



**NeighborWorks®**  
CHARTERED MEMBER

**Board of Directors**

Erwin Reeves  
*President*  
Marena Brown  
*Vice President*  
Jesse Slocum  
*Secretary*  
Annie King-Meredith  
*Treasurer*

Maricela Navarro  
Joseph Villarreal  
Keith Wingate

**Thanks To Our Major Funders**

NeighborWorks America  
City of Richmond  
Contra Costa County  
S.H. Cowell Foundation  
Wells Fargo Foundation  
Y&H Soda Foundation  
San Francisco Foundation  
Walter & Elise Haas Fund  
Chevron Richmond  
Citi  
California Endowment  
Local Initiative Support Corporation  
Enterprise Community Partners  
JPMorgan Chase Global Philanthropy  
US Dept of Housing & Urban Development (HUD)  
East Bay Community Foundation  
City of Antioch  
City of Pinole  
City of Vallejo  
City of Walnut Creek  
Bank of America  
Fannie Mae  
Dean & Margaret Leshner Foundation  
Charles Schwab Bank  
Contra Costa Futures Fund  
Richmond Community Foundation  
United Way of the Bay Area  
Bank of the West



EQUAL HOUSING OPPORTUNITY

# Block by Block

Newsletter for Community Housing Development Corporation

1535-A Fred Jackson Way • Richmond, CA 94801 • (510) 412 - 9290  
www.chdcnr.org • www.facebook.com/chdcnr **FALL 2011**

## Grand Opening of Lillie Mae Jones Plaza



Lillie Mae Jones Plaza is a new construction mixed-used development with 26 units of rental housing located on the corner of Macdonald Avenue and Second Street in Richmond, California. A joint venture between CHDC and East Bay Asian Local Development Corporation, Lillie Mae Jones Plaza is centered around a beautifully landscaped courtyard and offers energy efficient features including solar panels to power the community spaces.

Lillie Mae Jones Plaza consists entirely of affordable rent-

al units serving low-income households, with 13 units dedicated to individuals and families with disabilities. Rubicon Programs Inc. is an experienced agency providing supportive services to residents of Lillie Mae Jones Plaza addressing a variety of needs including jobs, mental health, substance abuse, vocational training, and life skills training. Adjacent to Lillie Mae Jones Plaza is the future site of the Brookside Community Health Center that will offer primary health care services to the residents.

The development is named after local community leader Ms. Lillie Mae Jones who has contributed greatly to improving the Iron Triangle neighborhood and the City of Richmond.



Ms. Lillie Mae Jones

Join CHDC and EBALDC as we celebrate the Grand Opening of Lillie Mae Jones Plaza October 13th from 2pm - 4pm at 120 Macdonald Ave. Richmond, CA 94801

### Executive Director's Note

When CHDC formed, our vision was a healthy, economically vibrant neighborhood where children could grow up and seniors could grow old safely, enjoyably, and with opportunities. I'm proud that our board, staff, and volunteers have adhered so firmly to that vision that today we see it becoming reality – but we know today's challenges are many and continue to demand

a collaborative response. CHDC will continue to work directly and indirectly through collaborations and partnerships to continue providing comprehensive community and economic development, improving lives and having a positive impact leading to vibrant and thriving neighborhoods.

This newsletter describes just some of our comprehen-

sive programs that build and sustain quality affordable rental housing and homeownership; family economic security; and community involvement. In future issues we'll tell about our property and asset management initiatives and our community building work that assures all voices are heard in planning and operating programs.

- Don Gilmore



Like us on Facebook for weekly CHDC updates and other community housing news and information.  
[facebook.com/chdcnr](https://www.facebook.com/chdcnr)



CHDC is proud to announce our partnership with Mission Asset Fund's Lending Circles program. CHDC has launched our pilot Lending Circle, and look forward to expanding it soon. For more information contact Katrina Vizinau at [kvizinau@chdcnr.com](mailto:kvizinau@chdcnr.com)



Visit [sparkpointcenters.org](http://sparkpointcenters.org) to learn more about the weekly services CHDC provides in our on-going partnership with the Baypoint and Richmond Sparkpoint Centers. Services include:

- Financial Education
- Credit Counseling
- First Time Homebuyer Education
- Foreclosure Intervention



## Neighborhood Stabilization Program

The federally-funded Neighborhood Stabilization Program (NSP) was created to stabilize neighborhoods hardest hit by the foreclosure crisis by creating affordable housing for very low-, low-, and moderate-income households through the purchase of vacant foreclosed residential properties. NSP reverses the damage that abandoned, blighted, and foreclosed properties cause to public safety, community

cohesion, and economic development.

