

PROJECT NARRATIVE

a. Need

One of the biggest challenges facing California now and in the immediate future is the continued lack of affordable housing. A recent rent survey conducted by student housing services at the University of California at Davis found that the average 2004 rent for a 3 bedroom apartment in Davis was \$1,591. Although overall vacancy rates in Davis increased last year, they remain far below national averages. Notably, affordable housing units in Davis have not followed this vacancy pattern, in fact they are characterized by long wait lists. Many individuals and families remain on lists for years without success. Participating in lotteries at new affordable housing developments often offers the most likely chance for families to have the opportunity to move into affordable housing.

The exorbitant cost of housing places the biggest strain on low wage workers. The average cost of rent in Davis forces these workers to contribute 40% to 50% or more toward housing costs. Very low and low income individuals are particularly vulnerable to life circumstances. They live from paycheck-to-paycheck and unexpected changes in their household or circumstances such as separation or divorce, job loss, car repair, or medical expenses can thrust a family into homelessness.

The lack of affordable housing has significant spillover effects for all Davis residents. It can increase strains on local support programs. Locally housed employees are more connected to the community and more committed workers because they make more long term commitments to their jobs. They also contribute to the local economy because they shop locally. When workers live outside of Davis and commute to work there are also negative consequences. Worker retention and absenteeism increase. Commuting reduces the chances that these workers can take advantage of bike paths and transit opportunities that could reduce their costs and reduce the pollution, road maintenance, and traffic congestions associated with commuting.

The need for affordable housing in the Davis area far exceeds its availability. Even families with Section 8 vouchers from Yolo County Housing Authority are often unable to find housing because of the shortage of units. Local businesses depend upon employees who are able to work in a myriad of service and support positions. They often need workers who are dependable and can work varying hours. When employees live in Davis, employers see a reduction in employee absence and tardiness.

Yolo Mutual Housing Association (YMHA) is currently completing construction of its fourth affordable housing project (Moore Village at Wildhorse). The development of 59 apartments at Moore Village will assist with the pressing demand in Davis to increase the availability of affordable housing stock.

Yolo Mutual Housing Association has prudently used HOME/CHDO and CDBG funds in the past in connection with the development of its first three affordable housing projects. Each project has been placed into service with full occupancy, serving the affordable housing needs of local employees and their families. Yolo Mutual Housing Association has managed each project and operating grant appropriately, completing all fiscal reporting in a timely manner.

b. Benefit

Moore Village apartments will be affordable to very low, low and moderate income families and individuals earning from 30% to 60% of median income figures for Yolo County as determined by Housing and Urban Development (HUD). The project responds to critical needs highlighted in important ways.

Almost one third of the affordable housing units at Moore Village will serve residents who are very low and low income. YMHA is working closely with Davis Community Meals to utilize housing at Moore Village to help transition adults and families from homelessness to permanent housing and employment. YMHA and Davis Community Meals have already established a well functioning program at the Owendale Community that effectively transitions homeless families to permanent housing.

Residents at YMHA communities come from all walks of life , including individuals, families, single-parent households, and the elderly. Physically, mentally and developmentally disabled residents are integrated into the community. Low income senior citizens at other YMHA communities comment that they appreciate the opportunity to live in a diverse community and are pleased to have the option of a mixed age environment. The diversity of residents at YMHA communities extends to ethnic, cultural, and racial diversity. In fact, altogether residents speak in excess of twenty different languages!

Moore Village is constructed to provide optimum accessibility for disabled residents and for elderly residents. All buildings are compliant with the American Disabilities Act and units are specially designed to accommodate the needs of disabled residents. All first floor apartments are handicapped adaptable. The development itself is located close to a full service grocery store and pharmacy and is on the transit line.

Mutual housing offers a unique program that actively involves residents in the community and is highly effective in empowering people in ways that can be life changing. As residents become involved in making meaningful decisions about their housing community they develop and recognize skills and abilities that they did not previously recognize and experience benefits from involvement and participation. YMHA residents benefit from special savings programs and emergency loan programs. This year YMHA initiated a children's gardening program and other children's programs and will expand these to Moore Village. Residents are also given the opportunity to serve on the board of directors of YMHA.

