

Table of Contents  
**Community Profile: Oakland**  
*updated on July 1, 2001*

| <b>Organization</b>   | <b>Page</b> |
|---|-------------|
| Bay Area Small Business Development Center  | 1           |
| Big Brothers Big Sisters of the East Bay  | 1           |
| BRIDGE Housing Corporation  | 2           |
| California Business Incubation Network  | 2           |
| California Capital Small Business Development Corporation   | 3           |
| California Economic Development Lending Initiative  | 3           |
| California Equity Fund  | 4           |
| California Housing Finance Agency - Home Mortgage Purchase Program                                    | 4           |
| California Housing Finance Agency - Multifamily Rental Program  | 5           |
| California Pollution Control Financing Authority  | 5           |
| California Reinvestment Committee   | 6           |
| California Small Business Development Center  | 6           |
| California Trade and Commerce Agency  | 7           |
| Catholic Charities of the East Bay  | 7           |
| City of Oakland, One Stop Capital Shop  | 8           |
| City of Oakland, Office of Housing and Community Development, Housing Division                        | 8           |
| City of Oakland, Office of Economic Development, Oakland Enterprise Zone                              | 9           |
| Community Bank of the Bay   | 9           |
| East Bay Asian Local Development Corporation  | 10          |
| East Bay Small Business Development Center  | 10          |
| Goodwill Industries of the Greater East Bay   | 11          |
| Habitat for Humanity - Oakland  | 11          |
| Home Buyer Assistance Center (HBAC)   | 12          |
| Institute for Affordable Housing Education & Finance  | 12          |
| Local Initiatives Support Corporation - Bay Area Office   | 13          |
| Low Income Housing Fund   | 13          |
| Merritt Community Capital Corporation   | 14          |
| Northern California Community Loan Fund   | 14          |
| Oakland Business Development Corporation  | 15          |
| Oakland Citizens Committee for Urban Renewal  | 15          |
| Oakland Community Housing, Inc.   | 16          |
| Oakland Community Organizations   | 16          |
| Oakland Neighborhood Housing Services   | 17          |
| Regional Innovative Homelessness Initiative   | 17          |
| U.S. Department of Agriculture, Rural Development - Salinas Area Office                               | 18          |
| U.S. Department of Housing and Urban Development -<br>Indian Community Development Block Grants       | 18          |
| U.S. Department of Housing and Urban Development - Supportive Housing for the Elderly                 | 19          |
| U.S. Department of Housing and Urban Development -<br>Supportive Housing for People with Disabilities | 19          |
| The Unity Council   | 20          |
| Women's Initiative for Self-Employment  | 20          |

**Bay Area Small Business Development Corporation**

Arnold Bellow  
President  
1814 Franklin Street, Suite 900  
Oakland, California 94612

**Tel:** (510) 267-9300

**Fax:** (510) 267-9306

**Mission**

Established in 1977, the mission of Bay Area Small Business Development Corporation is to provide loan guarantees and surety bond guarantees to small businesses located in the nine county region of the San Francisco Bay Area.

**Area Served**

San Francisco Bay Area

---

**Big Brothers Big Sisters of the East Bay**

Curtiss Sarikey  
Executive Director  
7700 Edgewater Drive, Suite 333  
Oakland, California 94621

**Tel:** (510) 729-5050

**Fax:** (510) 562-6019

**Website:** [www.bbbseastbay.org](http://www.bbbseastbay.org)

**Mission**

The mission of Big Brothers Big Sisters of the East Bay is to build self worth and confidence in children by supporting them in reaching their individual best through consistent relationships with caring and encouraging adults.

Established in 1973, Big Brothers/Big Sisters is dedicated to providing one-on-one mentoring to children between the ages of 7 and 14 and helping them become positive, well-adjusted contributors to society. The adult male and female volunteers commit to their Little Brother or Little Sister for at least one year. The friendship typically lasts several years, and often for a lifetime. The Big Brothers/Big Sisters model is a proven success in reducing youth violence and drug use, lowering the likelihood of early parenting and improving school performance.

**Area Served**

Alameda and Contra Costa Counties

**BRIDGE Housing Corporation**

Lydia Tan  
Chief Operating Officer  
1 Hawthorne Street, Suite 400  
San Francisco, California 94105

**Tel:** (415) 989-1111

**Email:** ltan@bridgehousing.com

**Fax:** (415) 495-4898

**Website:** www.bridgehousing.com

**Mission**

The mission of BRIDGE Housing Corporation (BRIDGE) is to employ its resources and capabilities throughout California to create and rehabilitate both home rental and ownership opportunities for individuals and families with very low- and moderate-incomes. In addition, BRIDGE and its affiliates provide distressed urban areas with opportunities for economic revitalization through mixed-income and mixed-use developments.

BRIDGE's basic purpose has always been to build and maintain large volumes of extremely high-quality housing at exceptionally affordable prices. BRIDGE participates in community development and is committed to enhancing the value of every neighborhood it serves.

