

CITY OF DAVIS
2008-2009 HOME INVESTMENT PARTNERSHIPS PROGRAM APPLICATION

Organization Name: Yolo Mutual Housing Association

Street Address: 430 F Street, Davis, CA 95616
Mailing Address:
E-mail Address: yolomha@sbcglobal.net
Phone Number: 530/297-1032
Fax Number: 530/297-1033

Contact: E. Kim Coontz or Lisa Pray 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: \$10,000

Is the applicant claiming status as a Non-Profit Community Housing Development Organization (CHDO)? (Applicants will be required to provide qualifying documentation)

Yes No

HOME Eligible Activities Category: Tenant-Based Rental Housing
(See List A)

National Objective Compliance/Low and Moderate? Benefit: **Affordable Rental Housing for people at the following income levels**(See List B): 35% of Median Income, 50% of Median Income, and 60% of Median Income

City Council Identified Critical Needs: (See List C)

- 1) Housing for very-low income residents
- 2) Housing for Disabled Residents
- 3) (*Transitional*) Housing for Homeless Individuals and Families

Beneficiary Information:

514 Total number of beneficiaries in proposed project
514 Number of beneficiaries in proposed project to be served with **HOME** funds
100% Percentage of the **HOME** beneficiaries with low, low/moderate income
\$19.46 Cost (\$) per **HOME** beneficiary (HOME Request/HOME Beneficiaries)

PROJECT NARRATIVE

a. Need

The mission of Yolo Mutual Housing Association is to develop and sustain affordable housing that involves residents in decision making and community governance. YMHA is a non-profit Community Housing Development Organization (CHDO) that has served local residents for 12 years. This operating grant will help YMHA to maintain this tradition.

Development fees are the primary source of funding for non-profit developers of housing for low-income families and individuals. The timeline to start and finish each project averages about 3 to 4 years. YMHA is a small non-profit that had insufficient development projects in the pipeline to fully support an optimal budget.

YMHA has diligently worked to address this issue. To increase revenue, YMHA has cut operating expenses. We have expanded our capacity by developing student internships and other programs that help us to do more with less funding. Last year we hired a new management company that has been successful in improving efficiency and lowering costs so that YMHA is better positioned to collect owed asset management fees. We have expanded and diversified our funding sources so that we are not so dependent on developer fees. We have also actively cultivated new development projects and partnerships that can speed up the development process. Besides the project in Davis, we are in the preliminary stages of another project in an adjacent rural community.

YMHA has also been in merger discussions with Sacramento Mutual Housing Association. Over the past year, committees composed of board representatives and the Executive Directors from both organizations have been meeting to explore a variety of ways that YMHA and SMHA can join forces to forge stronger organizations. The particular form this will take has been the most recent topic of discussion. It is now apparent that the process will take much longer than we originally estimated. Besides reaching agreements on crucial issues, a number of legal and organizational issues still need to be addressed. This operating funding will support YMHA through this very critical time.

b. Benefit

The most immediate beneficiaries of this funding are the 514 residents of our 4 local housing developments. These residents include low income families, retirees, single adults, and children of all ages. More than 50% of our residents are children. YMHA developments include residents from diverse experiences and living situations. Most residents are employed or retired; some have physical or mental disabilities, and some are single parents who are improving their employment options through involvement in an educational or training program. Residents are diverse ethnically and racially.

YMHA communities provide stable, high quality, affordable housing to low income families; they provide a safety net from homelessness. At our Owendale complex, YMHA partners with Davis Community Meals to provide transitional housing for homeless families. Several units are also set-aside for graduates of this program—those who may not qualify for most affordable housing programs but because of their participation with other program's credit or other thresholds, requirements are relaxed to enable them to qualify for a "post-transitional" program.

Funding will help YMHA maintain financial commitments, complete projects and expand the benefits of affordable housing. One of our planned projects includes a 70-unit south Davis development that will serve some of the communities' lowest income families.

c. Other Resources and Collaboration

YMHA wisely utilizes resources and collaborates to increase efficiency and effectiveness. Development projects involve a range of federal, state, and local public funds, leveraged with private sources. These typically include funds from CalHFA, federal and state tax credit equity, local housing trust fund and urban renewal funds, and AHP funding, and HOME funds.

Over the past year, YMHA has benefited from contributions from Wells Fargo Bank, California Bank and Trust, First Northern Bank, a USDA Rural Cooperative Development Grant, private contributions, and a community fundraising event. As previously mentioned, YMHA continues to collaborate with Davis Community Meals to help transition adults and families from homelessness to permanent housing at Owendale, and by referrals to our other properties.

YMHA and its residents develop a range of programs that support families, enhance economic development, and improve resident quality of life. This year YMHA communities benefitted from the services of a Resident Services Coordinator. This brought fitness and health classes to the developments, a smoking cessation program, improved resources for Residents, and other worthwhile efforts.

YMHA and its residents have benefited from programs and assistance provided by a well developed YMHA student intern program. With the help of seniors in the Community Development Program at UCD, this program contributed to the following: site-based after-school homework and recreational programs for resident children, family events, tours of the UCD campus, resident satisfactions surveys and development of resident directories, and cultural education and appreciation events.

As previously stated, YMHA is partnering with Sacramento Mutual Housing Association on a new Davis affordable housing development and in negotiations for additional ways to work together.

d. Organizational Capacity

Yolo Mutual Housing Association (YMHA) began in 1995 as Davis Mutual Housing Association (DMHA). Since that time, the organization has developed four mutual affordable housing complexes that serve the local community and enjoy positive reputations. Each of YMHA's properties and YMHA are independently audited annually; none of our audits have had a qualified finding.

