Fostering stronger, more equitable communities through resident-driven, place-based strategies.



















CASE STUDIES FROM THE NEIGHBORWORKS AMERICA NETWORK







#### Place in Practice

Where we live.

Where we work.

The park where we take our kids.

The cafe where we grab our morning coffee.

The library where we drop into a free community event.

Place is the common denominator that unites the varied facets of our life, and it has a significant impact on our health, education, economic opportunity, and more. As an understanding of the impact of place has become more widespread, it has taken on increasing importance as communities across the country work to develop equitable, sustainable solutions to their most pressing challenges.

At NeighborWorks America®, we call this place-based lens comprehensive community development, or CCD, and we believe comprehensive community development is critical to building community strength and resilience. Over the past two years, NeighborWorks America invested \$1.7M in the development and acceleration of a range of strategies that seek to foster stronger, more equitable communities through the deployment of a comprehensive community development framework.

#### **NEIGHBORWORKS AMERICA**

works to build the capacity of nearly 250 local housing and community development organizations as they empower resident leaders and build stronger, more equitable communities. These organizations are rooted in communities across the country and, together, create the nation's most effective platform and delivery system for community engagement and empowerment. NeighborWorks organizations are investing in strategies that lead change with a deep understanding of place as the driver of greater equity. Neighborworks.org

What does a focus on place look like in practice? Through the following set of case studies, we showcase the breadth of innovative, resident-centered, comprehensive work being done in communities of all types across the country. Each highlights a unique and replicable strategy supported by investment from Neighbor-Works America, and offers practitioners, policy makers, and community leaders an opportunity to consider how, by using a CCD lens, places across the country are making meaningful progress in fostering stronger, more equitable communities.



# COMPREHENSIVE COMMUNITY DEVELOPMENT

Comprehensive community development (CCD) is a place-based and intentional approach aimed at improving lives and strengthening communities. CCD works at the intersection of people, place, and systems. By creating a shared vision, unified strategy, and a collaborative structure to attract and deploy resources, comprehensive community development creates vibrant local communities that offer people equitable opportunities to thrive. It is built on a foundation of inclusive resident engagement, which is central to creating and sustaining positive change.

#### The NeighborWorks Framework

The NeighborWorks approach to comprehensive community development is grounded in a set of Guiding Principles, which together create a framework that focuses on lifting up the conditions that support stronger, more equitable communities. Our Guiding Principles prioritize elements that NeighborWorks has learned over our 45-year history are integral to doing place-based work well. They provide a framework for communities to understand how to foster and support an ecosystem that aligns the actors and priorities of a place; they recognize complexity and allow for customization in application; and they ensure integrity in the approach while allowing for flexibility to meet unique community contexts.

While every place is different, these case studies emphasize the replicable framework that is our Guiding Principles. Each case study highlights several principles, although all are part of every community's story. The case studies showcase the common set of conditions that are necessary for impactful place-based work, even while the location of that work and the strategies employed are vastly different.



# The 7 key principals



#### INTENTIONAL APPROACH

CCD leads with an intentional approach to bring about positive change, strengthen community, and give people equitable opportunities to thrive. CCD works in a defined neighborhood or community where organizations, residents and partners can achieve change with the resources and capacity available in a time frame that is meaningful to residents. This work seeks to address disparate conditions among historically disadvantaged or vulnerable communities and can be applied in a variety of places (rural, urban and suburban) and contexts (weak and strong markets) and at a variety of scales.



#### LAYERED STRATEGIES

CCD recognizes the complexity of places and layers varied strategies to address challenges, creating solutions that are more comprehensive and sustainable, and that foster community unity. Through a collaborative approach, markets are stabilized, community assets are enhanced, and the core needs of individuals are met. Developing systems that cultivate resident leadership help to address barriers to opportunity, resulting in positive investments and inclusive economic growth.



#### COMMUNITY-DRIVEN

Every effort is unique and driven locally by residents and stakeholders, requiring meaningful and long-term inclusive engagement from a diverse range of community members. Each community defines success for itself and selects the strategic priorities that are best suited to meet those goals.



#### **GUIDING VISION & PLAN**

CCD creates clarity and accountability through guidance by a community generated vision and action plan. The plan defines the focus area, includes relevant data, identifies community assets, and defines roles and timelines. It is flexible enough to allow for adaptability to changing conditions through contingency planning and outlines a continuous evaluation framework.



#### STRATEGIC PARTNERSHIPS

CCD promotes working beyond individual silos, and requires partnerships that build community capacity and align resources and efforts across sectors. This approach attracts support from local, state and federal government, as well as supportive investments from local to national institutions.



#### COORDINATED LEADERSHIP

Strong, high-capacity organizations and community leadership are needed to drive and coordinate CCD efforts. Leaders of CCD must be committed to a long-term, resident-led approach.



#### LAYERED INVESTMENT

CCD is ambitious and bold. Positive change requires local capacity and sustained, long-term investment of significant and flexible resources.







**CASE STUDY** 

# **Getting Smarter** in Building Community **Entrepreneurship**

#### **CCD PRINCIPLES HIGHLIGHTED:**



INTENTIONAL



COMMUNITY



LAYERED **STRATEGIES** 



VISION & PLAN



**BEYOND HOUSING** 





#### **KEY INSIGHTS**

- The Biz Smart Start program provided the business owners in its inaugural class and a second cohort in 2024 to launch and grow their businesses.
- Several participants demonstrated the program's effectiveness in fostering economic growth by securing contracts
- The program's success helps set a foundation for sustainable local development, working toward Beyond Housing's strategic goal of creating vibrant commercial corridors that enhance local commerce, generate jobs, and retain wealth within the community.

#### **Empowering Entrepreneurs** for Community Transformation

For years, under-resourced communities in St. Louis had expressed a desire for improved workforce development that could help transform their future trajectory. In response, Beyond Housing, a St. Louis-based community development organization, took action. In 2022, they implemented a targeted workforce development strategy and worked with Tabatha Kittrell, then a NeighborWorks America VISTA, to lead a community assessment. They knew that nurturing a thriving entrepreneurial environment can help revitalize communities by creating opportunities for area residents and attracting new investment for sustainable growth. The findings revealed that many community members aspired to start businesses but faced significant barriers, highlighting the need for business support.

"St. Louis is a great city to be a startup," said Kittrell, now Beyond Housing's Senior Director of Transformative Services. "But when we were working with community members, we found that with many opportunities, there was a disconnect. "If you're starting a business, you need the basics...Creating ways to bridge the gap between those barriers is super helpful. It helps you make sure that you know what things you have to consider first if you're serious about your business."

#### -MICHELLE BYRD

Founder of Tender Love and Tresses

There was a chasm between the opportunity and where the founder was in this moment, and there didn't seem to be a lot of bridging opportunities."

Most programs geared toward new entrepreneurs in St. Louis are competitive and require business owners to show revenue. Many of the aspiring entrepreneurs Beyond Housing worked with did not qualify, and most programs were in locations inaccessible by public transportation, presenting an additional barrier. To address these challenges, Beyond Housing collaborated with local partners to launch the Biz Smart Start accelerator program, a free initiative designed to bridge the gaps and empower early-stage local entrepreneurs with the tools needed to grow their businesses.