**Area Served**

State of California

---

**California Business Incubation Network**

Sheila Washington  
President and Chief Executive Officer  
225 Broadway, Suite 375  
San Diego, California 92101

**Tel:** (619) 237-0559

**Email:** sheilawash@aol.com

**Fax:** (619) 237-0521

**Mission**

Established in 1992, the California Business Incubation Network (CBIN) provides support and development tools for business incubation systems and the incubation of new ideas into sustainable businesses that can successfully compete in the marketplace.

CBIN's programs and services include:

- (1) Providing information and a clearinghouse for small businesses and entrepreneurs;
- (2) Education, training, workshops and conferences;
- (3) Research and development;
- (4) Technical assistance for the development and operations of incubation systems; and
- (5) Technical assistance for entrepreneurs.

**Area Served**

State of California

**California Capital Small Business Development Corporation**

Clarence Williams  
President  
926 J Street, Suite 1500  
Sacramento, California 95814

**Tel:** (916) 442-1729

**Fax:** (916) 442-7852

**Mission**

Chartered in 1982 by the California Trade and Commerce Agency, Office of Small Business, the California Capital Small Business Development Corporation (California Capital) supports and promotes small business growth throughout Northern California. By guaranteeing bank loans and acting as an intermediary between the borrower and the State of California for direct loans, California Capital makes financing possible for small businesses that would otherwise be unable to qualify. Its loan guarantees provide the credit enhancement that allows lenders to approve more small business loans.

**Area Served**

Northern California

---

**California Economic Development Lending Initiative**

George Williamson  
President  
1333 Broadway, Suite 1060  
Oakland, California 94612

**Tel:** (510) 835-1332

**Fax:** (510) 267-8990

**Mission**

The Community Economic Development Lending Initiative (CEDLI) began operating in 1995. CEDLI created a bank-financed lending pool that significantly increases lending for small business and community development in California. CEDLI was initiated in response to the tremendous unmet need in the state for access to loans by small businesses. CEDLI offer banks a way to distribute risk and transaction costs while concentrating expertise and enhancing their record of performance under the Community Reinvestment Act.

CEDLI reduces both the cost and the risk of loans by spreading risk among member banks. Risk is spread through equal participation in loans based on bank size, by centralizing small business lending expertise, by pursuing existing loan guarantee and loan insurance programs, providing technical assistance, and an independent agency that incurs the costs of servicing and managing loans.

**Area Served**

State of California

**California Equity Fund**

Anita Landecker  
Managing Director  
1055 Wilshire Boulevard, Suite 1600  
Los Angeles, California 90017

**Tel:** (213) 250-9550

**Fax:** (213) 240-3118

**Website:** [www.liscnet.org](http://www.liscnet.org)

**Mission**

The California Equity Fund (CEF) is an affordable housing investment program sponsored by the Local Initiatives Support Corporation (LISC). LISC is a non-profit organization whose mission is to assist community development corporations (CDCs) in the areas of housing and economic development.

CEF provides capital to California-based non-profit housing corporations. Projects focus on affordable housing for low-income households. CEF limited partnerships pool corporate investments which earn profits through tax savings created by low-income housing tax credits.

CEF's other services include raising corporate investment capital, identifying affordable housing investment projects, providing technical support for project development, providing ongoing investment management, and monitoring and reporting services for corporate investors. CEF's investments are managed by LISC's National Equity Fund Inc., headquartered in Chicago.

**Area Served**

State of California

---

**California Housing Finance Agency****Home Mortgage Purchase Program**

Ken Williams  
Single Family Program Director  
1121 L Street, 7<sup>th</sup> Floor  
Sacramento, California 95814

**Tel:** (916) 324-8088

**Fax:** (916) 324-6589

**Mission**

The California Housing Finance Agency (CHFA) Home Mortgage Purchase Program, through its Single Family Program provides affordable permanent mortgage financing to low- and moderate-income first time homebuyers throughout California. The proceeds of tax-exempt bonds are used to purchase single-family mortgages that are originated by approved participating mortgage lenders. Loans are typically one to one and one-half percent below fixed-rates offered in the conventional market. Loans are for newly constructed or resale homes.

**Area Served**

State of California, mortgage financing is available statewide

**California Housing Finance Agency**  
**Multifamily Rental Program**  
Linn Warren  
Director Multifamily Programs  
1121 L Street, 7<sup>th</sup> Floor  
Sacramento, California 95814

**Tel:** (916) 327-3022

**Fax:** (916) 324-6589

**Mission**

The California Housing Finance Agency's (CHFA) Multifamily Rental Program provides builders and developers of multifamily and elderly rental housing permanent, below market financing. CHFA currently manages a portfolio of multifamily mortgages valued at over \$800 million. Mortgage capital is raised through the sale of tax-exempt bonds that generally yield an interest rate savings of one to two percent below market. These savings are passed on to the project so that it can serve low-income renters. CHFA staff performs the underwriting, credit analysis and site review functions associated with these loans.

