



STATE OF THE ART

Kansas: The Sunflower State

STORIES BY JANIS K. OPPELT

A good look at a U.S. map puts Kansas exactly in the middle of the country, which is why it's called the heartland. Most of the state lies within the Great Plains region. To paraphrase the state song, "Home on the Range," that's where the buffalo roam and the deer and antelope play.

The topography of America's heart ranges from Mt. Sunflower, the highest point at 4,039 feet in the western part of the state, to the Verdigris River in the Southeast, at 680 feet its lowest point.

Kansas is known for its wild native sunflowers, the state flower; wheat, its number one agricultural product; and its position as one of the greatest airplane manufacturing centers in the world.

It's also known for its wind – an average 12 miles an hour. In fact, the state's name originated with the "people of the south wind" – the Kansa Indians, a tribe of hunter-

much congressional debate, Kansas was accepted as the 34th state

Although Kansas still is known for its wind, its wheat, and its wide-open spaces, progress hasn't passed it by. With progress, however, comes an increase in population and a decrease in affordable housing, especially in Wichita and Kansas City – the two largest cities, which are home to three local NeighborWorks® organizations.

In 1995, local residents, financial institutions, businesses, and local government leaders formed a partnership to stop decline, promote reinvestment, and restore pride



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gatherers that lived in the Topeka area.

This flashback to the birth of Kansas wouldn't be complete without mention, as one historian said, of "a long period of exploration and settlement" and "a brief but bloody and bitter struggle between early settlers over extending slavery." It was this struggle that coined the familiar term "bleeding Kansas," which marked a time when "freestaters" (those who believed in freedom for all Kansans) and pro-slavery forces disagreed vehemently on whether the territory would enter the Union as a state of freedom or one of slavery.

The balance of opinion was so delicate that it took four attempts at writing a state constitution for ratification by the U.S. Congress. On the fourth attempt, in July 1859, freestaters successfully drafted a no-slavery constitution and set the current boundaries. On January 29, 1861, after

and confidence in Wichita, the largest city. At the center of the partnership is **Community Housing Services of Wichita/Sedgwick County** – the first HomeOwnership Center® in Kansas, which has focused its efforts on several areas, including the unique community of Oaklawn. (See story on page 38.)

A little to the northeast is Kansas City where **El Centro Inc.** and **CHWC Inc.** (Community Housing of Wyandotte County) provide services to low- and moderate-income residents. Beginning in the early 1900s and continuing to the present, the Hispanic population continues to grow and fill jobs generated by the local economy. In fact, between 1990 and 2000, there has been a 138 percent increase in Hispanics.

As it has for almost 30 years, El Centro continues to provide high-quality comprehensive services to families

throughout the Kansas City area. Its strong roots in the Hispanic community, fluency in the language residents there speak, and understanding of the various cultures within the community make it unique for a number of reasons. (See story on page 40.)

The younger but equally competent network organization in Kansas City is CHWC, which won a 2003 award from the Kansas City Community Development Initiative for being an “outstanding” community development organization. In addition to being the number one builder in the city’s urban core, CHWC listens intently to needs of residents and follows their lead when it sets its priorities. (See story on page 42.)

Together, the three NeighborWorks® organizations have joined forces to train representatives from nonprofits and other organizations throughout the state to teach homebuyer education classes. As the accompanying story explains, the newly formed Kansas Homebuyers’ Network pulls the best from each organization to provide homeownership opportunities for all. ■

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Kansas Homebuyers’ Network

Three heads are better than one. That’s what June Bailey, executive director of Community Housing Services in Wichita/Sedgwick County acknowledged when the opportunity arose to develop the Kansas Homebuyers’ Network.

As a NeighborWorks® organization and a member of the Federal Home Loan Bank of Topeka’s Affordable Housing Advisory Council, Bailey knew that many statewide homebuyers’ education programs existed, but none in Kansas.

