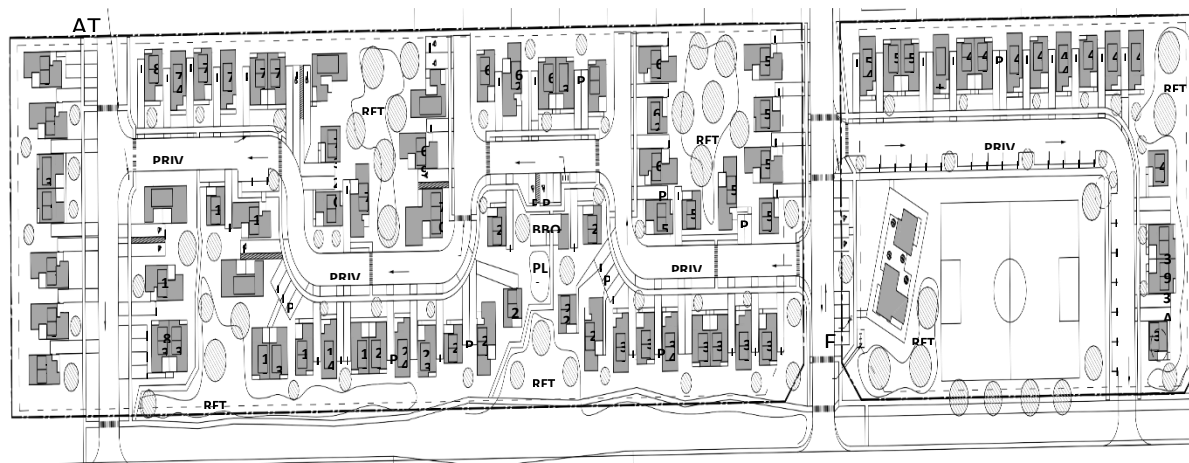


- Location: Santa Rosa, Texas
- Total Units: 50 Units
- Type of development: Single-Family Cottages (Casitas)
- Total Development Cost: \$7.6 Million

- Average Occupancy Rate: N/A

### *Castias Lantana (9% LIHTC)*

Currently in pre-development and scheduled to close and start construction the 3<sup>rd</sup>. quarter of 2020. Casitas Lantana is designed very much like all cdcb 9% tax credit properties, in a cottage style single-family layout. Casitas Lantana is located on 9.3 acres just outside the city limits of Brownsville and right next to Cameron Park, the nations largest colonia. It is made up of 80 casitas with six community buildings and a large soccer field for the entire community to enjoy. It also has just under a mile of ADA approved walking trails and sidewalks allowing all families to move about the property without the need of a car. It is anticipated to be complete by the 3<sup>rd</sup>. quarter of 2021.



### *Every Step Counts (ESC) Naturally Occurring Affordable Housing Units (NOAH)*

A majority of the RGV's affordable housing operates without subsidy and is referred to as Naturally Occurring Affordable Housing (NOAH). These Class B and Class C multifamily rental properties provide housing at rates affordable to low- and moderate-income households. Often located close to good schools, well-paying jobs, parks, and other amenities, NOAH properties are ideal workforce housing. However, many suffer from poor upkeep and neglectful management, making them unappealing, unfit and unsafe for occupation. To date cdcb has purchased 75 both multifamily and single-family rental units across Brownsville. cdcb has made the needed upgrades to make these units both affordable and suitable for healthy living.

In 2019 CDCB started its own multi-family management company, "Every Steps Counts" (ESC). ESC currently manages just the 75 NOAH units. ESC has a fulltime manager and a fulltime maintenance staff person.

*La Posada*

- Address: 1346 and 1356 La Posada Drive Brownsville Texas
- Purchase Price: \$400,000.
- Construction Year: 2014 and 2016
- Vacancy Rate: 0%
- Units: 7
- Rebab only expense: \$3,222.

*La Ceiba*

- Address: 48 and 58 Rentfro Blvd Brownsville Texas
- Purchase Price: \$2,578,000.
- Construction Year: 2015 and 2016
- Vacancy Rate: 0%
- Units: 46
- Rebab only expense: \$12,495.

*Vista de Luna*

- Address: 605 East Price Road Brownsville Texas
- Purchase Price: \$410,000.
- Construction Year: 1987
- Vacancy Rate: 0%
- Units: 12
- Rebab only expense: 14,543.



*The Flats at West Levee*

- Address: 325 West Levee Brownsville Texas 78520
- Purchase Price: \$42,000
- Construction Year: Reconstruction
- Vacancy Rate: N/A (Under Construction)
- Units: 3
- Reconstruction Cost: \$265,000.

