SJV Community Ownership Social Enterprises: Financial Sustainability in the San Joaquin Valley

Tuesday, May 20th 12–4PM

In-person at Dulce Upfront 2026 N Van Ness Blvd, Fresno, CA









California Community land trust

Lunch and Spanish interpretation provided Se proporciona almuerzo e interpretación al Español Max: 2 spots per organization // 2 espacios por organizaciones

Made possible thanks to:





SJV Funders' Collaborative







Intro's + Plan for Today

- 1. Introductions & Lunch
- 2. Social Enterprise presentations
- 3. Break out group discussion
- 4. Regional Strategizing & CACLTN Conference (Sept 25-26 in Fresno!)
- 5. Evaluation
- 6. Announcements



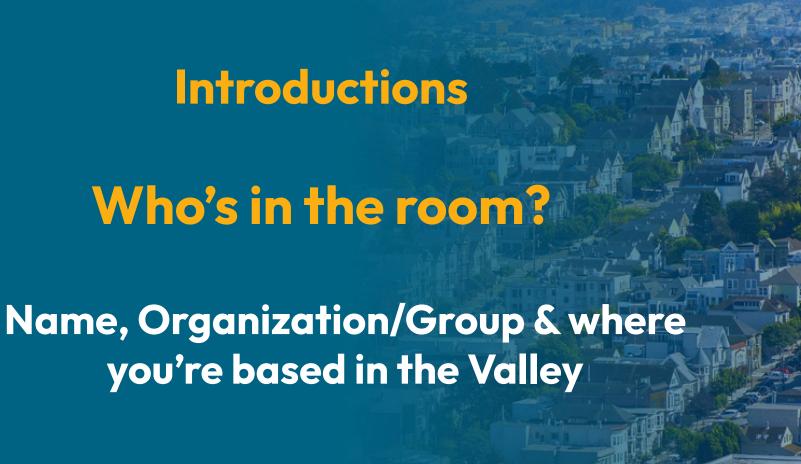
SJV Community Ownership Program

- RFP, Landscape Scan (2022-23)
- 2024-2026 Workshops; Year 2
- Space of cross-learning, exploration, regional advocacy & power building

CA CLT Network Updates

- Feb 2025: Maddie Ribble joins CACLTN team as Co-Director for Policy!
- March 2025: Jacky becomes FTE;
 Kiel Lopez Schmidt (Fresno) joins
 CACLTN board; SJV representation
 continues to grow; Yaynicut Franco
 (Visalia) completing Year 2 of term
- March 2025: TA hours expanded to 6-hours per category!
- Sept 2025: Annual CLT Conference to be held in Fresno! First time!





Today's Speakers



Allysunn Walker allysunn@swfresnodc.com





Omé Lopez / Tony Carranza ome@dulceupfrontlabs.org tony@dulceupfrontlabs.org





Kiel Lopez-Schmidt kiel@southtowerclt.org



Southwest Fresno Development Corporation



Building Community Wealth and Power thru Ownership

May 2025

SWFDC: OUR WORK



Founded in 2014, SWFDC:

- Works to build community wealth and power; to overcome 5+ decades of civic neglect and disinvestment, and impacts from redlining
- Pilots creative developments and partnerships with lenders and developers, homeownership education, non-profit ownership initiatives, and RE leadership
- Supports and enacts housing-related policy and market-driven solutions
- Creates affordable ownership and rental housing, revitalizes the SW Fresno community, reduces displacement and gentrification

Over the last 2.5 years:

SWFDC has made progress toward developing a SW Fresno Housing Strategy that complements the City's One Fresno Housing Strategy -- increasing Black, Latino and Asian homeownership; focusing on infill development; enacting SB4 for faith-based community housing; and removing community blight



OUR BUDGET AND LONG-TERM STRATEGY

► ANNUAL OPS BUDGET - ~\$700K, 4 EE

Funding Strategies:

