



CEDC Kicks Off Celebration of Its 30th Anniversary Year with a Signature NeighborWorks® Week Event at Plaza Park in Oxnard



A "Pathways to Peace and Prosperity" Event Brought People Together from All Over Ventura County to Learn Practical Ways to Increase Wealth and Connectedness

Cabrillo Economic Development Corporation (CEDC) celebrated its 30th Anniversary with a family festival and resource fair on Saturday, June 4. The event, entitled "Pathways to Peace and Prosperity," was free to the public and took place at Plaza Park in downtown Oxnard. An estimated 1,000 people attended throughout the day.

The event commemorated 30 years of CEDC's operations, remarkable history and commitment to community revitalization. We welcomed media personality David Cruz as the emcee. The event included live music and entertainment, food and games, art and children's activities, and access to organizations providing education, homeownership and community services. The diverse entertainment recognized culture and art showcasing various local music and dance groups including Caliente, CosoLive, Mabel Tallez, Oxnard College's Ballet Folklorico, Arts for Action's Capoeira, Danza Mexica Cuauhtemoc.

The festival also served as an opportunity for residents to recognize CEDC's retiring Executive Director, Rodney Fernandez, for his 30 years of service and dedication to affordable home development and community building. This event served as CEDC's NeighborWorks® Week (NWW) event. During NWW (June 4-11, 2011), local NeighborWorks® America (NWA) organizations across the U.S. mobilized tens of thousands of volunteers, businesspeople, neighbors, friends, and local and national elected and civic leaders in a week of neighborhood change and awareness. The extensive resource fair showcased as part of CEDC's celebration featured access to education, homeownership, and community resources and reflected this year's NWW's theme of "Working Together for Strong Communities."

An important goal of "Pathways to Peace and Prosperity" was to offer opportunities for individuals and families to gain valuable information that could help them work toward economic and educational advancement and self-sufficiency. With a 'passport' in hand, families were able to travel through three resource paths and could enter into a raffle drawing upon completion of each pathway. More than 50 educational and service organizations, businesses and agencies comprised the resource fair. Each disseminated useful

information and made connections with community members. The "Home Pathway" taught families about the path to affordable rental apartment homes as well as buying and retaining a single-family home or townhome, including foreclosure prevention resources. Families were connected to CEDC's NWA HomeOwnership Center for financial educational workshops, as well as to banks and other agencies. The "Education Pathway" walked families through the planning steps needed for academic success — from kindergarten to higher education. Families were able to visually track their education attainment goals as they went through the pathway and interacted with education advocates and professionals who offered resources and information. In the "Community Pathway," community members interacted with resident leaders who are working on critical issues in our region such as violence prevention; affordable homes for agricultural workers and community leadership development; and professionals who offered resources and information. The goal of this activity was to present information to families in a dynamic and interactive way that emphasized connectedness among organizations and agencies that are working to create stronger and safer communities in our region.

Graciela Paniagua travelled through the pathways and was impressed by the amount of information available. She said, "I was able to connect with an insurance agent to change my plan. I have started to fix my money problems in order to save to purchase a home."

Jerry Johnson was also able to connect with resources. He said, "I got in touch with a Wells Fargo mortgage officer and I am currently working with Wells to refinance my home."



Donna Wright (speaking at microphone above) a relationship manager from NeighborWorks® America presented retiring Rodney Fernandez with a check for \$10,000 for the Rodney Fernandez Community Building fund.



A youth at the NWW event learned how to rescue a "dummy" victim during a demonstration by the Ventura County Fire Department.

CEDC is thankful to all the community partners, sponsors, volunteers and members that made this event a success. CEDC extends a special thanks to Toro Enterprises, the title sponsor, which has partnered with CEDC since 2002. Jerry Hannigan, Toro's Controller, expressed that they supported CEDC's event because they wanted to honor their positive relationship with CEDC and to contribute its share to the community. He said, "We value CEDC's commitment to providing affordable housing to low-income community members."

The 100-plus volunteers were also instrumental to the success of the event. The volunteers included members of Prototypes, Tay Tunnel, Arts for Action, City Corps, CDR, Ventura County Fire Department, local middle and high school students and CEDC staff, board members and residents. They all brought enthusiasm and a willingness to help. The planning committee hopes to build on the successes of this event when planning upcoming events such as the Third Annual Youth Exchange on October 8, 2011 at Ventura College. See www.cabrilloedc.org for more information.