#### **Building the Foundation for Success**

Biz Smart Start was piloted in May 2023 with a cohort of nine entrepreneurs in various industries ranging from home health care to catering services. Participants received a \$1,000 reward to invest in their businesses and attended a 12-week intensive program that included business coaching, strategic planning, and resource navigation. The program prioritizes minorities, women, disabled individuals, and other under-represented groups and provides childcare to participants.

The initiative quickly demonstrated its potential, with some significant outcomes achieved from the first cohort.

Latricia SanNicolas joined the program with a strong passion for dogs and a vision to create a dog treat business. She successfully launched Maccabees Family Barkery and is now working towards establishing a commercial kitchen.

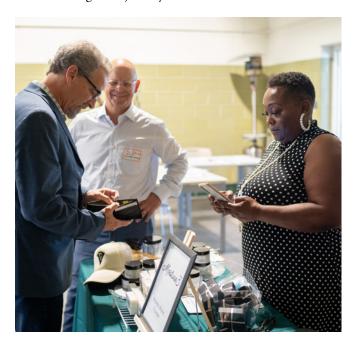
- Terence Payton transformed his small-scale cleaning operation into a thriving industrial cleaning business.
   He secured major contracts and is preparing to transition into full-time entrepreneurship.
- Michelle Byrd, founder of Tender Love and Tresses, a mobile natural hair care service for older adults, won a St. Louis Balsa Foundation grant, which provides entrepreneurs with additional resources and mentorship.

Byrd had operated Tender Love and Tresses alongside her fulltime job for years, but the resources she gained from Biz Smart Start helped provide her with the vital support she needed to grow.

She explained how the program was instrumental in helping navigate the practical aspects of establishing a business. It provided guidance with steps like selecting bank partners and finding resources to help with business setup and branding.

"If you're starting a business, you need the basics, like paying bills on time and managing your schedule," said Byrd. "Creating ways to bridge the gap between those barriers is super helpful. It helps you make sure that you know what things you have to consider first if you're serious about your business. You've already got your personal life to manage, and adding a business, which requires a whole different skill set, can be challenging. It could really make your business sink or swim."

In addition to leveraging her knowledge to grow her business, Byrd has also returned to assist entrepreneurs in the next group of Biz Smart Start cohorts, sharing wisdom and lessons she has learned through this journey.







#### **Adapting and Evolving**

Beyond Housing gained valuable insights from the initial cohort to make several program improvements. For instance, they realized that issues such as housing instability would negatively impact a participant's success in the program, so they introduced a more thorough assessment process to identify and address foundational issues before accepting participants. They also restructured the mentoring and coaching relationships to better align with the needs of early-stage entrepreneurs and included more diverse coaches in the second round in response to cohort feedback.

Program leaders also recognize that the path toward entrepreneurship is not for everyone. The program allows participants to make well-informed decisions about whether becoming a business owner is something they wish to pursue. Beyond Housing offers career development assistance for participants who ultimately decide against pursuing entrepreneurship.

#### Creating Vibrant, Self-Sustaining Communities

The Biz Smart Start program's anticipated impact extends far beyond individual success. One of Beyond Housing's strategic goals, identified in a 2019 community assessment, is to create vibrant commercial corridors within the community, allowing residents to shop, work, dine, and play locally. By supporting entrepreneurs in creating thriving and economically viable businesses, the Biz Smart Start effort adds to individual household wealth and helps establish local businesses that provide essential goods and services, create jobs, and retain wealth within the community.

"Our long-term vision is for the business owners to have commercial spaces in the community and that those will also attract businesses from neighboring municipalities looking for spaces to open. That's where we will see the individual outcomes lead to community outcomes," said Kittrell.

#### **Next Steps**

The success of the Biz SmartStart program has swiftly elevated it to one of Beyond Housing's main priorities. The second cohort launched in the spring of 2024, and Beyond Housing has hired a business resource specialist to offer continued support to participants after the program ends. Future visions include expanding the program to offer a continuum of programming that includes a next-step accelerator for existing businesses and an incubator to provide commercial space, marketing support, money management, and operational guidance— allowing businesses to grow in a supportive environment before transitioning to commercial spaces in the community.

- Learn about Beyond Housing's initiatives.
- Read more about the SmartStart Accelerator Program.
- View a summary of their community impact.







**CASE STUDY** 

# Nurturing Community Leadership for Systemic Change

CODMAN SQUARE NEIGHBORHOOD DEVELOPMENT CORPORATION

#### **CCD PRINCIPLES HIGHLIGHTED:**







LAYERED GUIDING STRATEGIES VISION & PLAN









#### **KEY INSIGHTS**

- Codman Square has significantly increased its organizational capacity by empowering residents to become leaders, resulting in more community-driven initiatives and stronger local advocacy.
- These initiatives have facilitated greater resident involvement in civic processes, with many actively participating in city budgeting hearings and forming strategic relationships with legislators.
- By focusing on leadership development and community organizing, Codman Square has created a solid foundation for sustainable, long-term transformation.

#### **Crises Become Catalysts for Change**

In 2020, Boston's housing crisis reached a pinnacle, characterized by skyrocketing rents and long waitlists against the backdrop of the global COVID-19 pandemic. Coupled with the heightened visibility of racial injustice following George Floyd's murder, these challenges starkly highlighted the urgent need for systemic change. This convergence of crises served as the catalyst for the Codman Square Neighborhood Development Corporation to reimagine the approach to its mission.

#### Community Organizing as a Central Strategy

Located in Boston's Dorchester neighborhood, Codman Square has historically worked to improve the community by focusing on real estate development and affordable housing. In 2020, the team began to reevaluate this traditional approach when the housing crisis combined with a commuter rail line expansion in the area raised growing concerns about gentrification and displacement. On top of the racial injustice and health disparities that had come into heavy focus, the team

recognized that while building and rehabilitating homes helped improve neighborhood conditions, they needed to address the underlying entrenched systems perpetuating existing neighborhood conditions. Significant, long-term progress would require dismantling these systems through continuous effort and advocacy—aspects of community development that cannot be accomplished through building structures. To make progress out of response crisis mode, they needed to broaden their capacity by tapping into community members willing and able to take the lead and advocate for change.

Codman Square had always incorporated community organizing into their efforts, but they made it central to their new approach. They developed a comprehensive strategy centered on leadership development, aiming to empower residents with the skills needed to drive systemic change and create lasting impacts.

"Crises are an opportunity for change," said Marilyn Forman, Director of Community Organizing and Resident Engagement. "This is a really good time for people to understand how to use the resources and the tools given to them to then be a part of the change in the system. Everybody is an organizer in their own right, especially during times of crisis."

#### **Leadership Training Academies**

Three training academies were created to prepare residents for community leadership: the Anti-Racism Academy; Community Action 101, part of their environmental justice work; and a Resident Leadership Institute (RLI), a 24-hour training program

"I know that in order to change, you have to make the change and it doesn't take just one person; it takes a group of people to make change."

— DARLENE HARRISON Community Organizer

designed to teach resident leaders the fundamentals of community organizing, policy advocacy, asset mapping, and facilitating community-building initiatives.

The leadership programs aim to empower residents to understand their influence and actively participate in shaping their neighborhoods. They provide tools for community members to organize and work collaboratively, increase civic participation and advocacy, navigate neighborhood challenges and feel empowered to use their voices in driving collective action.

"People can step into their power, and they are even stronger when they know how to use it," said Meredith Geraghty, VP of Base Building Strategy. "This is where the educational piece of building leaders and developing the leadership within the community comes in."



