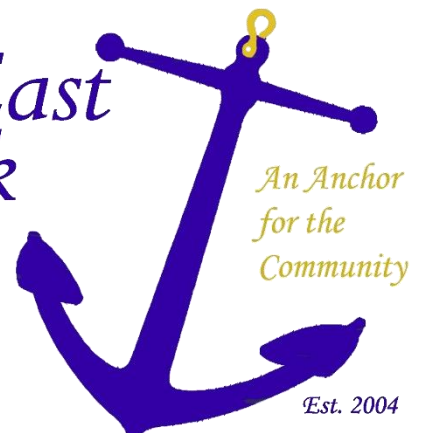


North & East Lubbock CDC Annual Report

October 2016 – September 2017

*North & East
Lubbock*

*Community
Development
Corporation*



Acknowledgements

The NELCDC is led by a great group of civic and community leaders that possess a vision for the future. The NELCDC team, comprised of volunteer board members and staff, work diligently to provide financial literacy and homeownership programs and services to the citizens of Lubbock, Texas.

As the President and Chief Executive Officer of the North and East Lubbock CDC, I'd like to acknowledge and sincerely thank the Board and Directors and staff members for another good year!

Regards,



Monique Coleman, MPA, MCRP
Executive Director
North & East Lubbock CDC

Board Members

Cosby Morton, Chair
Henry Ray Lozada Vice Chair
Rosalind Priestley, Secretary
Valorie Duvall, Treasurer
Sheryl Baker

Mary Beckham
Sonny Garza
Vernita Holmes
Subodh Patel
Matt Stephens

Advisory Board Members
W. David Haynes
David Langston
Mario Ybarra

NELCDC Staff Members

Monique Coleman, MPA, MCRP Executive Director	Lewis Vega Program Manager
Camille McCoy Administrative Assistant	Erin Rea Administrative Intern

Administrative Practices (Administration)

Administrative Practices (Administration)

Financial Management Policies & Procedures

The NELCDC enhanced its [financial policies and procedures](#) to include a merchant payment center, which enhanced NELCDC's internal receipt of payment procedures. This enhance will facilitate the receipt of payment for some of NELCDC's programs, which will likely to "fee for service" programs, pending HUD approval.

Standard Operating Procedures

The North & East Lubbock CDC strives to ensure the work performed is executed at a level of excellence. This level of excellence is important for all internal operations as well for the processes used to deliver service to our end-users: NELCDC clients! The following standard operating procedures were created to ensure all clients receive the same quality service from all staff members for all programs:

1. Housing Counseling Standard Operating Procedures (SOPs)
 - 3-Hr Online Counseling Service developed internally and placed on a teacher-student platform
2. Revised Housing Counseling Work Plan (required by HUD for HUD-approved agencies)
3. Quality Control Plan (required for HUD-approved agencies)
4. Housing Counseling Marketing and Outreach Plan
 - Employer Outreach Program

Financials, Tax Returns and Governance

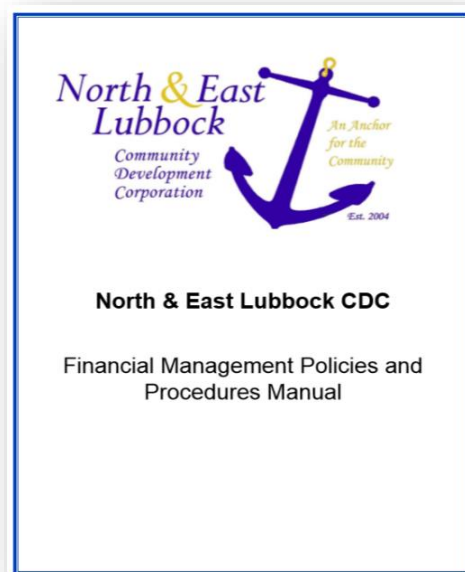
After the completion of the NELCDC's 3-year audit in 2015, every annual audit henceforth has begun before the end of October (with each fiscal year closing out each September). The FY 14-15 and FY 15-16 audits were both completed within a few months with no findings. The NELCDC's FY 16-17 audit go underway October 23, 2017. Auditors presented the first draft to NELCDC management in early December 2017. The FY 16-17 audit will be completed soon by March 2018 and will be placed on the NELCDC financial reports webpage.