“Bank staff asked me if CHS of Wichita would be willing to take the lead on this project,” said Bailey. “I said I’d do it, but that I wanted to work with the other NeighborWorks® organizations from the state in order to accomplish it.”

In addition to CHS, the newly launched Kansas Homebuyers’ Network – for which the FHL Bank of Topeka donated an initial \$25,000 – also includes the two network organizations based in Kansas City: CHWC Inc. and El Centro Inc.

Michael Snodgrass, executive director of CHWC, and Ian Bautista, president and chief executive officer of El Centro, joined Bailey in September for a signing ceremony to officially launch the joint venture.

Training staff from Neighborhood Reinvestment will conduct the first training using the “Realizing the American Dream Train the Trainer” curriculum. Bailey expects this initial five-day session to attract between 25 and 40 people from various organizations across Kansas, including nonprofits and small banking institutions.

Once trained, the new trainers will then return to their communities to spread the word and conduct eight-hour homebuyer education workshops for residents. Staff from CHS, El Centro and CHWC will provide ongoing support for the local agencies, answering questions and, as Bailey, says “walking them through the process.”

As Bautista said, “Essentially, we’re asking the Federal Home Loan Bank of Topeka, its member institutions, the secondary market, and whoever touches consumers to adhere to Neighborhood Reinvestment Full-Cycle Lending® standards. If it’s appropriate, they can be partners.” ■

CHS of Wichita/Sedgwick County

Stepping Back in Time to Help the Oaklawn Community

When **Community Housing Services of Wichita/Sedgwick County** opened in 1995 one community it targeted very quickly was Oaklawn, a unique, low- to moderate-income community, with lots of affordable rental properties, that is Kansas's largest unincorporated improvement district.

Oaklawn is outside Wichita city limits but is not designated as rural. It's in a "zone" for which there's no direct funding, says CHS Executive Director June Bailey.

"Basically, Oaklawn has been ignored," Bailey says, "because it isn't a city and doesn't have any resources. The residents are very caring people, and I've been looking for ways we can help. Sedgwick County has been a major supporter in what we're doing."

Every year since CHS began working in Oaklawn, Sedgwick County has provided funding, and Brad Snapp, the county's housing director, played a key role in that process.

"In 1999, we partnered with CHS on the Oaklawn/Sunview Revitalization Plan," says Snapp. "The county contributed \$15,000, the Oaklawn Improvement District gave \$5,000, and CHS gave \$5,000. With that, we developed a plan and hired a consultant to help with it."

The consultant interviewed residents and, working with CHS staff and county employees, developed comprehensive strategies to revitalize the area. Although the Oakview Neighborhood Association had taken steps toward improvement, none of the initiatives

addressed all community's needs or brought together all the stakeholders to achieve the process, as CHS has done.

Residents expressed a number of concerns about their neighborhood, but housing was first on the list. Soon after completion of the study, CHS requested and received from the county \$80,000 worth of gap funding to build two new houses.

"We thought the new houses would appraise at \$55,000," says Snapp, "but they appraised for \$76,000 and \$77,000. As a result, CHS was able to spread out the gap funding."

CHS took the gap funding it received from the county and finished a third house, with a fourth under contract and development. All the homes have been sold to first-time homebuyers, who were residents renting in the Oaklawn area. CHS has started a waiting list of other residents wishing to purchase one of the new homes.

"Our new houses represent the first new homes built in Oaklawn in more than 50 years," says June Bailey. "They are complete, with full basements and two-car garages."

Back in Time

Oaklawn consists of approximately 1,500 single-family homes built during the Korean War, when the then Defense Production Administration declared Wichita a "critical area" and authorized emergency defense housing. What was then the Federal Housing and Home Finance Agency (HHFA) designated these "defense units."

For various legal reasons, to be eligible for the homes, persons had to have moved to Wichita since 1950 and been employed by the U.S. Air Force, the four major aircraft manufacturers, or any of their subcontractors. Many who lived there – some rented and some purchased – worked for the nearby Boeing plant.

