



Feasibility Study

For a Latino-Led Community Development Corporation In Western Placer County

Published May 2026



About This Study

This feasibility study was commissioned and funded by Latino Leadership Council (LLC), and done in partnership with Sierra Business Council (SBC), Sacramento Environmental Justice Coalition (Sac-EJC), and consultant Aquaria Funding Solutions (AFS). SBC conducted a pre-feasibility study with funding from Sierra Health Foundation to identify regional priorities, key partners, and funding opportunities through research, focus groups, interviews, and geographical analysis.

Latino Leadership Council (LLC) is a 501(c)3 nonprofit organization focused on supporting Latino families in the Placer and Northern Sacramento region by connecting them to vital health, education, and youth development services. LLC works to foster leadership, advocacy, and systemic change across local systems and institutions. LLC partnered with Sierra Business Council and Sacramento Environmental Justice Coalition and contracted with Aquaria Funding Solutions to produce this feasibility study.

The **Sacramento Environmental Justice Coalition (Sac-EJC)** was formed to address health and environmental inequities among poor and marginalized communities of the greater Sacramento region. Through community organizing efforts, the organization seeks partnerships with faith-based communities, nonprofits, civic groups, and individuals committed to addressing inequities and environmental justice issues. Areas of focus include Affordable Housing and Workforce Development, Air Quality, and Leadership Development.

Sierra Business Council (SBC) is a Sierra based nonprofit organization with a mission to catalyze and demonstrate innovative approaches and solutions to increase community vitality, economic prosperity, environmental quality, and social fairness in the Sierra Nevada. SBC works collaboratively with LLC on inclusive engagement and economic empowerment for Latinos in Placer County.

Aquaria Funding Solutions is a consulting and financing advisory firm focused on community economic development in underserved communities. The team is led by Roberto Barragan, Principal, and Ricardo Noguera, Economic Development Consultant. Roberto Barragan has spent 40 years creating, expanding, and building Community Development Corporations, Community Development Financial Institutions, and other local, regional, and national non-profits. Ricardo Noguera has 30-plus years of experience in Community Economic Development, including revitalization and redevelopment in ethnically diverse and economically challenged communities, as well as strategic planning for non-profit agencies.

Letter from Elisa Herrera, Latino Leadership Council

Dear Partners,

With a 19-year history of providing direct services to our Latino communities and on behalf of the Latino Leadership Council (LLC), I am pleased to share the findings of our recent feasibility study on establishing a Latino-led Community Development Corporation (CDC) in Western Placer County. **This initiative aims to address persistent gaps in social equity, economic mobility, asset-building, and overall financial well-being for Latino residents.** The findings in this Feasibility Study confirm the position of LLC, as the region's flagship Latino-focused nonprofit organization, it is well suited to provide a strong backbone entity to hold this economic development work moving forward, as the trusted on the ground partner.

A CDC acts as a community anchor, combining development expertise with grassroots leadership. Placer County is ready for a Latino-focused CDC that will effectively improve socio-economic conditions for Latinos and ensure the community has a direct voice in shaping Placer's future.

Key Findings

Our study identified five key areas where current systems do not adequately serve Latino residents:

Significant Income Disparity: In priority areas, such as census tract 209.01 in Roseville, the median income of \$55,625 for Latinos is less than half the city-wide median. Across the county, Latino median household income is, on average, \$18,000 lower than the overall median.

Homeownership Gap: Latinos are less likely to own a home than any other group in the county, with an ownership rate of 61% compared to 76% for whites.

Severe Rent Burden: Approximately 60% of Latino renter households (nearly 4,500 families) are cost-burdened, spending more than 30% of their income on housing.

Systemic Barriers to Credit: Latino mortgage applicants are 54% more likely to be denied financing than non-Latino applicants, a figure that rises to 75% for conventional purchase loans.

Entrepreneurial Hurdles: While Latinos own approximately 4,237 businesses in the county, they face significant barriers, including language barriers in banking, limited access to startup capital, and a shortage of bilingual business mentorship.

Five-Year Vision and Outcomes

With strategic growth, we anticipate the following outcomes in the CDC's first five years:

Affordable Housing Pipeline: Develop a strong housing pipeline focused on multi-family rentals and single-family rent-to-own models through partnerships with developers such as Mercy Housing.

Wealth Building through Homeownership: Provide culturally competent homebuyer education and financial coaching to reduce mortgage denial rates and help families secure permanent housing.

Small Business: Launch a Spanish-language business incubator and technical assistance program to help entrepreneurs with licensing, contracts, and financial management.

Workforce Development: Implement bilingual job training and placement programs in high-growth sectors such as healthcare, semiconductors, and construction.

Systemic Inclusion: Establish a permanent, sustainable Latino-led institution that connects the community to regional economic opportunities.

We are seeking seed capital and strategic partnerships to launch this essential organization. We invite you to join us in building a future where every resident of Placer County thrives.

Sincerely,

Elisa A. Herrera
Founding Executive Director
Latino Leadership Council



Latino entrepreneurs at a recent LLC workshop in Placer County.

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Executive Summary

The Latino Leadership Council (LLC) has commissioned this feasibility study to consider the establishment of a Latino-focused Community Development Corporation (CDC) with a mission to improve the lives of Latinos across western Placer County. Over the past several months, the LLC, in partnership with the Sierra Business Council, Sacramento Environmental Justice Coalition and consultant Aquaria Funding Solutions, has conducted extensive research and hosted various focus groups and interviews to produce this feasibility study and help determine whether a CDC model can effectively address persistent gaps in economic mobility, asset-building, and overall financial well-being for Latino residents.

Why a Latino Focused CDC, and Why Now?

Latinos represent a **significant and growing share of Placer County’s population and workforce**, yet continue to face systemic barriers to economic stability and wealth creation. As of 2025, Latinos comprise approximately **17% of Placer County’s population (over 71,000 residents)**. Despite strong labor force participation, disparities remain pronounced:

- The **median household income for Latino households is approximately \$94,000**, compared to **\$112,000 countywide**, a gap of roughly **\$18,000**.
- Latino households are significantly less likely to own their homes: **61% homeownership among Latinos**, compared to **76% among White households**.
- Among Latino renter households, **60% are cost-burdened**, spending more than 30% of household income on housing.

These disparities are geographically concentrated. Census tracts in **Roseville, Lincoln, and Auburn** show Latino population shares ranging from approximately **30%–45%**, paired with **median household incomes less than half of the surrounding city averages** and elevated child poverty rates. These conditions exist alongside rapid regional growth in housing development, healthcare, advanced manufacturing, logistics, and service industries—creating an urgency to ensure economic inclusion keeps pace with expansion.

Market Gaps and Opportunity

Placer County is served by numerous nonprofit, governmental, and private entities addressing housing, workforce development, business assistance, and social services. However, this analysis finds a **critical gap in Latino-led, bilingual organizations focused on long-term economic empowerment and asset building**.

Key gaps include:

- **Limited Latino-centered affordable housing production:** Few nonprofits develop or co-develop housing explicitly designed to serve Latino families, despite high cost burdens and low homeownership rates.

- **Insufficient bilingual small business support and access to capital:** Latino-owned firms account for roughly **9% of all employer and non-employer firms** in the county, generating more than **\$685 million in annual revenue**, yet lack consistent access to Spanish-language technical assistance and financing.
- **Weak workforce advancement pipelines:** Latino workers are overrepresented in lower-wage healthcare support and service occupations and underrepresented in higher-wage professional, technical, and licensed healthcare roles, despite strong projected growth and employer demand.

The study consists of:

- A market analysis, including an examination of the Latino demographics for western Placer County, with a focus on five census tracts with significant Latino populations
- The competitive landscape, including the identification of relevant community development organizations
- The high priority program needs: affordable housing, small business assistance, and economic development/workforce development
- Potential funders such as foundations, banks, and governmental agencies
- A CDC vision statement and best practices
- Specific recommendations and a roadmap for creating a new CDC
- Proposed budgets for the first 3 years of CDC launch

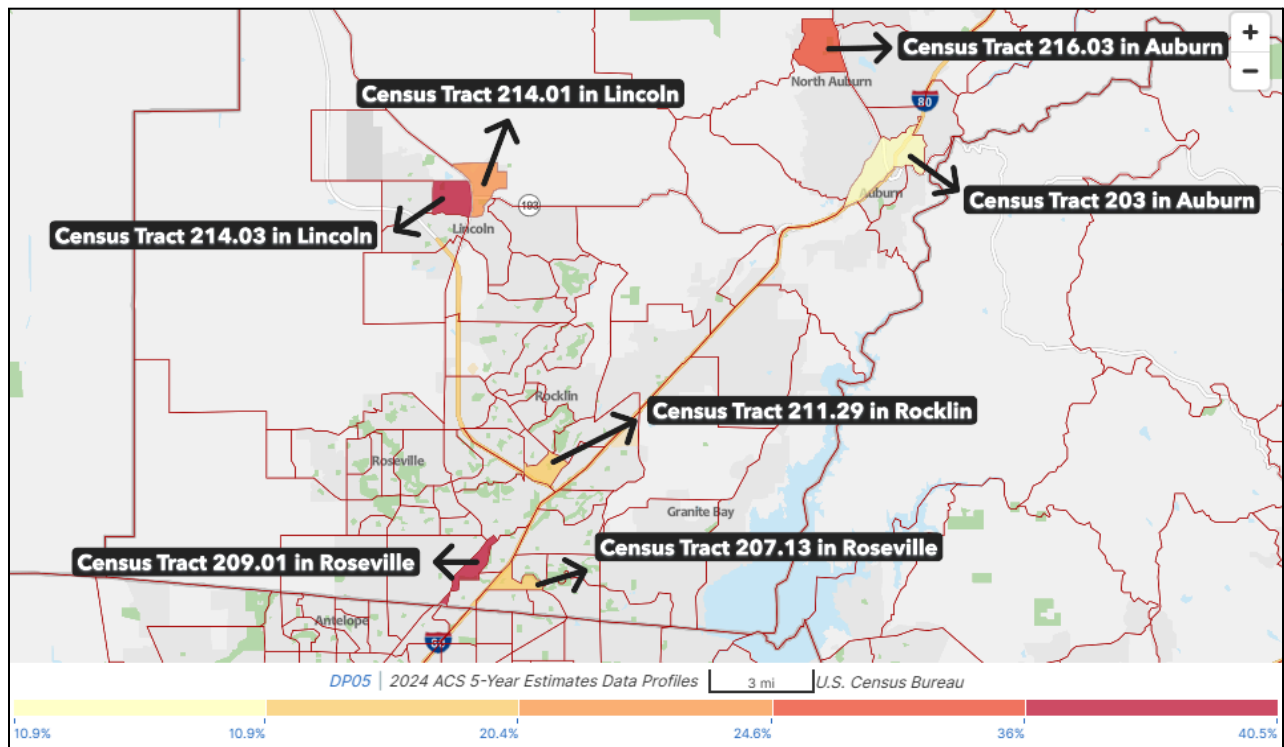
This study shows LLC a pathway, to not duplicate other organizations' efforts and services provided in Placer County, but to create programs and services targeted toward **embracing and lifting the socio-economic conditions for Latinos** across western Placer County.

The Opportunity

1. **Establish a Community Development Corporation** – Seek seed capital to organize and set up a community development entity focused on specific underserved geography, demographics, and activities.
2. **Affordable Housing Production** – There is potential for LLC to establish a CDC with an affordable housing focus - the production and ownership of multi-family housing for rent and production of single-family homes for sale and rent. There are opportunities to pursue land donations to the CDC from public agencies, developers, and private landowners.
3. **Small Business Assistance & Economic Development** – There are opportunities to provide training, small business technical assistance, and business development programs for entrepreneurs and emerging business leaders. Partnering with institutions like Sierra Business Council to expand Spanish language entrepreneurship training programs. Establishing Incubators for small businesses, including restaurants, construction, and retail, as well as startup microloan programs, also provide promising economic opportunities.