- ► Grants, loans, lines of credit, fees for services
- 3 Social Enterprises to reduce SWFDC grant dependence
- Annual Homebuyers Conference: brand builder, relationship builder, community outreach and education, the "Funnel." *Raises \$100K/year in sponsorships*
- HUD-Certified Housing Counseling Agency: Fed by Annual Conference. Charges modest fees for participation
- SW Fresno Real Estate Solutions, LLC, for RE transactions
- Tiny Homes/Senior Cottages for rent at Westside Church
- VISION SW Fresno is restored to a thriving, complete community with economically vibrant and beautified neighborhoods

VALUES

- Education, Investment, Ownership, Opportunity, Community
- Equity, Diversity, Belonging, Accountability
- Prevention of Economic Harms

Third Annual Homebuyers' Conference April 26, 2025

- □ 100 Attendees (74% Black, 24% Latino, 2% other)
- 26 Sponsors/Vendors
- \$100,000 raised annually through ~25 corporate sponsorships; Annual Champions of Homeownership Award
- Drives attendance to all Housing Counseling classes, workshops, website and socials













The new SWFDC HUD-certified Housing Counseling Agency

- Seeded with City's \$1M grant
- Prepares loan-ready borrowers for 1000 new homes
- Serves more than 275 8-hr DPA certificate earners
- Works with realtors/lenders
- Offers free and fee-based education classes: "Am I Ready for Homeownership?" "Understanding DPA," "Home Maintenance 101," and "Foreclosure Prevention"





The Lee Family:

SWFDC's First Successful Homebuyers

WELCOME TO THE NEW SOUTHWEST!

More than 1000 housing units have been permitted by the City of Fresno for construction in 93706 over the next 10 years.

This is a Game Changer for local families and the local economy.



| Project Name | Units/Description | Developer/Owner |
|-------------------------|----------------------------------------------------------------------------|-------------------------------|
| Annadale Homes | 23 Single Family Residences, All Affordable | Self-Help Enterprises |
| Walnut Homes | 17 Single Family Residences, All Affordable | Self-Help Enterprises |
| West Creek Village | 132 Housing Units, Commercial Space, Green Space | Shahadey Family/Sylvesta Hall |
| Heritage Estates | 33 Single Family Residences; 16 Affordable, 17 Income restricted | Fresno Housing Authority |
| Kearney-Crystal Estates | 75 Single Family Residences; 2-Story, Gated, Market Rate and Affordable | Kearney Crystal, LLC |
| The Oasis | 599 Single Family Residences | Fagundes Brothers Dairy |
| Estimated Totals | 899 Single Family Residences | |

Real Estate Acquisition/Rehab and Community Development Efforts

- Development "Partner" of local new for-sale homes
 - Oasis Development:
 - Working with for-profit developer, Fagundes Brothers Dairy, to create 10% affordable housing units (60 out of 599 units); Habit for Humanity is a potential build partner
 - Heritage Housing/Fresno Housing:
 - Providing the 8-hour HUD course for 200 residents to prepare loan-ready borrowers for purchasing 33 for-sale affordable homes at 25%LTV with 75% public subsidy/DPA
 - Successfully advocated for Section 8 Homeownership Program

Social Impact Loan Financing:

"SW Fresno Rising" Neighborhood Revitalization Program

Removing blight, creating jobs and homebuyer opps

Overview: Acq, rehab and resale program in 93706

Lender/Investor: Mechanics Bank (\$2M Loan at 0% for 5-year term)

Intermediary/Program Manager:

- SW Fresno Real Estate Solutions, LLC, Model:
 - ► Supported by SWFDC Broker, local realtors, title companies, lenders
 - Minority Contractors, Apprentices, Interns
 - ► Sales of Rehabilitated homes at cost + 20% to Homebuyer Institute Graduates

