



Neighborhood Reinvestment Corporation

Community Development in Dynamic Neighborhoods: Synchronizing Services and Strategies with Immigrant Communities

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Fellowship Program for Emerging Leaders
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Neighborhood Reinvestment Corporation

Joint Center for Housing Studies of Harvard University



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ABSTRACT

Community development organizations must be increasingly cognizant of and responsive to their changing neighborhoods. Major demographic factors related to the growth and influx of recent immigrants to the United States are having a notable impact on many communities. Through a review of current research and interviews with leading experts and practitioners of community development organizations, private lenders and governmental agencies, this analysis explores (1) the importance of immigrants in community development, (2) the response of community development organizations to recent demographic shifts, and (3) the challenges and opportunities practitioners face when connecting immigrants to their communities.

Despite growing research about the implications of immigrant markets for the private sector, there is little research about the role and contributions of community development organizations in the integration of new immigrants. Immigration trends and characteristics are different today than those of the late nineteenth and early twentieth centuries. This research concludes that these new demographics drive much of the dynamic change in cities across the United States. CDOs can best address the changes at the local level, but need more data and market analysis of neighborhood trends. These organizations are in a key position to connect newcomers not only to long-term housing, but also to business development, jobs and leadership opportunities through strategic partnerships and planning.

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EXECUTIVE SUMMARY

Community development organizations must be increasingly cognizant of and responsive to their changing neighborhoods.¹ The nature and role of community development has changed since the 1960s, when grassroots activism attempted to turn around deteriorating inner-cities. However, the community development field has evolved as the number of organizations has multiplied in both urban and rural areas, while the neighborhoods themselves have been in constant flux. Among the most notable demographic factors in dynamic neighborhoods today is the growth in the number and diversity of recent immigrants to the United States.

Despite growing research about the implications of immigrant markets for the private sector, there is little research about the role and contributions of community development organizations in the integration of new immigrants given today's economic environment. There are also many unknown factors about the complex challenges facing organizations as their neighborhood demographics change. Furthermore, many questions remain about whether CDOs can adapt as the community development needs of immigrants become more complex and move beyond adequate and affordable housing. Through a study of current research and interviews with leading experts and practitioners of CDOs, private lenders and governmental agencies, this analysis explores the following three questions:

- Why are recent immigrant demographic trends important to community development?
- How can CDOs respond to changing demographic profiles?
- What are the challenges and opportunities practitioners face when connecting immigrants to their communities?

I. Understanding Immigrant Communities in Dynamic Neighborhoods

Community development organizations are in a key position to recognize and address the recent immigration trends at the local level. Since most CDOs are neighborhood-based and resident-led, they have a comparative advantage over many governmental agencies in connecting new immigrants to the socioeconomic fabric of the communities they serve. The location and proximity of CDOs to the residents they serve, as well as their expertise in advocacy, allow these organizations to better understand the best strategies to working with newcomers. The recent immigration trends are important to community development for three reasons:

1. ***Changing Demographics, Changing Marketplace.*** Immigrants have always been a part of America's history and development. The largest influx of immigrants to the United States was during the Industrialization Age (1880 to 1920). But the remarkable growth, increased diversity and settlement trends of immigrants as shown by the 2000 Census present new and different opportunities and challenges for practitioners and policymakers. The changing socioeconomic characteristics of recent immigrants generate new demands for goods and services in local markets.
2. ***An Underserved and Vulnerable Population.*** Many characteristics of low-income populations, such as few transferable job skills, poverty and lack of education, are prevalent among immigrants due to language barriers, cultural differences and discrimination that

¹ Throughout this paper community development organizations (CDOs) are also referred to as community development corporations (CDCs), nonprofit development organizations (NDOs), or community-based development organizations (CBDOs).

hinder economic mobility. CDOs can continue their mission to increase the assets of low- and moderate-income communities and prevent immigrant families from being vulnerable to unscrupulous financial and housing practices.

3. ***Community Revitalization Strategies.*** Vibrant, healthy communities are dynamic ones. The increase in new immigrant families creates demand for housing, business and community services that can help to revitalize and strengthen neighborhoods. CDOs must recognize the needs and demands of the changing marketplace; otherwise they may fail to achieve organizational goals and may miss opportunities for new partnerships.

II. Key Findings

The level of demographic change that warrants a community development response varies greatly according to the degree and length of immigrant presence, the capacity of the organizations to adapt, and the availability of existing resource networks. Gateway cities like Los Angeles, Chicago, New York and Miami have a long history with immigrants. Their networks are relatively sophisticated, yet many newcomers experience degrees of isolation within their own neighborhoods. Ethnic-focused community development organizations have emerged to fill the need for language-specific, culturally appropriate community development that addresses housing discrimination and small business development. Furthermore, established organizations have broadened their mission from serving one ethnic group to serve a more diverse constituency. CDOs that have broadened their missions rarely limit programs to people in their service neighborhood, and have stretched limited resources to areas where mainstream organizations have not responded.

Traditional gateway cities are not the only places experiencing immigrant growth and diversity. The 2000 census underscores the dispersal of recent immigrants to suburbs outside central metropolitan cities, to Midwestern counties and rural towns all over the country. Immigrants are migrating or immigrating directly to these areas to be with family members, and to take advantage of job opportunities and affordable housing. This phenomenon pushes community development practitioners to seek new methods of outreach, education and partnership. The influx of immigrants to rural areas, for example, has caused numerous challenges. Often there are few community development organizations to handle the growing numbers, and those present are ill-equipped to provide services to meet the critical housing needs of migrant agricultural workers or immigrant factory workers. However, rural Midwest CDOs might benefit from strategies adopted by other organizations in similar environments that have implemented successful programs.

Common Elements of Immigrant-Focused Community Development Strategies

CDOs that provide services and aim program strategies to newcomers have common elements. The following elements are characteristic of well-managed organizations, but there are certain strategies that are specific to CDOs interested in working with immigrant communities. Immigrant-focused strategies do not only include a quantitative analysis of home-ownership rates, but also an environmental scan that takes into account the population growth of school-aged immigrant children; not only a self-assessment of programs, but also a commitment to promoting language and cultural competency among all staff and board members. In this study, CDOs that furthered their understanding and engagement of the specific immigrant communities in their neighborhoods had common elements that include:

Knowledge of the Market

- Comprehensive market analysis, including an environmental scan of the community and region.

- Empirical data-gathering and analysis, documenting demographic changes and illustrating the pressing needs of immigrant communities.
- Assessment of the cultural and economic assets of local immigrant communities.

Organizational Assessment

- Ongoing self-assessment increasing the technical and organizational capacity to provide tailored services and products.
- Developing and sustaining immigrant leadership within the organization through training.
- Knowledge of model programs that provide immigrant services.
- Strategic planning to contextualize immigrant needs in regard to their complex cultural, historical, language and economic backgrounds.

Strategic Partnerships

- Private-sector partnerships connecting immigrants to businesses with a number of tailored financial services, education and training. Likewise, large firms with international presence often have access to tools, strategies and linguistic resources that CDOs can benefit from.
- Public-sector partnerships with local universities and colleges to provide analytical tools and resources.
- Partnerships with immigrant-focused and ethnic-specific organizations that can help serve communities with specific language or cultural barriers.
- National coalitions, regional associations, and community foundations address complex issues with policy implications and leverage important resources.

Tailored Programs

- Community-based outreach to trusted advisors and leaders in local immigrant communities and organizations.
- Meaningful participation for immigrants in meetings and advisory groups informing and engaging all residents in community-development activities.
- Strong education and training components that are accessible to working immigrants and provide culturally appropriate counseling that meets the language needs and cultural norms of that community.

III. Challenges and Opportunities of Connecting Immigrants with Community

CDOs can play a key role in serving the diverse needs of immigrant populations, but practitioners need to think about five factors that involve various levels of organizational commitment:

1. ***Linguistic Isolation and Cultural Barriers.*** Offering bilingual services and translated materials is not enough, especially given the increasing complexity of today's immigrants. Outreach and marketing strategies to immigrant communities must be innovative in light of their education level, cultural values and priorities. These strategies must aim to decrease the information gap that hinders many immigrants from getting involved in community-development activities.
2. ***Anti-Immigrant Sentiment.*** By focusing on common goals and issues, many CDOs have helped to relieve tensions fueled by anti-immigrant sentiment and discrimination. Community-building activities must openly address anxiety that arise between existing communities and newcomers.

3. ***Growing Attention from the Private Sector.*** Lending institutions increasingly provide innovative financial products that take into account the challenges of immigrants in regard to eligibility, citizenship status, income sources and creditworthiness. Community development organizations need to tap into this growing attention to immigrant markets and help to expand and inform private practices.
4. ***Limited Organizational Resources and Support.*** Resources and support for community development continue to dwindle from all levels. In order to expand and tailor services to immigrants, organizations need to leverage financial and technical resources to access data and market analyses, as well as regional and national networks to share successful service delivery and inclusion strategies. Since many CDOs have to prioritize programs, community organizing and outreach components are often the first programs to be cut during fiscal difficulty. This impedes the ability of CDOs to conduct effective outreach to immigrant communities with language and cultural barriers.
5. ***Comprehensive Housing and Economic Development Strategies.*** Community development organizations should recognize the real housing barriers facing the growing immigrant population. Given market housing conditions in many cities and the financial barriers of low-income immigrants, many will not be able to attain the narrowly defined home-ownership goals that are the community development industry standard. CDOs should support immigrant advocacy issues with an emphasis on multiple housing goals that address both rental and homeowner needs, as well as economic-development strategies that deal with the increasing economic gap.

IV. Issues for Further Research

CDOs are often the first to know about local housing, economic or job-related concerns for residents. They are positioned to identify trends in immigrant-community needs, and they possess the creativity and flexibility to calibrate the support to effectively match that need. Immigrants are a driving force in cities across the United States, yet many questions remain about their future success in the socioeconomic fabric of a community. Practitioners, researchers and policymakers in community development should address the following questions to anticipate change and respond to dynamic communities.

Community Development Practitioners

- How will non-gateway states serve immigrant families with severe housing, economic and health needs?
- How do CDOs engage second-generation immigrant youth?
- How can CDOs play a larger policy advocacy role for the immigrants they serve?

Public Policy

- How will local and state governments respond to growing immigration?
- How can national intermediaries support immigrant-serving CDOs?
- How will U.S. foreign affairs affect domestic immigrant settlement patterns?

V. Conclusions

1. ***Immigration is a Significant Driver of Neighborhood Change.*** Immigration today is different from the past and is driving much of the dynamic change. Community development

- organizations should play a key role in addressing the housing, economic and civic-engagement needs of new immigrants in the neighborhoods they serve. Community development organizations are often the first to know about local housing concerns for residents. They are positioned to identify trends in the needs of the immigrant community, and possess the creativity and flexibility to calibrate the support to effectively match that need.
2. ***CDOs Need More Data, Analysis and Strategic Planning.*** CDOs can be key players in economically uplifting immigrant communities, but they need to engage in more data gathering and analysis of their markets. The organizational and programmatic strategies must focus on target needs and assets of immigrants. Strategic partnerships are important in the entire process.
 3. ***Comprehensive Housing and Economic Development Strategies.*** Finally, the home-ownership focus of community development is important, but not the only key to being effective. This paper is about building the community capacity and immigrant-serving infrastructure to improve some of the most pressing conditions that face newcomers. By increasing their awareness, knowledge, engagement and commitment to the immigrant community, CDOs can convey the urgency, possibility, equity and inevitability of change.

I. Understanding Immigrant Communities in Dynamic Neighborhoods

Change is the law of life and those who look only to the past or the present are certain to miss the future.
— John F. Kennedy, Jr.

Why Are Recent Immigrant Trends Important to Community Development?

