

1981 - 1992
Special Anniversary Report

Cabrillo
Economic
Development
Corporation



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A United Way Agency

Cabrillo Economic Development Corporation
11011 Azahar Street, Ventura CA 93004 (805) 659-3791
A community economic development corporation serving Ventura County

Building A Better Tomorrow



Si se puede, or “Yes, it can be done,” is the commitment of the Cabrillo Economic Development Corporation to low- and moderate-income families living in Ventura County. For more than 10 years, our organization founded in 1981 has grown from a group of concerned citizens seeking to assist displaced farm workers to the leading producer of low-income housing in Ventura County.

Celebrating our 10-year anniversary, we present you with a retrospective of our accomplishments as well as the challenges that lie ahead. The support we have received includes generous commitments of time and emotional support in addition to financial backing. These and many more key factors have played an important part in our cumulative, community successes. We look forward to serving communities where low-income people take responsibility for a better future.

Over the years, advocacy, education and training at the local level have played an important role in our affiliation with community groups, local governments, and private, state and federal funders. Our achievements described in



Housing enhances the opportunities for young people.

this report are evidence of our focus on influencing local policies, programs and resources for the sake of those seeking to improve their lives in pursuit of the American dream.

“We look forward to serving communities where low-income people take responsibility for a better future.”

– Cabrillo Economic Development Corporation

Corporate Letters

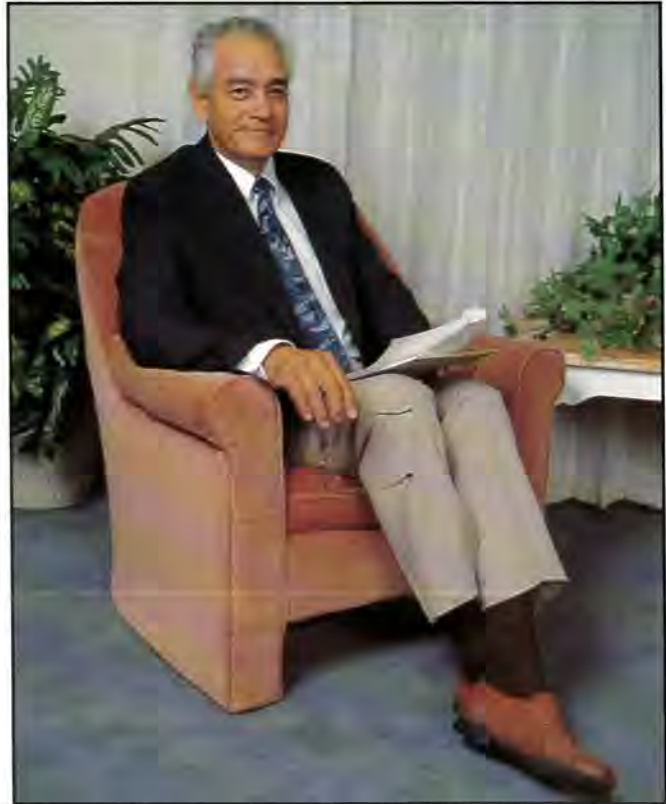
A Message from the President of the Board of Directors

The Cabrillo Economic Development Corporation (CEDC) is pleased to present you with a special edition of our 1981-1992 Anniversary Annual Report. Since our incorporation, we have been very fortunate to receive the support of so many people. It truly has been the foundation of our success.

This special edition annual report chronicles our achievements during the past decade. In particular, the last several years have been very productive and rewarding. From a small beginning at Cabrillo Village in Saticoy, the CEDC has gone on to become a very productive county-wide producer of low- and moderate-income housing. Of the 11 government jurisdictions in the county, we have developed housing or are under contract to develop housing in the following communities: Camarillo, Moorpark, Ojai, Oxnard, Santa Paula, Saticoy, Simi Valley and the County of Ventura.

I would like to express my appreciation to the current CEDC board of directors and all of the previous members for their volunteer contributions in leading the organization. The CEDC Board is a hands-on working group that engages itself in complex technical matters, while consistently focusing on what housing is needed in the community. The staff deserves special recognition for their commitment to community development and for the excellent manner in which they have pursued and accomplished major housing achievements throughout the county.

