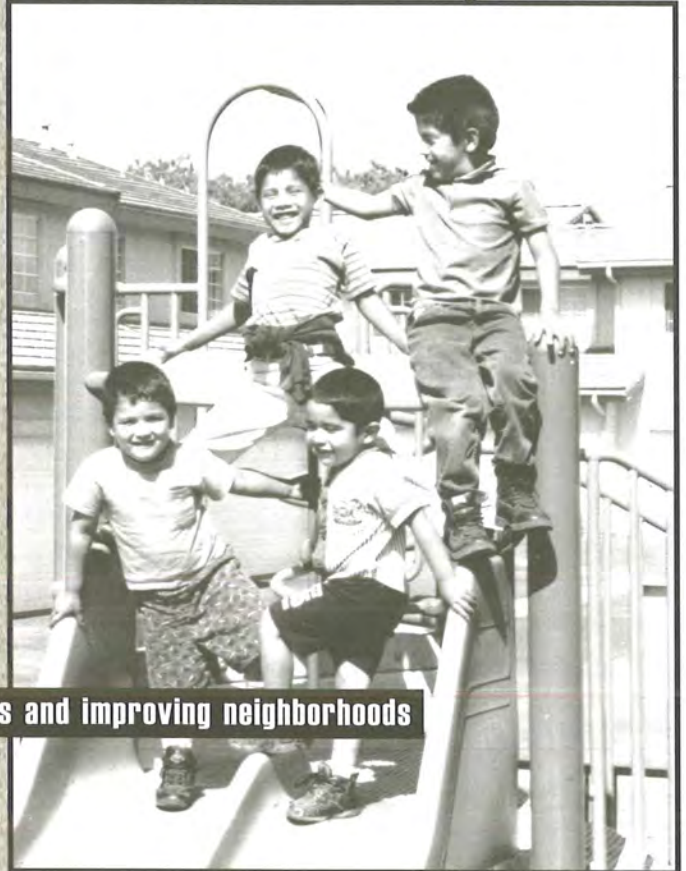


Cabrillo Economic Development Corporation



Strengthening families and improving neighborhoods

**Annual Report
1995-1996**





Cabrillo Economic Development Corporation

Cabrillo Economic Development Corporation is a nonprofit, community development corporation serving the counties of Ventura and Santa Barbara.

Since 1981, CEDC has developed 715 affordable housing units in communities throughout Ventura County including Camarillo, Fillmore, Moorpark, Ojai, Oxnard, Piru, Santa Paula, Simi Valley, and Ventura. Providing oversight and direction for this

Successful community building is focused around specific improvement initiatives in a manner that reinforces values and builds social and human capital.

effort has been a 15-person, volunteer board of directors representative of housing residents, local community leaders and others interested in providing affordable housing for an ever-growing segment of our society.

CEDC's mission is to provide affordable housing to low income individuals and families with an emphasis on resident control and ownership; to assist in the development of effective community-

based organizations, neighborhood facilities and other programs that benefit the low income community; and to serve as an advocate for community economic development.

CEDC's community building approach incorporates leadership development with local asset-based development, thereby enabling the low income community to pursue economic and personal mobility through knowledge and self-determination.

1995-96 Annual Report

This two year report covers a period of activity from 1995 through 1996 and describes the organizational changes that have occurred in the Cabrillo Economic Development Corporation (CEDC) during that period as well as the housing projects it has initiated and completed since its last annual report. Most importantly, this report describes CEDC's impact on the lives of individuals who reside in CEDC-constructed dwellings.

This report describes CEDC's most recent accomplishments ... the construction of Villa Solimar in Oxnard, Casa Velasquez in Camarillo, and Apricot Ranch in Simi Valley. It also presents new initiatives for the future, including a major undertaking in collaboration with the Local Initiative Support Corporation through its National Rural Program. Directors, staff and CEDC supporters and funders are listed. And tribute is made to Raymond Garcia, a special friend of CEDC, whose recent passing is a great loss to those who view community self-determination as a means to improved quality of life in our neighborhoods.