In order to be most effective, community development organizations must be aware of the demographic changes in their neighborhoods and they must respond appropriately to those changes. Historically, community development has been a movement of grassroots activism that attempted to revitalize deteriorating inner cities. Since the 1960s community development has expanded to over 3,600 organizations that work in both urban and rural areas across the United States.² At this moment, the dramatic growth of recent immigrants³ to the United States is one of the most pressing concerns for CDOs in neighborhoods around the country. Fortunately, CDOs are in a key position to recognize and address the recent immigration trends at the local level. Being on the front lines, CDOs have the advantage of connecting new immigrants to the socioeconomic fabric of their neighborhoods through housing, economic-development, employment and civic-engagement strategies. Given this unique position, recent immigration trends are important to CDOs for three main reasons:

1. Changing demographics indicate a changing marketplace, with increased demand for new goods and services;
2. Community development organizations can maintain their mission to increase the assets of low- and moderate-income communities⁴ and prevent immigrant families from being vulnerable to unscrupulous practices; and
3. New immigrants contribute to neighborhood-revitalization strategies in various cities, including ones that have been historically disinvested or communities that are looking to expand and grow.

Changing Demographics, Changing Marketplace

The increased ethnic diversity, remarkable growth and settlement trends that America has faced in the past two decades are drawing the attention of both policymakers and practitioners. As these demographics change, so does the economy. Today, many immigrants come to the United States with high hopes of success, only to find an economy where even those who are already settled struggle to find work. This phenomenon is different from the 1880s, when low-skilled manufacturing jobs were abundant and competition for work in the service industry was low. After manufacturing industries closed down in urban areas, existing residents moved to areas with better job and housing opportunities. Many new immigrants settled in these abandoned cities, often reinvigorating the neighborhoods through the infusion of small businesses and renovated housing stock.

² The National Congress for Community Economic Development conducts a census of community development organizations throughout the United States; see www.ncced.org/aboutUs.

³ The U.S. Census Bureau defines the term “immigrants,” also known as foreign-born, as those who are not U.S. citizens at birth.

⁴ Ferguson and Dickens offer a definition of community development as “the asset building that improves the quality of life among residents of low- to moderate-income communities, where communities are defined as neighborhoods or multi-neighborhood areas.” Ferguson and Dickens 1999, p. 5.

Increased Diversity in a Different Economy

The current “Information Age” differs from the Industrialization Age (1880 to 1920). During the Industrialization Age, over 30 million newcomers arrived in the United States.⁵ Over half of these immigrants were Anglo-European and emigrated from countries like Germany, Italy and Ireland. Some of these immigrants found help in settlement houses during the Progressive Era, like Hull House and Neighborhood Guild. These settlement houses were based in cities to organize local improvements, work with recent immigrants, try to ease their adjustment to the new country, and act as an advocacy group. To serve their neighborhoods, most settlement workers started with clubs, classes, lectures and art exhibitions, and then added programs as the need arose. Immigrants who had come for better economic opportunities often found substandard housing conditions and low-skilled work in factories, despite help from relatives and friends who had immigrated earlier. Thus, settlement workers became housing reformers, campaigned for anti-child labor laws, and established parks and playgrounds. By 1910 there were over 400 settlement houses, primarily in large cities, with fewer in small cities and rural areas. Although settlement houses had an impact on only a small percentage of the immigrant community, the organizations and their residents had a larger impact on the nation, setting the stage for a larger urban revitalization strategy that would happen over 50 years later.⁶ In many ways, the community development movement that started in the 1960s is the result of local efforts by organizations like settlement houses.

At the same time that the community development movement was gaining momentum and a formalized urban revitalization infrastructure was forming across the country, the next large wave of immigrants was coming to the U.S., only to find themselves in a much different economic system and support network than immigrants of the past. Today, the character of the American foreign-born population is largely a result of the Immigration Act of 1965, which abolished discriminatory quotas based on national origins. The act was aimed at ending favoritism toward northwestern Europeans, reducing a system based on family preference.⁷ Once they became citizens, immigrants could bring their relatives to the U.S. and reconstitute their families.

Figure 1 highlights the differences in the demographics and economy of immigrants today compared with the immigrants of 1880 to 1920. Legislators expected that newcomers would continue to be Anglo-European, but that was not the case. Instead, the provision resulted in a much larger number of newcomers from less developed countries. The changing state of foreign affairs, such as a general improvement in the European economy, worsening conditions in Latin America and the war in Vietnam, resulted in a demographic

Figure 1. Comparing the Immigration Waves

| | 1880 to 1920 | Post-1965 |
|----------------------------------|--|--|
| Share of total population | ≈ 11.6% (1930) | ≈ 11.1% (2000) |
| Origin | Southern and Eastern Europe | Latin America, Asia, Africa, Eastern Europe, and Caribbean |
| Immigrant status | Naturalized citizens | Residents, naturalized citizens, refugees, temporary, and undocumented |
| Economic environment | Industrialization (low-skilled; manufacturing) | Information technology (high-skilled) service sector, agriculture (low-skilled) |
| Immigrant service system | Settlement houses, churches, social networks | Faith-based organizations, social networks, MAAs, CBOs, CDOs, social services, and national advocacy |

⁵ Katz 2000.

⁶ Lindsay and Singer 2003.

⁷ Glazer 1985.

shift. Newcomers from Asia and Latin America quickly outnumbered Europeans, with three million of four million immigrants coming from those areas in the 1970s.

Immigrants from Asia during the second large wave of immigration have had a different experience than previous European immigrants. After 1965 there was an increase in the number of immigrants from Asia from both ends of the economic spectrum: those with strong educational and high-skilled backgrounds, and those with little formal education. Many urban professionals from countries like the Philippines, India and Korea were recruited to fill jobs in medicine, teaching and business. By 1977, over 4,500 Koreans-Americans were operating shops and small businesses, mostly in cities in southern California. These immigrants were doing what many immigrants to the U.S. have done before: they entered niches in the economy abandoned by better-established residents and strove to revitalize inner-city neighborhoods.⁸

Not all immigrants after 1965 possessed transferable skills and an educational background. The largest immigrant group after 1965 came from Mexico, averaging over 60,000 a year in the 1970s.⁹ After Congress eliminated the *bracero* program in 1964, which allowed the hiring of temporary workers from Mexico, there was a large increase in the number of undocumented workers migrating to Texas and California to enter manufacturing jobs or the service economy.¹⁰ In the 1980s, Haitian immigrants, mostly young men fleeing poverty and political repression, settled in southern Florida. They encountered more serious problems of adjustment while held in government detention centers in Florida. Those who were free found it difficult to secure jobs because they had few relatives to assist them, little in the way of skills or education, and faced racial discrimination.¹¹ By 1985 about one-third of Haitian men in southern Florida were jobless and forced to rely heavily on female household members who could earn minimum wage or secure some form of public assistance.

A sizable portion of immigrants after 1965 were refugees.¹² These immigrants had widely diverse skills and educational and cultural backgrounds. The largest refugee group was Cuban, followed by Southeast Asian. Today the median Cuban family income is almost 30 percent higher than that of other Latin-American immigrants, because most Cubans who fled to America entered the well-developed Cuban-American economy in southern Florida.¹³ The presence of a cohesive ethnic community provided the social, economic and political environments within which newcomers began the process of integrating into the larger society. For first-generation immigrants in cities like Miami, Los Angeles, New York and Chicago, these ethnic enclaves provide a transitional environment where many familiar customs are sustained.

In contrast to Cubans, Southeast Asian refugees were mostly resettled in either middle-class white areas or low-income African-American neighborhoods. Although aided by churches and other refugee agencies, these resettlement efforts proved unsuccessful in many instances. Refugees who came from agrarian societies and grew up in war-torn countries were resettled and left in isolation from their new environment due to language and education barriers, or they experienced anti-immigrant hostility. By 1985, over 700,000 refugees from Southeast Asia had entered the country, and many of them did not have the support of relatives and friends that previous immigrants to the United States had.¹⁴ But the government responded with the development of refugee self-help

⁸ Light 1985.

⁹ Briggs 1985, pp. 148-149.

¹⁰ Reimers 1985, p. 46.

¹¹ *Ibid.*, pp. 189-193.

¹² Glazer 1985.

¹³ *Ibid.*

¹⁴ Rose 1985, p. 201.

organizations, called Mutual Assistance Associations. These MAAs formalized and started growing across the country as an emergency response to the domestic resettlement system of Southeast Asians from Cambodia and Vietnam.

These specific refugee groups were in the U.S. with different characteristics than other immigrants. Also within themselves, the Southeast Asian category was a heterogeneous group. For example, many Vietnamese refugees possessed transferable skills and strong educational backgrounds, where as many Cambodians and Laotians were peasants in their home countries with little formal education, who could not adapt to the American economy as easily.¹⁵ By 1985 Southeast Asian refugees in southern California, where most of them settled, were 15 percent less likely to be employed than the population as a whole and were relying on low-wage jobs and public assistance to survive.

Today's immigrants are a diverse group of many facets. By looking at the historical context of immigration we can better understand the rapid growth, diversification, and settlement dispersal of recent immigrants.

Rapid Growth

According to the 2000 census there are over 31.1 million immigrants in the U.S., a 57 percent increase from 19.8 million in 1990.¹⁶ Much of this immigration was fueled by the nation's booming economy in the 1990s, which created an increased demand for low-skilled labor, particularly in the agricultural and service industries. It remains to be seen how the latest economic downturn will affect the most recent immigrant populations, who are likely to be less educated and more susceptible to an economic crisis than those who have been in the country longer.

This current wave of immigrants is extremely heterogeneous within each aggregate group. Policy advocacy organizations such as the National Council of La Raza, the Housing Assistance Council and the National Coalition of Asian Pacific American Community Development have published comprehensive socioeconomic reports that show detailed demographic data and maps of subgroup categories using the 2000 Census. These documents help us analyze national and local trends, as well as illuminate important cultural and historical characteristics of various racial and ethnic categories.

Immigration is predicted to grow in the upcoming years; the Census Bureau estimates that immigration will account for 27.4 percent of U.S. population growth over the next decade. Some states experienced household growth in the last decade that was mainly a result of an increase in the foreign-born population. If it were not for immigrants, the Northeast would have seen no net growth in households. In the Midwest, where immigrants are least likely to settle, the foreign-born accounted for one out of eight new households. According to research from Harvard University's Joint Center for Housing Studies, "Household growth with each successive wave of past immigration will translate into larger and larger shares of minority households. Even if immigration dropped to half of its projected pace, increases in the number of minority households would still top 7.2 million this decade

Resources for Socioeconomic Data on Immigrant Communities

Housing Assistance Council
www.hac.org

National Council of La Raza
www.nclr.org

National Coalition of Asian Pacific American Community Development
www.nationalcapacd.org

National Immigration Forum
www.immigrationforum.org

Southeast Asian Resource Action Center www.searac.org

¹⁵ Glazer 1985.