*Historic Monroe*

- Address: 1254 East Monroe Brownsville Texas 78520
- Purchase Price: \$30,000
- Construction Year: 1987
- Vacancy Rate: N/A (Under Construction)
- Units: 2
- Rebab expense: \$120,000

*Single Family Scattered Sites*

- Address: Scattered Sites throughout Brownsville & Harlingen
- Purchase Price: \$900,000 (Average \$90K each)
- Construction Year: 2010+
- Vacancy Rate: 0%
- Units: 10
- Rebab expense: \$0.00

*The Samano Project*

It is the goal of cdcb to redevelop the currently vacant and unused old Samano Securities Building (originally the First National Bank) into a small 6,000 square foot grocery store, 40 studio apartments and a small rooftop hydroponics vegetable/herb farm.

The mission of Samano is a holistic vision that brings health, housing, employment, economic development and historic preservation to an area of Brownsville that is lacking in all these important areas. This project will provide up to 10 new jobs, house 40 individuals, be a site for the production and sale of healthy foods to a community

struggling with the impact caused by the loss of the HEB Grocery store, the influx of more homeless residents and the lack of good paying employment.



The Samano Project when complete is estimated to cost \$7.9 million and will be made up of three separate businesses wholly owned by cdc-b-come dream. come build (fka – Cdc-b). These businesses are:

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- Amand’s Grocery – Named after the founder of cdc-b, Father Armand Mathew. Armand’s will be located on the first floor of the building where the old Payless Shoe Source was located.
- Samano Studios – 39 permanent supportive housing studio apartments for current and on the verge of homeless individuals + one bedroom for onsite property and resident services manager
- Rooftop Growers – Utilizing the rooftop at the Samano building, cdc-b will cultivate fresh vegetables and herbs for both Armand’s Grocery and the growing number of new restaurants in the downtown area of Brownsville.

The SAMANO community is an evidence-based solution to the lack of affordable, high quality design and management needed to mitigate homelessness and provide venues for individual and family trauma-based care and healing, urban revitalization and historic preservation.

## **Financial Security**

The Financial Security program’s primary goal is for clients to reach a state of financial stability and resilience. Individuals and communities are more resilient and productive when asset holdings are widely distributed and opportunities to increase financial asset holdings are available to individuals across the socio-economic spectrum. Although a home represents the principle wealth accumulation tool for the majority of low-income households the ability to manage their daily financial lives is paramount. The ability to manage current household balance sheets and plan for a families or individuals financial future translates into concrete financial wealth. Furthermore, positive effects of household financial stability are intergenerational and change the legacy of families for generations upon generations.



Families residing in our target market face formidable barriers that inhibit their ability manage their daily household budgets and accumulate wealth. Low wages, incongruent income streams, lack of access to sound financial literacy including knowledge of the process to manage daily budgets and the fees incurred by financial institutions on basic transactions, including over-draft fees, and prevalence of aggressively marketed predatory financial services trap families in a chronic cycle of financial instability. Although families are actively engaged in the workforce, often holding two jobs simultaneously, they are not able to save for

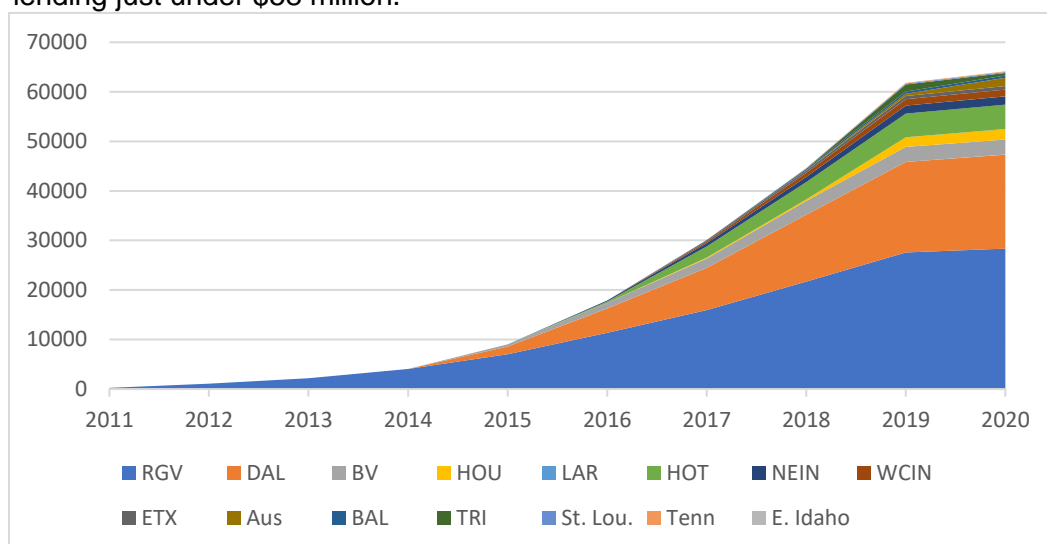
emergencies or a down payment, and on account of low credit scores and unfamiliarity with main stream financial institutions use high cost alternative financial services and products that strip what little assets they are able to accumulate. cdcB aims to provide families with an opportunity take charge of their financial lives.