Resource Development

The North & East Lubbock CDC did not request funding from the City of Lubbock via the Chapter 380 grant management agreement for the FY 16-17 fiscal year.

Since the North & East Lubbock CDC received FY 15-16 funding at the end of the FY 15-16 fiscal year (August & September 2016) the NELCDC wanted to demonstrate good stewardship of funds provided by the City of Lubbock by foregoing back-to-back funding request.

FY 15-16 funds were used for FY 16-17 general operating expenses (salaries, benefits, and program expenses).





Homeownership Program

Homeownership Program – Housing and Credit Counseling and Education

The North & East Lubbock saw the most growth in its homeownership program in the FY 16-17 fiscal year. With three (3) full time employees and one part-time employee, the NELCDC worked to train and certified the Program Manager and Administrative Assistant who received certifications in Homeownership Counseling and Pre-Purchase Homeownership Education from NeighborWorks Center for Homeownership Education and Counseling, a HUD-endorsed and supported housing and credit counseling training institute.

NELCDC management also required ongoing training in fair housing practices, tenancy, affordability, financial capabilities, and foreclosure mitigation. Although we are not certified to provide foreclosure training, NELCDC staff established a partnership with the Legal Aid of Northwest Texas and their new foreclosure and loss mitigation program. All clients calling with a request for loss mitigation assistance in the west Texas region were referred to Legal Aid of Northwest Texas.

Lastly, staff was required to take ongoing free 90-minute webinar training courses offer by NeighborWorks to help train and prepare NELCDC counseling and education staff on the six (6) core competency areas of housing and credit counseling. As a result of the Dodd-Frank Act final rule, issued December 14, 2016 all HUD-certified housing counseling agencies will have 36 months to prepare all staff members on the six (6) core competency areas. Prior to the end of the 36-month period, all counselors must take and pass a HUD-administered exam before they can continue to provide housing counseling services. Part of NELCDC's ongoing training was to prepare staff for this major transition in the non-profit housing and credit counseling business; following the 36-month period individuals, not agencies will be certified by HUD. As a result, since housing and credit counseling is a critical part of NELCDC being able to facilitate homeownership in north & east Lubbock, a considerable amount of time was invested in ensuring staff was well-training and began to prepare for this inevitable industry transition.

As shown on the following performance measures year-end report chart, the NELCDC team exceed all of its targets this year in the all service delivery housing and credit counseling programs:

- Monthly workshops
- One-on-One counseling
- Remote/3-Hr Fast-track counseling

Note: the anticipated impact column represents the performance measure established at the beginning of the year. The chart specifies the performance per quarter as well as the overall year-end impact (or outcome) as well as a variance. The new service delivery strategies and policies implemented are directly correlated to the performance impact success this fiscal year. Many of these clients are working towards homeownership.

Referral Partners Program

The NELCDC secured the following **seven (7) new referral partners** this fiscal year:

- | | |
|------------------------------------|---------------------|
| • J Title | • Exit Realty |
| • Dal Mar Insurance Solutions, Inc | • Farmers Insurance |
| • WestMark Realtors | • Movement Mortgage |

Referral partners are an integral component of the housing and credit counseling homeownership program. Partners host educational events for prospective homebuyers and help teach NELCDC's monthly financial literacy and homebuyer workshops.

Volunteer (Ambassador) Program

The NELCDC hosted a few community cleanups this fiscal year. Overall **48 new volunteers** supported NELCDC efforts this fiscal year.

Adopt-a-Spot – Neighborhood Revitalization Program

The NELCDC [kicked off Adopt-a-Spot for the Jackson-Mahon and Parkway Cherry-Point Neighborhoods](#) on January 10, 2017. Over 100 community members attended the neighborhood revitalization effort held at the Texas Tech Innovation Hub. Following the kick-off, NELCDC staff members conducted a 10-point housing assessment for all single-family homes in both neighborhoods. The outcomes are as follows:

Parkway Cherry-Point	Jackson-Mahon
2059 homes assessed	662 homes assessed
1044 homes (51%) received a score of 24 or below	153 homes (23% received a score of 24 or below
Of 1044, 588 were owner-occupied <ul style="list-style-type: none">• 588 eligibility criteria surveys were mailed• Response required by Nov. 17, 2017• 148 were received by Nov. 17, 2017	Of 152, 95 were owner-occupied <ul style="list-style-type: none">• 95 eligibility criteria surveys were mailed• Response required by Nov. 17, 2017• 23 were received by Nov. 17, 2017
Based on criteria established by Selection Committee <ul style="list-style-type: none">• Out of 148, 47 household met criteria to be eligible for an inspection	Based on criteria established by Selection Committee <ul style="list-style-type: none">• Out of 23, 4 household met criteria to be eligible for an inspection
Authorizations and Certification forms mailed to homeowners on January 4, 2018. Forms had to be in by January 18. <ul style="list-style-type: none">• Out of 47 homes, 34 homes were scheduled for inspection	Authorizations and Certification forms mailed to homeowners on January 4, 2018. Forms had to be in by January 18. <ul style="list-style-type: none">• Out of 4 homes, 0 homes were scheduled for inspection
<i>34 homes are slated to be adopted for home repairs</i>	NELCDC did not receive sufficient response from homeowners. Staff is working to get the four (4) homes adopted.
February 2, 2018 – Adoption Event for Volunteers	February 2, 2018 – Adoption Event for Volunteers
March 3, 2018 – Community Service Day	March 3, 2018 – Community Service Day

NELCDC anticipates ***34-38 homes will be adopted*** by volunteers, some may require a contractor. Funding from the 14-15 and 15-16 fiscal years will be used to purchase materials for facilitate the home repair projects.

In additional to the effort to physically revitalization the neighborhood, NELCDC worked with both neighborhoods to write an action plan for both neighborhoods, which documents the desires, goals, and objectives for each community.

[View the Parkway Cherry-Point Action Plan](#)

[View the Jackson-Mahon Action Plan](#)

King's Dominion

The NELCDC awarded a bid to construct one single-family housing unit in King's Dominion in June 2017. Work got underway on the home on August with construction complete in December 2017. As of January 2018, contract negotiation is underway with an eligible homebuyer of the new home at 1820 E. Harvard St. NELCDC also sold two lots to Community Development and one lot to an approved first-time homebuyer. Overall, three (3) lots were sold and two (2) homes were constructed this fiscal year.

Community Initiatives

In support of larger community initiatives, NELCDC management worked with other community leaders to facilitate the first tree dedication event, later termed the [East Lubbock Beautification Program](#), which was facilitated by NELCDC staff. NELCDC also worked with Alliance members to form and kick-off the [East Lubbock Leadership Institute](#).

North & East Lubbock CDC Operating Budget

Performance Measures Year-End Report

October 2016 - September 2017

	Anticipated Impact	1 st Quarter (Oct-Dec 16)	2 nd Quarter (Jan-Mar 17)	3 rd Quarter (Apr-Jun 17)	4 th Quarter (Jul-Sept 17)	Actual Impact (Year-End)	Variance
Program 1: Housing/Credit Counseling							
<i>Financial Literacy Workshops (Household Attendees)</i>	75	25	19	24	19	87	+12
<i>One-on-One Counseling Clients</i>	40	9	6	21	15	51	+11
<i>Remote Counseling/Education Clients</i>	25	13	3	19	12	47	+22
Program 2: Adopt-a-Spot							
<i>Plans Developed</i>							
<ul style="list-style-type: none"> Jackson-Mahon Action Plan Parkway Cherry-Point Action Plan 	2				2	2	-
Outreach meetings	14	-	-	12	2	14	-
Number of Clients Impacted (projects to be completed March 2018)	34	-	-	-	-	0	34
Program 3: Referral Partners							
New (confirmed) Referral Partners	8	-	4	1	2	7	-1
<i>1 – Online Clearinghouse</i>	1	-	-	-	-	0	1
<i>1 – Revised Agreement</i>	1	-	-	-	-	0	1
<i>1 – CRA Proposal Packet</i>	1	-	-	-	-	0	1
Program 4: Volunteer (Ambassador Program)							
<i>20 New Ambassadors</i>	20	13	35	-	-	48	+28
Program 5: King's Dominion							
<i>New Construction</i>	2	-	-	-	1	1	-1
<i>Lots Sold</i>	2	2	-	-	1	3	+1
Program 6: Other Community Initiatives							
<i>Beautification Program (Tree Dedication)</i>	0	-	-	1	-	1	+1
<i>East Lubbock Leadership Institute</i>	0	-	-	-	1	1	+1