Projects eligible for financing involve new construction, rehabilitation or acquisition. At least 20 percent of the units must be set aside for very low-income tenants, earning 50 percent or less of area median income, for a minimum of 30 years. The 30 to 40 year, fixed-rate mortgage is fully amortized and secured by a first deed of trust. Subordinated loans and grants are encouraged from local governments and third parties to achieve project feasibility.

**Area Served**

State of California

---

**California Pollution Control Financing Authority**

James Goldsteine  
Program Manager  
915 Capitol Mall, Room 466  
Sacramento, California 95814

**Tel:** (916) 654-5610

**Fax:** (916) 657-4821

**Email:** [jgoldste@treasurer.ca.gov](mailto:jgoldste@treasurer.ca.gov)

**Mission**

Established in 1973, the California Pollution Control Financing Authority provides alternative financing opportunities for California businesses that create economic benefits and improve the State of California's environment.

**Area Served**

State of California

**California Reinvestment Committee**

Alan Fisher  
Executive Director  
474 Valencia Street, Suite 110  
San Francisco, CA 94103

**Tel:** (415) 864-3980

**Email:** info@calreinvest.org

**Fax:** (415) 864-3981

**Website:** www.calreinvest.org

**Mission**

The mission of the California Reinvestment Committee (CRC) is to revitalize California's low-income and minority communities by increasing access to credit and deposit services. CRC was organized in 1986 by an ad-hoc group of nonprofit community developers and organizations for the purpose of leveraging the federal Community Reinvestment Act to increase the flow of credit and investments into California's low-income communities and communities of color.

**Area Served**

State of California

---

**California Small Business Development Center**

Bonnie Cornwall  
Assistant State Director  
San Francisco and San Diego regions  
801 K Street, Suite 1700  
Sacramento, California 95814

**Tel:** (916) 324-5854

**Email:** bcornwall@commerce.ca.gov

**Fax:** (916) 322-3524

**Mission**

Established in 1983, the California Small Business Development Center (CSBDC) program helps California improve its small business climate by fostering job creation, job growth and the development of a sustainable economy. The CSBDC provides high-impact management consulting, training and technical assistance for businesses throughout California, resulting in success for the entrepreneur and economic growth and prosperity for the state. CSBDC has 46 fulltime employees in California with approximately 60 outreach centers operating one or two days a week. Through these centers, CSBDC annually counsels approximately 2,000 clients and trains over 30,000 clients during 2000 training events.

**Area Served**

State of California

**California Trade and Commerce Agency**

Jim Young  
Financial Unit Manager  
801 K Street, Suite 1700  
Sacramento, California 95814-3520

**Tel:** (916) 445-6733

**Fax:** (916) 322-5084

**Website:** [www.commerce.ca.gov](http://www.commerce.ca.gov)

**Mission**

Established in 1993, the California Trade and Commerce Agency (CTCA) is the lead agency for promoting economic development, job creation and business retention in California. Its mission is to improve California's economic climate. The CTCA works closely with domestic and international businesses, economic development corporations, chambers of commerce, regional visitor and convention bureaus, and the various permit-issuing state and municipal government agencies. CTCA houses the California Office of Small Business, which offers programs for small businesses and entrepreneurs starting, buying or expanding their operations in California.

CTCA also has the following divisions and departments:

- (1) The International Trade and Investment Division, which is the headquarters for California's international offices and the Office of Foreign Investment, Export Finance and Export Development; and
- (2) The Tourism Division and the Economic Development Division, which includes the Offices of Business Development, Small Business, Strategic Technology, Permit Assistance, Major Corporate Projects and the California Film Commission.

**Area Served**

State of California with regional offices in San Francisco, Los Angeles and San Diego

---

**Catholic Charities of the East Bay**

Barbara Terrazas  
Executive Director  
433 Jefferson Street  
Oakland, California 94607

**Tel:** (510) 768-3100

**Fax:** (510) 451-6998

**Email:** [barbara@cceb.org](mailto:barbara@cceb.org)

**Website:** [www.catholiccharitiesusa.org](http://www.catholiccharitiesusa.org)

**Mission**

Founded in 1910, Catholic Charities' goal is to reduce poverty, support families and empower communities in the United States. Catholic Charities' mission is: to provide service for people in need; to advocate for justice in social structures; and to call the entire Church and other people of good will to do the same.

Catholic Charities is the largest private network of social service organizations in the United States. Catholic Charities helps to support families, reduce poverty and build communities.

**Area Served**

City of Oakland

**City of Oakland, One Stop Capital Shop**

Greg Garrett  
Manager  
1417 Clay Street, 2<sup>nd</sup> Floor  
Oakland, California 94612

**Tel:** (510) 238-3703

**Mission**

More than three-fourths of all new jobs in the City of Oakland are generated by local businesses. These small- and medium-sized businesses represent a prime source for revitalized commercial activity. To this end, the One Stop Capital Shop (formerly the Business Development Division) provides financial, management and technical services directly or through professional firms to perform these services for entrepreneurs. The One Stop Capital Shop also has various loan programs and services available to entrepreneurs who are located in or locating to Oakland.