4. **Employment and Workforce Development** – A new CDC can expand training and job placement with Bosch, MSI, and other expanding companies to discuss funding support and partnerships to recruit, train, and place workers from across the county. Given the array of skilled Latino tradespeople across the region, the CDC can expand construction and contractor training in partnership with the unions, and develop partnerships with Kaiser, Sutter Health, and Adventist Health for Spanish language caregiving training. These partnerships bring long-term commitments, workforce training, and education programs for Latinos.
5. **Focus Services on Neighborhoods with High Concentrations of Latinos** – The cities of Lincoln, Roseville, and Auburn contain the highest concentrations of Latinos in Placer Co. These areas are where the LLC should focus its service delivery and fund development. **Census Tract 214.03 in Lincoln is 40.5% Latino. The second largest percentage of the population, tract (209.01), is in the city of Roseville with 38.7% Latino, and in North Auburn, Census Tract 216.03 has 36% Latino representation.**

Figure 1. Highest Latino Population Census Tracts in Placer County



Organizational Strategy and Role of LLC

The study finds that the Latino Leadership Council is well-positioned to incubate and launch a CDC due to its bilingual capacity, deep relationships, and trust within the Latino community, as well as with regional partners.

While LLC would remain focused on health, education, and family services, the CDC would function as a distinct but closely aligned entity with a mission centered on economic development, asset building, and the overall financial well-being of the Latino population in Placer County.

Best practices revealed in our case studies consistently reinforce the importance of:

- Starting with a narrow, achievable focus
- Building development and financial capacity through partnerships
- Pursuing revenue-generating activities to ensure long-term sustainability
- Growing incrementally while maintaining mission

Financial and Implementation Outlook

The feasibility analysis concludes that a CDC can be launched using a measured, three-year incremental growth strategy, beginning with organizational formation, early partnership-driven projects, and service delivery, followed by expansion into housing development and small business lending as capacity and capital relationships mature. Initial operating budgets are designed to be modest and realistic for the Placer County funding environment, while illustrative capital structures demonstrate the long-term potential for asset-based growth.

The Feasibility Study's Results

This feasibility study concludes that establishing a Latino led Community Development Corporation in western Placer County is both feasible and timely. A CDC focused on housing, small business development, and workforce advancement can play a unique and necessary role in ensuring that Latino residents are not only served by the CDC but are also active participants and beneficiaries of the region's economic growth. **With disciplined mission-driven focus, strong governance, and strategic partnerships, a CDC anchored by the Latino Leadership Council can become a durable engine for economic mobility, Latino community prosperity, and long-term equity in Placer County.**

CDC Mission Statement

The CDC has a mission to advance economic development, asset ownership, and catalyze investments to uplift the socio-economic conditions for Latinos in Placer County while addressing persistent gaps in economic mobility, asset-building, and overall financial wellbeing for Latino residents.

Introduction

Community Development Corporation: Vision & Purpose

A Community Development Corporation (CDC) is a nonprofit organization created to invest in and revitalize communities, particularly those facing economic and social challenges. CDCs are place-based organizations that work to improve quality of life by addressing interconnected needs such as affordable housing, economic opportunity, and community health. Typically, they are rooted in and led by the communities they serve, offering a powerful model for community-led development. 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.

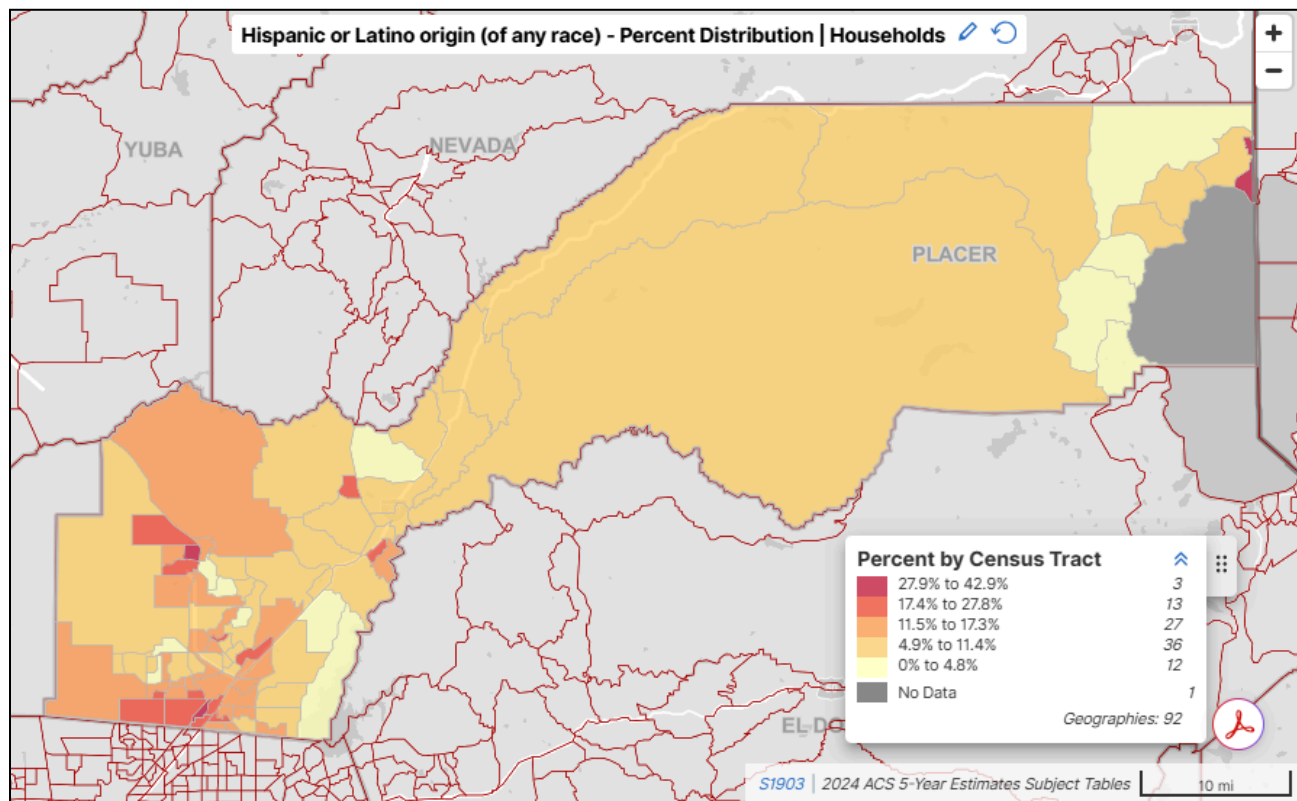
A CDC acts as a community anchor institution, combining development expertise with grassroots leadership. According to the Urban Institute, there are more than 5,000 CDC-type organizations in the U.S. They are in every type of community, from dense urban neighborhoods like Central Brooklyn, Oakland, and East Los Angeles, to tribal reservations, farmworker communities, and small- to medium-sized cities.

CDCs are transactional in nature, and they require different skillsets than traditional nonprofits. CDCs are disciplined organizations focused on analysis, data, project development, management, and specific outcomes. They require different types of competencies and work collaboratively with “backbone organizations” like LLC, which has been critical to developing relationships and building trust with diverse stakeholders in Placer County. This feasibility study affirms the potential for the Latino Leadership Council (LLC) to establish a Community Development Corporation (CDC) to serve the Latino Community. The geographical focus is on communities in western Placer County where there are high concentrations of Latinos residing, and LLC is the trusted service provider.

The Urban Institute Study found that CDCs have created \$54 billion in assets, generated \$280 billion in revenue, produced more than 4 million units of affordable housing, invested \$3.5 billion in community lending and financial assistance between 2018 and 2023, and developed more than 3,500 commercial, industrial, and community facilities.¹

¹ Urban Institute. *Community-Based Development Organizations: Results from the Sixth National Census Survey*. Urban Institute Data Catalog. Accessed on December 16, 2025 at datacatalog.urban.org.

Figure 2. Percent of Latino households per Census Tract in Placer Co.



This study focuses on a CDC model that provides:

- **Access to Services:** Advances community well-being by improving access to health, education, and essential services.
- **Affordable Housing:** Develops and manages affordable housing (and related facilities) to ensure stability and prevent displacement.
- **Economic Development:** Promotes local economic development through small business support, workforce training, and job creation.
- **Equity and Inclusion:** Advocates for equity and inclusion, ensuring residents have a voice in decisions shaping their neighborhoods and future.

This CDC feasibility study consists of an examination of the following components:

- **Market Analysis:** Identification of core service areas through geographic and demographic analyses, identification of areas for employment, agencies providing services, and industries with growth potential.
- **Competitive Analysis:** Evaluation of non-profit, government, foundation, and banking service providers in the county, including outreach to affordable housing developers, to ascertain their level of services to the Latino community and interest in partnering. The Appendix includes an extensive list of partner organizations and adjacent agencies.
- **Capital Planning:** Fundraising strategies, funding targets, and capital partners.

- **Program Development:** High priority service areas and associated revenues and cost structures. Based on an evaluation of service providers, it provides specific recommendations.
- **Financial Sustainability:** Seed capital and operating cost needs, as well as funding scenarios and a draft financial model.

To establish a CDC, the LLC must create and deepen partnerships and collaboration amongst residents, government agencies, philanthropic partners, development agencies, and the private sector to meet short term organizational goals and lay the groundwork for long-term community change.

CDC 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 solve all challenges, but they can partner with other organizations and businesses to revitalize their neighborhoods.
- **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.
- **Leverage:** Effective CDCs 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 a strong development capacity 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 within the CDC and through partners. Smaller CDCs will need to find capable partners.
- **Strong financial position:** To succeed, CDCs should develop a strong and sustainable financial position that enables them to maintain current operations and launch new development projects. The more effective development projects a CDC can start, the stronger its financial position. CDCs can develop significant revenues from their development projects that will make them more financially independent and less reliant on grants.
- **Collaborative:** CDCs have always had a pragmatic side in partnership with other organizations since they cannot achieve comprehensive development by themselves. CDCs bridge the public and private sectors through collaborative strategies and diverse partnerships.
- **Core competencies:** Community development requires a myriad of different competencies that are often beyond the ability of one organization. For example, a CDC that has developed several real estate projects hires a property management firm to manage the properties rather than creating that management capacity internally.

Specific Implementation Recommendations for LLC

1. **Fundraising:** Present the CDC Feasibility Study to select funders to seek startup capital.
2. **Board of Directors:** Organize an initial Board of Directors that includes residents, neighborhood leaders, business owners, and key stakeholders in Placer County, as well as real estate, accounting, and financial experts. LLC has the gravitas to bring these people together and support the initial Board. Ensure the bylaws are tightly mission aligned and that a majority of the Board is selected by LLC.
3. **Establish new CDC:** Hire a lawyer to draft the new CDC's Articles of Incorporation, Bylaws, and apply for 501(c3) status. The Bylaws are very important because they provide guidance for the future of the organization (board terms and size, geographic location, and type of activities).
4. **Fiscal agent:** LLC is a 501(c3) and can serve as the fiscal agent for the CDC to manage charitable contributions while awaiting the CDC's 501(c)3 status.
5. **In-kind support:** LLC can provide administrative and accounting support for the interim launch period.
6. **Staffing:** Hire an Executive Director who would lead fundraising, and then hire other support staff with the initial operating funds raised.
7. **Budget:** Establish an initial Operating Budget as detailed below.
8. **Partnership:** 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. LLC can share their formal partnerships and collaboration (supported by an MOU).
9. **Focus:** Identify phase one projects and programs to achieve success early.

Market Analysis

This section of the report provides an overview of Placer County's demographics and community profile, with a focus on where Latinos reside.

Placer County spans 1,506 square miles from the eastern edge of the Sacramento metropolitan area to the northern edge of Lake Tahoe. The County consists of six incorporated cities where most residents live, as well as several smaller communities.² The County has approximately 421,226 residents. Between 2020 and 2025, the County's population grew by 4% (COVID-19 period) as Bay Area residents migrated from urban to suburban and rural areas where they could work on a remote or hybrid basis.

