



STATE OF THE ART



# OKLAHOMA

THE 'SOONER' STATE

## Where Indians, Oil and Aerospace Compete with Broadway

STORIES BY JANIS K. OPPELT

For many urban dwellers, there's something calmly reassuring about the traditional images of the Old West nurtured by the now-famous lyrics of Oscar Hammerstein's "Oklahoma." Surely we all know that in this state "the wind comes sweepin' down the plain, and the wavin' wheat can sure smell sweet, when the wind comes right behind the rain."

Traditional western lore also gives us an Oklahoma that has cowboys, vast horse ranches, grazing cattle herds, rodeos, and American Indians.

In Oklahoma's rural areas, at least, these images are not just our imagination. There really are miles and miles of "wavin' wheat fields", and the wind does, indeed, come "sweepin' down the plain." However, most of the cowboys now ride pick-up trucks instead of horses, though the rodeo does remain a popular spectator sport.

Native Americans still have an important presence in the state, which has the country's highest Native American population. More than 8 percent of the state's residents (close to 3.5 million people) are of Indian blood, which makes them Oklahoma's largest minority group. In fact, the name Oklahoma comes from two Choctaw Indian words: "okla," meaning people, and "homma," meaning red.

It's no secret that Native Americans in Oklahoma and elsewhere were forced off their lands in one way or another. One such instance in the 1880s resulted in the state's nickname: the "sooner" state. Land-hungry frontier farmers (called "boomers") agitated the federal

government to open the rich lands in the territory to non-Indian settlement. The farmers' agitation succeeded, and the government held six land runs between 1889 and 1895.

As one historian explained, "Prospective settlers lined up on the territorial border, and at high noon, they were allowed to cross on a 'run' to compete in finding and claiming the best lands. Those who illegally entered ahead of the set time were nicknamed the 'sooners.'"

It was not until 1907, however, that Oklahoma became a state, the 46th. Statehood was, in one historian's opinion, a "sure thing" because Oklahoma was the "place to go to strike it rich." Oil was discovered under the rolling plains, and thousands came to seek their fortunes. Oil is no longer king, but the state does rank fourth in the country in wheat production, fourth in cattle and calf production, fifth in the production of pecans, sixth in peanuts, and eighth in peaches.

Three NeighborWorks® organizations in different areas of the state are working diligently to improve the lives of the "sooners."

### Hugo's Little Dixie

In the southeastern town of Hugo, **Little Dixie Community Action Agency** operates a wide range of programs, including community development, housing, education and activities for children, and emergency services like homeless shelters. Started in 1968, its efforts

have had an impact. According to the 1970 census, for instance, 63.6 percent of the residents in the tri-county area of southeastern Oklahoma were living in poverty. Now, according to the 2000 census, the area's poverty rate has shrunk to 24 percent. The decrease, at least in part, is due to the anti-poverty programs implemented through the years by Little Dixie (see page 31).

Central and northeastern Oklahoma benefit from the activities of two network organizations – Neighborhood Housing Services of Oklahoma City and Community Action Project (CAP) of Tulsa County.

### **NHS of Oklahoma City**

Many of us came to know Oklahoma City through the 1995 bombing of the Alfred P. Murrah Federal Building. But since then, city leaders and community organizations have worked hard to rebuild the city's damaged structures and the spirit of its people. The state visitors' bureau now calls Oklahoma City the "capital of the new century." *Places Rated Almanac* cited it as one of the "Best Places to Live in North America."

Although it may be more livable than many cities, Oklahoma City is not problem-free when it comes to affordable housing, according to Robert Dailey, board president of NHS of Oklahoma City and the city's housing rehab coordinator. A billion-dollar renaissance that's sweeping the city has brought significant downtown business development, says Dailey, but most people live in the outlying suburbs.



return of affordable housing development, offering assistance to new homeowners and those who want to buy and rehab houses. (see page 34).

### **CAP of Tulsa County**

Ninety miles northeast of Oklahoma City – in the heart of "Green Country," a fertile, forested region of rolling hills – is Tulsa. Tulsa boasts unemployment that is below the national average, and a cost of living that's 8 percent below the national average. Its economy is based on many industries, including aerospace, oil and gas, and telecommunications.