CHDC, in partnership with the City of Richmond and Contra Costa County, rehabilitates vacant, distressed homes by addressing health and safety issues, replacing systems and incorporating energy efficient and green building materials such as low flow faucets, high efficiency toilets (HET), Energy Star appliances and no VOC

(volatile organic compounds) paint and carpet. Homes feature new granite countertops, solid wood cabinets, tile flooring and beautifully remodeled landscaping. CHDC homes are sold to households earning below 50% to 120% area median income for Contra Costa County.

Four NSP home have sold already, and two more are for sale now. Please see Homes for Sale on page 3.



For more information on NSP housing contact Jamila Jackson at [jjackson@chdcnr.com](mailto:jjackson@chdcnr.com)

## Contra Costa - Moving Assets Toward Community Hands

CC-MATCH is a matched savings program for people with low incomes looking to access their first major asset such as a home, post secondary education, or a small business. Participants make regular savings contributions to their Individual Development Account (IDA) savings account. CC-MATCH matches the participant's contributions often 3-to-1, and then issues the funds directly to the housing, small business, or education

vendor when the participant reaches his or her savings goal.

While participants work towards their savings goals they complete a 10 hour financial education program that addresses budgeting, banking, credit, and savings. It also teaches avoiding "alternative" and predatory financial services. The program helps participants set concrete financial goals that align with their personal values, and understand their

rights and responsibilities as consumers. In today's unstable economic climate, even a basic introduction to the important terms and fees to look for in a credit card application can save someone's financial future. Graduates from the CC-MATCH financial education program have learned how critical financial services are to their futures, and are better prepared to use those services and achieve their goals.

For more info on CC-MATCH contact Mollie Speigman at [mspeigman@chdcnr.com](mailto:mspeigman@chdcnr.com)

## Loan Modification Scam Alert

In California it is illegal to charge an upfront fee to modify a loan. A reputable foreclosure counselor will never guarantee that they can stop a foreclosure. Fees and guarantees are the

easiest way to spot a loan modification scam. CHDC is part of the nationwide Loan Modification Scam Alert campaign to inform the public on how to spot loan modification scams and

where to report them.

If you or someone you know has paid for a loan modification or feel you have been scammed visit: [www.loanscamalert.org](http://www.loanscamalert.org)

## First Time Homebuyer Program

Congratulations to all the 2011 First Time Homebuyer Program participants who have worked so hard to complete the workshop and prepare themselves to purchase their new home this year. CHDC has assisted over 500 individuals and families with reaching their homeownership goals since the program began in 2002.

CHDC Program Director Maria Benjamin and staff present a set of house keys to yet another proud new homeowner.

CHDC offers monthly First Time Homebuyer Workshops with orientations on the last Thursday of every month. CHDC's workshops



offer First Time Homebuyer Certification followed up with one-on-one counseling sessions covering loan qualification analysis, credit, and lender and real estate referrals. CHDC qualifies all of our clients for available down payment assistance programs.

CHDC's HUD-approved Housing Counseling services are free and offered in English and Spanish in Alameda County, Contra Costa County and the City of Vallejo.

### CHDC First Time Homebuyer Workshop Orientations

Thursday October 27th • 6:30 to 8pm  
**SparkPoint West County • 2727 Macdonald Ave in Richmond**

Thursday November 17th • 6:30 to 8pm  
**CHDC • 1555 Fred Jackson Way, Richmond, CA 94801**

For more info on CHDC's Pre-Purchase Homebuyer Program contact Katrina Vizinou at [kvizinou@chdcnr.com](mailto:kvizinou@chdcnr.com)

## Volunteer Income Tax Assistance (VITA)

CHDC begins its 9th VITA season on January 28, 2012. Every Saturday from January through April 14th, trained volunteers will assist individuals and families with low incomes claim tax refund dollars with the free VITA tax preparation program. In 2010, CHDC had 24 volunteers prepare 127 tax returns and returned \$288,969 including \$62,388 in Earned Income Tax Credits (EITC).