The division also provides commercial/industrial rehabilitation loans which are available for new construction, rehabilitation, remodeling and fixed asset financing of commercial and industrial facilities. Principally, these loan programs are utilized in conjunction with a commercial bank or other private financing.

**Area Served**

City of Oakland

---

**City of Oakland, Office of Housing and Community Development, Housing Division**

Roy Schweyer  
Director of Housing and Community Development  
1333 Broadway, 4th Floor  
Oakland, California 94612-1917

**Tel:** (510) 238-3501

**Fax:** (510) 238-3691

**Email:** rlschweyer@oaklandnet.com

**Mission**

The City of Oakland's Housing Division has two separate programs for housing rehabilitation and development, designed to assist in the conservation and construction of affordable housing in Oakland. The Housing Rehabilitation Section provides loans for rehabilitating both owner-occupied and renter-occupied housing. The Housing Development Section provides a variety of assistance to expand the construction of affordable rental and owner-occupied housing in the city.

The Office of Housing and Community Development also administers the HouseOakland program. Loans generated under the HouseOakland plan are originated by private lenders to benefit borrowers primarily at or below 80 percent of the area median income and purchased by Fannie Mae. The City of Oakland provides companion subsidy programs depending on the types of loans extended and the income level of target borrowers.

**Area Served**

City of Oakland

**City of Oakland, Office of Economic Devt. and Employment, Oakland Enterprise Zone**

Susana Villarreal  
Economic Analyst  
1333 Broadway  
Oakland, California 94612

**Tel:** (510) 238-7794

**Mission**

The City of Oakland's Office of Economic Development and Employment (OEDE), through its Business Development Division administers the enterprise zone designation which has been granted to Oakland through a competitive process with other cities in California. The enterprise zone has a two-fold objective: to establish and maintain a business friendly environment, and to foster job creation opportunities for Oakland residents. OEDE's Business Development Division provides financial, management and technical services directly, or through professional firms, to entrepreneurs. The Business Development Division also has various loan programs and services available to entrepreneurs. OEDE works with area non-profit and for-profit economic development organizations, and assists small businesses in the utilization of incentives under the program. These include employment tax credits, net operating loss carryover, net interest deductions, job training programs, sales tax credits and business expense deductions.

**Area Served**

City of Oakland

---

**Community Bank of the Bay**

George McDaniel  
President and Chief Executive Officer  
492 Ninth Street, Suite 260  
Oakland, California 94612

**Tel:** (510) 271-8400

**Fax:** (510) 433-5431

**Website:** [www.communitybankbay.com](http://www.communitybankbay.com)

**Mission**

Community Bank of the Bay (CBB) is a conventionally chartered, FDIC-insured commercial bank specializing in community economic development. Its purpose is to provide credit and credit-related services to help strengthen small businesses, stimulate the creation of affordable housing, and to provide credit to underserved areas of the Bay Area. CBB provides several types of loans, including bridge, working capital, equipment, construction, mortgage loans and standby letters of credit. Short, medium and long term loans ranging between \$25,000 and \$750,000 are offered at market and below-market rates depending on the type of loan and the credit enhancements available. The deposit strategy for CBB relies heavily on depositors who wish to support the bank's community development mission while receiving a competitive deposit product. CBB will offer standard bank deposit products, including certificates of deposits, checking, savings, money market and IRA accounts.

**Area Served**

San Francisco Bay Area

**East Bay Asian Local Development Corporation**

Lynette Jung Lee  
Executive Director  
310 8th Street, Suite 309  
Oakland, California 94607

**Tel:** (510) 287-5353

**Email:** ljunglee@ebladc.com

**Fax:** (510) 763-4143

**Website:** www.ebladc.org

**Mission**

The East Bay Asian Local Development Corporation (EBALDC) is a community development organization dedicated to the betterment of the East Bay community, particularly the low-income and Asian and Pacific Islander population, through the development of physical, human and economic assets for individuals and community organizations.

**Area Served**

Alameda and Contra Costa Counties

---

**East Bay Small Business Development Center**

Faheem Hameed  
Executive Director  
519 17th Street, Suite 210  
Oakland, California 94612

**Tel:** (510) 893-4114

**Email:** fhameed@ebsbdc.org

**Fax:** (510) 893-5532

**Website:** www.ebsbdc.org

**Mission**

Founded in 1991, the East Bay Small Business Development Center (EBSBDC) is funded by the State Department of Commerce and the Peralta Community College District. The agency uses private consultants, business resources, public and private lenders and educational institutions to assist small businesses in operating and managing their organizations. The agency also serves as a consultant for loan packaging for the City of Berkeley's Revolving Loan Fund and the City of Union City's Small Business Technical Assistance Program.

Services provided by the EBSBDC for existing businesses include planning, marketing, operational reviews, loan packaging, business management, staffing, cost analysis and sources of financing. The agency also offers seminars and workshops on various business related topics and operates and maintains a resource library and business information referral service.