YMHA's affordable housing development program requires the leveraging of state and federal development subsidy funds, including the federal and state low income housing tax credits and the private grant or loan funds of the Federal Home Loan Bank of San Francisco. YMHA also seeks grants from private foundations to assist with a high quality of life (e.g., computers).

YMHA effectively leverages funds from community and other private resources and volunteers to fulfill its mission to develop and sustain affordable housing that involves residents in decision making and community governance. Funds from a range of community organizations and private foundations have supported a variety of YMHA initiatives. Affordable housing at Moore Village utilizes state and federal development funds as well as federal and state tax credits to maximize needed funding. Student interns from the University of California at Davis contribute to making resident services a success. YMHA's Board of Directors includes members from all walks of life who volunteer their time and talents to the non-profit.

c. Other Resources and Collaboration

To fund the development of affordable housing YMHA accesses a range of federal, state, and local public funds, leveraged with private sources. Moore Village funding sources include CalHFA, HOME, CDBG, federal and state tax credit equity, local housing trust fund and urban renewal funds, and AHP funding from First Northern Bank.

Over the past year YMHA has benefited from contributions from Rotary, Soroptomist, the Davis Cooperative Community Fund, and the Davis Food Cooperative. When YMHA's Tremont Green community opened in September, 2004 we worked closely with the Davis Chamber of Commerce to provide welcome packets to all 36 new households, and to a handful of new residents at our other communities. This program introduced or reacquainted residents to Davis businesses and helps them to better recognize local resources. YMHA plans to replicate these programs at Moore Village.

YMHA will collaborate with Davis Community Meals at Moore Village to help transition adults and families from homelessness to permanent housing and employment. This project will be patterned after the program we currently cooperate on at Owendale, a YMHA community developed in 2003.

YMHA started a student intern program in the fall that has enabled YMHA to expand resident services that benefit residents and introduce UCD students to affordable housing programs and related issues. With the assistance and initiative of student interns YMHA conducted resident surveys at each development, applied for computer contributions for resident use, developed resident directories, and offered gardening and other children's programs at the developments. These programs will be replicated at Moore Village.

d. Organizational Capacity

Yolo Mutual Housing Association (YMHA) began in 1995 as Davis Mutual Housing Association (DMHA). Since that time, the organization has developed three mutual affordable housing complexes. Twin Pines Community, a 36-unit development opened for occupancy in 1998. In 2003 Owendale opened with 45 units. In September 2004, Tremont Green, a 36-unit complex opened. Our newest project, Moore Village, a 59-unit complex will be opening for occupancy in August 2005. YMHA performs business from its downtown location on F Street and has expanded its personnel to position itself for continued growth.

SCOPE OF SERVICES

a. Project Description (Activity Summary: Describe the activities of the proposed budget)

We are requesting a grant to strengthen the capacity of our organization to provide affordable housing and to assist in the crucial start-up of resident programs at Moore Village. The funding will provide partial support for YMHA operational expenses for the next year. The cost-per beneficiary of **\$95.89** for this project compares favorably to other programs. The funds will directly benefit very low, low, and moderate income individuals and families.

YMHA earns funds through asset management and new development projects. The financial position of YMHA was weakened when 2 additional development projects which were expected to establish funding for up to 3 years did not materialize. Additionally YMHA has not able to collect asset

management fees for existing properties for several years. Over the past year YMHA has initiated cost-cutting measures and budgets to better position the properties so that asset management fees can be paid in the future. The YMHA Board and Executive Director are aggressively pursuing additional development projects. Collecting asset management fees and undertaking a new development project will enable us to more effectively, and independently manage the projects that we currently own.