However, it is the lower-paid service sector that is the greatest share of the workforce, accounting for approximately 31 percent of the total employed. It is for these residents and other "working poor" that CAP of Tulsa County focuses its efforts. CAP's mission is to provide services that will make these Tulsa-area residents economically self-sufficient.

To that end, CAP offers a wide range of services, including housing, savings programs and medical care, and child education. One of its most successful is the free tax-preparation assistance it provides each year to tens of thousands of Tulsans with annual incomes less than \$35,000. (see page 28).

The stories in this section highlight NeighborWorks® organizations that are not just delivering human services and

**There really are miles and miles of "wavin' wheat fields,"  
and the wind does, indeed, come "sweepin' down the plain."**

"The housing stock is deteriorated and mostly occupied by seniors, who are trapped because they have paid off their homes and have nowhere else to go," he says. "But there are several historic areas that are making a comeback."

NHS of Oklahoma City, of course, plays a big part in the

providing affordable housing to low-income residents. They're also helping people to help themselves in achieving self-sufficiency. ■

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## CAP of Tulsa County

# EITC Tax Preparation Service

## Becomes a National Model

Thousands of low-income residents in northeastern Oklahoma are reaping the rewards of the federal earned income tax credit (EITC) program thanks to the **Community Action Project of Tulsa County**, a NeighborWorks® organization.

For the past nine years, CAP has offered, with the help of several hundred volunteers, free tax-preparation services to qualifying residents, and the number of people it has helped – and the ways it has helped them – are impressive.

In 1995, the first year that CAP offered tax preparation services, 1,200 residents came for help and reaped more than \$1.3 million in tax credits and refunds. Those numbers more than doubled in the next year, when the program attracted 3,000-plus residents who received back a total of \$4 million.

For the last two tax seasons, the numbers have grown to nearly 13,000 wage earners, with state and federal refunds of well over \$14 million a year. All told, these residents also saved about \$1.5 million in tax-preparation fees.

As Steven Dow, CAP's executive director, says, "One of our goals is to help low-income people avoid the high prices that commercial tax preparers charge. Another is to help them avoid the high-interest loans advertised that offer immediate returns."

Dow is referring to refund-anticipation loans (RALs) that are aggressively marketed around tax time to EITC recipients and others strapped for fast cash. The quick payment is, in fact, a secured loan for which a fee is

charged. The fee can amount to an annualized interest rate of more than 100 percent. In addition to the interest rate, they're also charged a preparation fee.

Shannon Paynter, a CAP resident board member, has taken advantage of CAP's EITC program for the last five years and has high praise for the service. "It's a great program," Paynter says, "and the fact that they provide free electronic filing is an added benefit. A lot of people end up paying for this service, and when you're low income, that can really cost you. But CAP goes out of its way to advertise the service and let residents know it's available."

### Sowing the Rewards

Although the all-around numbers are impressive, so, too, are the many positive ways that residents are using their credits and refunds. To help clients and low-income families even further, CAP established an individual development account (IDA) program to encourage a commitment to saving.

CAP recruits and enrolls interested low-income families (earning \$25,000 for a family of four) in a series of personal-finance seminars. They are asked to contribute at least \$10 a month to their IDAs – up to a maximum of \$750 a year. For each family dollar contributed, CAP deposits a matching dollar, which it receives from foundations and government agencies.

"Our goal was to find a way to get residents to participate actively in changing their lives," Dow said. "The key is to get them to save money for a

specific goal. They use these funds to pay for education or retirement, start or expand a small business, and pay off debts. If they decide to buy or repair a first home, we deposit \$2, instead of \$1, into the IDA."

CAP's IDA program is the largest, most successful one in the state, and members of CAP's public policy department have used that fact to advocate for state policies that support CAP's objective of eradicating poverty. The success of CAP's IDA program in conjunction with its EITC program contributed in no small measure to the state developing a similar program, Dow says.

In addition to moving Oklahoma state policy in the right direction, CAP's IDA and EITC programs also have helped many of the people of Tulsa, who have their own success stories to tell. One man, for example, had back taxes that needed to be filed, but he was afraid to do so because he thought he still owed money to the IRS. To his amazement, he found that the IRS actually owed him \$11,000 from previous years of filing – money that had been sitting in the U.S. Treasury, unclaimed.

As Pam Smith, EITC and volunteer manager said, "He was so happy that his house could finally be repaired, heating and air conditioning installed, and badly needed plumbing repairs made."

