

# A CHANGED NEIGHBORHOOD REINVESTMENT CORPORATION INTERVENTION STRATEGY FOR PUERTO RICO CONCEPT PAPER

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## Introduction

*This paper presents an analysis of the community development field and of NeighborWorks® organizations in Puerto Rico as a conceptual framework for developing a changed intervention strategy by Neighborhood Reinvestment Corporation. It was developed by Túbal Padilla Galiano, management consultant, with research and other assistance from Deepak Lamba Nieves, community development intern. Our hope is to promote a focused discussion that will lead to the necessary adjustments for the effective development of Puerto Rico-based NeighborWorks® organizations.*

In Puerto Rico there are two chartered NeighborWorks® organizations, a third organization went through an unsuccessful chartering program review and has since undertaken a full re-organization effort in response to Neighborhood Reinvestment Corporation recommendations. The chartered organizations have faced significant problems. Given old and new problems originating after the departure of its founding executive director, the future of one of the chartered organizations is uncertain. The other chartered NeighborWorks® member, while stable and under sound management has been a consistent under-performer and was not able to comply with the Campaign for Home Ownership 2002 production standards. A fourth organization is under development.<sup>1</sup>

The difficulties faced by these organizations are fairly well known by the readers of this paper. Saying that Neighborhood Reinvestment Corporation faces a unique and most challenging situation is an understatement. The community development and the social-political-economic environment in Puerto Rico are so different that, in our opinion, require a revised intervention strategy along what is outlined here.

## Community-Based Development: An Emerging Trend

Many obstacles that NeighborWorks® organizations face in Puerto Rico are associated with the lack of maturity of the nonprofit, community development sector. Fifty-five percent (55%) of the total number of nonprofit entities ever incorporated in Puerto Rico were registered from 1981 to 1995. A review of names

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<sup>1</sup> Developments since this paper was originally written (January 1999) include: The NeighborWorks® organization has faced problems since the departure of its founding executive director, has lost its NeighborWorks® charter and may soon be disbanded. The sound and stable NeighborWorks® organization went through a problematic executive transition and is now under the leadership of its third executive, remains a fairly sound organization but shows some signs of stress given the transitions. While making some progress, the organization has not yet attained a high level of productivity. The organization that went through a complete re-organization has made great strides. The newly chartered NeighborWorks® organization developed exemplary resident leadership and community organizing programs, completed the demolition/re-construction of four homes and started four others, and should be able to claim over 70 new homeowners by the end of 2000. For the organization then in development things got worse before they got better but to date they have incorporated, hired an executive director, and are poised to start lending and rehabilitation programs during October 2000. The chartering review, scheduled for early 2001, should not present problems. This mixed bag reflects the state of the field in Puerto Rico, in particular the lack of experienced professional capacity as well as our learning and evolving understanding of what works. We have implemented a few of the recommendations argued for in this paper with some success but have not initiated a full-scale re-invention of Neighborhood Reinvestment's role and services. We believe we are on the right path but many questions remain to be answered, we must be thoughtful and careful.

of these recently created organizations serve as a good indicator of how recent and relatively inexperienced is the nonprofit community development sector. More than half of these are traditional nonprofit corporations that work outside the community development field such as hospitals, arts and cultural groups, schools, etc; many others were failed attempts at something or not much more than shell organizations. Among the others, environmental awareness and advocacy groups seem to be the single largest block. Municipal government subsidiaries (created to funnel federal funds and programs, often in lieu of existing, capable community groups, other times because of political considerations discussed below) are also a considerable proportion of the recently incorporated organizations. Many others are community development organizations in the broadest sense, focused on human and social services (youth empowerment and leadership development, domestic violence prevention, drug prevention and rehabilitation, etc.) The fewer of these recently incorporated organizations (but a growing number, according to those active in the field) are economic development or housing organizations. Nevertheless, the high growth levels show the emerging role of this sector in the human services, housing and community development delivery system. This situation contrasts dramatically with the U.S., where nonprofit organizations have been an integral part of the human services and community development structures for over 30 years.