The funding will help develop a strong collaborative program with Davis Community Meals at Moore Village. Approximately 15% of the proposed budget will be devoted to services for this homeless population. Our experience at Owendale taught us that issues arise within the first few months and are easily worked out through strong monitoring and communication between the respective non-profits. The result is a strong, well organized and managed program that transitions previously homeless individuals and families into permanent housing. The services will also include outreach and integration of the population into the orientation and leadership programs offered for all residents at Moore Village.

The monetary support will help fund leadership training all year long for residents at Moore Village so that they have the organizational skills and knowledge crucial to meeting facilitation, planning, inter-personal group dynamics and shared governance. It will also help us continue to support and to strengthen programs at all YMHA communities, including educational and informational seminars, a strong student intern program, and resident services. These skills will be easily transferable to employment and work lives as well as crucial life skills.

b. Target Group

Approximately 292 very low, low and moderate income families will be assisted by the services and projects outlined in the Project Description.

c. Outreach

The groundwork for a lottery to facilitate unbiased initial resident selection is currently underway. This includes a marketing campaign to inform everyone about the availability of affordable housing at Moore Village. A variety of sources are used including newspaper advertisements, promotional fliers, press releases, posters, information will be provided to schools, social assistance agencies, and local establishments, and outreach to Spanish language outreach sources. Outreach to these sources will continue and highlight the affordable rents for very low income households, units designed specifically for the disabled, and the benefits of the mutual housing model.

PERFORMANCE SCHEDULE

Work Plan

List Activity

Completion Date

Opening Moore Village

August 2005

Prepare for opening, finalize schedule (see outreach)

Provide Initial Resident Orientation & Leadership Training August-October, 2005

Schedule 4 duplicative sessions at varying times that cover the basics of meeting facilitation, and mutual housing. Distribute and go over written materials. Assist with elections and provide assistance and support.

Collaborate with Davis Community Meals**Aug-Sept (intensive, then ongoing)**

Establish agreements, orient site management and cover logistics of units and transition. Problem solve and establishes procedures and policies that may be unique to new location. Special outreach to clientele for orientation and training.

Resident Leadership Training and Services**On-going**

Provide support at Resident Council meetings to promote organizational optimal meeting facilitation, planning, inter-personal group dynamics and an understanding of the mechanisms of shared governance.

Student Intern Program & Resident Services**On-going**

Outreach efforts to UCD. Work with students to establish work plan for projects that benefit low income residents. Monitor and assist with student performance.

Pursue new Development Projects& Funding Sources**On-Going**

Identify and work with potential new development sites. Expand grant opportunities with private foundations and banks by identifying programs and responding to RFPs.

PERFORMANCE MEASURES

ACTIVITY (What the program does to fulfill its mission)	INDICATOR (The direct products of program activities)	OUTCOME (Benefits that result from the program)
Opening Moore Village	Development reaches full occupancy and serves identified target groups.	Very low, low, and moderate income families will have safe, secure housing that they can feel good about.
Provide Initial Resident Orientation & Leadership Training	4 Orientation workshops are completed and at least 80% resident participation. Meeting assistance follow-up is provided. Participant evaluations indicate satisfaction.	Residents are empowered to run and participate in meetings.
Collaborate with Davis Community Meals	Weekly meetings between site administrator and Davis Community Meals (DCM) staff and between Executive Directors of each organization. Written materials developed and adapted as needed.	Develop a transparent program that effectively serves previously homeless individuals and families.
Resident Leadership Training and Services	Staff resident council meetings; present at least one applicable workshop at each development. Elected representation at Moore Village by October, 2005. At least 3 independent resident service programs in place at Moore Village by February, 2006	Meetings run smoothly with elected representatives at Resident Council meetings. YMHA board representative and alternate are elected and regularly participate in meetings.
Student Intern Program & Resident Services	At least 1 student intern assists with resident services per quarter	Resident programs are enhanced by student participation.
Pursue new Development Projects& Funding Sources	Actively pursue at least one development; Submit at least 7 grant applications.	Secure funding support for YMHA.