Business Plan in Process

Partners: City of Fresno, BTAC, EOC VAC, ValleyBuild Pre-Apprenticeship





SWFDC Senior Cottages at Westside

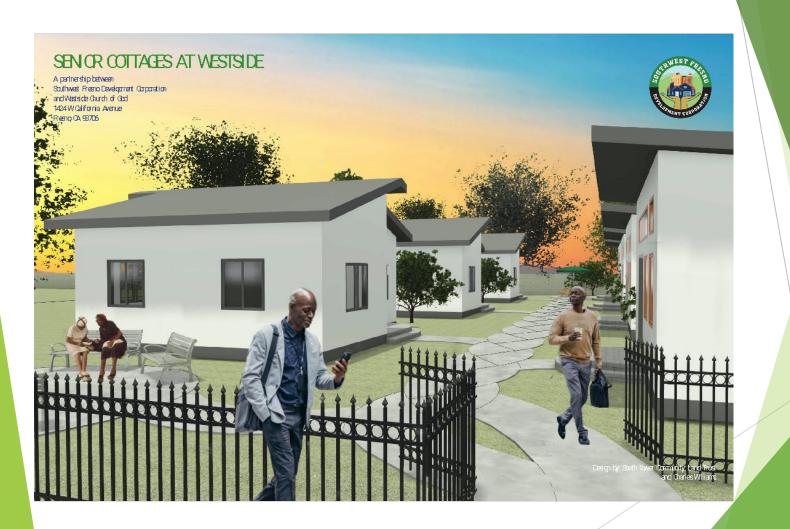
- First multi-unit, tiny-home community in Fresno on church lands
- Design-Build Contract with Pre-Fab Innovations
- 21 units in 3 phases; property manager on site
- WSCOG donated land; SWFDC long-term lease to develop
- Enacting Wiener-D, SB4, Affordable Housing on Faith Lands
- Funding: City of Fresno, Kresge Foundation, US Bank, Wells Fargo
- Designated population:
 - ► BIPOC Seniors at-risk for homelessness
 - 55 years+, fixed income at <60%AMI</p>

SENOR COTTAGES AT WESTSIDE

A partnaship between Sudhwest Freeno Development Corporation and Westside Church of God 1424WCAlifornia Avenue Freeno CA 98706







Questions









The SPoT

604 N San Pablo Ave, Fresno, CA 93728

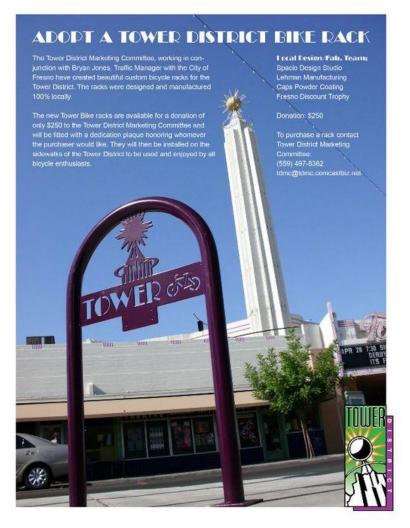


Product Design & Manufacturing

TOWER BIKE RACKS - manufactured locally







ADU Development Service

- SITE PLANNING
- PRE-APPROVED PLAN SELECTION
- FINANCING INFORMATION
- CONTRACTOR SELECTION
- RENTAL OPTIONS incl. VOUCHER

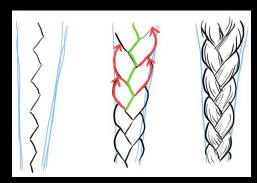








Site Plan Design & Renderings









Pipeline of Fee For Service Projects

Complete

- Color Mi Chula Facade Improvement
- Senior Cottages at West Side Site Design

Ongoing

- Tower Bike Racks
- Inclusive Clinic

Pending

- Highway City CDC Mixed Use Conceptual Design
- The Belmont Conditional Use Permit

2024 Fee for Service Income

- \$27,090
- 2% of Total 2024 Income

2025 Projected Income

- \$40,000
- 9% of Total 2025 Income





Questions





Our Org













Past Spaces



Van Ness Space

Dulce Upfront is a multimedia arts organization dedicated to providing creative spaces for BIPOC and LGBTQ+ communities. Offering a versatile venue for various events, community gatherings, workshops, arts programming and creative workspaces. Guided by our philosophy of giving back to community through art and safe spaces, our events focus on engaging people of all ages in healthy and regenerative cultural celebrations. We recognize the need for more spaces that focus on arts and culture, through a social change lens. We believe this is a critical time to build unity within our space to help shape our futures.

Year One



Questions





Break out discussion

Take 3-5 min to answer the following question individually.

Question: What assets exists in your organization that can be utilized in-house and/or offered to external partners?

