

# A VISION FOR THE FUTURE: TO CREATE AND LAUNCH A NEW COMMUNITY DEVELOPMENT CORPORATION

December 2020



Prepared for City Ministry Network by California Community Economic  
Development Association (CCEDA)

# Introduction

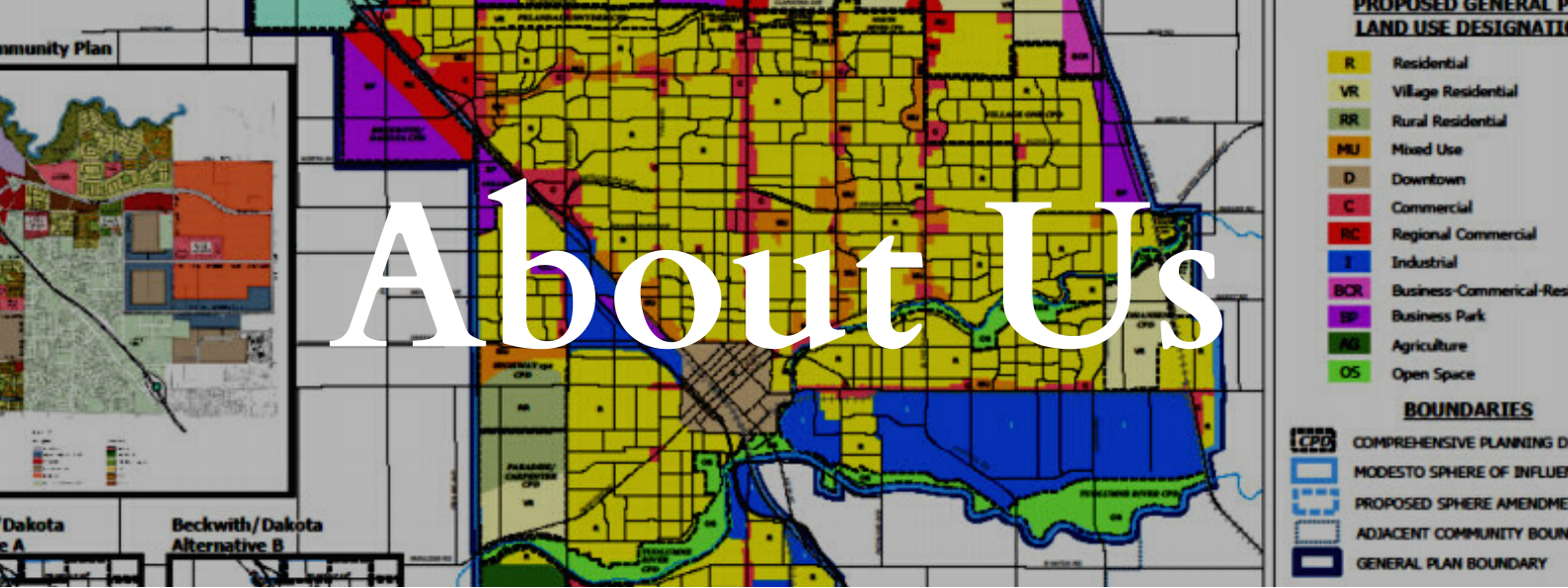
## Strategic Plan for the Development of a Community Development Corporation (CDC)

This report is designed to provide City Ministry Network- CMN - with a community development road map including CDC process, goals, and staffing needs. The report will also offer recommendations on whether CMN should become a CDC or launch an affiliated CDC; CDC effective practices; identify strategic opportunities during the formation and early years; recommend funding streams from public and private sources; and suggest a timeline for becoming a CDC.

“Every once in a while, there seems to be an opportunity that can become a catalyst for systemic change in communities. And for our community, I believe the opportunity is now.”  
- Joe Duran, Chief Financial Officer, City Ministry Network



A special thank you to the Stanislaus Community Foundation and Marian Kaanon, its President & CEO for their funding support.