cdcb's purpose is to provide families with the knowledge and skills necessary to: (1) achieve financial stability, (2) plan for home purchase and long-term wealth accumulation and (3) promote community level economic sustainability. We do this through three different yet connected pillars of intervention:

- Knowledge & Skills - The first program intervention involves the provision of knowledge and skills necessary to empower families make financial decisions that build short and long-term assets. We do this through Financial Coaching and Housing Counseling both one-on-one and in a classroom setting and Intensive Budget counseling in a one-on-one setting.
- Access to sound Financial Products and Services - The second pillar of our program aims to provide families with access to sound financial products and services that build wealth. Two of our most successful financial services and products are the Community Loan Center and our Free Tax Preparation work.
  - *Community Loan Center (CLC)* - People need short-term loans that are quick and easily accessible. To address this need, cdcB, the Rio Grande Valley Multibank (RGVMB) and Texas Community Capital (TCC) created the Community Loan Center Small Dollar Loan Product. The CLC provides workers with an alternative to predatory loans, and demonstrates that an inexpensive small dollar loan product can be the difference between financial stress and financial freedom. The overarching goal is to help CLC borrowers meet current and ongoing financial obligations and achieve a sense of security in their financial future.

The CLC was designed and launched in Brownsville, Texas by cdcB and the RGVMB in October, 2011. Since then we have franchised 23 local lenders in eleven states to be part of the CLC Network. As of September, 2019, the

Community Loan Center Network of Lenders has originated over 60,000 loans, lending just under \$58 million.



- *Free Tax Preparation* – cdcb’s VITA site assists over 250 families annually by allowing low-income individuals the ability to file their taxes for free and avoid the high cost of paid preparers and the high cost of Refund anticipation loans. Over the past five years cdcb has helped to bring in over \$4 million back to low-income families. The best antipoverty solution is putting money in people’s pockets.
- Targeted Opportunities to Save - The third pillar of the cdcb’s housing counseling program plans to provide targeted opportunities for families to save through various innovative vehicles.
  - *Innovative Savings Vehicles*- cdcb has implement the Assets for Independence Act IDA – matched savings program which helps families save for an asset purchase.

cdcb views the process of assisting families to reach a state of financial stability, resilience and homeownership in two stages. The first is designed to impact the immediate daily household financial lives of the families we serve as housing counselors assist them to create a realistic budget to operate within their present income parameters. The second stage, housing counselors emphasize the need to view this work from a life-span perspective of the families involved. A life-span perspective appreciates the potential for the inter-generational transfer of financial assets that occurs as a result of the adoption of positive financial behaviors and practices, expanding families’ inter-generational wealth trajectories. Children will benefit from the transfer of tangible financial assets such as a home or investments as well the inculcation of healthy financial behaviors.

## cdcb YouthBuild

The labor market is changing; it is demanding employees with not only an education and special skills but employees who can lead, think on their feet, and think critically. Employers want employees with the grit and determination to finish a difficult task and excel to the next situation. The question being asked by employers, both large and small, is “Where do I find this type of employee?” cdc YouthBuild have created a system and program that enrolls the most determined and focused young people and helps them correct past mistakes, build on their grit and determination and helps them realize a future as a productive member of our community.