#### **Advocacy and Engagement Outcomes**

The rise in community organizing and engagement as a result of the training programs is evident in numerous ways. Among them;

- Community Action 101 training attendees spoke to state legislators during a lobby day and joined monthly virtual meetings with the Boston delegation to present their concerns. This years-long fight recently saw progress when the Massachusetts Bay Transportation Authority announced plans to electrify the line in 2027, a key demand from the community.
- RLI participants built a community asset map identifying vacant lots with the potential to become valuable community assets, such as community gardens or dog parks. Participants learned how to identify and involve relevant legislators and key stakeholders, have begun forming relationships with their representatives, and understand who to approach and hold accountable for their concerns.
- Empowered by community training, many residents have actively participated in the City of Boston's budgeting hearings advocating for the allocation of funds to their communities and essential resources.
- Seniors who attended a leadership training program hosted by Codman Square at their housing property voiced concerns to legislators at a community event, which resulted in initiatives for crosswalk installations and pothole repairs.

#### The Power of Collective Change

In the wake of the pandemic, community organizing requires greater investment and effort to maintain momentum. Engagement patterns have shifted, making resident leadership crucial at every step and requiring sustained effort to continue progress.

By focusing on community leadership at the forefront of their mission, Codman Square is addressing the immediate housing crises while laying the groundwork for sustainable, long-term improvements. Leaders like Darlene Harrison, a highly engaged community organizer and volunteer, exemplify the significant, positive change that residents can drive when equipped with the right tools and support.

Harrison has attended multiple Codman Square leadership training programs, where she learned her rights as a tenant and how to advocate for herself and her neighborhood. She also learned how to organize community events and used that knowledge to host an event for residents.

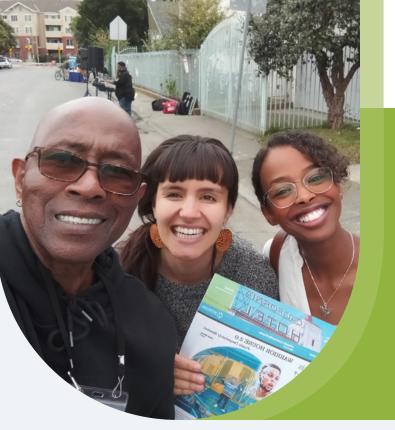


She believes the training programs have given her vital support as she strives to empower others. She has become a leader whom many community members come to first for advice.

"I know that in order to change, you have to make the change," Darlene said. "And it doesn't take just one person; it takes a group of people to make change."

Codman Square's initiative has helped facilitate these groups of change-makers, fostering renewed energy around policy decisions, advocacy for neighborhood improvements, and increased mutual support. This collective action empowers residents to create a vibrant, resilient community that not only meets their current needs but is also designed to thrive well into the future.

- Learn about the Codman Square Neighborhood Development Corporation.
- Read more about their Resident Leadership Institute.
- View a summary of their Advocacy Campaigns.







**CASE STUDY** 

# Empowering Communities Through Grassroots Journalism

EAST BAY ASIAN LOCAL
DEVELOPMENT CORPORATION

#### **CCD PRINCIPLES HIGHLIGHTED:**







**STRATEGIES** 









#### **KEY INSIGHTS**

- EBALDC leveraged the time-tested strategy of print media to reach a diverse community, including seniors, multilingual households, and small businesses, distributing 2,000 copies to local residents.
- By prioritizing community involvement, EBALDC strengthened resident leadership, supporting eight residents to shape all aspects of the newspaper's content, production, and distribution.
- EBALDC countered displacement pressures by celebrating local assets, spotlighting hyper-local issues, and informing and engaging residents about developments impacting their future.

#### A Collaboration Brings Creative Change

Once bustling with African American culture and thriving businesses, the San Pablo Corridor (SPC) in West Oakland now grapples with disinvestment and rising crime amidst Oakland's rapid economic growth and soaring housing costs. Established in 2014, The San Pablo Area Revitalization Collaborative (SPARC) has been committed to enhancing the lives of over 10,500 residents along the corridor.

Through a partnership of over 25 residents, organizations, and institutions, SPARC focuses on creating sustainable health benefits for low-to-moderate income and long-time residents. The collaborative emphasizes community leadership as a core priority.

"There was a culture within the collaborative of using arts, culture, and creativity to work directly with residents and advance community priorities," stated Annie Ledbury, Associate Director of Creative Community Development.

Through the newspaper, SPARC has amplified existing issues and driven engagement within the community. The newspaper serves as a catalyst for resident-led advocacy efforts, while its true impact lies in the engagement it has fostered among team members and the community.

#### A Vision Comes to Life

In an effort to stay connected during the pandemic, the collaborative produced a video series showcasing creative projects, local businesses, and resident leaders. Although well received, as the early COVID era passed, community engagement needs evolved from digital to physical and in 2022 the team contemplated alternative avenues to increase engagement.

EBALDC assembled a team of resident leaders to brainstorm strategies aligned with community empowerment, equitable pandemic recovery, and resident leadership. Discussions centered on leveraging art and advocacy to address key neighborhood issues that would inform and engage the community in important decisions of which many residents were unaware. Initially, a group of architects from a local college presented the idea for a potential newspaper project, but EBALDC presented the concept to the resident leaders and pivoted to supporting the community in its own newspaper initiative.





In an era dominated by digital media, traditional newspapers have faced decline, marked by shrinking staff, loss of local perspectives, and shuttered doors. Amidst this landscape, the newspaper team defied conventional wisdom, using print media to unite, mobilize, and engage the neighborhood through community-driven journalism.

Using print media as a platform began to make sense as the idea evolved. Community events like Town Nights drew large crowds and provided ample opportunities for distribution and to generate excitement for the project. Many of the community's residents are seniors who can find digital platforms challenging to navigate. Additionally, print supported small businesses through physical coupons and the opportunity to secure a copy at local establishments.

#### The San Pablo Avenue Community News

In fall 2022, they launched a call for community members to join the newspaper team, ultimately recruiting eight individuals. Team members wrote articles in their focus areas before gathering for a collaborative meeting to organize, agree on content and place their pieces in a mock-up layout. A graphic designer then formatted the content before final editing.



In spring 2023, the first edition of the San Pablo Avenue Community Newspaper was launched during the Hoover Foster Resident Action Council's Community Healing Block Party. Two thousand copies, highlighting SPARC's "Holding Space" priority, were distributed, urging residents to foster community-based businesses, resources, and affordable housing along the SPC.

Throughout 2023, they published three newspaper editions with community-led content reflecting the diverse interests of the team members. Their approach relies on information sharing, aligning with their "keeping you informed of the changes in your community" tagline and seeking the community's vision and voice. The publications are also available online in English, Spanish and Chinese.

#### **A Catalyst for Community Empowerment**

Through the newspaper, SPARC has amplified key community issues and deepened engagement. The newspaper acts as

a catalyst for advocacy, facilitating connections among team members and the broader community. This collaborative approach has sparked new networks and engagements that may not have otherwise been realized.

"I think it's important to have fun at the meetings, make sure everyone is excited about what they're working on, and support people in trying new things," said Project Coordinator Raine Robichaud. "We try to balance being a newspaper and keeping it relaxed, avoiding perfectionism so the team stays motivated. We've benefited from the relationships team members bring, involving people who are rooted in the community with different interests so that we get lots of different types of content that appeal to all kinds of people."