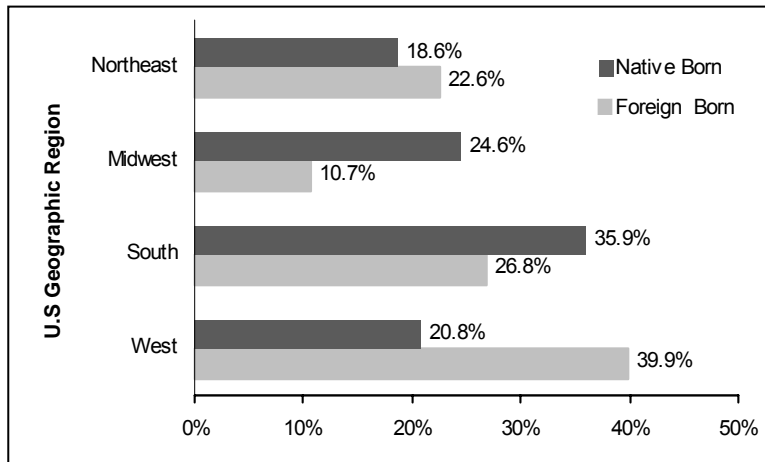
¹⁶ Perry and Schachter 2003.

and 6.8 million the next.”¹⁷ The increasing demand for housing and the fact that immigrants continue to be a largely untapped homebuying market have implications for local housing markets and the housing economy as a whole.¹⁸

Settlement Dispersal

The settlement choices of recent immigrants have had profound effects in urban, suburban and rural¹⁹ communities across the country. The vast majority of legal immigrants in the United States still live in central cities of six states: California, New York, Florida, Texas, New Jersey and Illinois. But immigrants are increasingly dispersing to areas, called “new growth” states, that experienced little, if any, international migration throughout the twentieth century. Rural areas in states such as Arkansas, Georgia, Indiana, Iowa and Kansas are experiencing the growth of ethnic enclaves. And states such as

Figure 2. Regional Population Distribution by Origin



Utah, Nebraska, Tennessee, Kentucky, North Carolina and Georgia all reported that at least 50 percent of those who moved there from 1990 to 2000 were foreign-born.²⁰ The Housing Assistance Council, a national nonprofit organization dedicated to improving the housing conditions of the rural poor, published a report showing that rural Americans are increasingly racially and ethnically diverse. The Latino population in rural areas increased to 1.3 million, a 70 percent increase in the past decade. This results from Latino

migration filling the increased demand for low-skilled labor in agricultural processing and manufacturing. Much of this movement is fueled by “word-of-mouth” contacts with friends and relatives in their home communities. Although many unfairly think that immigrants migrate to areas according to access to welfare benefits, a study by Passell and Zimmerman shows that immigrants are more likely to migrate for family reunification, job opportunities, home-ownership possibilities and housing affordability.²¹

The issue of suburbanization has caused many regional community development stakeholders to question the decentralization of employment, housing and resources from central cities. From 1990 to 2000, the population growth of blacks, Latinos and Asians, many of whom are foreign-born, has increased at faster rates in the suburbs than in the central cities.²² Due to the growing suburbanization of immigrants and communities of color, regional alliances between central cities and suburbs should be made to help residents prepare for work and link them to training, jobs and job-related supports.

¹⁷ Joint Center for Housing Studies 2003, pp. 10-11.

¹⁸ Drew 2002.

¹⁹ According to the Office of Management and Budget definition, rural areas have comparatively few people living in large geographic areas and limited access to large cities and market areas for jobs or everyday living activities. The terms nonmetropolitan and rural are used interchangeably.

²⁰ U.S. Census Bureau, TM-P033: Percent of Foreign-Born Persons Who Entered 1990 to March 2000, 2000.

²¹ Passell and Zimmerman 2000.

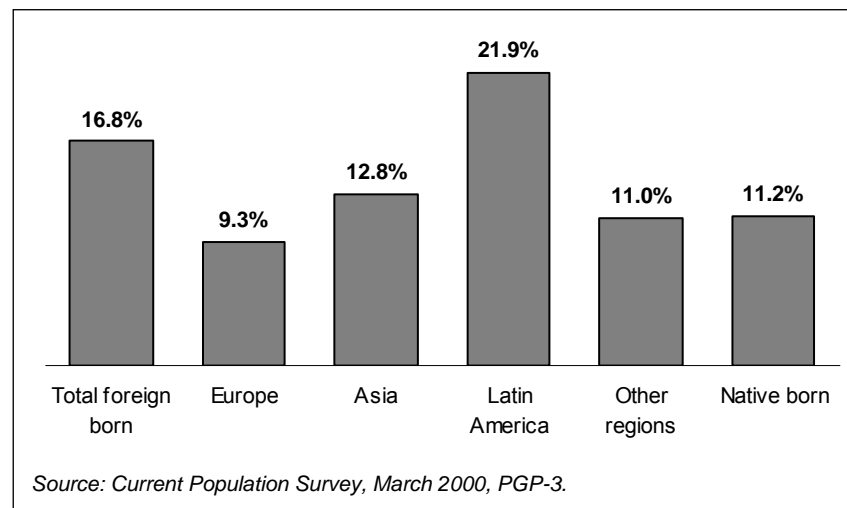
²² U.S. Census Bureau 2000.

An Underserved and Vulnerable Population

Characteristics of low-income populations, such as lack of skills, lack of formal education and poverty, are more prevalent in some immigrant communities because of language barriers, cultural differences and discrimination. In 2000 alone, there were over 8 million adult immigrants who could not speak English “very well.”²³ This linguistic isolation makes it difficult for immigrants to have access to job training and higher-skilled positions. Recognizing and addressing specific barriers and needs like language acquisition and citizenship status will help alleviate the large economic and social disparity that immigrant populations face in the housing market, education and employment. By doing so, CDOs can maintain their mission to increase the assets of low- and moderate-income communities and prevent immigrant families from being vulnerable to unscrupulous practices, such as predatory lending. Such practices contribute to the poverty of many low-income immigrants, further hindering their economic mobility.

Socioeconomic Disparity

Figure 3. Percent Below Poverty Level by Origin



The 2000 Current Population Survey showed that 16.8 percent of the total foreign-born population is below the national poverty level, with a high concentration of immigrants living in poverty-stricken areas. Figure 3 highlights the poverty rates of immigrants according to their country of origin. Latino immigrants have the highest level of poverty among immigrants, followed by those from Asian countries. This aggregate data does not show the disparity of particular racial and ethnic groups. For example, Latin American immigrants include those from Mexico, Central and South America. Within these broad categories, there are many immigrants, such as the indigenous Mayans, who are left out of mainstream Spanish-speaking services because they speak a different language. Asian immigrants have a 12.8 percent poverty rate, but this information does not show the great disparity within this broad racial category. On the surface of the 2000 Census data, it appears that Asian Pacific Americans (APAs) had the highest median family incomes, owned the most expensive homes, and were the best educated, but at the same time Asians’ per-capita income lagged more than 10 percent

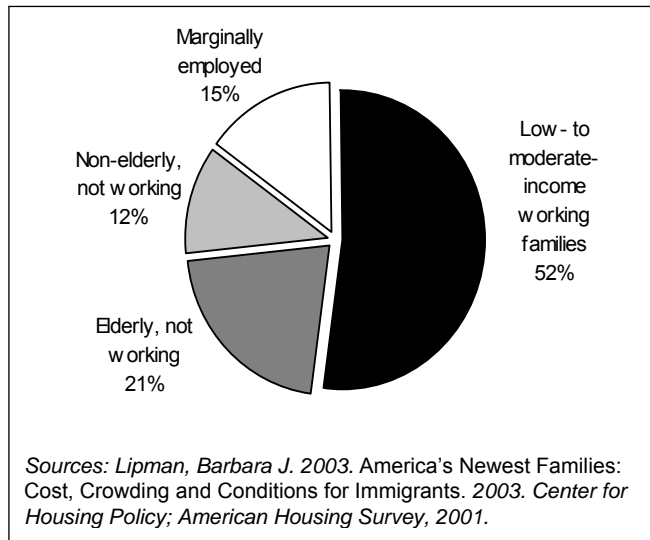
²³ U.S. Census Bureau 2000.

behind that of non-Hispanic whites.²⁴ Many APAs remained impoverished, unemployed and less educated than average native-born Americans.

Critical Housing Needs²⁵

Housing is still one of the most immediate needs of many immigrants when they first arrive in the United States. Most low-income immigrant families live in states with a high cost of living, such as California and New York. Despite community development efforts to improve low-income housing conditions, there are “invisible” immigrants who continue to live in tenement-like conditions. In Queens, New York, a study by Chhaya Community Development Corporation showed that South Asian families live in poor and overcrowded housing conditions. Many South Asian renters face a

Figure 4. Working Immigrant Families with Critical Housing Needs



high risk of homelessness partly resulting from city crackdowns on unsafe housing, like illegal and cellar conversions (when homeowners illegally subdivide their homes or rent basements or attics to meet the high demand for housing). Chhaya CDC found that immigrants, not landlords, were often penalized for these unlawful housing additions.²⁶ This is a common story for low-income immigrants, whether in overcrowded cities or in rural areas. In rural areas throughout the country, over 50 percent of farmworkers are migrant workers, who travel to different regions and states to follow crop seasons.²⁷ Farmworkers are among the poorest populations in the country because of low wages and the seasonal nature of their work. Although some large companies provide employer-assisted housing, a study

by the Housing Assistance Council found that many farmworkers live in substandard housing that often lacks basic amenities, such as functioning water systems and heat.

A recent study by the Center for Housing Policy found that over half of working immigrant families with critical housing needs are low- to moderate-income. Figure 4 shows how the most needy immigrant families use over half their income for housing and/or live in severely substandard conditions. The center found that six out of 10 of these families are from Latin America or Mexico, and one out of five is from Asia.

The Census Bureau estimates that two million more immigrants have arrived in the U.S. since the 2000 census. With about one million immigrants arriving in the U.S. annually, these critical housing problems will not go away, and a host of partners is necessary to deal with the issues. Providing effective and appropriate housing services is a key component of stabilizing this community. CDOs have the technical knowledge and capacity to provide complex housing services. Many CDOs have

²⁴ Lai and Arguelles 2003.

²⁵ The term “critical housing needs” was coined by Barbara Lipman and the Center for Housing Policy to describe those residents that “paid more than half of their household income for housing and/or lived in severely dilapidated conditions.” Lipman 2003, p. 8.

²⁶ Chhaya CDC, “Finding a Path to South Asian American Community Development,” 2002.

²⁷ Housing Assistance Council 2002, p. 71.

core competencies that include financial literacy, home-ownership education, and landlord and tenant information. CDOs should address critical housing needs since most immigrant service organizations lack the technical knowledge, networks and resources to provide these particular programs.

A Vulnerable Population

Community development organizations must increasingly prevent low-income immigrant families from being vulnerable to unscrupulous market practices. Many immigrants, especially those coming from less developed countries, lack understanding about the American financial system. Without intervention, convenient “fringe” financial services, such as remittances and pay-day loans, will continue to capitalize on low-income immigrants by charging high fees and higher interest rates. Although the Home Mortgage Disclosure Act, the Community Reinvestment Act and other policies ensure that prior discriminatory practices such as redlining are no longer viable, a large portion of the immigrant population is still not banked, is underserved, and is inadequately housed. In a study of the home-ownership aspirations of immigrant Koreans and Dominicans, Johnston et al. found that as with many predominantly immigrant communities, portions of northern Queens operate within an informal economy.²⁸ Many employers pay their immigrant employees “off the books,” supporting a business environment where most of the financial transactions are conducted in cash. Thus many immigrants are unable to show records of employment and are subject to using high-fee check-cashing services. These situations can contribute to the poverty that many immigrants face.

Immigrants inspired by the “American Dream” of home ownership might not be educated on the lending process or have the means to support such a serious financial investment. The lack of attention to immigrant needs creates a fertile environment for predatory lenders, home-improvement scams, high-cost mortgage products, and unscrupulous real estate agents or cultural brokers. If immigrants facing these issues are not connected to the economic pipeline, as a whole they might undo recent gains in the country’s home-ownership record and introduce new risks to the overall housing market.²⁹ CDOs have the technical capacity to provide strong education components in order to boost immigrant financial awareness.

Community Revitalization Strategies

Vibrant, healthy communities are dynamic ones. The increase in new immigrant families creates demand for housing, business and community services that can help to revitalize and strengthen neighborhoods in both hot and soft local economic markets.³⁰ Grogan and Proscio consider the positive consequences of immigration as they contribute to the rebirth of functioning private markets in former wastelands — soft markets defined by population decline, high vacancy rates and unemployment. They believe that the settlement of immigrants in disinvested cities is a major propellant of urban

In **Schenectady, New York**, a city of 62,000 people, the mayor heavily recruits Guyanese immigrants living in Queens, Brooklyn and the Bronx to persuade them to move to the struggling upstate city.

Motivation: Job, housing and business opportunities, with government incentive. The city sells homes on its demolition lists for \$1, instead of paying for high demolition costs. Increases in property values.

Strategy: Marketing includes weekend bus tours and announcements on a Guyanese radio talk show that airs throughout New York.