Villa Cesar Chavez Community Earns an Imagination Playground Play Equipment System Courtesy of Let's Play and KaBoom!

Families at CEDC's Villa Cesar Chavez Farmworker Family Apartments are playing in a whole new way after receiving two KaBOOM! Imagination Playground in a Box sets. CEDC was one of five organizations across the country to receive innovative playground equipment from KaBOOM!, a



Children who live at CEDC's Villa Cesar Chavez community in Oxnard happily play with their new Imagination Playground equipment.

national non-profit dedicated in saving play and Let's Play, a community partnership led by Dr. Pepper Snapple Group.

The Property Management and Community Building and Neighborhood Revitalization divisions successfully wrote the Imagination Playground in a Box grant awarding Villa Cesar Chavez two

playground boxes comprised of more than 150 loose blue foam parts including giant foam blocks, mats, wangs, and tubes. Designed by architect David Rockwell, the playground offers a changing array of elements that allows children to constantly reconfigure their environment and to design their own course of play.

Villa Cesar Chavez hosted a celebration to unveil the two huge yellow and green boxes on June 27th. A sea of blue foam blocks covered the Villa Cesar Chavez fountain area where youth and parents came together to create imaginary motorcycles, cars, guitars, castles, slides and much more.

"One of the things that has amazed me about the KaBOOM! Imagination playground is the endless opportunities it gives the kids to create," said Dolores Rodiles, Property Manager at Villa Cesar Chavez. "In a matter of seconds, the same set of blocks being used can change from a car to a throne to a set of drums. It takes you as far as your imagination can go. It has also been wonderful to see parents play with their kids. Talk about quality time!"

The Imagination Playground in a Box set grants were awarded to organizations that have previously built playgrounds with KaBOOM! CEDC, in collaboration with Amgen, the Piru Neighborhood Council, and the County of Ventura, completed its first KaBOOM! playground in August 2010. The other four Imagination Playground winners included Community Boys and Girls Club of Wilmington, North Carolina, YWMC Central Alabama in Birmingham, Alabama, St. James Playspot in New Orleans, Louisiana and Elsie Whitlow Stokes Community Freedom Public Charter School in Washington, DC. We congratulate all the winners.

New Program Assists Distressed Homeowners to Avoid Foreclosure

CEDC has been approved by the California Housing Finance Agency (CalHFA) as a certified counseling organization to assist struggling local homeowners facing mortgage crises with a set of four new programs called "Keep Your Home California." The primary goal of the new programs is to fight the ongoing foreclosure crisis in California, with the main objective of assisting individuals and families to remain in their homes. The programs, under the umbrella title of Keep Your Home California, are federally funded as part of the U.S. Treasury Department's Hardest Hit fund, and are aimed at helping low- and moderate-income homeowners struggling to pay their mortgages amid the worst real estate crisis in decades. California received a total of nearly \$2 billion through the Hardest Hit fund. After consulting with community leaders throughout the state, four programs were created to assist California families.



Homeowners needing financial assistance to avoid foreclosure may qualify for the Keep Your Home California program. Here, HOC staff review client paperwork.

All four programs are intended to help avoid foreclosure: three offer several forms of mortgage assistance, as well as a separate program that will provide transition assistance to borrowers who execute a short sale or deed in lieu transaction. All of the programs are designed specifically for low- or moderate-income homeowners who are either unemployed or are facing another financial hardship, or homeowners who have fallen behind on their mortgages and owe significantly more than the value of their homes. Unemployed homeowners may be able to receive up to six months of mortgage assistance, but can be no more than three months behind on their mortgage.

"This program provides hope to people who have not previously been able to secure a home loan modification because of income challenges such as receiving unemployment," says Bertha Garcia, Director of CEDC's NeighborWorks® HomeOwnership Center. "We're pleased to offer this program in our community and invite homeowners to call us for assistance to see if they qualify."

Homeowners may call CEDC at 805-659-6868 to schedule a counseling appointment. A full description of the programs can be found at www.KeepYourHomeCalifornia.org.

Real Estate Development Division

CEDC has a Record Five New Affordable Communities Under Construction in Ventura County

The Real Estate Development and Construction Divisions are busier than ever with five projects underway in the Santa Clara Valley, Oxnard and East Ventura.