# About Us

## CITY MINISTRY NETWORK

Since 2002, City Ministry Network (CMN) has purposed to be a catalyst in inspiring, connecting and mobilizing people toward good work for the transformation of Modesto’s neighborhoods. Modesto’s faith community had shown signs of fragmentation for many years. Due to that perception, a handful of Christian community leaders gathered together in the winter of 2002 to prayerfully discern what could happen if the faith community came together in practical ways for neighborhood transformation. With this goal in mind, CMN was conceived. City Ministry Network (CMN) became a federally-approved entity, a 501(c)3 non-profit organization, in April 2005. The first board meeting was held in June 2005, and almost immediately, there were opportunities to expand the ministry’s positive influence. CMN, through a philosophy of prayerfully building collaborative relationships between people, has grown to be a trusted voice in the community.

[www.cityministrynetwork.org](http://www.cityministrynetwork.org)

## CALIFORNIA COMMUNITY ECONOMIC DEVELOPMENT ASSOCIATION (CCEDA)

CCEDA has served California as a statewide membership association since 1989. Founded by 15 Executive Directors who operated high capacity pipe-line nonprofit community economic development organizations throughout the State of California, CCEDA began supporting nonprofits, community-based, neighborhood-targeted development organizations that have programs, services and projects focused on improving the overall economic conditions in low and moderate income communities. CCEDA’s annual budget has enabled it to serve an annual membership of over 200 organizations focused on building and implementing community economic development strategies for California’s economically impacted communities. Beginning in 2003, CCEDA substantially expanded its training and technical assistance programs for community development organizations.

[www.cceda.com](http://www.cceda.com)



# Demographics

## Modesto Demographics

The CCEDA team did background research on the social and economic demographics of Modesto to provide important context and data for planning the new CDC in Modesto. The population of Modesto is 211,336.

- 18.9% of residents have at least a bachelor's degree; median household income is \$57,233;
- Unemployment is 10.3%; and the poverty rate is 15.9% well above the state level.
- 36.3% of the population speaks a language other than English at home with 25.8% speaking Spanish. 38.9% of the residents are Hispanic/Latino.
- 82.1% of the residents are high school graduates compared to 87.7% statewide. 12.7% have a bachelor's degree; and 6.2% have a graduate degree.

There are 13,728 business firms in Modesto with 4,767 women owned, and 5,115 are minority owned including a number of minority women owned businesses. There is significant business activity in Modesto providing important opportunities for a new CDC and partners to support the growth of entrepreneurship.

## Economic Development: Modesto, CA

The City of Modesto is the county seat and largest city of Stanislaus County, California, which is centrally located within California. With a population of approximately 210,166 at the 2020 CA census. Modesto is located in the Central Valley, 68 miles south of Sacramento and 90 miles north of Fresno. Its distance from other places include 40 miles north of Merced, California, 92 miles east of San Francisco, 66 miles west of Yosemite National Park, and 24 miles south of Stockton. Modesto is part of the Central California growth boom. Central California region is a highly attractive location for companies to access the California and West Coast marketplace. Strategically located, Central California offers 24 hours turnaround travel times throughout the State and parts of Nevada and Arizona.

The percentage of residents living in poverty in these geographic regions in 2017 were 30%, compared to 18% of the City of Modesto, and 13.3% across the State of CA; 30.8% were Hispanic, and a staggering 53.8% were Black residents. Renting rates among poor residents was 77.1%, compared to 37.6% among residents living above the poverty level. Children living in poverty in West Modesto were 27.5%, compared to 17.8% in the state (City-Data). South Modesto shows similar statistics.

