



STORIES BY CATHERINE A. SMITH

Idaho is one of the most beautiful states in the country, a jewel of the Northwest. Its landscape covers more than 83,000 square miles and includes high mountain peaks, alpine lakes, rushing rivers, lush forests, and desert sand dunes. If you love the outdoors, Idaho is a vacationer's paradise, with excellent opportunities for fishing, hiking, rafting, skiing, and other activities that can reconnect you with nature.

Beginning in the state's southeastern section and moving west and north, visitors can experience rugged lava rocks and hot springs, plunging waterfalls, forested mountain peaks, high desert plains, deep gorges, and rolling farmlands.

Almost 70 percent of Idaho is public land, with hundreds of small towns tucked around its hills and valleys and along its plains. There are several sovereign Indian nations within the state, and some big cities. But by-and-large, Idahoans live in small towns and rural communities.

Of its 202 incorporated cities and towns, the state has only one fairly large city, Boise, with a population in 2002 of 189,847. Its next-largest cities have populations of just over 50,000 (Idaho Falls, Nampa and Pocatello), and there are only seven cities with populations as high as 10,000. More than 120 of its towns have fewer than 1,000 people, and, of those, 15 have fewer than 100.

The living is pretty good for residents of Idaho, which others are finding out – making Idaho seventh among the 50 states in population growth. Personal income increased nearly 22 percent between 1999 and 2003, ranking the state 10th nationally and exceeding the national average, according to the U.S. Department of Commerce's Bureau of Economic Analysis.

Tourism accounts for a healthy part

of the state's economy, but it is by no means the only industry. Idaho's high-tech sector, with businesses that include Micron and Hewlett-Packard, is one of the state's largest employers, and represents nearly 25 percent of the state's economy. Idaho also is a big exporter of food, other agricultural products, and lumber, and ranks number one in the nation in the production of trout, winter peas, and (of course) potatoes.

The Gold Guide, published by the National Policy Research Council in Washington, D.C., placed Idaho 13th among all states in the "Best of the Best" ranking. It was ranked third for infrastructure costs and resources (public services and facilities that support business activity), seventh for low crime rate, 14th for economic dynamism and quality of life, and 16th for entrepreneurial climate.

Despite its relatively high quality of living, however, Idaho does have its housing challenges. Very high-cost tourist areas, such as Sun Valley, have trouble acquiring affordable land on which to build housing for low-wage workers or even for teachers, police officers, firefighters, and other much-needed professionals. Small towns and rural communities often are not aware of how to access redevelopment or other funds to maintain existing housing or build new units.

The NeighborWorks® Role

This is where the two NeighborWorks® organizations in Idaho come in. Neighborhood Housing Services Inc. in Boise and Pocatello Neighborhood Housing Services are both involved in a five-year-old statewide initiative to bring affordable loan products and other services to underserved communities. Homeownership promotion and homebuyer education, housing rehabilitation, neighborhood revitalization, new construction, and property

Idaho: The Gem State



The Boise River COURTESY IDAHO TRAVEL COUNCIL

management are just some of the services expanding into other counties from successful programs built by these two organizations for their initial service areas.

This statewide effort is a real boon for Idaho's working families. Twenty percent of Idahoans can't afford the average rent in their area, and the state's Consolidated Plan cites a need for more than 1,600 new units of affordable housing each year. A minimum-wage earner in Idaho can afford monthly rent of no more than \$268, and 50 percent of Idaho's children under age six live in low-income families.

From within a state that is historic (think: Lewis and Clark), beautiful, business-friendly, and visitor-friendly come some surprising housing challenges. NHS of Boise and Pocatello NHS are in the forefront of helping develop responses. ■

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Northwest Pointe's Kay Hess and refugee children
PHOTO BY KATRINA LEMMON

NHS Inc. of Boise Welcoming Somalian Refugees

Bringing someone in from the cold has a whole new meaning for some of Neighborhood Housing Services, Inc. of Boise's newest residents: refugees from Somalia.

For the last 14 years, factional fighting in this West African country has driven hundreds of thousands from their homes into refugee camps in neighboring Kenya. Many apply for resettlement in the United States, and if they make it through a long series of screenings and interviews, they are brought here to live.

Which is how Abubaka Muktar and his family came to Boise and, for the first time in their lives, experienced cold weather.

"It was 73 degrees Fahrenheit," Muktar recalled of their first moments in their new homeland. "Cold!"

