



FEATURE STORIES

Tutorial Tune-Ups: The Orange County Magic of Rosie's Garage

BY CATHERINE A. SMITH

If the measures of a program's success are that, over time, it grows, has measurable achievements, and attracts resources, volunteers and the media, then Rosie's Garage of Orange County, California, is a remarkable grassroots success story.

Most simply, Rosie's Garage is an after-school tutoring program for low-income, primarily Spanish-speaking children that literally began in Rose Espinoza's garage. Rose Espinoza started the tutoring program after she purchased a home in 1990 in a neighborhood being revitalized by La Habra Neighborhood Housing Services. She quickly learned that the revitalization activity still had a long way to go, for her El Campo neighborhood was besieged by gang activity, its residents living in fear. (LaHabra NHS since has merged with Santa Ana NHS and become NHS of Orange County.)

Students at a Rosie's Garage site.
PHOTO BY SÉAN BENNETT





Rose Espinoza of Rosie's Garage
PHOTO BY SEAN BENNETT

Rosie's Garage is an after-school tutoring program for low-income, primarily Spanish-speaking children that literally began in Rose Espinoza's garage.

"I wondered how I could have brought my little son into this neighborhood and how the neighborhood could tolerate this," Espinoza said. "And since I had no equity in my home, I had to figure out how to address the issue."

Her answer was to go door-to-door with a questionnaire, and ask what her neighbors thought about the problem and how they should resolve it. Her car was marked repeatedly by graffiti that said things like "Keep your mouth shut" and "Get lost!" But she persisted.

What she found out was that the parents of the neighborhood kids – including the gang members – weren't fluent in English. They couldn't help with homework so their kids weren't thriving in school, and no organized activities for the kids were available once school let out.

Original Plan

With this information in hand, she approached NHS Executive Director Glenn Hayes. Espinoza had a plan for a tutoring program in her garage. Hayes provided his support, and

Espinoza secured donations of tables and chairs and books, and got parents and others to assist with tutoring.

Rosie's Garage started at her house in 1991 with 12 children. With NHS's backing, two more Rosie's Garages opened, in the Grace/Pacific neighborhood in 1994, and in Brea in 1997. A fourth opened in Santa Ana in 2000, but laid fallow for about a year until being rededicated in March 2002. Today, nearly 120 young people come to a Rosie's Garage for help with homework.

Most importantly, Espinoza herself does not run the programs. Parents do. "They start out shyly," Espinoza said, "passing out pencils and paper or getting a first grader to write something 10 times. But then they gain confidence. More and more parents start to volunteer, and eventually they are running their own program."

"I'm more a gofer now," she says, in a notable understatement. In addition to working full-time as an electro-mechanical designer at Beckman Coulter Inc., a provider of instrument systems and support services in biomedical testing, Espinoza also serves on the La Habra City Council, is an active NHS board member, and was just named one of the California legislature's Women of the Year. A producer with PBS television just did a documentary on Rosie's Garage, in a series that features Espinoza as the first of four "American Heroes."

Lessons Learned

Many lessons have emerged over time in how Rosie's Garage came into being, how it flourished, and how it continues to be in demand in NHS neighborhoods. A selection follows.

You Need a Leader. Rose Espinoza at first was simply a resident with an idea. Then in 1991 she went to a leadership conference hosted by Neighborhood Reinvestment in San Diego. "I went up on the train saying 'I think I can,'" Espinoza said, "and came back home on the train saying 'I know I can.'"

The board of La Habra NHS encouraged her leadership ability, and she absorbed many a lesson running the first Rosie's Garage that she brought to subsequent programs. She has remained a volunteer but a very committed one. Her true leadership has been demonstrated in her insistence that others take the lead.

Residents Are the Nucleus. For a neighborhood-based volunteer program like Rosie's Garage, residents have to make a commitment that they will show up and do the work.

"Word spreads, and that's how we get our communities to help themselves." Starting slowly also keeps residents from becoming overwhelmed by the sheer level of need for services like tutoring.

"Politicians and corporate sponsors are great," says Manuel Solis, neighborhood outreach director of NHS of Orange County, "but the bottom line is that the program is all about the kids, so families have to be involved." Solis helped jumpstart the fourth Rosie's Garage in Santa Ana.

