

**CITY OF DAVIS
2006-2007 HOME INVESTMENT PARTNERSHIPS PROGRAM APPLICATION**

Organization Name:

Street Address: Yolo Mutual Housing Association
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Contact: E. Kim Coontz or Shirley Humphrey Address: 430 F St. Davis, CA 95616
Phone: 530/297-1032 (Be sure to list the best contact to get information to the organization as quickly as possible.)

Total Proposal Request: \$ 35,000
(Check one) On-going Support New Project

CDBG Eligible Category: Rental Housing Development (See List A)

National Objective Compliance/Low and Mod Benefit: Transitional Housing for homeless families; 35%
of Median Income, 50 of Median Income, 60% of Median Income (See List B)

City Council Identified Critical Needs: (See List C)

- 1) Development of Affordable Housing Units
- 2) Housing for Very-low Income Residents
- 3) Housing for Disabled Residents
- 4) Housing for Homeless Individuals and Families

PUBLIC SERVICE NON-PUBLIC SERVICE

Beneficiary Information:

475 Total number of beneficiaries in proposed project.
475 Number of beneficiaries in proposed project to be served with HOME funds
100% Percentage of the HOME beneficiaries with low, low/moderate income
\$ 73.68 Cost (\$) per CDBG beneficiary (CDBG Request/CDBG Beneficiaries)

PROJECT NARRATIVE

Need

Yolo Mutual Housing Association (YMHA) is a non-profit charitable corporation (and CHDO) dedicated to the creation and support of affordable housing for very low, low, and moderate income families and individuals. The mission of YMHA is to develop and sustain affordable housing that involves residents in decision making and community governance.

YMHA is a small, but growing non-profit. Currently, each housing development is located in Davis. Twin Pines Community, a 36-unit affordable apartment complex opened its doors in December, 1998. In 2003, Owendale Community, a 45 unit development serving very low and low income residents was established. Owendale includes units dedicated to transitional and post-transitional housing. Tremont Green, a 36-unit community opened its doors to low income residents in September, 2004, and Moore Village, a 59-unit rental apartment complex, opened in July, 2005. Each is distinguished by high occupancy and active, involved residents.

A family or individual must earn no more than 60% of Yolo median income in order to qualify for housing; most residents earn much less than 60%. YMHA communities are distinctively diverse in many ways. Residents include families, elderly couples and singles, people with mental disabilities, people with physical disabilities, and legal immigrants who struggle with English language. This diverse array of people share one common feature—they are poor. Almost fifty percent of the residents are children. Over 16% of the residents are under 5; 31% are between the ages of 5 and 17. Ethnically and racially, 15% are Asian, 6% are Black, 15% are Hispanic, 35% are White, and 27 percent have declined to state their ethnicity/race

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. Further, YMHA planned to develop 60 units of housing at Covell Village, which voters rejected. 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 budgeted to better position the properties so that asset management fees can be captured 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.

YMHA has effectively (and appreciatively!) utilized HOME funds in the past toward developing new affordable housing units, supporting the establishment of resident training and programs at new developments, and funding resident support services.

b. Benefit

The direct beneficiaries of this grant are those 475 people residing in YMHA developments. They include an ethnically, racially, and age diverse group of people with varying mental, physical and developmental abilities with diverse backgrounds who share in common a measurable, distinct lack of economic resources.

YMHA developments provide reduced cost rents for very low and low income individuals and families. YMHA housing communities are sensitive to diversity. Each complex is designed as accessible and communities are welcoming to physically, mentally and developmentally disabled people and the elderly. Each complex is designed to respect and accommodate the diversity of physical abilities. All buildings and grounds are compliant with the American Disabilities Act and include units specially designed to accommodate the needs of physically disabled residents. All first floor apartments are handicapped adaptable. Each development is located close to amenities such as public transit, schools, and a grocery store. Rents and programs are designed to provide sustainable affordable housing for qualified residents.

YMHA communities are integral to homeless prevention. At our Owendale Community complex YMHA partners with Davis Community Meals to provide transitional housing for homeless families. We also have a “post transitional” housing program that reduces credit and similar screenings for Davis Community Meal program ‘graduates.’ The programs and services proposed in this application will support these residents. It also provides services and supports housing that prevents homelessness by providing stable, quality, affordable communities for very low and low income individuals and families.

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. Funding sources have included CalHFA, HOME, CDBG, federal and state tax credit equity, local housing trust fund and urban renewal funds, and AHP funding from First Northern Bank and the Federal Home Loan Bank.

Over the past year YMHA has benefited from contributions from Rotary, Soroptomist, the Davis Cooperative Community Fund, and the Davis Food Cooperative. YMHA has worked collaboratively with the Davis Chamber of Commerce to provide welcome packets for residents at new complexes as, and to a handful of new residents at our other communities. This program introduces or reacquaints residents to Davis businesses and helps them to better recognize local resources.