The cdc YouthBuild program has been a lifeline for hundreds of youth since its beginnings in 1996. cdc YouthBuild is not just another job training program or just another GED program. YouthBuild enrolls youth that society says are lost, students that have stood in front of a criminal court judge and given the choice between jail or YouthBuild, students that made a mistake at age 14 and dropped out of school or became a parent at 16. cdc’s



motto is “Choice Empowers” and YouthBuild is that last choice for many young people. The choice to take back their lives, to learn a new skill, to learn how to look a person in the eye and say “I matter and I want to improve my life and the lives of the people in my community”. Since 2008, cdc YouthBuild has graduated 160+ students helping them complete high school, learn a trade, learn pride of completion and improve the community around them.

cdc YouthBuild does this by integrating a high touch high school equivalency program (HEP) with mental toughness, construction training, information technology training, manufacturing training, soft skills and leadership training into a nine (9) month five days a week intense life learning program. Taking youth that have all but given up on themselves and their community and turning them into productive members of the Brownville community and economy. cdc YouthBuild is not just teaching construction skills with a GED, YouthBuild is teaching young people how to get out of bed, put on their uniform and show up to do a full day’s work within the rules of society. YouthBuild participants learn that if you follow the rules and work hard you earn not only a paycheck but the respect of the greater community.

YouthBuild is built upon the central belief that all youth can and must obtain either a college degree or industry-recognized credential. cdc YouthBuild has enacted this belief by offering students the curriculum and instruction needed to obtain their:

- NCCER construction certification,
- OSHA 10 certification,
- Microsoft Office Suite and/or
- CompTIA A+ IT certification
- CNC Manufacturing Software Certification and
- their high school equivalency (GED)



These certifications give students the necessary credentials to obtain a job not only in the construction field but other industries requiring computer/math skills. However, YouthBuild does not stop at these certifications or degrees, YouthBuild understands that employers and institutions of higher learning are not only looking for a certification but also looking for a person that is able to lead, think on their feet and be a team player. cdc b YouthBuild has created such a program that integrates mental toughness, education, skills training, leadership, and real-world experience. The YouthBuild system builds on the grit and determination of its students to produce top notch citizens and productive members of Brownsville life.

## Senior Staff

### **Nick Mitchell-Bennett** **EXECUTIVE DIRECTOR**

Nick Mitchell-Bennett is the Executive Director of cdc b and the Administrator of the RGV Multibank CDFI headquartered in Brownsville, Texas. Prior to taking the position of ED in 2008, Nick served in multiple positions within the organization. During his tenure he has led the cdc b team, in the development of over 3,000 affordable homes, raise over \$75 million in public and private grant funds and deployed over \$100 million in private lending capital and equity. In his role as Administrator, Nick led the RGVMB to be the first CDFI to join the Federal Home Loan Bank of Dallas creating the CASALoan product. In 2011, the RGVMB launched the Community Loan Center, a small dollar alternative to payday lending product. The RGVMB has franchised the CLC model into twenty-two (22) markets across the country, allowing the entire CLC franchise network of lenders to originate over \$60 million and conduct over 58,000 transaction.



Nick has a BA from Tabor College, MS Degree from Eastern University, a Housing Development Finance Professional certification and has completed The Achieving Excellence program at Harvard JFK School. In 2015 Nick was recognized with the *Texas Houser of the Year Award*.



**Edna Ocegüera**  
**DEPUTY DIRECTOR**

Mrs. Ocegüera has more than 21 years of banking experience with Mercantile Bank before joining cdcb in 1999. In her role at cdcb she oversees all operations and day-to-day activities of the organization. This includes loan and credit operations for cdcb and RGVMB, construction production, accounting and quality control. Mrs. Ocegüera directly supervises cdcb's senior staff.



**Linda Marin**  
**DIRECTOR OF HOMEOWNERSHIP**

Ms. Marin holds a B.B.A. degree in Finance from the University of Texas at Austin, and previously worked for the Washington Mutual as a DE Underwriter. Linda joined cdcb in 1998. She 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.



**Juan Ramirez**  
**CONSTRUCTION SUPERINTENDENT**

With more than 30 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 house construction, overseeing all 3<sup>rd</sup>. party contractors and sub-contractors.



**Chloé Dotson**  
**DIRECTOR OF REAL ESTATE DEVELOPMENT**

Ms. Dotson is an urban planner, sociologist and social advocate. She received both her undergraduate and graduate degrees in Urban Planning from the College of Architecture and Planning at Ball State University. With over nine years of experience, she engages in passionate work with residents, community advocates, government officials and public/private sectors in an effort to unite, strengthen, develop and facilitate holistic and data-driven strategies for physical, social/cultural, economic, environmental and institutional improvements. At cdcb, working closely with cdcb's Executive Director and Deputy Director, she is responsible for project conceptualization, acquisition, planning, permitting processes, market and financial analysis, financing development and interface with design, construction and management.



**Nelda Torres Najera**  
**YOUTHBUILD BROWNSVILLE PROGRAM DIRECTOR**

Mrs. Najera has a BA in Psychology and over 20 years of project management experience in workforce development programs as well as 10 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.