Outcome: About 2,000 Guyanese have moved to Schenectady, and bought and renovated dilapidated or condemned homes or started small businesses, improving housing market prices.

²⁸ Johnston, Katimin and Milczarski 1997, p. 68.

²⁹ Joint Center for Housing Studies, *State of the Nation’s Housing 2000*, p. 14.

³⁰ The terms “hot markets” and “soft markets” are defined by the National Congress for Community Economic Development to describe the different economic environments that CDOs work in.

neighborhood revival. The authors point out that the influx of immigrants has not only “spurred growth in cities with once sinking populations, but they have concentrated in the very neighborhoods those cities had once written off as lost.” Soft market cities such as Pittsburgh and Philadelphia, or even small cities like Schenectady, New York, now have policies or public programs aimed deliberately at attracting immigrants. (See sidebar on page 13.)

In hot markets such as Boston, Atlanta or Oakland, immigrants also contribute to population growth. But in these areas, adequate and affordable housing is difficult to come by and the cost of living in these areas is increasingly high. Nonetheless, the continued settlement of immigrants in these areas provides both challenges and opportunities to community-revitalization strategies. “Thanks in large part to Russians in Coney Island and Brazilians in Newark, Mexicans in Chicago and Houston, and Asians in Oakland, rundown neighborhoods are suddenly seeing a burst of new activity — not just in the number of residents, but in small-business investment, street life, and an asset that hardly anyone associated with these places 20 years ago: cultural élan.”³¹ On the other hand, the challenges posed by the influx of immigrants into hot markets means an increased role for community-organizing and community-building activities, especially in regard to housing and tenant rights, workforce development and education and counseling.

CDOs have a stake in building the assets of low- and moderate-income communities. As the demographics and marketplace change, CDOs must recognize the barriers to addressing the community-development needs of immigrant communities. Some CDOs have conducted extensive needs assessments in their neighborhoods and found that new immigrants quickly move out of neighborhoods that lack affordable housing and job opportunities in search for better conditions. This constant out-migration of residents causes instability in neighborhoods where one low-income community is replaced by another. CDOs have an opportunity and responsibility to stabilize the neighborhoods, and can do so by supporting and encouraging immigrants to make long-term investments in the community through homeownership, education and job opportunities.

Community development organizations must be aware of demographic changes in immigrant communities. “Immigrants have been the backbone of stability in many struggling neighborhoods. With their aspirations, immigrants have been fueling the stability of distressed neighborhoods. They are and will continue to be the future renewal of many cities,” according to Kenneth D. Wade of Neighborhood Reinvestment Corporation.³² Unfortunately, in many communities, mainstream market channels overlook the fact that immigrants are a significant economic force. The increasing presence of immigrants in small towns and rural areas, as well as the continued growth of the immigrant population in traditional gateway cities, has implications for CDOs, the neighborhoods they work in, the immigrants themselves, and the long-term revitalization strategies of community development.

³¹ Grogan and Proscio 2000, p. 5.

³² Interview with Kenneth D. Wade, Director, National Programs, Initiatives and Research, Neighborhood Reinvestment Corporation, June 2003.

II. Common Elements of Immigrant-Serving Community Development Organizations

*The immigrant market has incredible potential for home ownership and business development, as these families desperately want to gain a foothold in the economic mainstream. In the communities we care most about, it is literally impossible to ignore the tremendous potential of immigrant families to not only radically improve their own economic lives but to also lift up the well-being of their neighborhoods. The immigrant market cannot be overlooked for its current and future value.*³³

—Ellen Lazar, Executive Director, Neighborhood Reinvestment Corporation

How Can CDOs Respond to Changing Demographic Profiles?

Given the heterogeneity of this immigrant wave, there are no one-size-fits all solutions to engaging immigrants in community development. The level of demographic change that merits a community development response varies greatly according to three factors: (1) the degree and length of immigrant presence, (2) the capacity of the organizations to adapt, and (3) the availability of existing resource networks.³⁴ Figure 6 (on page 19) highlights the wide variation of immigrant presence in specific markets and the different responses of CDOs in those areas. As organizations recognize and adapt to the demographic changes, the risks and overhead costs associated with serving immigrant communities increases. Thus various strategic partners are presented.

Community development organizations working in dynamic neighborhoods with changing demographics frequently wrestle with questions such as:

- How do I know when immigrant communities are moving into my neighborhood?
- What are their community-development needs?
- What role can my organization play in working with recent immigrant groups?
- Who else in the community is working on these issues?
- Where can my organization get the resources to expand and strengthen our immigrant-focused work?

These questions — along with countless others about socioeconomic conditions, housing and economic-development opportunities, leadership development, and the availability of resources —

Four Common Elements

1. Knowledge of the Market
2. Organizational Assessment
3. Strategic Partnerships
4. Tailored Programs

can be answered through a firm understanding of the immigrant communities being served, their organizational capacity, and other key stakeholders in the immigrant community. Many of the CDOs targeting services to newcomers have four common elements: (1) understanding of local demographic changes and immigrant needs in the community, (2) organizational assessment of the capacity to address the changes and needs, (3) knowledge of strategic partners and a willingness to collaborate, and (4) innovative

programs and services tailored to community needs. These elements are characteristic of well-managed organizations, and are important to recognize in light of the pressing issues facing organiza-

³³ Schoenholtz and Stanton 2002, p. 5.

³⁴ Analysis based on author's interviews with 20 CDOs nationwide, June to August 2003.

tions because of these changing demographics. Unfortunately, not all CDOs are providing adequate community development programs to immigrant populations

Knowledge of the Market

CDOs based within the communities they serve usually see demographic changes before many other players in the financial and home-ownership system. In a field that is increasingly based on outcomes measurement and accountability, community development organizations must track the demographic data of the neighborhoods they serve. Detailed market analysis is already a common practice that well-managed CDOs engage in, but it is crucial for CDOs that work in communities with changing demographics to consistently and constantly analyze local demographic trends. By engaging in a comprehensive market analysis that includes an environmental scan of the entire community and

region, CDOs will be in a better position to provide the housing, economic-development and civic-engagement opportunities that immigrant residents need.³⁵

Using data that is based on observation, research and analysis rather than anecdotal information helps CDOs identify and present the needs of their changing community.³⁶ Compiling data from the American Housing Survey and the Census Bureau, and interviewing key informants can give CDOs a sense of immigrant needs, but it often takes a great deal of resources. Fortunately, there are a number of policy and advocacy organizations that have done demographic analysis about specific immigrant communities at the local level. (See sidebar.)

Although demographic analysis of data from the census and American Housing Survey helps, it is not the only means of understanding the local immigrant population. Qualitative data collection through grassroots methods like facilitated focus groups or door-knocking further illustrates the most pressing needs for invisible immigrant communities, many of whom might not have been counted in the census or any other governmental surveys because of their uncertain legal status.³⁷ A thorough and sound needs assessment can help an organization articulate and justify the need for action and change. In researching the

different strategies CDOs use, there are some innovative examples of providing strong empirical information about the characteristics, trends and needs of their immigrant community.

³⁵ Interview with Marietta Rodriguez, Homeownership Specialist, Neighborhood Reinvestment Corporation, June 2003.

³⁶ Collins and McArdle, 2003, p. 41.

³⁷ Interview with Martina Guilfoil, Executive Director, Inglewood NHS, July 2003.

Online Resources for Demographic Information

Data Resources

- **Census Bureau**
factfinder.census.gov
- **American Housing Survey**
www.huduser.org/datasets/ahs.html
- **Federal Statistics**
www.fedstats.gov
- **Fannie Mae Foundation**
www.fanniemae.foundation.org/programs/journals.html
- **The Boston Foundation**
www.tbf.org/indicators
- **MassStats**
www.massstats.com
- **Neighborhood Knowledge Los Angeles**
nkla.sppsr.ucla.edu
- **Philadelphia Neighborhood Information System**
cml.upenn.edu/nbase

Technical Assistance Providers

- **Community Mapping Assistance Project**
www.cmpa.nypirg.org
- **National Neighborhood Indicators Partnership**
www.urban.org/nnip/wtwmaps.html

Geographic Information System (GIS) Tools

- **PolicyLink Equitable Development Toolkit**
www.policylink.org/EquitableDevelopment

- El Centro, Inc., conducted a survey of immigrant adults in the metropolitan region of Kansas City, Kansas. The CDO adopted an organizing strategy to identify and define the social, economic, educational and civic realities of Latino immigrants through a comprehensive needs assessment. El Centro used the study in its strategic planning process.
- Chhaya Community Development Corporation, in Queens, New York, conducted a quantitative and qualitative needs assessment of the South Asian American community using various data resources, including decennial census data from the New York City Department of City Planning's Housing and Vacancy Survey, and data from a random survey and focus groups conducted by Chhaya CDC staff. Using a grassroots approach that included interviews in various languages, the organization was able to capture information that would not be revealed by quantitative data alone.
- Neighborhood Housing Service of New York City (NHS of NYC) has adopted various forms of market analysis in order to understand its changing constituency. In 2002, NHS of NYC hired a consulting group, Checco Communications, to conduct a series of focus groups throughout the region. The information gathered helped the CDO develop more culturally appropriate marketing messages for immigrants. NHS of NYC was also involved in a needs assessment with HUD and Hunter College to understand the homebuying needs of Koreans and Dominicans in northern Queens. This partnership between the CDO, college and public agency was a way to leverage meaningful information for all parties involved.

Organizations like El Centro, Chhaya CDC and NHS of NYC have proactively uncovered the answers to important questions, instead of relying on anecdotal information. Figure 5 (next page) presents many of the questions that CDOs found important to ask when trying to understand the specific characteristics and needs of local immigrant communities. One of the major issues CDOs face is understanding a person's reason for immigration. Johnston et al. found that Korean and Dominican immigrants in northern Queens had various reasons for immigrating and differing plans for returning to their country of origin. Most of the people surveyed felt that they would eventually return to their homelands, a process known as repatriation. In other situations, immigrants move back and forth between two countries, a cyclical movement called circulatory migration.³⁸ Latinos who come to the U.S. on a temporary basis often immigrate with the intention of earning money and returning to their native country. Immigrants with these objectives rarely wish to buy a house in the United States.³⁹ Rather, it is common for some of the money to be sent home to their families to be earmarked for the purchase of land and incremental construction of homes in Latin America.

It is difficult to design services without a basic understanding of an immigrant group's socioeconomic, historical and cultural characteristics. Recent studies provide insight into the various immigrant market segments: Asian, Latino, African and refugee. Again, it is important yet difficult to make generalizations about broad immigrant groups. There are distinct differences between various racial and ethnic groups. Poverty in the Latino community, for example, cannot be adequately addressed without an appreciation for how the experiences of El Salvadorans diverge from those of Mexicans.

³⁸ De Sipio and Garza 1998, p. 4.

³⁹ Cheney and Cheney 1997, p. 51.

Figure 5. Questions to Understand Local Immigrant Characteristics

| Characteristics | Questions |
|------------------------------------|--|
| Settlement patterns | <ul style="list-style-type: none"> ■ Where are immigrants moving from and where are they settling in the neighborhood? ■ What are the immigrant-dense neighborhoods? ■ What kind of conditions do most immigrants find themselves in your neighborhood? |
| Immigrant population growth | <ul style="list-style-type: none"> ■ How fast, slow or gradual is the demographic change? ■ From what countries do the recent immigrants come from? |
| Economic status | <ul style="list-style-type: none"> ■ What education level and skill level do immigrants have? ■ What is the level of English proficiency in speaking, reading and writing? ■ What kind of dwellings or living conditions do immigrants tend to live in my neighborhood? Renters and homeowners often have different visions for community development. ■ What is the family structure of most immigrants in my neighborhood? |
| Immigrant status | <ul style="list-style-type: none"> ■ What is their legal status? ■ Are there other immigrant -serving organizations addressing citizenship needs? |
| Motivation | <ul style="list-style-type: none"> ■ What are their reasons for immigrating? ■ Do they feel culturally alienated in this community? Why or why not? ■ Do certain immigrant groups have strong cultural connections in the community to help them out? How can the organization access those existing connections? |

CDOs must balance their understanding of their community and the data they gather, but having better information and the documentation to present the demographic characteristics can help CDOs justify action steps and the resources needed to provide effective community-development services.

