Proactive Expertise Gap Assessment

Pre-read for the CDA board retreat on November 16. The needs below are proposed, and the board confirms them.

Purpose

This assessment compares the skills CDA is likely to need as it grows with the skills the board and staff already hold and proposes how to close each gap. It is the proactive composition review that Phase 1 interviewees asked for, built on the board and staff skills matrices.

The list of needs is a draft built from CDA's five current strategies (housingplan.org/strategies), the Phase 1 findings, and the skills matrices. The board confirms or changes it, chooses a route for each gap, and names an owner.

Counts are the number of people who marked each skill. Board counts are out of 11 worksheets, and staff counts out of 5. Averages are on the matrix's 1 to 4 scale.

What the Strategies Require

CDA's current strategies set the skills it needs most. Each draws on specific expertise, and the matrices cover some of it better than others.

Strategy	Skills it draws on	What the matrices show
Grow homebuyer counseling and down payment assistance by 10% a year	Homebuyer counseling, public funding relationships, program management and evaluation	Program evaluation is held by 6 of 11 board members and 5 of 5 staff. Counseling and public funding relationships are not measured.
Acquisition Fund: buy 100 homes a year from landlords and return them to homeowners	Real estate acquisition, property management, fund and investment management, legal, capital raising	Real estate expertise is held by 2 of 11 board members and 4 of 5 staff. Property management is 3 and 1. Investment management is 0 and 1. Fund management is not measured.
Convert 100 vacant lots a year to entry-level homes	Development and construction, zoning and land use, housing finance, land control	Affordable housing development is held by 5 of 11 board members and 3 of 5 staff. Zoning is 1 and 3. Equitable land trusts are 1 and 2. Construction is not measured.
Opportunity mortgages based on rental history and 40 to 60% debt-to-income	Mortgage underwriting, lender partnerships, fair-lending compliance, risk oversight	Legal and compliance experience is held by 3 of 11 board members and 4 of 5 staff. Underwriting and lending are not measured.

Strategy	Skills it draws on	What the matrices show
Protect vulnerable families from displacement, including the Homeowner and Future Homeowner Bill of Rights	Policy and advocacy, legislative drafting and relationships, resident engagement	Policy and advocacy averages 2.6 for the board and 3.0 for staff. Racial equity and community engagement are strong in both.

The matrices do not measure mortgage underwriting, acquisition fund management, homebuyer counseling, or construction.

The Assessment

Need (strategy it supports)	Board	Staff	Status	Likely route	Owner
Legal and compliance (mortgages, the fund, the Bill of Rights)	3 (law: 2)	4 (law: 2)	Staff cover compliance; board is thin on law	Advisor or committee member	
Financial oversight and accounting (all strategies)	5	3	Covered	Keep a pipeline for the Treasurer role	
Marketing and communications	2	4	Staff cover; board is thin	Staff, or an advisor	
Technology	0	4	Covered by staff	None needed	
Zoning and land use (lots to homes)	1	3	Staff cover; board is thin	Advisor	
Affordable housing development (lots to homes)	5	3	Strongest on the board	Maintain; the Housing Producer seat	
Real estate acquisition and property management (Acquisition Fund)	Real estate 2; property management 3	4; 1	Staff cover acquisition; both thin on property management	Advisor or committee member	
Housing finance (LIHTC; Section 8 and HUD)	2; 3	3; 4	Some depth in both	Committee member or advisor	