The community newspaper represents an evolution in SPARC's approach, distinguishing it from traditional one-time creative projects like murals or events. It is a dynamic platform for diverse expressions and perspectives, stimulating dialogue across community groups and resident generations. These interactions not only ignite important conversations about local issues but also empower the community to hold elected officials accountable.

#### A Hopeful Future for Amplifying Resident Voices

As funding for the newspaper relies primarily on grants, the team continues to explore alternative revenue streams to sustain it. However, the impact of the project in supporting community advocacy and strengthening community bonds is visible far beyond the newspaper's pages. The outcome is more than just creating a vehicle for grassroots journalism; it is a tool to support the San Pablo Corridor in enhancing community cohesion, building trust, and creating a resilient, thriving community.

- **Learn about** the San Pablo Area Revitalization Collaborative (SPARC).
- **Read more** about the Oakland San Pablo Ave. Community News and access the newspaper archive.
- View a summary of EBALDC Neighborhood Collaborations: Our First Ten Years.







**CASE STUDY** 

# **Powerful** Partnerships Transform Community **Impact**

**GROW SOUTH DAKOTA** 

#### **CCD PRINCIPLES HIGHLIGHTED:**



INTENTIONAL



COMMUNITY

**LAYERED** 



VISION & PLAN

**STRATEGIC** 





#### **KEY INSIGHTS**

- By leveraging partnerships and a collaborative approach, GROW SD facilitates and addresses housing shortages.
- GROW SD's community arts and economic development initiatives have bolstered housing development and created vibrant public spaces, enhancing cultural identity and community cohesion.
- The multilayered strategy of integrating housing, economic development, and community engagement has created a sustainable model for rural development, demonstrating the power of strong partnerships.

#### **Overcoming Rural Challenges Through Collaboration**

A lack of affordable housing units is often associated with big cities, but this issue also affects rural areas, where geographically isolated communities face unique challenges in identifying sustainable solutions. For over 50 years, GROW South Dakota (GROW SD) has successfully addressed these challenges by developing collaborative partnerships that provide access to funding and expertise.

Although GROW SD is a state-wide organization, it has focused on a new housing development initiative in its own backyard of Sisseton, integrating economic development and community engagement. Creating and sustaining growth in rural areas requires innovative approaches, and through these efforts, GROW SD has significantly improved the quality of life and economic stability in rural communities across the state.

## Addressing Housing Needs: The Foundation of Economic Growth

Like many communities, Sisseton faces significant gaps in available housing, impeding economic development.

"The school district struggles to get teachers because there's no housing," said GROW SD CEO Lori Finnesand. "The hospital struggles to get staff, and the large manufacturers struggle with employees due to the housing shortage."

When a community group offered lots for sale to the Sisseton Economic Development Corporation (SEDC), they seized the opportunity to develop them to stimulate housing growth. After SEDC secured a low-interest rate loan from the City of Sisseton for the lot purchases, GROW SD was approached to assist with the effort. The City of Sisseton does not have dedicated housing development staff, so GROW SD was brought in to provide the sales, marketing, technical assistance and expertise in preparing the lots for sale that are vital to the development's success. GROW SD's longstanding presence and partnerships in the community, along with experience in developing housing projects gave them the proven background and knowledge for the job. GROW SD also leveraged its partnerships with NeighborWorks America and the South Dakota Community Foundation to drive the initiative forward.

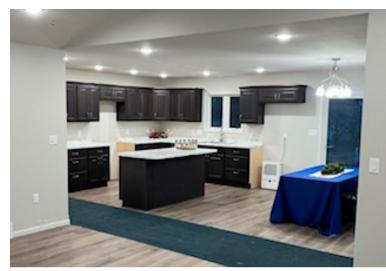
"We were looking for a partner with experience," said Sisseton Mayor Terry Jaspers. "Grow South Dakota has proven their ability to be knowledgeable about housing development in our community."

## From Study to Strategy: Identifying and Meeting Housing Demand

Securing community buy-in for the development was essential. A series of meetings were held which included residents,

"The school district struggles to get teachers because there's no housing. The hospital struggles to get staff, and the large manufacturers struggle with employees due to the housing shortage."

**—LORI FINNESAND** CEO, GROW SD





local officials, and representatives from entities such as the school district, hospital and large local manufacturers, to address expectations for buildings and price points, ensuring transparency and alignment with community needs.

GROW SD assisted the city in obtaining grant funding for a housing study that identified a shortage of more than 80 housing units in Sisseton. These findings demonstrated the potential for residential growth in Sisseton, inspiring GROW SD to market the SEDC-purchased lots to developers who would readily understand the potential market opportunities.

# Navigating Challenges: Overcoming Developer Hesitation and Rising Costs

Despite marketing efforts challenges have arisen, particularly in mitigating developer risk due to the rural location. Most developers are located in bigger towns and prefer to work in their immediate vicinity, where demand is higher and profit margins are more favorable. This remains a major obstacle to increase development in rural areas.



GROW SD built upon their knowledge and success from working with local contractors to construct and sell three houses in 2017 and forged ahead, building two homes on the lots to further stimulate market interest. The aim was to encourage other developers to continue the development by demonstrating an active project with strong consumer interest.

#### The Power of Partnerships: Extending Beyond Housing

The development of the two existing homes has generated the needed optimism in securing developer commitments. However, GROW SD's collaborative approach goes far beyond housing development. Additional partnerships and efforts in community engagement and economic development have reinforced and supported their overall development strategy.

Partnerships with entities such as the Sisseton–Wahpeton Oyate tribe on the Lake Traverse Reservation surrounds the City of Sisseton, play a crucial role in supporting development. GROW SD provides digital literacy and small business assistance to tribal members and have helped more than 20 individuals through a small business development program that provides financing for their businesses. GROW SD also collaborates with the local tribal homebuyer program, providing comprehensive education and resources for residents. In addition, they offer in-person and online homebuyer education throughout South Dakota, reinforcing their commitment to making homeownership more accessible to everyone.

GROW SD has also spearheaded public arts initiatives. They collaborated with the community and local artists to create several murals, creating momentum around public arts in Sisseton. Today, more than 20 community-produced public artworks have been created in Sisseton and are featured in a Sisseton Arts Map for a DIY tour. These initiatives have significantly contributed to placemaking, developing public spaces that enhance community identity and cohesion while fostering

a more attractive and vibrant environment for existing and potential residents. Integrating arts into community development has also supported local artists, providing them with platforms to showcase their work and generate income.

#### A Model for Rural Development

Rural development faces unique challenges, often requiring organizations to take on more upfront work to spark interest. However, GROW SD's multilayered approach and strategic partnerships effectively overcome these obstacles.

The housing development in Sisseton, enhanced by community and economic development initiatives, is a testament to the power of collaboration and the impact that investing in multiple areas can have on improving an entire region. By bringing together community residents, officials, business owners, and entities to meet the community's needs, GROW SD's strategy amplifies the impact of their efforts and serves as a valuable model for other rural areas. Demonstrating that strong partnerships can lead to significant success.

"Their main underlying goal at Grow South Dakota is to keep facilitating change for the better for the community. And they're doing just that," said Mayor Jaspers.