**Dennise Silva**  
**ACCOUNTING MANAGER**

A Magna Cum Laude graduate of the University of Texas at Brownsville with an AAS in Accounting. Ms. Silva joined cdcb in 2008 as a payroll clerk. Prior to joining cdcb, Dennise worked 7 years as a Bookkeeper for Brooke Insurance, an out-of-state insurance agency that serves in the Brownsville area. Currently, she directly supervises five employees in the accounting department and oversees all cdcb accounting functions.



**Nadia Erosa**  
**RGVMB OPERATIONS MANAGER**

Ms. Erosa has a B.A. in Liberal Arts from the University of Texas at Brownsville. Prior to joining cdcb, she worked as lead bookkeeper for a local rehabilitation company. As RGVMB Operations Manager, Ms. Erosa oversees loan origination process, program compliance with the OCCC, and manages all the portfolio currently held by the Community Loan Center and the RGVMB Mortgage Loan Servicing. Ms. Erosa joined cdcb in 2009 as a Loan Servicing clerk. Ms. Erosa was instrumental in the design and rollout of the CLC product.



**Zoraima Diaz-Pineda**  
**FINANCIAL SECURITY MANAGER**

Mrs. Diaz-Pineda leads the Financial Security program team and is responsible for overseeing cdcb's financial sustainability and wealth building initiatives. Her role includes the planning, coordination, implementation and evaluation of several financial capability programs including, housing counseling, financial coaching, financial literacy education, VITA tax preparation and IDA matched savings. She has extensive experience in program and product research, design and evaluation. Prior to joining cdcb, Zoraima conducted financial services research, program development, and policy analysis at the Institute for Assets and Social Policy, the National Council of La Raza, and the Texas State Senate. Zoraima received her Master's Degree in Social Policy from Brandeis University, and her Master's Degree in Public Affairs and Bachelor's Degree in Government and Mexican American Studies from the University of Texas at Austin.



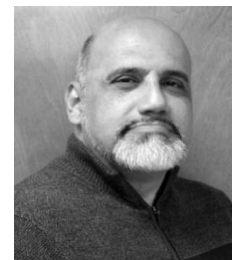
**Leo Barrera**  
**CONSTRUCTION MANAGER**

Mr. Barrera graduated from the University of Texas Pan American in 2008 with a bachelor's degree in Political Science. Mr. Barrera worked as a Field Operations Manager with Rebuilding Together in Dallas and New Orleans prior to joining cdcb in 2009. Mr. Barrera has a wide range of experience within the cdcb organization focusing on production and project management. Prior to being promoted to Construction Administration Manager, he was the cdcb's Special Projects Lead where he managed the successful completion of the RAPIDO and El Naranjal projects. Mr. Barrera acts as a liaison between cdcb's design professionals, contractors and the client. He prepares and manages all construction contract documents and vendor contracts. He oversees all bidding and procurement activity. He also reviews and manages all project budgets, billing and environmental clearances. Mr. Barrera is currently completing a certification in Construction Management with NeighborWorks America.



**John Rodriguez**  
**RESOURCE DEVELOPMENT AND REPORTING COORDINATOR**

A cdc team member since 2019, John Rodriguez holds M.A. (2002) and B.A. (1999) degrees in English (University of Texas at Brownsville). Previously, John has worked in resource development, program management, special project coordination, and youth development in the postsecondary, government, public school system and nonprofit sectors. As the corporation's Resource Development & Reporting Coordinator, John focuses on helping increase grant and related types of funding to maintain operations and assist with ongoing development projects to further expand operations. He also assists with program reporting, special projects and the further development of cdc's growing internship program. In his spare time, John enjoys doting on his three grandchildren, expanding awareness of mental health issues and service-learning projects through Healthy Communities of Brownsville.



**Marcela Saenz**  
**COMMUNICATIONS COORDINATOR**

Marcela Saenz serves as cdc's Communications Coordinator. Along with her B.A. in Communications from the University of Texas at Brownsville / Texas Southmost College (now University of Texas Rio Grande Valley), Ms. Saenz' educational credentials include stints at New York University (Professional Certificate in Public Relations), Harvard University (Film and Visual Studies) and Istituto Marangoni (Image Consulting) in Paris, France. Having a diverse background in media/public relations ranging from internships in New York City to providing consulting services to various businesses for approximately five years serves as a beneficial segue into serving our organization with management of media relations, cdc's website and social media outlets and the organization/direction of organizational events.



**“CHOICE EMPOWERS”**