Through the EITC program, CAP staff also have identified children who are eligible to become part of its Head Start program. These children can get into the limited number of openings, get school readiness training, and, as Smith says, "truly get a head start on



early childhood development.”

Dick Mendel, editor of *Advocasey*, a publication of the Baltimore-based Annie E. Casey Foundation – a long-time CAP supporter – reported another type of CAP success story in an article entitled “Repealing the Hidden Tax.”

“Jeri Curtner, a mother of three,” Mendel wrote, “says that participating in the program was a crucial step in rebuilding her life after a difficult marriage and divorce. ‘You get a super sense of self-worth and well-being when you start saving. ... When you see yourself doing something that’s going to amount to something, going to grow, then you have some hope.’”

### Filling a Need

Ironically, Dow did not originally plan to offer tax-preparation services to CAP’s clients. “My original goal, in early 1994,” he said, “was to raise awareness about the EITC, because many eligible, low-wage workers were not receiving it and, therefore, weren’t deriving the intended benefits that they earned.”

Residents who responded to CAP’s initial public-awareness campaign asked where they could go to get their taxes completed. Staff referred them to the Volunteer Income Tax Assistance (VITA) program, a free tax-preparation service operated by the Internal Revenue Service (IRS). Unfortunately, the VITA program did not operate in all areas of Tulsa County, which meant that the referral did not lead to the intended results for some CAP clients.

That’s when Dow started to consider the possibility of establishing a free CAP tax-assistance service for low-income residents. He asked Richard Jackson, one of CAP’s most devoted and long-term volunteers, to develop and oversee the program. Jackson, who’s been a volunteer with CAP for 12 years, is a retired aerospace manufacturing



A CAP volunteer works with a couple on their taxes.

COURTESY CAP

employee, with no accounting background.

For this reason and others, as Jackson points out, “that first year was quite a challenge. We jumped in without knowing what we were doing.”

What Dow, Jackson and staff assumed would be a seasonal program (i.e., confined to the tax season and a few months of up-front planning) has grown into much more. Initially, CAP operated one tax preparation site. Two years later, three sites were needed. In 1999, the number of sites grew to seven, where it has remained. The tax assistance program is now a year-round activity, with volunteers helping with previous years’ returns and answering questions from the IRS on submitted returns.

Since CAP started the program, it has experienced more than a 10-fold increase in the number of clients served. Likewise, the amount of refunds generated has increased more than 1,000 percent, from \$1.4 million in 1995 to \$14.7 million in 2003.

In response to Tulsa’s explosive growth in immigrant and non-English speaking populations, an

intercultural tax services (ITS) component was added in 2000. Through the ITS, CAP provides tax-related assistance, information and referrals to taxpayers in Tulsa’s growing Hispanic population. For the past two years, interpreters from the local YWCA have accompanied non-English speaking residents from the Asian, Russian and Vietnamese communities to help get their taxes prepared.

In addition to helping residents, the program also is a great marketing opportunity for CAP’s homeownership program, said Dow.

“Many of our clients don’t own their own homes,” he said. “This program is a way for us to become familiar with them, and for them to get to know us, which aids our homeownership efforts.”

### Volunteer Brigades

Preparing such a volume of tax returns for free requires the firm commitment of a large group of volunteers. In 2003, this included more than 260 individuals who attended an extensive IRS training to become certified tax-preparers. All told, these individuals contributed

more than 14,000 volunteer hours.

“We were remarkably fortunate in that, over the last few years, four of our site coordinators volunteered more than 40 hours a week from mid-January through mid-April,” says Dow. “We also had six volunteers who contributed 200-plus hours each, and many others who contributed at least 100 hours each.”

In addition to program coordinator Dick Jackson, who contributed at least 50 hours a week, many of the volunteers came as 12-person teams (one or two a year since 1999) from the Denver campus of AmeriCorps National Civilian Community Corps (NCCC). In 2003, these individuals put in more than 5,229 total hours over a six-week period (more than one-third of total volunteer hours in 2003). In addition to AmeriCorps teams,

need to increase our volunteer force. When we have long wait times, we know some low-income clients left some sites to have their returns prepared by paid preparers.”

The AmeriCorps volunteers that played such a vital role during the last three years won't be available for the next tax season, and plans are underway to replace them. For example, CAP has implemented an agreement with college students from at least two local colleges to fulfill internship degree requirements for accounting and business programs.