Need (strategy it supports)	Board	Staff	Status	Likely route	Owner
Equitable land trusts (land control)	1	2	Thin in both	Advisor or partner	
Investment and fund management (Acquisition Fund)	0	1	Thin in both, and now a need	Advisor now; the Housing Investor or Lender seats	
Mortgage underwriting and lending (Opportunity Mortgages)	Not measured	Not measured	Gap in the data	Follow-up question; the Housing Investor or Lender seats; advisor	
Homebuyer counseling and DPA management (counseling growth)	Not measured	Not measured	Gap in the data	Follow-up question; the Homebuyer Counseling seat	
Funder and corporate relationships (capital for the fund and mortgages)	Corporate 3; philanthropy 5	0	Rests with the board	Seat-selection criteria for funder seats; a development committee member	
Data literacy and shared measurement (all strategies)	2.7; 2.8	2.8; 2.8	Thin in both	Training or an advisor	
Common agenda	2.7	2.8	Thin in both	Training and a conversation with partners	
Backbone support	2.4	3.6	Staff strong; board thin	A board learning commitment	
Policy and advocacy (Bill of Rights, displacement)	2.6	3.0	Thin on the board; staff at working level	Advisor or partner policy bodies; treat as a priority	
Power-sharing (resident sessions and council)	3.1	3.6	Most varied among board members	Peer learning with staff	

Need (strategy it supports)	Board	Staff	Status	Likely route	Owner
Racial equity and community engagement	Lens 10; lived experience 8	5; 4	Strong in both	Maintain	

What the Table Shows

- **Staff cover most of the technical depth.** Technology, zoning, compliance, and marketing are all held by staff, so seats do not need to duplicate them. Seat criteria can aim at oversight and strategy.
- **Four needs are thin in both groups.** Equitable land trusts, investment management, data literacy, and common agenda have no strong holder on either side, so they need outside help: advisors, partners, or training. Policy and advocacy is thin on the board and only at working level for staff.
- **Two strategies make thin areas urgent.** The Acquisition Fund needs investment and fund management, where only one person across board and staff marked the skill. The Bill of Rights work needs policy and advocacy, the board's second-lowest collective-impact skill.
- **Three needs are not measured.** Mortgage underwriting, homebuyer counseling and DPA management, and acquisition fund management are central to the strategies but absent from the matrix.
- **Funder relationships rest with the board.** Staff write the grants (4 of 5 marked fund development), but none marked funder or corporate ties. The Acquisition Fund and opportunity mortgages both need capital partners.
- **The Treasurer role needs a pipeline.** By default the Vice Chair serves as Treasurer, so each year someone with financial skills should be in line. Five of 11 board members marked financial oversight.
- **The board needs working knowledge of the backbone.** Staff rate backbone support 3.6 and the board 2.4. The board governs that work, so a learning commitment fits better than a new seat.

Routes for Closing a Gap

- **Seat-selection criteria.** Each of the 12 seats has a council or partner organization that recommends candidates (Article III.C of the bylaws). The Governance Committee shares the board's needs profile with them, and the full board elects. This suits long-lead needs such as funder relationships and finance.
- **Committee members.** People with the expertise help on a committee without holding a seat. The board's resolution creating the committee sets who may serve.
- **Advisors.** Experts advise the board on specific questions as they come up. This suits needs the board uses occasionally, such as land trusts, investment, or legal questions.
- **Staff.** Where staff already hold the skill, the board relies on them and focuses its own seats elsewhere.
- **Learning commitments.** For skills the board needs to oversee but not perform, such as backbone support, a commitment to learn is faster than recruiting.

Limits to keep in mind. A committee cannot elect, appoint, or remove a director, so it recommends and the board decides (Article V.F). Directors serve two-year terms, up to three in a row unless two-thirds of the board extends, so term limits set when seats open. A vacancy is filled by majority vote of the directors for the unexpired term.

What the Board Decides at 11:40

1. Confirm or change the list of needs, including the three the matrices do not measure, and add anything CDA's next two to three years will require.
2. Choose a route for each gap.
3. Name the intended owner, the Governance Committee, which the board confirms formally at 2:40, and a champion for each gap.

Keeping it current. The Governance Committee reviews the assessment each year alongside the self-assessment. Update the matrices when members join or leave, check the results against term limits and upcoming vacancies, and start recruitment at least six months before a planned vacancy, as the handbook says.

Caveats. The skills are self-reported. Board counts come from the 11 worksheets collected earlier and will be updated as membership changes. Staff counts come from five worksheets, so a single answer can move an average noticeably.