Two examples of this excellence include Great Western Bank selecting the CEDC to be the 1990 recipient of the prestigious Leslie N. Shaw



Ernie Morales

Award. In that same year, the Los Angeles Dioceses Campaign for Human Development selected our director Rodney Fernandez as the recipient of their first annual Empowerment Award.

On behalf of the Board, staff, and many supporters of CEDC, we present you with our Special Anniversary Report.

Ernie Morales

Ernie Morales
President, Board of Directors

Executive Director's Report

It seems like yesterday in the Fall of 1981 when CEDC was founded. It was organized to provide low- and moderate-income housing on a county-wide basis. Since then, we have developed 669 units in the seven communities of Moorpark, Ojai, Piru, Santa Paula, Saticoy, Simi Valley and Ventura. More than 3,000 people have been assisted. Our products have expanded as we have strived to provide a variety of housing types to fit the growing demands in the county. These include for-sale housing, family rental housing and senior housing.

The support we receive from the community grows as we produce more and more needed housing. Special recognition is extended to the County of Ventura and the County's Board of Supervisors for their leadership and the early and consistent support of CEDC. United Way selected our organization as a member agency in the mid-1980s, and with it has come additional recognition. Locally, Ventura County National Bank and Bank of A. Levy have provided financial lending support along with Wells Fargo Bank and other lenders and funders detailed on page 20.

The future looks very bright for the increased production of affordable housing. More and more local elected officials are coming to realize the importance of a balanced mix of housing and local economic vitality. Future projects in Camarillo, Moorpark, Oxnard, Santa Paula, Simi Valley and the City of Ventura are on the horizon. With continued community support, strong leadership by local elected officials and the CEDC

Board of Directors, and professional staff dedication, we will continue to make Ventura County a better place to live and work.



Rodney Fernandez
Executive Director



Rodney Fernandez

Cabrillo Village Saticoy

A pivotal project, Cabrillo Village brought forth a new beginning for low-income farm workers and their families. After all, it was the first time they formed a non-profit organization, the Cabrillo Improvement Association, to



Award winning design by architect John V. Mutlow

assume control of their own destiny. But in addition, the project spurred the creation of the Cabrillo Economic Development Corporation, enabling others in need to work toward improving their lives.

Faced with eviction from their state-condemned labor camp they had called home since 1937, the Cabrillo Village farm-worker residents decided to form the Cabrillo Cooperative Housing Corporation. As such, they had decision-making authority over all aspects of the development from land purchase to property management. They were able to obtain funding from state and federal grants, the Campaign for Human Development, Farmers Home Administration, the State Department of Housing and Community Development, the County of Ventura, the Rosenberg Foundation and the Housing Assistance Council.

The culmination was the rehabilitation of 86 existing structures and the construction of 74

new units and a community center as part of the county's first farm-worker owned housing complex.

The farm workers also built a church, preschool, grocery store, butcher shop, ceramic tile factory and cabinet shop in the award-winning community economic project. In January 1983, *Time* magazine bestowed a design award for the Village's first phase of new housing and in 1989, the project was a national semi-finalist for the Rudy Bruner Award for Excellence in the Urban Environment.

Through their groundbreaking efforts, the CEDC was formed as the successor to the Improvement Association.

"The cultural activities, the closeness of the people and the 'pulling together' are very much a part of Cabrillo Village and aspects I most enjoy about living here."

**- Luis Magdaleno
Founder and First Co-op Board President**



Luis Magdaleno and one of his grandchildren

Colonia Santa Paula



Working as a consultant, the Cabrillo Economic Development Corporation held the key to a dream for 80 farm-working families living in a 60-year-old labor camp in Santa Paula.

The low-income families were given the opportunity to purchase new homes on the land where they rented from the grower company. Working with the land owner, a builder and the city, the families developed a plan to turn their dilapidated rentals into affordable homes. However, problems arose, and it stalled.

Concerns developed over the possibility of displacement and the uncertainty of qualifying for the new low-priced homes. Communication among the groups was breaking down.