YMHA collaborates with Davis Community Meals on its programs at Owendale, working collaboratively to help qualified DMC residents establish residency at YMHA communities and to utilize their services to help applicable residents.

YMHA started a student intern program in 2004 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, and other resident program at the developments.

YMHA seeks assistance from a variety of civic organizations in and around the Davis region. It also receives grant funding from banking institutions. YMHA is a member of the Christina Foundation and benefits from computers donated to make internet and computer services available to those without equipment.

d. Organizational Capacity

Yolo Mutual Housing Association (YMHA) began in 1995 as Davis Mutual Housing Association (DMHA). The non-profit changed its name to Yolo Mutual Housing Association in 2003. Since its inception the non-profit has developed four mutual affordable housing complexes.

As described previously, YMHA administers 4 affordable rental complexes in Davis. YMHA employs a director, an assistant director and part time support staff. It contracts with a management company to fulfill management functions at each complex and employs a wide range of consultants to optimize professional expertise available to the non-profit.

SCOPE OF SERVICES

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

YMHA is requesting a grant of \$35,000 to support and enhance resident programs at 4 housing complexes.

Funds will support YMHA operating costs directed at the coordination, oversight, and implementation of resident programs and services. Funding will concentrate on staffing to encourage and support resident leadership and empowerment initiatives and on building the capacity of YMHA to effectively improve and expand resident services.

The cornerstone of the mutual housing model is resident participation in governance. Each housing community includes a Resident Council that meets monthly to address housing site-specific issues, organize events, manage resident account funds, and make recommendations to present to the YMHA Board of Directors. This grant supports staffing for the meetings as well as technical assistance related to the orientation of new residents, budget and fiscal matters, meeting procedures, and other issues as requested by the councils. The assistance equips communities to make decisions democratically and to effectively problem solve as a group while respecting diverse opinions. All of these skills are fundamental to true empowerment.

YMHA is currently able to increase its capacity by collaborating with other community groups and by effectively utilizing student interns from the University of California at Davis. Over the last year and a half YMHA has fostered a positive working relationship with the internship coordinator in the Community Development Department. UCD Community Development student interns have enabled YMHA to provide a wide range of services to residents. These include after-school homework and enrichment programs for children, children's gardening programs, community garden programs for residents, the creation and dissemination of resident directories, implementation and analysis of resident satisfaction surveys, assistance with communication and dissemination of materials, and identification of resources to support education and other interests identified by residents. Funding will help support the coordination of the student intern program so that programs like these flourish.

Funding will also enable YMHA to expand on the success of the student intern program by initiating at least three additional capacity-building strategies. YMHA will expand its ability to tap into the valuable resources of the University by building relationships with student internship programs in other applicable departments. YMHA will also pursue engagement in the UCD work-study program enabling YMHA to simultaneously employ needy students and participate in a subsidy program that helps YMHA save on costs associated with resident support programs. YMHA will actively pursue bringing additional programs to residents through other outreach and affiliate programs of UCD such as 4-H programs for children and courses and programs offered through UCD Extension services and the outreach programs of the Division of Agriculture and Natural Resources. YMHA will also actively pursue participation in the Americorps Program. This could be especially effective because the intern would stay longer than the typical 3-month quarter-long period of time.

The per-beneficiary cost of 73.68 is highly cost effective; on a daily basis the amount translates to fractions of a penny per beneficiary per day. Presenting an exact figure of homeless people served can be deceiving. On a percentage basis the beneficiaries who are homeless are approximately 6% (basis on Davis Community Meals residents). This project is a homeless prevention mechanism for a much higher percent.

b. Target Group

The four affordable housing communities targeted for services provide housing and a supportive community environment for families whose income ranges from 30% to 60% of area median income. A limited number of units are also available for families transitioning from homelessness.

complexes supply 176 units of housing for approximately 475 people. The complexes will be assisted by the services and projects outlined in the Project Description.

c. Outreach

Outreach efforts at the complex will include actively involving residents in defining interests and needs and then informing residents of the services via the resident newsletters, fliers posted around the complex and distributed to each home. Outreach to the service providers will include telephone calls, in-person visits, emails and other communication devices. Each quarter YMHA will distribute internship announcements to departments via email and paper fliers.

PERFORMANCE SCHEDULE & PERFORMANCE MEASURES

Work Plan List Activity

Completion Date

Resident Council Technical Assistance

On-going

Activity: Provide support at Resident Council meetings to promote optimal meeting facilitation, planning, inter-personal group dynamics and an understanding of the mechanisms of shared governance. Provide technical assistance as requested by the Councils.

Indicator: Resident Council meetings include YMHA staff. Meeting assistance follow-up is provided. Residents seek and utilize technical assistance.