Contents

President, CEDC Board President's Message	4
Executive Director's Message	5
Housing Developments	
Villa Solimar	6
Casa Velasquez	8
Apricot Ranch	10
New Initiatives	
National Rural LISC Program	12
Casa Garcia, Santa Paula	12
Fillmore Homes	13
Community Building	14
Home Ownership Counseling	15
Santa Barbara County	15
Board of Directors	16
CEDC Staff	17
Memorial: Raymond Garcia	18
List of Funders	19

Editor	Lourdes Castro-Ramirez
Photography and Copywriting	George Martinez
Layout and Design	Marla Sandall
Pre-Press and Printing	Herald Printing

Message from the CEDC Board President, Ken Merideth

Dear Supporters of Community Development:

The Board of Directors and staff of Cabrillo Economic Development Corporation are pleased to submit this Annual Report for 1995 and 1996. It has been 15 years since the Ventura County Board of Supervisors supported the start up of the CEDC. As the only county-wide private housing nonprofit, we are very grateful to many people who have supported our mission to upgrade neighborhoods by developing quality affordable housing.

Since our incorporation in 1981, CEDC has developed 715 units in the 9 Ventura communities of Camarillo, Fillmore, Moorpark, Ojai, Oxnard, Piru, Santa Paula, Simi Valley and Ventura. Over 3,000 persons have been assisted and \$44 million dollars of reinvestment has been made into these local economies. Most importantly, families of hard working parents, seniors, and youth have earned and are paying for a solid foundation of affordable housing from which they are improving their lives and the neighborhoods around them.

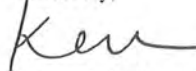
Our success is a true testament to the real commitment, involvement and financial partnerships that have brought together neighborhoods, local government, and both public and private resources, all working together to provide quality, affordable housing that is a true asset to neighborhoods. These partnerships came together during 1995/1996 to construct three projects in Camarillo, Oxnard and Simi Valley. We appreciate the support we received from these communities as they stepped forward to improve housing in their areas by partnering with the CEDC.

I want to thank all of my fellow CEDC Board Members for their dedication to improving community. The CEDC Board is a hard working group that is actively engaged in many aspects of our complex operations. Their spirit and leadership have been instrumental in our continued success.

I am pleased to pass the gavel to Mr. David Sabedra, our new Board President. In doing so, the responsibility for leading our corporation during 1997/1998 goes to David and the Executive Committee. David has been involved with the corporation since 1981, so the Board is in great hands.

I hope you enjoy our review of activities for the last two years, as much as we have enjoyed working together to make Ventura County a better place to raise our families.

Sincerely,



Kenneth R. Merideth
President

Message from the CEDC Executive Director, Rodney Fernandez

Dear Colleagues:

CEDC has embarked on a significant shift in the way it does its work. After 15 years of success in developing affordable housing for families, farm workers, and seniors in Ventura County, the corporation is returning to its roots.

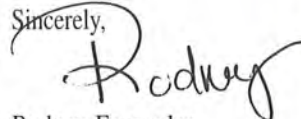
CEDC began by people working together to improve both their lives and neighborhood. In 1996, we created a Community Building division to allow us to work more closely with neighbors as housing projects are considered. In addition, we will be working more closely to support the tenants of our four managed projects which total 216 units to facilitate leadership development and family plans. We will also be available to work in partnership with neighborhood groups, who want to work collaboratively to undertake an asset based approach to neighborhood planning and involvement.

The creation of our community building approach to community development has been made possible by the leadership and financial support of United Way of Ventura County, the National Council of La Raza and the Ford Foundation. NCLR selected CEDC to be one of four CDC's in the country to receive Ford grant funds to enable minority college graduates to enter the growing field of community development. We hired Mrs. Lourdes Castro-Ramirez to be our Community Planner and she is leading our transition in this important area.