Espinoza adds, "A very important part of the program is that kids love to see that the adults in their lives have gone to the extreme for them. It really matters to children, and especially to their education, that their parents show they care."

Nurture New Leaders. As residents get and stay involved, identifying potential leaders is easy. "You start to notice the parents who like this idea," Espinoza says. "You give them a little more responsibility, and you can see

whether or not they like that. It's the ones who start coming and want to help out who become the leaders eventually."

Take It Slow. The second Rosie's Garage began in 1994 in the house vacated when La Habra NHS merged with Santa Ana NHS. In building interest in the program, "We took it really slow," Espinoza said. She started out by distributing flyers in the community, announcing a meeting to discuss the future of the neighborhood. There she explained that Rosie's Garage could be offered as a one-year pilot, with tutoring done just one day a week. "When I told them it would only work if they volunteered," Espinoza said, "they said, 'Me?' Some had very limited English skills and lacked other basic skills, too, but I always encouraged them to come. We took it a little at a time – added one day, then another – and before I knew it, they were confident they could run their own program."

Starting slowly has been a strategy at all four sites. "We go out and knock on doors and say 'we need you,'" Espinoza said. "Word spreads, and that's how we get our communities to help themselves." Starting slowly also keeps residents from becoming overwhelmed by the sheer level of need for services like tutoring.

Ask for Help. Espinoza first went to NHS for help with her idea, because she knew its concern was with overall neighborhood revitalization. Then she got involved with La Habra's CDBG committee. "I didn't know protocol," she said, "so when they asked if there was a program that could use money, I explained how Rosie's Garage worked, why I was doing it, and how NHS was supporting it." The committee granted \$2,000 a site. NHS's board then approached foundations and corporations. It drew support from United Way, the Orange County Community Foundation, Chevron, NCLR and others. Espinoza twice



applied for Disneyland's community service award, and received \$40,000 in 1997 (on Disney's 40th anniversary) and \$20,000 in 2001.

By going out and making presentations to corporations and civic organizations, Espinoza has generated in-kind contributions of everything from pencils to computers. "It seems like the resources are out there and that it's just a matter of knowledge and connections to tap into them," she said.

Network! At the Vietnamese and Hispanic Chamber of Commerce meeting last year, Manny Solis happened upon a booth manned by Dave Lopez, an area manager with the U.S. Department of the Treasury. They got to talking about how little NHS's clients knew about savings. Solis mentioned that NHS was having a 5K Walk/Run event in June to benefit children in the Rosie's Garage program. Instead of giving the kids cash that they would raise from sponsors, Lopez suggested giving them savings bonds, which the Treasury Department would help match with corporate donations. He also offered to teach NHS residents about savings and investments.

Not only did the Walk/Run event bring people into a neighborhood that they once would have avoided and raise funds for needy children, it also added to the organization's funding base and will expand the life skills of residents in the community. You never know where a conversation will lead, Espinoza says.

Be Willing to Regroup. When NHS in 2000 opened a Rosie's Garage in Santa Ana, the program floundered when a tutor withdrew and its advisory board burned out. NHS then hired Manny Solis, and made part of his job description the task of bringing the program back to excellence. "We revitalized our advisory board and changed its structure," Solis said, "got some new people in, and started up again in November of last year." Again, a slow, steady approach was

taken. The program was open first only on Tuesdays and Thursdays, with 28 children enrolled. Now, it operates Monday through Thursday, from 3 p.m. to 5 p.m.

Celebrate Your Successes. NHS used the Santa Ana regrouping as an opportunity to celebrate, and a Grand Opening was held in March 2002. Among the dignitaries present or represented were California State Senator Joseph Dunn, Congresswoman Loretta Sanchez, and State Assemblyman Lou Correa. A commendation plaque was presented from Mayor Miguel Pulido. NHS honored the sponsors of two mentoring groups, Albertson's and Sav On (which also donated a computer system to the site). A check for \$1,000 was presented to Rosie's Garage by David and Mary Schultz's foundation, Urban Children Educational Fund. The festive event drew media attention and reminded everyone involved of the important work the organization is doing.

Don't Be Swayed by Media Attention. Espinoza says she is amazed at all the publicity Rosie's Garage receives. But even with that, she says, "We just make sure we're grounded, and we let the media know it all depends on the residents and whether or not they step up to the plate. It's not about quantity, but about quality."