Little did he know how much colder it could get in the Pacific Northwest, with its abundant snowfalls and sub-zero temperatures.

But Muktar and his family stepped into the most fortunate of situations. Boise is one of hundreds of cities selected as resettlement sites by a national network of 10 agencies under contract with the Department of State for providing "reception and replacement services," according to Jan Reeves, director of the Idaho Office for Refugees.

"They arrive with nothing," Reeves says, "and it takes a long time for them to establish a standard of living that is above poverty. To find an agency like NHS that has a mission to accommodate low-income families is a natural fit" for the always-present need for refugee housing.

NHS Flexibility

Oddly enough, the catalyst for the earliest association of refugees with this local NeighborWorks® organization was NHS of Boise's extensive and successful homeownership

program. Earlier refugees, from Bosnia, better educated and able to find higher-paying jobs than many, found out about NHS's homebuyer-education and mortgage-financing programs and "there was a mad rush to purchase homes through NHS," Reeves says.

For the Somali Bantu population, though, it is NHS's multifamily housing that provides just what they need to make a successful transition to this new world.

"We have two sizable refugee populations," says Connie Bartlett, property management supervisor for all NHS multifamily properties. "There are 10 families – 71 individuals, 21 adults and 50 children." Most reside in the 40-unit Davis Park or the 77-unit Northwest Pointe apartment complexes.

Working with the refugees – who come not just from Bosnia and Somalia but also from Haiti, Ethiopia, the Sudan and other countries – has been "enlightening and humbling," Bartlett says.

"If you think you have it rough, you find out what rough really is," she says. "Then, to have them [the Somali Bantus] turn out to be such fabulous, loving, trusting people – well, we're the ones who have really benefited."

Kay Hess, property manager of Northwest Pointe, agrees. "It's been fascinating for me," she says. "Somali Bantus are bush people. They have no education, never had jobs, plumbing or electricity. It's been an extremely interesting learning process for me, to teach them what the bathroom is for, what the dishwasher is for."

Active involvement with residents is something NHS does "way beyond the normal property management services, such as residents associations and Neighborhood Watch programs," says NHS Executive Director Tom Lay.



Resident Services

As a member of the NeighborWorks® Multifamily Initiative, NHS focuses on turning apartment complexes into safe, family-oriented communities that promote self-sufficiency and, for many, a move up to homeownership. Offerings vary by site but can include a free breakfast and lunch program; Financial Fitness workshops that teach household budgeting, credit concerns and money management; Alcohol and Narcotics Anonymous programs; summer reading programs; art programs; Scout troops; food banks; and a Graduate Equivalency Degree (GED) program.

To address the particular needs of the refugees, NHS secured donations of clothes, furnishings, bicycles, and health care – including a free surgical procedure for a refugee child. Kay Hess and her mother have knit a winter hat for every Somali child in the property she manages.

About 20 percent of Northwest Pointe's residents are refugees, most of them children. "The other residents are very welcoming," Hess says. "Sometimes kids get into squabbles, because everything in the refugee camp was shared, and they don't understand that you can't just take somebody else's bicycle and ride away with it. But for the most part, everyone has welcomed them."

Hess was surprised to find that in one major way, the Somalis are just like everybody else she works with. "At the first meeting I had with the Bantu," she says, "I asked through an interpreter, 'what do you wish for?' and one of the mothers said, 'a house, my home.' I'm thinking they will be like all the rest of the refugees. They will be looking forward to homeownership."

NHS Resources

NHS has been able to absorb refugees into its communities because it has a long tradition of responding

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with flexibility and commitment to needs as they arise.

When NHS began in 1982, it focused on revitalization of neighborhoods that suffered from disinvestment. Then, as part of its effort to make a visible difference in low-income neighborhoods, NHS created Paint Your Heart Out (later renamed Paint the Town), an annual, week-long, volunteer paint-a-thon that improves the homes of seniors and the disabled.

In 1984, NHS created an additional volunteer program called Rake Up Boise. Together, these revitalization efforts have involved 132,000 volunteers and benefited nearly 11,000 homes.

In response to a growing homeless population in Boise, NHS developed Homeward Bound, which provides scattered-site, supportive housing for more than 40 homeless families with children each year, while helping them achieve self-sufficiency.

As NHS expanded to new target neighborhoods in Boise, it tackled the problem of absentee-owned, vacant and abandoned buildings by focusing on homeownership promotion. It partnered with lending institutions, became part of the NeighborWorks® Campaign for HomeOwnership, and became certified as a community development financial institution (CDFI).