**Area Served**

Alameda County

**Goodwill Industries of the Greater East Bay**

Jack Garcia  
Chief Executive Officer  
1301 30th Avenue  
Oakland, California 94601

**Tel:** (510) 534-6666

**Fax:** (510) 534-0837

**Email:** xdwz08a@prodigy.com

**Mission**

The mission of Goodwill Industries of the Greater East Bay is to improve the employability of people with disabilities and other barriers to employment and to help those people find full-time employment. The organization conducts all activities in support of this mission.

**Area Served**

Greater Oakland area

---

**Habitat for Humanity - Oakland**

Joel Mackey  
Executive Director  
2619 Broadway, Suite 206  
Oakland, California 94612-3107

**Tel:** (510) 251-6304

**Fax:** (510) 261-6309

**Mission**

Established in 1986, Habitat for Humanity is an international, ecumenical, Christian organization that builds homes in partnership with low-income families. Owning one's own home is basic to the American dream, and Habitat for Humanity is working to make that dream come true for all. Habitat seeks to eliminate poverty housing from the world and to make decent shelter a matter of conscience and action. By having needy and affluent people work together in equal partnership, Habitat builds new relationships and a sense of community as well as new housing.

**Area Served**

Alameda and West Contra Costa Counties

**Home Buyer Assistance Center (HBAC)**

Francine McKinney  
President  
1504 Franklin Street, Suite 302  
Oakland, California 94612

**Tel:** (510) 832-6925

**Mission**

The Home Buyer Assistance Center (HBAC) was established to be an education center and information clearinghouse for low- and moderate-income first time homebuyers in the Bay Area. Services include information and referral on homeownership programs, homebuyer education workshops and pre-purchase and post-purchase counseling.

HBAC receives financial support from major financial institutions and foundations. A board consisting of representatives from lending institutions, non-profit organizations and other housing professionals provide program direction.

**Area Served**

Alameda, Contra Costa, Marin and San Mateo Counties

---

**Institute for Affordable Housing Education & Research**

Jayna Bower  
Executive Director  
2020 Hurley Way, Suite 185  
Sacramento, California 95825

**Tel:** (916) 646-2002

**Mission**

The Institute for Affordable Housing Education & Research (The Institute) is a non-profit corporation that oversees the Affordable Housing Specialist (AHS) designation program. The program was developed in partnership with over 30 lenders and real estate professionals. The AHS program is an intensive two-day study program designed to provide important information on affordable housing development strategies to community development professionals. Currently under the umbrella of the Sacramento Home Loan Counseling Center, the Institute provides consistent, quality information and services to the affordable housing professional. Financial institutions are encouraged to send affordable housing lenders and community development lending professionals to the AHS designation program to further develop their CRA products and services and to work more effectively with low- and moderate-income, inner-city and non-English speaking potential home buyers.

**Area Served**

Available nationwide with a focus on the western United States, including California, Nevada, Arizona, Texas, Utah, Washington and Oregon

**Local Initiatives Support Corporation - Bay Area Office**

Stephanie Forbes  
Program Director  
369 Pine Street, Suite 350  
San Francisco, California 94104

**Tel:** (415) 397-7322

**Fax:** (415) 397-8605

**Website:** [www.bayarealisc.org](http://www.bayarealisc.org)

**Mission**

The Bay Area Local Initiatives Support Corporation (LISC) is the local chapter of a national effort that serves as both partner and supporter of grassroots community building and securing and mobilizing capital to support communities in rebuilding deteriorated neighborhoods. As a non-profit financial intermediary, LISC works in partnership with local people and community development corporations (CDCs) dedicated to improving their communities.

Funding falls into three main categories:

- (1) Small grants to secure a site or pay for early pre-development costs;
- (2) Pre-development grants or pre-development loans (\$25,000 to \$75,000) to meet up front project expenses including surveys, site engineering, environmental review, market studies, and architectural legal or consultant fees; and
- (3) Gap loans of \$50,000 to \$3,000,000 for acquisition, pre-development and construction and in some cases, mini-perms.

**Area Served**

San Francisco Bay Area: Alameda, Contra Costa, San Francisco, Santa Clara and San Mateo Counties

---

**Low Income Housing Fund**

Nancy Andrews  
President  
1330 Broadway, Suite 600  
Oakland, California 94612

**Tel:** (510) 893-3811

**Fax:** (510) 893-3964

**Email:** [nandrews@sf.lihf.org](mailto:nandrews@sf.lihf.org)

**Mission**

Established in 1984, the Low Income Housing Fund (LIHF) is a non-profit, non-governmental, tax-exempt financial institution that acts as both a lender and a financial intermediary. LIHF's mission is to support community development by increasing the flow of capital into low-income communities. LIHF targets its lending and technical assistance to the network of non-profit organizations working to serve the nation's low-income households.

**Area Served**

With offices in Oakland and in Los Angeles and New York City, LIHF is able serve most parts of the United States.