Community-based development organizations in Puerto Rico differ vastly from their U.S. counterparts in their origins and order of priorities. While CDCs in the U.S. mostly emerged in urban areas to address housing issues, in Puerto Rico they are more likely to have a rural base and tackle economic development issues first. Puerto Rican CHDOs that are true community-based organizations (those that are not arms of the municipal government) are likely to have had rural and/or economic development origins. Some CHDOs, as was the case in the late 1960s and 1970s in the states, come from the human service arena. More than a few of these organizations sought CHDO designation only to qualify for funding for a specific project or two, not with the intention of becoming housing developers for the long run. In our opinion, many non-housing organizations (particularly economic development, environmental, and other neighborhood advocacy groups) are likely to make housing a major part of their agenda once effective models are developed.

Another difference of the Puerto Rican reality from the experience in the U.S. is the centralization of urban planning and economic development. The Puerto Rico Planning Board (a central government agency) has had island-wide responsibility for such local affairs as land use planning and zoning. Construction and occupancy permits are also handled by a central agency with island-wide responsibility. Only recently, under the Autonomous Municipalities Law of 1991, have local governments had the authority and begun developing specific agendas regarding land use planning, zoning, permitting, etc. (In Puerto Rico, even the salary of a town or city mayor is determined by the central legislature.) Municipalities are slowly learning to cope with the responsibilities of assessing and creating their own plans and programs. As of today, no municipality has full authority over local planning and decision-making as provided for by the Municipal Autonomy Law. Ponce, the city most advanced in the process of obtaining the full authority allowed by the Municipal Autonomy Law, is being challenged in court by the central government in an effort to curtail its autonomy.

This centralized planning tradition and lack of, or limited, municipal authority over local development affairs runs counter to the development of empowered neighborhoods that may advance their interests through local, resident-controlled community development organizations in direct negotiations with local authorities. That is, without much real authority at the municipal level, communities have not had a near-by and responsive center of power to target in their organizing efforts.

Only recently municipalities have had to start finding ways to include community-based development corporations in their agendas. Forced to do so by HOME and other federal programs, many municipalities

have opted for creating their own nonprofit development corporations. Mayors and other local figures are reluctant to delegate their limited authority and are extremely cautious of the political implications of delegating to others responsibility for what could be municipal programs.<sup>2</sup>

We also see evidence of the lack of maturity of nonprofit corporations in Puerto Rico in their low-budget levels and their lack of a diversified funding base. A study conducted by Estudios Técnicos Inc. for the Puerto Rico Community Foundation (Organizaciones sin fines de lucro en Puerto Rico, 1995) found that one out of four of all the nonprofit corporations surveyed, and three out of four of those that are involved in housing and community development, depend fully (100%) on donations. The research also reveals that the federal government granted 43% of total donations while central and local governments disbursed 25% and 5% respectively. That is, 72% of grant funds come from government sources. It should be noted that government assistance (local and central government) is composed of federal funds that are channeled through special programs such as CDBG.

Local governments do not provide funds of their own and central government contributions not originating from federal sources are very limited and are most likely to be direct legislative allocations, not state agencies distributing allocated funds. Community-based organizations at times consider it in their best interest to not pursue such funds to avoid the slightest hint of partisan alignment. A NHS Board of Director, for example, decided to decline a legislator's offer of funds for a paint project when he insisted on having his name prominently displayed on project-related billboards and literature.

Private foundations have also contributed to the nonprofit sector although not as much as government. For the most part, foundation money is earmarked for educational and social services, concentrating very little on housing and economic development. Of the total funds distributed by three local foundations and United Way of Puerto Rico, slightly less than 15 percent went to housing and community development, according to research commissioned by the Puerto Rico Community Foundation in 1995.<sup>3</sup>

The scenario described above reveals the emerging and immature character of the nonprofit, community development sector in Puerto Rico. Thus, while NeighborWorks<sup>®</sup> organizations and other nonprofit community development groups in Puerto Rico do face internal obstacles to their development and growth, they are equally, if not more, limited by the lack of maturity in the field as a whole. Only recently, have community residents discovered the potential of nonprofit corporations. Municipal and central government officials and agencies are still trying to figure out how to relate to nonprofits while private-sector contributors are lagging behind communities and local governments. In addition, the lack of networking among organizations coupled with the absence of a local intermediary indicate that Puerto Rico's nonprofit community development sector is probably best characterized as an emerging trend, in the process of becoming a "movement," far from being an "industry".

