

Formerly Homeless Youth Goes to College Credits Part of His Success to Living in a Home That His Family Can Afford



Esteban Alvarado's family overcame homelessness and he is now attending college in San Luis Obispo.

Esteban Alvarado always liked the challenge of taking things apart and putting them back together. So, it's a natural fit for him to be studying mechanical engineering at Cal Poly San Luis Obispo. The bright, 18-year-old freshman smiles when he says he will specialize in mechatronics—an interdisciplinary field combining mechanics and electronics.

When he's not away at college, Esteban lives at CEDC's Kalorama Apartments in downtown Ventura with his dad and two sisters. The journey Esteban's family endured before ultimately coming

to live at Kalorama in September 2007 included lengthy stays at two local motels and even a three-year period of homelessness which began when Esteban was in third grade. Although Esteban freely admits he didn't enjoy the time his family lived in their car, it was the only life he knew at the time because his dad was unable to afford to live in a more stable place. Yet, through the tough times, Esteban continued to go to school and excelled as a bright student with academic plans for the future.

What's the main difference his family has experienced since living at one of CEDC's 15 apartment developments with affordable rents? "It has made everyone calmer," he says. "We are able to relax and it's nice to have my own space when I'm here. And," he says humbly, "I probably wouldn't have been able to make my dreams come true otherwise"—referring to his dream of going to college. He's putting himself through college by working as the front desk assistant at his dorm. Esteban's brother and sister are attending community colleges in Ventura County, but he is the first in his family to go away to college.

Kalorama Apartments has been in the CEDC portfolio of rental developments since 1997. "Thanks to housing opportunities that families can afford, Esteban is on his way to realizing his dreams," says Luz Soto, Director of CEDC's Property and Asset Management Division. "We are very happy to be a small part in contributing to Esteban's success."

Firefighter Becomes a New Homeowner

Manuel Morales and his wife Melissa recently bought a home in Santa Paula with a loan from CEDC's lending arm, the Ventura County Community Development Corporation (VCCDC). The 3-bedroom, 2-bath home has a great back yard for their daughters, Giselle (age 6) and Zoey (age 4), to play.

"The VCCDC staff ultimately found us a really good loan for our needs and gave us probably the best rate on the market right now," says Manuel who has been a firefighter in Ventura County for 10 years. The two loans the Morales family received were first and second mortgage loans, both at 30-year fixed rates below 5%. "The staff kept me grounded by reminding me of what my goals were and assisted me in keeping my income-to-debt ratio manageable," says Manuel. In addition, while other banks were requiring down payments of 3% or more, the loans the Morales family received required only 1% down and no private mortgage insurance. "They found me a loan at 1% down, which was a really big deal for me," says Manuel. While the Morales's had saved enough money to put more money down on a house, they decided to buy a less-expensive home than what they could actually afford so they would have money left over to make home improvements. That's exactly what they're doing. Already, a total makeover of the kitchen and one of the bathrooms is under way at the Morales' home. Manuel plans to re-stucco and re-roof this summer.



Manuel Morales, a firefighter, became a new homeowner recently with assistance from the Ventura County Community Development Corporation.

Manuel and his wife attended a pre-purchase class given by the VCCDC's sister agency, the NeighborWorks HomeOwnership Center® (HOC). "We took the workshop after purchasing because we had already been looking for a home before coming to the HOC," says Morales. "We wished we had heard about CEDC and the class sooner because we had already gone through all the pitfalls as new home buyers. The class is pretty important. I think everyone should take it." Soon they will take the post-purchase class to ensure they know how to care for their big investment.

"People often think that CEDC only assists low-income families, but that's not the case," says Bertha Garcia, Director of CEDC's HOC. "We also assist many moderate-income families with homeownership education and loans—a vital need in this tough economic market in which loan and credit markets have tightened. We try to make it possible for everyone to afford a home who wants to buy one, despite the challenges in the home loan market."

For information about loans offered through VCCDC, call: 805/659-6868.

CEDC offers a variety of free homeownership, financial education and foreclosure prevention classes at its NeighborWorks® HomeOwnership Center (HOC) located at 702 County Square Drive in Ventura. Here is the schedule of classes for the remainder of 2009:

Pre-purchase Workshop

Held in English and Spanish
8:30 a.m.-4:00 p.m.
July 11 October 17
August 15 November 7
September 19 December 12

The purpose of this workshop is to prepare participants for the home buying process by providing them with an overview of the mortgage process, a basic understanding of mortgage finance terms and conditions, choosing a real estate agent and lender, and foreclosure prevention.

Homebuyer Club/Post-purchase Workshop

Spanish: 5:30 p.m.-6:30 p.m.
English: 6:30 p.m.-7:30 p.m.
August 25
October 27



Foreclosure Counselor Gino Rodriguez instructs a class at one of the HOC's recent foreclosure workshops.

The purpose of this workshop is to gain general information about the responsibilities of homeownership, so that participants will have the skills and knowledge to successfully maintain their homes and finances, and is one the classes the HOC provides before, during and after the purchase process.

The HOC also regularly holds foreclosure prevention workshops. Please call to find out more information on the upcoming schedule. Call to make a reservation (suggested) for any of the workshops by calling the HOC at 805/659-6868.

