



2020 Annual Outcomes Report

PIVOTING IN THE YEAR OF COVID-19

2020 CCEDA OUTCOMES

Founded in 1989 ~ Celebrating 31 Years of Service

3

MUNICIPALITY PARTNERSHIPS

CREATING NEW CDC CONTRACTS

Working with small municipalities to allocate CDBG CARES funding to help small businesses crippled by Covid-19. Launched with City of Carson, Burbank, and Montebello to provide 3 primary tasks:

- Develop and implement a small business disaster program including accessing loans and technical assistance.
- Marketing and Social Media
- Help businesses apply for funding

275

TECHNICAL ASSISTANCE

SMALL BUSINESSES

As the only-state wide economic development association of its kind in California, CCEDA partnered and sub contracted with member CDCs to assist 275 small businesses apply for PPP, EIDL and municipality loans and grants.

- Outreach to 7,500 Small Businesses
- 70% BIPOC
- 50%+ Women Owned

197

CDCS, CDFIS AND CAAS

- CCEDA identifies all 197 CDCs, CDFIs, and CAAs in California
- CCEDA partners with CDCs to provide local technical assistance
- CCEDA assists in the launch of 2 new CDCs in Stockton & Modesto
- CCEDA successfully pivots to offer webinars to 750 community and economic development practitioners

17

COMMUNITY ACTION AGENCIES WITH TECHNICAL ASSISTANCE

EXPANDED SERVICES

- In January 2020, CCEDA launched a re-introduction tour to meet CAAs to provide economic development and technical assistance.
- Secured 17 Client Projects including Affordable Housing, ADU project funding, Financial Modeling, Affordable Housing and Real Estate Readiness.

\$6.9MM

SBA PPP & EIDL LOANS

SMALL BUSINESS DISASTER ASSISTANCE LAUNCHED

- 4.01mm in PPP Loans to 69 Business Owners
- \$2.5mm in EIDL Loans to 68 Business Owners
- \$655,000 in Municipality Loans and Grants to 74 local small businesses

11

CLIMATE ADAPTATION RESOURCES

NEW CCEDA PUBLICATIONS

- CCEDA published a new Climate Adaptation Resource Guide to assist CDCs in preparing LMI communities for climate change.
- CCEDA published 10 Climate Assessments: one for each of California's environmentally diverse regions.

WWW.CCEDA.COM

California Community Economic Development Association
Roberto Barragán, Executive Director

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TABLE OF CONTENTS

2020 Summary Highlights	3
Small Business Disaster Program	3
CDC Development	4
Community Action Agency Service Expansion	4
Core CCEDA Services	
Training and Continuing Education	5
Technical Assistance	5
Advocacy	6
Mission Statement	6
Acknowledgments	7
CCEDA Board of Directors and Staff	7

2020 SUMMARY HIGHLIGHTS

Small Business Disaster Assistance Program \$6.9mm Funded

For 2020, California Community Economic Development Association (CCEDA) pivoted to assist small municipalities and work with member Community Development Corporations (CDCs) to implement small business disaster assistance. In this effort, CCEDA contracts with a municipality and subcontracts to a member CDC to set up technical assistance and disaster loan programs, with an immediate focus on SBA disaster lending, small business grants, foreclosure, and eviction prevention. For 2020, CCEDA's member CDCs secured \$6.9 million dollars in PPP, EIDL and municipality loans and grants stabilizing 211 small businesses.

CCEDA's program allows small municipalities to allocate a portion of their federal CARES CDBG funding to provide CDC led technical assistance and small business loan/grant support. This program began with the City of Carson and we have since added Burbank and Montebello. We are projecting adding additional CDC and municipality contracts in 2021. The CCEDA Small Business Disaster Assistance program assists municipalities serving small businesses crippled by the impacts of COVID-19 with three tasks:

1. Developing and implementing a program of intensive, disaster-oriented business assistance to small businesses, including developing a business assistance and lending network.
2. Marketing the program to small businesses and soliciting applications for business assistance and lending programs, including identifying business owners who are sheltering at home and away from their businesses, responding to public inquiries made to the City, marketing the program on social media, and using the Chamber of Commerce and business license resources to reach owners.
3. Providing intensive business assistance to the small business community, including assessing the economic damage from the shutdown and triaging the next steps, including applying for SBA Paycheck Protection Loans, Economic Injury Disaster Loans, and other state and federal loans or grants that may be available.

Based upon our work thus far, over 70% of small businesses are business owners of color, and over 50% are located in low and moderate-income communities. Based upon our current rates of success, we are projecting that over 60% will be women, of which 80% will be women of color.