It has originated more than 500 first mortgages totaling \$50.6 million, financed nearly 700 second mortgages, and educated more than 6,000 potential homebuyers. During the five-year Campaign for HomeOwnership 2002, NHS was the NeighborWorks® network's number-one producer, creating 1,682 new Idaho homeowners.

As Boise experienced rapid growth, NHS helped ease the resultant affordable housing crisis by becoming a producer of both single-family and multifamily housing. NHS built 95 single-family homes and nearly 300 multifamily units. Mystic Cove, NHS's 66-home subdivision in Garden City, is one of the largest affordable homeownership developments in Idaho.

Reaching Statewide

Most recently, NHS has made what Tom Lay calls "a significant change" by branching out across the state, primarily through its lending programs. "The trigger for this was being chartered as a CDFI," Lay says. "A primary component of that was that we serve underserved rural areas. Now, we find ourselves in a good position of being asked to come into new communities. We've completed loans in 72 communities, which represent 38 of Idaho's 44 counties."

One of the beneficiaries of this branching out is the city of Nampa, 22 miles west of Boise, where NHS built the 77-unit Gateway Crossing, an affordable apartment complex. Nampa Mayor Tom Dale calls Gateway Crossing "a tremendous benefit to our community, an overwhelming success. We're very proud of that project and very glad to have it in our city."

With a staff of 31 and an annual budget of more than \$1.6 million, NHS of Boise is poised to benefit a great many communities throughout Idaho. And through its work with refugees from around the world, it's making its mark globally as well. ■

Abubaka Muktar's Story

'Everybody I Don't Know Is Smiling at Me ...'

Abubaka Muktar can describe his extraordinary journey from Somalia to Kenya to Boise down to the minute.

"September 16, 2003, at 12:30 p.m., is when I left Kakuma Camp to [go to] Nairobi and proceed to the States," Muktar says. "From September 16 to 22, I was in Nairobi, a place called Goal Refuge Accommodation Center. At 9:30 a.m. is when I departed from there to the airport. I flew straight from there at 11 a.m. to Amsterdam. From Amsterdam I went up to New York. I slept one night in New York, where I was given my identity and employment identification card. I was taken to a hotel for one night. From there, in the morning at 10, I departed from New York to Denver. From Denver, it was 8:30 when I departed up to Boise airport."

Muktar, 23, is a Somali Bantu.

According to the Cultural Orientation Resource Center's Web site (www.culturalorientation.net), Bantus were initially brought to Somalia from Tanzania as slaves. They could not own land, were not educated, and held only menial jobs. They did not have any significant voice in politics. When clan wars arose in Somalia in the 1980s, they were easy targets for militants. An estimated 160,000 Bantus fled Somalia for Kenya.

Muktar describes his family as "cultivars, farmers." He was only 10 when his grandfather and father were shot and killed, and the rest of his family driven away. Along with his grandmother, mother and siblings, he walked nearly 200 miles to the Marafa Refugee Camp in Kenya. They lived in this camp for five years, before moving to two others between 1996 and 2003.

"It was horrible, especially in the camps," Muktar says. "I was forced to move, my house was put on fire. Even in the second camp, the same happened. We were moved by force, by police." During one move, when he was 16, Muktar got separated from his family. He was reunited with them later. They went through the laborious process of applying for resettlement in the United States and were accepted, but then the attack on the World Trade Center occurred. It sidelined resettlement for almost two years.

Finally, in 2003, Muktar, his mother, grandmother, wife, and their two children flew to the United States.



Abubaka Muktar, with his wife, Isha, daughter, Habiba, and son, Mohamed PHOTO BY KAREN HALL

Arriving in Boise

Although Muktar knew little about his final destination at the time, "most [of our refugees] are destined to arrive in Boise from the time they leave their asylum situation," says Jan Reeves, director of the Idaho Office for Refugees. The office acts like a state agency, but actually operates out of a nonprofit, called Mountain States Group. "Then there's a process in Boise," Reeves says, "for assuring that the family will get a minimum level of service that meets the minimum standards of the Department of State."

This includes finding decent housing, which is not always easy for the resettlement agencies. "Many property management companies require long rental histories, and they can't make exceptions for refugees," says Christina Bruce-Bennion of the Agency for New Americans. "NHS is one of a

handful we can work with. They overcome all these obstacles. But we still have to scramble, especially for very large families who need three- and four-bedroom apartments."