Asked to facilitate an agreement, the CEDC promoted discussion among the groups and helped settle the terms of the project. Worries over displacement were addressed when the CEDC brokered the relocation of the existing structures with the City of Santa Paula, so the families could continue living at the site during construction. The CEDC worked with the land owner, the residents

and the builder to ensure that the La Colonia residents could afford the 128 proposed two-bedroom, one bath and garage residences. Most of the original farm worker families eventually qualified to own their first home.



Jose Mata and his wife with several of their grandchildren

The construction loan was provided by Security Pacific National Bank.

In July 1983, the families were given the keys to their new Colonia Santa Paula homes as a result of renewed communications established by the CEDC.

“Our lives have changed a great deal for the better. Being homeowners, we feel more comfortable and secure, and we are paying less for our mortgages than we would be paying for rent.”

**- Jose Mata, Former President
Colonia Santa Paula**

Community Resource Center Saticoy

In its search of office space for its corporate headquarters, the Cabrillo Economic Development Corporation entered into a unique project.

With the medical clinic Clinicas del Camino Real, Inc., the CEDC decided to pool the two organizations' resources to design and build a facility that would serve the needs of both nonprofits.

The two non-profit agencies developed a parcel of land in Saticoy to construct a 7,680-square-foot community health clinic/resource center.

Another distinctive feature of the project was the complex financial arrangements obtained by the CEDC.

Equity and debt funds were acquired to fund the construction, which had a total cost of \$580,000. Equity investment was raised by the receipt of a grant from the U.S. Department of Health and Human Services, Office of Community Services, in addition to a County of Ventura Community Development Block Grant. A construction loan was committed by Ventura County National Bank, and mortgage financing was provided by Security Pacific National Bank, the Local Initiatives Support Corporation and the National Rural Development and Finance Corporation.

Completed in May 1984, the one-story office building is viewed as a model community resource where low-income residents can meet their medical and community housing and economic development needs.



Villa Campesina Moorpark



Ventura County's first self-help housing project was developed in Moorpark by the Cabrillo Economic Development Corporation. Villa Campesina, a community-based organization, worked closely with CEDC to ensure the completion of this unique project.

With tools in hand and hard hats in place, 62 low-income families were able to build their own two- to five-bedroom homes. The new owners were required to work 40 hours a week for ten months building their own home. Ten families worked together as a group. The People's Self-Help Housing Corporation of San Luis Obispo supervised the construction, and administered buyer mortgage financing.

The City of Moorpark provided a federal block grant to purchase the land from the Roman Catholic Archdiocese of Los Angeles. Interim financing was also provided by the Housing Assistance Council. Wells Fargo Bank supplied a site development loan, while the Farmers Home



Teresa Cortés, her husband Samuel and their son Stevie

Administration furnished construction and mortgage financing.

The final phase of the project was completed in April 1991, and not only were the residents pleased, but Moorpark city officials praised the development. National recognition was given to Villa Campesina when Cable News Network (CNN) and ABC's "Home Show" devoted stories about the mutual self-help opportunity provided to low-income families in Moorpark.

"It was a great experience to build our own homes. We learned a lot about construction and much about working together."

**- Teresa Cortés, President
Villa Campesina**

Cabrillo Homes Ventura



Cabrillo Homes, moderate income home ownership for first-time home buyers

Through its for-profit subsidiary, Aliso Construction, the Cabrillo Economic Development Corporation developed its first project specifically for moderate-income people buying their first home.

Cabrillo Homes, designed by Rasmussen & Associates, consists of 27 three- and four-bedroom homes located on Ventura Avenue. Nine of the residences were sold to moderate-income wage earners through the City of Ventura's Affordable Housing Program. The remaining units were sold at below market prices.

Completed in April 1989, the project is one of only a few the CEDC has completed without government subsidies. Construction financing was

provided by Security Pacific National Bank with Rural America supplying the original funds to purchase the land. Bank of America Foundation furnished gap financing.

Cabrillo Homes was designed to meet the needs of moderate-income families searching to purchase their first home. Profits from the homes permit the CEDC to finance other low-income projects.

Aliso is a wholly-owned subsidiary of the CEDC.



Upholding the rights of farm workers to develop, own and self-manage housing projects on agricultural lands, the Cabrillo Economic Development Corporation worked with 100 farm-working families in overcoming an 11-year dispute. The CEDC persevered so that the families could continue daily life in the Fillmore-Piru area they had called home for more than 50 years.