What does it all mean? Are NeighborWorks<sup>®</sup> organizations unable to break through because of the field's lack of maturity? How many mature organizations are necessary to create the critical mass that will pull the field along? Can organizations mature in isolation? If we assist individual organizations effectively without

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<sup>2</sup> Puerto Rico's legendary partisan politics further complicate the development of sound, coordinated development strategies. Much more often than in the states, levels of government controlled by opposing parties are at odds on development strategies or legislation only because it is an initiative of the other party. Citizens often use local politicians instead of formal government structures to access services because referrals from a government branch controlled by the wrong party go nowhere.

<sup>3</sup> The report, titled Organizaciones sin fines de lucro en Puerto Rico, is one of the very few research efforts into the nonprofit sector conducted in Puerto Rico. It looks at funding and mission of all sorts of nonprofit organizations but deals very little with organizational development and capacity issues. It also looks into the sector's impact on the island's economy. Since it includes hospitals, universities and other large nonprofit institutions its findings are not all that relevant to our purpose.

concern for the field's overall level of maturity?

The real question becomes: How can we drive both, organizations and the nonprofit sector, along? In order to address this question we must first look at the housing and community development market in which they work.

### **Puerto Rico's Housing Market**

According to HUD, the median annual family income in the San Juan-Bayamón PMSA, Puerto Rico's richest, is \$16,100. Island-wide the median family income is estimated at \$11,100. More than 70% of all families are below the poverty level, as compared to close to 20% in Mississippi, the poorest state of the Union. The official unemployment rate is over 13%, while various local economists estimate that up to one third of adults of work-force age are out of the labor market. This very high poverty level is only the tip of the iceberg: 20% of the population suffers from some kind of mental health problem, the island's murder rate is twice that of New York City's; alcoholism, AIDS, drug addiction, and teenage pregnancy statistics are also higher than those of most big cities in the U.S. In Puerto Rico, 76% of families depend on the public sector for aid to acquire or rent a home while 69% of households spend over 35% of their income on housing.

Traditional housing strategies differ vastly in comparison to the U.S. particularly for low-income families. Housing construction and rehab is usually done "wall by wall", meaning that families save enough money to build a section of the unit, usually by themselves or with help from their relatives, and continue again once they have saved enough money for another section. Slowly over time, unsafe wooden structures (not much more than shacks or cabins according to U.S. standards) are transformed into cement-block buildings with tins roofs that are also eventually converted into flat, concrete roofs. Normally, families build their homes in their relatives' land or as second stories over their parents' home. Young couples, from the lower middle class to the very low income, may leave for years with their parents or as renters while they build a home. Once they move in, housing costs are limited to utilities and maybe a small personal loan taken in order to give the house some finishing touches. The strategy depletes cash savings, but it provides a secure place to live and builds a debt-free asset.

In many cases, construction and rehabilitation proceeds without permits and dwellers lack title deeds for the land on which they live. The lack of titles is in part due to historical settlement patterns and land squatting. Laborers who performed piecework and were allowed to live in the property by their employer-landlord initially settled many "barriadas" (low-income, urban neighborhoods). Other communities settled on marginal urban land (reclaimed marshes and swamps) during Puerto Rico's transformation into an urban-industrial economy, also lack title deeds. During the 1970's many communities were formed by squatters who took over vacant tracts of public and privately held land. All these families have ownership rights over their homes and land, without the benefit of title deeds, without the burden of mortgages.

In Puerto Rico there is a healthy mortgage market. But there are also tens of thousands of families that outright own their home. A mortgage is a liability that, provided there is a steady and sufficient income stream, slowly turns into an asset as one builds equity. In an unstable labor market with very low salaries, low-skilled workers are justified to see mortgages as too big a risk, especially when there are proven alternative strategies to coming to own a home.

The Puerto Rico Banker's Association's report, Demand for Housing in Puerto Rico 1999-2003, documents some interesting facts and characteristics of Puerto Rico's housing market:

- A very high population density and scarcity of land are major factors behind the cost of land, which

affects housing affordability.