Measure Your Success. At the request of a foundation, the Rosie's Garage program was evaluated in 1996, when two of the programs were fully operational. Using test-score data provided by the school system, the study found that Rosie's Garage students' written language and math ability increased considerably – about two grade levels. Their math ability also increased, to nearly three years' academic improvement in just one year.

The study also found that children's attitudes toward school, schoolwork and themselves improved, that more than 70 percent of their parents volunteered in the program, and that

calls to the police were greatly reduced (an indicator of decreased gang activity). Statistical studies are important to potential funders, but also can reveal information about a program that can lead to improvements.

Capitalize on Your Identity. The name "Rosie's Garage" obviously came about because the tutoring was done in Rosie's real garage. But additional programs didn't need to carry on the name. "I don't care what it's called, I just want it to work for the kids," Espinoza said. "It sounds so corny, and we wanted the program to sound reputable. But we realized that the name piques people's curiosity and is what causes them to inquire about it. So now we say we do 'tutorial tune-ups.' It just seems to work."

Stay Focused, but Don't Stop. Just about any successful program that grows from a grassroots effort indicates real need. All four Rosie's Garages, for example, are still reaching only a very small number of children in NHS target neighborhoods who need help with tutoring and could benefit from more contact with caring adults.

So NHS's board and Espinoza think about a big capital campaign that might lead to more sites, and they actively raise funds and work to make people aware of the program. But although several neighborhoods are clamoring for a Rosie's Garage, Manny Solis says, "I'm all for slow growth, especially because residents have to be willing to come in and do the work."

Or, as Rose Espinoza puts it, "If you're going to plead it, get ready to lead it." ■

Catherine A. Smith is president of Community-Based Communications in Cheverly, Maryland.

CDCLI's home maintenance training

What a Difference a Lunch Can Make

BY MARIANNE GARVIN

Sometimes a “lets-get-together-and-catch-up” lunch can have profound implications. A year ago, over just such a lunch, I had an opportunity to share with Sharon Grosser, executive director of the Roslyn Savings Foundation, the news of the upcoming opening of the CDC's NeighborWorks® HomeOwnership CenterSM.

I described to her the center's many pre- and postpurchase counseling programs, including our insurance initiative, which makes the homes of low-income families more energy-efficient and safer through rehabilitation. After listening to the array of services, she asked if CDC would like to offer still another – a hands-on home maintenance training program.

Joe Mancino, chairman and CEO of the Roslyn Savings Bank, wanted to bring this service to low- and moderate-income families on Long Island. His extraordinary commitment, exemplified by his staff's volunteerism and funding from the Roslyn Savings Foundation, enabled CDC to open the training facility in record time – three months from idea to implementation.

Neighborhood Reinvestment supported the home maintenance training program with \$10,000 and shared similar models from other NeighborWorks® organizations. The Roslyn Savings Foundation donated \$20,000. Classes are held in the basement workroom of the building in Centereach where the CDC has its NeighborWorks® HomeOwnership CenterSM.

The first class was taught by Walter Mullins, senior vice president of Roslyn Savings Bank. It was comprised of both renters (all of whom were actively working with the



Practicing a new home-maintenance skill. COURTESY OF CDC OF LONG ISLAND

HomeOwnership CenterSM staff to purchase their first home) and first-time homeowners. All wanted to learn how to make minor repairs in order to save money (labor is the largest expense in hiring a contractor) and gain greater independence.

Weekly classes run for seven weeks. They are free to low- and moderate-income participants. To be eligible, applicants can make no more than 80 percent of the area median income.

Think of the empowerment these families feel from the skills they are learning. They are using a drill to install sheetrock; spackling and painting; cutting ceramic tile and then installing it; changing lighting fixtures, outlets and electrical switches; soldering pipes, changing the workings of a toilet; and much more.

This is a program that most NeighborWorks® HomeOwnership CentersSM could easily offer their clients. Once the facility is stocked with tools, the teaching is done primarily by volunteers, so the ongoing costs are modest. The enthusiasm expressed by those in the home improvement professions to help teach our families has been remarkable.

We estimate it will cost about \$10,000 to \$15,000 a year to keep the program going.