Community Building and Neighborhood Revitalization Division

Sage Advice: Seniors and Youth Engage in Shared Learning Activities Gaining Knowledge and Skills Across the Ages

Through a unique program started last December, seniors and youth at CEDC communities are learning new skills from each other. The initiative is known by its acronym *B.A.N.G.!* (*Building Assets to Net Gain*) for Youth and is a cross-generational project involving seniors as sages to local Ventura County Latino youth. The goal of the program, sponsored by Citibank, is to provide youth with education about financial asset building, career and college opportunities, and assist them in learning new life skills. The program also allows seniors



Ventura County youth display some of the artwork they created in a shared learning program with seniors designed by CEDC's CBNR division and sponsored by Citibank.

to improve their quality of life by sharing their skills and by building new relationships with youth and other senior volunteers. The program promotes a general sense of community pride and positive social interaction.

At one session, youth taught the seniors computer skills and Spanish. At other sessions, seniors taught the youth and other seniors how to quilt, how to paint, and even how to play the game of pool.

Maria Rodriguez, a senior who has been living at The Santa Paulan for six years has taught four painting classes. "The kids were willing to try anything," she says. "They are all on their way to becoming good artists. I forget that I'm old. They treat me with respect."

Says Lizette Valdovinos, a junior at Santa Paula High School, "I really enjoyed the painting class." Nina Remensberger, a senior who teaches the billiards class, says students need one-on-one time to learn the skills of pool. "My husband taught me how to play and I've been playing 11 years," says Nina. "The kids are a good group."



Nina Remensberger, a resident of CEDC's Santa Paulan Senior Apartments, teaches Jose Cordova (making a shot) and Luis Valdovinos (looking on) how to play billiards.

Soon the seniors and youth plan to plant and nurture a community garden, which is the activity Joanne Mayorga, another senior who lives at The Santa Paulan, is most interested in. She has taken both the Spanish class and Nina's billiards class. "I learned a lot from Nina," she says. "She's a good teacher." The youth have also participated in financial education classes.

Board Member Profile

Community Activist and Gardener Extraordinaire Serves as Board Member Carefully Nurturing Her Community and Neighborhood

As the saying goes, Debora Schreiber grows where she's planted, so getting involved in her community is a "natural" for her. A psychiatric nurse by vocation, and a gardener by avocation, Debora likes to be involved in her neighborhood and in her surroundings. When she moved to California from Minnesota in 1996, she chose downtown Ventura as her new home because of the "walkability factor"—being close to many venues such as the library, the beach, local coffeehouses, the farmer's market and cafés.



Debora Schreiber CEDC Board Member

She maintains beautiful gardens all around her home on a busy corner in the downtown area of Ventura, and even maintains vegetable plants in her front yard as sustenance to whomever might want to harvest its bounty. A compost pile in the front yard can also be used by anyone who wants to contribute to it. Debora's back yard is an eclectic mix of fruit trees, flowers and plants in an English garden style. She even nurtures special plants, such as milkweed, to ensure multitudes of caterpillars and butterflies, much to the enjoyment of her neighbors, and passersby, especially, children.

Debora enjoys being involved, and involving others, in her neighborhood. She has been involved as the coordinator of her neighborhood's Kalorama Coalition for more than two years and also is on the steering committee for the City of Ventura's Task Force to End Homelessness. The coalition assisted in getting the city to install a crosswalk at Thompson and Ash streets and assisted in the effort to revitalize the Tender Life Maternity Home in conjunction with CEDC's annual NeighborWorks® Week last summer. When she was asked to be on CEDC's Board of Directors, Debora says it was her pleasure to get involved in an organization with such a noble mission. She also feels the role is a good fit for her interests in community building and activism, and assisting low-income individuals in building more sustainable lives and improving housing opportunities for lower-income individuals.

"I think it's very important to make sure there is adequate housing for people who are very low or low income, whether it's an apartment that's safe and stable or whether they get into homeownership," says Debora. "I support that strongly. In fact, that's also part of our task force's 10-year approach to ending homelessness: Housing first."

"I love the approach that Cabrillo does where it's a whole tie in to neighborhood building," she adds. "CEDC doesn't just build homes, it nurtures neighborhoods."

CEDC appreciates Debora's recent entrée onto CEDC's Board of Directors and looks forward to her many contributions.

CEDC's Newest Community in Fillmore is Under Construction



Fillmore Mayor Patti Walker took a few minutes to visit the site of Central Station, a 29-home development which began construction in October last year. It will feature eight for-sale townhomes and 21 apartment homes for farm workers.

Another CEDC new development, Fillmore Central Station, began construction in October 2008. Located at 236 Main Street in Fillmore, the 29-home development will feature a mix of rental and ownership homes. Twenty-one of the townhomes will be affordable rental homes for farmworkers and eight of the homes will be available

for ownership to local families living in Fillmore earning between 30-50 percent of the Area Median Income (AMI).

The homes will have three bedrooms and two bathrooms each, and will range in size from 1,140 to 1,337 square feet. The development will also feature a community room, five courtyards, a tot lot, and on-site garage parking. A landscaped bike path will run alongside the community with a decorative railing to match an existing bike path near Fillmore City Hall. The site is two blocks east of the city's downtown center, close to shopping, transportation and other services. The new community will be professionally managed on-site by CEDC's Property and Asset Management Division, which manages each of CEDC's 15 other apartment communities in Ventura and Santa Barbara Counties. CEDC's Community Building and Neighborhood Revitalization Division will facilitate the formation of both a tenant council and a homeownership council at the site.

"CEDC is always so good about building community. They don't just come in, build and walk away. They are a sustainable community asset," says Patti Walker, Mayor of Fillmore. "I just can't speak highly enough of Cabrillo. This new development will be a tremendous asset to the City of Fillmore and will benefit individuals who already live here."

The site currently is being paved and framing has started. The development is scheduled for completion in late 2009 and will be CEDC's second development in Fillmore.