- Puerto Rico's housing market is a dual market. It is comprised by a formal market, where housing development follows government regulations and formal financial strategies and an informal market where construction and finance follows the traditional strategies discussed above.
- The home-ownership rate in Puerto Rico is one of the highest in the world. According to the 1990 Census it stood at 72% (U.S. 64%). This elevated figure, despite high poverty rates, reflects the success of informal market strategies.
- Despite the high rate of home ownership, numerous substandard units need to be rehabilitated or replaced. According to the 1990 census, the total number of units unsuitable for rehabilitation (dilapidated or inadequate original construction) was 55,734. During the 1980s, half of all the housing units constructed were built without a permit. (The impact of Hurricane Georges is likely to augment this activity. Many low-income families that lost their homes or suffered damages to their property have very limited or no option but to start over with whatever was left standing after the violent storm.)
- As projected by the study, demand for subsidized housing for the period 1998-2003 will be approximately 46,867 units. This accounts for 43.9% of total effective demand. (It is likely that this figure doubled in the aftermath of Hurricane Georges.)

Municipality	Effective Subsidized Demand* (1999-2003)	Average per Year*
Caguas	1,818	363
Carolina	1,478	295
Ponce	1,206	241
San Juan	3,059	611
Totals	7,561	1,510

Source: Demand for Housing in Puerto Rico. Estudios Técnicos Inc. August 1998.

\*Note: These numbers do not reflect the subsidized housing needs that have surfaced after Hurricane Georges.

After looking into Puerto Rico's economy, housing strategies and community development market, answering the questions posed above becomes an even more difficult task. With low income levels, high unemployment and poverty rates, and a cost of living that in San Juan's metropolitan area compares to that of major cities in the northeastern U.S., Puerto Rico's social-economic-political landscape can be a challenge for even mature community development organizations. It is clear that Puerto Rico's social, political and economic reality differs vastly from that faced by community development groups in the U.S. Despite these differences, NeighborWorks® organizations in Puerto Rico have taken the same approach and worked with identical programs as NeighborWorks® organizations in the U.S. This is partly due to how few local models there are that respond to the particular needs and demands of this marketplace. In addition, the federal policy framework obliges organizations to work under the U.S. models due to the vast amount of funds that come from the federal government. Furthermore, government agencies, foundations, and intermediaries compare NeighborWorks® organizations and other community development corporations in Puerto Rico to their U.S. counterparts (in terms of expected production outcomes, program models, and organizational development models) despite their vastly different environments and levels of maturity.

Puerto Rico's NeighborWorks® organizations must adapt and transform organizational structures, programs

and strategies in order to effectively meet local need. Public and private sector partners must acknowledge how different Puerto Rico's market is, and should encourage and support creative community entrepreneurship by NeighborWorks® organizations.

### **A Framework for Thoughtful Adaptation, Not Mindless Copying**

Not imitating the U.S. models does not mean to disregard the essential characteristics that make those organizations successful. The U.S. nonprofit community development sector has continually re-invented itself as part of its growth and maturation into an industry. Today, this movement is looking towards a process of reinvention that will take it to the next level, as is the logic of any successful industry in an open market.

According to Avis C. Vidal<sup>4</sup>, the success of community development corporations in the U.S. can be summarized in the interaction of three dimensions: (1) organizations, (2) resources, and (3) accomplishments. Vidal explains the development of the movement as a cycle where these dimensions evolve through a self-reinforcing dynamic. "Carefully crafted successful projects attract new financial resources, which make possible more visible improvements in disinvested neighborhoods. These, in turn, draw new grassroots leaders to the field at the same time that they generate increased access to financial and political support... Key participants get better at doing the day-to-day work of community development, i.e., they become better investments."<sup>5</sup> The cycle is triggered by organizations that have matured enough to carry out, successfully, increasingly complex development projects and other economic development initiatives.

NeighborWorks® organizations and CHDOs in Puerto Rico have not been successful in activating this cycle. The programs of Puerto Rico's NeighborWorks® organizations, for the most part, are not well adapted to the realities of their markets. There have been some successes, but there has not been enough consistency in the output to sustain the dynamic of the cycle. No NeighborWorks® organization has a full-time community organizer as a permanent staff member, which further limits their ability to attract new leaders or to create the necessary community effervescence to attract the attention of government structures and private sector partners. Consequently, there has not been much change in the composition of board members and only limited broadening of their base of political and financial support. In fact, the will to continue supporting some NeighborWorks® organizations is weakening in some quarters.

The key to the success of community-based organizations in the U.S. has been the development of a valuable organizational infrastructure that, according to Vidal, has become the trademark of the movement:

- A scale that allows for specialization and efficiencies that enables organizations to take on complex projects and bring them to conclusion.
- A body of work (programs and initiatives) that has been made a priority and is maintained for sustained periods.
- Experience and technical capacity that results from a core staff that no longer needs to learn on the job.
- Stable and capable leadership.