In 1979, residents of the Rancho Sespe labor camp received eviction notices from the new land owner. With the assistance of Channel Counties Legal Services, the farm workers fought the evictions, and later, they formed a nonprofit association in order to develop and replace existing housing. In need of assistance, they asked the CEDC to manage the process.

A 20-acre parcel was purchased near Piru, and plans for developing 100 replacement farm worker units were submitted to the County of Ventura.

Despite opposition, the Ventura County Board of Supervisors approved the housing project in 1987. But again, the development was blocked when opponents filed a lawsuit to stop construction of the project. Another year passed, before the court of appeals struck down the decision of the lower court and upheld the rights of the farm workers.

Construction of Rancho Sespe Phase I began in 1989, and a year later the first 50 families

moved in. Financing was provided by the Campaign for Human Development, California Department of Housing and Community Development and the Farmers Home Administration.

Completion of Phase II of Rancho Sespe is scheduled for the summer of 1993. The project adds an additional 50 homes plus a community center, child-care center and regulation-size soccer field. Ventura County National Bank provided a



Jaime Zepeda, his wife Ninfa and their daughter Marizol

construction performance letter of credit as CEDC undertook the construction.

Rancho Sespe, designed by architect John V. Mutlow, was awarded the 1991 National Fannie Mae Award for Community Development.

“The lives of the families here are improving now that we have this beautiful community that we control. The 11 years of struggle were worth it.”

**-Jamie Zepeda
Resident/Former Rancho Sespe Board President**

Santa Paulan Senior Apartments

The Cabrillo Economic Development Corporation accomplished several “firsts” with the development of the Santa Paulan-- first joint venture with a private developer, first senior-housing project, first actual development in Santa Paula and first project funded by tax credit equity.

To serve the sizeable senior population in Santa Paula, the CEDC combined its talents with that of a partner, Prairie Pacific Investments (PPI), to build a 150-unit apartment complex designed to provide affordable housing for adults 55 years and older.

Completed in August 1992 on four acres, the Santa Paulan includes three separate three-story buildings complete with elevators and laundry facilities on each floor.

The location, in downtown Santa Paula, was chosen because of its close proximity to the business district, hospitals, public transit and recreation facilities. The development, owned and managed by the CEDC, includes a swimming pool, barbecue area, library, meeting rooms and an exercise room.

“I now live across the street from where I work and can walk to it in three minutes. I most enjoy meeting the nice people here and making new friends.”

**- Darlene Foster
Resident**

“From the tremendous cooperation and close working relationship between the CEDC and PPI, 150 seniors are enjoying a high quality of life in an affordable residence,” says Bob Banman, PPI owner.

The financing for the project included tax credit equity from Southern California Edison. Additional financial backing included a subsidy from the Federal Home Loan Bank, Affordable Housing Program, as well as city and county block grants. Wells Fargo Bank provided the construction loan, while First Nationwide Bank furnished mortgage financing.



Darlene Foster

Montgomery Oaks Ojai



Pride in ownership was the emphasis when the Cabrillo Economic Development Corporation developed Montgomery Oaks in Ojai. The 21-unit townhouse project, designed by architect Richard Carelli, strives to meet the need for more affordable housing in the area and is organized as a limited equity housing cooperative.

Completed in March 1993, the development consists of three new buildings of two- to three-bedroom units one and two stories tall. The limited equity cooperative allows for some of the benefits of home ownership as well as long-term affordability.

The complex funding included long-term financing provided by Citibank, the California Rental Housing Construction Program and the Federal Home Loan Bank, Affordable Housing Program, while interim financing was provided by the Low Income Housing Fund, the Rural Community Assistance Corporation and Vincentian Fathers and Brothers. The construction loan was furnished by Wells Fargo Bank, and the Bank of A. Levy provided tax credit equity.