Share out with those at your table and discuss.

*Designate a notetaker & someone to report back to larger group

Examples of Assets:

- Financial: cash, savings accounts, stocks, bonds & other investments
- Tangible: real estate, equipment, vehicles, etc
- **Intangible**: Intellectual property, software, brand reputation
- Human: skills, knowledge, experience of staff/board members
- Other: strong network, organized base/community





2025 SJV Quarterly Workshops

- **★** Tues. May 20th
- ★ Tues. Aug 5th
- ★ Sept 25-26 CACLTN
 Annual Conference
- ★ Thurs. Nov 13

*Input on topics in evaluation survey! Please complete.

REGIONAL STRATEGIZING



- Scaling and sustaining community ownership in the San Joaquin Valley requires a strong, interconnected ecosystem of people, institutions, and supports.
- That's what everyone in this room is helping build!
- We need the organizing and powerbuilding infrastructure; the community-led development infrastructure; technical assistance; City/County/State public funding and subsidies etc.

CACLTN: 2025 Legislative Priorities

- Fund & Incentivize Affordable Housing Preservation
 - Affordable Housing Bond
 AB 736 (Wicks) & SB417 (Cabaldon)
 including \$500m for CAPP
- Affordable Housing Preservation & Accountability Act
 AB670 (Quirk-Silva)

- Create Alternatives to Corporate Ownership of Housing
- Strengthening Limited Equity Housing Cooperatives Act SB592 (Smallwood-Cuevas)
- \$200m for Community Acquisition in Altadena to Prevent Speculation & Displacement
- Protecting Homeowners from
 Predatory Practices After Disasters
 AB851 (McKinnor)

Break out groups

- 1. How do we interpret/showcase our place (region) at the Sept. conference? For first time we're hosting conference here & having folks from all over attending. Who from your valley stakeholders need to attend conference to learn about community ownership? (ex funders, CEDP, government, community members)
- 2. How can work in the Valley be sustained? Is there opportunity for collaborative long-term infrastructure to be created (ie shared TA, back office support, other)? Do folks envision that as Valley-wide or County based?
- 3. What is needed to advance policies and funding for acq/rehab and other land-use strategies in the region? (ie local jurisdiction & philanthropic advocacy)

Break out groups

As you discuss Question 2 and/or Question 3, please consider how current CACLTN SJV Programming (ie these quarterly workshops, technical assistance offerings, coordinator's role) can be structured or resctructured to support those advancements.

Group Report Back



Evaluation Survey



Head: What did you learn today?

Heart: What resonated with you today? How do you feel post-workshop?

Feet: What actions or next steps will you take after today?

*Scan or click here

ANNOUNCEMENTS



 Thank you to all that submitted or circulated workshop proposals!

SEPT CONFERENCE TICKETS!

- Early Bird: Conference tickets now on sale for CACLTN members ONLY
- June 7th: Public early bird tickets go on sale
- June 30th: Early Bird

ANNOUNCEMENTS

Real Estate 101: Preparing Your Organization to Secure Capital in

partnership with Land+ Liberty

Tues, May 13,12-1pm

Register Here

Real Estate 102: Developing Your Project Selection Criteria

with Land+ Liberty

Tues, June 17 @ 12-1pm

Register Here

Real Estate 103: Common Challenges with Public Subsidies for Acquisition & Rehab with Land+ Liberty

Tues, July 8 @ 12-1pm

Register Here

Cash Flow Planning with Nonprofit Finance Fund

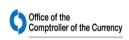
Tues, Aug 19 @ 12-1pm:

Partnerships and Collaborations with Nonprofit Finance Fund

Tues, Nov 4 @ 12-1pm



ANNOUNCEMENTS







May 21, 2025 9:30 AM-11:00 AM PT

Webinar on Supporting Housing Affordability
Through Investing in California's Community
Land Trusts



CCLR WORKSHOPS

2025 California Brownfields Workshops: Sacramento and Fresno

Mobile

tour!

Register Here



Sacramento: Tues, June 3, 2025; Fresno: Thurs June 5, 2025



COMMUNITY ANNOUNCEMENTS Please share!

California community land trust network

THANK YOU!