The CEDC was also very fortunate to be selected in 1995 for a unique national program to support rural community development. The Local Initiative Support Corporation, the premier national support group for community economic development, created the National Rural LISC program. CEDC was one of 52 CDC's in the country to be selected and is one of five from California. The Rural LISC program will provide four years of financial and technical support to assist CEDC to reinvest resources in Santa Paula, Fillmore and Piru.

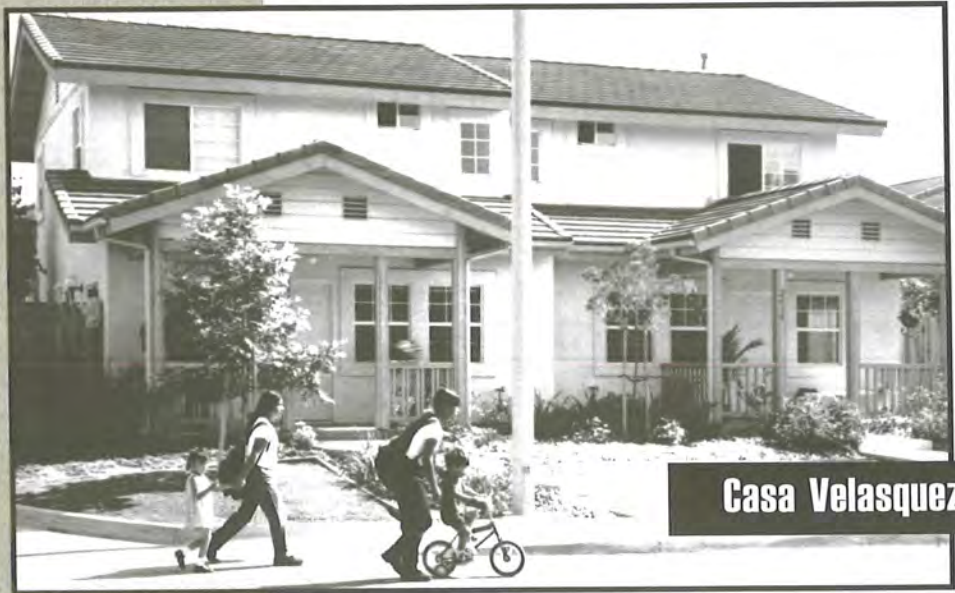
Finally, in 1996 the CEDC Board of Directors approved expanding our service area to include Santa Barbara County. As a coastal county, Santa Barbara has many of the same assets and challenges that confront housing and community development in Ventura. We look forward to the challenge of creating community building around affordable housing in Santa Barbara.

Looking back, 1995 and 1996 were great years for the CEDC. I want to thank all the committed board members and staff for their professional dedication to making our neighborhoods better places to live, work and play.

Sincerely,


Rodney Fernandez
Executive Director

New Housing Development ...



Casa Velasquez

Located in Camarillo,

Casa Velasquez was open for occupancy in December 1995. This 13-unit low income rental housing development includes two, three, and four bedroom townhouses with private patios.

Property management is by CEDC. Funding and support was provided by California Equity Fund, the City of Camarillo, California Tax Credit Allocation Committee, the County of Ventura, Federal Home Loan Bank of San Francisco, Home Savings of America, Low Income Housing Fund, Networking for Housing in Ventura County, and the U.S. Department of Housing and Urban Development. Design by Brady Roark, A.I.A.

René Corado's love for his family can be compared to the commitment that he has for his community. He has contributed greatly to the creation of the Casa Velasquez Resident Committee. "The committee is important for residents and for the whole community because people can express their ideas, doubts, and offer solutions. Without a committee each person goes their own way, and they lessen the importance of community," states René.



René also expresses his gratitude to CEDC for the opportunity of renting an affordable 3 bedroom town house where his 2 sons and 2 daughters have more room, an adjacent play area, and a good environment. He comments that "projects like Casa Velasquez are necessary because they're affordable and comfortable."