In 1992, the County of Ventura selected the CEDC as its Community Housing Development Organization (CHDO) and awarded it federal



CEDC staff Karen Flock, Mike Carroll, and Duncan Wallace

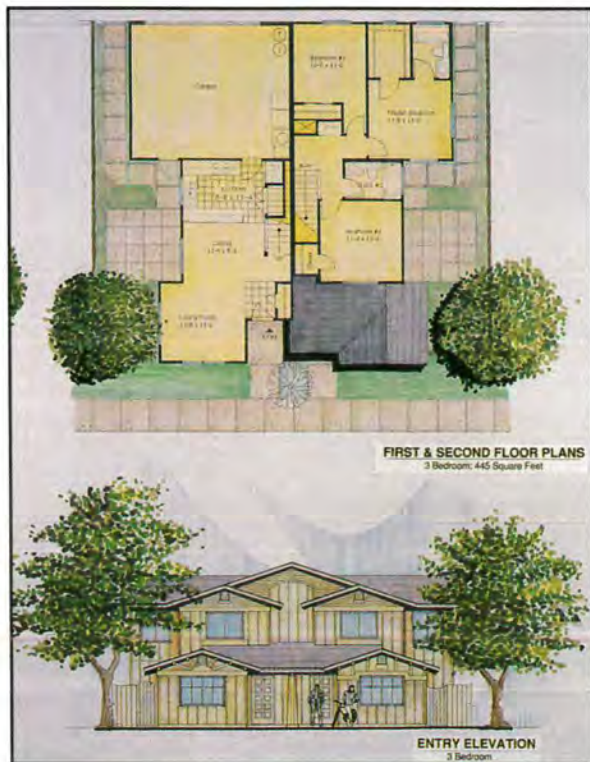
HOME funds to complete the take out financing. These sources, as well as financing from Ojai's Redevelopment Housing fund, ensured affordability.

For the first time, the CEDC acted as a general contractor for the project, which focuses on the needs of people who already live and work in Ojai.

"We believe this unique partnership among the City, Cabrillo, the state of California and the Bank of A. Levy will result in a higher quality of life for many lower-income Ojai families and will be an asset to our community."

**- Andy Belknap
Ojai City Manager**

Apricot Ranch Simi



Apricot Ranch, duplex townhomes, scheduled for 1993 construction

Recognizing the need for low-income home ownership, Simi Valley is striving to help families purchase a home. The city has agreed to provide second mortgages to families interested in purchasing a home in Apricot Ranch, a 22-unit project developed by the Cabrillo Economic Development Corporation and designed by architect Wade Killefer.

The duplex townhomes are designed with maximum privacy and include a fenced patio and yard as well as an attached two-car garage.

Scheduled to begin in August 1993, construction is estimated to be complete by May 1994. Additional subsidized financing was obtained through the Federal Home Loan Bank, Affordable

Housing Program, in addition to Ventura County National Bank, which will also supply construction and mortgage funding. Fannie Mae will provide a low down payment program to qualified buyers.

The ranch-style residences will be priced for low-income working families who have not been able to afford a home.

The 1.6-acre development is not only meeting some of the city's requirements in providing affordable housing, but it also is part of a redevelopment plan to better the surrounding community. The project will include a common greenbelt, barbecue area and children's playground.



Oxnard

The community based organization, Villa Campesina (also involved in the development of the same name), turned to the Cabrillo Economic Development Corporation in order to develop low-income housing for many of its 500 members who live in Oxnard. The city has a great need for both low- and moderate-income housing.

Currently, the CEDC is considering sites for the development of its first project in Oxnard. Local government officials are supportive, since the CEDC was chosen by the Oxnard City Council as the Community Housing Development Organization under the Federal HOME Funding Program. Oxnard's commitment is also evidenced by their reassessment of their housing policy, which the CEDC sought to include substantial objectives in meeting the area's affordable housing need.

In its efforts, the CEDC is working with a coalition of business and community advocates for increased attention on the city's housing needs. Hopes are that by 1994, construction will begin.

Camarillo

Ventura County's affordable housing needs extend to all communities including Camarillo, where the Cabrillo Economic Development Corporation is exploring the development of low- to moderate-income housing with the possibility of including a child care facility in the proposed project.

Although the plans are in the earliest stages of development, the CEDC projects that by the year 1994, Camarillo will join its neighbor cities in providing more housing for those in need.

Ventura City

The CEDC is working with the city to develop an affordable project, with particular emphasis on the downtown area. Concepts are in the early planning stages.

Moorpark

The CEDC is working with the City of Moorpark to develop both affordable for-sale and rental housing.