- Learn about GROW South Dakota.
- Read more about their Sisseton housing project.
- View a summary their work with the Sisseton Wahpeton Ovate tribe







**CASE STUDY** 

# **A Financial** Solution to Small-Town **Economic Mobility**

HOPE ENTERPRISE CORPORATION

#### **CCD PRINCIPLES HIGHLIGHTED:**



INTENTIONAL



COMMUNITY





VISION & PLAN



STRATEGIC





#### **KEY INSIGHTS**

- HOPE's assistance enables small rural towns in the Mississippi Delta to secure federal funding to transform their local economies
- Linking financial services, policy advocacy and community development allows HOPE to foster holistic community growth by addressing both economic and social
- HOPE's Catalyst Fund and Community Leadership Institute promote lasting community connections and capacity building, empowering small towns to leverage resources beyond HOPE's direct support.

#### Financial Empowerment in the Deep South

In the Mississippi Delta, small towns often face significant economic challenges and lack the resources necessary to improve their communities. HOPE, a multi-state organization based in Jackson, Mississippi, has become a lifeline by facilitating access to essential funding and tools to communities throughout the Southern United States.

#### A Unique Foundation for Community Development

HOPE has a unique structure and approach to community investment. It is primarily a credit union that includes Hope Enterprise Corporation, a non-depository Community Development Financial Institution (CDFI) that incorporates a policy institute and a housing development entity. With the credit union at its center, HOPE assists some of the poorest communities in the United States based on the idea that access to financial resources provides the foundation for progress.

"In anything that we do, we try to support upward financial mobility for our members and community residents—preparing and equipping them to successfully climb the economic ladder," said Jena Reed, Vice President of Community and Economic Development. "We are a unique community development entity in that we are first and foremost a credit union, and then work to tie our development work back into that."

Several of Hope Federal Credit Union's branches are in towns of less than 2,000 people, which often lack essential services like grocery stores, pharmacies, and adequate transportation.

Recognizing the need for impactful community support, HOPE initiated the HOPE Community Partnership, which supports small towns in high-poverty areas through strategic and focused community and economic development training and technical assistance.

#### **Establishing Small Town Partnerships**

In 2016, HOPE received grant funding to develop strategic plans for seven small Mississippi towns where Hope Federal Credit Union has branches. Working with residents, community leaders, and local officials, HOPE aimed to help communities identify and address their most pressing issues by creating a roadmap for improvement. Through demographic research, surveys, focus groups, site visits, and town halls, the project team gathered stakeholder feedback on the most pressing priorities to draft the plans. Once adopted, a path was charted for future development.



"We recognize that there is a financial aspect, but there's also the community aspect. HOPE doesn't separate those two things."

—JENA REED

Vice President of Community and Economic Development

The strategic plans help municipalities pursue partnerships and leverage funding from various resources beyond HOPE to facilitate large-scale, sustainable change. Alongside the planning process, HOPE initiated the Catalyst Fund to support smaller CCD-related projects, like park improvements and murals, within these communities. By funding these initiatives, HOPE helps foster deeper community engagement.

"It's an opportunity to have a small win and to solidify a foundation of what is to be a bigger relationship over time," said Reed. "Residents don't always see the 'strategic plan' right away, but they see the community garden, the mural and the lighting project."

#### Drew and Shaw: A Model for Success

Two communities included in the strategic planning process were Drew and Shaw, small towns within 20 miles of one another that faced significant challenges, including limited access to financial services, deteriorating infrastructure, and a stagnant local economy. After both towns approved and adopted their strategic plans in 2018, they began implementing the steps toward reaching their respective goals.

Through HOPE, the Shaw community was able to secure \$2.2 million in grant funding from the Mississippi Home Corporation's Blight Elimination Program to begin removing blighted properties. Meanwhile, Drew explored creating an alternative rural grocery model to address food insecurity. This came to fruition in 2020 with the Grocery Online Ordering and Delivery Service (GOODS), which Drew and Shaw utilize through the shared use of a refrigerated vehicle and a driver between both towns.

Both also enhanced their plans through HOPE Catalyst Funds to support projects like park upgrades and improved walking trails.

Drew Mayor Melanie Townsend-Blackmon is grateful for HOPE's continued work and support through the strategic planning process. "We really were lost on a lot of things," said Townsend-Blackmon. They were great assets to Drew in working with us. They're willing to make a difference, and they are making a difference in the community of Drew."

HOPE's work has helped the towns become stronger individually and facilitated a relationship between the communities, amplifying their collective strength. In addition to collaborating on the GOODS program, the town leaders use each other as models and provide information and support to one another in working toward their strategic goals. "Before, they were like little islands, and I think we're just connecting them to each other," said Dee Jones, Senior Vice President of Community and Economic Development.





#### **Facilitating Connections for the Future**

HOPE continues to facilitate connections across communities through efforts like the Community Leadership Institute, a two-day event that brings the towns together to help establish relationships and collaborate on solutions to their shared challenges. The connectivity helps the communities build capacity and leverage resources beyond HOPE, the organization's ultimate goal.

For HOPE, the marriage between financial empowerment and community engagement is what powers their continued success and mission forward. "We don't want to just be a lender," said Reed. "We want to actually close the black homeownership gap. We want to actually see healthy food financing support grocery stores and food access; we want to see schools and healthcare facilities better resourced within our communities. We recognize that there is a financial aspect, but there's also the community aspect. HOPE doesn't separate those two things."

- Learn about Hope Enterprise Corporation.
- Read more about their community success stories.
- View the resources of the Community Leadership Institute.









CASE STUDY

# Community-Led Solutions Aim to Measure Systemic Barriers

MISSION ECONOMIC
DEVELOPMENT AGENCY

#### **CCD PRINCIPLES HIGHLIGHTED:**







**STRATEGIES** 









#### KEY INSIGHTS

- Mission Promise Neighborhood's (MPN) advocacy for resident-led design led to the development of a better way to understand and respond to community experiences.
- By valuing and nurturing safe spaces for sharing information, MPN's design team fostered the trust that allowed community members to engage.
- MPN's app development prioritized accessibility and transparency, facilitating community healing and strengthening support networks.

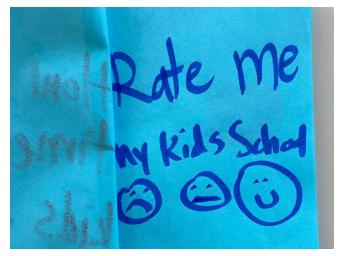
#### **Improving Student Outcomes**

Supported by the Mission Economic Development Agency (MEDA), the Mission Promise Neighborhood (MPN) is a place-based collective impact initiative in the Mission District of San Francisco, an area with a high population of Latino immigrants. MPN is part of a national network of Promise Neighborhoods, initially funded by the U.S. Department of Education that collaborates with partners to improve student outcomes by providing a continuum of support for children and families from prenatal stages through career development.

To better address structural barriers preventing student achievement, three years ago, MPN was tasked with developing a report card to address how data on these barriers could be collected and analyzed.

#### Reimagining the Report Card

Traditionally, community report cards measure children and their families across systems like education. Knowing these





reports are traditionally lengthy documents filled with dense text and charts, MPN team questioned whether that model would create the most useful impact. Instead, the team envisioned creating a tool that could provide greater community engagement and inspire advocacy. Flipping traditional reporting techniques and letting the community members take the lead on evaluating their experiences with the systems they navigate would result in data they could better relate to and build from.