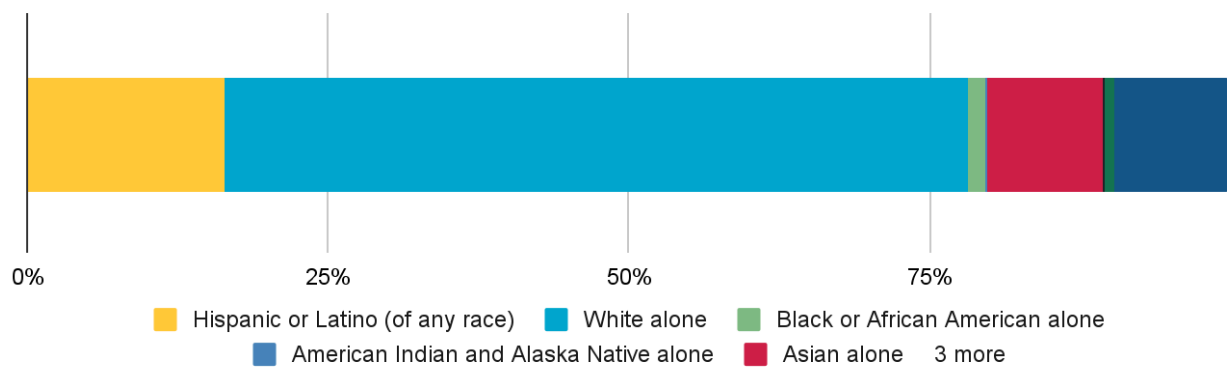
² Placer County Health and Human Services, Placer County 2023 Community Health Assessment. Accessed March 10, 2026 at https://www.placerdashboard.org/content/sites/placer/CHA_2023_Final_v2.pdf

Since 2010, the cities of Roseville and Rocklin have experienced the most growth. Roseville is the largest city with approximately 158,494 residents, and Rocklin is 2nd largest with 73,172.³

Demographic Analysis of the Latino Community

Currently, Latinos represent almost 17% of the Placer County population (estimated at 73,865 residents).⁴ Placer County is less diverse ethnically than Sacramento and Yolo counties, where Latinos represent 24% (380,000 residents) and 33% respectively (72,000 residents).⁵ Approximately 13% of Placer County residents were born outside of the U.S. Latinos are the largest ethnic/racial subgroup in the county, and it has grown by 7.5% since 2010.⁶

Fig 3. Race/Ethnicity in Placer County



The median household income in Placer County is \$122,000, but for Latinos it is \$104,305, which is \$18,000 lower. Approximately 4% of families (5,193 families) live below the poverty line.⁷ The Placer County 2023 Community Health Needs Assessment reveals select census tracts with higher representation of Latinos across the county, highlighting the prevalence of substantially lower income and a higher percentage of families living below the poverty level in those areas.

³ State of California, Department of Finance. E-5 Population and Housing Estimates for Cities, Counties and the State, 2020-2025. May 2025. Accessed March 10, 2026 at dof.ca.gov

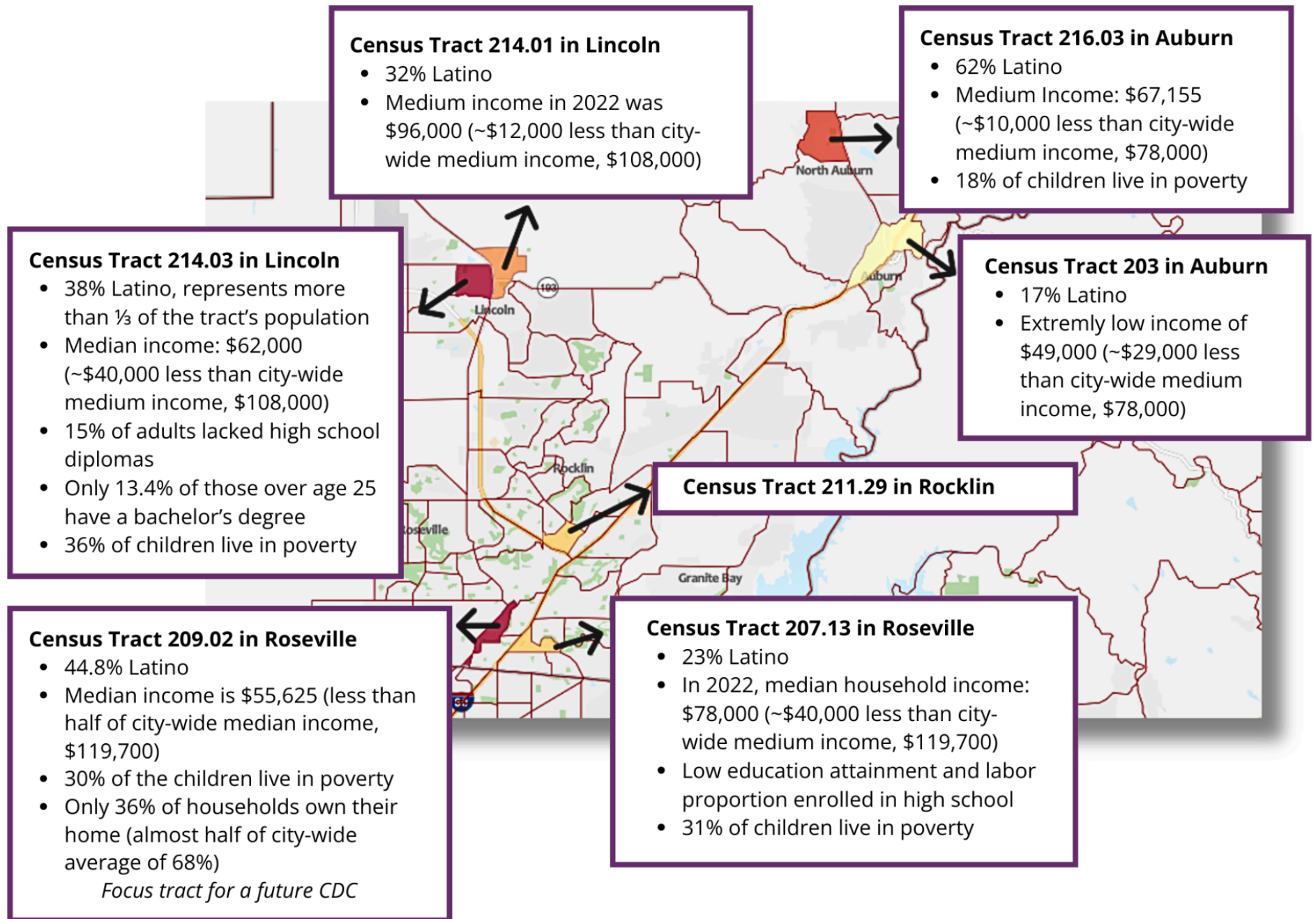
⁴ Placer County Department of Health and Human Services. "Hispanic/Latino Population in Placer County, March 2026." *Be Well Placer Community Dashboard*. Accessed April 30, 2026 at placerdashboard.org.

⁵ U.S. Census Bureau, U.S. Department of Commerce. "PROFILE OF GENERAL POPULATION AND HOUSING CHARACTERISTICS." *Decennial Census, DEC Demographic Profile, Table DP1*. Accessed on March 10, 2026 at data.census.gov.

⁶ U.S. Census Bureau, "ACS Demographic and Housing Estimates," *American Community Survey, 2024 ACS 1-Year Estimates Data Profiles, Table DP05*, accessed on December 11, 2025 at data.census.gov.

⁷ Placer County Department of Health and Human Services. "Median Household Income by Race/Ethnicity, 2026." *Be Well Placer Community Dashboard*. Accessed April 30, 2026 at placerdashboard.org.

Figure 4. Map of Priority Census Tracts in Western Placer County

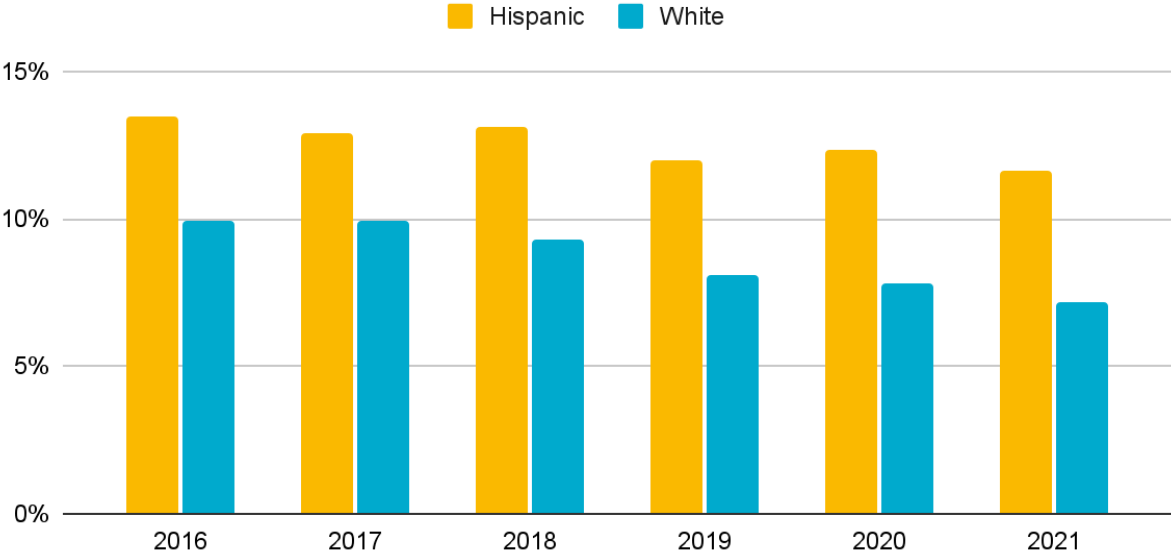


Housing Access

Latinos in Placer County are less likely to own a home than any other racial or ethnic group. Homeowner rates in Placer County are estimated at 61% for Latinos in comparison to 76% of whites.⁸ The 2024 estimated median monthly owner costs for housing units with a mortgage in Placer County are \$3,017, and the median monthly rent is estimated at \$2,166.⁹ Of the 39% or 7,156 Latino households that rent, 60% or close to 4,500 of them are cost burdened (where housing costs exceed 30% of income).¹⁰

Latinos face significant hurdles to homeownership, primarily rooted in economic disparities like lower incomes, less accumulated wealth, and higher debt, coupled with systemic issues such as unequal access to credit, mortgage denial rates, and a shortage of affordable homes, exacerbated by rising prices and high interest rates. According to the Hispanic Wealth Project, in 2021, more than one in three Latino renters reported not having enough savings for a down payment on a home being their main reason for not entering the real estate market.¹¹

Figure 5. Denial Rates for Latino Mortgage Applicants in California



⁸ California Housing Partnership, "Housing Need: Placer County," 2023. Accessed June 17, 2025 at chpc.net.

⁹ U.S. Census Bureau, "Selected Housing Characteristics," *American Community Survey, ACS 1-Year Estimates Data Profiles, Table DP04*, accessed on December 16, 2025, data.census.gov.

¹⁰ California Housing Partnership, "Housing Need: Placer County," 2023. Accessed June 17, 2025 at chpc.net.

¹¹ Hispanic Wealth Project, *2021 State of Hispanic Wealth Report*, p.6. Accessed December 18, 2025 at hispanicwealthproject.org.

Hispanic homebuyers are more likely to be denied mortgage financing than their non-Hispanic counterparts. In 2022, Hispanic/Latino applicants were 54% more likely to be denied than non-Hispanic applicants. This figure increased to 75% for those applying for a conventional purchase loan. Data from the Home Mortgage Disclosure Act (HMDA) of 2021 reveals that 11.6% of Latino applicants for owner-occupied first lien purchase mortgages were denied, compared to 7.2% percent of white applicants.¹² This data helps the public assess how financial institutions are serving the housing needs of their local communities and facilitate federal financial regulators' fair lending, consumer compliance, and Community Reinvestment Act examinations.¹³

Affordable housing is not solely a social equity issue; it is an economic development imperative for Placer County. Stable housing enables workforce retention in essential sectors on which Placer County relies. Children in stable housing environments demonstrate higher educational attainment, lower absenteeism, and better long-term earnings outcomes. When Latino households are cost-burdened, discretionary spending declines, reducing local economic activity and weakening small business growth.

CDCs can directly develop or co-develop affordable housing projects that the private market will not produce on its own by leveraging layered financing (LIHTC, down payment assistance, soft second loans) to make ownership more feasible. CDCs can also offer culturally competent homebuyer education, financial coaching, and credit repair—directly addressing mortgage denial drivers such as debt-to-income ratios and lack of savings.