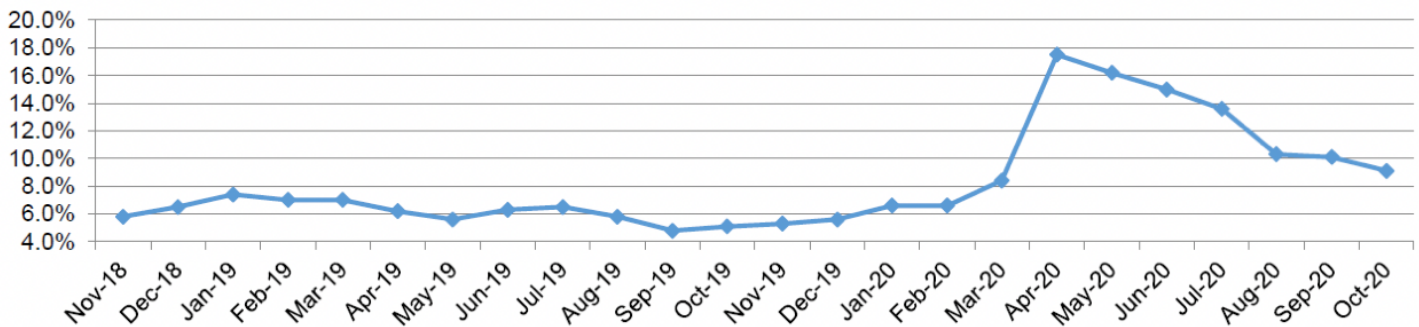
# Demographics



## Unemployment

The unemployment rate in Stanislaus County was 9.1% in October 2020, down from a revised 10.1% in September 2020 and more than October 2019 estimate of 5.1%.

Unemployment Rate Historical Trend



## Demographics

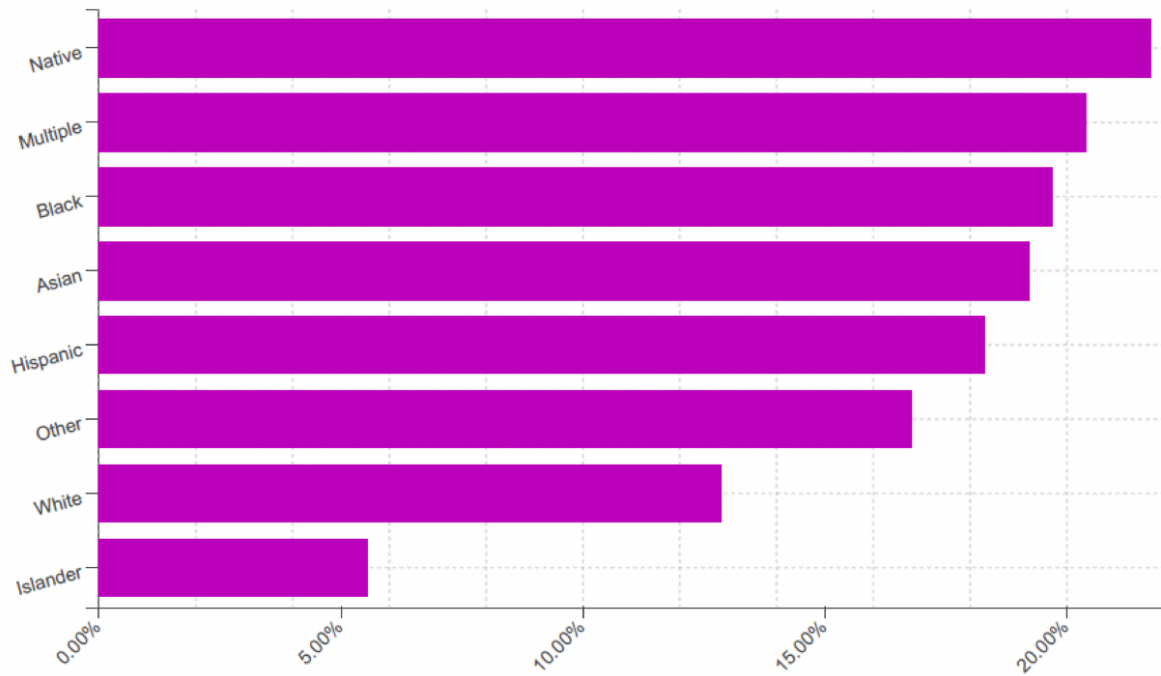
According to the most recent American Community Survey, the demographic composition of Modesto is:

<b>Total Population</b>	<b>210,166</b>
<b>Hispanic or Latino of any race</b>	<b>39.9%</b>
<b>Hispanic Exclusive Race</b>	
<b>White alone</b>	<b>46.4%</b>
<b>Black or African-American Alone</b>	<b>3.7%</b>
<b>American Indian and Alaska Native Alone</b>	<b>0.4%</b>
<b>Asian Alone</b>	<b>7.5%</b>
<b>Native Hawaiian and Other Pacific Islander Alone</b>	<b>9.0%</b>
<b>Some other race alone</b>	<b>0.2%</b>

# Demographics



Poverty Rate by Race in Modesto is:



On the housing front, 55% of Modesto residents are homeowners; median value of the homes is \$265,000 and their median monthly payment is \$1,612. 55% is well below the national rate of homeownership.

Median rents are \$1,122. There appears to be significant demand and opportunity to increase homeownership, and the cost of housing is relatively affordable compared to other locations.

This may not be true in a few years with the increased housing pressures and demands from the San Francisco Bay Area.



# Community Interviews

## Stakeholder Summary

At the request of CMN, CCEDA interviewed over 40 major stakeholders (see attachment for interviewees and the questionnaire). The stakeholder interviews represented a wide cross section of Modesto civic and community leaders and an array of institutions including:

- Modesto Community College
- Mayor's Office
- Valley First Credit Union
- Housing Authority
- Educators
- Small Business Leaders
- Stanislaus Community Foundation
- and a variety of community activists

The questions focused on challenges and opportunities for Modesto; major social and economic trends; knowledge of CMN; priorities for a new CDC; interest in being part of the CDC; and what would success look like in five years.

CCEDA's major takeaways from the CMN exploratory process to launch a CDC include:

### 1. **Develop Homeownership Strategies to Create Wealth Accumulation for Marginalized**

**Communities:** There is no one major strategy for addressing the growing affordable housing crisis in Modesto. The new CDC will need to engage a myriad of different stakeholders and strategies from Tiny Homes to multi-family projects to innovative homeownership strategies that create wealth for local residents.

**2. Supporting Small Business Creation and Growth:** Entrepreneurship and small business development is the key to creating jobs and opportunities for Modesto residents. The emphasis should be on supporting local minority businesses in underserved neighborhoods.

# Community Interviews

3. **Financial Capacity Building for All Residents:** Financial capability consisting of financial education, literacy, savings, and investments needs to be a core competency for Modesto residents. This should be a priority for the new CDC and its partners.
4. **Relationships with Institutions Committed to the CDC:** A collaborative environment and ecosystem is emerging for the CDC, a critical ingredient for short term and long-term success for the CDC. Leading institutions are committed to the CDC and ready to step forward. There is strong interest in launching a new CDC. Important relationships have been cemented that will benefit the CDC in the short and long-term. CMN has built important trust that will benefit the CDC.
5. **Youth Leadership in Our Communities of Color:** The CDC needs to be cognizant of providing leadership opportunities for young leaders of color. This has been a major contribution of the community development field over the past four decades.







# Community Interviews

The interviewees came up with an extensive list of potential community development projects including:

1. Partnership with public housing authority to develop additional housing, including infill housing.
2. Large rental housing tax credit development with Self-Help Housing.
3. Joint venture with South Modesto partnerships.
4. Strengthen and finance Latino businesses.
5. Business incubator to grow and finance local businesses in South and/or West Modesto.
6. A kitchen incubator in partnership or advice from La Cocina or El Pajaro CDC.
7. Develop golf course property near airport for new homeownership.
8. Workforce housing.
9. Financial education, literacy, and access to financial services.
10. Partnership with local credit unions.
11. Entrepreneurship that both grows and attracts businesses.
12. Youth employment.
13. Addressing homelessness. Reaching out to the faith community to determine their interest in developing tiny homes or 24-hour homeless service centers on church property that might be vacant.
14. Partnerships with nearby colleges including CSU Turlock, Modesto Jr. College, U.C. Merced, CSU Stanislaus, and University of the Pacific.
15. Infrastructure including sewers, sidewalks, street lights, and improved parks.
16. Corporate America- invite corporations to participate and invite to offer internships to both college and high school students.
17. Development partnership with airport.
18. Economic development partnerships including tourism and Gallo wines.
19. Partnership with City to refurbish dilapidated parks through private partnerships with sports clubs and entrepreneurs.
20. Revisioning of local rivers running through targeted communities as economic engines.
21. Partnerships with Silicon tech companies to train and hire high school graduates who will work and continue to live in Modesto



# Major Themes

1. **Lack of quality jobs-** This was a common theme from many of the interviews that Modesto lacked quality jobs for many of the local residents, especially people of color. People had to look elsewhere for work and not enough attention was being paid to supporting entrepreneurship and the small businesses in Modesto.

2. **Diversification of the economy-** The Modesto economy was seen as heavily focused on agricultural and not focusing on newer sectors including healthy foods, technology, health care, and small manufacturing. A number of the participants talked about the importance of growing local businesses through supporting entrepreneurs. The educational sector could bring their resources to help support the growth of local entrepreneurs.

3. **Lack of diversity in organizations-** A frequent comment was the lack of diversity in the leadership of major organizations given the potential of leaders of color. CMN was credited with helping to develop new leaders through the Latino Leadership Institute and regular convenings. The CDC will provide an opportunity to develop new leaders.

4. **Limited non-profit capacity-** There has been some progress on the part of Stanislaus Community Foundation and CMN in developing leadership and capacity for the non-profit sector, but there needs to be more focus on strengthening the non-profit sector. The creation of a CDC was viewed by some as a way to encourage greater private sector participation in supporting non-profits and community development.

5. **Finger on the pulse, right people-** There was strong sentiment that CMN had their finger on the pulse of community challenges and opportunities, and they knew the right people to engage. This was demonstrated by the numerous stakeholders interviewed by the CCEDA team.

6. **Creating a collaborative environment-** Diverse stakeholders talked about how Modesto is becoming a more collaborative environment due in no small part to CMN. Key community leaders including housing authority, community college, credit union, and city and county government discussed the importance of working together and saw the new CDC as an important way to achieve greater collaboration and impact.

# Major Themes

7. **Forging partnerships**- Most of the people interviewed said that partnerships were becoming an important part of the civic landscape in Modesto. They saw the CDC as a bridge to private markets through a partnership approach. The public and private sector leaders saw the CDC as a way to collaborate.

8. **Education is improving**- While Modesto is below average in educational attainment in California, a number of the stakeholders talked about new educational opportunities. An economic development strategy involving the CDC and other stakeholders could take advantage of some of the new skills of local residents, especially residents of color.

There was strong interest on the part of a majority of the interviewees in participating in the formation and growth of the CDC.

While participants felt that Modesto had significant social and economic challenges, there was a positive civic culture and interest in responding to economic challenges in low-income neighborhoods in Modesto, notably South and West Modesto. CMN was seen as a critical convener and catalyst in bringing diverse communities together to respond to social and economic issues.

Affordable housing, notably homeownership, entrepreneurship, and financial literacy and financial education were seen as the most important priorities for a new CDC and partners to tackle. Several organizations expressed interest in partnering with the CDC.