His commitment to affordable housing is evidenced through his service as a CEDC Board Member representing Casa Valasquez.

"I was raised in this area and it's really nice to have a place like Casa Velasquez built in this neighborhood. I don't think I would have been able to afford a house like this without Casa. I can watch my children play ... I don't worry about cars or strangers as much ... I just feel more secure."

Lupe Medina



Lupe Medina, wife, mother, and Casa Velasquez Resident Committee Treasurer; pictured with her child and her neighbor's children.



Casa Velasquez children enjoying their Open House celebration.



Adorable daughter of Jose and Reyna Gonzalez, attending a resident's meeting with her parents.

Successful community building is tailored to neighborhood scale and conditions.

New Housing Development ...



Villa Solimar

Miguel Diaz, pictured above with his son, Miguelito, describes his arrival to the United States from his native country of Chile in South America more like a test in survival and self-determination. Having to learn a new language, acquire new job skills and continue his education at night to further his career as a hi-tech machinist were things he felt he must do to provide for his wife and children.

CEDC's goals of utilizing local assets and developing leadership among residents are demonstrated in Miguel's experiences while residing at Villa Solimar in Oxnard. An clear example is the IX Annual Housing Conference in Spanish offered by

CEDC which he and other residents attended last year. "It taught me how to conduct better meetings," said Miguel. "Learning how to use an agenda has helped us get things done." Among the programs and services promoted by CEDC and residents have been efforts to slow and redirect the automobile traffic in and around the complex, inviting representatives from the police and fire departments to discuss home security, and the coordination of special events such as the children's Halloween party, a resident garage sale and bulletins to residents about problems or outside services of possible interest.

Community building draws upon and renews the assets of individuals and economies.

Part of the Oxnard community, Villa Solimar has 32 three-bedroom town-homes and is located one block east of the Five Points intersection. Construction was completed in October of 1995.

Funders and supporters for the Villa Solimar project were American Savings Bank, Federal Home Loan Bank of San Francisco, First Financial Management Corporation, James Irvine Foundation, Local Initiatives Managed Assets Corporation, Low Income Housing Fund, Oxnard Community Development Agency, Rural Communities Assistance Corporation, U.S. Department of Housing and Urban Development, and Wells Fargo Bank. Design by Michael Falconer, A.I.A.



Front view of Villa Solimar from Donlan Street



Children can ride their bikes inside the fenced center court under the watchful eye of parents or property manager.

"It's amazing the steps CEDC takes to meet the needs of the tenants here. Few places are as well kept as Villa Solimar ...the tenants feel that the property owners care about them. The resident committee is working on leadership development and they have accomplished much in the few short months they have been meeting."

Priscilla Carrasco, resident property manager at Villa Solimar



Rosa Magaña and newborn son with Priscilla Carrasco

New Housing Development ...



Apricot Ranch

Marla Sandall's future prospects have not always seemed as bright as they do today. Her employer has just promoted her to a supervisory position and she is completing her bachelor's degree. But just a few years ago—recently divorced with four teenage children—the dream of having a fulfilling job, career options, and owning her own home seemed impossible. “I had a feeling of futility about the future,” states Marla. “Important goals like home ownership were simply out of my reach.” Now she has a place of her own and looks forward to her next home improvement project.



Marla's original feeling of helplessness led to her current dream, that of helping other single mothers achieve economic security and a sense of self-worth. “A failed marriage, financially challenged and without job skills, a lot of women with children are not able to make it. I was fortunate because I had some computer skills in the job market and help getting started as a home owner.”

Besides her roles as breadwinner, mother, and college student, Marla is also a volunteer CEDC board member representing the low income community of Simi Valley.

Community building connects individuals and families to the mainstream economy.

