



TRAINING OPPORTUNITIES

Lessons, Challenges, Personal Commitments **Reflections on a Path of Service**

BY PAUL KEALEY

PHOTOS BY SÉAN BENNETT

In 1986, my wife, Marta, and I interrupted our professional careers – hers as an HMO dietitian, mine as a corporate training consultant – at the ages of 27 and 29, respectively, and became Peace Corps Volunteers. After three months of training, we were assigned as health extension educators, serving about a dozen very low-income Mayan Quiche communities in the highlands of Guatemala.

For me, the decision would dramatically change my career and my life. The two years of Volunteer service would launch me on a path of service – at Peace Corps, World Wildlife Fund, the Corporation for National and Community Service, and, now, Neighborhood Reinvestment. Collectively, these experiences form a coherent – and indelible – sum of lessons, challenges and personal commitments.

Marta also dedicated herself to a similar path. She currently is a nutritionist, working for the Food and Nutrition Service's Women, Infants and Children (WIC) program in the U.S. Department of Agriculture.

Learning Humility

Little did I know when I signed up for a two-year stint as a Peace Corps Volunteer that I would eventually dedicate nearly 11 years of my life to Peace Corps. After two years in Guatemala, I served for another eight and a half in management and leadership positions, as chief of field operations, programming and training officer, and country director in Washington, Costa Rica, and Paraguay.

The most important lesson Peace Corps taught me by far was humility – through the direct and poignant exposure to poverty.

While in Guatemala, for example, Marta and I lived in a one-room adobe hut, with no running water and few amenities, on a stipend of about \$80 a month. But, even so, we were so privileged

compared to our Quiche friends and neighbors. Most Quiche families lived on less than \$300 a year. Health care was woefully lacking; many Guatemalans would go their whole lives without ever seeing a doctor. Seven out of 10 children under the age of five were seriously malnourished. And one in five infants died before reaching their first birthday, often of dysentery from unsanitary conditions.

In later years, as Peace Corps programming and training officer and country director in Paraguay and Costa Rica, I oversaw antipoverty efforts in urban slums, where families of 10 lived in makeshift homes of corrugated tin and cardboard, where filth and pestilence were common, where nine-year-old children survived on prostitution and street crime.

But Peace Corps also taught me about the power of participatory development, community organizing, capacity-building, and working with



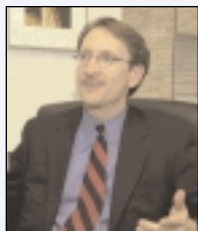
resident assets. The premise of Peace Corps – like Neighborhood Reinvestment – is that local communities, when organized and empowered, can achieve powerful and sustainable solutions to poverty.

Respecting Local Cultures, Building Capacity

By respecting host communities and appreciating their strengths, needs and desires, we helped residents develop their own cooperatives, women- and youth-owned microenterprises, neighborhood-run preschools and health clinics, and local job-training programs. Working with organizations like the Cooperative Housing Foundation, Plan International, and mortgage-lending institutions, we assisted communities to build and rehabilitate homes for low-income families.

In the finest Peace Corps tradition, we worked with host communities – not doing for them or to them – and we learned so much from them.

In 1997, I left Peace Corps and served as director of operations for Latin America and the Caribbean for World Wildlife Fund (WWF). The focus of WWF was like that of Peace Corps: respecting local cultural contexts, appreciating assets, and working with communities and partner organizations to help them achieve environmentally sustainable economic and social development. Overseeing



strategic planning, organizational development, and training programs were some of my core responsibilities.

In 2000, I was hired by the Corporation for National and Community Service (CNCS) to head up training for the AmeriCorps*VISTA program. AmeriCorps*VISTA is often referred to as the domestic Peace Corps. Its mission since 1965 has been to help communities and organizations in low-income areas build their capacity to effect changes that help people move out of poverty – not just to make poverty more tolerable.

At VISTA, I worked with such national organizations as the National Federation of Community Development Credit Unions, the National Alliance of HUD Tenants, the Corporation for Enterprise Development, ACCION, the Welfare-to-Work Partnership, the National Alliance to End Homelessness, and Habitat for Humanity. With these and other partners, we trained and placed more than 6,000 AmeriCorps*VISTA members a year to work with some 1,100 local community-based organizations – including many NeighborWorks® organizations.

Strengthening Communities

These VISTA members helped start or strengthen welfare-to-work job training programs, Head Start centers, individual development account (IDA) initiatives, and housing rehab efforts. They organized tenant groups, raised funds for literacy programs, and helped integrate programs for the homeless.