Because of the success of the Suffolk County program in Centereach, the CDC is planning a second Long Island home maintenance program in Nassau County in Freeport, where Roslyn Savings Bank is planning to open a new branch. The Roslyn Savings Foundation has donated \$25,000 to start the second program.

In Freeport, in addition to our usual clients, we also will be training Girl Scouts on the basics of tools and building systems, so doing home improvements will be demystified.

So, lesson learned: Have lunch and talk with your funders. They can bring more than just dollars. They also can bring ideas, non-monetary resources and further connections, because they, too, have a similar goal – to help vulnerable populations improve their lives. ■

Marianne Garvin is executive vice president of the Community Development Corporation of Long Island.



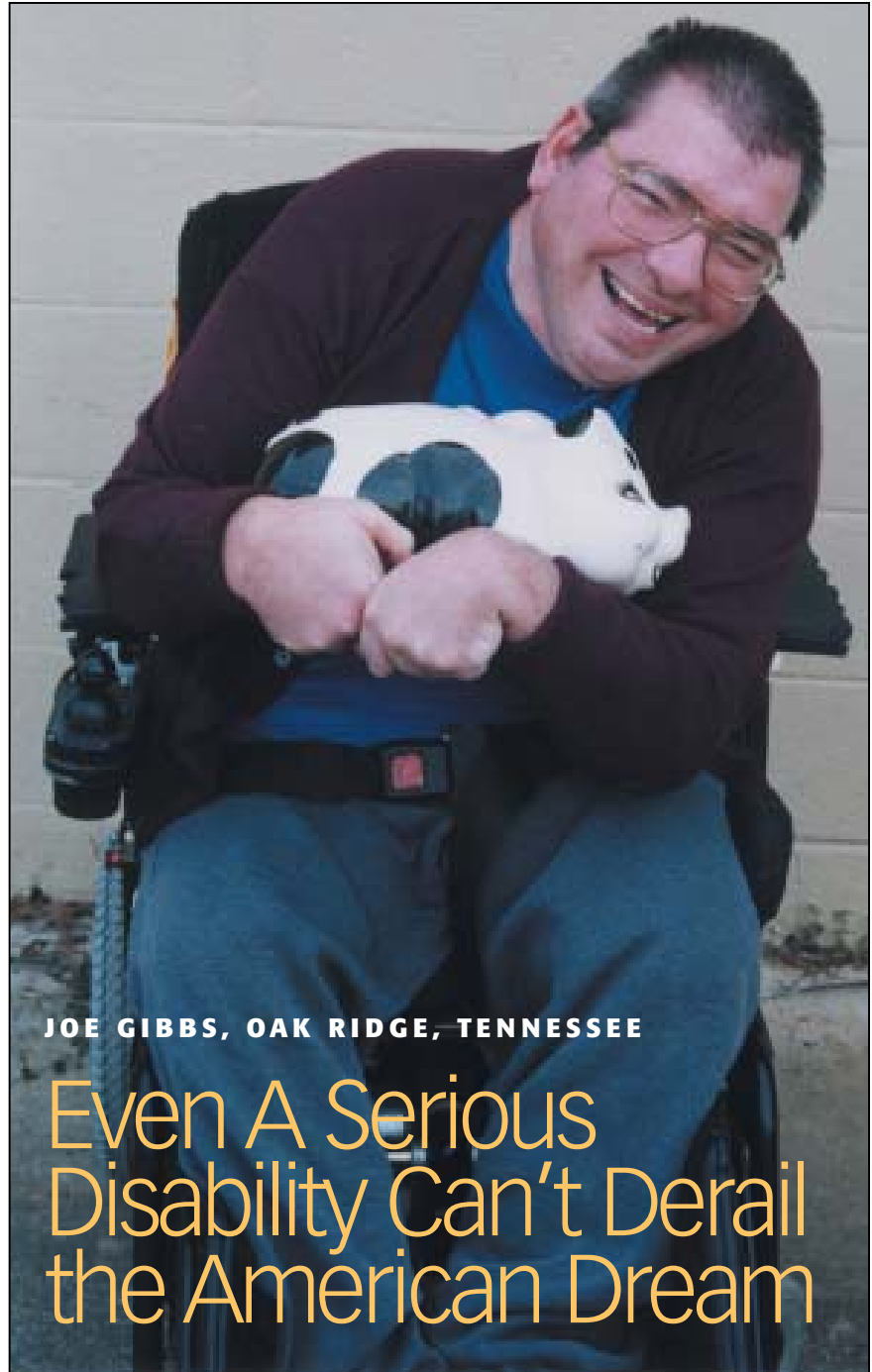
BY KAY BROOKSHIRE

Joe Gibbs is happy to take guests on a tour of his first home. He maneuvers his self-propelled wheelchair through his comfortable living room, a sunny office where his potted plants reside, a bedroom, bath and kitchen with blue cabinets. A small laundry room leads to a screened-in porch, where Gibbs enjoys the outdoors and plans to start some woodworking projects.

Gibbs is happy with his new home, and a lot of folks are happy for Joe Gibbs. The 43-year-old purchased his first home just before Christmas. He thus became the first developmentally disabled person associated with Emory Valley Center and the Disability Resource Center to buy a home in Oak Ridge, Tennessee. Gibbs also is the first developmentally disabled buyer the Housing Development Corporation of the Clinch Valley, a NeighborWorks® organization based in Oak Ridge, has helped to purchase a home.

Around the NeighborWorks® network, however, other local organizations are quietly assisting non-elderly persons with disabilities to meet their particular housing needs:

- ▶ **Neighborhood Housing Services of Des Moines, Iowa**, has not only built houses for people with disabilities, but also provided modification repairs to homes to make them disabled-accessible. The executive director of NHS of Des Moines has been a champion of the needs of disabled persons, as she herself suffers with disability.
- ▶ **Rutland West Neighborhood Housing Services of West Rutland, Vermont**, won a Housing Preservation Grant from Rural Development to rehabilitate 20 homes belonging to very-low-income residents in a tri-county region. The grant proposal featured a partnership between Rutland West NHS and the



JOE GIBBS, OAK RIDGE, TENNESSEE

Even A Serious Disability Can't Derail the American Dream

The pig is ceramic; the artist is Joe Gibbs.