In addition to volunteer recruitment, CAP's EITC team faces a few other challenges, particularly the need for upgraded computer equipment. Since the start of the program, volunteers have used borrowed and donated computers. The IRS, however, recently upgraded its free

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**‘... When you see yourself doing something that's going to amount to something, going to grow, then you have some hope.’**

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volunteers also have included community residents, University of Tulsa Law School students, and eight CAP staff.

In addition to the free software, forms, staff training, and technical assistance provided by the IRS, many of CAP's partners also have helped administer the program. For eight of the last nine years, for example, The Bank of Oklahoma has donated nearly 3,000 square feet at one of its branches for the entire tax season. For the past six years, the Tulsa Federal Employees Credit Union also has donated space. The University of Tulsa provided housing for AmeriCorps team members. Many other organizations designed, printed and distributed promotional materials, while several local restaurants and entertainment venues made donations.

As the program has expanded, the budget and funding sources also have increased. Although funders sometimes come and go, a few have remained supportive of the program over the years, adding to its success. Among them are the Annie E. Casey Foundation, the Charles and Lynn Schusterman Foundation, Oklahoma Department of Commerce Community Services Block Grant (CSBG), and the Community Development Block Grant (CDBG) funding through the city of Tulsa.

### **Growing Pains – and Future Plans**

“While we had the help of more than 260 volunteers,” Dow says, “the 2003 tax season recap indicates a definite

TaxWise software, which requires the installation of Windows 2000 operating system. Many of CAP's donated computers can't support the revised system, which means, of course, that donations now must be secured of newer replacement computers.

CAP has gained national recognition for its EITC program and has been called a “model program benefiting kids and families.” The Annie E. Casey Foundation has used the CAP program as a model for sponsoring several new, yet similar, programs in more than 25 communities across the country. In addition, Neighborhood Reinvestment is currently evaluating the possibility of providing technical resources to several other network organizations interested in partnering with similar EITC programs.

Even the IRS has recognized CAP's program as one of the nation's most innovative and successful.

Compliments and challenges aside, CAP plans to continue its all-out efforts to ensure that low-income families get what's coming to them. ■

*For more information about the EITC and IDA programs, contact Steven Dow, (918) 382-3217 or [sdow@captc.org](mailto:sdow@captc.org).*

*Dow also recommends the National Community Tax Coalition ([www.tax-coalition.org](http://www.tax-coalition.org)) as a good source of information.*



In Southeastern Oklahoma

# Little Dixie Turns ‘Sweat Equity’ into Rural Home Ownership

For many of the residents in rural southeastern Oklahoma, the term “self-help” means more than just pulling themselves up by their bootstraps. Those who qualify for the Mutual Self-Help Housing program run by Little Dixie Community Action Agency of Hugo substantially participate in more than 65 percent of the construction of their own houses – and those of others in their “construction groups.”

The Mutual Self-Help Housing program is one of Little Dixie’s most successful home-ownership programs. As Bob Yandell, the NeighborWorks® organization’s executive director, explains, “It provides low- and very low-income families with an opportunity to own their home with little out-of-pocket expense, and to have immediate equity in their properties.”

In fact, the out-of-pocket expense is only about \$500, since no down payment is required and the closing costs are incorporated into the loan. Residents earn “sweat equity” through participating in the construction, and this is considered the down payment. The only out-of-pocket expenses are for a credit report and usually the first year’s home insurance.

## No Other Way

Without Little Dixie’s Mutual Self-Help Housing program, there would be far fewer homeowners in southeastern Oklahoma. In fact, says Yandell, “Probably none of the 1,300 houses we’ve built since 1974, when we entered the program, would have been built.”

In large part, this is because agriculture is the area’s biggest industry and unemployment in the three counties Little Dixie serves – Choctaw, McCurtain and Pushmataha – is higher than all other counties in the state except one. Choctaw, McCurtain and Pushmataha also have the largest population of elderly residents and the highest number of residents in poverty.

According to Yandell, who’s been with Little Dixie since 1968, a three-bedroom house cost \$11,315 to build in 1974. Today, a house of the same size costs \$60,000. The average annual income for those in the Self-Help Housing program is, at the highest, \$27,500 for a family of four. The lowest is \$8,200.

The sweat-equity portion of the formula reduces the total purchase cost, which allows many people to buy houses that otherwise would have been out of reach.