"We are looking forward to working with Cabrillo to address the need for affordable housing in Oxnard."

- Dr. Manuel Lopez
Mayor of Oxnard

Celebrating More Than 10 Years

To honor its supporters and more than 10 years of doing business, the Cabrillo Economic Development Corporation held an awards dinner in August 1992 for more than 600 people. Not only did local politicians and dignitaries attend the celebration, but also, through the financial backing of 30 sponsors, 100 residents from various CEDC projects and disadvantaged area teenagers were able to attend the private affair that featured the popular Los Angeles band, Los Lobos.

“We wanted to celebrate the corporation’s achievements and also say “thank you” to the many individuals, firms and sponsors who have supported us through the years,” says Ernie Morales, president of the CEDC Board of Directors.

Five people were honored that evening for excellence in community development during the decade. Ventura County Supervisor Susan Lacey was recognized for her public service, Teresa Cortés and Bernardo Perez for their volunteer service on the CEDC Board, and Karen Flock and Jesse Ornelas, both CEDC senior project managers, for their outstanding professionalism in community development.

Prior to the featured entertainment of the evening, five local children, known as Los Herreras and ranging in age from eight to 12, performed several traditional Mexican songs in addition to favorites such as La Bamba, recently re-recorded and made popular by Los Lobos.



*(Right) Ernie Morales, CEDC Board President
and Rodney Fernandez, CEDC Director*



Guests Mr. and Mrs. Jose Vasquez

*"Los Lobos sings about the neighborhood
and CEDC builds it."*

-Los Angeles Times



More than 600 people celebrated with the CEDC.



Dancing continued late into the evening.



Los Lobos band member Cesar Rosas

Board
of Directors



(Seated from left) Teresa Cortés, Via Campesina, Richard Francis, Attorney, Oscar Gonzalez, Treasurer, England, Whitfield, Schroeder & Treadway, Barbara Macri-Ortiz, Secretary, Channel Counties Legal Services Association.

(Standing from left) Ernie Morales, President, Benjean Avendaño, Great Western Bank, Kenneth Merideth, Vice President, Soares, Sandall, Bernacchi and Petrovich, Richard McNish, Strathmore Homes.



(Seated from left) Rev. Mike Walsh, Rancho Sespe, Juan Gomez, Low-Income Representative, Bernardo M. Perez, Moorpark City Council Member. **(Not pictured)** David Sabedra, Vice President, Ventura County National Bank, Juana Arroyo, Via Campesina - Oxnard, Graciela Quinones, Via Campesina - Simi Valley and advisory board members Ron Hertel, Hertel Constructors, and Al Zapanta, ARCO.

Professional Staff



(Seated from left) Brenda Gilmer, resident manager, Ralph Lippman, project manager, Patricia Guzman, receptionist, Jesse R. Ornelas, project manager, Rodney Fernandez, executive director, Mike Carroll, R.M.E. construction manager, Judi Vincent, controller.

(Standing from left) Gonzalo Perez, maintenance, Ninfa Zepeda, resident manager, Ray Gilmer, maintenance, Brenda McIllwain, bookkeeper, Martha Gorton, leasing agent, Karen Flock, senior project manager, Bruce Archer, assistant resident manager, Bertha Garcia, executive secretary.



Supporting The CEDC



The Cabrillo Economic Development Corporation gratefully acknowledges the contributions given in sustaining our mission. The financial support helps make it possible to produce affordable housing for low- to moderate-income residents of Ventura County.

Bank of A. Levy
 Bank of America Foundation
 Bruner Foundation
 Campaign for Human Development
 Center for Employment and Training
 Citibank
 City of Camarillo
 City of Moorpark
 City of Ojai
 City of Oxnard
 City of Santa Paula
 City of Simi Valley
 County of Ventura
 Fannie Mae
 Federal Home Loan Bank
 First Nationwide Bank
 Great Western Bank Foundation
 Housing Assistance Council
 Irvine Foundation
 Local Initiatives Support Corporation
 Low Income Housing Fund
 National Rural Development Finance Corp.
 Pacific Bell
 Public Welfare Foundation
 Rosenberg Foundation
 Rural Community Assistance Corp.
 Rural America
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Affiliated Organizations

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