PHOTO BY KAY BROOKSHIRE

Vermont Center for Independent Living, and gives immediate priority to very-low-income households with special needs. Typical projects include access modifications for individuals discharged from the regional medical center and for mentally retarded or mentally ill individuals

attempting to live independently.

- ▶ **Steuben Churchpeople Against Poverty (SCAP)** of Bath, New York, is very engaged with disabled populations. SCAP operates two group homes for serious and persistently mentally ill adults and one group home for mentally ill, chemically addictive adults. In

addition, SCAP has 36 scattered-site, intensive apartment beds for serious and persistently mentally ill adults, and offers highly structured programs, with 24-hour staffing and intensive case management. In 2000, SCAP served 138 individuals. The housing-management wing of SCAP owns 77 apartments, many of which are occupied by individuals with serious and persistently mental illness or mentally ill, chemically addictive disabilities.

- ▶ **Neighborhood Housing Services of New York City** has a program, sponsored by the Developmentally Disabled Planning Council, to market its low-interest loans to individuals and families with disabilities.
- ▶ **Affordable Housing Resources of Nashville, Tennessee**, built a triplex for the disabled in partnership with a local nonprofit that deals only with the physically challenged.
- ▶ **St. Lawrence County Housing Council** of Canton, New York, has assisted two heads of households with disabilities through homeownership assistance and 21 heads of households with disabilities through housing rehabilitation. Through St. Lawrence County Housing Council's HOME Investment Partnership program, 40 percent of HOME funds were used for households headed by, or containing, a person with a disability.

Taken together, local NeighborWorks® organizations assisted more than 800 disabled families in a recent year.

For Joe Gibbs in Oak Ridge, the path to home purchase took almost two years, the longest of any of the 16 home purchases the Disability Resource Center in Knoxville assisted with in east Tennessee. Gibbs held on to his dream, though, through it all.

Joe Gibbs's Dream

When Gibbs came to Oak Ridge, after almost 10 years at Greene Valley Development Center, a state institution, staff at Emory Valley Center asked him what his goals and dreams were. The questions came, explained Terry McBride, Gibbs' direct care worker through Emory Valley Center for six years, as part of a new concept of person-centered planning for the developmentally disabled – listening to the individual and helping him or her accomplish specific goals.