#### **Community-Led Design Process**

To develop a tool where those navigating the systems would also be making decisions about how they are measured, it was important for the community to lead the report card's design. In late 2021, MPN began engaging the community using the human-centered design approach. This approach prioritizes the end-users' needs, perspectives, and experiences—in this case, the community members—throughout the design process. A design team consisting of community members and staff-initiated dialogue and gathered information through one-on-one interviews and focus groups. It was imperative

"All immigrants have needs, and sometimes we don't express them. The way I could express so many years of oppression that I hadn't been able to unload was by sharing and conducting surveys. So, personally, it was an opportunity for me to grow."

-MARIA

Community Team Member

that the design team resist the temptation to decide at the beginning what or how to measure the community experience. Only after engagement with the community did a strategy come to light.

Through this process, several themes emerged, providing valuable insights into the community members' experiences navigating systems. Many families reported that obtaining legal status is crucial for their ability to thrive and that they often receive low-quality translation services. Without legal status, parents struggle to find stable, well-paying jobs, and without English-language skills, navigating systems like schools, city agencies, and employment becomes even more challenging. As a result, parents are often forced to work multiple low-wage jobs, leaving little time for quality family interactions. This cycle negatively impacts both parents and children.

#### **Piloting the App**

Through iterative brainstorming, prototyping, testing, and feedback cycles, the team developed a mobile app using Google Suite products. Community feedback emphasized the importance of survey accessibility. They also expressed that they rarely receive information on the outcome of surveys they have completed, so it was important that the surveys, while anonymous, also be transparent. Users can access information and survey results in real time through the app, fostering inclusion and engagement. Additionally, using Google Suite products ensures that staff or community team leaders can change the site or surveys at any time, rather than relying on a web designer. With a large Latino population in the community, all surveys are provided in Spanish, with an option to easily translate the content into English. The app integrates audio as a way of sharing stories amongst community members and enhancing advocacy efforts.

The MPN community design team was integral to addressing early failures in the project. For example, MEDA was reminded how the sensitive nature of the information being provided required that more support be offered to make community members feel comfortable submitting surveys to the app. Having residents lead the research made sure that challenges like these were identified and addressed with better solutions.

#### **Creating Safe Spaces**

While the app development and survey collection are tangible outcomes of the community report card process, they are only one of the initiative's many successful and ongoing outcomes.

"The app is just a repository for the real solution: creating a space for people to feel safe. To know that they're among people with shared experiences in order to start sharing their stories behind the systems and their biggest barriers so that we can collect the best data possible," says Michelle Reiss-Top.

These safe spaces fostered by the project have led to an unexpected and significant outcome: community healing and empowerment. Through conversations, community members have been able to share their issues, confront questions they aren't typically asked, and find support within a network of peers.

"All immigrants have needs, and sometimes we don't express them," said community team member Maria. "The way I could express so many years of oppression that I hadn't been able to unload was by sharing and conducting surveys. So, personally, it was an opportunity for me to grow."

Another community team member, Mirian, spoke about the empowerment that came with the survey process and access to information about what others also face. "I am a Latina voice within the school district, where I fight for my rights,"





she said. "I fight for the well-being of my children, ensuring that my children's safety is taken care of. Being informed about everything that is happening is enriching. It feeds my brain with positive things that I can put into practice."

#### Planning for the Future

MEDA's policy team will leverage insights from the community discussions, supported by data collected from the app, to inform their creation of a comprehensive policy platform to guide the organization and its network of partners in implementing strategies to address the identified barriers. Additionally, the evaluation team will facilitate the upcoming strategic planning process, ensuring that the community's needs and insights are at the forefront of the organization's future plans.

MPN's innovative approach exemplifies how rethinking existing tools and integrating technology can create an additional pathway to leverage community-driven solutions in achieving sustainable development. The pilot program's success not only provides a vehicle to create a stronger Mission District, but it also creates a replicable model for other communities to use, demonstrating the potential for a widespread impact far beyond the Mission District Community.

- Learn about MEDA and MPN.
- Read more about their community report card project.
- **Preview** their ratings app.







**CASE STUDY** 

# Revitalizing Neighborhoods Through Resident Support

**NEIGHBORGOOD PARTNERS** 

#### **CCD PRINCIPLES HIGHLIGHTED:**



INTENTIONAL



COMMUNITY









#### **KEY INSIGHTS**

- NeighborGood layers strategies across affordable housing, economic development, and support services to bring holistic change to a neighborhood
- Building 62 single-family homes in partnership with Habitat for Humanity transformed distressed blocks and increased homeownership rates while a new Community Resource Hub adds essential services and support.
- A new social enterprise offers job experience for youth and builds a pipeline to a stronger future while revitalizing the commercial corridor.

#### **Joining Forces**

In 2013, NeighborGood Partners, a community development organization based in Dover, Delaware, joined forces with a dedicated committee of partners to lead the Restoring Central Dover (RCD) initiative—a comprehensive revitalization effort. Funded by grants from the Wells Fargo Regional Foundation, Healthy Communities Delaware and NeighborWorks America, this initiative aimed to address critical needs such as affordable housing, economic growth, safety, and essential services.

#### A Vision for Vitality

Dubbed "Our Vision for Vitality," the plan included strategic partnerships with a larger committee of residents, city government, police, nonprofits, and other entities. In the ten years since, NeighborGood has made progress in every pillar of the plan. Most notably, in conjunction with Habitat, they have addressed the anemic 25% homeownership rate by building 62 single-family homes.

"We've taken whole vacant blocks and redeveloped them," said Patricia Kelleher, Real Estate and Community Development Director at NeighborGood Partners. "There are several blocks that were really distressed, a hive of criminal activity, that now are single-family homes. To walk down the street and see children's toys on the front lawn—something that was just not conceivable when we started—has had a very uplifting impact on the community."

The transformation has also increased property values, providing long-term residents with a sense of security and pride.

While the original revitalization plan set the direction for these efforts, NeighborGood's comprehensive approach also allowed them to remain responsive to the community's evolving needs. Two newer initiatives emerged: The Community Resource Hub and The Scoop on Lockerman.



Located on the corner of Lockerman Street in downtown Dover, The Community Resource Hub is a service center where residents can be connected to essential services such as food, recovery programs, and housing services. NeighborGood recognized that to develop housing in the surrounding blocks—rated one of the most dangerous areas in the state—they needed to provide other stabilizing services.

They took ownership of two formerly vacant buildings on Lockerman and created the hub, which, led by Tyrone Williams, is a partnership between NeighborGood and Project Safe Neighborhoods (PSN). The center relies on support from multiple partnerships, including community churches, the Dover Public Housing Authority, the Department of Health and more, to provide much-needed, often urgent assistance.





"The greatest impact is in our unity. That brings us all together and shows us that no matter what happens, we can bridge those gaps and still meet together and find that unity in all things."

—RONA HARRIS Community Development Manager

Community Development Manager Rona Harris, a psychiatric social worker, assists those with opioid addictions. Having responsive partnerships that can assist in quickly providing services can make a significant difference in service outcomes.

"When you're dealing with individuals who have an addiction, if you don't address it immediately, we can lose them, and that's something that we try not to do," said Harris.

With its location on the corner of a high-crime block, the Hub can also observe and work with local law enforcement to help minimize illegal activity. This has been a significant benefit for businesses on Lockerman, creating a ripple effect of safer, more inviting commercial spaces.







