



NPHS

Rooted in Equity

*Building on 30 Years of
Creating Equitable Communities
Strategic Framework 2021-2023*



Rooted in Equity

A Message From our Board Chair and Chief Executive Officer

Building equitable communities is at the heart of NPHS. By cultivating and deploying programs and services that create intergenerational wealth for underserved communities of color, we make strides towards closing the racial wealth gap and creating neighborhoods where all families have the opportunity to achieve housing and economic security.

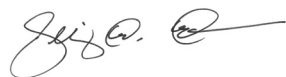
As we embark on a new strategic direction, we also celebrate 30 years of service to our communities. The last three decades have transformed NPHS into a multifaceted Community Development Financial Institution, applying a holistic approach to housing and economic development. Our progress over the previous 30 years is real and measurable, but we know it is insufficient. This moment demands that we deepen our resolve to fill the gaps we know persist, explore new areas for improvement, and expand our scope for transformational change. To do so, we must redouble our commitment to listen attentively, deliberate thoughtfully, and act with urgency to address issues of historical and present-day racial inequality.

The priorities outlined in our new strategic framework will redouble our efforts to continually evaluate housing and economic development strategies that apply unique cross-sector approaches to direct more impact investments into our neighborhoods. They will push innovation across all our areas of impact to lift our communities to higher planes of economic prosperity and racial equity. Within this framework of entrepreneurial and social enterprise innovation, NPHS will continue to enrich the lives of individuals and families.

This document represents countless hours of research, community input, committee meetings, and dialogue. The resulting road map offers clear direction for the next phase in our commitment to making our communities equitable places to live and work. We are excited to move into this next phase, building on the work that began 30 years ago. We honor that legacy by tackling the challenges our communities face today with renewed resolve and creating a resilient organization that will endure to address tomorrow's challenges.

On behalf of the Board of Directors and staff, we present the strategic framework that will guide our work for the next three years and invite you, our partners, to join us. Let us march together towards a future where all families are financially prosperous and live in healthy, economically vibrant, and equitable communities.

Rooted in equity,



Sergio Quero
Board Chair



Clemente Arturo Mojica
President and CEO





NPHS is a community and economic development organization dedicated to building equitable communities in the Inland Empire since 1991. Over the span of 30 years, NPHS has grown from a small grassroots organization serving the City of Montclair into a multifaceted Community Development Financial Institution serving the Southern California region of Riverside, San Bernardino, and Eastern Los Angeles Counties. Today, NPHS provides a comprehensive array of housing and economic development programs, products, and services to various stakeholders, including low-to-moderate-income families and individuals, local governments, private sector businesses, and other nonprofit organizations.

Building on 30 Years of Creating Equitable Communities

Since 1991, NPHS has focused on closing the racial wealth divide by helping our residents and communities build intergenerational wealth and achieve financial security. Some of our achievements over the past 30 years include:

- **Investing \$4.5 billion directly into local communities**
- **Providing \$11.5 million in down payment assistance to LMI families, of whom 97% were people of color**
- **Counseling 45,000 families on how to access and sustain homeownership, of whom 72% were people of color**
- **Creating 10,000 first-time LMI homeowners, of whom 82% were buyers of color**
- **Providing home repairs for 1,100 LMI homeowners, of whom 63% were homeowners of color**
- **Administering \$500,000 in support for local small businesses, of which 95% were minority-owned**
- **Developing 225 single-family homes into affordable homeownership**

Our new strategic framework not only charts our path forward but also builds on 30 years of helping families secure quality affordable housing and engineering innovative products and services that benefit underserved and marginalized communities build wealth. It reaffirms our longstanding and steadfast commitment to advancing racial equity by building inclusive and equitable communities.

Guiding Principles

NPHS' mission, vision, core values, and corporate culture are constant reminders of what we seek to achieve, why we exist, and how we pursue our work. They represent a broad philosophy that guides the organization in all circumstances, irrespective of changes in its strategies or tactics.

Mission

NPHS builds equitable communities by creating innovative housing and economic solutions that advance the well-being of people, vitality of neighborhoods, creation of jobs, and sustainability of the environment.

Vision

A future where all families are financially prosperous and live in healthy, equitable, and economically vibrant communities.