**Merritt Community Capital Corporation**

Bernard Deasy  
President  
1736 Franklin Street, Suite 600  
Oakland, California 94612

**Tel:** (510) 444-7870

**Email:** bdeasy@merricap.org

**Fax:** (510) 444-7874

**Website:** www.merrittcap.org

**Mission**

Merritt Community Capital Corporation (MCCC) was formed in 1989 for the purpose of aggregating corporate equity investments in low-income rental housing developed by non-profit housing development corporations throughout the San Francisco Bay Area. MCCC annually syndicates private offerings to financial institutions and other corporations through the use of federal tax credits from low-income housing. MCCC's other services include identifying and underwriting affordable housing investment projects and placing direct corporate investments in affordable housing developments. MCCC also provides ongoing asset management including monitoring and reporting services for investors. During the past nine years, MCCC has raised over \$100 million from corporate investors, helping to create or rehabilitate over 1,500 units of affordable housing throughout California.

**Area Served**

Northern and Central California

---

**Northern California Community Loan Fund**

Mary A. Rogier  
President  
870 Market Street, Suite 677  
San Francisco, California 94102

**Tel:** (415) 392-8215

**Email:** mrogier@ncclf.org

**Fax:** (415) 392-8216

**Website:** www.ncclf.org

**Mission**

Established in 1987, the Northern California Community Loan Fund (NCCLF) is a non-profit lender created to assist in the revitalization of low-income and minority communities. NCCLF serves as a bridge between socially concerned investors and community organizations that have limited access to financing from traditional lending institutions. NCCLF strengthens the economic base of low-income communities by assisting community-based organizations and enterprises that promote housing, economic development, human services, and models of participatory ownership and management.

**Area Served**

42 Northern California counties, encompassing the area from Monterey County to Alpine County and Del Norte County to Modoc County

**Oakland Business Development Corporation**

Michael McPherson  
Executive Director  
519 17th Street, Suite 100  
Oakland, California 94612

**Tel:** (510) 763-4297  
**Email:** mike@obdc.com

**Fax:** (510) 763-1273  
**Website:** www.obdc.com

**Mission**

The Oakland Business Development Corporation (OBDC) is a non-profit corporation organized for the specific purpose of furthering the development of businesses in the seven community development districts in Oakland. OBDC helps administer the Neighborhood Economic Development Fund, the Leasehold Improvement Program, the Facade Improvement Loan Program, Alameda County Recycling Board Revolving Loan Program, the City of Oakland's Cultural Arts Revolving Loan Program and a variety of Small Business Administration Loan programs. OBDC also assists businesses by offering management and technical assistance through agency referral and in-house training. Qualifications for loans vary from program to program. Generally, to qualify for a loan, a business must meet the following criteria: Collateral: real estate or comparable security; the ability to create permanent, full time employment of low- and moderate-income residents; a profitable business or ability to show a profit in a new business; cash investment; and good credit history and payment record.

**Area Served**

City of Oakland and Alameda, Solano and Contra Costa Counties

---

**Oakland Citizens Committee for Urban Renewal**

David Glover  
Executive Director  
1419 Broadway, Suite 315  
Oakland, California 94612

**Tel:** (510) 839-2440  
**Email:** occur@citycom.com

**Fax:** (510) 268-9065

**Mission**

Oakland Citizens Committee for Urban Renewal (OCCUR) is a public interest advocacy organization which has a history of involvement in the urban and political development of the City of Oakland. The mission of OCCUR is to improve the overall quality of life in Oakland's neighborhoods by ensuring that residents are involved in determining the city's policies, goals and objectives. The goals of OCCUR are to achieve the fullest possible participation of citizens in their communities; to maximize community based organization effectiveness and viability by providing those organizations with technical assistance; to provide critical information to citizens enabling them to understand the issues impacting their neighborhoods; and to provide a vehicle for addressing these issues.

**Area Served**

City of Oakland

**Oakland Community Housing, Inc.**

Dwight Dickerson  
Executive Director  
405 14th Street, Suite 400  
Oakland, California 94612

**Tel:** (510) 763-7673

**Fax:** (510) 763-7730

**Mission**

Oakland Community Housing, Inc. (OCHI) is a non-profit housing development corporation in Oakland. Since 1978, OCHI has built more than 600 units of housing for low-income residents. The organization was originally formed through a contract with the city's redevelopment agency in response to the need to replace housing demolished by redevelopment activity in the City Center area and is now recognized as the leader in affordable housing development in the East Bay.

The success of OCHI's housing program is a result of: innovative financial packaging; partnerships with financial institutions as well as state and federal funding agencies; the support of neighborhood groups and churches; and a dedicated board of directors.

**Area Served**

Alameda and Contra Costa Counties

---

**Oakland Community Organizations**

Ron Snyder  
Executive Director  
7200 Bancroft Avenue, Suite 2 Eastmont Mall  
Oakland, California 94605

**Tel:** (510) 639-1444

**Fax:** (510) 632-1225

**Email:** oakcomorg@aol.com

**Website:** [www.oaklandcommunity.org](http://www.oaklandcommunity.org)

**Mission**

Oakland Community Organizations (OCO) is a faith-based community organization comprised of six full-time staff working with 31 church congregations, 35,000 families and 350 leaders. OCO applies organizing principles that speak to the life experiences, faith values and self-interest of people in the community and focuses on leadership development to engage all people in public advocacy and democratic participation. For 27 years, OCO has organized thousands of local residents to change the policies and systems that prevent the healthy development of their children. Currently, OCO is working on multiple issues in the area of neighborhood revitalization, health care access for working families, and urban school reform through small, autonomous schools for equity and excellence.