YMHA is lead by capable, experienced professionals. E. Kim Coontz, Executive Director of YMHA has more than 18 years of experience with cooperative and mutual economic development, and is a graduate of the LISC housing development program. She has published extensively in the area of cooperative and mutual development. YMHA recently hired Lisa Pray, a highly experienced accountant.

SCOPE OF SERVICES

a. Project Description

YMHA is requesting a grant of \$10,000 to support activities associated with the sustaining the non-profit and the resident programs at its 4 housing complexes, as well as its efforts to expand housing development to serve more low income residents.

The resident services YMHA offers includes resident programs as well as leadership and empowerment opportunities. The mutual housing model is inherently empowering because it shares governance with residents. YMHA provides staff support for Resident Councils and resident initiatives. Funding supports assistance for Resident Councils and resident committees for education and training, budget and procedure guidance, and other support.

The mutual housing model is a particularly effective empowerment tool in low income housing communities because residents have a meaningful voice and have the power to make decisions and effect change in their community. It also requires responsibility. With the assistance of YMHA staff and student interns, residents democratically elect leaders to their Resident Councils and to represent them on the YMHA Board of Directors. Residents form and serve on committees, and make decisions about how to allocate their small monthly resident council stipend. Staff assistance helps residents utilize the basic principles of Roberts Rules of Order to equip them to make decisions democratically and to effectively problem solve as a group while respecting diverse opinions. All of these skills are fundamental to leadership.

Children's Programs at the sites will continue with funding. Funding supports after-school enrichment programs for children at the affordable housing developments. Initiatives include Homework Club, Children's Gardening Program, as well as craft and sport initiatives. Funding supports operating expenses, staff, and student intern costs.

Referral and Outreach will continue at the developments. Funding provides information and support to assist residents with a wide variety of issues. The needs of residents are matched with available resources by providing information and referral services.

YMHA will continue to provide community outreach. Housing for low income families is most successful when there is support from the local community. The City of Davis' Inclusionary Housing Policy promotes the integration of low income housing within market-rate developments and enhances neighborhood diversity while encouraging high quality development projects. . Each YMHA development is located in a neighborhood consisting primarily of single family homes owned by middle and upper-middle income families. Families in YMHA development benefit from the positive features of such neighborhoods but they are also quite visible. Outreach and initiatives help promote positive community relations within these neighborhoods and to the community at large.

b. Target Group

We have used the number of our current YMHA residents as the immediate beneficiaries of this grant (514). In reality, new development will expand this number. In every case, however, our target population is very low, low and moderate income families who will be assisted by the housing, services and projects outlined in the Project Description.

c. Outreach

Our outreach focuses on local employees, clients of local social service providers, and local community establishments. We also advertise in local and regional print media.

PERFORMANCE SCHEDULE

(Prepare a Work Plan for implementation/ completion of the services and activities identified in the Scope of Services.)
Work Plan (Identify activities and completion dates)

<u>List Activity</u>	<u>Completion Date</u>
Provide Resident Leadership Support	On-Going
Provide Resident Services	On-going
Pursue new Development Projects& Funding Sources Identify and work with potential new development sites. Pursue grant opportunities with private foundations and banks.	On-Going

PERFORMANCE MEASUREMENTS

ACTIVITY (What the program does to fulfill its mission)	INDICATOR (The direct products of program activities) Service #s	OUTCOME (Benefits that result from the program)
Provide Resident Leadership Support	Staff support at resident meetings & conferencing as needed. Participant evaluations indicate satisfaction.	Residents participate and are empowered to run effective meetings.
Resident Programs	Programs that support residents are offered in conjunction with Resident Councils and with Kid Councils.	Programs offered improve the lives of residents by offering them improved employment options, provide information needed to improve health and fitness, and children’s programs that promote peaceful, happy communities and help children succeed in school.
Maintain and pursue new Development Projects and Funding Sources	“New Harmony” project proceeds accordingly to timeline. New funding sources are identified and pursued. Esparto project moves to development cycle.	New Harmony and other potential development projects proceed to create new affordable housing sock by 2010. Develop at least one new funding source/improve a previous source of funding.

**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	\$10,000		\$10,000
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 NON-PERSONNEL BUDGET			
TOTAL PROJECT BUDGET	\$10,000		\$10,000

* Please revise this form and annotate budget items as needed.

REQUIREMENTS: All applicants are requested to submit a copy of their Operating Budget.

Board of Directors
Yolo Mutual Housing Association
Note: All Directors Reside in Davis, CA

Chris Alford – President Community-at-Large Member
Davis, CA 95616
Occupation: Natural Resources Planner, Yolo County

Marcus Clark– Treasurer / Community-at-Large Member
Davis, CA 95616
Occupation: Financial Planner

Julise Johanson – Secretary / Community-at-Large Member
Davis, CA 95616
Occupation: Family Law Facilitator, Yolo County Courts

Shelley Berman– Director / Owendale Resident Member
Davis, CA 95618
Occupation: Staff, University of CA at Davis

Laurie Simmons– Director/Twin Pines Resident Member
Davis, CA 95616

Fran Bowman– Director/ Community-at-Large Member
Davis CA 95616
Occupation: Property Management Administration

Leilani Heath– Director/Tremont Green Resident Member
Davis, CA 95618
Occupation: Resource Aide, Holmes Junior High School

Chrisana Newbury – Director/Moore Village Resident
Davis, CA 95616
Occupation: Preschool Teacher

Mindy Romero-Alternate Director/Tremont Green Resident
Davis, CA 95618
Occupation: PhD Student, University of CA at Davis