For established organizations, such as the **Unity Council** in Oakland, California, it did not make sense to duplicate services that were already being offered by other CDOs in the area.

Motivation: Recognizing that their community's largest population, Latinos, dropped under 50 percent, the leadership decided to broaden the organizational mission to include a more diverse constituency that also works with underserved Asian Pacific Americans (APAs).

Strategy: The Unity Council's executive director and founding member, Arabella Martinez, understood that her staff could not tackle the issues facing Southeast Asian families alone. The organization sought out partnership with other CDOs in the region with knowledge of, access to and expertise on the APA community.

Outcome: Unity Council's job-readiness and employment program is available in seven languages and involves an extensive partnership between five community-based organizations.

For CDOs with small staff and stretched resources, it is often a major investment just to provide translated materials and offer bilingual classes. By engaging in a comprehensive market analysis that looks at immigrant characteristics, CDOs can justify a greater investment in these market segments.

By gathering and analyzing data about the changing communities, CDOs will be able to determine where the immigrant needs are the greatest in their communities. It will also help to create baseline statistics that will be important to communicate to funders, board members and other stakeholders. It might be an expensive and tedious process, but the information gathered helps CDOs create better programs and community development strategies. In Los Angeles after the 1992 riots, it took an economic assessment of the minority-owned businesses to figure out that the seemingly struggling economy was not struggling at all. In his book *House By House, Block By Block: The Rebirth of America's Urban Neighborhoods*, Alexander Von Hoffman describes how community development practitioners recognized that the way to improve neighborhood conditions was to provide support to independent, mom-and-pop urban manufacturers.⁴⁰ Successful CDOs focused on the cultural and economic assets of their

⁴⁰ Von Hoffman 2003.

local immigrant communities, instead of following the model economic development programs from areas where the population and economic environment were different.

Figure 6. Strategies and Partnerships in Various Communities With Immigrant Markets

| Market Assessment | Organizational Strategies | Strategic Partners |
|-------------------------|---|---|
| High Immigrant Presence | High Risk and Associated Cost | High Commitment and Involvement |
| Oakland, CA | Unity Council <ul style="list-style-type: none"> ■ Leadership development ■ Board incorporation ■ Regional coalition building | Networks and Coalitions Public, private and nonprofit |
| Queens, NY | Chhaya CDC <ul style="list-style-type: none"> ■ Needs assessment ■ Strategic planning | Partnerships Landlords, employers, consultants and philanthropy |
| Kansas City, KS | El Centro, Inc. <ul style="list-style-type: none"> ■ Outreach and translated materials ■ Board incorporation ■ Multilingual classes | Collaborations and Contracts Local banks, attorneys and social services |
| Utica, NY | Utica NHS, Inc. <ul style="list-style-type: none"> ■ One-on-one counseling ■ Referrals | Relationships Mutual assistance organizations, social service organizations, international rescue committee |
| Low Immigrant Presence | Low Risk and Associated Cost | Low Commitment and Involvement |

Organizational Assessment

Recognizing the community development characteristics and needs of newcomers is only the first element of reaching out to the immigrant community. CDOs must also take stock of their organizational capacity in order to determine the staffing and resources needed to serve the community. The staff and leadership of CDOs engaged in working with immigrant communities have a keen understanding of their organizational capacity. For example, a basic assessment is whether the CDOs promote cultural sensitivity and understanding within the staff and board about the issues facing immigrants in the neighborhood.⁴¹ These organizations recognize that they are one stakeholder in the immigrant-community development infrastructure. As CDOs, they can specialize in their market niche, whether it is housing development, economic development or community-building. CDOs working in communities with changing demographics conduct ongoing self-assessment that increases their technical and organizational capacity to provide services and products. In cities that are familiar with a constant influx of immigrants and changing demographics, there is an established community development network that could address immigrant needs.

Once CDOs have a clear assessment of their changing constituency and understand their organizational capacity to serve the immigrant population, they often engage in some form of strategic planning. This process puts immigrant needs in the context of their complex cultural, historical, language and economic backgrounds. Using the empirical data and analysis generated from its needs assessment, El Centro, Inc., was able to identify and develop courses of action. Its strategic planning process later turned into a monitoring and re-adjustment process, where the staff and leadership addressed whether their initial strategies had any impact on the Latino immigrants they wanted to serve.

⁴¹ Interview with Pierre Fils-Aime, Small Business Specialist, Codman Square NDC, July 2003.

Strategic planning also allows CDOs to think through the entire service-delivery process, recognizing staff capacity. When Nuestra Comunidad first began reaching out to its Latino population in the Roxbury neighborhood of Boston, it posted flyers in English and Spanish. The staff did not recognize the importance of having a bilingual staff person answer the phones in order to answer questions of Spanish-speaking clients.⁴² Deciding to take on even the most basic immigrant community development needs involves thoughtful planning. In the Twin Cities of Minnesota, the Community Neighborhood Housing Services found it to be more cost-efficient to train people within the immigrant community about financial services and home ownership. Once trained, the Homeownership Center hired them as consultants and provided them with cell phones to field questions and concerns from potential clients.⁴³

Strategic Partnerships

There are both short-term and long-term benefits of cultivating networks that show commitment to the immigrant community, but it is difficult to build solutions without external resources.⁴⁴ Developing and maintaining strategic partnerships is a key element to building organizational capacity to serve immigrant communities, and more importantly to create a network of organizations that provide continuous support. In many cases, it does not make sense for a CDO to serve multiple populations. Instead, the organization should foster partnerships or contracts with organizations that have a track record of geographic or cultural understanding with immigrant populations. Figure 7 highlights examples and reasons why CDOs should engage in strategic partnerships with public, private and other nonprofit organizations to better engage immigrant communities.

Increasingly, financial institutions are interested due to immigrants' potential market power. More CDOs are endorsing financial education and training for immigrant and minority communities. As a result, there are several resources for language-specific information on financial education. One such effort is the Money Smart program of the Federal Deposit Insurance Corporation (FDIC). The curriculum is offered in Spanish, Chinese, Vietnamese and Korean. The tailored language versions of Money Smart were developed to help build awareness among unbanked immigrants. Also, the National Coalition for Asian Pacific American Community Development (National CAPACD) offers free financial education materials online in English, Chinese, Korean and Vietnamese.⁴⁵ Motivated financial institutions, such as Wells Fargo and First National Bank and Trust of Rogers, Arkansas, are becoming more aware of the power of reaching and capturing the eligible immigrant market for housing opportunities. A handbook developed by the Fannie Mae Foundation and Georgetown University's Institute for the Study of International Migration presents various ways that financial institutions can access immigrant communities. One possibility includes partnering with community-based organizations to provide needed financial-literacy training. The handbook describes ways that banks can use organizations like CDOs as a conduit.⁴⁶

Accessing and analyzing data takes many resources, and so it may benefit CDOs to create coalitions with local universities and colleges. HUD's Community Outreach Partnership Centers provide analytical tools, resources and technical assistance to local CDOs. Partnerships like this provide not only data analysis, but also academic research opportunities for college student interns.

⁴² Interview with Evelyn Friedman, Executive Director, Nuestra Comunidad, June 2003.

⁴³ Interview with Christi Baker, Chrysalis Consulting, July 2003.

⁴⁴ Ferguson and Stoutland 1999, p. 26.

⁴⁵ Interview with Lisa Hasegawa, Executive Director, National Coalition for Asian Pacific American Community Development, August 2003.

⁴⁶ Schoenholtz and Stanton 2001.

Figure 7. Quick Reference Guide: Strategic Partnership Examples

| Purpose | Potential Partner | Example |
|--|---|---|
| Providing specialized education and training | | |
| Provide translated financial services materials | Private sector, Government | Wells Fargo Bank, FDIC |
| Access citizenship information | National community development agencies | National CAPACD, NCLR |
| Provide language classes and financial literacy training | Employers and landlords | Asian Americans for Equality |
| Accessing analytical tools and resources | | |
| Monitor demographic neighborhood change | Financial services | Federal Reserve local affiliates |
| Build a shared understanding of current conditions | Universities and colleges | HUD's Community Outreach Partnership Center |
| Reaching immigrant communities | | |
| Identify organizations serving immigrants | Nonprofit sector | Mutual assistance associations, SEARAC |
| Market to immigrant communities | Independent media and radio | Korea Daily News (NY) |
| Connect to social-service organizations | National agencies and local CDOs | United Way, Coalition for a Better Acre (Lowell, MA) |
| Eliminate language and cultural barriers | Immigrant-led CDOs | Viet-AID (Dorchester, MA) |
| Addressing complex public policy issues | | |
| Leverage resources | Public, private and nonprofit sectors | Hispanics in Philanthropy, Chambers of Commerce |
| Build networks and coalitions around policy advocacy | National Advocacy, Philanthropy | National Immigration Forum, Ford Foundation |
| Organize community members | Local unions, Tenants Associations | Local 82/Justice for Janitors (Washington DC), Central American Resource Center (Los Angeles) |

Many CDOs have a core competency in housing development, but lack the language capacity or cultural understanding to deliver their services to all those who need them. Immigrant-focused and ethnic-specific organizations can help serve communities with specific language or cultural barriers. Frequently, these community-based organizations provide the first wave of social services and short-term housing or emergency housing to newcomers. But they lack the capacity to get immigrant families into the pipeline of the financial system, long-term housing, stable jobs and home-ownership opportunities. CDOs should involve existing immigrant-serving organizations before trying to tailor own programs and services. Codman Square Health Services, in the Dorchester neighborhood of Boston, deals with the immediate health-care needs of recent immigrants. Given its relationship with and proximity to the Codman Square Neighborhood Development Corporation, it refers and markets Codman Square NDC's financial services and housing services to the community. Some CDOs look to connect their financial literacy and education programs to English-language schools or citizenship classes at the local community center. Other CDOs have linked up with local schools because they found that many working immigrant parents were only willing to take time out to participate in programs that related to their child's success.

Another approach adopted by CDOs is to reach out to trusted advisors and leaders in local immigrant communities and organizations. Project Renew in Fort Wayne, Indiana, has adopted this approach. The organization conducted extensive outreach to recruit leaders of immigrant communities in their service area. The CDO made the necessary preparation for language translation so that all participants could take part in meetings and advisory groups. This proved to be a successful way of informing and engaging all residents in community-development activities because leaders brought the information and skills learned back to their respective communities.

Although board members and leadership of CDOs are often community members, there is often a time lag from when the demographics of a community are changing and when CDOs are able to build immigrant leadership with the staff or organizational leadership. All residents should participate in the activities that define and shape their communities.⁴⁷ Chicanos Por La Causa, a CDO in Phoenix, Arizona, provides free fiscal-fitness training to parents right after they drop off their children at a Head Start program. The organization recognized that it needed to adapt its programs and offer them when people could attend. Many working immigrant families hold two or more jobs and therefore cannot attend evening or weekend classes.

National coalitions, regional associations and community foundations leverage important resources and address complex issues with public-policy implications. There is a need for national grassroots campaigns about issues like linguistic isolation or fair housing, but this is difficult because CDOs are dealing with so much at the local level. “The future of community development, broadly conceived, ... warrants an evolving national strategy for social justice and shared prosperity.”⁴⁸ In the past decade several ethnic-specific funders collaboratives have formed, namely Asian Americans/Pacific Islanders in Philanthropy (AAPIP) and Hispanics in Philanthropy (HIP). These national membership organizations were started in part as a response to the lack of attention and resources for their respective communities. The HIP Funders’ Collaborative for Strong Latino Communities offers annual planning and capacity-building grants. The members of these philanthropic organizations are often staff and directors of foundations in various areas. They are knowledgeable about CBOs doing relevant work with immigrant communities in cities across the country.