Education and Key Industries

CDCs frequently engage colleges and universities to study and develop strategies for community development. There are two institutions of higher learning in the County: Sierra College, a community college that, in addition to degree programs, boasts a robust career and technical education curriculum, and William Jessup University. A satellite campus for Sacramento State University is also planned near the border of Roseville and Lincoln.

An estimated 200,500 people are employed in Placer County as of Q3 2025.

The **largest employment sectors** are

- Healthcare & Social Assistance (36,458 workers)
- Retail Trade (22,890 workers)
- Construction (20,881 workers)

¹² Urban Institute, "Denial Rates for Latino Mortgage Applicants," *Latino Homeownership Dashboard California*. January 2024. Accessed December 17, 2025 at unidosus.org.

¹³ Consumer Financial Protection Bureau, "Summary of 2021 Data on Mortgage Lending," June 16, 2022. Accessed December 16, 2025 at www.consumerfinance.gov.

The **highest paying industries** are

- Utilities (\$165,316)
- Finance and Insurance (\$130,365)
- Management of Companies & Enterprises (\$125,278)

The western portion of the County, especially the cities of Roseville and Rocklin, is where most employment is situated, and population and job growth are projected to occur. There is a mix of industry sectors from retail, education, and healthcare to high-tech manufacturing.

Major employers include the Federal Government, State of California, County of Placer, Kaiser, and Sutter Health. Those two healthcare giants, along with Chapa De Health Clinic, are expanding their facilities and clinics to meet a growing population, including the need for bilingual healthcare professionals. Expansion opportunities for semiconductors, warehouses, and logistics are also in this area and offer opportunities for job training and placement. Other notable employers include PG&E, Thunder Valley Casino near Lincoln, and Hewlett-Packard and Bosch Semiconductors (formerly TSA Semiconductors of America), both of which have facilities in Roseville.

Employers with Growth Plans

Bosch has a new semiconductor facility in Roseville, which employs 250 people and has the potential to expand to 1,700 jobs. The company has committed \$100,000 to Sierra College for STEM programs—an investment in education, innovation, and opportunity for students. Another company expanding in Roseville is **Incora**, which recently relocated its specialized chemical supply chain warehouse to Roseville for improved facilities, lower utility costs, and stronger customer service. The LLC should reach out to this company for job training and job opportunities for Latino residents.

Healthcare employment in Roseville is thriving. Kaiser continues to be one of the area's largest employers with more than 7,000 employees. Kaiser is expanding and will feature a six-story tower with 138 beds, 30 new ICU beds, a 36-bed emergency department expansion, six new operating rooms, and an 800-space parking garage.

Sutter Health is expanding with a new four-story, 85,000-square-foot medical office building for its residency program and a parking lot that nearly doubles its previous size. They are also planning a \$10 million advanced operating room at the Roseville campus.

Latino Small Business

In 2022, an estimated 9% or 4,237 employer and non-employer firms in Placer County were owned by Latino business owners, generating revenue over \$685 million dollars and contributing more than

\$177 million dollars in annual payroll. Latinos own an estimated 10% of non-employer firms and 4.5% of employer firms in Placer County.¹⁴

Identified Community Needs

The Sacramento Hispanic Chamber of Commerce, which serves the greater Sacramento region, including Placer County, identified the following priorities in their 2025 Hispanic Economic Report.¹⁵ These regional priorities highlight needs that could be addressed through the creation of a Latino-centered CDC in Placer County.

Consistent and Significant Investment

Establishing permanent funding partners and sources to support both capacity building and programmatic efforts will be essential. CDCs are most successful when working within a supportive ecosystem that increases economic impact for all.

Future of Work - Workforce, Education, & Training

Leverage partnerships to rethink the workforce demands of our region, with an emphasis on equity, career readiness, and retraining. Establish a network for existing workforce development programs at centers, colleges, and universities to strategically combine efforts, set goals, and create opportunities to close gaps through transitional education.

Homeownership

Increase homeownership among Latinos by prioritizing the development of mixed-use, single-family homes, and affordable housing units within and outside downtowns in areas with a significant concentration of Latinos.

¹⁴ National Center for Science and Engineering Statistics, U.S. National Science Foundation, and U.S. Census Bureau, "Nonemployer Statistics by Demographics series (NES-D): Statistics for Employer and Nonemployer Firms by Industry and Ethnicity for the U.S., States, Metro Areas, Counties, and Places: 2022," *Economic Surveys, ECNSVY Nonemployer Statistics by Demographics Company Summary, Table AB00MYNESD01B*, 2025. Accessed on December 12, 2025 at data.census.gov.

¹⁵ Sacramento Hispanic Chamber of Commerce, "Hispanic Economic Report" September 2025. Accessed December 12, 2025 at <https://sachcc.org/report/>.

Focus Group Summary

To better understand the Latino economic and housing needs in Placer County, LLC, Sac EJC, and SBC conducted a number of focus group discussions. **The Spanish focus groups' findings reveal the heart of the matter and why the CDC is a worthwhile endeavor.**

Spanish Language Focus Group Findings

LLC hosted two Spanish-language focus groups in October and November 2025 with small business owners from the region working in housekeeping, landscaping, jewelry/arts and crafts, artisan chocolates, and food vendors. The discussion was very robust. It was evident from the discussion that the Latino businesses desire to have guidance and structure to help their small businesses succeed, and that access to existing resources is lacking.

Participants shared how difficult it is to build a livelihood while navigating barriers that often feel invisible to those outside the community.

For many Latino workers, self-employment is not just a choice; it is a necessity. House cleaners, landscapers, contractors, and street vendors step into business ownership without formal guidance. They rely on skill, resilience, and word-of-mouth to survive. Yet when the conversation turned to pricing, several people shook their heads.

“We don’t know how much to charge or how to protect ourselves with contracts,” one participant said quietly.

Without mentorship or examples to follow, many undervalue their labor. They hesitate to charge rates that reflect their expertise, fearing they will lose clients. Others accept informal agreements, only to face nonpayment or disputes with no written contract to defend them. Administrative license requirements, bookkeeping systems, insurance policies, tax compliance – become overwhelming obstacles rather than manageable steps in business growth.

Discrimination compounds these challenges. Participants described unequal pay, stereotypes, and limited opportunities for advancement in traditional employment settings.

“They think our work is worth less, even when we do more,” another participant shared. The sentiment echoed throughout the room: contributions are often minimized, leadership opportunities withheld, and skills underestimated.

Wage theft and exploitation surfaced repeatedly in the discussion. Workers spoke about being underpaid, denied overtime, or dismissed without compensation. Many lacked formal contracts or knowledge of labor protections. Fear of retaliation—losing a job, damaging a professional relationship,

or even risking immigration consequences—kept people silent. There was a clear call for bilingual education on contracts, fair labor standards, and workers’ rights. **“We don’t know what rights we have or what we can ask for,” someone added.**

Financial inequities further limit economic mobility. **Participants described barriers when entering banks: language gaps, few bilingual staff members, and unfamiliar systems. Distrust of financial institutions runs deep, shaped by past experiences and systemic exclusion.** Without access to affordable credit or clear pathways to loans, many rely on cash-based systems, limiting opportunities for expansion and long-term wealth building.

The costs of simply operating a business weigh heavily. Rent was mentioned with visible frustration—commercial leases are high, and permit costs continue to rise. Even documented workers struggle with compliance and administrative expenses. Undocumented entrepreneurs face even steeper hurdles when attempting to register businesses, secure loans, or lease space legally. Legal documentation requirements for LLCs, loans, and insurance create barriers that feel insurmountable.

Education and training gaps were another recurring theme. **Many participants expressed limited access to affordable, bilingual programs that teach business fundamentals, technical skills, or trade certifications aligned with local job markets.** Few were aware of workforce development programs. Spanish-language interpretation for legal or financial workshops is rare. Networking events and business development spaces often feel inaccessible or culturally disconnected.

Several participants voiced concern for Latino young adults who graduate from college yet struggle to transition into stable careers. Without mentorship, internships, or job readiness guidance, many feel uncertain about their next steps. Participants emphasized the need for clearer pathways into construction, landscaping, and trade industries that offer fair pay and benefits, as well as training in technology, healthcare, and administrative roles connected directly to local employers.

Despite the challenges, the session was not defined by despair. It was grounded in solutions.

Participants expressed a strong desire for mentorship programs led by experienced Latino business owners. They called for financial literacy training focused on budgeting, taxes, credit-building, and investment. They emphasized the importance of bilingual business and licensing classes, lower-interest loans, and administrative support for expansion. Health and safety protections for labor-intensive jobs, access to medical insurance, and pre-apprenticeship programs were identified as essential supports.

There was also a powerful call for collaboration over competition. Participants reflected on the need for unity among Latino entrepreneurs—shared networking spaces, collective problem-solving, and community-based mentorship. Collaboration, they noted, creates connections, spreads risk, strengthens financial organization, and builds community power.

Some suggested bringing in successful **Latino business owners as speakers and mentors**—living proof that growth and sustainability are possible. Others highlighted the role of **promotoras**—trusted community leaders—who could guide workers through workforce development programs, licensing processes, and available public resources.

By the end of the session, one theme stood out clearly: Latino workers and entrepreneurs are not lacking ambition or skill. They are navigating systems that were not designed with them in mind.

What they seek is not charity, but access to information in their language, fair credit, legal protections, mentorship, training, and recognition.

Economic mobility is possible when knowledge meets opportunity, when collaboration replaces isolation, and when community investment strengthens individual and collective resilience.

English Language Focus Group Findings

Labor and Healthcare

The first focus group coordinated by SBC consisted of representatives from labor and healthcare, the business community, and affordable housing. Key areas of concern for Latinos included affordable housing, quality employment, and access to healthcare. Participants sought to understand the role a CDC could play to address all these needs. With respect to workforce, education, and job training, questions focused on what role a CDC could play with respect to creating good paying, stable jobs for Latinos.

Affordable Housing and Food Insecurity

The second focus group consisted of representatives from the Placer Community Foundation Board members and partners. Key issues of concern included affordable housing and food insecurity; access to healthcare, education, and mentorship opportunities; and safety and immigration concerns. The increasing cost of healthcare was a concern. With respect to workforce, education, training, and small business development, concerns were raised about lack of access to startup capital; lack of knowledge around payroll, business operations, and legal requirements; need for mentorship and guidance for small businesses; and difficulty accessing marketing, social media, and business growth resources. With respect to affordable housing, challenges shared include families being forced to move further away from jobs due to rising housing prices; new housing developments that are often isolated from community resources; support needed for first and last month's rent or deposit assistance; barriers for families without social security cards to qualify for homeownership; and interest in multigenerational housing models that align with Latino family structures.

Education and Workforce Development

The third focus group consisted of representation from Sierra College, including the Dean of Student Equity and Completion, the Director of the Center for Undocumented Students, an Instructor in ESL, and a Student Services professional. Key issues of concern included the need for targeted outreach,

cultural alignment, and structured workforce pipelines. A consistent barrier for job access and workforce development is English-language proficiency. Bilingual, culturally responsive programming is limited, but was noted as highly effective where it exists. Dual enrollment is effective but misses adult learners, and there is a need for workforce development opportunities to be paired with financial stability support. While employer partnerships exist, they are not explicitly structured to advance Latino workforce inclusion. Entrepreneurship has high-potential, but needs structured, bilingual support. **There is an opportunity for a CDC to position itself as the missing connective infrastructure between the community, college, and employers to support the Latino economic mobility.**

Home Ownership and Wealth Building Pathways

The final focus group consisted of representatives from real estate and affordable housing development. Key issues of concern included the cost, time, and complexity of new affordable housing development and the opportunity for near-term acquisition/preservation by converting existing homes into affordable rentals or ownership pathways. **Interviewees stressed the need for homebuyer and wealth-building education, and there is an opportunity for a CDC to provide education and coaching in a culturally responsive way and help Latino families build pathways to home ownership.**

Market Analysis Conclusion

1. Barriers to access, specifically language, and challenges with system navigation persist, reflecting the ongoing need for equity and inclusion.
2. Demand for workforce training is high, with numerous employer opportunities.
3. Small business development is critical, given that a majority of residents are employed by small businesses.
4. Access to affordable housing is a growing crisis, and barriers to homeownership are barriers to generational wealth building.

Strategic Recommendations for CDC

Gap Analysis Results

Based on a gap analysis of all non-profits, governmental agencies, and educational institutions in Placer County, the following recommendations for program development are for LLC to consider as it assesses the strategic priorities for a new CDC. (See detailed Gap Analysis in Appendix C).