CITY OF DAVIS
HOME INVESTMENT PARTNERSHIPS PROGRAM
BUDGET SUMMARY FOR PROPOSED PROJECT*

Budget Category	Proposed Project "HOME Portion"	Other Sources	Total
A. Salaries and Wages	28,000	50,503	78,503
B. Fringe Benefits			
C. Consultant/Contract Services			
TOTAL PERSONNEL BUDGET			
D. Office Rent			
E. Utilities			
F. Telephone			
G. Office Supplies			
H. Equipment			
I. Printing/Duplication			
J. Travel/Conferences			
K. Other (Specify)			
Total	28,000	50,503	78,503

* Please revise this form and annotate budget items as needed

NEW REQUIREMENTS: All applicants are requested to submit a copy of their organization's Operating Budget.

**YMHA Operating Budget
2005-2006**

2005-2006	
Revenue and Support	
Carry Forward	40,000
Completion of 1st tax (TG)	10,000
Moore Village 100% occupancy	46,344
CDBG	28,000
Total Income	124,344
Expenses *	
Compensation	78,503
Office Operations	5,962
Insurance	5,460
Rent--3% increase	9,558
Travel	1,229
Training	2,048
Accounting & Audit	15,797
Misc Contingency 5%	5,787
Total Expenses	124,344



Yolo Mutual Housing Association

430 F Street Davis, CA 95616

Phone: 530/297-1032 Fax: 530/297-1033

Email: yolomha@sbcglobal.net

Board of Directors Roster as of February, 2004

Lucas Frerichs - Chairperson / Community Member (*term began 2000, ends June 2006*)

Lucas is in the process of completing a degree in Community Development at California State University, Sacramento. He is active in the Davis community and cooperative businesses. He currently serves on the Social Services Commission for the City of Davis and recently completed a term as President of the Davis Food Cooperative. He has also and has been active in the National Cooperative Business Association

Keith Prior - Treasurer / Community Member (*term began 2001, ends June 2007*)

Keith has spent more than 30 years as a researcher and project manager in the field of community and agricultural development. Recently he retired from UC Davis, where he was employed in the School of Education and Healthy Start. Currently he operates his own consulting firm. Keith is also active in the Davis community. He serves on the board of Davis Community Network and serves on the Historical Resources and Management Commission.

Audrey Lippman – Secretary / Resident Member (*term began 2000, ends June 2007*)

Audrey has been active in the field of cooperative enterprise for much of her adult life. At age 74, in 1998, she retired from her job as community coordinator for the Twin Pines Housing cooperative in Santa Clara, CA to be closer to her family in Davis. She became one of the first residents of Twin Pines Community and serves as the community delegate on the board. Audrey recently completed a term on the Social Services Commission for City of Davis.

Julise Johanson – Director/Community Member (*term began 2004, ends 2008*)

Julise is a supervising attorney in the Victims of Crime Resource Center at Pacific/McGeorge. Previously she was at California Rural Legal Assistance, Inc. She specializes in landlord tenant and property issues. Before pursuing a law degree she served as Director of Special Programs at the National College of Education in Illinois. Julise has been active on boards in various organizations. She recently completed a term on the board of the Cal Aggie Christian Association and contributed volunteer work to Sacramento Mutual Housing Association.

Sheilah Johnson – Director/Community Member (*term began 1999, ends 2005*)

Sheilah is a retiree from the State of California where she completed a distinguished career as a manager in the Department of General Services Information Systems Management unit. Sheilah remains active in the local community, particularly in issues related to the disabled. She currently serves as a board member in the Yolo County chapter of the National Alliance for the Mentally Ill.

Carola Nettles – Director / Resident Member (*term began 2003, ends June 2006*)

Carola recently completed her B.S. in Community Development at UC Davis. She is an avid photographer with extensive experience in videography and graphic design. Carola is a resident delegate for the Owendale Community.

Ceresa Stone – Director / Resident Member (*term began 2003, ends June 2006*)

Ceresa is the mother of 2 children and is active in several community organizations. She is a resident delegate for the Owendale Community.