In order to address the growing need for housing services for the Latino population in Arizona, the **National Council for La Raza’s Homeownership Network (NHN)** brought a coalition of Latino CDOs together to increase outreach, specialized products, and services. The coalition includes Housing for Mesa, Chicanos Por La Causa, Housing America Corporation and the National Council for La Raza.

Motivation: To break Latinos’ language and cultural barriers to the homebuying process.

Strategy: Target low- to moderate-income Latino families that are potential homebuyers.

- Flexible underwriting through a partnership with Fannie Mae to create more flexible standards with NCLR. Innovations included substitution of nontraditional evidence of creditworthiness, such as regular payments of rent and utility bills for families with little or no credit history, and greater acceptance of multiple sources of income to calculate mortgage eligibility.
- Down-payment assistance provided as small grants through the use of public and private resources.
- Mandatory prepurchase housing counseling by Latino CDOs and with support from Fannie Mae and First Interstate, with extensive technical assistance from NCLR.

⁴⁷ Interview with Martina Guilfoil, Executive Director, Inglewood NHS, July 2003.

⁴⁸ Ferguson and Dickens 1999, p. 3.

Tailored Programs

Given the increasing diversity and complexity of immigrant communities today, CDOs need to develop innovative outreach and appropriate delivery strategies — and must also think ahead. After conducting its needs assessment through focus groups, NHS of NYC realized it needed to create appropriate marketing messages for its financial life-skills course. The Codman Square NDC has had a Small Business Development Initiative for several years. In recent years there has been a growing number of small businesses owned and operated by Haitian immigrants. Pierre Fils-Aime, Small Business Development Specialist, suggested that Codman Square NDC reach out to this population of small business owners. Concerned about the high turnover of many Haitian-owned businesses, Fils-Aime discovered that many of the Haitian entrepreneurs were not aware of market analysis, nor were they educated on some of the technicalities of ownership.⁴⁹

Given the varied educational backgrounds of immigrants, many CDOs must update traditional outreach methods by using ethnic print media and local radio stations to inform immigrant communities about their services. Increasingly, CDOs must do more footwork and outreach to churches, trade associations and mutual assistance associations to gain access to immigrant communities. CDOs that work with newcomers often have strong education and training components that are accessible to working immigrants and provide culturally appropriate one-on-one counseling that meets the language needs and cultural norms of that community. Whether teaching new immigrants how to navigate the home-ownership system or connecting them to important financial resources, CDOs are developing multiple support relationships with existing residents and newcomers. Programs with these elements produce long-term outcomes such as economic self-sufficiency, healthy family and social relationships, and community involvement.⁵⁰

⁴⁹ Interview with Pierre Fils-Aime, Small Business Specialist, Codman Square NDC, July 2003.

⁵⁰ Sampson, pp. 241–292.

III. Challenges and Opportunities for Connecting Immigrants With Community

Community development organizations are often more ambitious, versatile and responsive to market changes than organizations in the government sector. CDOs play a key role in serving the diverse needs of immigrant populations, but practitioners need to think about various factors that involve organizational commitment. Understanding these challenging factors can help CDOs expand and strengthen services to meet the needs of the immigrant community. The next section presents the most pressing barriers that hinder immigrants from accessing the services and resources of CDOs, as well as the challenges that CDOs face in trying to expand their programs to immigrant communities.

Immigrant Barriers

Some of the issues facing underserved immigrants are similar to those of the low-income population as a whole, but there are specific sociocultural barriers that make it even more challenging for new immigrants to better their circumstances. Language access, employment opportunities and cultural attitudes about financial institutions are some of the barriers that make it difficult for immigrants to engage in community development opportunities. In some areas, the influx of new immigrants is so fast that there simply are not enough institutions to address the changing needs of the community. Immigrants have so many different needs that even cities with constant flows of immigrants have a relatively weak immigrant support infrastructure.

Barrier One: Linguistic Isolation and Cultural Understanding

Offering bilingual services and translated materials are not enough, especially given the increasing complexity of today's immigrants. The 2000 census revealed that eight million adult immigrants are linguistically isolated or speak English less than well.⁵¹ Because of the language barrier, many immigrants come to the U.S. and decide to live in an ethnic enclave that reflects their background. Living in an ethnically familiar neighborhood can be critical for recent immigrants who have limited language and social skills. Cultural brokers and real estate agents of the same ethnic background are sometimes the only option immigrants feel they have in regard to home-ownership education. According to studies by the National Council of La Raza, a subtle component of immigrants' ignorance about American housing finance in the U.S. is their prior knowledge of financial and home mortgage environments of their home countries. Additionally, some immigrants from less

Immigrant Barriers

1. Linguistic Isolation and Lack of Cultural Understanding
2. Anti-immigrant Sentiment
3. Determining Eligibility

Organizational Challenges

1. Limited Capacity
2. Lack of Operational Resources and Support
3. Comprehensive Housing and Economic Development Strategies

In New York City, **Asian Americans for Equality** partnered with the landlords of many of their customers.

Motivation: Because of their concern about high turnover rates in the workplace and their rental units, many large employers and landlords were interested in working with the CDO to provide financial education to their immigrant employees and tenants.

Strategy: Provides technical assistance to small property owners who want to apply for low-interest loans to renovate and upgrade their buildings.

Outcome: Increased community support and partnerships. Owners agreed to avoid displacing low-income tenants and/or drastically increasing rents.

⁵¹ The U.S. Census Bureau surveys the ability of a person to speak English. For those respondents who speak a language other than English at home, they are asked about their ability to speak English, from "very well" to "not at all."

developed countries have negative attitudes toward large institutions, like banks in the U.S., because they conduct very personal financial transactions in an impersonal and automated way. For some, this impersonal nature of banking reminds them of unpleasant experiences with unstable or repressive governments in their home country. Banks in these countries may have gone bankrupt and robbed families of their savings.

Opportunity: Innovative Outreach, Marketing and Organizing Strategies

Outreach and marketing strategies to immigrant communities must be innovative, recognizing their education level, cultural values and priorities. In order to foster trust, Asian Americans for Equality holds Homebuying Fairs and Financial Mini-Expos that bring together community members, nonprofits, the private sector and local government agencies. The organization continuously conducts targeted public-awareness media campaigns to link prospective homebuyers to counseling and financial services.

In order to decrease the home-ownership gap of the growing Latino population, the National Council of La Raza supports increased employment of Latino bilingual and bicultural professionals in the

financial-services industry through training and internship programs. Although this might not be an option for CDOs with limited budgets, materials and service must be bilingual. CDO staff working directly with members of the immigrant community must further understand the historical and cultural values of customers. In order to build deeper understanding of local immigrants' historical and cultural backgrounds, CDOs have engaged in more community-organizing and community-building activities.

In Santa Fe, a city in northern New Mexico, **Homewise** (formerly **Neighborhood Housing Services of Santa Fe**) has created a Spanish-speaking Immigrant Program to help immigrants overcome their limited English skills and understand the complicated rules of the mortgage industry

Motivation: Many immigrants do not believe that home ownership is a realistic goal, and think that their only option is to purchase a manufactured home using higher-interest financing. Non-English speakers are one of the most targeted populations for predatory-lending practices, and many experience high levels of housing discrimination.

Strategy: Education about the financial process and setting realistic expectations that the process will take time. To deal with the issues of eligibility, Homewise developed a one-hour orientation called Mortgage Eligibility for Immigrants that focuses on criteria for low-income, Spanish-speaking immigrants. Some sessions are held in collaboration with local immigrant-led CBOs, like Somos Un Pueblo Unido. The collaboration helps create an environment of trust and legitimacy between immigrant customers and Homewise. Once deemed eligible, participants fill out a customer profile and meet with a Spanish-speaking loan counselor for one-on-one services.

Outcome: In a few years, Homewise has been able to assist 12 immigrant families into home ownership, and 24 are close to being mortgage-ready. About 75 Spanish-speaking families now receive financial counseling. And Spanish-speaking staff has increased to four.

NHS of NYC conducts public-opinion research to identify appropriate media messages and themes that encourage qualified immigrant families to seek home-ownership opportunities; then it markets its materials through radio and television outlets. The Independent Press Association of New York has a list of all the ethnic media and immigrant press outlets for the city. It also provides technical assistance to member publications. According to a report in the *Korea Daily News*, based on Long Island, Korean immigrants are leaving for other regions of the country due to the recession, strict business regulations and a rapid rise in the cost of living in New York. Koreans are moving to southern states like Virginia and Georgia, persuaded by family and friends who moved first. In Georgia, the 2000 census indicated that the Korean population was 28,745, a 82 percent increase from 10 years ago.

Barrier Two: Anti-Immigrant Sentiment

CDOs dealing with neighborhood tensions fueled by anti-immigrant sentiment and discrimination

should focus on common goals and issues. Community-building activities must openly address the anxiety that arises between existing communities and newcomers. CDOs often wrestle with questions about how to mediate tension between existing communities and newcomers. Lori Gay, executive director of Los Angeles Neighborhood Housing Services, says this issue is not new, but is increasingly important to deal with.⁵² She asserts that all members of the community should focus on common issues, like decent and affordable housing or living-wage jobs. Sometimes it is a matter of dispelling misconceptions that are rooted in the negative stereotypes of immigrants. Tensions around job competition and limited resources continue to arise between those who consider themselves “Americans” and those who are labeled as “foreigners.” For many existing residents, there is an honest concern that increased job competition with low-skilled workers reduces the earnings and job opportunities of low-skilled or disadvantaged native workers. But no credible study presents evidence that immigrants displace natives from jobs or reduce earnings of the average worker.⁵³

The complex diversity within a generalized racial or ethnic category makes it difficult to expect broad community participation from individual community members. For example, within the broad category of Latinos a multitude of nationalities are represented. People from various Central and South American countries have their own unique and complex histories and cultural norms. This increasing diversity of Latinos includes El Salvadorans, Guatemalans, Nicaraguans and Dominicans. Many challenges arise when differences and individual histories are not recognized and taken into account. As a result, many of these groups might not be willing to work together on community-building activities.

Opportunity: Inclusive Community-Building and Organizing

Immigrants are often the scapegoats for problems already facing the community. Although foreign arrivals contribute to community revitalization efforts, they do not offer a simple, unmixed blessing for cities.⁵⁴ The current success of LA NHS in getting communities to work together illustrates what Gay believes is central to getting things done. She claims that CDOs must “focus on what’s important, focus on the issues that impact all stakeholders in the community.”⁵⁵ It is difficult to improve the current conditions in communities long accustomed to adversarial politics, particularly if stakeholders waste time devising strategies to deal with supposed political rivals when the greatest obstacles are actually inertia and complacency.⁵⁶

In the San Joaquin Valley of California, **Self-HELP Enterprises** serves an eight-county area with the nation’s highest concentration of farmworkers and their families. A mature CDO, whose executive director, Peter Carey has been with the organization for more than 20 years, SHE specializes in serving rural and small-town populations.

Motivation: SHE started in the 1960s as an outgrowth of the American Friends Service Committee to improve the lives of farmworkers in California. AFSC staff discovered that farmworkers universally hoped for better housing for themselves and their children. Many farmworkers live in inadequate and hazardous housing. Existing housing stocks are substandard and many families have insufficient income to qualify for standard new homes.

Strategy: Creation of mutual self-help housing, a concept that has grown nationwide as an established vehicle for creating home-ownership opportunities for low-income rural families.

Outcome: SHE has facilitated construction of about 5,000 homes using self-help. In addition, 4,750 owner-occupied houses have been rehabilitated. More than 400 families have purchased homes through the homebuyer program, 503 rental units have been constructed, and almost 18,000 homes have been connected to water services.

⁵² Interview with Lori Gay, Executive Director, LA NHS, July 2003.

⁵³ Fix and Passell 2002.

⁵⁴ Blackwell, Kwoh and Pastor 2002.

⁵⁵ Interview with Lori Gay, July 2003.

⁵⁶ Stoutland 1999, p. 26.