The breakdown of agencies analyzed in the gap analysis includes legal, family, youth, housing, unhoused, business, employment, public, and mental health services.:

- **Non-Profit Agencies:** 35 agencies identified organizations offering the following services: 5 provide legal services, 9 provide family services, 6 provide youth services, 10 provide housing and homeless services, 3 provide business services, 2 provide employment services, 2 provide health and mental health services.
- **Governmental Agencies:** There are a total of ten (10) governmental agencies, including city, county, and state agencies.

Affordable Housing

Homeownership and Single-Family Rentals:

The CDC should develop a partnership with future homeowners to secure new homes for ownership and/or rent-to-own concepts, which are rapidly expanding across the country. The CDC should seek to provide homeownership opportunities for immigrant and low- and moderate-income families. Additionally, since existing zoning supports single-family versus multi-family development, the CDC should pursue acquisition or donation of vacant parcels owned by public agencies and private landowners. Partnering with foundations and banks to fund the construction of single-family homes and establish financing for low-income buyers and renters should be implemented

Scatter site housing:

Scattered sites for low-income housing break the mold of public housing by integrating affordable units within existing communities.

Scattered-site housing is a model of public housing where units are dispersed throughout different neighborhoods rather than concentrated in a single location. This provides several benefits, including reduced stigma associated with public housing and greater opportunities for residents to participate in community life.

- **Single-Family Homes:** Single-family homes are individual houses that are spread throughout a community. They provide families with a sense of ownership and privacy, often featuring

yards and garages. This form of public housing is often found in residential areas with low-density zoning, where larger multi-unit buildings may not be permitted.

- **Duplexes and Townhouses:** Duplexes and townhouses are semi-detached homes that share one or more walls with adjacent properties. They allow for a higher density of housing units in an area than single-family homes. However, they maintain many of the same benefits, such as a separate entrance and outdoor space.
- **Small Apartment Buildings:** Scattered-site public housing can also include smaller apartment complexes distributed within a neighborhood. These buildings typically contain fewer units than larger complexes and may blend in more seamlessly with the neighborhood's overall character.
- **Converted Properties:** Some cities and organizations have converted non-residential properties or foreclosed homes into scattered-site housing. This type of housing strategy can be a win-win situation. It revitalizes buildings that are no longer in use or have been abandoned, bringing new life to the neighborhood. At the same time, it increases the availability of low-income housing.

New Housing Developments:

Mercy Housing is the only non-profit multi-family developer identified as active in the County. Based on feedback from Rich Circaulo, Regional Director of Housing Development for Mercy Housing, the primary funding sources at the federal and state levels are very difficult to secure in this market. In addition, there aren't many local matching dollars available to help make projects competitive to pursue limited federal and state grants.

Mercy has expressed interest in learning more about the LLC and discussing joint venture opportunities with a new CDC. Mercy has developed more than 250 multi-family units in four projects across the County (Auburn, Rocklin, and Roseville) and is planning another phase as part of Pleasant Grove. They've developed both family and senior housing.

The LLC should discuss joint venture opportunities with Mercy, as well as conduct research on funding programs through the federal, state, and local governments. There is an opportunity for the CDC to develop both multi-family and single-family residences in the cities of Roseville, Lincoln, Rocklin, and/or Auburn.

Small Business Development

- **Business Services:** Various entities in the County, such as the Placer Business Resource Center, the Growth Factory Accelerator in Auburn, and the Roseville Venture Lab, provide assistance to small businesses to start up and expand, including by securing contracts. While it may appear as though the services are adequate, establishing a bilingual level of small business financing with technical assistance would fill a void that is currently not being addressed.

- **Entrepreneurship:** Curriculum already exists to conduct 5-8 week training programs accompanied by mentorship and technical assistance to support startups and fledgling businesses, and there is an opportunity to offer this entrepreneurship training in Spanish at the neighborhood level. Incubators for commercial kitchens and contractors should be explored, and a retail incubator could also serve to provide affordable small spaces for entrepreneurs.
- **Access to Capital:** Establishing a microloan program for start-ups and established businesses should also be pursued while partnering with local capital providers to support small business lending and provide capital to businesses denied loans by banks.

Economic Development

There is an opportunity to provide services at the neighborhood level beyond individual business assistance to create projects and places that catalyze investment and support new markets for the community. By working with Placer County Economic Development and Housing office, Placer Community Foundation, Sierra College, and other key partners, **there is a significant economic development opportunity that addresses persistent gaps in workforce advancement, business ownership, housing stability, and culturally responsive community investment for one of the county’s fastest-growing populations.**

As Latino residents increasingly contribute to key regional industries—including construction, healthcare, hospitality, agriculture, precision manufacturing, and small business entrepreneurship—a dedicated CDC can serve as a long-term institutional vehicle to connect residents with quality jobs, technical training, capital access, affordable commercial space, homeownership pathways, and locally rooted business development. The organization could also strengthen regional economic resilience by helping public agencies, employers, colleges, and philanthropic partners better engage Latino entrepreneurs and workers who are currently underserved by traditional systems. By combining community trust with economic development tools, the CDC would have the potential to catalyze inclusive growth, increase local wealth retention, expand culturally relevant services, and position Latino families and businesses as central contributors to Placer County’s long-term economic vitality.

Employment Services and Workforce Development

Employment Services: There are limited employment services available in Spanish across the County. Golden Sierra Job Training Agency is the primary employment service agency for Placer County. The County provides referrals for job placement and technical assistance for resumes and interview skills. There is an opportunity for the CDC to fill a role similar to the County at the neighborhood level with a focus on the Latino population. For those individuals who do not feel uncomfortable going into a County office or lack transportation to get there, the CDC can establish

satellite job placement offices and services to assist with resumes and interview preparedness in Spanish.

Partnerships with Employers: Establish partnerships with medium to large employers, including hospitals, semiconductor firms, hotels, and construction companies. These same companies may also become potential funders of the CDC.

Capital Campaign Planning

Foundations, Banks, and Credit Unions

There are a total of thirty-two (32) foundations, banks, and credit unions serving the Placer County area. Further investigation with foundations to better understand potential short and long-term funding opportunities and commitments to support a CDC is recommended. Unfortunately, banks only contribute to assessment areas where they have branches. The Community Reinvestment Act (CRA) requires banks to lend and invest, including grants, in communities that receive deposits and either in low- and moderate-income communities or serve low and moderate-income individuals / owned small businesses. We have identified all the bank branches in Placer County and have either interviewed or researched their giving priorities.

Foundations Supporting the Placer County Area

- **Hewlett-Packard Foundation:** The foundation has grantmaking programs in education, the environment, global development and population, the performing arts, and philanthropy.
- **Kaiser Permanente Foundation:** LLC currently receives funding from the Kaiser Foundation.
- **Placer Community Foundation:** LLC already has a relationship with this foundation. The foundation serves as a community catalyst and connector to help address the county's most pressing issues – including health, education, housing, and racial justice.
- **Sacramento Region Community Foundation:** Supports the greater needs of the following counties: El Dorado, Placer, Sacramento, and Yolo.
- **Sierra Pacific Foundation:** Funds local youth and community projects.
- **Sutter Health Foundation:** Supports community through partnerships, charity care, education, research, and local investments. The Foundation has funded the LLC to help clients access health and wellness services and funded part of this study.
- **The Center at Sierra Health Foundation:** Operating as an independent 501(c)3 nonprofit, The Center forges new paths to promote health, racial equity, and racial justice in partnership with communities, organizations, and leaders. They lead and advocate for emerging economic development projects in California by adding value to communities' commitment to develop and implement inclusive economic growth strategies in underinvested neighborhoods.

Banks in Placer County

- US Bank Foundation
- Wells Fargo Foundation
- Chase Bank
- Columbia Bank Foundation
- Bank of America Foundation
- Tri Counties Bank
- PNC Bank Foundation
- First Foundation Bank
- Mechanics Bank
- First Citizens Bank
- First Northern Bank
- River Valley Community Bank
- El Dorado Savings Bank
- First Bank
- Bank of Marin
- Community West Bank
- Poppy Bank
- Plumas Bank

See detailed bank and branch information in Appendix B on page 46.

Credit Unions in Placer County

There are a total of twelve (12) credit unions and banks serving the Placer County area in addition to the statewide California Community Credit Union.

- Firefighters First Credit Union
- First Tech Federal Credit Union
- First U.S. Community Credit Union
- Five Star Bank Roseville
- Golden 1 Credit Union
- Key Point Credit Union
- Patelco Credit Union
- Premier One Credit Union
- Sacramento Credit Union
- SAFE Credit Union
- Schools First Credit Union
- Sierra Central Credit Union

Government Funding Sources

County

Various departments support affordable housing, community services, and business development:

- **Placer County Community Development Resource Agency:** Manages long-range planning, the Housing Element, and building permits to guide development.
- **Office of Economic Development:** Promotes business development to enhance the local economy and quality of life.
- **Health & Human Services (HHS):** Provides housing support, homelessness services, and various community services.

State Resources

California Department of Housing and Community Development (HCD): By administering programs that provide grants and loans (from both state and federal housing programs), HCD creates rental and homeownership opportunities for Californians from all walks of life. Over the last three decades, HCD has provided more than \$3 billion of funding for the development of affordable housing and associated infrastructure. Through long-term monitoring, HCD ensures the developments continue to provide safe and affordable homes and that the homes remain well-maintained and financially sound. Grant programs include:

- **Homekey:** Grants to acquire and rehabilitate a variety of housing types to rapidly expand housing for people experiencing or at risk of homelessness.
- **Accelerator:** Provides gap funding to replace tax credit equity in shovel-ready projects, reducing the backlog of projects and accelerating funding in the CDLAC funding pipeline.
- **RecoverCA:** Provides funds to assist with unmet needs to help eligible homeowners in impacted areas rebuild and/or rehabilitate their homes.

Governor's Office of Business and Economic Development (GO-Biz)

GO-Biz serves as the Governor's lead in business development and investments across the State, working with private industry to expand and grow, as well as providing site selection assistance to private industry. Partnerships with cities, counties, universities, and other public and private entities to attract and grow industry is one of the major roles of this office.

CDC Best Practices: 3 Case Studies

Three former and current CDC Executives were interviewed as case studies for CDC development.

Mutual Assistance Network (MAN)

Interview with Richard Dana, former CEO



Image: MAN Website

Background

Richard coordinated regional healthcare partnerships during COVID and previously launched and led the Mutual Assistance Network (MAN), a Community Development Corporation operating for 20 years. MAN built 171 homes in Del Paso Heights through partnerships with banks, developers, and federal programs.

Key Lessons Learned

- **Start with focus:** Choose one primary pillar (housing, small business, or workforce) before expanding.

- **Operate sustainably:** CDCs must be built on revenue-generating models—treat it as a *business with a social mission*.
- **Avoid over-competition:** Workforce and business development sectors are saturated—identify gaps or niche opportunities.
- **Align geography:** Funding requires operating in low- to moderate-income areas defined by federal CRA banking zones.
- **Community first:** Design projects around local need and cultural relevance (i.e., Latino homeownership, small business access).

Funding & Financing Framework

Major Sources:

- Banks/CRA Programs: Wells Fargo, US Bank, Tri Counties Bank.
- Small grants: \$25K–\$75K for operational startup.
- Larger bank commitments: Up to \$200K annually for established partners.
- Low-interest loans: CRA loans at 1–2%; federal down-payment assistance via HUD.
- Tax-based incentives: New Market Tax Credits, Enterprise Zones, Tax Increment Financing.
- CDFIs: Expansion capital once the CDC is stable.

Key Strategy: Build partnerships with local/state banks that must reinvest CRA dollars in specific low-income geographies. See [FFIEC.gov](https://www.ffiec.gov) for eligible zones.

Organizational Approach

- **Umbrella Structure:** Consider housing a CDC under the Latino Leadership Council (LLC), but maintain an IRS-designated CDC entity for eligibility with banks and CDFIs. LLC could sponsor multiple programs
- **Property strategy:** Pursue long-term city/county leases on unused buildings to house CDC operations and sub-tenants.
 - MAN held 25-year city property leases, generating operating income from nonprofits and small businesses.