Core Values

NPHS' nine core values frame how we operate in pursuit of our vision.

Corporate Culture

NPHS is dedicated to improving the lives of residents in our communities. Our mission begins at home by cultivating, retaining, and improving the lives of our greatest assets—our employees. We believe diversity fuels our innovation, and team collaboration strengthens our entrepreneurial spirit. Our inclusive working environment encourages all of our employees to participate in every aspect of our organization's development.



Organizational Integrity

We are authentic and act with honesty and respect. We steward investments by our funders with transparency and accountability.



Racial Equity

We recognize the impact of systemic racism on the economic position of individuals and households of color. We mobilize to advance equity by closing the racial wealth divide.



Diversity

Our diversity is our greatest strength. We draw on the differences in who we are, what we've experienced, and how we think to create inclusive products, programs, and services.



Empowerment

We empower our clients and employees to make wise consumer decisions through knowledge and access to resources. We are committed to developing the confidence of every employee's talents and capabilities.



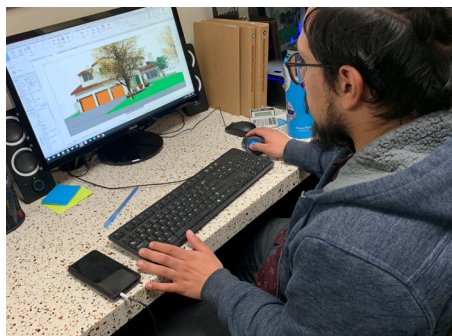
Compassion

We understand the needs of our communities and have empathy for our clients.



Leadership

We set a course and achieve clear goals, take a stand in the face of adversity, and inspire others to act boldly in the service of housing justice.



Entrepreneurialism

We take calculated risks to create social impact while diversifying revenue sources.



Innovation

We implement new ideas, methods, and solutions to scale impact in our communities.



Environmental Sustainability

We integrate green strategies into our housing developments to reduce energy costs for families with low incomes while conserving our natural resources.

An Entrepreneurial and Holistic Approach to Community and Economic Development

NPHS approaches community and economic development holistically, offering a complementary array of community economic development programs and services in the Inland Empire and beyond. Our programs and services are interconnected and work together to create intergenerational economic mobility, revitalize neighborhoods, build financial security, and close racial wealth gaps by operating along a comprehensive continuum. Different programs exist to serve individuals and families at every stage of their journey to financial self-sufficiency, from forming the building blocks of financial stability to building wealth through asset acquisition and preservation. As an entrepreneurial organization, we use market-based strategies to develop and deliver programs, products, and services that advance equity and create meaningful change in people's lives.



Anderson Street Infill Development - Chino, CA

We Create Impact in Five Areas

NPHS applies a comprehensive approach to community and economic development, leading to transformational change. We achieve this by methodically engineering innovative programs, products, services, and social enterprises that are interconnected to create meaningful impact successfully. We respond quickly and effectively to the changing needs in our communities. Our organizational expertise and experience, combined with the collective skills of our staff, board, and partners, have led NPHS to focus on these critical areas of impact.



Affordable Housing

Creating housing stability by developing and providing access to high quality, affordable, and healthy homes.



Neighborhood Revitalization

Transforming vulnerable and distressed neighborhoods into vibrant communities of choice by providing the many elements that contribute to a higher quality of life.



Community Wealth Building

Improving the ability of people and communities to create and retain intergenerational wealth by broadening ownership over capital and attaining place-based assets of many kinds.



Job Creation

Creating and preserving living wage jobs by providing programs and services that help local small business and entrepreneurs grow and thrive.



Environmental Sustainability

Increasing discretionary income among underserved families by reducing energy costs through programs that promote the use of renewable energy while lessening the impact on the environment.

We advance change in these areas by offering products and services through seven lines of business.