Fort Wayne, Indiana, is home to a multitude of immigrant populations, including Latinos, Burmese, Afghans, Asian Pacific Islanders and Russians. Local CDO **Project Renew** recognized that its limited resources could not cater to all the needs of each immigrant group.

Motivation: Provide the necessary community development tools to new immigrant communities and gain trust from the immigrant community as an important resource.

Strategy: Involve trusted immigrant leaders and community members in education and training programs.

Outcome: Established an International Outreach Committee that comprises representatives of each immigrant group. These representatives acted as liaisons and educators to their respective communities by attending meetings and trainings. Training topics include affordable-housing opportunities, employment and credit issues, tenant rights and financing options.

Challenges of a growing immigrant population have been prominent in California in the past decade. Shifting the focus from restricting immigration to civically engaging immigrants can often reduce tension — and benefit local economies.⁵⁷ CDOs and community leaders in historically African American communities, like South Central Los Angeles, struggle with the fact that the majority of the population is now Latino. Anti-immigrant legislation in California, such as Proposition 187, targeted undocumented immigrants, and its proponents used strategies that pitted one ethnic minority group against another. Community leaders in all sectors were challenged to show how immigrant struggles were similar to their own experiences and how a pro-immigrant agenda would preserve the civil rights of all Californians. Community development leaders must possess a multiracial and multiethnic perspective that fully appreciates each group's needs while successfully advocating for multigroup goals that produce a greater good for everyone. CDOs must communicate and work with other organizations for the common good, to foster community goodwill, and to build infrastructure and programs that will improve everyone's standard of living and generate neighborhood vitality. Leaders of CDOs must negotiate how best to bring groups that are in conflict together as well as to mitigate disputes over competition for limited resources.

Barrier Three: Difficult-to-Determine Immigrant Eligibility for Services and Programs

Due to issues of immigration status, income sources and creditworthiness, many immigrants are not eligible for certain financial services and programs. As lenders attach increasing importance to formal credit histories, the challenges for potential borrowers living outside the economic mainstream are intensifying. The increasing use of conventional tools to measure creditworthiness means that many immigrants are deemed ineligible for financing when their conventional assets and income are handled by computerized screening. Many immigrants cannot demonstrate conventional credit histories. By custom, many immigrants prefer not to use credit cards; while they may pay rent, their names might not be on the lease; multiple generations live in the same home or apartment; and often their work is paid for in cash and there is no written documentation of their employment on the books. This last is often related to citizenship status. The homeownership director of Sacramento Neighborhood Housing Services remarks about names of the Hmong community members who live in same apartment complex. Automated systems and credit bureaus have difficulty distinguishing between the names of family members and determining who belongs to which credit line.⁵⁸

Opportunity: Growing Attention from the Private Sector

Lending institutions are providing more innovative financial products that take into account the challenges of immigrants regarding eligibility, citizenship status, income sources and creditworthiness. Banks, mortgage institutions and real estate brokers are increasingly aware that immigrant homebuyers make up a market of borrowers largely unfamiliar with and often skeptical of financial institutions. Lending professionals can aid immigrants' entry into and completion of the

⁵⁷ Blackwell, Kwoh and Pastor 2002, p. 177.

⁵⁸ Interview with Mike Himes, Housing Counselor, Sacramento NHS, June 2003.

homebuying process by advertising in their native languages, employing staff who speak those languages, and educating staff about relevant issues and barriers for specific immigrant populations.

Until a decade or two ago, the vast majority of home mortgages in the U.S. were quite similar to one another. During recent years, however, many variations on the traditional mortgage have developed. One of the most dramatic changes is the increase flexibility about the size of down payments.⁵⁹ Some lenders now offer low-documentation or no-documentation loans for which very little income or asset verification is required of the borrower. Under these “low-doc/no-doc” lending arrangements, a borrower makes a high down payment and also receives a slightly higher interest rate. Such loans are attractive to immigrants who have accumulated significant funds but are unwilling or unable to document the sources of the money.

In addition to tailored loan products, there are several new programs and initiatives whose goal it is to increase minority home ownership more broadly. Many of these minority families are composed of immigrant households. Program examples include the White House Blueprint for Homeownership, National Council of La Raza Home to Own Program, and the U.S. Department of Agriculture Rural Housing Program.

Community development organizations need to tap into this growing attention to immigrant markets and help to expand and inform private practices. Some resources include the Fannie Mae Foundation’s New Americans Initiative to encourage citizenship through a *New Americans Guide* in English, Spanish, Chinese, Korean or Vietnamese. Citizenship is a particularly strong indicator of which immigrants will make the transition to home ownership. Immigrants who become U.S. citizens own homes at substantially higher rates than noncitizens of the same age, and are only slightly less likely to be homeowners than their same-aged counterparts. Ownership rates among noncitizens, in contrast, remain much lower across all age groups.⁶⁰

CDOs can focus on financial fitness in order to get low-income immigrant families into the economic pipeline. It is difficult for many low-income immigrants to access the mainstream financial system because the increasingly automated financial services marketplace makes it difficult for immigrants to qualify for traditional loans. The barriers of language, culture, discrimination and legal status compound issues of access.⁶¹ The financial system is complex and often misunderstood by immigrants. Many newcomers bring with them an old-country knowledge and customs in regard to homebuying and financial institutions. They might believe that a large down payment is necessary and do not think that they can ever save for one. Staff

Nuestra Comunidad Development Corporation, a 21-year-old organization, launched a microenterprise initiative named Village Pushcarts. In 1998, Nuestra CDC purchased 10 pushcarts and leased them to residents.

Motivation: The goal of the initiative is for entrepreneurs to gain adequate skills and confidence to move on to open retail stores or use their new skills to obtain higher-paying jobs, such as in retail management. Offer a unique competitive advantage because there is very little risk involved for the entrepreneur and the community. Low-income entrepreneurs can start a business with limited capital; they do not need to buy equipment, maintain large inventories or spend funds on space renovation.

Strategy: Nuestra’s Business Development Center staff provide technical assistance and training to more than 300 entrepreneurs, who are also receiving help in writing basic business plans and marketing strategies, and obtaining permits.

Outcome: Secured \$2.8 million in small-business loans. Helped 34 low-income residents become entrepreneurs. Flexible business opportunity. Pushcarts also contribute to the commercial vibrancy and festive atmosphere of the Dudley Square area.

⁵⁹ Johnston, et al. 1997, p. 80.

⁶⁰ Joint Center for Housing Studies 2002, p. 17.

⁶¹ Ibid, p. 27.

In Miami, the **Little Haiti Housing Association** was formed in the late 1980s through church sponsorship to work with recent Haitian immigrants whose language and culture differ greatly from the United States. Executive Director David Harder has been with the organization since 1992.

Motivation: Members of the Haitian community spend a great deal of money on transfer services, and are more likely to finance a used vehicle from a buy here–pay here lot than from a bank. CDOs like LHHHA struggle to gain the trust of the community and stay in constant communication with customers.

Strategy: LHHHA works with black Haitian immigrant families who have graduated from the organization's Homeownership Counseling Program. The program is an important factor in the organization's success. The three-stage process includes a comprehensive six-week course taught in Creole that begins with education in the areas of banking and insurance, since many Haitian immigrants have never used banks and are not familiar with the roles that banks and insurance companies play.

Outcome: The training reduces the residents' fear of using banks and communicating with insurance companies. In 1997, LHHHA involved partners such as the city of Miami, greater Miami neighborhoods and several local banks to provide quality, affordable housing through an 11-unit scattered site home-ownership project. LHHHA has built 52 homes and graduated over 150 families.

at the LA NHS recognized that this was one of the major barriers for the Asian Pacific Americans community because many eligible families thought that they had to make a high down payment.

Studies find that some immigrant groups use social relationships (i.e., ethnic solidarity) to achieve levels of economic growth that cannot be explained by standard economic factors. They show the importance of trust and social relations in business development.⁶² Members of some immigrant groups, including Koreans in Los Angeles and Cubans in Miami, came to the U.S. with capital and collateral as well as closer social ties to others of their own ethnic group with capital and collateral.⁶³

Again, community development organizations have specialized skills and access to institutions that make them distinct from other community-based non-profits. CDOs have specialized knowledge from both practice and research. By working with a host of other partners, CDOs can effectively reach this immigrant market.⁶⁴

Organizational Challenges

In addition to the linguistic, cultural and institutional barriers that face many immigrant communities, there are various challenges that CDOs face when looking to increase their strategies to meet immigrant needs. The following presents the challenges and barriers that CDOs face. These challenges often complicate their ability to be effective providers and resources for immigrant communities.

Challenge One: Limited Capacity

As CDOs look to expand or start providing community-development programs to newcomer populations, many still face a lack of staff, materials and training to address language and cultural barriers. With dwindling government support for operating expenses, many CDOs are unable to build their capacity to meet the needs of their changing populations. National intermediaries, such as Neighborhood Reinvestment Corporation, the Enterprise Foundation and the Local Initiatives Support Corporation, are beginning to respond to the growth of the immigrant population by providing CDOs with financial training and support. Some banks at the national level have broad goals, but allow their local entities to determine the market needs and entry points.

⁶² Gittell and Thompson 1999, p. 485.

⁶³ Ibid, p. 487.

⁶⁴ Schoenholtz and Stanton 2002.

Opportunity: Flexible Organizations and Effective Leadership⁶⁵

Well-managed organizations are flexible, adapting to the changing needs of their clients and community. CDOs that have limited capacity sometimes find it beneficial to work with other community-based organizations. Since 1997, the CDC Community Business Network has been operated by the Massachusetts Association of CDCs. The collaborative brings together 10 CDOs that provide technical assistance to small businesses, access to capital, financing and training for entrepreneurs in the greater Boston area.

Leadership diversity is an important goal at all levels of community development. In the NeighborWorks[®] network, a countrywide network of independent organizations sponsored by Neighborhood Reinvestment Corporation, all organizations must have a board that is mainly composed of local residents. As the residential make-up of a neighborhood changes, CDOs must respond by providing the training opportunities and outreach for immigrant residents to participate and develop their leadership. Some CDOs hire staff and volunteers from specific immigrant groups, which brings up the various challenges of managing diversity within an organization. According to the Committee for Responsive Philanthropy, there is a serious concern that many CDOs that serve immigrant groups are white-led and do not make serious efforts to increase diversity within the organization.

Challenge Two: Lack of Resources and Support

Resources and support for community development continue to dwindle from all levels. In order to expand and tailor services to immigrants, organizations need financial and technical resources to access data and market analyses, as well as regional and national networks to share successful service delivery and inclusion strategies. The lack of resources and support is also a result of the constraints imposed by funders, even if the CDOs are committed to carrying out their mission of being resident-driven.

Opportunity: Develop Strategic Partnerships to Leverage Resources and Technical Assistance

Partnerships with ethnic CDOs are important because of organizational constraints such as limited staff capacity to provide multilingual services. Studies show that many immigrants are not comfortable going to mainstream CDOs for help. There are not enough mainstream organizations motivated to gain the language capacity and cultural sensitivity necessary to reach out to these present and growing communities. Thus, CDOs should develop strategic partnerships with other community-based organizations, churches, self-help groups and social-service agencies that can link them up with immigrant residents. CDOs can offer expertise in housing, economic development and leadership opportunities. Consumer education about homebuying is a useful tool in increasing the knowledge and comfort level of potential immigrant homebuyers. Buyer-support programs can be provided (or at least supported) by a number of organizations, such as lenders, public agencies and other CDOs.