**Area Served**

City of Oakland

**Oakland Neighborhood Housing Services**

Anne-Dru Anderson  
President and Chief Operating Officer  
1970 Broadway, Suite 470  
Oakland, California 94612

**Tel:** (510) 832-5542

**Email:** info@nhsfamerica.org

**Fax:** (510) 444-3063

**Website:** www.nhsfamerica.org

**Mission**

Oakland Neighborhood Housing Services (ONHS) provides rehabilitation funding and construction services to bankable and non-bankable clients residing in East Oakland. The ONHS is part of a nationwide network of locally funded autonomous self-help programs which have been successful in revitalizing declining neighborhoods. The ONHS program was formed in 1973 to reverse neighborhood blight and to replicate techniques for neighborhood revitalization from other cities. ONHS processes loan applications, finances rehabilitation and prepares escrow documentation. The program also provides a wide range of construction services including preparing work specifications and cost estimates, contractor bidding, design referral, monitoring schedules and preparing contractor progress payments. Rehabilitation services are also available to both single-family and multi-family owner occupants up to four units.

**Area Served**

City of Oakland

---

**Regional Innovative Homelessness Initiative**

Martha Fleetwood  
Executive Director  
870 Market Street, Suite 1228  
San Francisco, California 94102

**Tel:** (415) 788-7961

**Fax:** (415) 788-7965

**Mission**

Established in 1996 with a \$7 million U.S. Department of Housing and Urban Development grant, the Regional Innovative Homelessness Initiative was created to develop proactive strategies to turn Bay Area homelessness around through jobs, training, income development, affordable and supportive housing, integrated services, technology access, youth development, and community acceptance projects. The Homeless Initiative is guided by a task force comprised of 26 representatives from the public and private sector and Bay Area governments.

The Homeless Initiative supports improvement of the delivery of support services to homeless people by providing monetary and technical assistance to develop new housing opportunities that are integrated with supportive services, including mental health and substance abuse treatment programs. Assistance is also provided to organizations to create accessible, affordable transportation programs.

**Area Served**

Counties of Alameda, Contra Costa, Marin, Monterey, Napa, Santa Cruz, San Francisco, San Mateo, Santa Clara, Solano and Sonoma

**U.S. Department of Agriculture, Rural Development - Salinas Area Office**

Gustavo Cairto, Jr.  
Community Development Manager  
635 S. Sanborn Road, Suite 18  
Salinas, California 93902-4533

**Tel:** (408) 757-5294

**Website:** [www.rurdev.usda.gov](http://www.rurdev.usda.gov)

**Mission**

The mission of the U.S. Department of Agriculture, Rural Development (RD), is to enhance the ability of rural communities to develop, to grow and to improve quality of life by targeting financial and technical resources in areas of greatest need through activities of greatest potential.

In addition to other services, RD provides:

- (1) Water and waste loans and grants to communities of 10,000 persons or less;
- (2) Community facility-type loans to communities of 50,000 persons or less;
- (3) Business- and industry-guaranteed loans to communities of 50,000 people or less; and
- (4) Rural housing loans and grants to communities of 20,000 people or less.

**Area Served**

Alameda, Monterey, San Benito, San Francisco, San Mateo, Santa Clara and Santa Cruz Counties

---

**U.S. Department of Housing and Urban Development  
Indian Community Development Block Grants**

Robert Barth  
Director  
450 Golden Gate Avenue  
San Francisco, California 94102-3448

**Tel:** (415) 436-8122

**Fax:** (415) 436-8208

**Email:** [robert\\_g\\_barth@hud.gov](mailto:robert_g_barth@hud.gov)

**Mission**

The primary objective of the U.S. Department of Housing and Urban Development's Indian Community Development Block Grant Program is to provide community development, housing and economic opportunities for low- and moderate-income persons on reservations. Single purpose grants are administered through the Office of Native American Programs to tribal governments on an annual competitive basis. Grant projects eligible for funding include: (1) infrastructure projects such as water, sewer, electric line extensions, bridges and roads; (2) community buildings such as clinics and recreational facilities; (3) economic development projects such as shopping centers, restaurants, RV parks, convenience stores and agriculture; (4) land for new housing, housing rehabilitation and interim housing repairs; and (5) new housing for tribes without Native American housing authorities, carried out through a tribal sub-recipient.