# A CDC Vision

## CDC BACKGROUND

CCEDA has provided CMN with what Community Development Corporations are, their capabilities, and how to establish them. CDCs require different skill sets, starting with the fact that they are transactional in nature. CDCs exist to revitalize distressed neighborhoods or rural communities. They focus on developing affordable housing, fostering an environment for business development; revitalizing commercial and community facilities; connecting residents to employment opportunities; and strengthening the economic environment of select neighborhoods. CDCs are disciplined organizations focused on analysis, data, project development, management, and specific outcomes. They require different types of competencies than collaborative and “backbone organizations” like CMN, which has been critical to developing relationships and building trust with diverse stakeholders in Modesto.

## CDC EFFECTIVE PRACTICES

CCEDA draws effective practices from over 30 years of observing and assisting CDCs that have achieved impact. Some of the major best practices for a CDC include:

## BEST PRACTICES

- **Comprehensive approach**-CDCs have a comprehensive approach to community revitalization. Low- income communities need more safe and affordable housing, employment, services, and facilities. CDCs cannot do everything, but they can partner with other organizations and businesses to revitalize their neighborhood.
- **Community engagement**- Effective CDCs engage community residents, stakeholders, and leaders through their board of directors, partnerships and development projects that benefit the local community. CDCs are developing initiatives that do not create displacement or lead to gentrification in the neighborhood.



# Designing a CDC

## Best Practices (cont.)

- **Leverage** - Effective Community Development Corporations leverage significant financial resources from public and private sources. It is not unusual for a CDC to have at least seven funding sources in a large affordable housing development project, and at least five sources in a commercial revitalization project.
- **Development capacity**- Effective CDCs build strong development capacity/team to successfully plan and implement development projects. The development process involves design, acquisition, environmental remediation, pre-development, construction, completion, and managing assets and residents. This capacity can be both with the CDC and with development partners. Smaller CDCs will need to find capable partners.
- **Strong financial position**- To succeed, CDCs should develop a strong financial position which enables them to maintain current operations and launch new development projects. The more effective development projects a CDC is able to start, the stronger their financial position. CDCs can develop significant revenues from their development projects that will make them more financially independent.
- **Collaborative** - CDCs have always had a pragmatic side in being able to partner with other organizations since they cannot achieve comprehensive development by themselves. CDCs are able to bridge the public and private sector through collaborative strategies and partnerships from health care to education institutions to private sector developers.
- **Core competencies**- Community development requires a myriad of different competencies that are often beyond the ability of one organization, especially a relatively young CDC. A good example is a CDC that has developed several real estate projects does not necessarily need a property management capacity internally. They can hire a property management firm to manage the property (See I A for the major competencies).



# Major Strategic Opportunities

## Major Strategic Opportunities

The strategic opportunities below came from a combination of interviews, research, and extensive discussion with core CMN staff and board. CCEDA kept stressing the importance of being both strategic and accomplishing short-term victories to build momentum in the short term and long-term. Community development is a long-term strategy that can demonstrate effective progress and initiatives over time. These opportunities include:

1. **Affordable housing both rental and homeownership-** There is a clear need for affordable housing in Modesto given fairly lows and lack of new affordable housing. One strategy is to develop rental housing with an experienced affordable housing developer, such as Self-Help Enterprises who has expressed interest in working with the new CDC. The Modesto Public Housing Authority has also expressed an interest in partnering with the CDC on some of their new housing initiatives, both rental and homeownership. Homeownership or significant rehab of housing units will require partners/consultants that have that expertise in undertaking quality rehab at scale and cost. Additional market research will be needed.

2. **Small business development-**

Entrepreneurship is an important strategy for creating jobs and revitalizing communities.

This was a high priority of many of the civic leaders and stakeholders who we interviewed. CCEDA recommends that CMN and the CDC hire a consultant to design a business development strategy or partner with expertise in financing and growing small local businesses. Several participants raised the opportunity of a kitchen incubator along the lines of La Cocina or the El Pajaro CDC kitchen incubator.

3. **Financial education and financial literacy-**

CMN staff and interviewees consistently raised the importance of strengthening financial education for local residents included immigrants who have had a challenging time accessing financial services and education. The CDC can partner with the credit union to reach local residents who will benefit from increased financial literacy and education. Another important opportunity was helping residents, who were non-citizens use their ITN to access affordable loans for automobiles and other assets that they need for their employment and family support.