When Boeing cut back production in 1959, some tenants moved out and some owners abandoned their properties. As owners defaulted on their mortgage payments, the HHFA repossessed many of the properties. The early 1960s saw Oaklawn as a decaying area. But by the end of the decade, a new developer had come in and made physical improvements, and people started moving back into the community.

In the 1960s and 1970s, however, Oaklawn had a reputation – perhaps not deserved, say some – as a place of crime. That perception is starting to change.

"It's an improving community," says Snapp. "There is a core group of people in Oaklawn who really believe in their community, want to raise their kids there, and spend their lives there."

That description, in fact, perfectly fits Barbara Stapleton, president of the Oakview Neighborhood Association (which addresses concerns of Oaklawn as well as its northern neighbor, Sunview). Stapleton also is a member of the CHS board of directors and, as Bailey says, would "give the shirt off her back if you asked her."

"I've lived here 20 years," says Stapleton, "brought my children up



With CHS are (left to right) Barbara Stapleton, Oakview Neighborhood Association President, Lynn Wasinger, Oaklawn community builder, Maggie Flanders, HomeOwnership Center director, Chris Butterfield, construction specialist (in front), and Executive Director June Bailey. PHOTO BY DALE WASINGER

here, and hope to see my grandchildren brought up here. I got involved with CHS about six years ago because I was interested in what was going on. I wanted to improve the community.”

Community Spirit

Improving and helping rebuild the community is, of course, one of CHS's primary goals. To that end, it opened a satellite office in Oaklawn in 1995. Bailey hired Lynn Wasinger in 2001 to provide community outreach to residents – a diverse group of Caucasians, Hispanics, African-Americans, and Asians. In her role as “community builder,” Wasinger wears many hats.

“I try to fit in with the needs of the neighborhood,” says Wasinger. “Everyone runs into problems, and I try to make them comfortable about that, provide one-on-one financing counseling, and let them know about the resources we have available.

Overall, I try to make sure the lines of communication are open.”

In addition to providing homeownership information and resources when requested, Wasinger also conducts homebuyers' education classes four times a year. She also organizes other educational workshops as needed, such as home maintenance, and coordinates various projects, including National NeighborWorks® Week events, projects for volunteers, and, as requested, local projects such as National Night Out and an annual block party.

Barbara Stapleton notes that Wasinger gets involved in many neighborhood activities, helping and encouraging residents. In general, the work that CHS does in the community has made people take notice. Its actions have brought a positive outlook to the neighborhood.

This includes one project where

volunteers trimmed six blocks of trees and shrubbery, and created mulch that was later used to create a half-mile walking path between the park and the Arkansas River. As a result of CHS's and residents' efforts, numerous houses have been power-washed, painted and repaired, and a significant improvement project, including a new sidewalk, occurred on the grounds of one of the local schools.

“Lynn and CHS are part of our community,” says Stapleton. “They've shown people how the community can look, that there's a reason to clean it up and keep it that way.” Wasinger returns the compliment, calling Oaklawn a very unique area where residents have a “very strong sense of community.”

Making Progress

That strong community sense appeared, for example, after CHS and members of the Oakview Neighborhood Association landscaped the area around one of the schools. Someone stole the plants out of the ground that same night. The neighborhood took donations, bought and planted bigger and better shrubbery, and started watching the school more closely.

“Residents turned a negative into a positive with their actions,” says Wasinger. “They pulled together and got local people involved to watch and make sure the plants weren't stolen again.”

Under the leadership of Executive Director June Bailey, CHS has drawn community and business leaders together, and, according to Snapp, given the neighborhood a confidence boost.

“Some naysayers in the community have been silenced because there's progress being made,” he says.