Simi Valley is home to the owners at Apricot Ranch, one of CEDC's home ownership projects. Completed in February 1996, Apricot Ranch provided low income residents the opportunity to qualify for one of 22 three-bedroom townhouse duplex units with private patios.

The construction lender for Apricot Ranch was Wells Fargo Bank, with additional construction period financing from LISC, the City of Simi Valley, Low Income Housing Fund, the Affordable Housing Program of the Federal Home Loan Bank of San Francisco, and Citibank. Design by Wade Killefer, A.I.A.

"When you see a project like this go in, there isn't an outcry of people saying, 'oh no, you can't build an affordable project next to my neighborhood,' because they look and say 'hey, this is quality housing.'

It's great when cities [like Simi Valley] and organizations like Cabrillo put together these types of projects. [Apricot Ranch] is a typical example of ...what CEDC [does], what we want to see, and the mechanism for affordable housing."

Councilman Bill Davis,
representing the
Simi Valley City Council at the
Grand Opening of Apricot Ranch.



Meet members of the Davies family, *Mary, Aaron and Linda*, at their home in Apricot Ranch.



One of Apricot Ranch's young residents at play.

New Initiatives ...

National Rural LISC Program

The National Rural Local Initiative Support Corporation Program is a first-ever, four-year program to utilize the resources and experience of one of the nation's most successful urban community development programs, the Local Initiative Support Corporation (LISC), in order to address the needs of low and moderate income communities in rural areas. Low income rural communities are in need of the same resources, recognition and capacity building as are urban communities but, historically, have had less access to financial and technical assistance in community development.

The LISC National Rural Program has committed to provide hundreds of millions of dollars in grants, loans, and technical

assistance, over a four-year period, to rural communities throughout the United States, using the conduits of community development corporations.

CEDC is one of 52 community development corporations in the nation, and one of 5 in the State of California, to be selected in 1995 as participants in the LISC National Rural Program.

Program target areas:

... *in Fillmore*, a 9-unit project directed toward low income residents interested in home ownership.

... *in Piru*, needs are currently being assessed.

... *in Santa Paula*, a 14-unit apartment complex—to be called Casa Garcia in honor of Raymond Garcia—designed to alleviate the shortage of affordable rentals in the community.

Casa Garcia, Santa Paula

A 14-unit apartment complex, to be called Casa Garcia in honor of Raymond Garcia, will be constructed on Garcia Street in Santa Paula. This housing development will target very low income families who live in small, inadequate structures due to the unavailability of low income housing.

Robert Borrego, president of Latino Townhall, a grassroots Latino non-profit organization, strongly supports the develop-

ment of affordable housing in his community. "The City of Santa Paula recently decided to enforce building codes pertaining to illegal structures and squalid living conditions within the city's more depressed areas. Cabrillo's project will provide an alternative for very low income residents in these over-crowded areas."

Karen Flock, senior project manager for Casa Garcia, states, "We are just beginning to address the tremendous need among the low income community in this area."

Community builders are changing institutional barriers and society's attitudes.

Fillmore Homes



Jim McIntyre approves loan for the De La Paz family

According to Fillmore City Manager Roy Payne, "Due to CEDC's very conscientious work and willingness to work with our North Fillmore Neighborhood Committee, the Planning Commission and City Council approved the construction of these houses which, coincidentally, fit within our city's Master Plan to improve isolated pockets in our city."



Future homeowners, partners and officials celebrate ground breaking

In partnership with the City of Fillmore and the County of Ventura, CEDC will utilize Rural LISC support to construct nine new homes in Fillmore. This special 9-unit project consists of 3 four-bedroom and 6 three-bedroom single family homes available to first-time home buyers. Construction is expected to be complete by December 1997.

Funding for this project is provided by the City of Fillmore, County of Ventura, Bank of America Community Development Bank, Federal Home Loan Bank of San Francisco, Fillmore Redevelopment Agency, Home Savings Of America, James Irvine Foundation, U.S.D.A.-Rural Development. Architect for the project is Brady Roark, A.I.A.