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4 "Can Community Development Re-Invent Itself: The Challenges of Strengthening Neighborhoods in the 21<sup>st</sup> Century **Journal of the American Planning Association**, Vol. 63, No. 4, Autumn 1997, pp. 429-438.

5 Vidal, p. 431

- Strategically oriented neighborhood interventions.

Such an infrastructure has been developed partially by local organizations, but much work remains to consolidate the small gains and to develop continuity. The two projects with sufficient scale to take NeighborWorks® organizations into the reinforcing dynamic described by Vidal (Ponce's Biaggi Infield and Carolina's El Diamantino) have been very problematic. Both organizations have had executive transitions in the midst of the development process (one being extremely problematic, leading to three different executives over a two-year period) creating or adding to the complications. Currently executive directors of Puerto Rico's NeighborWorks® organizations have a total of eight months in the job, and only one executive has ever stayed as much as seven years in the job.

For periods of time Puerto Rico's NeighborWorks® organizations have had stable and capable leaders and maintained their program priorities, but they have done so at the expense of being creative in responding programmatically to local needs. In a market where low-income families have developed informal and fairly effective strategies to build or make their homes better without mortgages, a market where mortgages may not be feasible due to land title issues, NeighborWorks® organizations continue to peddle mortgage loans as their principal product. In a culture where family unity and collaboration are the principal driving force behind the poor's ability to have their own roof, NeighborWorks® organizations have yet to develop a program that taps this extremely valuable and culturally-appropriate resource.

In a market where decent and affordable rental housing is scant, NeighborWorks® organizations have yet to develop an aggressive rental program. While Puerto Rico is in the midst of a major privatization effort, NeighborWorks® organizations have not even considered getting involved in the transformation of public housing projects.

While economic development is a major thrust of most indigenous community-based development groups, NeighborWorks® organizations have never ventured into the field. Some board and staff members seem genuinely surprised, even fearful, when presented with the prospect of moving into the economic development arena.

The inability or unwillingness of NeighborWorks® organizations to adapt intervention strategies and program offerings to Puerto Rico's reality may seem puzzling at first. It is, however, understandable when we consider the lack of a community-based development tradition, the limited availability of indigenous models, and the origins of NeighborWorks® organizations. Neighborhood Reinvestment Corporation came to Puerto Rico at the invitation of municipal governments, to organize communities that had no tradition of community-controlled development. Organization formation succeeded more so because of the strength of the financial support of public and private sector partners (support which seems to have been and continues to be based on their trust in Neighborhood Reinvestment Corporation's capacity) than because of the strength of resident involvement and community support. Board members' attitude is more that of a citizens' council overseeing the implementation of a government-defined program than that of an autonomous and independent community-controlled corporation seeking ways to address its development needs. Neighborhood Reinvestment Corporation training develops skills in the short term, it's necessary and critical, but culturally and experientially defined attitudes only change slowly over time. Networking within the NeighborWorks® network also is necessary but of limited use for Puerto Rican organizations, the U.S. and local realities being so different.

The final piece of the puzzle in the development of the nonprofit community development field, according to Vidal, is the emergence of national intermediaries. Neighborhood Reinvestment Corporation, Enterprise and LISC have played a critical role in providing the field with time and space to network, to think strategically, to identify and promote best practices, and as a source of sound technical assistance and

training. The intermediaries have also been instrumental in legitimizing and promoting community development organizations before external audiences, attracting resources otherwise inaccessible to small, community-based groups. The Puerto Rico Community Foundation's Economic Development Consortium is a recent effort to develop such an intermediary. Networking efforts initiated by community organizations have been short-lived because of the lack of financial support or internal differences/competitiveness brought to the forefront when the convener has not been seen as a neutral force without vested interests.

Neighborhood Reinvestment Corporation and Puerto Rico's NeighborWorks® organizations must work on the critical factors, identified by Vidal, that create the conditions for effective development of community based organizations in a way that responds to Puerto Rico's reality. To be effective in advancing the development of NeighborWorks® organizations in Puerto Rico, Neighborhood Reinvestment Corporation must work in close collaboration with the Puerto Rico Community Foundation and the Economic Development Consortium, among others, in developing a local intermediary, transferring and helping adapt its experience to the local reality. Neighborhood Reinvestment Corporation must also play a role in assisting other U.S.-based intermediaries do the same. Furthermore, Neighborhood Reinvestment Corporation should expand and adapt its intervention strategy so that it can extend a level of its resources beyond NeighborWorks® organizations, critical in advancing the field as a whole and, therefore, raising the ceiling for NeighborWorks® organizations. NeighborWorks® organizations, for their part, must expand and adapt their program offerings in a way that better reflects the local reality.