Given my career and personal commitments, when Ellen Lazar, Neighborhood Reinvestment's executive director, asked me last year to direct its outstanding community development training programs, she offered me the perfect opportunity. Neighborhood Reinvestment epitomizes the best of all my previous experiences combined: strengthening communities and transforming lives through collaboration and partnership; building the capacity of active residents and local organizations to achieve sustainable community change; upholding the dignity of every individual; and demonstrating that each person can contribute to positive personal and social change.



I am so honored to serve as director of training for Neighborhood Reinvestment. The Neighborhood Reinvestment Training Institute is recognized nationally as the premier community development training program in the country. It offers the most comprehensive curriculum of more than 120 courses each year in home-ownership development, community building, neighborhood revitalization, community economic development, affordable housing, production management, and leadership.

More than 5,000 individuals from around the nation attend Training Institute state-of-the-art courses every year and then return to make real differences in their communities – educating low-income and minority homebuyers, combating predatory lending, launching small businesses, capitalizing rehabilitation projects, planning mixed-income housing developments, and so much more. By collaborating with others, we help them achieve the changes they want to see in their own communities.

“Find a path with a heart, and dare to follow it,” says the Don Juan character in one of Carlos Castaneda's books. I consider myself so fortunate – and humbled – to have been offered this path. ■

Paul Kealey (pkealey@nw.org) is Neighborhood Reinvestment's director of training.

Building Capacity in 'America's Paradise'

Neighborhood Reinvestment, Fannie Mae Train USVI Housing Professionals

BY KAREN MOODY HOSKINS

Any one who has ever traveled to the U.S. Virgin Islands will recall the beauty of these hideaways in the Caribbean. What is often overlooked, however, are the people that call these islands home and the challenges they face on a daily basis. In many cases the issues are strikingly similar to what we already know about most low- and moderate-income communities across America such as economic disparity, an absence of adequate financial education and the lack of affordable housing, to name a few.

Over the last two years, Neighborhood Reinvestment, in partnership with the Fannie Mae, has been working with a group of nine USVI organizations comprised of lending institutions, housing providers and counseling agencies on the islands of St. Thomas, St. John and St. Croix to help build their capacity to deliver high-quality housing counseling and educational services.

Like many communities in the United States, the Virgin Islands housing industry recognized the need to enhance the quality of educational services provided to its residents and to increase the knowledge and professional skills of its service providers.

The capacity-building partnership between Neighborhood Reinvestment and Fannie Mae developed as a result of an invitation from the office of Del. Donna Christian-Christensen, the congressional delegate from the Virgin Islands. Christensen's House Web site calls the islands "America's Paradise." Christensen contacted Fannie Mae about bringing the necessary resources to the USVI to help eliminate the barrier of lack of access to high-quality financial literacy and homebuyer education. Fannie Mae in turn contacted Neighborhood Reinvestment, because the training Christensen wanted is available through Neighborhood Reinvestment Training Institutes.

Background on the USVI

The U.S. Virgin Islands is comprised of 68 islands and cays located in the Caribbean Basin, 1,075 miles east-southeast of Miami, and 50 miles east of Puerto Rico. Three miles separate the two smaller inhabited islands of St. Thomas (32 square miles) and St. John (28 square

miles). Both are distinguished by rugged mountains and numerous sandy beaches and inlets. St. Croix (84 square miles), 40 miles south of St. Thomas, has rolling hills and a broad central plain between the relatively dry east end and the more lush, agricultural west end.

In the late 1800s, the United States became interested in purchasing the islands, and bought them from Denmark in 1917 for \$25 million in gold as a naval base against the German threat to Panama Canal Zone shipping. Now, almost two million visitors come each year to the Virgin Islands, most as vacationers.



PHOTO BY KAREN MOODY HOSKINS

Historically, the USVI has had limited access to the kinds of resources needed to adequately support community development growth. Even as more and more community development programs have been adopted in the United States, the USVI has not experienced the same advancement. This may be due in part to the Virgin Islands

being a U.S. territory, rather than part of the contiguous United States. Whatever the reasons, a tremendous need for support and training exists there.

Capacity Building Begins

Representatives from Fannie Mae and Neighborhood Reinvestment first traveled to St. Thomas in June 2001. Brenda Harrison, a senior business manager in Fannie Mae's Northeast Regional Office, is a nationally known homebuyer education specialist. I represented Neighborhood Reinvestment, as a training consultant in home ownership and community lending. My experience of more than 20 years is in the areas of mortgage lending, loan originations, homebuyer education and home-ownership counseling.