With partners, says Bailey, “Anything is possible.” ■

El Centro Inc., Kansas City

Taking a Holistic Approach to Serving Families

Families are the heart of El Centro Inc., a NeighborWorks® organization serving the residents of Kansas City, Kansas, and surrounding counties. Although El Centro provides services to all who need them, Hispanic families have been its primary focus since its 1976 start-up.

To achieve its mission, El Centro must cast a wider net than many other community development organizations, because the families it wants to reach are scattered and integrated throughout the city and county. As a result, El Centro doesn't focus on neighborhoods or individuals but on families throughout the region.

"We're not a traditional neighborhood-based organization," says board chair Gilbert Castro, "in that we don't identify one geographic area. We're unique in that we've spread out into the whole area. There aren't too many organizations that are into the holistic approach of serving families. We're ahead of the curve, so we establish our own guidelines and sell ourselves accordingly."

El Centro's own guidelines also include a slightly different twist on the traditional definition of community development. According to Ian Bautista, El Centro's newly appointed president and chief executive officer, it isn't a physical structure, curb appeal, city services' efficiency, or neighborhood associations. It's families. The goal is to create positive changes in neighborhoods, one family and one person at a time.

"We focus on providing services to families so they can leverage their economic and social opportunities, and improve the quality of their life," says Bautista, a former Neighborhood Reinvestment management consultant. "Families are the basic building blocks of the structure we're trying to establish."

From El Centro's perspective, quality of life is determined by factors such as employment, income, health care, housing condition, and academic performance. With the help of El Centro's staff and services, families can develop and enhance their job skills, improve their income, obtain better working conditions, secure health benefits, acquire decent housing, become homeowners, and enhance their academic success.

As part of its mission, El Centro now offers a unique mortgage-lending program. It is making loans available to the growing immigrant market.

As Bautista says, "We're taking mortgage lending a step further than the norm. Many of our customers don't have

access to typical mortgage lending services, and we've extended our own risk to access credit, to make loans to mixed or undocumented working households, so they have a legitimate mortgage attached to their purchase."

It's probable, he says, that the secondary markets (Freddie Mac and Fannie Mae) will purchase these loans in the future. Neighborhood Housing Services of America, the NeighborWorks® secondary market, also has announced its intention to roll out a mortgage-loan product to these populations.

El Centro's new mortgage product, in fact, is only the latest step in a long progression it has followed in reaching out to the area's Hispanic community.

Early Steps

When El Centro was founded, Bautista says, it was a time of "racism and exclusion," when the norm was a "lack of services and cultural community."

The story is picked up by Richard Ruiz, founder and de facto leader of El Centro until September 2004 when he handpicked Bautista to take over.

Over three years in the early 1970s, Ruiz recalls, several nonprofit organizations were established to serve the Spanish-speaking community. Each had just one funding source, and when that source dried up, the organizations had no choice but to shut down.

"When that occurred," says Ruiz, "the Hispanic community was left without advocacy or services. We tried to convince the remaining nonprofits to do a better job with the Spanish-speaking community, but that went on deaf ears. We knew then that we needed something that would be around for a long time."

After forming El Centro de Servicios Para Hispanos (Center for Services to Hispanics), Ruiz and colleagues identified the aging population of the Hispanic community as most in need of help. El Centro applied for and received its first grant, for \$10,000, from the Archdiocese of Kansas City, Kansas. El Centro developed a plan to build its services, diversify its portfolio of funds, and work toward organizational sustainability.

"We thought we needed to be affiliated with a church and United Way," says Ruiz. "We felt that if we did a good job, these funding sources would stay with us. We were trying to build a foundation of commitments."



Reflecting El Centro's approach – graduates of a GED program in Spanish, a rehabbed home in the city's urban core, and an assisted family. COURTESY EL CENTRO INC.



asking for help and support from investors, rather than keeping quiet about it.”

Gilbert Castro agrees that El Centro has a good reputation, and attributes it to a number of factors, including Ruiz, a competent staff, a dedicated board, a tremendous volunteer base, and aid from the Cordi Marian sisters, who have participated in many affiliated ministries since El Centro's inception.