Self-help homes come in a variety of styles.

PHOTOS COURTESY LITTLE DIXIE CAA

A grant from the U.S. Department of Agriculture (USDA) Rural Housing Service Mutual Self-Help Housing program, which has been in operation since 1971, makes Little Dixie's program possible. With the USDA grant, Little Dixie hires full-time technical staff to administer the program and oversee the construction process.

Qualifying families and individuals receive technical assistance (e.g., credit checks and loan packaging). Those who don't qualify, but still are interested in the program, may participate in the homeownership education program. After a loan is approved, staff help residents locate and purchase building sites (if needed), select the floor plans, choose interior and exterior color schemes (floors, walls, counter tops, brick, trim, shingles, and so on), and form groups to begin construction

### Building Dreams

Participating families and individuals work in groups of four or more until the building of all their homes is complete. Construction supervisors provide technical assistance on-site with the family groups throughout the process.

With this guidance and oversight, groups work together to perform a variety of tasks. They clear and clean building sites; install interior doors and trim; caulk windows, doors and trim; nail off sheet rock; insulate walls and ceilings; paint or finish outside and inside trim, inside walls, cabinets, interior doors; install hardware; and, in general, assist contractors in all phases.

The self-help construction process does present its share of challenges, of course, says Jay Weatherford, Self-Help Housing program director. Many different activities must be coordinated with many different personalities.

"It's up to the construction supervisor to assess each family member's talents and capabilities," Weatherford



says, "and assign a job that they're capable of doing with or without supervision. It's sort of an art to become familiar with the talents and skills of each individual and determine how to best use them throughout the construction process. You have to understand people."

Although there are some tasks that individuals will do independently on-site, they also may assist contractors in a particular job. Often, the supervisor gives a small seminar before the start of a particular phase of the job.

But when all is said and done, Weatherford says, "It's very satisfying for residents when they finally move in. They're proud of what they've done, and they also have \$10,000 or \$20,000 in equity."

### Challenge and Opportunity

After more than 25 years, Little Dixie's Self-Help Housing program has become an accepted way of life in the area, welcomed by businesses and community members alike. However, the poor economy does present a somewhat rocky road to home ownership.

As Yandell explains, "It's getting harder and harder to recruit applicants because unemployment and poverty are so high. It's hard to find people who qualify. Our staff must interview 20 people before they find one who immediately qualifies for a loan. The other 19 go into our counseling program to improve their financial situation."

Nonetheless, the organization is well ahead of the schedule set by the current USDA grant, which requires



Little Dixie to build 55 houses in two years. Little Dixie already has processed loans for and completed the construction of 57 houses, and staff are starting to build the constructions groups for the next two-year grant period.

So successful is the program, in fact, that the local USDA Rural Development program leaders have asked Little Dixie to expand to more counties to the west.

It's clear to see how the Mutual Self-Help Housing program is about more than just building houses. In fact, as the USDA itself writes in its program description, "It stimulates local economies, establishes credit, and builds new skills, self-confidence, and a community. It's about pride and having a place to call home." ■

## Little Dixie Wins 2003 CAP Award for Excellence

"Excellence in vision, values and operations" – and a lot of hard work by its 275 employees – are paying off in many ways for Little Dixie Community Action Agency. For its long-time efforts and achievements, the NeighborWorks® organization received a 2003 Award for Excellence in Community Action from the Community Action Partnership (CAP), a national association based in Washington, D.C.

CAP awarded Little Dixie and three other community action agencies (CAAs) for their "proven capacity to achieve excellence" in 10 areas: mission, leadership and governance, resident participation, administration and management, planning, program development, service delivery, advocacy, community coordination and partnerships, and achievement of results.

One goal of the award, according to CAP, is to encourage CAAs everywhere to engage in a process of continuous self-improvement. Modeled after the core

elements of the prestigious Malcolm Baldrige Award, CAP designed the award to recognize "agencies that serve as national models of best practices in all aspects of management and services."

In a statement announcing the awards, Derrick Span, national president of Community Action Partnership, said, "Our CAAs have amassed an impressive assortment of innovative programs and strategies, so formally acknowledging their achievements on a national level was critical."