Gibbs at first decided to live in a six-person group home. He later lived in an apartment with two other men, then decided he wanted more independence. Gibbs's specific goals were to get a job and support himself, to own his own home, and to get married.

At the request of Emory Valley Center, a partner with the Housing Development Corporation of the Clinch Valley on other housing developments, HDC joined stalled efforts to make a home purchase possible for Gibbs. He had looked at homes, but financing hadn't fallen into place.

"When HDC came on board, Steve Murray put us on track," Terry McBride said, referring to HDC's executive director. "Steve jumped in there and gave a lot of people direction. He was able to look at all Joe's financial resources, at the need to pay for remodeling to meet his physical needs, and to set out a financial plan that covered everything."

Making the Dream Happen

With HOME funds from the Tennessee Housing Development Agency, HDC purchased and renovated the one-level house in Woodland that Gibbs had chosen, and then sold it to him. The Tennessee Network for Community Economic Development provided a \$10,000 grant for the purchase. Home Federal Bank of Tennessee provided the first mortgage, and HDC provided the second mortgage.

Gibbs' benefit payments and his newspaper route provided enough income to purchase the home, and the loans are structured so that even if Gibbs lost his benefit payments, he could still repay the loan, explained Allen Hendry, Emory Valley Center executive director.

HDC intends to repeat its efforts to help developmentally disabled homebuyers, this time with a grant from Neighborhood Reinvestment, to help two more developmentally disabled people purchase homes. The grant could be applied to home purchases for people affiliated with Emory Valley Center in Anderson County, with REACHS in Campbell County, or the Michael Dunn Center in Roane or Morgan counties.

Besides a new home, Gibbs also found broadened horizons. "Little Joe," a new black and white puppy, shares his home. He purchased a Dremel rotary tool system that drills, cuts, sands, polishes and engraves; and he plans to make clocks and small chests. A gardener, he wants to plant a garden when the weather permits. He continues to make colorful ceramic pigs at Grove Center Ceramic Corner, selling them to interested customers.

"This is literally a dream come true," said Steve Massengill, individual services team leader at the Disability Resource Center, which helped four years ago to initiate the home-purchase program for those with disabilities.

"I've been lucky," said Gibbs, whose disabilities confine him to a wheelchair. "I've been real lucky." ■

Kay Brookshire is a media consultant in Oak Ridge who works with HDC of the Clinch Valley.

Since this story was written, Joe Gibbs became ill and passed on. He was able to live in his home and enjoy it for four months before then.



Building Trust, Delivering Services:

Housing Partnership Inc.,
West Palm Beach, Florida

Learning about buying a home.
COURTESY OF HOUSING PARTNERSHIP INC.

BY KATIE MURPHY

When Housing Partnership Inc. first became involved, through a sister organization, in service delivery in the 384-unit Glades Glen multifamily community, the property was suffering from substandard original construction and poor maintenance. Most of the families were very low-income, and many received Section 8 rental assistance.

The new property owners sought to improve the living standards for residents, but soon realized that repairing bricks and mortar was a far cry from providing true and lasting solutions for the families.

The challenges were far-reaching

and compounded by the residents' general feeling of helplessness. The most prevalent challenges were lack of transportation, lack of job skills, unmet health care needs, substance abuse, and lack of child care.

In response, HP President and CEO John Corbett entered into an extensive dialogue with numerous community partners on the challenges very low- and low-income families face that may impact their ability to live independently and their quality of life. HP operates in several targeted neighborhoods in Palm Beach County. One is a poor, rural area along the southeastern shore of Lake Okeechobee, known as "the Glades." HP is active in both home ownership and rental programs.

As part of its dialogue, Corbett's group also solicited input and feedback from residents, and found there was a high degree of mistrust of institutions and anyone perceived as representing them.

The research led HP to develop its own service delivery programs.

One, the Youth Enrichment Academy (YEA), is a structured out-of-school program for children in grades K to 5. It provides quality enhancement activities that focus on improving academic, social and recreational skills. Reading plays a major role in YEA's daily curriculum, as does conflict-resolution training.

The first YEA, in Glades Glen in 1995, served 60 children. It was funded by the Children's Service



Reaching out to involve residents. COURTESY OF HOUSING PARTNERSHIP INC.

