

Montebello Housing Development Corporation demonstrates the partnership that the Affiliates of the National Council of La Raza (NCLR) form with Latino families. Nationally, nearly 300 of these organizations provide community and workforce development, education, social services, immigration, citizenship and other services. Collectively, the Affiliates serve millions of Hispanic Americans and immigrant families. "Day in and day out, our Affiliates work to strengthen families and communities," says Janet Murguía, president and CEO of NCLR. "Together, we are creating more opportunities for Latino parents to build a better future for themselves and their children."



# MONTEBELLO HOUSING DEVELOPMENT CORPORATION

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Award-winning Program:  
Affordable Housing Program  
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CHILDREN DO WELL WHEN THEIR FAMILIES  
DO WELL, AND FAMILIES DO BETTER WHEN  
THEY LIVE IN SUPPORTIVE COMMUNITIES

2006 FAMILY STRENGTHENING AWARDS

## PRIDE BUILDS COMMUNITY

In the San Gabriel Valley of Southern California, the median price of a home is \$545,000, a formidable barrier to entry for a first-time buyer, let alone a low-income family with limited English skills.

That's why the Montebello Housing Development Corporation (MHDC) plays such an important role with its Affordable Housing Program, which has helped 500 Hispanic families buy their own homes since 1992. These families now have a uniquely valuable asset as they work to create futures for their children.

"The pride of homeownership is a tremendously powerful force that strengthens families and communities," says President Robert Monzon. "When you have a family that owns their home, they also have a sense of ownership in the community."



OUR PROGRAMS FOR HOMEOWNERSHIP  
HAVE A STABILIZING EFFECT ON OUR  
COMMUNITIES. PARENTS BECOME MORE  
INVOLVED IN THEIR NEIGHBORHOODS AND  
SCHOOLS AND END UP SUPPORTING THEIR  
CHILDREN MORE EFFECTIVELY, AND THAT  
HELPS TO BUILD A BETTER COMMUNITY.

—Robert Monzon, President, Montebello Housing Development Corporation

## MAKING INFORMED DECISIONS

MHDC's holistic approach provides families with the tools they need to buy their first home, even if a purchase is a long-term goal. An eight-hour, HUD-certified homebuyer education class forms a foundation for one-on-one financial counseling and assistance with loans, down payments and closing costs.

"Our philosophy is we're in it for the long haul," Monzon says. "It doesn't matter if it takes them three months, 18 months or three years."

However, even families who pay off debt and save sufficient funds for a down payment face major obstacles to finding their own home. To address these challenges, MHDC is funding low-interest, "silent" second loans to supplement the principal mortgage; training 20 realtors on assistance programs so they can represent qualified families; and developing plans to build 12 affordable, single-family homes.

MHDC also has pledged to spread the message of homeownership as a means of strengthening families and investing in communities. The agency reaches some 3,000 families each year through homebuyer opportunity fairs and will help potential buyers find an alternative program, if MHDC's is not right for them.

"Fundamentally, these families have the desire to be homeowners. We teach them how to reach that goal," Monzon says.

## FAMILIES COUNT FAMILY STRENGTHENING AWARDS

Through a joint venture of the Annie E. Casey Foundation and the National Council of La Raza (NCLR), the FAMILIES COUNT Family Strengthening Awards recognize NCLR Affiliates with outstanding programs that work to give children what they need most—strong, capable and economically successful families. Responding to the varied needs of the families they serve, these organizations improve the economic prospects of working men and women and create the services and networks of support that all families need to realize their aspirations for themselves and their children.