### **A Proposal for an Expanded Role for Neighborhood Reinvestment**

The argument for an expanded role starts from the premise that continued work with existing NeighborWorks® organizations exclusively does not contribute to raising the externally-defined low ceiling under which these organizations function. Regardless of this argument, what will Neighborhood Reinvestment Corporation gain in transforming its business strategy is a fair question, especially since it would most likely require additional Neighborhood Reinvestment Corporation resources than those committed thus far. A partial answer includes:

- Advancing its mission in a territory that is part of its jurisdiction and where it has not enjoyed the success it has had elsewhere.
- Ensuring the successful impact of its substantial investments to date in Puerto Rico.
- Strengthening the whole of the network by strengthening its weakest links.
- There is much to learn in terms of community organizing and mobilizing that can be applicable to low-income, Latino communities in the U.S. also served by the corporation.
- There are some very interesting and fairly successful economic development models and strategies being developed in Puerto Rico that would enrich Neighborhood Reinvestment Corporation's understanding of this field.
- There is great potential for innovative self-help housing models that could also be applicable in very low-income communities in the U.S.

In pushing ahead with a new role, Neighborhood Reinvestment Corporation cannot go alone. The strategies presented below must be pursued in collaboration with existing local partners like the Puerto Rico Community Foundation and the Economic Development Consortium; local government entities like the Puerto Rico Housing Department, Puerto Rico's Housing Finance Agency and municipal governments;

federal agencies like the local HUD office and Rural Development; and other U.S.-based intermediaries that have attempted to work in Puerto Rico before, like LISC and Enterprise. It is also important to point out that Neighborhood Reinvestment cannot and should not commit to a drastically different role for the long term. An augmented role would only make sense as a strategy with clearly defined timelines and specific goals in terms of the development of local intermediary capacity.

### **Adaptations to the Current Intervention Model**

The following aspects of a changed intervention model would be implemented for existing NeighborWorks® network members.

- Provide access to Spanish speaking management consultants and Neighborhood Reinvestment professionals regardless of home district.
- Allow for different measuring standards that better reflect local reality and organizational capacity. For example, a 30-unit objective in a home-ownership campaign would have been unattainable for most NeighborWorks® organizations 15 or 20 years ago in the U.S.
- Continue organizing Training Institutes in Puerto Rico and commit to expand their reach provided appropriate demand and the recruitment of co-sponsors. (Thinking ahead into the future we can see how Neighborhood Reinvestment Corporation Training Institutes in Puerto Rico could serve as the bridge that brings Neighborhood Reinvestment Corporation expertise elsewhere in the Spanish speaking Americas.)
- Aggressively promote programs other than home-ownership as viable and necessary components of neighborhood revitalization efforts, such as economic development and multifamily rental housing.
- Make available special community organizing grants so that NeighborWorks® organizations may hire full time organizers.

### **An Expanded Role beyond NeighborWorks® Members**

- Aggressively recruit other U.S.-based intermediaries to the efforts described below.
- Production and distribution of a Spanish-language, community development newsletter for island-wide distribution.
- Promote and sponsor island-wide peer-to-peer networking of executive directors, board officers, community development professionals, and community residents.
- Promote and sponsor, in coordination with and as an on-going supplement to Training Institutes, formal forums on the wide range of economic development issues and topics.
- Promote and support research that documents successful local program models and organization development strategies.
- Promote and support university-community partnerships.
- Designate a specific number of scholarship slots for national training institutes to bona fide, community organizations.

- Provide program and organizational evaluation/assessment and strategic planning assistance to non-NeighborWorks<sup>®</sup> organizations.
- Provide subsidized, fee-for-service assistance to community-based organizations and municipal entities.
- Engage in non-traditional (for Neighborhood Reinvestment Corporation) project-specific partnerships with non-NeighborWorks<sup>®</sup> organizations and municipalities as a skill- and technology-transfer strategy.