Council of Palm Beach County. Continuing today, the program now is intentionally holistic and family focused. Homework assistance, reading, physical activity, nutrition, and character building contribute to its success. Additionally, a family liaison works closely with the family and school of each child to ensure continuity of care.

For older youth, HP created the Teen Youth Enrichment Academy. It is a school-to-work program for economically disadvantaged teenagers in grades 9 to 12, helping them develop skills and insights for transitioning into higher education and career development. Based on mutually respectful relationships among students, their parents and the community, Teen YEA provides group and one-on-one training, as needed, in academics, social enhancement and healthy living.

As successful as the Youth Enrichment Academy programs

were, more than 300 other families in the community still were not being served. To reach them, HP developed the Campus for Living program.

Campus for Living is a resident-service collaborative designed to deliver comprehensive services tailor-made for low- and moderate-income families. It sought to link families with the services they decided they needed to improve the quality of their lives. A program coordinator was hired and given the following instruction: Find out what the residents want, and get it for them.

The first thing the coordinator did was build mutually respectful relationships. Easier said than done, however. It was a slow process; but seven years later, the Campus for Living is established, and its success is due to the persistent development of these relationships. The coordinator knows we must listen first and never give up.

Programs that occur regularly in Campus for Living may include

parenting programs, GED classes, computer training, counseling, financial literacy, homebuyer education, Alcoholics and Narcotics Anonymous groups, HIV education, nutritional education, and health care screenings.

Collaborating partners include an array of public and private nonprofit organizations, such as Community Mental Health Centers, the Children's Home Society, University of Florida Cooperative Extension, Arts-Based programs, the Healthcare District, the Health Department, and many more.

HP's philosophy is to see children in the context of their families, and families in the context of their community. HP works to build mutually respectful relationships and to empower the community through education and support. ■

Katie Murphy is vice president, administration and resource development, Housing Partnership Inc.



BY DAVID PLIHAL

By air, you descend into Albuquerque, New Mexico, with the jet's wings tipped to the north toward Sandia Mountain, the last great peak in the Sangre de Cristo chain.

In this lower end of the Rockies, awash with hues of turquoise and sandstone, a stranger starts to think of old cowboy movies, mouth-watering New Mexican dishes and tequila.

On the ground and wandering about, I find downtown Albuquerque to be a place of future possibility, with one foot planted in a near past. Route

66 makes a strong impression here, before continuing west through the broad, sunny desert.

You are left with the feeling of being caught up in one of those '50s postcards: Your VistaCruiser station wagon is making an overnight at the Wigwam motel, with a bagful of souvenirs in the back seat.

Santa Fe may be older, but Albuquerque has history, and it all started in the downtown core, in and around Old Town Plaza. Here, amid the ever-present scent of piñon and chilies, is where Neighborhood Housing Service of Albuquerque does its good work. The NHS's recent

Working Block by Block

Treating the Community as Family

Santa Fe may be older, but Albuquerque has history, and it all started in the downtown core, in and around Old Town Plaza. Here, amid the ever-present scent of piñon and chilies, is where Neighborhood Housing Service of Albuquerque does its good work.



The Garcia Family, Albuquerque
PHOTO BY DAVID PLIHAL

The lasting image is one of lifelong residents of the community who have been helped by another community member, the NHS of Albuquerque.

Antonio Sanchez PHOTO BY DAVID PLIHAL



history has been marked by some turbulence, but with the acquisition of one Robert Garcia as director, it has been making huge strides and is on firm footing.

Garcia, an intensely dedicated worker and proponent of the NeighborWorks® network, is from the neighborhood and treats his clients the way he would his blood relatives. Stopping in with no advance warning and drawing a warm greeting are commonplace occurrences. He inquires as to their health, how the children are, what's going on in their lives, and they are happy to let him know, with the impression being one of Garcia as half block captain, half Dear Abby.

Marble Street is indicative of the areas the NHS serves. Less than a mile from the office, it is one of the original Albuquerque neighborhoods, home to residents who were born, raised and, in many cases, died there.

The NHS is doing block-by-block work here and giving new life to homes that had been neglected for many years. The work ranges from basic, simple renovations to complete rehabilitation of a property.