In addition, says Castro, “The board hasn't been afraid to take risks when they needed to be taken. We try to stay ahead of things, and the organization has evolved progressively over time.”

Further Progression

The early 1990s was a time, in fact, when further progression was needed. Board and staff decided to expand the target market from Hispanics-only to the entire community, with a focus on the working poor. They also decided to eliminate the exclusive language from the organization's name and mission statement, and it became simply El Centro Inc.

Around the same time, the recession lifted, and the city's economy sprung back. There was a demand for labor in the service sector, the hospitality industry, restaurants, construction, and landscaping. A burgeoning population of new Latino, Spanish-speaking immigrants settled in. Most were from Mexico, others from Central America. The demographic shift alerted El Centro that it needed to expand its services.

“Some organizations,” says Bautista, “view the immigrants who come here as a strain on housing stock and social service industry, and a detriment to city services, but we don't take that view. We realize that our customers are the entrepreneurs that are reviving the business community, buying homes, becoming majorities in schools and PTAs.”

El Centro evolved with the changing times. It introduced new services or revised current ones as needed. Including its senior center, it now offers emergency services for families; childcare, tutoring, and translation services; and migrant education and outreach. There's also affordable rental housing, home acquisition and rehab, mortgage lending, homebuyer education, financial literacy, and individual development accounts.

El Centro's staff has grown as well – from the few who helped start it to 74 employees now in 10 different locations within the region.

No matter the future, it's clear that El Centro will be there to help regional families meet their challenges. El Centro's longevity proves that the ingredients of its continued success have blended into a time-tested recipe that can be passed along from generation to generation. ■

Sustainable Future

Many of El Centro's original funders have, in fact, stayed with it. For example, it still receives county grants from the Unified Government of Wyandotte County and Kansas City, Kansas, for its senior programs. The Area Agency on Aging also is a long-term partner, in addition to others, such as United Way, the Archdiocese, the Kauffman Foundation, and the Kansas Department of Education.

“El Centro has a lot of long-term partners because it does what it says it's going to do,” says Ruiz. “Our reputation is quality. When we're not able to do something, or we cannot fulfill a commitment or need to modify a product, we put it out in the open and discuss it. We work out problems by

CHWC Inc., Kansas City

Redefining Kansas City's Inner Core



Some residents in CHWC's Russian Hill project, which sits on a bluff in the Strawberry Hill neighborhood, will enjoy this overlook of Kansas City. COURTESY CHWC INC.

CHWC Inc., either the youngest or oldest community development organization, depending on who's counting, in the Kansas City, Kansas, metropolitan area, has emerged definitely as number one in terms of production of inner-city subdivisions in the urban core of Kansas City, Kansas, and Kansas City, Missouri. This includes both new construction and renovations.

New home construction has risen from two units in 2000 to 45 this year, with plans to finish 60 by the end of 2005.

Over the next three years, CHWC will be undertaking three developments simultaneously. The largest involves 114 single-family homes and attached town houses in the St. Peter-Waterway neighborhood. The Bethany Project, to be built on the site of an old hospital that will be demolished, will account for another 100 units (homes for both single families and independent living for those 55 and older). The Russian Hill project, on a bluff overlooking the city, will add 42 single-family homes and six town houses in the Strawberry Hill neighborhood.

"Ours is the first housing to be built in the urban core in more than 75 years," says CHWC Executive Director Michael Snodgrass. "Most housing was built in the late 1800s and early 1900s," and those structures are "very urban" with no more than two feet between them.

CHWC is the product of a 2003 merger of Neighborhood Housing Services of Kansas City, Kansas, which was started in 1980, and Catholic Housing of Wyandotte County, started in 1998. The merger combined Catholic Housing's building of new, single-family homes and purchasing for rehab of existing homes and NHS's

homebuyer education, lending services, and minor home repair to form CHWC Inc.

