

# Annual Report

## 2015-16



# ABOUT

## COMMUNITY DEVELOPMENT CORPORATION OF BROWNSVILLE

The Community Development Corporation of Brownsville (CDCB) is a private, 501(c) (3) non-profit community housing development organization (CHDO) based in Brownsville, Texas.

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.



# 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.



# Our Philosophy:

# **CHOICE**

# **EMPOWERS**

Client-led design makes the difference. In our process, the needs and preferences of each client shape the design of their home. 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.

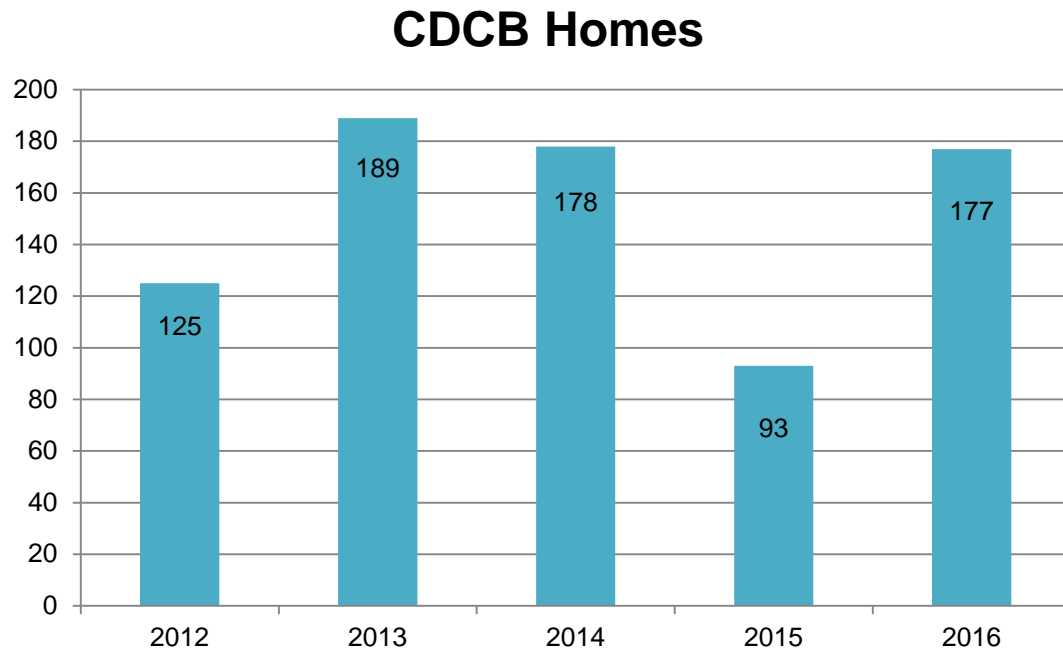




Thank you for  
building their  
dreams!



# 5-year Production



# Highlights: FY 2015-16

177

## Affordable homes

built and/or financed in Southern  
Cameron and Willacy Counties.



## CDCB assisted

59

Families with \$925,861 of down  
payment and closing costs

86

Families with \$6.6 Million in first  
lien mortgages

24

Families with \$1.4 Million in loans and  
grants for the reconstruction of their  
dilapidated homes