# Recommendations

## CCEDA Recommendations for a New CDC

CCEDA offers a number of recommendations for establishing a Community Development Corporation in Modesto:

1. **Fundraising-** City Ministry Network should establish a Startup and Operating budget for three (3) years. The startup budget should include all legal and financial infrastructure requirements, and to allow CDC to build capacity and launch projects. In the next phase, CCEDA can work with CMN to develop an operating budget.

CCEDA has prepared a presentation for the Stanislaus Community Foundation that discusses the need and the opportunity presented by the creation of a Community Development Corporation in Modesto. As the funder for this planning effort, Stanislaus Community Foundation has the opportunity to lead the way and provide direction for future fundraising with a commitment of support that will become a critical tool.


By making an early and substantial contribution to this effort, it will give CNM some leverage as it approaches other foundations and corporations.

CCEDA would recommend that post a SCF commitment, both CMN and SCF host a presentation to other like minded funders with the pitch that a match is being sought to provide the CDC with 3 years of support.

2. **CCEDA discourages CMN to seek program funding (money paid for specific activities or deliverables) as a method to “jumpstart” CDC operations.** Starting a nonprofit organization or a CDC with little or no startup capital is similar to a small business that is undercapitalized at the beginning. The path to success is less assured and that more challenging. The nonprofit is trying to establish itself with funders, governments and community while trying to financially survive, not a good strategy. Rather than focusing on community needs, the CDC is focused on making money and paying bills. Not the definition of mission.

3. **Organize an initial board of directors-** The initial board should be in the range of 8 to 12 board members, but an odd number. CMN could draw from CMN board and staff representatives, neighborhood leaders in South and West Modesto, and key public and private sector stakeholders in Modesto and Stanislaus County. CMN has the gravitas to bring these people together and support the initial board.

CMN should ensure that the by-laws provide that a majority of directors being elected by CMN. Majority can be between 51% and 100% of board members. CCEDA can provide additional guidance.



# Recommendations

4. **Establish the new CDC-** The CDC can use an existing 501 (c)(3) non-profit in the state of California. Articles of incorporation and by-laws will need to be drafted and CCEDA can help with templates. The by-laws are really important since they provide the guidance for the future of the organization (board terms and size, geographic location, and type of activities) to start the CDC. CCEDA has shared by-laws with CMN.

5. **Serve as a fiscal agent-** CMN is a 501(c)(3) organization and can serve as the initial fiscal agent for the new CDC until it receives the tax-exempt status.

6. **In-kind support-** CMN can provide administrative and other technical support and initial office space in safe manner during COVID season.

7. **Recruit initial staff-** CMN can utilize some of its current staff to help support the CDC, and work with other partners to support the initial work of CMN before funding and staff are hired for the CDC.

8. **Staffing-** CCEDA recommends that the new CDC have an initial staff of three including executive director, program director responsible for development, and an operations person. This could be augmented by consultants with technical expertise in affordable housing and economic development projects.

9. **Operating budget-** CCEDA recommends that CMN and the new CDC raise an operating budget for the first two years to allow the CDC to build capacity and launch projects. In the next phase, CCEDA can work with CMN to develop an operating budget.

10. **Encourage partners-** A fledgling CDC needs support from strong organizations especially those that have a track record with affordable housing and small business development which were identified as the two highest priorities for the new CDC. CMN will be able to leverage some of their existing relationships and partners for the CDC including: Valley First Credit Union, Modesto Community College, Modesto Public Housing Authority, Stanislaus Community Foundation, City Workforce Development, and Self-Help Enterprises.