**Area Served**

All federally recognized Indian tribes

**U.S. Department of Housing and Urban Development  
Supportive Housing for the Elderly**

Janet Browder  
Director, San Francisco Multi-Family Hub  
450 Golden Gate Avenue, Box 36003  
San Francisco, California 94102

**Tel:** (415) 436-6579

**Fax:** (415) 436-6599

**Email:** janet\_l.\_browder@hud.gov

**Website:** [www.hud.gov/local/sfc/mfamily/sfchsg1.html](http://www.hud.gov/local/sfc/mfamily/sfchsg1.html)

**Mission**

The U.S. Department of Housing and Urban Development (HUD) Supportive Housing for the Elderly program provides capital advances combined with rental assistance in monthly payments to fill any gap in income. HUD finances the new construction or rehabilitation of supportive housing for very low-income elderly households. Funds are distributed by HUD on an annual basis through a competitive application process.

Funds may be used to cover the costs of real property acquisition, site improvement, conversion, demolition, relocations and other necessary expenses for the provision of supportive services for very low-income elderly.

**Area Served**

Northern California, Nevada, Arizona and Hawaii

---

**U.S. Department of Housing and Urban Development  
Supportive Housing for People with Disabilities**

Janet Browder  
Director, San Francisco Multi-Family Hub  
450 Golden Gate Avenue  
San Francisco, California 94102

**Tel:** (415) 436-6579

**Fax:** (415) 436-6599

**Mission**

The U.S. Department of Housing and Urban Development's Supportive Housing for People with Disabilities program provides capital advances combined with rental assistance in monthly payments to fill any gap in income. HUD finances the new construction or rehabilitation of supportive housing for very low-income individuals with disabilities. Funds are distributed by HUD through a competitive application process.

Funds may be used to cover the costs of real property acquisition, site improvement, conversion, demolition, relocations and other necessary expenses for the provision of supportive housing for people with disabilities.

**Area Served**

California and Nevada

**U.S. Department of Housing and Urban Development ,California State Office,  
Office of Housing, Multi-Family Division, Production Branch**

Tom Azumbrado  
Chief, Production Division  
450 Golden Gate Avenue  
San Francisco, California 94102-3448

**Tel:** (415) 436-6460

**Fax:** (415) 436-6460

**Email:** thomas\_w.\_azumbrado@hud.gov

**Website:** www.hud.gov

**Mission**

The mission of the U.S. Department of Housing and Urban Development (HUD) ,California State Office, Office of Housing, Multi-Family Division, Production Branch is to help people build and maintain communities of opportunity. This office is organized under various subdivisions, including community planning and development, public and Indian housing, fair housing and equal opportunity, policy development and research and housing.

**Area Served**

State of Nevada and Northern California excluding Sacramento

---

**U.S. Small Business Administration - San Francisco District Office**

Mark Quinn  
Director  
455 Market Street, 6<sup>th</sup> Floor  
San Francisco, California 94105-2445

**Tel:** (415) 744-6820

**Fax:** (475) 744-6812

**Website:** www.sbaonline.sba.gov

**Mission**

Established in 1953, the U.S. Small Business Administration (SBA) was created to aid, counsel, assist and protect the interests of small business concerns, to preserve free competitive enterprise, and to maintain and strengthen the overall economy of the nation. The SBA's vision revolves around two principles: customer-driven outreach and quality-focused management. All of SBA's programs and services are provided to the public on a nondiscriminatory basis.

SBA's resource partners include: Small Business Development Companies (SBDCs); the Women's Network for Entrepreneurial Training; the Business Enterprise Center (BEC); the International Trade Assistance office; and the United States Export Assistance Center (USEAC) which provides financing to prepare businesses to take advantage of the new world market.

**Area Served**

City and County of San Francisco and the San Francisco Bay Area

**The Unity Council**

Winona Leone  
Director, Real Estate Management and Development  
1900 Fruitvale Avenue, Suite 2A  
Oakland, CA 94601

**Tel:** (510) 535-6900

**Fax:** (510) 534-7771

**Email:** talderete@unitycouncil.org

**Website:** www.unitycouncil.org

**Mission**

The Unity Council is a community development corporation which was founded in 1964. Its purpose is in keeping with those articulated in the 1972 Special Impact Program (SIP) legislation. The Unity Council is based in the Fruitvale District of Oakland and while its influence can be felt throughout the San Francisco Bay Area, the Unity Council has focused its primary attention in recent years to creating new socio-economic energy and vitality in community and economic development in the Fruitvale neighborhood. To achieve this vital growth, the Unity Council addresses the bond between a community's human and institutional resources and its social, physical, and economic condition. The emphasis on recognizing, and blending these crucial elements are incorporated in all the Council's community development projects.

**Area Served**

Alameda County

---

**Women's Initiative for Self-Employment**

Barbara Johnson  
Executive Director  
1390 Market Street, Suite 113  
San Francisco, California 94102

**Tel:** (415) 247-9473

**Fax:** (415) 247-9471

**Mission**

Established in 1988, the Women's Initiative for Self-Employment (WISE) provides training, technical assistance and business finance counseling for low-income women to start and expand their own businesses. Through self-employment, entrepreneurial low-income women have a unique opportunity to become economically self-sufficient.

**Area Served**

San Francisco, San Mateo, Contra Costa, Alameda and Marin Counties