In Santa Paula, construction is underway on Paseo Santa Bárbara, a development of 90 affordable apartments for low, very low and extremely low incomes. Completion is expected by the end of December 2011. All are invited to an 'Open House' at the development on December 9, 2011. The Grand Opening will be held the following day, December 10, 2011.

In Ventura, construction is underway on Azahar Place, a development of 60 affordable apartments for low income and farmworker families. Completion is expected by May 2012.

In Piru, Valle Naranjal (valley of orange groves) a development of 66 affordable apartments is being built for farmworker families and is scheduled to be completed by April 2012.

In Oxnard, Camino González (named after former Oxnard Housing

Director, Sal González) a development of 18 affordable apartments for farmworker families, is scheduled to be completed by February 2012.

Also in Oxnard, Paseo de Luz a development of 25 affordable apartments for low income and special needs residents is scheduled to be completed by late January 2012.



CEDC staff and partners broke ground on Paseo Santa Bárbara in Santa Paula in October 2010.

CEDC Welcomes Donations and Volunteers in 2011

CEDC welcomes you to contribute to our mission through monetary donations or volunteerism.

You may send a tax-deductible contribution to:
Cabrillo Economic Development Corporation
Attn: Contributions
702 County Square Drive
Ventura, CA 93003

Contributions to CEDC qualify as charitable deductions for income tax purposes and may help to reduce tax liability. An attorney or financial advisor can provide tax information specific to your situation. CEDC's federal identification number is: 95-3681521.

You may designate that your donation be used for a specific purpose, which include the following:

- General operations
- NeighborWorks® Week (a yearly neighborhood revitalization project)
- 805 Youth Exchange (refer to photo caption at right)
- Farmworker housing development

- NeighborWorks® HomeOwnership Center
- Foreclosure prevention counseling
- Homebuyer education
- CEDC's 30th Anniversary fund

CEDC also has numerous volunteer opportunities each year. If you would like to contribute your time and talents to our mission, please contact Kathryn Benner at: 805/659-3791.



Countless volunteers made this year's NeighborWorks® Week event in Oxnard possible. Please let us know how you would like to serve the community with us in the future

Community Building and Neighborhood Revitalization Division

Youth Exchange 2010 was Life Changing for Area Students—"If You Can Dream It, You Can Do It"

On September 25, 2010, local youth, volunteers, and professionals came together at California State University, Channel Islands (CSUCI) for the CEDC-sponsored second annual 805 Youth Exchange. Similar to the 805 Youth Exchange in 2009, this event focused on bringing youth together to engage in positive, future-focused activities. In planning this event, CEDC's Community Building and Neighborhood Revitalization Division (CBNR) collaborated with several organizations including California State University Channel Islands, Arts for Action and Straight Up Improv. These groups shared the goal of creating a safe place for local youth to interact in positive ways and build knowledge and skills for planning a bright future.



Students at the 805 Youth Exchange were inspired by a talk from former politician Pedro Nava.

At the all-day event, youth chose from an array of educational and creative workshops in which to participate. Workshops highlighted college preparedness and featured role models as speakers, and provided opportunities for shared learning. Themes for the day included college financing, careers in sports and environment, financial fitness, leadership and community engagement, and self-expression through arts and music. Former Assemblyman Pedro Nava delivered an inspiring talk on the importance of education for one's own personal and professional growth. He encouraged youth to follow their dreams. "If you can dream it, you can do it," Nava said.

Amelia Sugden, Principal of Haydock Intermediate School in Oxnard, provided bus transportation for 52 of her students who are considered "at risk" or as CBNR staff like to identify them "at promise." These students do not have the option of taking elective courses or college orientation courses, nor do they get to go on field trips because they are in the academic intervention program. So attending an event such as the 805 Youth Exchange was exposure they normally do not receive. They were able to see school staff committed to their progress outside school hours and experience a University campus first hand. In the workshops, they interacted with trade professionals, and learned what their jobs entail. For the students, "this placed faces behind professions," said Amelia. One female Haydock student enjoyed seeing a female police officer because she was unaware that women could participate in this occupation. Youth's eyes were opened to new possibilities for their own futures.

Amelia said the students talked about the event for weeks. "The students greatly benefited from this event because they normally do not get to do anything like this, and they received personalized attention," said Amelia. She appreciates the work that Cabrillo does for youth such as holding these types of events locally, so they can easily attend. She plans to send some of her students to the next 805 Youth Exchange. Preparation for the third Annual 805 Youth Exchange is under way and is planned for October 8. Find out more at: www.cabrilloedc.org.