11. **Early success-** CCEDA is recommending to CMN and the new CDC that the organization focuses on small and early successes that can be sustained. It could be doing a few affordable housing units with the Public Housing Authority or partnering with Self-Help Enterprise



# Next Steps

## Funding Sources

CCEDA has already provided an extensive list of funding sources including federal, state, and local housing, community development, and economic development plus foundation, financial institutions, and corporations. CMN and the CDC can research and apply for myriad of funding sources in the guide based on the strategic priorities and unique opportunities facing the new organization (see attachment).

CCEDA recommends that CMN and the new CDC secure at least one year of general operating support from funders led by the Stanislaus Community Foundation and other public and private partners. The Foundation could convene a group of other funders. Financial institutions are other important funders and CCEDA can help with Wells Fargo, BBVA which is being acquired by PNC Bank, and Mechanics Bank which recently acquired RaboBank. The Federal Reserve Bank of San Francisco has convened numerous forums between community development organizations and financial institutions and could do so in Modesto.

“With this opportunity, our intent is to break the cycle of generational poverty, particularly in our most vulnerable families.” - Marvin Jacobo, Executive Director, City Ministry Network



# Timeline

**Time line-** The CDC should be ready to start during the first quarter of 2021. The time line for the CDC is based on quarters as compared to months. There is a description of most of the activities in the earlier sections of this report.

- |   |                       |
|---|-----------------------|
| 1. Complete by-laws and revised article of incorporation- | Fourth Quarter 2020   |
| 2. Develop process for selecting board members            | Fourth Quarter 2020   |
| 3. Request initial funding for the CDC                    | Fourth Quarter 2020   |
| 4. Identify initial staff                                 | Fourth Quarter 2020   |
| 5. Raise initial funds to hire staff                      | First Quarter 2021    |
| 6. Hold First Board Meeting ( initially monthly)          | First Quarter 2021    |
| 7. Develop and approve budget for first year              | First Quarter 2021    |
| 8. Select strategic priorities                            | First and Second 2021 |
| 9. Forge strategic partnerships                           | First and Second 2021 |
| 10. Develop work plan for 2021                            | First quarter 2021    |
| 11. Training and development for staff                    | Ongoing               |





# Summary

More than 4,000 community economic development organizations exist in the United States to provide place-based strategies, partnerships, and solutions to strengthen the economic vibrancy and quality of life in low- and moderate-income communities. Community economic development differs from traditional economic development in that the focus is on making a community a better place to live and work, rather than just creating wealth for others from which much other economic development results. Borne out of inequity and/or crisis, community economic development (CED) provides targeted activities and programs that recognize each community has its own distinct economic, social, ecological, and cultural characteristics. By encouraging the use of local resources in community-driven ways that enhance economic opportunities while improving social conditions in a sustainable way, lives are changed.

City Ministry Networks seeks to make the underserved communities of Modesto a better place to live and work by providing targeted activities and programs that recognize each community's own economic, societal, and cultural characteristics.

CCEDA has recommended that CMN create an affiliated organization with an associated

board of directors, and its own staff. To do so CCEDA recommends that CMN first secure a 3-year operating grant from the Stanislaus Community Foundation to ensure the successful startup of the CMN CDC. CCEDA recommends that over time the new CDC seek 1/3 of its funds from foundations and private sources; 1/3 from public sector support; and the remaining third from earned income, i.e., loan referral fees. Finally, CCEDA recommends that the CMN CDC identify several relatively simple first projects in order to begin a successful track record.

While this project gets underway, America finds itself facing a pandemic unlike anything experienced on its shores in more than 100 years. It is uncertain when and to what extent the robust economic environment that existed before the coronavirus pandemic will return. Given that residents of low and moderate-income communities in Modesto struggled with issues such as affordable housing, education, and job training, access to healthcare, homelessness, and supporting the creation of new business even during strong economic times, it is a virtual certainty that its low and moderate income communities will be even more negatively affected, and that community economic development will be even more greatly needed.

WATER WEALTH CONTENTMENT HEALTH

# Thank You

C C E D A

On behalf of the California Community Economic Development Association we wish to thank all those who participated in this community economic development endeavor.



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