The EITC is a refundable federal income tax credit for low-income working families widely recognized as the most effective federal anti-poverty program. By claiming these federal credits, residents increase the local revenue stream and contribute to business sales, wages, and job creation. Unfortunately many eligible families fail to claim their Earned Income Tax Credits with an average loss of \$1200 per family, and economists anticipate that more families will be eligible for this tax credit next year.

Become a VITA volunteer! Receive free IRS tax preparation training and put your skills to work helping families prepare their taxes and claim their Earned Income Tax Credits. If preparing taxes is not for you, there are many other volunteer opportunities at our VITA site.

### **BECOME A VITA VOLUNTEER!**

For more information contact:

Matthew Grothman  
[mgrothman@chdcnr.com](mailto:mgrothman@chdcnr.com)  
 (510) 412-9290 x 212



## Homes For Sale

**1837 5th St. • Richmond**

**\$149,000**



3 bed • 2 bath • Renovated Kitchen and Bathrooms  
 New Paint and Landscaping • Energy-Star appliances  
 Security System and Energy Efficient Lighting

**152 Malcolm St • Richmond**

**\$175,000**



4 bed • 2.5 bath • New Carpet and Tile Flooring  
 New Paint and Landscaping • Energy-Star Appliances  
 Security System and New Sewer Lateral



Community Housing  
Development Corporation  
1535-A Fred Jackson Way  
Richmond, CA 94801  
(510) 412 - 9290  
www.chdcnr.org



Changing Lives, Block by Block

NONPROFIT  
U.S. POSTAGE  
**PAID**  
Permit 210  
Richmond, CA

CHDC's mission is to create and sustain vibrant communities that make a positive impact in people's lives by providing high quality affordable housing and neighborhood services.

### CHDC Fall 2011 Events List

First Time Homebuyer Orientations

**Thursday October 27<sup>th</sup> • 6:30pm – 8pm**

SparkPoint Center West County  
2727 Macdonald Ave • Richmond, CA 94804

**Thursday November 17<sup>th</sup> • 6:30pm – 8pm**

Community Housing Development Corporation  
1555 Fred Jackson Way • Richmond, CA 94801

CC-MATCH Orientation

**Tuesday October 11<sup>th</sup> • 6:30pm - 8pm**

SparkPoint Center East County  
3105 Willow Pass Rd • Bay Point, CA 94565

Lillie Mae Jones Plaza Grand Opening

**Thursday October 13<sup>th</sup> • 2pm – 4pm**

Lillie Mae Jones Plaza  
120 Macdonald Ave • Richmond, CA 94801

Foreclosure Intervention Workshop

**Saturday December 10<sup>th</sup> • 10am – 1pm**

Joseph Room, JFK Library  
505 Santa Clara St • Vallejo, CA 94590

### Volunteers Needed

Opportunities Include:

- VITA – get trained as a tax preparer, greeter, workshop leader or site coordinator
- Teach classes at rental housing sites. Health and physical fitness topics are of special interest
- Office support – our small, hardworking staff would love to have your help!

### You Can Help Change Lives – Block by Block

CHDC needs your support to strengthen our work building vibrant communities. Please make a gift today.

Here are some examples of what your contribution can do:

- \$25 provide refreshments for a first time homebuyer or financial fitness class
- \$50 purchase books or educational software for after-school and adult education
- \$100 print an outreach mailer warning homeowners against refinance and loan modification scams
- \$250 computer or printer upgrade for a community computer center
- \$1000 host a Foreclosure Intervention workshop with free counseling services and resources to help save homes from foreclosure
- \$2000 triple your money!  
This gift will enable a future small business owner to invest \$6000 in equipment and working capital through CC-MATCH, or a student to invest \$6000 in education

Please make your contribution online at [www.chdcnr.org](http://www.chdcnr.org), click "Donate" OR send a check to:

Attn: Resource Development  
Community Housing Development Corporation  
1535-A Fred Jackson Way  
Richmond, CA 94801