

## Maria N. Gonzalez

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*President of a progressive thinking nonprofit community development corporation with eighteen years of experience developing affordable housing for families and elders, and commercial development. Responsible for the day-to-day operations of programs and initiatives to address quality of life problems in the service area. Development and implementation of fundraising strategies for projects and core operations. Successful in establishing policies and procedures for administration of programs and projects, and implementation of best practices to ensure goal-surpassing and fiscal performance. Computer skills include proficiency in Excel, MS Office.*

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### Education

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ST JOSEPH'S UNIVERSITY — PHILADELPHIA, PA

**Bachelor of Science in Legal Studies, 5/2003**

- *Honors – Summa Cum Laude*
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### Experience

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HACE — PHILADELPHIA, PA

**President, 7/1/2013 to Present**

**Vice President, 7/2003 to 6/2013**

**Project Manager, 11/1996 to 7/2003**

Promoted to President responsible for resource development and implementation of neighborhood improvement plans and corporate strategic plans. Provide oversight to programs and initiatives of the organization to include housing counseling, resident services, property management, and bricks and mortar development. Develop and implement organizational policies and procedures for effective management and operations of departments. Prepare feasibility analysis, development cost budgets and operating pro-formas for proposed projects. Identify and secure funding for projects and programs. Manage development projects and oversee the development team to keep project on schedule and meet the projected budget. Develop and manage external relationships to leverage funds for operations, programs and projects.

**Key results:**

- Raised funds and managed a total of \$31+ million in community development affordable housing and commercial projects.
  - Assisted in the formation, funding and operations of a subsidiary property management company, now managing a portfolio of 400+ units with a staff of 20.
  - Expanded Housing Counseling Program to include a second satellite office, operation of a neighborhood energy center, and secured HUD certification.
  - Negotiated lease on commercial space with major employers in the Philadelphia region to locate in the community and create jobs for low-income persons.
  - Secured and managed 3.7+ million in capital improvements for preservation of affordable housing units for families and elders.
  - Led remediation of two large development sites in compliance with local, state and federal regulations.
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FIRST UNION NATIONAL BANK – PHILADELPHIA, PA

**Underwriter 4/1996 to 11/1996**

Responsible for the administration of the Philadelphia Home Improvement Loan Program for the bank which included the intake and processing of application in accordance with HUD Title I policies and guidelines. Prepared weekly reports in accordance with banking and HUD reporting requirements. Coordinated all aspects of loan closing and document preparation. Reviewed post-closing documents for accuracy to prepare documents for recording, Title I insurance registration, and loan servicing functions. Prepared loans for sale to the secondary market. Interacted with collections department in the collection of defaulted loans. File claims with HUD for the recovery of defaulted loans.

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PHILADELPHIA REHABILITATION PLAN – PHILADELPHIA, PA

**Senior Financial Specialist 11/1995 to 3/1996**

**Financial Specialist 1/1994 to 10/95**

Managed subsidy program in North Philadelphia to assist low to moderate income families become first-time homeowners. Market program, determine client eligibility, and provide counseling services from loan application to construction completion. Design and implement marketing plan and intake procedures. Process and evaluate applicants for Homeownership Program; which included: income eligibility, credit worthiness and borrowing capacity, financing products, eligibility for subsidy, and site control of the property to be renovated. Conduct orientation workshops to potential applicants to familiarize them with program requirements and responsibilities. Provide pre-purchase and housing counseling to qualified applicants. Manage caseload of clients and provide the necessary counseling and guidance through each step of the program; which included: intake, property inspection, bank application, settlement and construction completion. Network with community organizations to promote housing services to the communities within the Philadelphia area.

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### **Affiliations**

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AMERICAN STREET EMPOWERMENT ZONE

CHAIR – COMMUNITY TRUST BOARD 2005 TO PRESENT

MAYOR'S OFFICE OF COMMUNITY OPPORTUNITY AND EMPOWERMENT

CHAIR 2013 TO PRESENT

PHILADELPHIA ASSOCIATION OF COMMUNITY DEVELOPMENT CORPORATIONS

BOARD MEMBER 2012 TO PRESENT