Together, we transform lives and communities.
National Community Renaissance

our MISSION

National CORE’s mission is to provide award-winning affordable housing paired with best-practice social service programs tailored to help families move toward self-sufficiency and ultimately to home ownership. Over more than two decades, CORE has built and renovated needed housing for tens of thousands of people. Our Hope through Housing Foundation has provided more than two million hours of service that better the lives of our very youngest to our most senior residents. It is that commitment that sets National CORE apart.
Access to quality, affordable shelter is a foundation of our way of life – a building block to the American dream of home ownership, self-sufficiency and a better future for our children.

Never before has this ideal faced a bigger threat, from supply-and-demand forces that pushed the cost of basic housing beyond the means of millions of working Americans.

The solution to this growing and well-documented crisis lies in our ability to resourcefully design, finance and build affordable housing units that not only meet demand, but transform lives and communities in the process.

With more than 10,000 units and 2 million hours of aligned social services behind us, National CORE and Hope through Housing are changing the landscape of the affordable housing market. Thousands of new units in the planning and development stage will further solidify our role as agents of positive change.

We thank our many community and business partners, together with whom we confidently embrace the housing challenges confronting 21st century America.

Together we transform lives and communities.

Steve PonTell
President and CEO
Building the Future of Community

Developing, preserving and investing in the physical environment.
Safe, high-quality shelter is an essential building block to a better life, creating the necessary environment to move people from dependency to self-sufficiency. CORE's national award-winning communities provide those with the greatest need a place they can proudly call home.

Improving access to quality education.
Breaking the cycle of dependency requires a supportive educational environment, offering the tools needed to succeed in an increasingly competitive job market. HOPE provides preschool and afterschool programs, family financial literacy training and other support services designed to give children and their families a fighting chance.

Stimulating economic activity.
Well-designed, well-managed housing is a catalyst for economic growth, encouraging others to invest in the community and uplifting property values. CORE has earned national recognition as a leader and innovator in workforce housing, building live-work and transit-oriented developments that allow our residents to maximize their revenue-earning potential.

Fostering healthy environments.
The correlation between healthy living and personal success is undeniable. Conversely, poverty, lack of education and inadequate shelter are a prescription for poor health. Fitness centers, wellness programs and partnerships with health-care organizations allow CORE and HOPE to make healthy living an integral part of the total living package.

Providing livable and safe neighborhoods.
The “broken-window theory” says a rental community that is well maintained and managed will experience less crime than one that is not. At CORE, we support this by providing onsite property management and working closely with local police departments to provide the safest living environment possible.

Focusing on transit-oriented developments and proximity to schools and medical facilities.
Design efficiencies, access to public transportation and proximity to schools, churches and medical facilities can lower our carbon footprint, reduce congestion and create a greater sense of community. CORE is a nationally recognized innovator in building well-situated, environmentally friendly, state-of-the-art communities.
Great feats are seldom the work of one, but the endeavor of many. National Community Renaissance (National CORE) understands that prosperity, security, revitalization, and growth require a concerted collaboration and shared ambitions. We are a nonprofit affordable housing developer, but our work is not about bricks and mortar, rather creating healthy communities that thrive and prosper for many generations to come.

At National CORE, we support families and seniors by providing housing communities that are affordable, safe, and of the highest quality. We enhance neighborhood stability through long-term management and maintenance, as well as industry-leading services such as senior wellness, preschool and afterschool programs, and family financial training.

National CORE created the Hope through Housing Foundation (HOPE) in order to provide high-quality services for our residents to improve their lives and their communities. HOPE strives to meet or exceed nationally recognized benchmarks and best practices for its programs.

Coordinated Services Build Long-Term Community Transformation

National CORE’s unique in-house capabilities ensure the same high-level standards are met at each phase of community development.

**Develop**

Our development team has a more than 20-year track record of consistently finding creative solutions to finance, design and project manage award-winning developments that provide the physical platform for community and social change.

**Build**

Our in-house construction division includes experts in new construction, rehabilitation, infill podium development, mixed-use, senior and special needs housing, and state-of-the-art “green” building technology.

**Manage**

National CORE’s full-service property management division trains and manages onsite staff to make sure that resident and community needs are met. Our team includes experts in property management, compliance, asset management, and risk management.

**Serve**

Once safe, quality housing is achieved, true revitalization occurs when there is access to resources that promote prosperity, quality of life and physical well-being. Through measurable outcomes, our Hope through Housing Foundation ensures residents have access to services that improve their lives and transform their communities.
National CORE has built a reputation for taking on the toughest projects under the toughest circumstances. Working closely with local governments, the business community, residents, neighbors and other stakeholders, we’ve developed nationally recognized showcase properties that exemplify the best of what communities can achieve.

Each project presents unique challenges and opportunities. But through our collaboration and our commitment, our stringent management practices and our expertise in transforming communities, we’ve seen entire neighborhoods come back from the ruin of crime, gangs, drugs and blight. We’ve helped hard-working families join in this transformation, moving from dependency to prosperity in communities they can at last proudly call their own.