*Fillmore City Manager,
Roy Payne*

*Special thanks to the
North Fillmore
Neighborhood
Committee
and
Low Income
Housing Fund.*

New Initiatives ...



Community Building

CEDC's mission has been to improve people's lives as well as the communities in which they live through the development of affordable housing. However, there has been a growing awareness among its board of directors and staff that housing, in itself, is not sufficient to achieve the agency's mission, leading to the creation of CEDC's Community Building program.

Lourdes Castro-Ramirez with the Santa Paulan Residents Committee

With financial assistance from the Ford Foundation via a pass-through grant from The National Council of La Raza (NCLR) and United Way, CEDC initiated its Community Building Division in 1996, committed to improving people's lives by empowering them rather than providing for them.

The goals of the Community Building Division are to:

- build upon the strengths of residents and community by focusing on existing individual skills and community resources
- foster leadership development
- promote neighborhood-level involvement and participation in community planning
- coordinate social service delivery to residents via CEDC property management programs
- support family and youth activities because strong families are considered the foundations of strong communities

"Our experience has been that there is no "cookie cutter" for community building. The best efforts flow from the community identifying its assets and our facilitation of their vision for their neighborhoods."

Lourdes Castro-Ramirez,
Community Planner
for CEDC

CEDC's community building efforts are enhanced by membership in the Central Coast Collaborative (CCC), a consortium of six community economic development corporations in California working as partners with the Low Income Housing Fund to develop community building capacity and to increase peer-to-peer collaboration.

In 1996, the CEDC Board directed staff to expand the services it provides to include a comprehensive home ownership counseling program. The goals of the program are to increase home ownership among low income families, and to create working partnerships between local governments and private lenders. Elements of the program include home buyer education, pre- and post-purchase counseling, subsidy assistance (subject to availability), and lender collaboration.

Home Ownership Counseling

Support for these services has been provided by the Fannie Mae Foundation, National Council of La Raza and United Way of Ventura County.

Santa Barbara County

The CEDC has expanded its work to southern Santa Barbara County and is working with People Helping People of Solvang to develop affordable housing for low income families in the Santa Ynez Valley. People Helping People is an established provider of services in the area and had previously organized an Affordable Housing Task Force to address the urgent need for affordable housing for low income working families in the Santa Ynez Valley. The County of Santa Barbara has committed preliminary project funding and several potential sites have been identified. The CEDC is also pursuing a project in the City of Santa Barbara. Assisting the CEDC in these efforts is housing consultant Jennifer Bigelow, who has over 20 years of housing experience in Santa Barbara County.

Whether initiated by a school principal, a police officer, or a local CDC, community building is community driven.

CEDC Board of Directors

community service and experience

President

Kenneth R. Merideth
C.P.A. - Soares, Sandall,
Bernacchi and Petrovich

Vice President

David Sabedra
Channel Islands National Bank

Second Vice President

Richard Francis
Attorney-at-Law

Treasurer

Oscar C. Gonzales
Attorney - England, Whitfield,
Schroeder & Tredway

Secretary

Barbara A. Journet
Oxnard Community
Representative

Assistant Secretary-

Corporate Broker

John J. Vacca
Attorney-at-Law

Advisory Committee

Ron Hertel
Hertel Constructors

Richard McNish
Strathmore Homes

Al Zapanta
Atlantic Richfield Company

Board Members

Polly Bee
Community Representative,
Ojai

Rene Corado
Low Income Representative
Casa Velasquez, Camarillo

Mary Kaiser
California Community
Reinvestment Corporation

Ernie Morales
Community Representative,
Fillmore

Jessica Murray
Low Income Representative,
Montgomery Oaks Community
Housing, Inc., Ojai

Sister Carmen Rodriguez
Low Income Community
Representative, St. John's
Community Outreach, Oxnard