Operational Roadmap (Years 1–3)

1. Secure 2–3 funders to provide initial 2-year operational support.
2. Focus on sustainable projects (housing development, mixed-use spaces).
3. Partner with developers rather than handling construction directly.
4. Build in phases (e.g., 15 homes per cycle) to limit exposure.
5. **Plan long-term:** Housing projects take 6–7 years, including permitting and infrastructure.

6. **Engage municipalities/utilities:** Cities and agencies (e.g., Placer County Office of Economic Development and Housing, City of Roseville, City of Auburn) can offset costs.

Health Equity Connection

- Health equity is an outcome of CDC work—achieved through economic stability, housing, and employment. Suggests LLC continue that work through primary organization, not the CDC.
- Avoid launching with “health equity” as the focal mission; focus instead on social and economic advancement that leads to improved health outcomes.

Core Takeaways

- Think like a developer, act like a community leader.
- Focus on sustainability, not programs that rely purely on grants.
- Build bank and city partnerships early.
- Start small but strategic — expand as funding, partnerships, and capacity grow.

Mission Economic Development Agency (MEDA)

Interview with Luis Granados, CEO



Image: MEDA Facebook

Background

Luis Granados, CEO of MEDA since 1999, has led the transformation of a small business-assistance nonprofit into one of the nation's leading Latino-led Community Development Corporations. MEDA now employs more than 100 staff, serves nearly 20,000 residents annually, and manages a portfolio of 2,500 affordable housing units. Under his leadership, MEDA has evolved into a fully integrated model addressing housing, small business development, financial capability, and workforce advancement across San Francisco's Mission District.

Growth & Expansion

- Originally founded as a small business loan-packaging organization over 50 years ago.
- 2000–2010: Expanded to business advising and financial capability services.
- Responded to community displacement by launching a housing program, then expanded into affordable housing development (2015) and CDFI lending (2016).
- Grew from serving 100 people per year to nearly 20,000, becoming a key neighborhood catalyst for equitable development.

Key Success Factors

- **Latino Leadership as Core Identity:** Latino-led board (13 of 15 members) and bilingual, culturally competent staff have been central to community trust and effectiveness.
- **Strong Governance:** A board aligned with mission and leadership prevents governance failures; Luis personally engages each member 2–3 times a year.
- **Strategic Partnerships:** Built equitable partnerships, insisting on 50:50 arrangements in development deals to strengthen MEDA’s capacity.
- **Long-Term Investment:** Early projects required upfront spending before revenue generation; long-term commitment, built track record, and credibility.
- **Integrated Service Model:** MEDA links housing stability, education, workforce, and business growth, reinforcing assets at the family and neighborhood level.

Financing & Revenue Model

- Anchored by philanthropy, developer fees, local and federal government funding, CRA bank partnerships, and corporate giving.
- Secured \$30M Promise Neighborhood grant (Department of Education) to launch key work.
- Created internal finance capacity (15-person finance team) to manage the complexity of a housing developer and CDFI.
- Grew from cash flow management to balance-sheet stewardship, reflecting asset-driven sustainability.

Recent Milestones

- Established MEDA’s own property management company, managing 41 buildings, with plans to manage large sites next.
- Active participant in Mission Action Plan 2030 for neighborhood land use and development strategy.
- Shares best practices nationally, mentoring 22 organizations, and is regarded as the “Harlem Children’s Zone of the West.”

Lessons for Emerging CDCs

- Begin with an area of credibility; expand gradually and strategically.
- Build community and political support before entering new sectors.
- Invest early in governance and financial infrastructure.
- Treat partnerships as capacity-building opportunities, not symbolic collaborations.
- Latino-led organizations can and must be visible anchor institutions driving equitable growth.

East LA Community Corporation (ELACC)

Interview with Maria Cabildo, Co-Founder and former CEO (1999-2015)



Image: ELACC Website

Background

The East Los Angeles Community Corporation (ELACC) was founded in 1995 as an affordable housing and community organizing nonprofit during a period when conditions for community-based housing development were especially favorable. At the time, federal housing resources were more accessible, tax credit programs were less competitive, and significant unused Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME) funds were available in Los Angeles. Early funding sources included federal housing programs, support from Proyecto Pastoral, Local Initiatives Support Corporation (LISC), AmeriCorps, and other government-backed sources that are less

viable today. ELACC's development work evolved over time, beginning with single-family rehabilitation and small multifamily acquisition before expanding into larger tax-credit multifamily development.

Housing Development Insights

- Housing development is high-risk and increasingly complex.
- ELACC's success as a tax-credit developer depended on:
 - Maria's prior development experience
 - Long organizational tenure
 - Building a credible track record
- Challenges included:
 - Major financial risk
 - NIMBY opposition
 - Legal challenges
 - Occasional financial losses
- Maria stated she would not pursue this development path today due to:
 - Increased competitiveness
 - Layered financing structures
 - Heavy reliance on private debt
- Scale considerations:
 - Small buildings often struggle to cash-flow
 - Large projects require significantly more capital and expertise

Community Organizing Evolution

- Initial organizing efforts focused on:
 - Neighborhood revitalization around ELACC developments
 - Safety and infrastructure improvements
- ELACC learned that organizing homeowners did not reliably support affordable housing goals.
 - The organization shifted to organizing renters, and
 - People experiencing housing insecurity
- This shift expanded ELACC's work into:
 - Tenant rights
 - Land use advocacy
 - Street vending
 - Economic justice
- Homebuyer education became a core program after recognizing residents' lack of financial readiness, even for affordable units

Reflections and Lessons Learned

- Maria would have:
 - Begun tenant-focused organizing earlier
 - Been more aggressive in acquiring land in Boyle Heights
 - Avoided “chasing money” that was misaligned with the mission, particularly in homeless housing
- She emphasized:
 - Strong relationships with local government
 - Realistic assessments of political will
 - Adapting housing strategies to reduced federal funding environments, especially in rural areas
- She expressed interest in:
 - Social housing
 - Community land trusts
 - Models that remove land from speculative markets and ensure long-term community control

Governance and Organizational Advice

- Build a small, collegial, well-trained board early
- Maintain clear boundaries between board and staff
- Avoid placing elected officials on boards
 - Recruit board members who bring relationships, expertise, and resources without seeking operational control
- Value early grassroots fundraising and community engagement

Closing Perspective

- Encouraged approaching philanthropy and government with:
 - A coherent, well-tested plan
 - Particular attention to rural California contexts
- Cited the Center for Community Investment’s Capital Absorption Framework as a useful tool for:
 - Moving beyond one-off projects
 - Building systems capable of absorbing and deploying capital
- Core message:
 - Be strategic
 - Stay mission-aligned
 - Build capacity intentionally
 - Think long-term about community control of assets

Financial Growth and Budgets

Incremental Growth Strategy

The incremental growth strategy outlined below reflects a deliberate, incremental approach for the development of a Latino-led CDC established in Placer County. This strategy prioritizes organizational development, service and project delivery, and financial discipline in the early years, followed by measured expansion once credibility and capital relationships are established.

Years 1–2: Service Delivery and Capacity Building

In Years 1 and 2, the CDC focuses on legally establishing the CDC, including preparing Articles of Incorporation and Bylaws, organizing a representative Board of Directors, and seeking funding for the first two years of operations. Additionally, a focus on early service and project delivery allows the organization to demonstrate outcomes quickly while building trust with funders, lenders, and public agencies. Staffing is intentionally lean, with senior leadership and program management roles supported by consultants rather than full internal teams. This structure is consistent with best practices observed in successful emerging CDCs.

During this period, the organization also invests in a single-family housing development, begins predevelopment for a future mixed-use housing project, and begins offering complementary Spanish language workforce and small business assistance to increase Latino economic mobility. These investments are sequenced to support organizational development and readiness.

Year 3: Small Business Microloan and Housing Development Launch

By Year 3, the CDC is positioned to transition into direct small business lending through the implementation of a microloan program, creating an earned revenue stream that supports long-term operations. Staffing expands modestly to include underwriting, small business technical assistance, and compliance roles necessary for micro lending to businesses.

Simultaneously, the CDC advances 2-3 more single family homes and moves the mixed-use housing project from predevelopment to construction readiness. The project is intentionally modest in scale, balancing visibility and community impact with organizational capacity. Ground-floor commercial space prioritizes Latino-owned and community-serving businesses, reinforcing the CDC's economic empowerment mission.

This dual strategy—earned revenue through lending and asset-based wealth creation through real estate—creates a diversified operating strategy well suited to the needs of the Latino community in Placer County.

Incremental Budget

The following is a financial model that the CDC may pursue upon launch over the first three years. It reflects incremental CDC growth, local labor costs, real estate conditions, and typical public-private funding expectations.

Cost assumptions

- Mid-high California nonprofit salary ranges (below Bay Area, above Central Valley)
- Use of consultants in the early years, rather than full internal staffing
- Small-scale, first-time CDC housing development (scattered site, neighborhood-serving)

These budgets reflect an incremental approach that moves from single family home development (1 to 4 single family homes and a multi-family dwelling) while building institutional readiness and financial capacity in the early years. These 3 years could be followed by measured expansion once systems, credibility, and capital relationships are established and the CDC capacity is established. The goal is to raise the majority of Year 1 funding before CDC launch, with Year 2 funding to be raised simultaneously or shortly thereafter.

Year 1 – Organizational and Housing Development and Services

Strategic Focus

- Establish organization, governance, and credibility
- Initiate housing development through singular projects
- Deliver Spanish language workforce and small business services

Workforce Development & Small Business Support

Figure 6. Year 1 Workforce Development & Small Business Support Expenses

Expense Category	Estimated Annual Cost
Executive Director (1 FTE)	\$90,000
Program Manager (Workforce/Business Services)	\$75,000
Administrative & Finance Support (0.5 FTE)	\$35,000
Workforce and Small Business Consultants	\$55,000
Community Outreach & Engagement	\$30,000
Office Space	\$25,000
General & Administrative (insurance, tech)	\$45,000
Subtotal – Workforce & Small Business	\$355,000

Housing Pre-Development (1-5 homes, avg price of \$450,000)

Figure 7. Year 1 Housing Pre-Development Expenses

Expense Category	Estimated Annual Cost
Housing Consultant / Development Advisor	\$50,000
Legal & Entity Structuring	\$15,000
Development Consultant	\$25,000
Site Identification / Due Diligence	\$20,000
Subtotal – Housing (Operating Costs)	\$110,000

Total Year 1 Operating Budget: ~\$465,000

Year 2 – Small Multi-Family Housing (4 plex)

Strategic Focus

- Seek out multi-family housing opportunity
- Establish Spanish language entrepreneurial and workforce development, and access to capital training

Workforce Development & Small Business Support

Figure 8. Year 2 Workforce Development & Small Business Support Expenses

Expense Category	Estimated Annual Cost
Executive Director (1.0 FTE)	\$120,000
Program Manager (Workforce/Business Services)	\$80,000
Small Business Advisor / TA Provider (1.0 FTE)	\$85,000
Administrative & Finance Support (0.5 FTE)	\$65,000
Community Outreach & Engagement	\$50,000
Office Space	\$36,000
Outreach, Marketing & Client Recruitment	\$40,000
General & Administrative	\$70,000
Subtotal – Workforce & Small Business	\$546,000

Housing Development: 4-plex at an average price of \$750,000

Figure 9. Year 2 Housing Development Expenses

Expense Category	Estimated Annual Cost
Housing Development Manager	\$70,000
Architecture & Engineering	\$60,000
Environmental & Site Studies	\$40,000
Financing Costs	\$30,000
Community Engagement	\$20,000
Subtotal – Housing	\$220,000

Total Year 2 Operating Budget: ~\$766,000

Year 3 – Housing Development and Startup Microlending

Strategic Focus

- Initiate new small multifamily development
- Establish startup microloan program

Workforce Development & Entrepreneurship Support

Figure 10. Year 3 Workforce Development & Small Business Support Expenses Housing Development (Capital Raise & Construction Launch)

Expense Category	Estimated Annual Cost
Executive Director	\$145,000
Lending / Portfolio Manager	\$90,000
Underwriter / Loan Officer	\$70,000
Small Business Services Team	\$225,000
Compliance, Audit & Legal	\$75,000
General & Administrative	\$85,000
Subtotal – Workforce & Entrepreneurship	\$690,000