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**Areas of Expertise**

- Real Estate Acquisition
- Multilayer Financial Structuring
- New Construction
- Rehabilitation
- Preservation
- Inclusionary Housing
- Energy Efficient / Green Building
- Transit-Oriented Development

**Types of Developments**

- Multifamily
- Senior
- Special Needs
- Workforce
- Mixed Use
- Mixed Income
- Intergenerational

**Financing Tools**

- 9% / 4% LIHTC (Low Income Housing Tax Credit)
- 501(c)3 Tax-exempt Bond Financing
- Conventional Loans
- Fannie Mae / Freddie Mac
- HUD 202
- HUD 811
- HUD 221(d)4 / 223(f)
- HUD Section 8 Rental Subsidy
- HOME
- CDBG
- State of CA MHP / IIG / TOD
- MHSA (Mental Health Services Act)
- Federal Home Loan Bank AHP Grant Funds
- Redevelopment Agency Tax Increment

**Federal Funding Sources**

- Department of Housing and Urban Development Community Development Block Grants
  - Choice Neighborhoods
  - Transit-Oriented Developments
- Department of Education Fund for the Improvement of Education
  - After School & Beyond Programs
  - Promise Neighborhoods
- Department of Justice Office of Justice Programs
  - After School & Beyond Violence Prevention Programs
- Department of Health and Human Services Centers for Medicare and Medicaid Services
  - PACE – Program of All-Inclusive Care for the Elderly
- Department of Agriculture
  - Rural Housing
Giving someone a safe home is just the start. It’s the foundation that helps lead them to a stable life.
Our expert construction management team gives CORE an edge in developing strong systems and processes, allowing us to accurately forecast construction costs, ensuring the highest quality of construction and maintaining control over the timing of projects.

As a result, CORE has developed a reputation over the years as one of the premier neighborhood revitalization firms in the country with the ability to transform not only the physical facilities it acquires, but the character of the neighborhoods in which its properties are located.

In new construction, National CORE has extensive expertise in infill development on small sites located in densely populated areas. National CORE has served as the general contractor or managed third-party contractors for new multifamily developments across the country.

### Types of Construction
- New Construction
- Preservation
- Rehabilitation
- Green Building
- Podium Construction
- Mixed Use

### Areas of Focus
- Predevelopment Services
- Design Management
- Architectural and Engineering Reviews
- Construction Cost Estimating/Analysis
- Schedule of Values
- General and Subcontractor Contracts
- Construction Schedules
- Work in Process Reviews with Lenders and Syndicators
- Draw Preparation, Review and Processing
- Complete Construction Account Processing
- Management of Architectural and Engineering Consultants
- Value Engineering
- Bid Plans and Packages for Subcontractors
- Pre-bid Conference Planning and Hosting
- Insurance and Bonding Requirements
- Post Construction Evaluations
Transforming Communities with High-Quality Management

Property Management
With more than two decades of experience in property management, CORE’s team of talented managers, leasing agents and maintenance staff has a passion to influence our residents and surrounding neighbors with an entrepreneurial spirit that allows for resident economic mobility and a thriving community. At least one of our employees lives on site at each of our communities. CORE’s expertise in resident service programs, facilities management, maintenance, leasing, and compliance with affordable housing regulations allows owners and agents to place their trust in our services and achieve the highest level of resident satisfaction.

Compliance
National CORE’s Compliance division maintains a service-oriented approach designed to assist owners and agents in complying with the many complex federal and state housing regulations. The professionals on our Compliance team undergo extensive training and are certified as both Tax Credit and HUD Occupancy Specialists. Our team is highly experienced in developments with multiple layers of funding (e.g. LIHTC, HUD, HOME) that require a unique technical skillset to keep our company in good standing with our local, state and federal agencies.
Asset Management

Asset Management bridges the gap between property management and ownership, and oversees each CORE community through a balanced approach. The success of a community comes from the combination of property management, maintenance and capital improvements, investor and lender relationships, and ongoing compliance requirements. CORE’s Asset Management division monitors and manages this equilibrium by working with all departments and agencies through comprehensive asset management planning, financial reviews, onsite physical and staff evaluations, debt restructuring/re-syndication, review of agency requirements and documentation plus constant communication.

Risk Management

National CORE’s award-winning Risk Management division oversees all insurance and bonding requirements for CORE’s more than 80 communities. Regular walking of properties, playground safety inspection logs, and health and safety training for onsite personnel helps identify potential risks and hazards. The Risk Management division also takes the lead on property and company-wide emergency preparedness and has experience in responding to natural disasters. Insurance management includes the maintenance of low loss levels, distinct policies during new construction and rehab phases, and the verification of proper insurance for the company’s more than 200 vendors. The division’s primary function is to promote the health and safety of residents, visitors and employees, and to protect them as much as possible from injury or harm.
Creating vital, thriving communities means long-term investment in the people, not just the buildings.
Providing seniors, families and youth with quality, best-practice services is an investment in their future and that of their neighborhoods. National CORE’s Hope through Housing Foundation knows that to affect long-term and significant community change, housing is only the first step. Once safe, quality housing is achieved, true revitalization occurs when there is access to resources that promote prosperity, quality of life and physical well-being. HOPE enhances National CORE communities with a wide range of services, including:

**Financial Self-Sufficiency**
- Financial literacy
- Asset-building tools
- Pathway to homeownership

**Child Development**
- Head Start and State preschool
- Social and emotional skill development
- Reading and math skills development

**Special Needs Services**
- Support for disabled adults
- Socialization for formerly homeless adults

**Youth Development**
- K-12 academic & enrichment programming
- Homework assistance
- Violence prevention programs
- Physical recreation
- Family involvement activities

**Senior Services/Independent Living**
- Care management
- Benefits and entitlement counseling
- Onsite food banks
- In-house health clinics
- Special assistance for disabled adults

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**Child Services**
HOPE partners with Head Start and licensed preschool services on site at many of our multifamily complexes. All services are designed to prepare preschoolers for entry into kindergarten. This emphasis on school readiness includes a focus on developing children’s social and emotional skills as well as early reading and writing skills.

**Youth Services**
Our quality afterschool programs serve children in grades K-12 who live in our properties or surrounding neighborhoods. Trained staff provide homework assistance, a healthy snack, physical recreation, and activities that reinforce math, literacy, and other academic skills. Programs also emphasize violence prevention.

**Family Services**
CORE and HOPE are focused on helping families attain greater economic prosperity and mobility. Financial literacy training provides needed information and assistance on budgeting, banking and overall money management with the goal of assisting our residents in becoming more self-sufficient.

**Senior Services and Independent Living**
HOPE’s Connections to Care model offers seniors and individuals with disabilities the opportunity to remain in their homes with dignity for as long as possible. Care Managers ensure that residents have sufficient basic needs, preventative and basic health care, and that they maintain social interaction. Together these core services help bridge the gap between community and home.
BUILDING the FUTURE of COMMUNITY

The housing crisis has made clear that achieving an adequate supply of appropriately-priced housing should be a principal policy concern for our nation. Across the country, incomes have not kept pace with rising housing prices. As a result, families today expend a far higher proportion of their income for housing than ever before. This has disproportionately impacted young, poor, minority, and working class populations. Because the market has failed to produce an adequate supply of appropriately-priced housing, federal housing assistance programs are facing considerable strain while budget pressures have made it impossible for subsidy levels to meet the current demand.

With a mission to provide affordable housing, National CORE is heavily vested in the broader conversation to identify the causes of the housing market’s inability to provide adequate affordable housing alternatives.

Our purpose is to engage experts from a broad range of social service, economic development, affordable housing, and community development interests in a dialogue about how to create positive change in challenged neighborhoods and low-income communities.

Frequently, experts and practitioners from differing fields work in defined silos that share unique vocabularies and similar frames of reference. These symposiums offer opportunities for conversations with experts and practitioners in affordable housing, economic development, socioeconomic mobility, community renewal, health care and community development addressing:

"Is it possible for these areas of focus to cross their boundaries and develop successful comprehensive solutions to revitalize neighborhoods and inspire families to move toward economic stability? If so, how?"

CORE symposiums help keep the need for affordable housing part of the national dialogue.
A community is a complex, fully-integrated system. Unfortunately, rather than creating synergy, communities have created silos that are getting taller and taller. We must resolve issues systemically if we are to build and sustain healthy, vibrant communities in the future.

When teens drop out of high school

**Educational Attainment**

it impacts not only their own economic livelihood

**Per Capita Income**

but that of the community through reduced regional competitiveness,

**Business Climate**

lower tax payments, and lower levels of civic involvement,

**Nonprofits**

all while likely demanding more in terms of public support services,

**Family Income & Housing Security**

correctional costs,

**Crime Rate & Family Safety**

and health care.

**Health Care Access**
National CORE’s commitment to the communities we serve goes far beyond our residents. CORE always considers local partners and the larger neighborhood when we build a development.

You can make a commitment to partner with us by making a gift to support the children, families and seniors we serve.

Our service-infused housing is specifically designed to meet the needs of the community—whether preschool, afterschool or economic mobility programs for our families or wellness programs and health clinics for our seniors.

All of our programs encourage participation by residents and community members. The road to self sufficiency is complex, however attainable with help. Supporting seniors and families-in-need is one of the most rewarding things you can do for others.

National CORE’s Hope through Housing Foundation uses your contribution effectively to make a difference in the lives of people motivated to improve their situations.

Join CORE in transforming lives and communities today by making your gift at www.nationalcore.org or contacting us at (909) 483-2444.
CORE VALUES

COMMUNITY
Through our high-quality construction and social services, we build great communities where our residents and neighbors can thrive.

OPTIMISM
We believe in the ability of people to strive for better lives, and we help provide them with the means to achieve their dreams.

RESPECT
We serve our residents, partners, and employees with utmost respect.

EXCELLENCE
We strive for the highest standards in design, construction, property management, and customer service.