Funds from the federal Office of Refugee Resettlement include a cash assistance program to pay for housing and other necessities. This assistance typically ends eight months after entry to the United States, at which time the refugees are expected to be self-supporting. But "that typically happens in Idaho within four to five months," Reeves says.

Muktar struggled to learn some English while in the refugee camp, where he worked as a pharmaceutical clerk. He would like to work in the medical field, and says, "there are some people looking to help me find a job."

Besides being so unused to the cold, Muktar and his family are adjusting well. "I had a concept that I'm going to have a good life," he says. "I am free from the horrible situation. Boise is a very good place to live, particularly for somebody like me who did not know anything about the States. It is so calm, no interference, it's free going to school. I have discovered some rights I didn't have in Africa.

"For our housing now, we have a good apartment," he says. "I didn't expect to switch a light off and on. It wasn't in my dreams. I have to thank the federal government of the United States to give this opportunity to Somali Bantus. ...

"When I came here, I felt like I'm at home, because I have never been in a situation [here] where they were mad at me. Everybody I don't know is smiling at me, so I feel like I'm with the people I'm supposed to be with. That makes me feel at home." ■



Pocatello NHS

Building Community Through Resident Leaders

Everything Pocatello Neighborhood Housing Services seeks to accomplish is personified in Shawna Engen.

She's a first-time homebuyer, thanks to PNHS. She grew to care so much about the organization's mission that she now serves on its board of directors, where she chairs the community and government relations committee. And, she's a resident leader in the Alameda neighborhood, where she serves as president of the homeowners' association at Aspen Place, a 14-unit development of single-family homes constructed by PNHS.

Anita Valladolid, PNHS's director of leadership development, calls her "my star leadership resident."

Engen's success as a homeowner and as a resident leader reflects the comprehensive approach to neighborhood revitalization that PNHS strives for, according to Cary Jones, PNHS's executive director.

"You can build or rehab all the houses you want," Jones says, "but if residents don't understand why they need to be active and engaged in their community, then the positive changes won't last"

For 10 years, PNHS has been focusing on developing resident leaders like Engen while transforming blighted communities into beautiful communities. Its strategies

include traditional NeighborWorks® approaches – housing rehab and new construction, homeownership promotion, affordable lending, and neighborhood clean-ups – as well as some PNHS itself has developed to accomplish its goals of developing solid resident leaders.

Healthy Neighborhoods

The Healthy Neighborhoods Initiative (HNI) is one such PNHS program. It's a flexible way of fostering leadership skills and building a sense of community among residents who have not been involved in traditional neighborhood associations. Led by a group of representatives from PNHS neighborhoods, HNI trains residents over eight months to plan, organize and carry out a physical improvement campaign in the city, one block at a time.

The first year saw the transformation of the 400 block of North 7th Avenue in the Bonneville neighborhood, where residents planted trees and grass for the parking strips in front of their homes, and installed new flagpoles that have gotten the attention of all who drive by.



Old Town Neighborhood volunteers John Ney (left) and Mike Mattox celebrate new "historic" lampposts.

PHOTO BY BILL SCHAEFER, IDAHO STATE JOURNAL

Oldtown Pocatello

COURTESY POCATELLO CVB





Shawna Engen COURTESY POCATELLO NHS

“You can build or rehab all the houses you want,” Jones says, “but if residents don’t understand why they need to be active and engaged in their community, then the positive changes won’t last.”

In the second year, residents of the 500 North Garfield block in the Old Town neighborhood, supplemented a \$7,000 grant from PNHS with additional funds from a neighborhood yard sale and contributions by residents and others. Their goal was to raise \$11,000 to pay for historical lampposts that would give their block the ambiance of the rest of the Old Town community.

Resident Diane Peck says the project “helped us get to know one another better. Instead of just saying, ‘Hi,’ we were all able to work on something that gave us a real sense of accomplishment.” Now, neighbors know one another so well that one voluntarily clears all the sidewalks on the block whenever it snows.

Peck has become more of a leader. She’s gotten involved with the Old Town neighborhood board and recently became its secretary. The Old Town neighborhood association, including its 500 North Garfield block contingent, is now tackling the renovation of a pedestrian bridge over the Portneuf River, so it will be usable again.

Another way PNHS fosters resident involvement is by participating in Community Leadership Institutes (CLIs) hosted by NeighborWorks® America.

Shawna Engen and 14 other Pocatello residents, for instance, attended a CLI in Sacramento in 2002. “It was great to be with a lot of people who had a lot of passion about their neighborhoods,” Engen says.