Board Member Profile

CPA Says Affordable Housing "Counts" for a Lot in Ventura County

Maria Hernandez-Alamin is one of CEDC's newest Board Members. She has worked as a Certified Public Accountant (CPA) for 22 years obtaining her license in 1997. After graduating from UCLA in 1986 with a Bachelors of Arts degree in economics, Maria felt that becoming a CPA was a logical career path because of her interest in business and economics. She gained extensive experience in both public and private accounting. In 2003, she opened her own business, which offers internal audit services and consultation to governmental entities and non-profits, individual and small business tax services and on-site training for small and large businesses.

Using the knowledge has gained from her lengthy career as a CPA, Maria contributes a financial and internal control perspective to CEDC's Board of Directors. She hopes to assist CEDC to operate with increased efficiency and connectivity by analyzing all aspects of operations.



*Maria Hernandez-Alamin
CEDC Board Member*

Maria says she feels a personal connection to CEDC's mission. She believes her success is directly tied to her immigrant parents' ability to purchase a home. Owning a home set the foundation for receiving advantages provided by her parents such as attending college. "My life was enriched due to the benefits of homeownership," she says. Maria asserts that having affordable home choices in Ventura County is necessary and needed. "It is the single most important aspect in helping youth achieve their goals and use their gifts in the future," she says.

Maria moved to Ventura County from Los Angeles 15 years ago. She lives in Camarillo with her husband Gary, 14-year-old daughter Gabriella and 12-year-old son Tomas. For enjoyment, Maria reads and gardens. Planting vegetation that consumes few precious resources such as water is her forté.

Maria says she is extremely honored to be serving on the Board of such a well performing and civic minded non-profit. She is excited to be a part of CEDC's bright future.

CEDC appreciates the vast contributions Maria has already made to CEDC, and looks forward to her continued contributions.

Partner Profile

Citi Continues its Long Partnership with CEDC

As CEDC celebrates 30 years of collaboration and impact, we are proud to acknowledge our diverse relationship with Citibank. Since 2003, Citi has proactively partnered with CEDC to support programs and services, provide much-needed predevelopment and construction financing for affordable housing developments, underwrite policy and community awareness efforts around affordable housing, and volunteer for neighborhood beautification efforts.

At the “hub of the [Citi] wheel” is Citi Community Development, with Rashi Kallur, Community Development Officer, coordinating neighborhood revitalization and asset-building relationships between and across Citi’s departments. “We want to do the right thing for the community and align with our non-profit partner’s mission,” says Rashi. Both Citi Community Development and CEDC share a common goal – to empower underserved people, families, and communities.



Rashi Kallur, left, Community Development Officer for Citi, volunteered for CEDC's annual NeighborWorks Week event in 2010 in Oxnard.

In 2011 alone, the Citi Foundation supported Cabrillo with \$120,000 in grants and \$10,500 in contributions to expand its development pipeline, provide operating support for the NeighborWorks® HomeOwnership Center (HOC), and fund operating expenses for CEDC's Youth Individual Development Account matched savings program. Citi has supported many other initiatives at CEDC including: Citi

Community Mortgage Lending provided \$1.5 million in loan capital to the HOC in 2008 and 2009. Citi Community Capital provided \$20 million in construction financing and an additional \$8.3 million in equity, gap financing and predevelopment capital for Paseo Santa Barbara, a 90-home affordable rental development in Santa Paula that will be completed in 2012. Citibank's local Oxnard branch holds savings accounts for adults and youth participating in Individual Development Account matched savings program. For the last six years, Citi has served as the lead sponsor of the annual Ventura County Housing Conference, which CEDC initiated and takes a lead role in planning. Since 2005, Citi has sponsored CEDC's annual NeighborWorks® Week neighborhood improvement projects, where Citi and CEDC staff work side by side to improve communities, block by block.

CEDC thanks Citi for its innovation, leadership and dedication to improving the lives of people in Ventura County.

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CEDC's Mission Statement: To provide comprehensive housing services, through a community building approach, that facilitate self-sufficiency for individuals and families who are most lacking in opportunity in Ventura and Santa Barbara counties and adjacent areas in Los Angeles.

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Newsletter for the Cabrillo Economic Development Corporation

bringing community home

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