We were welcomed by a group of 22 housing providers and counselors, who were ready to learn. Among the group's members were representatives of the Virgin Islands Housing Authority, the Housing Finance Agency, First Bank, Scotia Bank, Banco Popular, Parks and Recreation, and several nonprofits in the region. We delivered two days of housing education and counseling training.

Due to the success of the training, Delegate Christensen's office in 2002 invited us to return and continue working



with the same group. In May, we delivered two days of credit and money-management training. On this visit, the counselors talked openly about how the previous training had affected the services they provide. They were also beginning to recognize that there were tremendous resources among the various agencies at the training. Programs and services that some provided could mutually benefit all the agencies in the islands, but there had been little or no sharing of information. The counselors soon recognized they needed to open the flow of communication among the agencies so that everyone could benefit.

Moving Toward an Association

At the May training, tentative plans were made to form a counselor's roundtable or collaborative. It would serve as an information and communication resource for all the agencies. A task force was formed to lay the groundwork. It obtained information about the National Federation of Housing Counseling Associations (NFHC) and decided to apply for affiliation. Completing the application required collaboration and consensus among the core group. Several planning sessions were held and some progress was made, but things were moving slowly.

In October, the task force asked us for help in developing the structure of the emerging collaborative. We met with them in November for a one-day session on St. John at a facility made available by the Parks and Recreation Department. At the meeting's conclusion, the U.S Virgin

Islands Housing Counselors Association had emerged. Its mission statement was crafted and officers were elected. A tentative 2003 calendar was adopted that includes projects requiring commitment and support from all the groups in the association.

"Now that we have begun to collaborate," said Karen Sprauve, vice president of the new association's board and assistant vice president of community development at First Bank on St. Thomas, "it is interesting to see all the different perspectives that are at the table. The association will create an opportunity for training and professional development, something the counselors here had been isolated from before."

Much work, of course, remains to be done in the islands, but measurable strides have been made toward improving their counseling services. One of the greatest accomplishments is that the islands' organizations are beginning to communicate with one another.

The counselors who came in 2001 to the first training, with only a surface knowledge of the services other organizations could provide, now have a vehicle by which they can keep on top of available programs and information. The beneficiaries, of course, will be the people of the Virgin Islands. ■

Karen Moody Hoskins (kmoskins@nw.org) is a training consultant in home ownership and community lending with Neighborhood Reinvestment.

ANNOUNCEMENTS

Chicago Symposium on Multifamily Housing

On April 24, Neighborhood Reinvestment Training Institute will present a one-day symposium in Chicago, "The Vitality of America's Working Neighborhoods: Meeting the Local Challenges to Multifamily Housing." It is an opportunity for experienced practitioners and local civic leaders to engage in a structured discussion on how to address challenges to multifamily housing. Participants will examine patterns of neighborhood health and tools local governments and developers can use to build communities and ensure community vitality. Details: www.nw.org/training or (800) 438-5547.

Doris Barrell Honored with Faculty Award

Doris S. Barrell, an associate broker and part owner of JLB Realty, was honored with the Faculty Award at the December 2002 training institute in Washington, D.C. She was recognized for the commitment to excellence she has shown to Neighborhood Reinvestment Training Institute and for the knowledge, experience and training she has given to community development practitioners. Barrell was a key contributor in the design of the home ownership and community lending Program of Study now offered

through the training institute, and she also co-authored two course manuals that are routinely used at institutes. She has written and edited several publications for Dearborn Publishing Corp., including *Real Estate Finance Today*, *Real Estate Law and Essentials of Real Estate Finance*. At training institutes, Barrell teaches "Fundamentals of Residential Lending" and "Homebuyer Education Methods: Training the Trainer." She is a nationally recognized trainer not only with Neighborhood Reinvestment but also with the Graduate Realtor Institute and the Northern Virginia Association of Realtors.

Memorial Scholarship Honors Kevin Bibbs

Neighborhood Reinvestment has created a special memorial training institute scholarship to honor Kevin Bibbs, director of community-development lending at Freddie Mac, who passed away in November from a sudden heart attack. Bibbs had been at Freddie Mac for 10 years. Before then, he worked on community-development issues for the Greater Lansing Urban League and the Michigan State Housing Development Authority. The memorial scholarship will allow five NeighborWorks® community-development practitioners a year to attend Neighborhood Reinvestment national and regional training institutes.