Challenge Three: Comprehensive Housing and Economic Development Strategies

Community development organizations have a comparative advantage in providing certain housing, economic-development and civic-engagement programs to immigrants. Many CDOs offer a broad range of services that are not limited to housing. A survey conducted by the National Council of Community Economic Development found that CDOs have established a track record in multiple areas, including commercial and industrial real estate development, small- and microbusiness lending, partnering in business, affordable housing production, increasing home ownership, workforce development, neighborhood revitalization, and community-building. Over the past decade, the private sector and national organizations have been increasingly focused on home ownership. Financial and

⁶⁵ The importance of building the organizational capacity of CDCs is researched by Glickman and Servon. Flexible organizational structure and effective leadership are discussed. Glickman and Servon 1998.

social skills that are taught as part of home ownership or cooperative ownership programs have spilled over and created a broader community spirit.⁶⁶

On one hand, many low-income immigrants in low-wage jobs send their wages to their families abroad. Some even indicate that they are not sure if they will eventually go back to their home countries. But even among those who intend to stay in the U.S., many do not feel financially secure enough to think about homebuying in the foreseeable future. Many feel they are just trying to survive day to day. On the other hand, many Latino families have the financial resources to become homeowners in this country. But many do not begin the process because they lack understanding of the process. In some countries banking is similar to that of the United States. But most people only rely on banks for certain financial transactions, and checking accounts and credit cards are not widely used.

Opportunity: Incorporate Immigrant Community-Development Needs into Strategic Planning

Community development organizations should extend their home-ownership goals to recognize the realistic barriers facing the growing immigrant population. CDOs have increasingly been focused on home ownership. In many tight housing markets, the low-income status of immigrants, coupled with the lack of available and affordable housing, make the American Dream very difficult to achieve. Some social services, including increased support from the federal government, physical improvements, job training services and job creation, do build up neighborhoods; but often immigrants need a hospital or additional social services. The CDO must understand its relationship to its community; it has to stay focused on its mission, while reflecting the needs of the community.

Being involved in a wide range of public and private activities affecting the community is a good way to protect assets and promote development. Dealing with unemployment and gang crime, building day-care centers and promoting the retail area are all ways to ensure that housing efforts will not be undermined by other developments.⁶⁷

A number of CDOs follow a clear life cycle, beginning as immigrant advocacy and service organizations, and gradually becoming more comprehensive community developers.⁶⁸ As they age and neighborhoods change (due to ethnic succession or gentrification, for example), CDOs often need to broaden their image and their service base. Thus, board members become more multiethnic, the name of the CDO might change, and staff is hired to reflect new diversity. Thus the Spanish Speaking Unity Council in Oakland is now the Unity Council. Many CDOs in the Bronx similarly have evolved from a focus on African American issues to focusing on Puerto Rican and Dominican, as well as African American, issues. Emerging CDOs, such as Vietnamese American Initiative for Development (Viet-AID) in Dorchester, are at a much earlier point in that life cycle. Viet-AID developed a community center as a strategy to bring in community members to access all services — elderly care, child care, classes in English as a second language.⁶⁹ The CDO rents out space to social-service organizations and uses the center's activities as an outreach strategy. The executive director of Viet-AID stresses the importance of having a cultural center as a main focal point for the immigrant communities. Other community development organizations are looking into a similar model, where the CDO builds the community center with community input; culturally and need-appropriate services are housed in the center; and it provides a solid base of clients who can take advantage of CDO programs and services. Social services have not been a focus of community development, but providing these resources is a

⁶⁶ Ferguson and Dickens 1999, p. 7.

⁶⁷ Grogan and Proscio 2000, p. 72.

⁶⁸ Phone interview with Xavier de Sousa Briggs, Kennedy School of Government, June 2003.

⁶⁹ Interview with Long Nguyen, Executive Director, Viet-AID, July 2003.

major way to bring community members through the doors. Viet-AID discovered that access to mainstream services was a problem for the Vietnamese community. The common one-stop job centers located in the downtown area of Boston were difficult to access and did not have the capacity to work with Vietnamese customers. Thus, the organization did an economic market analysis and found an employer that would partner with it to provide job training and then job opportunities.

Just as CDOs must have the ability to anticipate housing changes in their service neighborhoods, they should also think about how they can maintain their commitment to the community. By being responsive and taking a forward-thinking approach, CDOs stand to gain from working with emerging immigrant communities.

IV. Issues for Future Research

Immigrants are a driving force in American communities, yet many questions remain about their future success and integration into the socioeconomic fabric of a community. Practitioners, researchers and policymakers in community development should address the following questions to anticipate change and respond to dynamic communities.

Community Development Practitioners

The potential of the next generation of immigrants is transformed by the present one. According to Blackwell et al., “In short, immigrants are here to stay. The question is how to best facilitate their economic development, social assimilation into the United States, particularly given their relatively large numbers.”⁷⁰ The authors assert that “one key is to ensure that the children of immigrants, who are often U.S. born, receive adequate public education and services — even when their parents have uncertain legal status.” Long Nguyen, executive director and founding member of Viet-AID, believes that instilling leadership in immigrant youth is key in community development and empowerment. By investing time and resources in the next generation, Nguyen also believes CDOs have a unique opportunity to engage parents, who are often concerned about their children’s welfare.⁷¹ They can also play a role in bridging the culture clash that immigrant parents and their native-born children experience.

Community development organizations should play a larger policy advocacy role for the immigrant communities they serve. In the housing and financial-services sector, CDOs can fight to enhance regulatory efforts that weed out and punish predatory lenders. CDOs can also educate and reach out to lenders on how they can restructure products to help eligible immigrant families qualify for loans.

Public Policy

At the very least, policymakers and others involved in community development should become more aware of the rich diversity within groups of people who are generically referred to as “immigrants.” Painting an entire group with a broad brush can lead to implementing inappropriate policies and practices.

“For both good and ill, the story of American cities and immigration policy has been a case of largely unintended consequences.”⁷² Given the interrelatedness of United States immigration policy and foreign policy, there are many questions about how foreign affairs after September 11th will affect domestic immigrant settlement patterns.

According to a study by the Urban Institute, “Recent immigrants are likely to have fewer marketable skills, lower incomes and a weaker command of English than those who have lived here longer.”⁷³ Thus recent immigrants are in more need of benefits and services such as health insurance, interpretation and courses in English as a second language. In new growth states such as Arkansas, North Carolina and Georgia, demand for these types of services is rising, yet these states have made the least generous choices in regard to eligibility for immigrant benefits. The nation’s neediest

⁷⁰ Blackwell, Kwoh and Pastor 2002, p. 175.

⁷¹ Interview with Long Nguyen, Executive Director, Viet-AID, July 2003.

⁷² Grogan and Proscio 2000, p. 144.

⁷³ Capps, Fix and Passel 2002, p. 2.

households now stand to lose rather than gain resources. With an eye for regional development and equity, local and state governments should address the impact of immigrant growth to their areas.

At the same time, these new growth states have less experience settling immigrants and have a less developed service infrastructure. Restricted access and declining availability of federally funded benefits for legal immigrants raise concerns about how well working immigrant families will fare in states with weak safety nets as they cope with budget shortfalls. CDOs are a critical component in this network and strategy. They need to be proactive and forge partnerships to strengthen their immigrant support infrastructures.

Role for National Community Development Intermediaries

While this study indicates that national intermediaries can play a role in building the capacity of CDOs to provide immigrant-focused programs, the author does not present a detailed analysis of the extent to which Neighborhood Reinvestment Corporation, the Enterprise Foundation, the Local Initiatives Support Corporation and other national intermediaries can fully support these efforts. Further research should explore how these national community development intermediaries can best meet the housing and economic needs of immigrants.

V. Conclusions

Immigration Is a Significant Driver of Neighborhood Change

Immigration today is different from the past and is driving much of the dynamic change in neighborhoods. Community development organizations should play a key role in addressing the housing, economic and civic-engagement needs of new immigrants in the neighborhoods they serve. Community development organizations are often the first to know about local housing concerns for a new residents. They are positioned to identify trends and needs in immigrant communities, and possess the creativity and flexibility to calibrate the support to effectively match that need. The growing immigrant population demands the attention of the community development field at all levels. But the goal of public agencies cannot reasonably be to advocate for the development of distinct housing and economic development projects for every ethnicity or immigrant subgroup. Rather, local agencies should remain sensitive to the general importance of culture, understand its relationship to discrimination, and work toward establishing an inventory of strategies appropriate for many ethnic groups and contexts. CDOs should primarily look to develop strategic partnerships to educate and counsel immigrants about the American financial sector. CDOs should also work with lenders, real estate agents and banks to establish programs appropriate for low-income immigrants. Many NeighborWorks® organizations already utilize the Full-Cycle Lending® approach⁷⁴ that provides service and support to potential homebuyers throughout the entire purchase and ownership process. Others use their extensive knowledge and credibility among ethnic populations as a useful entry point for other interested lenders or public agencies.

CDOs Need More Data, Analysis and Strategic Planning

CDOs can be key players in economically uplifting immigrant communities, but they need to gather more data and engage in more analysis of their markets. Staff should know what demographic variables to look for and analyze. It is important to talk to key informants, including immigrant leaders, social-service advocates and regional coalitions. Strategies must target needs and assets of immigrants. In order to do so, CDOs should assess their organizational capacity and should develop a plan before retooling strategies for outreach and programs. By looking at several exceptional projects across the country, CDOs can have a blueprint on how to tailor their home-ownership counseling and lending products to emerging immigrant markets. Strategic partnerships are important in the entire process.

Community Development Organizations Should Engage in More Comprehensive Housing and Economic Development Strategies

Finally, the home-ownership focus of community development is important, but not the only key to being an effective organization. This paper is about building the community capacity and immigrant-serving infrastructure to improve some of the most pressing conditions that face newcomers. By increasing immigrant community awareness, knowledge, engagement and commitment, CDOs can convey the urgency, possibility, equity and inevitability of change in cities across the United States.

⁷⁴ See more on Neighborhood Reinvestment Corporation's Full-Cycle Lending® approach at www.nw.org.

APPENDIX: Resource Catalogue on Immigrant Information

General Immigration Research and Data

Brookings Institute: www.brookings.org/dybdocroot/views/papers/lindsay/20030601.pdf
Center for Community Change: www.communitychange.org/publications/immigration_storybook.pdf
Harvard Immigration Project: www.gse.harvard.edu/~hip/index.html
Institute for the Study of International Migration: www.georgetown.edu/sfs/programs/isim
Urban Institute: www.urban.org/Template.cfm?Section=ByTopic&NavMenuID=62#TopicID192

African/Caribbean

Immigration and Refugee Services of America: www.irsa-uscr.org

Asian Pacific American

Asian American Studies Center at UCLA: www.sscnet.ucla.edu/aasc
Lewis Center for Regional Policy Studies at UCLA:
lewis.sppsr.ucla.edu/research/workingpapers/EDAREPORT.pdf
National Coalition for Asian Pacific American Community Development: www.nationalcapacd.org

Financial Services and Home Ownership

Fannie Mae Foundation: www.homebuyingguide.org
Federal Deposit Insurance Corporation Money Smart Adult Education Program:
www.fdic.gov/consumers/consumer/moneysmart
White House Conference on Minority Homeownership: www.hud.gov/initiatives/blueprint

Latinos

National Coalition of La Raza: www.nclr.org/publica
The Pew Hispanic Center: www.pewhispanic.org/site/docs/pdf/billions_in_motion.pdf

Philanthropy

Asian Americans/Pacific Islanders in Philanthropy: www.aapip.org
Hispanics in Philanthropy: www.hiponline.org
National Black United Fund: www.nbuf.org
The United Way: www.unitedway.org

Refugees

Immigration and Refugee Services of America Teaching Tools:
www.irsa-uscr.org/help_ref/help_ref.cfm#teaching_tools
Office of Refugee Resettlement of the U.S. Department of Health and Human Services:
www.acf.dhhs.gov/programs/orr/programs/refrp.htm
Ralph and Goldy Lewis Center for Regional Policy Studies at UCLA:
lewis.sppsr.ucla.edu/research/workingpapers/16coufin.pdf
Southeast Asia Resource Action Center: www.searac.org

Rural and Migrant Workers

Housing Assistance Council: www.ruralhome.org/pubs/hsganalysis/ts2000/index.htm

Social Service and Advocacy

Central American Resource Center Affiliate in San Francisco: www.carecensf.org
The National Immigration Forum: www.immigrationforum.org

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