



CHDC



Community Housing Development Corporation

Changing lives, block by block





Homeownership

CHDC is a leading nonprofit affordable homeownership developer in the East Bay and a HUD-approved comprehensive housing counseling agency.





Homeownership

- 600+ first time homebuyers purchased their homes affordably with CHDC counseling.
- CHDC has built or rehabilitated 230+ homes for first time buyers, more in pipeline.
- About 90% of the households CHDC serves have incomes below 80% of the area median income.

Foreclosure Intervention & Recovery

- Major provider of HUD-approved mortgage counseling to homeowners in trouble.
 - Prevent conditions among first time homebuyers that lead to foreclosure.
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- Leading implementation of Oakland's ROOT program.
 - Leading Bay Area Foreclosure Recovery Project under Attorney General's Office.

Financial Capability and Credit Building

CHDC helps people with modest incomes build and keep assets. Financial fitness classes teach budgeting, credit repair, savings, banking and investment.

Financial Coaches provide one-on-one assistance to help low income individuals create individualized plans to successfully achieve financial goals.

Volunteer Income Tax Preparation



CC-MATCH – CHDC’s IDA Program

Individual Development Account

Matched Savings for:

- Homeownership – 3:1 match
- Small Business – 2:1 match
 - Education – 2:1 match

Lending and Real Estate Services

- Community First Lending
- Community Assets Realty



New Homeowner Education and Counseling

New homeowners often encounter a steep learning curve the first two years. CHDC offers workshops and 1-1 counseling on:

Home maintenance

Repairs and remodeling

Refinancing

Insurance

Estate planning

Emergency preparedness

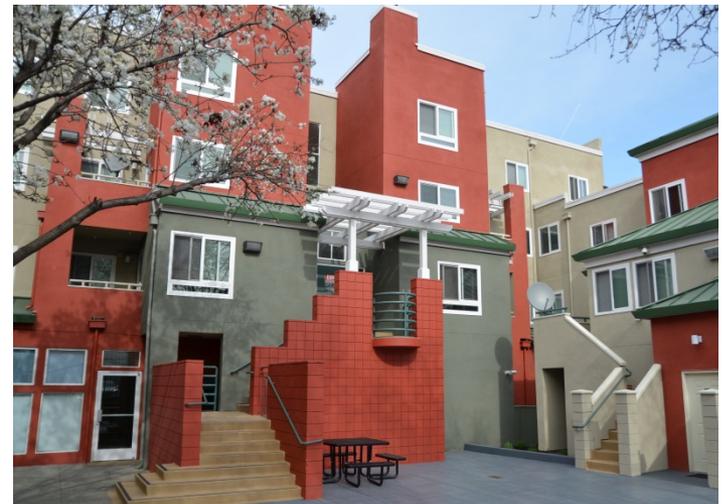
Energy savings and environmental sustainability

Community resources and civic involvement



Real Estate Development

CHDC develops quality homes for affordable ownership and rental. Current pipeline \approx 500 units.





Property Management

CHDC sponsors or manages ~850 rental units in Richmond and Oakland for families and seniors with incomes from 0-60% of the area median. We offer services for tenants including youth after-school and summer programs, family economic development, and senior independence.



Community Building & Organizing

CHDC facilitates local leadership to:

- reduce illegal dumping
- eliminate blight
- prevent crime
- promote recycling and healthy lifestyles
- restore parks, playgrounds and creeks



Collaborative Relationships (examples)





Mission and History

CHDC's mission is to create and sustain vibrant communities that make a positive impact in people's lives by providing high quality affordable housing and neighborhood services. It was founded in 1990 by North Richmond neighborhood activists and today serves Contra Costa, Alameda and Solano Counties.

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CONTACT

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