In its announcement, CAP cited Little Dixie's Self-Help Housing program, which has resulted in more than 1,200 new homes for low-income families. Little Dixie, the announcement said, has been "instrumental in providing job opportunities and stimulating the local economy through its numerous economic development and community development programs." ■



NHS of *Oklahoma City*

## Going the Extra Mile for Homeowners

Twice a month, like clockwork, Neighborhood Housing Services of Oklahoma City provides eight hours of homebuyer education for potential homeowners. Since 1998, when it received a grant from Fannie Mae to hire a full-time coordinator, more than 3,600 residents have attended the program, and more than 75 percent have become homeowners.

In addition to its homebuyer education classes, NHS offers a comprehensive program of housing purchase, rehabilitation and financial counseling services. Loans for home purchases, home repairs, down payment and closing-cost assistance also come under the umbrella of the HomeOwnership Center®, as well as consumer counseling and construction management.

Robert Dailey, NHS board president and housing rehab coordinator for Oklahoma City, is impressed by the services NHS offers. As he says, "It's amazing how many people NHS helps. It also does a phenomenal job of filling the classroom twice a month."

### Many Hands Make Lighter Work

Long before receiving the Fannie Mae grant, NHS identified a growing need for high-quality, face-to-face consumer education and housing counseling for mainstream and low- to moderate-income residents. Local lenders and Realtors® told NHS that three out of five prospective homeowners were not mortgage-ready.

"It is common for rejected home-loan applicants to feel that high-interest, high-fee loans are their only alternative to become homeowners," says Donna Garcia, interim NHS executive director. "Additionally, minority and single-parent families, credit-challenged individuals, and young and/or newly employed persons often need assistance to purchase their first homes."

The success of NHS's classes can be traced, according to Karen White, NHS homebuyer education coordinator, in large part, to the wide range of professionals who participate as instructors. They include specialists from the real estate and lending industries, as well as nonprofit programs, who provide down payment assistance,



debt-repayment programs, new home construction, and fair housing services for first-time buyers.

During the course of its homebuyer education program, NHS has collaborated with more than 100 Realtors® and 50 different lenders, the public housing authority, the local Department of Housing and Urban Development, five city community housing development organizations, several local builders, and 10 local nonprofit entities.

### **The Whole Package**

In addition to homebuyer education workshops, NHS's overall strategy includes an opportunity for individual counseling sessions to resolve personal questions and formulate an individual plan for home ownership.

“This strategy allows us to get to know the customer and offer an opportunity for them to return when they have home-ownership needs and postpurchase services,” says White. “If they need help, such as not being able to make payments, they can come in and we’ll try to do post-purchase counseling after they get into a home. Sometimes we act as liaison between a lender and homebuyer to negotiate a payment plan or resolve problems.”

Such was the case for Cecilia Vergara-Valero, a resident who attended NHS homebuyer education classes at the end of 2000. Soon after, she purchased a home in the historic preservation district of the city. In fact, she was one of the first people to get FHA financing in that inner-city neighborhood.

“I can’t say enough good about NHS, especially Karen,” said Vergara-Valero. “She didn’t abandon me after she helped me get the original loan. She stayed with me

through the whole process, kept encouraging me, telling me not to give up, telling me that I could do it. I’m thrilled because she got me and my boys in a nice house and a nice, safe neighborhood, and she’s still helping me.”

Within the last year, Vergara-Valero’s housing taxes doubled, which she couldn’t afford. Like many consumers, she was being bombarded with advertisements about refinancing her home and reducing her payments. She chose a refinancing company and received a contract to sign.

Although the contract sounded good to her, she felt she needed an expert’s opinion about it, and, as she said, “I trust Karen’s judgment completely, so I asked her to review it. She had a few questions she wanted me to ask before I signed it, and told me it seemed like a good loan.”

The very good news is that, with the refinancing, Vergara-Valero will save enough money to escrow her homeowner’s insurance and property taxes and will still be under her original mortgage payment.

As with most successful programs, the demand for NHS’s homebuyer education program continues to grow. The most recent example is a train-the-trainer workshop it held, with its bilingual staff trainer, in November for Hispanic professionals, including Realtors® and home inspectors. They will then go into the community and teach Spanish-speaking residents under the NHS umbrella.

It’s clear that NHS’s umbrella is getting larger and larger so that it can help meet the city’s affordable housing needs. From all counts, the partnerships and good will being generated by NHS staff will help balance their workload and continue to move the organization forward. ■