Figure 11. Year 3 Housing Development Expenses

Expense Category	Estimated Annual Cost
Real Estate Development Staff / Fee	\$120,000
Design, Entitlements & Permits	\$50,000
Financing	\$40,000
Construction Management (pre-construction phase)	\$50,000
Subtotal – Housing (Operating & Pre-Construction)	\$260,000

Total Year 3 Operating Budget: ~\$950,000

3 Year Overview of Operating Funds

Figure 12. Sources of Operating Funds

Source	Amount
Workforce and Entrepreneurship: Banks, City, County	\$250,000-\$450,000
State programs: Budget request, GoBiz, etc	\$100,000-175,000
Corporate	0-\$125,000
Philanthropy	\$200,000
Total Sources	\$550,000-\$950,000

Figure 13. Housing Development Uses of Funds

Use	Amount
Land Acquisition	\$1,200,000
Hard Construction Costs	\$3,800,000
Architecture, Engineering & Design	\$450,000
Permits, Entitlements & Impact Fees	\$300,000
Financing & Legal Costs	\$350,000
Developer Fee (partially deferred)	\$600,000
Contingency & Reserves	\$300,000
Total Uses	\$7,000,000

Figure 14. Housing Funds

(Illustrative – Placer County Mixed-Use Project – Non-Operating)

Source	Amount
Local / Regional Bank Construction Loan	\$3,500,000
Public Subsidy (HOME, AHSC, Local Housing Trust Funds)	\$1,800,000
CDFI / CalHFA / HCD Programs	\$900,000
Philanthropy / PRI	\$400,000
Developer Equity / Fee Deferral	\$400,000
Total Project Size	\$7,000,000

Figure 15. Key Risks & Mitigation Strategies

Risk	Mitigation Strategy
Insufficient seed capital to support CDC launch	Incremental program and project delivery and consultant use to limit staffing risk
Insufficient housing predevelopment capital	Early \$200K bank/CDFI commitments and diversified predevelopment funding sources
Construction cost escalation	Budgets with contingency, simple design, and regional contractor engagement
Political or community resistance	Early community engagement, local partnerships, and modest first project scale

Appendices

Appendix A: Potential Partners in Key Areas

Supportive Services for Youth and Families

- Assistance League of Greater Placer
- Boys and Girls Club of Placer County
- CalWORKS
- The Catholic Diocese of Sacramento
- Child Advocates of Placer County
- Common Ground
- Connecting Point
- Defending the Cause Regional Alliance
- First 5 Placer
- Granite Wellness
- Health Education Council of Sacramento
- KidsFirst Counseling & Family Resource Centers
- KidZCommunity
- Koinonia Family Services
- Lighthouse Counseling & Family Resource Center
- Placer Independent Resource Services
- Placer People of Faith Together
- Placer LGBTQ+ Center
- ProjectGO
- Sacramento Environmental Justice Coalition
- Stand Up Placer
- Third Act
- Wayfinder Family Services
- 350 Sacramento

Legal Assistance

- The California Rural Legal Assistance Foundation (CRLAF)
- Coalition of Concerned Legal Professionals
- Legal Services of Northern CA
- Opening Doors
- Sacramento Family United Education Legal Network

Small Business, Economic Development, Entrepreneurship, and Workforce

- Building Careers Foundation
- Growth Factory
- Golden Sierra Job Training Agency
- Placer County Economic Development & Housing
- Placer Business Resource Center
- Placer County Business Advantage Network
- Placer School for Adults
- Pride Industries
- Rise Economy (Economic Development, Housing & Community Reinvestment Act)
- Roseville Venture Lab

- Sacramento Hispanic Chamber
- SBC Small Business Development Center
- Regional Economic Development Stakeholders (Chambers)- Placer Economic Development & Housing Office
- Sierra College
- SMUD SEED Program
- Youth Development Network
- CA Hispanic Chamber of Commerce

Health Equity

- California Careforce
- Chapa-De Indian Health
- Elica Health Centers
- Granite Wellness
- Health Education Council of Sacramento
- Kaiser Permanente
- Lighthouse Counseling & Family Resource Center
- Los Rios Community College District (TPM)
- Norcal Mental Health
- Placer County Health & Human Services
- Sierra College
- Sierra Health Foundation
- Sutter Health
- WellSpace Health

Housing

- AMI Housing, Inc.
- Community Action Partnership
- Placer County Economic Development & Housing
- Placer County Housing Authority
- Roseville Housing Authority
- EAH Housing
- Housing Trust Placer
- California Coalition for Rural Housing
- Mercy Housing
- St. Anton Communities
- Placer Community Foundation
- Placer People of Faith Together
- Project GO
- Foothills Habitat for Humanity
- NHORA Greater Sacramento
- Sacramento Housing Alliance
- The Gathering Inn
- Homeless Resources Council of the Sierra

CDCs & CDFIs

- Alchemist CDC
- AmPac Tri-State CDC
- California Capital FDC
- California Community Reinvestment Corporation
- California Statewide CDC
- Capital Funding
- Economic Justice Fund
- NeighborWorks Sacramento
- Opening Doors, Inc.
- Rural Community Assistance Corporation (RCAC)
- Rural LISC
- State Small Business Credit Initiative
- TMC Community Capital
- Working Solutions CDFI

Community Foundations

- California Endowment
- Hewlett-Packard Foundation
- Kaiser Permanente
- Kelly Foundation / Sutter Health Foundation
- Latino Community Foundation
- Placer Community Foundation
- Sacramento Region Community Foundation
- Sierra Health Foundation
- Sierra Pacific Foundation
- Sierra College Community Foundation

Appendix B. Banks in Placer County

U.S. Bank Foundation - 9 Branches

Contact: Niva Flor, Community Affairs Manager, Northern California & Central Valley Community Affairs and Engagement, 916-498-3408 | niva.flor@usbank.com

US Bank supports a number of local organizations as well as larger intermediaries servicing Placer County, through grants, non-profit donations, and employee giving and volunteerism.

Interview: Niva Flor, the US Bank representative, is a former program officer for the Greater Sacramento Community Foundation.

US Bank would be interested in a relationship with a new CDC, especially as regards homeownership.

Acquisition of Union Bank resulted in a major Community Benefits Agreement.

Wells Fargo Foundation - 9 Branches

Contact: Flor Tolley, Wells Fargo Foundation, Strategic Partnerships & Specialized Programs, Rural & Native Initiatives

Committed to helping communities thrive, with financial resiliency to support families, small businesses, and affordable housing.

Interview: Wells Fargo supports intermediaries in the area, such as RCAC and California Capital, and Rural LISC; they recommended that we connect with them.

Chase Bank - 4 Branches

Contact: Ali Arzi, California Community Relations, ali.tarzi@chase.com

Focuses on small business, homeownership, and national initiatives.

Columbia Bank Foundation (formerly Umpqua Bank) - 4 Branches

Contact: Andrew Tweedie, andrewtweedie@umpquabank.com; Adam Stein, adamstein@columbiabank.com

Interview: Supports programs designed to promote health and human services, affordable housing, community investment, economic development, and financial security.

Major Community Benefit Agreement presents an opportunity to secure support.

Bank of America Foundation - 3 Branches

Contact: foundation@bofa.com

Promotes establishing strong partnerships with non-profit organizations focused on issues fundamental to economic mobility in low & moderate income communities. Focus is on improving the lives of individuals and families by investing in health, jobs, and strengthening broader community vitality by addressing the needs related to small business resiliency and community development.

Strict application cycles of grant requests.

Tri-Counties Bank - 3 Branches

Contact: Danna Pratter, VP Director of Community Development

This bank has provided support to Placer Community Foundation.

Contact: Eva Brown, eva.brown@bmo.com

Focuses on supporting registered charities and non-profit organizations.

Applications are accepted online during specific funding periods.

Bank of the West merger resulted in a major Community Benefits Agreement.

PNC Bank Foundation - 2 Branches

Contact: Agnes Ubalde, agnes.ubalde@pnc.com

The Foundation's priority is to form partnerships with community-based non-profit agencies in order to enhance educational opportunities.

Recent acquisition of BBVA/Compass Bank resulted in significant Community Benefits Agreement

First Foundation Bank – 2 Branches

Contact: Scott Alward, Vice President, Commercial Banking Portfolio Manager, salward@ff-inc.com, (949) 299-5488

The purchase of the bank by Texas based FirstSun Capital Bancorp will create an opportunity for discussion and potential support. One of the managers serves on the LLC Board of Directors.

Mechanics Bank - 2 Branches

Contact: Fred Lambright, SVP, Community Development/CRA Officer, (925) 256-3060, fred_lambright@mechanicsbank.com

Recent acquisitions, including Homestreet Bank, have resulted in a significant Community Benefits Agreement benefiting the Sacramento and San Joaquin valleys

First Citizens Bank – 1 Branch

Contact: Hayana Guerrero: hguerrero@svb.com

First Citizens Bank has a major Community Benefit Agreement because of its acquisition of OneWest Bank. They recently expanded their rural area initiatives.

Additional Banks

Two Branches	One Branch
First Northern Bank	Bank of Marin
River Valley Community Bank	Community West Bank
El Dorado Savings Bank	Poppy Bank
First Bank	Plumas Bank

Appendix C: Detailed Gap Analysis

Supportive Services for Youth and Families

There are at least 27 organizations in Placer County that provide supportive services to youth and families. Many are unable to provide bilingual and bicultural services. Some are faith-based organizations, which some members of the public may not feel comfortable with due to perceived religious affiliations, and several rely on unpaid volunteers, resulting in limited full-time paid support.

Latino Leadership Council (LLC)

Since its formation in 2007, LLC is the region’s only Latino-led and focused non-profit and the center of service delivery for Latino families in Placer County.

They are a client-driven organization that provides the Latino community with the skills and knowledge to improve well-being for themselves and their families, connects Latino families to bilingual and bicultural services, and advocates for wellness in the Latino community. Primary services include:

- **Health Access and Navigation:** LLC connects adults to a wide array of medical, dental, nutrition education, vision, mental health, and prenatal services, and supports them in improving their wellness.

- **Education:** LLC supports parents in learning how to navigate the school systems to ensure their child(ren) are on track to meet their educational goals. They educate youth on the importance of a higher education and help them prepare for college.
- **Youth Development:** LLC engages youth in cultural, educational, and mentorship programs and hosts parental groups that improve parent-youth relationships and create leadership opportunities.

Gap Analysis: The need to establish programs that are sensitive to and fulfill the needs of the Latino immigrant community is key. The LLC should continue to fulfill the delivery of services in these areas and expand where appropriate through a future CDC. LLC is a good incubator organization for the CDC.

Housing and Homeless Services

There are approximately eleven (11) non-profit agencies serving the affordable housing and unhoused needs of Placer County. AMI Housing and the Gathering Inn are focused on the unhoused or individuals with mental illness. Habitat for Humanity and Mercy Housing provide housing development opportunities for future owners and renters for single-family homes and multi-family rental housing. Those agencies developing affordable housing and homeless services are listed below, and the others are listed in the Appendix.

1. **AMI Housing, Inc.**

Provides interim, transitional, and permanent housing in its own facilities for people who are unhoused or have a mental illness. The agency also provides housing coordination for people in their own residences in the community for the public at large. AMI Housing has developed close to 20 projects with 300 beds in Placer and Nevada counties. They primarily rely on HCD funding, MHSA funding, and County funding. They have 3 homekey projects planned, all under site control, which will add 55 units in Auburn and 39 units in Nevada. The LLC maintains a partnership with this agency, and they would consider partnering with the LLC.

2. **Mercy Housing California**

This non-profit affordable housing agency develops multi-family housing across the region, state, and nationally, and it appears as though they are the only active nonprofit developer of new multi-family construction in the Placer County area. Based on survey responses, Mercy is developing housing throughout the county for families and seniors through the following projects:

- Oak Court – Rocklin, 8 single-family homes developed
- McAudley Meadows – Auburn, 60 units of senior housing
- Frederick Lohse Apartments – Roseville, 58 units of family housing
- Mercy North Auburn at Rock Creek – North Auburn, 79 units of family housing
- Pleasant Grove – Roseville, Phase I, has just been completed with 49 units for families

3. **Gathering Inn**

This agency provides emergency shelter, supportive housing, medical respite care, and wrap-around support services and has been in operation since 2004. A key challenge for this organization is providing housing for the population with incomes less than 50 percent of the area's median income.