Success Story

In November, CCEDA was featured in *The Daily News* reporting the "City of Burbank is offering \$400,000 in forgivable grants to small businesses impacted by the COVID-19 pandemic. The grants, ranging from \$5,000 to \$10,000, are being distributed through the Burbank Coronavirus Small Business Assistance Program with funding from the [U.S. Department of Housing and Urban Development](#). CCEDA is administering the program for the City.

Burbank businesses with two to 25 employees, as well as independent contractors and gig workers who were operating on Jan. 2, 2020, are eligible.

Burbank offering \$400,000 in loans to small businesses hit by COVID-19

No repayment is necessary as long as recipients continue to be in business in Burbank one year after getting a loan.



The city of Burbank is offering \$400,000 in loans to small businesses impacted by the COVID-19 pandemic. The loans, which range from \$5,000 to \$10,000, are technically forgivable grants. (Google Street View)

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[**Burbank offering \\$400,000 in loans to small businesses hit by COVID-19 - Daily News**](#)

association of its kind in California, CCEDA recognizes the need to provide such valuable information to our banking partners, community leaders and stakeholders, with the intent to facilitate public-private partnerships throughout the State. We anticipate releasing this study by Q2 of 2021.

As a capacity-building catalyst, CCEDA has been contracted to assist in the research, launch, and organizational development of two new CDCs: one in Modesto and the other in Stockton, California. Neither community has a CDC dedicated to developing affordable housing and economic development programs in Low Moderate Income-targeted neighborhoods. Stockton's project is funded by the City with a collaboration of non-profits; Modesto's CDC project is led by a church-based group that is seeking to launch a CDC, this project is being initially funded by the local community foundation. Both projects expect to launch new CDCs in early 2021.

Community Action Agency Service Expansion

CCEDA has been contracting for several years with the State of California to outreach and provide enhanced levels of technical assistance to Community Action Agencies (CAAs). CAAs are recipients of Federal CDBG funding, via their County to provide front-line human services (e.g. Food Banks, Senior Meals, Child Care, Financial Coaching, and Workforce services) to the most vulnerable of our LMI populations.

During 2020, CCEDA provided technical assistance on 17 economic development projects including affordable housing development, real estate readiness, a comprehensive housing assessment, financial modeling, research on area-specific funding development, proposal and grant writing, and a social enterprise business plan.

“There is no expectation of repayment as long as they continue to be in business in Burbank one year after receiving the loan,” CCEDA Executive Director Roberto Barragan said. “More than 20 loans totaling \$110,000 have already been processed.”

“Burbank Realtor Kevin Gerdes, who received a loan from the city in September, said it made all the difference. “It saved me,” he said. “It’s really huge.” Gerdes used his money to help pay for living expenses, regulatory dues, monthly fees for marketing and his lock-box subscription.

CDC Development

CCEDA's Community Development Corporation (CDC) membership is rich in diversity: regionally, ethnically, rural, and urban - each focused on harnessing resources to improve the lives of their communities. With two major recessions over the past decade many of these beacons of hope have disappeared. To this end, CCEDA has undertaken the challenge to inventory all current CDCs (80% of which are Black or Latinx led) and assess the state of the industry. ***This inventory will be the first published work in recent years on CDC work and activity.*** As the only

In October 2020, CCEDA launched a weekly e-newsletter of potential funders to assist CAAs in fund development, particularly those in rural areas with smaller staffs.

While Covid-19 initially all but stalled affordable housing development efforts, CCEDA saw an uptick in interest Q4 2020. With the California Governor investing several billion dollars in affordable housing in FY 2121, CCEDA projects significant technical assistance engagements to prepare Housing Readiness Assessments and develop affordable housing.

Core CCEDA Services

Training and Continuing Education

In addition to hosting over a dozen educational webinars with over 750 attendees, many related to CDC non-profits surviving Covid-19, CCEDA has continued both its advocacy and research work to elevate the discussion on community economic development.

1. CDFI Training
 - a. CDFI 101/CDFI Best Practices - LA
 - b. CDFI 101/CDFI Best Practices - Oakland
 - c. CDFI 101/CDFI Best Practices - Sacramento
2. Covid-19 Pivot - Webinar Training
 - a. CCEDA Membership Webinar: Covid-19 Disaster Response
 - b. Financial Modeling for Nonprofit Real Estate Purchase
 - c. Looking for Funding in the Time of COVID
 - d. Low-Income Access to Tele-Dentistry
 - e. How to Address California's Incoming Eviction Cliff
 - f. Nonprofit and Small Business Reopening During the Covid-19 Pandemic
 - g. Workforce Development During Covid-19 Pandemic
 - h. Understanding PPP Loan Forgiveness



Technical Assistance

Housing Assessments: In addition to the CDC development work for Modesto and Stockton, CCEDA also completed a comprehensive Housing Assessment in Kern County and is in the initial stages for one in Santa Barbara. These assessments examine a community's Housing Element Plan as well as other economic indicators, including, but not limited to:

- Housing Element - United Way Data
- Population, Demographics
- Major Industries
- Economic Data
- Client Surveys with input from clients of the food bank, WIC, Head Start, Childcare, church members, and the like.
- Providing Funding Resources

Resource Manuals: Beginning in 2011, CCEDA began posting "How To" economic development manuals on its website. To ensure the quality of our information, CCEDA has updated the following manuals on our website at [CCEDA » How-to Manuals](#):

- a. *Community Development Micro Loan Funds*
- b. *Community Development Loan Funds*
- c. *Community Development Equity Investment Funds*
- d. *Community Development Credit Unions*
- e. *Single Family For Sale*
- f. *Financial Education*
- g. *Alternative Financial Services*

Climate Adaptation: Beginning in 2018, CCEDA began exploring the impacts of Climate Change on LMI communities and how we could best inform our CDC membership on developing Climate Adaptation Initiatives to help their communities. In 2020, CCEDA completed a *Climate Adaptation Resource Guide* and nine (9) *Climate Assessments* covering the various regions of California and the impending affects of Climate Change in each region. In later Q1, CCEDA will post the Guide and Assessments on-line: [CCEDA » Resources](#)

Advocacy

COMMUNITY DEVELOPMENT TAX CREDIT AB2922 Sponsored by Assemblyman Adam Gray

In early 2020, CCEDA secured the authorship of AB 2922 - Community Development Tax Credit by Assemblyman Adam Gray (D-Merced). This tax credit would provide a 50% state income tax credit to any individual or corporation that makes a grant or charitable contribution to a state-certified Community Development Corporation (CDC) or federally certified Community Development Financial Institution in an amount no less than \$100,000 and not greater than \$500,000. A certified CDC is any existing CDC, Community Housing Development Corporation, Community Action Agency, or other community based nonprofit that submits an acceptable Community Investment Plan (CIP). Regrettably, due to Covid-19, all non-Covid-19 bills stayed in Committee.

CRA Advocacy

CCEDA has a long history of supporting CRA and is committed to supporting advocacy efforts to strengthen the Community Reinvestment Act. During 2020, CCEDA continued its work with CRC and others to encourage its members to submit comment letters. The Community Reinvestment Act, a Civil Rights law passed in 1977 to address redlining and systemic lending discrimination.

LIHEAP Advocacy

CCEDA actively engaged in asking Congress to support \$4.3 billion in funding to the Low Income Home Energy Assistance Program (LIHEAP). These additional LIHEAP funds would help low-income households pay their utility bills during the Covid-19 crisis.

Mission Statement

CCEDA is comprised of organizations actively engaged in revitalizing California's neighborhoods, including resident-driven community development corporations, local governments, community action agencies, and faith-based institutions.

CCEDA members produce results through a full range of community building strategies including real estate development-housing, retail and commercial-business assistance, and lending, social services, and job training and creation. CCEDA provides its members a clearinghouse for information and action that advances the field of community economic

development through training and continuing education, technical assistance, and advocacy on public policy.

ACKNOWLEDGEMENTS

CCEDA would like to thank our generous supporters in 2020:

- US Bank
- CIT Bank
- Wells Fargo Bank
- Banc of California
- Cathay Bank
- Citizens Business Bank
- Federal Home Loan Bank of San Francisco
- Union Bank
- Bank of the West
- Pacifica Premier Bank
- Pacific Western Bank
- Mechanics Bank
- American Business Bank
- First Republic Bank
- California Bank and Trust

“CCEDA is pleased to announce the Inaugural CCEDA Financial Services Advisory Council launch in Q1 2021.”

Brian Angus, CCEDA Board Chair

CCEDA BOARD OF DIRECTORS & STAFF

Board of Directors

Officers

- Brian Angus, CCEDA Chair, President and CEO, Fresno County Economic Opportunities Commission (retired)
- Kerry Doi, CCEDA Southern Vice Chair, Executive Director, Pacific Asian Consortium in Employment (PACE)
- B. Kwaku Duren, CCEDA Treasurer, Attorney at Law, B. Kwaku Duren & Associates
- Susan Howard, CCEDA Secretary, District Community Affairs Officer, Office of the Comptroller of Currency (retired)

Board Members

- Georgia Berland, Owner and CEO, Human Service Designs
- Thomas Tenorio, President and CEO, Community Action Agency of Butte County
- Jeremy Tobias, President and CEO, Community Action Partnership of Kern
- Mark Wilson, President and CEO, Coalition for Responsible Community Development

2020 CCEDA Staff

- Roberto Barragán, Executive Director
- Cynthia Amador-Diaz, Director of Development and Contract Administration
- Jahmeel Walker, Program & Technical Assistance Manager
- Dominique Coleman, Membership and Social Media Coordinator