Outcome: Residents are empowered to run and participate in meetings. Meetings are organized, run efficiently, and respect diversity of opinion. Decisions are made democratically.

Resident Service Enhancement Through Student Intern Program

On-going

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

Indicator: Students are knowledgeable about internship availability at YMHA. Over the year average at least 2-3 student interns who assists with resident services per quarter.

Outcome: Resident programs are offered and enhanced by student participation.

Outreach to UCD Departments to establish Internship connections thru internship coordinator

**Aug-Sept (intensive,
then ongoing)**

Activity: Establish relationships with internship coordinators to increase intern diversity and expertise available to assist with resident programs.

Indicator: Increased outreach to diverse departments.

Outcome: Increased internship pool with attributes described above. Resident programs increase and improved.

Outreach to Additional UCD and Other Resources

**July-Sept (intensive)
Then on-going**

Activity: Actively investigate programs for utilization in resident programs

Indicators: Obtain information and apply for work-study eligibility. Meet with leader of 4-H to investigate feasibility of integrating programs at YMHA communities. Identify other extension programs of interest to residents.

Outcome: Implement at least 2 new sources of resident programs by end of the year. Results in enhanced programs for residents.

**CITY OF DAVIS
HOME GRANT PROGRAM**

BUDGET SUMMARY FOR PROPOSED PROJECT*

Budget Category	Proposed Project "Home Portion"	Other Sources	Total
A. Salaries and Wages	35,000	44,967	\$79,967
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	35,000	44,967	\$79,967

* 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
2006-2007**

2006-2007	
Revenue and Support	
Carry Forward	14,000
Income Carry Forward	100,000
Anticipated-Misc. Grants	12,000
Anticipated-City – HOME Grant	35,000
Total Income	175,000
Expenses *	
Compensation	79,967
Office Operations	9,500
Insurance	9,241
Rent--3% increase	10,548
Travel & Training	1,000
Accounting and Audit	12,200
Board Expenses	1,100
Misc Contingency	8,300
Total Expenses	131,856

ATTACHMENT I: YMHA BOARD OF DIRECTORS

CHRIS ALFORD – *Chris is a Davis community board member and employed by Waking the Village, an organization which helps homeless teens with life skills in the Sacramento Region. She is active in the local community, resident and board member of Solar Community Housing Association and is a former YMHA board member. She has a degree in landscape architecture from UC Davis. Her senior project focused on designing sustainable community for people & place.*

SHELLEY BERMAN-*Shelley was elected to the board to represent Owendale Community in May. She is a student at Sacramento State University studying physiology. Shelley is a longtime Davis resident and mother of two children. She also has a part-time job.*

MARCUS CLARK - Treasurer *Marcus was elected to the board in 2005. Marcus is retired from a distinguished career with the State of California and currently is self employed as a financial advisor. He is past president of the Yolo Chapter of Habitat for Humanity and continues to be an active board member for Habitat.*

OSAMA DOUMANI – *Osama is a resident board member representing the Tremont Green Community. He has a rich background in working with people and issues of peace and justice. He has a PhD in Cultural and Social Anthropology and taught in California and abroad. He has been active in civil rights organizations in the bay area. Osama's work experiences include working as a real estate broker, where he specialized in helping first time home buyers purchase a home with a low down payment.*

LUCAS FRERICHS, President - *Lucas Frerichs has been a Davis community board member since 2000. He is active in the Davis community and the promotion and development of cooperative businesses. He currently serves on the Social Services Commission for the City of Davis. He also serves on the board of the Davis Food Cooperative and has been active in the National Cooperative Business Association.*

JULISE JOHANSON –*Julise joined the board in 2004. She is employed as a supervising attorney in the Victims of Crime Resource Center at University of the Pacific/McGeorge School of Law. She specializes in landlord tenant and property issues. Julise is active in the local community; she recently completed a term as Board member for the Cal Aggie Christian Association. Before pursuing a law degree she served as Director of Special Programs at the National College of Education in Illinois*

SHEILAH JOHNSON –*Sheilah has served as board member for YMHA since August, 1996. She is a retiree from the State of California where she completed a distinguished career as a manager at Sacramento State University, Information Systems Management unit. Sheilah remains active in the local community, particularly in issues related to the disabled. Currently she also serves as a board member for the Yolo County chapter of the National Alliance for the Mentally Ill.*

AUDREY LIPPMAN , Secretary -*Audrey has served on the YMHA board for 5 years. She 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 board's delegate. Audrey recently completed a term on the Social Services Commission for City of Davis.*

PHILIP CARSON –*Philip has been an active board member alternate since his election by Twin Pines residents last fall. He is employed as a lecturer at California State University, Sacramento, where he teaches English as a second language. Philip lived in Japan for more than a decade where he taught, became immersed in the culture and met his wife, Muyuki. Philip is active in the Twin Pines Community Resident Council.*