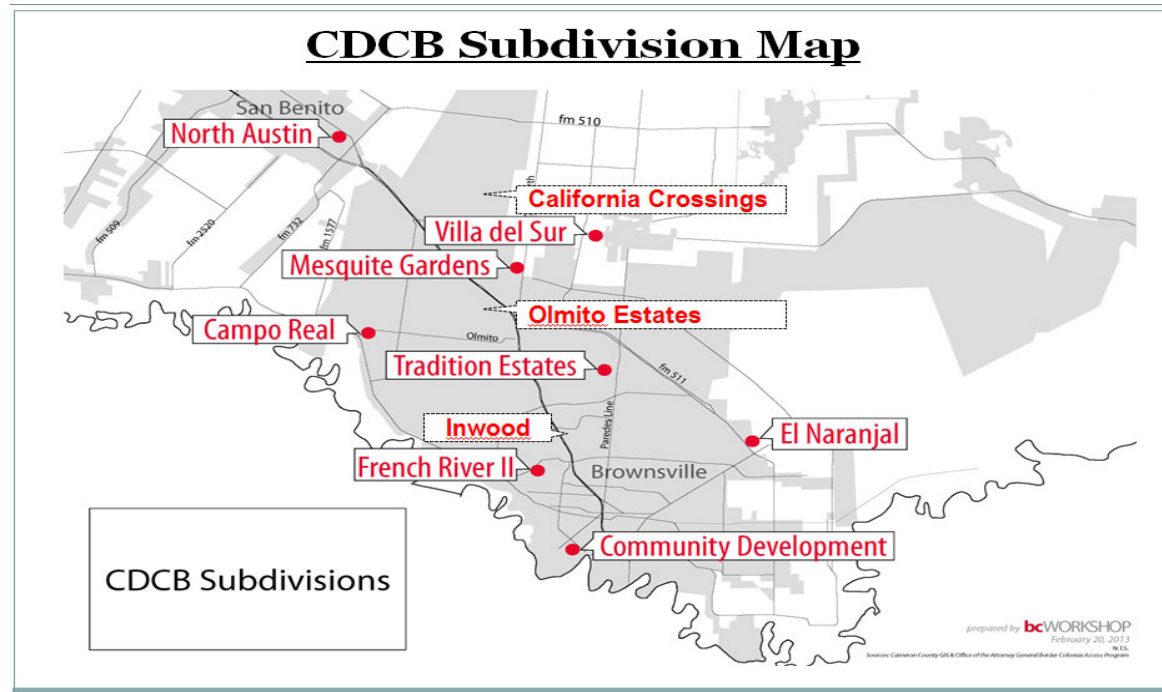
16

Families were assisted for the purchase of a lot  
or a home through our real estate services  
company, RGV Casitas

51

Rental units

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.







# **La Puerta Center for Financial Empowerment**

# La Puerta



**THE PROBLEM:** In our 41 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 being able to build good credit. But this is not the only hurdle the families we help face. Low income families residing along the southern Texas-Mexico border face formidable barriers to achieving financial stability and accumulating wealth including geographic isolation from mainstream financial service institutions, incongruent income streams, absence of access to relevant financial education and a preponderance of aggressive market predatory financial services. Regionally, 18 percent of residents in Cameron and 23% of residents in Willacy counties were unbanked in 2011, lacking basic transaction accounts at mainstream financial institutions. Furthermore 23% of residents in both counties were underbanked, meaning that although they had an account with a traditional financial institution they utilized alternative financial products and services. An alarming 70 percent of current La Puerta clients have used alternative financial products and services within the last year.

**OUR SOLUTION:** The La Puerta program employs a comprehensive strategy to assist clients to achieve financial stability by providing: (1) individual financial coaching, (2) financial education workshops – through the presentation of culturally appropriate financial education and peer-to-peer dialogue, (3) free tax preparation, (4) access to asset building financial services and products, (5) higher education financial planning, and (6) affordable care act education. Through good management and highly qualified staff La Puerta is positioned to provide high quality financial education and counseling to RGV residents and CDCB clients now and into the future.

# CDCB YouthBuild

Empowering young adults to achieve their education and career goals



# 2008-2016 impact of YB in the community

241

youth enrolled



180

literacy & numeracy  
gains

82

youth in employment



115

successful  
completers

32

post-secondary  
enrollment



123

youth attaining a  
GED/NCCER

21

Onsite construction/rehab  
houses



# Community Equity



**RAPIDO**



**LA PUERTA**



**LUCHA**

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

# RAPIDO

The RAPIDO pilot program utilized and tested 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. The pilot program collaboration produced not only the 20 homes in colonias across the Valley but started a statewide dialog on Natural Disaster Planning and received national attention. The pilot was completed in January 2015, along with a policy recommendation that was used to propose legislation that would transform disaster recovery housing in the state of Texas. Unfortunately, even with strong bi-partisan support the legislative session ended before a vote could be taken on the bill.

The partnership continues to promote and push for the RAPIDO concept to be adopted statewide, with continually growing support for the program CDCB and its partners hope to see the concept officially adopted in the next legislative session.





# Contact Us

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



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