Success Stories

Antonio Sanchez is one benefactor, a 73-year-old lifelong resident who long ago worked as a cook in Albuquerque's very first nightclub, the Sunset Cafe. These days, he enjoys playing cards with friends and neighbors who drop by.

Sanchez shows us photographs of the old adobe house that used to occupy the lot. The plumbing and electrical work had become dangerous, and the house had become unlivable. It would have cost \$85,000 to bring the old structure up to code.

With the aid of Sanchez's family, he located the NHS and secured a deferred loan that enabled him to build a new three-bedroom, two-bathroom home. Garcia is proud of the fact, but happier that Sanchez is

now living in comfortable and decent surroundings. The NHS's work took all of 90 days, and Sanchez and his family are thankful.

Down the street, the family of Delia Garcia greets Robert Garcia – no relation – at the door with a hug, and proceeds to show us what the NHS did for them. Delia Garcia lives in the newly refurbished home with her daughter, son and grandson. With her husband gone, Garcia, a teachers aide, slowly saw herself heading for life on the street when monthly bills became overwhelming.

The NHS stepped in and paid off her mortgage, secured her a deferred loan, and also paid off the taxes and insurance. The family is together, working and happy, and Robert Garcia tells me that securing capital for people like this, in addition to direct housing work, makes the work of the NHS rounded and attentive to many of the community's needs.

Delia Garcia's grandson proudly shows me his new bedroom, and her daughter points out the spacious new kitchen. The lasting image is one of lifelong residents of the community who have been helped by another community member, the NHS of Albuquerque.

This is how Robert Garcia sees himself and his organization, functioning as neighbors and helping each other the way friends do, to whatever extent they are able. Good work done on Marble Street is a solid plus in the NHS of Albuquerque ledger, and all signs point toward more to come. ■

David Plihal (dplihal@nw.org) is a publishing project manager at Neighborhood Reinvestment



When Paul Rechlin, executive director Lewis & Clark CommunityWorks in Bismarck, North Dakota, was planning his organization's first self-help housing project with Don Warren, his partner at Rural Development, they both thought the nearby rural community of Lincoln would be ideal.

They wanted not just to implement a successful housing program, but also to leverage a variety of investments in Lincoln – as a community-building strategy.

Lincoln, five miles outside of Bismarck, was originally a Farmers Home Administration subdivision. Only later did it convert into its own township. The community had grown rapidly, but without developing a broad tax base. Commercial Lincoln consisted of two restaurant-bars.

CommunityWorks, chartered in 2000 as a NeighborWorks® organization, is a statewide nonprofit that provides various housing programs and services. It provides full service in 13 counties, and is expanding into another 14 this year. CommunityWorks counts on partnerships with lenders and realtors to implement its programs.

Some \$1.7 million in cash and pledges have been raised for CommunityWorks' revolving loan fund. It's called the DREAM Fund for down payment and closing-cost assistance, rehabilitation, emergency rehab, and mortgage assistance.

In June 2001, for NeighborWorks® Week, Mike Heinsohn, CommunityWorks self-help coordinator, broke ground and began construction on the first of three self-help homes.

CommunityWorks held an open house, and prospective buyers could tour the model home, help plant trees, and inspect the first building lots.

By late winter, homebuyers working in groups had built and moved into the first self-help homes. Six more (one, handicapped-accessible) are being readied for the 2002 building season. Financing options include Rural Development, North Dakota Housing Finance Agency, and lender-partners.

CommunityWorks also has been named the lead agency in Fannie Mae's HomeChoice program, which will help a variety of households with special needs.

Paul Rechlin and his many partners are pleased with the progress of the self-help program. CommunityWorks also plans to help Lincoln's original homeowners with home-improvement loans. But everyone is just amazed by the spin-off investments in Lincoln.

"We've seen \$1,750,000 in construction, since we first broke ground," says Rechlin. Other homebuyers, on their own, have built 15 houses there. A medical clinic has opened. "Roads are paved," Rechlin says, "curbs and gutters are in. Lincoln looks like a town now." ■

Paul Rechlin is executive director, Lewis & Clark CommunityWorks.

Community-Building Strategies That Work

Lewis & Clark CommunityWorks, Bismarck, North Dakota

BY PAUL RECHLIN

It helps to have something specific to show visitors.

PHOTO BY DAVID DANGLER