- **Homebuyer Development**
Education and counseling for low and moderate-income homebuyers
- **Homeownership Preservation**
Foreclosure prevention and reverse mortgage counseling
- **Inclusive Community Lending**
Inclusive consumer loan products including down payment assistance, mortgages, home improvement loans, and small business loans
- **Real Estate Services**
Residential and commercial realty services
- **Affordable Housing Development**
Development of for-sale and multi-family properties using both site-built and offsite-built housing
- **Affordable Home Rental**
Provision of rental counseling and access to a portfolio of affordable multi- and single-family properties
- **Housing Rehabilitation**
Homeowner rehabilitation assistance programs to assist with the repair, rehabilitation, or reconstruction of homes



Strengthening Our Organizational Resiliency through an Inclusive and Adaptive Business Model

While NPHS' mission, vision, and values guide our work, our business model statement describes how we strive to achieve that mission and the financial motor and drivers that sustain our efforts.

Business Model Statement

"Our inclusive and integrated approach to community economic development builds stronger, more equitable communities. We serve our customers and clients both in-person and online, delivering innovative housing and economic solutions that adapt to the changing needs of our communities and marketplace. As an entrepreneurial organization, we pursue financial sustainability through a diverse mix of revenue-generating activities that supplement our private and public funding, and we reinvest our earnings back into our programs and services."

Six Key Tenets Comprise our Business Model:

Business Orientation: We are a business to consumer, business to business, and business to a government organization, serving consumers, institutional customers, and various levels of government agencies.

Bricks and Mortar Plus eCommerce: Our housing and economic development products and services are provided in-person and online.

Vertically Integrated Services: We offer a continuum of services that are interconnected and work together in harmony to provide our clients and customers with a one-stop shopping experience.

Diverse Revenue Streams: Establish and maintain multiple funding streams to avoid excessive dependence on any single revenue source.

Adaptability: Strategically adapt to the needs of our communities and the changing marketplace.

Program Reinvestment: Create value for low-income consumers by integrating them into our organization's value chain and reinvest our proceeds back into our programs and services.



Planning for Broader Impact and Advancing Racial Equity

We understand that a critical component to our enduring growth is a well-planned strategic transformation that extends our level of impact on the communities we serve and supports innovative new business strategies. As an organization that adapts to the changing economic climate, we recognize the importance of developing a strategic plan that guides this transformation and details the relevant programs we expect to deliver while maintaining the flexibility we need to bring the best services to the people we serve.

NPHS launched its strategic planning process in the fall of 2020 as a participatory, iterative engagement of our Board, senior leadership, and various stakeholders. We undertook a well-organized and thoughtful planning exercise to map out a new strategic direction for the next three years. The intertwined phenomena of COVID-19, economic crisis, and burgeoning social justice movements were an inescapable backdrop to our planning process. These factors – and the accompanying clouds of uncertainty – were palpable in every aspect of our research. While we formulated our

new framework, we were also surrounded by daily reminders of social justice issues and the painfully disproportionate impact of the pandemic on communities of color, and the obvious ways in which the pandemic exacerbated lingering racial inequities. All of this reinforced the importance of maintaining and strengthening NPHS' commitment to advancing racial equity by building financial security pathways.

This Strategic Plan is the outcome of that work. This framework is a three-year roadmap to raise our organization's leadership as a provider of affordable housing and economic development opportunities. It sets forth five strategic priorities: **advancing racial equity, scaling our programs and services, building organizational resilience, and cultivating a data-driven culture that pushes social innovation across all our areas of impact.**

New Strategic Framework | A Roadmap to Launch our Next 30 Years

EQUITY

Advance Racial Equity Through Intergenerational Wealth Creation

Racial equity is intrinsic to our vision of creating a future where all families live in healthy, equitable, and economically vibrant communities. We will combat racial inequity by continuing to build economic power and wealth in underserved communities of color. Our innovative programs and services will create intergenerational economic mobility and close racial wealth gaps by operating along clear goals and metrics and a comprehensive wealth creation continuum.

SCALE

Scale Our Programs and Services to Increase Impact in Southern California and Beyond

Expanding programs and services to continue improving socioeconomic outcomes for our communities requires that families have access to a full range of sound, affordable financial resources. To execute this priority, we will expand programmatic areas where we have excelled while launching new innovative products based on thoughtful research and development to create a more substantive and transformative impact. We will lay the groundwork for scaling impact in future years by seeking synergies between program growth and our efforts to enhance resource development, marketing, and data management governance.