# The Scoop: Empowering Youth and Enhancing the Community

Adjacent to The Hub, The Scoop on Lockerman is an ice cream shop that enlivens the commercial spaces on the street while offering valuable opportunities to area youth. The idea for The Scoop originated with Kimberlynn Reeves, a public affairs specialist with the U.S. Attorney's Office who is also part of NeighborGood's partnership with PSN. Reeves was inspired by a restaurant in Dallas, Texas, that provided skills for formerly incarcerated individuals and believed a similar model could benefit Dover's youth. Community engagement in Dover, led by PSN peer engagement specialists, confirmed that a social enterprise like The Scoop could effectively address local youth employment and engagement needs.

Working closely with PSN and with the support of a \$100,000 NeighborWorks grant, NeighborGood Partners opened The Scoop in 2023. The shop employs at-risk youth aged 16 and older, providing job experience and professional skills while paying \$15 per hour, above the state minimum wage.

Support for the youth also includes school supplies, field trips, and filling gaps in other areas. One student credited The Scoop with keeping him from returning to gang activity after his release from a detention center, highlighting the program's importance.

"That's basically what our goal is," said Harris. "To give them the unity and the support. A lot of youth go down because they don't have the support, love, and unity of a family. The Scoop helps provide those pieces."

Of the eight students originally employed at The Scoop, all graduated high school, and three pursued higher education.

#### **Building on Success**

More than ten years into the Restoring Central Dover initiative, NeighborGood continues to build on its success and incorporate lessons from its projects into its future vision. Yet, the true impact of NeighborGood Partners' efforts in Central Dover is seen in the effect of their layered development strategy. By revitalizing housing, providing essential community resources, supporting youth, and much more, NeighborGood continues transforming an area once known as a drug corner into a neighborhood where people feel safe to live, work, and enjoy.

Harris sums up the importance of these partnerships and the resulting improvements: "The greatest impact is in our unity. That brings us all together and shows us that no matter what happens, we can bridge those gaps and still meet together and find that unity in all things."

- Learn about NeighborGood Partners' community initiatives
- Read more about the positive impact of The Scoop. Ice-cream-flavors-community-change
- **Explore** their Vision for Vitality Strategic Plan.







**CASE STUDY** 

# Building Stronger Communities Through Resident Ownership

**NEIGHBORWORKS MONTANA** 

#### **CCD PRINCIPLES HIGHLIGHTED:**















#### **KEY INSIGHTS**

- NeighborWorks Montana leverages a resident ownership model to help rural residents prevent eviction and build a stronger sense of community.
- Establishing 21 Resident Owned Communities (ROCs) with 818 homes has led to big gains in financial stability and improved quality of life for ROC members.
- The member incentive and community grants programs have successfully boosted community participation and board member engagement across a wide rural service area.

#### A New Homeownership Model

In the United States, 2.7 million homeowners live in manufactured home communities, which offer an important source of unsubsidized affordable housing. Yet most mobile home communities are commercially owned, leaving homeowners vulnerable to displacement as communities are sold and subject to lot rent increases that cause financial strain to residents.

Through the Resident Owned-Community (ROC) model, NeighborWorks Montana (NWMT) assists manufactured home residents in taking ownership of their communities, providing stability for homeowners while fostering engaged communities across the state.

#### The Importance of Resident-Owned Communities

In a resident-owned community, instead of paying lot rent to the park owner, residents form a corporation to purchase their community and establish a cooperatively run resident corporation that owns the land. Lot rent is paid to the resident corporation, and each household shares land ownership with their neighbors.

As part of the ROC USA Network, NWMT guides residents through the community purchase process by assessing purchase viability, forming the resident corporation and securing financing. NWMT continues to support the residents after the purchase, providing technical assistance and training in governance, financial management, and community engagement to help residents manage their community effectively.

Members of ROCs are not personally liable for the community's loans, providing financial security while ensuring that funds are used for community improvements and maintenance. Residents control their monthly lot rent, ensuring it remains affordable, and they enjoy lifetime security against unfair eviction. This cooperative model has fostered an increased sense of stability and mutual support, creating active, resilient communities.

#### **ROC IMPACT**

Since 2010, NWMT has established 21 ROCs with 818 homes in Montana, creating tangible impacts in the lives of the community members. Over half of ROC members report a better quality of life since joining, citing increased financial stability, community cohesion, and peace of mind.

Yet while the ROCs have seen a marked increase in active members, COVID-19 presented significant challenges to community engagement. Member and board meetings transitioned to virtual formats, but many residents faced difficulties with technology and internet access. Many communities experienced a significant drop in participation and community boards were reduced from five active members down to often just two or three.



"We hear all the time, 'I didn't know my neighbors, and now I do.' With that resident leadership and engagement, that community connectivity happens and it's really valued."

**—KAIA PETERSON**NWMT Executive Director

Creative strategies were necessary to re-engage residents and re-establish governance structures as the ROC model relies on active members. "The driver for the entire program is having that buy-in and drive to continue to make your community a place where everyone wants to live," said NWMT Cooperative Housing Director Danielle Maiden. "We provide guidance and coach the residents, but it is their community and without their engagement, everything starts to fall apart."

Community engagement decreases fuel a decline in volunteerism, with fewer residents performing essential maintenance tasks such as mowing community areas or picking up trash. This decline necessitates hiring more maintenance vendors, leading to increased costs and potential rent hikes. Additionally, the overall condition and aesthetics of the community begin to degrade, diminishing community pride, morale and connection.

# Boosting Engagement: The Member Incentive Program

To mitigate these issues, NWMT implemented a member incentive program to boost engagement. NWMT provided participating ROCs \$500 to encourage participation in member meetings by rewarding participants with entry into a drawing for a free month of lot rent. Residents received a raffle ticket each time they attended a meeting or volunteered in the community. These tickets were collected throughout the year, and winners were drawn at the annual member meeting.

This program proved effective in increasing resident participation in community meetings and volunteer activities. The program also significantly boosted engagement at the board level, creating a notable increase in board member participation. Trish Faust, President at the Green Acres ROC, noted, "The free month of lot rent has always been a great incentive and it has stood the test of time. These to date have been the most effective way to promote community engagement."

## Enhancing Community Spaces: The Community Grants Program

To further engage residents, in 2022, NWMT provided \$1500 grants to enhance community pride and connectivity. Twelve communities used grants to improve their communal spaces. Projects included creating barbecue areas, enhancing community centers, developing community gardens, and beautifying entrances with flowers.

At Green Acres, the community hired an artist to paint a mural on their community center building, installed flower boxes and updated the landscaping around the community sign. This project beautified the area and helped re-energize and re-engage the community around maintenance and improvements. Faust noted that the mural was such a success that several neighbors commissioned murals on their personal sheds.

#### **Building on Success: The Future**

The impact of community engagement within the ROCs goes far beyond the beautification that murals and flower boxes provide. Building on the ROCs' stability, investing in community engagement helps empower residents personally in ways that build connection, which is essential to creating and maintaining resilient communities.

"We hear all the time, 'I didn't know my neighbors, and now I do," said NWMT Executive Director Kaia Peterson. "With resident leadership and engagement, community connectivity happens and is really valued."

Looking ahead, infrastructure has become central to NW-MT's efforts. Many of the ROCs previously had investor owners who neglected infrastructure updates, leading to degraded







systems. NWMT has secured over \$12 million in investments across eight projects for infrastructure improvements, such as enhancing water quality and functioning, and is seeking additional funding.