"Both groups saw an opportunity to work together on projects," says Joe Reardon, commissioner of the Unified Government of Wyandotte County, Kansas, "and that's how they became familiar with each other. Out of that process came an agreeable arrangement. The merger allowed both organizations to fulfill a broader mission than each of us thought we could do originally." Reardon was a member of Catholic Housing's founding board, then served as president of NHS, and now is a governmental appointee to the current board.

Cited for Award

In 2003, CHWC was honored with the Jake Mascotte Award for Excellence in Community Development from the Kansas City Community Development Initiative (KCCDI). KCCDI is, according to its Web site, the "largest local funding effort to help residents of the core city rebuild their neighborhoods physically, economically and socially."

The annual award pays tribute to Mascotte, who served as chairman of the board for the Local Initiatives Support Corporation (LISC) and worked as a leader and advocate for urban revitalization nationwide. Through the award, KCCDI acknowledges community development organizations that focus resources in targeted areas to maximize impact and restart housing markets.

"No one else has done in the urban core as much as CHWC has done in a rapid period of time," says Reardon.

In its developments, CHWC's new housing will match existing homes in the neighborhoods architecturally but have all the amenities expected in suburban homes. The

housing plans vary widely, depending on the neighborhood. Some have large yards, while others have small yards or, in the case of town houses, maintenance-free properties.

Beyond housing, CHWC also is undertaking the renovation of a commercial strip that includes a coffee house, a Venezuelan café, and print shop on the first floor and residential units on the second floor.

“Over the next five years,” says Snodgrass, “We have a chance to totally redefine the urban core of Kansas City, Kansas, through new housing development, acquisition and rehab, and economic development.”

Initially, CHWC focused on low-income residents, but its goal now is a diversified base that includes moderate-income residents. With this approach, Snodgrass says, an organization “gets the economic power” needed to “improve the quality of life for everybody in the area.”

“Housing acts as a catalyst for economic development,” he says.

Targeting Neighborhoods

To make the most of available resources, CHWC targeted several priority neighborhoods. Ann Brandau-Murguia, chief operating officer, oversees the organization’s community development needs and projects. She explains how it took a “creative approach” to encourage buy-in from the neighborhood: It decided to hire certain residents part-time.

“We knew we needed someone who was passionate about the neighborhood, and figured that it’s the people who live there,” Brandau-Murguia says. “We identified the people who have taken a leadership role in neighborhood associations and asked them to work for us and help us meet our goals.”

In their ambassador-like roles, the part-time employees help bring their neighborhoods back on track and keep them there. When CHWC has met its primary goals and stabilized the neighborhood, the part-timers continue their roles to ensure stability. This has proven to be a win-win situation for the neighborhood residents and CHWC. It has given the residents a more stable living environment and allowed CHWC to stretch its financial resources.

In addition to financial and technical support from LISC

and KCCDI, CHWC also receives significant technical support from Neighborhood Reinvestment.

To reduce crime, CHWC targeted four key problem areas: code enforcement, building inspection, rental licensing, and community policing. If neighbors and police know that a particular house is a drug haven, for example, Brandau-Murguia and others investigate responses, such as acquiring the property through a land bank option.

Already, the inner core of Kansas City, Kansas, has seen a slow parade of positive changes. New and improved structures for people as well as businesses prove, once again, that partnerships among a neighborhood’s stakeholders – residents, local government and business leaders, and CHWC – can result in clean, safe, attractive neighborhoods where families want to live.

“There’s a lot going on now and a lot in the planning stages,” says Snodgrass. “We’re looking forward to the future.” ■



U.S. Sen. Sam Brownback (center, with tie) joins new homeowners at a celebration at one of CHWC’s new developments – Cathedral Pointe. CHWC Executive Director Michael Snodgrass is second from the left.

COURTESY CHWC INC.