RESILIENCY

Build Organizational Resilience to Adapt, Evolve and Thrive in the Changing Housing and Economic Environment

If 2020 has taught us anything, it is the importance of resilience in the face of the unexpected. As NPHS enters its fourth decade of service, three pillars will bolster our ability to weather storms as we pursue our mission: **human capital, financial sustainability, and governance.**

LEADERSHIP

Establish NPHS as a Thought Leader by Leveraging Our Established Brand and Reputation to Unlock National Resources

NPHS has established a reputation for excellence and innovation. As we enter our next decade of service, we will build on this track record by increasing our visibility – both locally and nationally – among funders, policymakers, and a broader swathe of communities. We will position and structure our marketing capacity to raise our profile to cultivate resource streams for our organization and the broader sector. Boosting our statewide and national exposure will bring attention and much-needed resources to proven strategies that provide financial security pathways for households in the Inland Empire and beyond.

DATA

Create a Data-Driven Culture Centered Around Mission Impact.

To meet our impact and equity goals, we will build a culture of data collection and analysis. Deepening our understanding of our programming's racial equity implications calls for developing a more nuanced understanding of who we are serving and – even more importantly – who is not reached by our current strategies.

Pushing Innovation Across Our Areas of Impact

NPHS Realty and NPHS Home Loans

NPHS created a one-stop-shop consumer-centric homebuying experience for first-time homebuyers to access mission-driven real estate services and affordable home loans.



Community Land Trust

NPHS created the Inland Empire's first community land trust to help preserve the affordability of single-family homes.

Factory-Built Housing

NPHS spearheaded factory-built housing across the Inland Empire to produce more affordable housing faster and at lower development costs.



Sojourner Solar

NPHS created and launched Southern California's first solar social enterprise to connect communities of color with the benefits of solar power at unprecedented lower costs.



Community Investment Trust

NPHS created the region's first community development fund to attract investments to support affordable housing development and inclusive financial products and services.



Financial Wellness and Economic Inclusion

NPHS launched an integrated approach to economic inclusion to assist underserved consumers in accessing, obtaining, and building assets that create pathways for achieving family self-sufficiency and economic mobility.



Executive Leadership

Clemente A. Mojica

Chief Executive Officer

Solon Escobar

Chief Financial Officer

Greg O'Donnell

Senior Vice President,
Strategic Advancement

Jenny Ortiz

Vice President,
Design and Development

Carlos Tena

Vice President,
Programs & Services

NPBS TEAM

Lisa Ralph

Director of Homeownership Development
and Preservation

Fabian Casarez

Director of Lending and Realty

Johanna Escobar

Assistant Project Coordinator

Giuliano Djen

Marketing and Fundraising Coordinator

Jessica Flores

Homebuyer Development Specialist

Gabriela Lopez

Homebuyer Development Coordinator

Josie Bello

Staff Accountant

Curtis Miller

Director of Community Lending and Investment

April De Leon

Redevelopment Project Manager

RaShawna Fahie

Assistant Project Coordinator

Andy Lopez

Project Coordinator

Jennifer Lopez

Homebuyer Development Specialist

Carlos Brizuela

Community Realtor

Mara Aguilar

Community Lending Specialist

Adriana Polanco

Program Support Specialist



NPHS BOARD OF DIRECTORS**Sergio Quero, Board Chair**

Vice President, Business Development Officer
Citibank

Karen Suarez, Vice Chair

Director-Uplift San Bernardino
Making Hope Happen Foundation

Patricia Claproth, Secretary

Mortgage Planning Advisor
American Advisors Group

Corrine McLaurin Grewal, Treasurer

CRA and Lending Compliance Officer
Bank of Southern California

Thomas Galindo

Director of Commercial Lending
Pacific Premier Bank

Anthony Garcia

Freestyle Foundation
Community Representative

James Nickelberry

AVP I Enterprise Retail Sales Manager
Bank of America

Larry Rose

Dean and Professor
Cal State San Bernardino

Ali Tarzi

Community Reinvestment Officer
JPMorgan Chase





Office: 9551 Pittsburgh Ave, Rancho Cucamonga, CA 91730

Phone: (909) 988-5979

Fax: (909) 467-0120

E-mail: info@nphsinc.org

www.nphsinc.org