Since CLIs encourage residents to return home with a project they will work on with their local NeighborWorks® organization, the Pocatello contingent decided to focus on the problem of barking dogs.

“We made dog collars available for

lease by people who had been cited by animal control for having excessively noisy dogs,” Engen says. “The collars give the dog a very small shock when they bark. We have a lease agreement that says people can borrow them for up to two months. They’re all always leased out. We also help people get scholarships to take their dogs to obedience class.” The group also developed information packets and flyers telling people how to get help for their pets or those of others.

Neighborhood associations like the one headed by Engen and like Peck’s in Old Town meet monthly with PNHS staff and experienced resident leaders to learn more about how to organize, fundraise, and successfully complete bigger projects.

Pocatello Mayor Roger Chase, a member of PNHS’s board of directors, calls such resident leadership development “very useful.”

“Improving these neighborhoods improves the economic vitality of the whole city,” he says. “Some of the people I’ve been able to put on citywide boards have learned their skills as leaders through programs at PNHS.”

Signature Programs

Homeownership, housing rehab, and new construction are the primary tools PNHS uses to effect neighborhood change. “Projects in these areas have leveraged more than \$30 million into the neighborhoods by homeownership, home construction, and home revitalization,” says Dick Emerson of US Bank.

“PNHS’s efforts spur economic development while providing the opportunity for people to own homes who probably couldn’t do that otherwise,” Mayor Chase says.



“We have a housing boom here, and the homes being built in the city are too expensive for many people. A lot of the homes and lots NHS buys are in the older sections of town, and we’re working hard to infill. If you get a nice little house built in these neighborhoods, it makes them more attractive for first-time homebuyers and attractive for everybody in the neighborhood. It makes a visible difference.”

One such project is Aspen Place, where Engen purchased a home. One of PNHS’s largest projects, it replaced a dilapidated grocery store with 14 beautiful single-family homes.

Engen was able to purchase her four-bedroom home for \$91,000, which is \$20,000 to \$40,000 less than market rate for new homes in the city. After participating in homebuyer education classes at PNHS’s HomeOwnership Center, Engen received help with her mortgage costs that included \$17,000 in closing-cost and down-payment assistance. She also put in 100 hours of sweat equity.

Engen and her husband, Richard, were set to close on their home on October 14, 1999, and get married the next day.

“I told NHS that I had to paint the weekend before the wedding, and we spent 18 hours painting,” she says. Later, her parents helped them lay sod and build a big cedar fence. When all was said and done, Engen ended up with mortgage payments of \$518 a month. “I was able to buy a house for less than I would pay to rent it,” she says.

Like all PNHS customers, Engen was well prepared for homeownership. PNHS customers who have credit or debt issues receive free counseling or go through the Financial Fitness program developed by the

NeighborWorks® Campaign for HomeOwnership. Since the inception of Financial Fitness in 2002, 371 participants have graduated from the Homebuyer Education/Financial Fitness program.

Another ongoing PNHS effort is its High School House program. This is a partnership between PNHS, School District No. 25, and the city of Pocatello. It provides meaningful educational opportunities for high school students who construct a home for a low- to moderate-income, first-time buyer.

The city donates the land, PNHS provides the building materials, and the school district provides the instructor and recruits the students. Over the course of a school year, the students construct a home from foundation to finish work. The proceeds from the sale then are used to help finance construction of the next High School House.

In addition to providing affordable housing and improving neighborhoods, the program also provides students with marketable employment skills. The High School House program won the prestigious national HUD Best Practices Award in 1999. PNHS celebrated the completion of its eighth High School House in 2004.

Community Builder

PNHS, with its staff of 12 and a full-time VISTA’s extensive network of resident leaders, is well positioned to increase its level of service to its target neighborhoods and to provide lending services to towns throughout the state.

“We’ve learned a lot in our 10 years of existence,” Cary Jones says. “Our intention is to apply our skills and inspire our residents so that Pocatello can really thrive.”

Mayor Chase calls PNHS “a great, viable organization, not only for its being a community builder, but also for the great economic development they’ve brought to the city. By making this section of our city stronger, everybody is stronger.” ■



Neighborhood leaders pass the torch. Bobby McCullom (third from left) of the 400 North 7th Avenue block passes the Healthy Neighborhoods Initiative torch to John Ney of the 500 North Garfield block. COURTESY POCATELLO NHS