4. **Housing Trust Placer**

HTP is a nonprofit housing organization that connects public and private resources to create affordable housing solutions. HTP is engaged in financing and services in support of development, homebuyer assistance, and ADU programming.

5. **EAH Housing**

A nonprofit developer focusing on creating affordable housing, targeting seniors and families in partnership with local agencies. Activities include rental assistance and property management.

Gap Analysis: It appears there is an opportunity for a new CDC to enter this market, developing multi-family affordable and/or mixed-income housing as well as single-family housing for both purchase and rent. With the array of skilled Latino tradespeople across the region, there is potential for the LLC to establish a CDC with a focus on production and ownership of multi-family housing for rent, production of sale and rental single-family homes, and partnerships with technical colleges for job training in the construction trades.

Business Services

There are a total of six (6) non-profit agencies providing services to businesses in the County. The list includes:

- 1. Placer Business Resource Center:** A one-stop shop for all business needs, providing expert guidance and resources to help businesses thrive. The Business Resource Hub provides technical assistance to start-ups and existing businesses.
- 2. The Growth Factory Accelerator:** Partners with the City of Rocklin to provide small businesses with tech support and coaching. The Growth Factory Accelerator helps early-stage startups to rapidly progress from minimum viable production to market.
- 3. The Roseville Venture Lab:** A public-private collaboration between the City of Roseville and community sponsors to strengthen local startup businesses, spur job growth, and foster a community of entrepreneurs through programs, events, partnerships, workforce development, and a coworking space.
- 4. Sacramento Hispanic Chamber of Commerce:** Promotes business development for members, provides access to the Latino market, coordinates events and conferences for networking and advocacy, and provides education programs and scholarship opportunities for Latino businesses and students across the region.

5. **Sierra Business Council:** Serves the economic needs of the region by hosting the Sierra Small Business Development Center (SBDC) with funding from the U.S. Small Business Administration. The Sierra SBDC provides training and technical assistance at no cost to current and emerging businesses through a network of advisors. Through other programs and grants, Sierra Business Council also provides energy-saving programming and consulting, capacity-building grants and infrastructure, forest health programming, broadband services, and more.
6. **Placer County Business Advantage Network:** A team of workforce development professionals that provides no-cost hiring assistance to businesses and information regarding training, resources, and hiring opportunities to job seekers.
7. **California Hispanic Chamber of Commerce:** The CHCC actively promotes the economic growth and development of emerging entrepreneurs and the small business community through various resources. With a membership network of over 130 chambers and business associations, CHCC represents the interests of more than 1.8 million emerging businesses in California, which contribute significantly to the state's economy.

Gap Analysis: The Placer Business Resource Center and the Sierra SBDC provide business assistance resources for Placer County. The Sierra SBDC offers some services in Spanish and should be a good partner with CDC small business initiatives, including incubators, Spanish language entrepreneurial academies, and micro and small business lending. There is no Placer County-based Latino Chamber. This represents an opportunity for the LLC/CDC to fill a void in the County, but also to collaborate with local chambers in Roseville, Rocklin, Lincoln, and Auburn to promote business services throughout the County for start-ups or existing Latino led businesses.

Workforce Development and Employment Services

Two agencies provide employment services across the County. The list includes:

1. **Golden Sierra Job Training Agency:** Part of a nationwide workforce development system, the agency provides no-cost job search assistance, career advising, recruitment events, scholarships, access to online classes, and on-the-job training.
2. **PRIDE Industries:** Based in Roseville, PRIDE Industries offers employment services and job placement for people with disabilities.

Gap Analysis: Latinos disproportionately work in jobs (like construction, food service, and maintenance) where employers are less likely to offer insurance, and the actual price of premiums, deductibles, and care remains a major obstacle. Additionally, language barriers impact access, and fear of deportation or negative immigration consequences may discourage undocumented individuals from enrolling in public programs even if they're eligible. Participation rates may also underrepresent the true need due to barriers in application and enrollment. Targeted interventions for community

outreach, expanded language access, and culturally responsive care can positively impact health outcomes for the Latino population in Placer County.

Latino Leadership Council (LLC) has started to address this gap by connecting the Latino community in Placer County to a wide array of medical, dental, nutrition education, vision, mental health, and prenatal services. Their *promotores* conduct home visits, attend appointments, and connect clients to external services during the day, evening, and weekends to mitigate barriers to access. In 2024, LLC received 1,055 referrals for Latino/a children and adults and provided 1,759 individual services. Approximately 85% of their clients preferred speaking in Spanish; however, there is an insufficient number of Spanish-speaking providers in Placer County.¹⁶

Healthcare Practitioners and Technical Occupations (SOC-29) generally require post-secondary education but offer strong economic returns, with average annual wages of \$151,000 and steady employment growth of 1.5% in Placer County. Latino workers hold less than 10% of these higher-skill, higher-wage roles. In contrast, Latino workers represent nearly 20% of Healthcare Support Occupations (SOC 31) —positions that mostly require only on-the-job training or a 2-year degree or certificate but pay significantly less (average annual wages of \$46,800), and have limited career mobility despite slightly higher projected growth (2%).

The highest-paying occupations require credentials and education that are often difficult to access without targeted support. Healthcare workforce pipeline programs are needed to bridge this gap by creating structured pathways from support roles into practitioner and technical occupations. These programs can provide education, credentialing, mentorship, and financial assistance to help healthcare workers upskill and simultaneously address workforce shortages, promote economic mobility, and improve workforce diversity. In doing so, they help ensure that the healthcare workforce better reflects the communities it serves while meeting growing demand for skilled healthcare professionals.

The LLC needs to identify medium to large employers across the County where they can promote employee recruitment and job training opportunities for an expanding Latino population. In addition, the LLC should seek to explore long-term financial support from these companies.

Legal Services

There are approximately four agencies providing legal services in the County, which appears to be limited and therefore an area where the LLC may want to investigate further and consider offering such services. The list of existing non-profit providers of legal services includes:

¹⁶ Latino Leadership Council, “2024 Community Impact Report.” Updated July 30, 2025. Accessed December 16, 2025 at www.latinoleadership.org.

1. Legal Services of Northern CA

Serves low-income clients in the following six counties, including Placer. This agency assists with housing, health, social security, natural disaster recovery, CalWORKS, CalFresh, Unemployment Insurance, and general assistance. However, the agency is not permitted to serve undocumented residents.

2. Opening Doors, Inc.

Provides immigration legal services, DACA renewals, and support for refugees and asylum seekers. Opening Doors is also Sacramento’s only Community Development Financial Institution (CDFI) specializing in microlending to newcomer communities.

3. Sacramento FUEL (Family United Education Legal Network)

Supports immigrant families through education, outreach, and direct legal aid.

4. The California Rural Legal Assistance Foundation (CRLAF)

CRLAF has been in existence for decades, primarily supporting farm workers and low-wage laborers regardless of their immigration status. The LLC maintains a positive working relationship with CRLAF. This vital agency focuses its energy on addressing immigrant and labor issues for farmworkers, which is a very defined role in legal services. Requires foundation and/or private capital support.

Gap Analysis: With the challenges facing Latinos surrounding immigration issues as well as family and labor, adding legal services as part of a new CDC may make sense. Establishing a partnership with existing legal non-profits across the County may be a first step

Appendix D: Focus Group and Interviews Summary

	Summary of Participation
Latino Leadership Council	17 participants over two focus groups representing Spanish-speaking community members who might benefit from the development of a CDC
Regional Economic Development	20 participants representing Chambers of Commerce, small businesses, workforce training, and development
Placer Community Foundation	8 participants connected to Placer Community Foundation, representing knowledge in affordable housing, labor and workforce development, healthcare, access to capital, political campaigns, and small business
Sierra College	4 participants representing student services, ESL instruction, undocumented student support, and student equity and completion
Affordable Housing	2 participants representing real estate and affordable housing development

Interviews	Richard Dana, Mutual Assistance Network- led CDC in Del Paso Heights Veronica Blake, Placer Community Foundation Director Cynthia Mendez-Kohlieber, Kaiser Permanente, Family Medicine Faculty Paulette Lopez, Sacramento City College, Healthcare TPM Deb Muramoto, California Capital, CDFI Director Luis Granados, MEDA CEO, CDC in San Francisco Maria Cabildo, ELACC CEO, CDC in Los Angeles
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Appendix E: Employment and Wages by Ethnicity

Industry	Ethnicity	Employment	Average Annual Wages		% of Industry Employment
			Stable Jobs	New Stable Jobs	
Health Care and Social Assistance	Hispanic or Latino	6,140	\$68,181	\$44,011	19%
	Not Hispanic or Latino	26,289	\$99,327	\$58,520	81%
Construction	Hispanic or Latino	6,078	\$72,820	\$60,008	32%
	Not Hispanic or Latino	13,180	\$86,124	\$61,357	68%
Retail Trade	Hispanic or Latino	5,427	\$45,682	\$31,803	24%
	Not Hispanic or Latino	16,774	\$56,594	\$36,200	76%
Accommodation and Food Services	Hispanic or Latino	5,358	\$32,059	\$25,095	27%
	Not Hispanic or Latino	14,599	\$31,897	\$24,562	73%
Administrative Support, Waste, and Remediation Services	Hispanic or Latino	3,143	\$49,269	\$42,901	30%
	Not Hispanic or Latino	7,477	\$63,289	\$51,651	70%
Arts, Entertainment, and Recreation	Hispanic or Latino	2,001	\$41,667	\$28,577	22%
	Not Hispanic or Latino	7,293	\$48,719	\$29,676	78%
Educational Services	Hispanic or Latino	1,741	\$55,409	\$29,149	14%
	Not Hispanic or Latino	10,587	\$67,155	\$28,761	86%
Professional, Scientific, and Technical Services	Hispanic or Latino	1,722	\$73,659	\$59,748	15%
	Not Hispanic or Latino	9,415	\$96,063	\$74,891	85%

Manufacturing	Hispanic or Latino	1,577	\$66,311	\$49,062	22%
	Not Hispanic or Latino	5,555	\$88,180	\$53,170	78%
Other Services (except Public Admin)	Hispanic or Latino	1,487	\$50,640	\$35,639	21%
	Not Hispanic or Latino	5,657	\$55,285	35,590	79%
Real Estate and Rental and Leasing	Hispanic or Latino	1,263	\$67,313	\$47,931	22%
	Not Hispanic or Latino	4,585	\$99,186	\$56,279	78%
Finance and Insurance	Hispanic or Latino	1,163	\$89,416	\$62,851	18%
	Not Hispanic or Latino	5,290	\$131,113	\$85,205	82%
Wholesale Trade	Hispanic or Latino	1,090	\$69,912	\$55,918	25%
	Not Hispanic or Latino	3,224	\$100,777	\$69,031	75%
Public Administration	Hispanic or Latino	997	\$96,713	\$57,443	15%
	Not Hispanic or Latino	5,780	\$109,812	\$62,273	85%
Transportation and Warehousing	Hispanic or Latino	927	\$50,030	\$36,461	24%
	Not Hispanic or Latino	2,918	\$55,220	\$36,637	76%
Management of Companies and Enterprises	Hispanic or Latino	446	\$83,813	\$68,029	20%
	Not Hispanic or Latino	1,811	\$127,646	\$89,165	80%
Information	Hispanic or Latino	329	\$80,896	\$39,997	16%
	Not Hispanic or Latino	1,682	\$119,113	\$63,867	84%
Utilities	Hispanic or Latino	273	\$135,156	\$91,020	16%
	Not Hispanic or Latino	1,386	\$143,805	\$95,760	84%
Agriculture, Forestry, Fishing, and Hunting	Hispanic or Latino	109	\$46,064	\$40,160	30%
	Not Hispanic or Latino	259	\$47,650	\$37,509	70%
Total - All Industries	All (Any Ethnicity)	185,308	\$75,270	\$46,111	

Chmura. "2024Q1 Industry Diversity Report by Ethnicity for All Industries in Placer County." *JobsEQ*. Data pulled December 12, 2025 from jobseq.eqsuite.com. Note: Industry Diversity data are derived from the [Quarterly Workforce Indicators \(QWI\)](#), aggregated and normalized by Chmura.