Marla Sandall
Low Income Representative,
Apricot Ranch, Simi Valley

Father Mike Walsh
Low Income Community
Representative,
St. John's Seminary



Ken Merideth



Barbara Journet



David Sabedra



Sister Carmen Rodriguez

CEDC Staff

professionalism and dedication

Main Office

Rodney Fernandez, Executive Director

Karen Flock, Senior Project Manager

Jesse Ornelas, Senior Project Manager

Mike Carroll, Construction Manager

*Lourdes Castro-Ramirez,
Community Planner*

*Bertha M. Garcia, Home Ownership
Counseling Manager*

Sandra Lucero, Receptionist-Secretary

Brenda McIlwain, Senior Bookkeeper

Tammy Throckmorton, Senior Bookkeeper

Cynthia Zabel, Bookkeeper

Bruce Ziegelman, Controller

Property Management

Socorro Eilar, Director

Brenda Lyons, Project Coordinator

Priscilla Carrasco, Resident Manager

Blanca Tovar, Office Manager

Ninfa Zepeda, Resident Manager

Martha Zurita, Site Manager

Darlene Foster, Resident Manager

Gonzalo Perez, Maintenance Supervisor

*Antonio Camacho, Maintenance
Worker II*

Manuel Celio, Maintenance Worker I

*Felipe Pacheco, Maintenance
Worker I, Patrol*



Rodney Fernandez



Bertha Garcia



Manuel Celio



Sandra Lucero



Karen Flock



Jesse Ornelas

Memorial to Raymond Garcia

*Through this valley walked a man
a man of mustache - and bronzed by
his native Californian Sun*

*He loved the celestial blue of our valley skies
littered with playful and puffy white
clouds - that formed the backdrop to
Topa Topa and Our Lady of South Mountain*

*He spoke softly but wisely and his thoughts
unknowingly guided and disciplined
our search for an answer*

*He shared with me the love for his family
and his East Los Angeles Barrio*

*He spoke to me about Chavez, Orozco,
Siquieros and Rivera, but
most of all he had the gift to listen*

*He spoke to me about his ancestral roots
that gave this man the pride and
humility which enriched our valley
as this man walked through*

*This man was my friend - and his name was
RAYMOND GARCIA*

Un Amigo,
Jess Victoria

It can truly be said that Raymond Garcia's life was dedicated to serving the needs of the community, particularly the disenfranchised and working poor. His love of literature, keen intellect, compassion, and tender smile will be sorely missed by those who knew him as a friend or an adversary.

Raymond opened the Green Morning Books store in Santa Paula, which became a magnet for community conversations.

He was the founder of Latino Town Hall, a grass roots organization dedicated to fostering greater citizen involvement and quality of life in Santa Paula, and he led supporters of a proposed CEDC project in Santa Paula. His support of the CEDC was unqualified and total.

In tribute to Raymond, CEDC dedicates this annual report and Casa Garcia, a new housing project in the City of Santa Paula, to his memory.

List of Funders

American Savings Bank
ARCO Foundation
Bank of America CDB
California Equity Fund
Citibank, F.S.B.
City of Camarillo
City of Fillmore
City of Oxnard
City of Simi Valley
County of Ventura
Fannie Mae Foundation
Federal Home Loan Bank of San Francisco
First Financial Management Corporation
Ford Foundation
Home Savings of America
James Irvine Foundation
Local Initiatives Managed Assets Corporation
Local Initiatives Support Corporation
Low Income Housing Fund
National Council of La Raza
National Rural LISC
Networking for Housing in Ventura County
Oxnard Community Development Agency
Rural Communities Assistance Corporation
Simi Valley Community Development Agency
U.S. Dept. of Housing & Urban Development
U.S.D.A. Rural Development
Wells Fargo Bank
United Way - Ventura County

Cabrillo Economic Development Corporation
11011 Azahar Street • Saticoy, CA 93004
Phone (805) 659-3791
Fax (805) 659-3195