



2003 Emerging Leaders' Papers

Research Explores Postpurchase Training, Responding to New Immigrants

The newly published research papers of the 2003 Emerging Leaders in Community and Economic Development Fellows explore two key issues in the industry, providing effective postpurchase training to new homeowners and responding appropriately to the surge of new immigrants.

“Postpurchase education and counseling” should be “integrated into the lending models of the financial services industry and comprehensive over the timeline of the mortgage,” wrote Mark Wiranowski, in *Sustaining Home Ownership Through Education and Counseling*.

“Community development organizations should play a key role in addressing the housing, economic, and civic-engagement needs of new immigrants in the neighborhoods they serve,” wrote Catherine Fernandez in *Community Development in Dynamic Neighborhoods: Synchronizing Services and Strategies with Immigrant Communities*.

Wiranowski and Fernandez were the 2003 Fellows, a program supported by Neighborhood Reinvestment and Harvard's Joint Center for Housing Studies. The fellowship recognizes outstanding students with interests in housing and community development, and gives them the opportunity to add practical, analytical and technical skills to their academic course work.

Wiranowski and Fernandez each developed an analytical project based on 10 weeks of research with selected NeighborWorks® organizations and professionals in their fields. Harvard and Neighborhood Reinvestment have recently published the papers.

In his paper, Wiranowski wrote that postpurchase education and counseling “can address some of the causes” of delinquency and sustainability issues “by building rela-

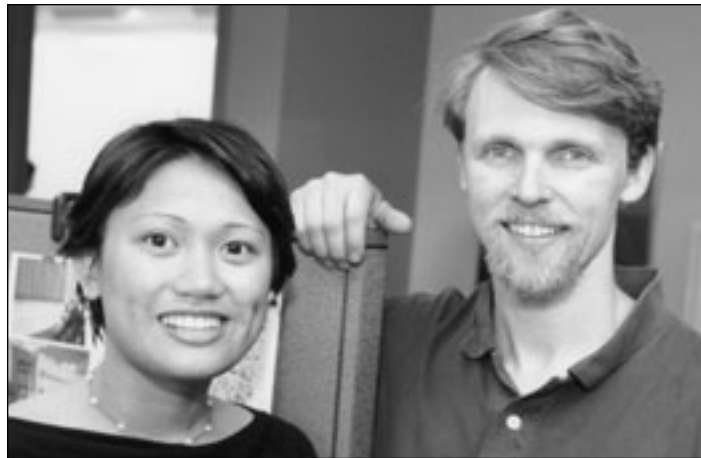
tionships with homeowners, addressing a broad scope of underlying issues, and facilitating comprehension of the risks, rewards and effort entailed in home ownership.” But, he added, “Current provision of services for existing homeowners falls short of needs.”

In her paper, Fernandez urged community-based development organizations to take a broader-than-normal approach to integrating new immigrants into their communities. “Given market housing conditions in many cities and the financial barriers of low-income immigrants,” she wrote, “many will not be able to attain the narrowly defined homeownership goals that are the community development industry standard.”

Instead, she wrote, community-based organizations “should support immigrant advocacy issues with an emphasis on multiple housing goals that address both rental and homeowner needs, as well as economic-development strategies that deal with the increasing economic gap.”

Mark Wiranowski is a graduate of Princeton University. He has worked with several nonprofit programs for delinquent and at-risk urban youth. Prior to coming to Harvard, he worked at New York City Outward Bound Center as a course director and instructor.

Catherine Fernandez, a graduate of the University of California at Berkeley, was a Fulbright Hayes Scholar and a Public Policy and International Affairs Fellow at Princeton University. She worked at the San Francisco Foundation as the FAITHS Initiative Program Fellow, overseeing grant making and coordinating youth leadership training. ■



Catherine Fernandez and Mark Wiranowski

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For more information on the Joint Center, www.jchs.harvard.edu.

The complete text of the papers is available on www.nw.org, under Publications.