Peterson sums up the importance of NWMTs work in assisting the ROCs and facilitating the community engagement that supports them. "It is about housing, but it's about a lot more than housing. It's about leadership. It's about community connectivity. It's about healthy environments. It's about connection to other organizations and resources and the way those communities are functioning within their broader community."

- Read more about NeighborWorks Montana and their work with ROCs.
- Learn about the national ROC USA® Network and program.
- View a map of the 21 Montana Resident Owned Communities.







**CASE STUDY** 

# Preserving Community Legacy Through Home Repairs

PENSACOLA HABITAT FOR HUMANITY

#### **CCD PRINCIPLES HIGHLIGHTED:**





COMMUNITY













#### **KEY INSIGHTS**

- At the request of residents, Pensacola Habitat layered funding sources to bring both new affordable housing and critical home repairs to a legacy African American community.
- Repairs immediately improved living conditions and allowed residents to stay in their homes, preserving generational wealth and a community's legacy.
- Consistent engagement with the community built trust among residents who were historically skeptical of outside help.

#### **Revitalizing the Cantonment Community**

Just north of Pensacola, Florida, Cantonment's predominately African American community encapsulates a deep legacy, with many residences passed down through families for generations. However, in a community with an aging population living in older homes, many residents are unable to manage the financial strains of upkeep, often losing their family legacy to deterioration. Pensacola Habitat for Humanity is performing critical home repairs in Cantonment to improve the residents' standard of living and to help preserve the community's legacy and generational assets.

#### **Building a Foundation for Collaboration**

Pensacola Habitat's partnership with Cantonment began after a group of residents dedicated to strengthening their community through the Cantonment Improvement Committee (CIC) proposed to Pensacola Habitat that they purchase dormant parcels of county-owned land and use it to develop affordable homes in the area.

"This has deepened and reenergized our relationship and our focus on supporting and working in the community."

—BETSY MCDONALD Vice President of Programs

"People need affordable housing," said Michael Riley, longterm Cantonment resident and CIC member. "Now you have a win-win because you're generating revenue for the county and also creating affordable homes for our residents."

While affordable housing was a priority in Cantonment, home repairs for existing long-term residents were also urgently needed. This initial partnership laid the groundwork for a broader collaboration; in addition to new home construction, Pensacola Habitat would help stabilize the community through essential home repairs.

#### **Addressing Barriers with Flexible Solutions**

Qualifying for existing home renovation programs often posed challenges for residents. In some cases, income requirements or loan qualifications were barriers; in others, homes had been in families for so long that they lacked the proper paperwork for program approval.

Pensacola Habitat can provide more flexibility to meet resident needs by layering NeighborWorks funding with additional sources, including Florida Power and Light's weatherization program, and aging-in-place funds. The program prioritizes essential support needed to keep homes safe and habitable, such as roofing, weatherization or ADA modifications.

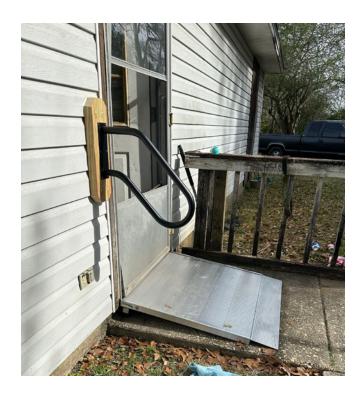
Each home repair project begins with identifying the home's most critical needs. Pensacola Habitat meets with residents weekly to assist with the application process and understand their home's conditions. After a home assessment, the team collaborates with the resident and partners to prioritize the repairs. Pensacola Habitat employs staff to handle interior and exterior repairs while partnering with specialized contractors for roofing, HVAC, and electrical work.

This combination of in-house expertise and external partnerships enables them to tackle various repair needs. Based on the resident's financial need, Pensacola Habitat offers flexible credit criteria, sliding-scale repayment options, and some 100% grants, ensuring that financial barriers do not prevent necessary repairs.

#### Sustaining Community Through Repair and Trust

Pensacola Habitat expects to facilitate ten owner-occupied repairs through current funding, with additional projects anticipated with layered funding sources. These repairs have yielded immediate benefits for residents, such as installing a walk-in shower for a stroke survivor, providing a new HVAC system in record-breaking heat, or fixing a roof that may have otherwise collapsed. These repairs have significantly enhanced daily living conditions for residents and made it possible for them to stay in homes they would have otherwise had to abandon.

"These are repairs that would never be done because they cannot afford them, and all of the other agencies require them to have other things lined up that they do not," said Riley. He recalls a woman whose home had been in her family for generations. Its many family connections made it difficult to locate some family members to obtain the required approvals and documents for renovations. Pensacola Habitat's flexibility allowed her to bypass traditional requirements and get the needed improvements to stabilize and stay in her home.



In addition to the tangible improvements, the program's continuous community engagement has built trust between the organization and residents. Many were initially skeptical, fearing potential stipulations like liens on their homes. Pensacola Habitat's consistent presence and open communication have helped ease community concerns and helped Cantonment residents, whose isolated location has caused them to be often overlooked and deprioritized, feel a greater sense of connection and support.

Pensacola Habitat's commitment to staying engaged and providing resources in Cantonment has helped reassure residents that the organization is dedicated to offering continued support. "We really wanted to make sure we were here in Cantonment, and we're not leaving once this money is gone," said Betsy McDonald, Vice President of Programs. "This has deepened and reenergized our relationship and our focus on supporting and working in the community."





#### **Preserving Homes, Preserving Stories**

With a waiting list of over 100 households needing repairs, Pensacola Habitat is actively seeking additional funding and partnerships to expand their efforts. Yet the importance of preserving these nomes extends beyond the physical structures to the community's generational wealth and legacy.

The program's goal is to preserve not only the structure and value of each home for the owner, but also reinforce its history and the stability it brings to the community overall.

As a resident, Michael Riley is enthusiastic about the progress the program has brought to his community. "I live in this area, and when I can see one of my friends or one of my community members receive something that they never would have received, it's a great joy."

- Learn about Pensacola Habitat for Humanity's initiatives
- Read more about their community development programs.
- Review an article about their revitalization work in Cantonment.







**CASE STUDY** 

# **A Holistic** Approach to Neighborhood **Development**

ST. JOSEPH'S CARPENTER SOCIETY

#### **CCD PRINCIPLES HIGHLIGHTED:**





COMMUNITY











#### KEY INSIGHTS

- Shifting their focus from housing to comprehensive community development helped SJCS understand the importance of engaging youth for long-term change.
- Through strategic partnerships, SJCS successfully integrated community development education into afterschool programs, fostering a new generation of community leaders.
- New young leaders are emerging and transforming local spaces, highlighting the potential for sustainable community leadership.

#### My East Camden Neighborhood plan

St. Joseph's Carpenter Society (SJCS) has long been a cornerstone in Camden, New Jersey's revitalization initiatives. Originally founded to strengthen and restore East Camden neighborhoods through affordable housing, SJCS's revitalization efforts over the last 30 years have increased property values and stabilized mixed-income neighborhoods. Their work has expanded to support vibrant commercial and residential corridors, empowering residents and inspiring community engagement far beyond East Camden.

"We've always been known as an affordable housing developer," said Felix Moulier, SJCS Project Manager. "But we build more than homes; we build community."

Resident guidance and feedback are key to building community in the neighborhoods SJCS serves. A comprehensive neighborhood planning process led by SJCS in the mid-2000s revealed that while residents found housing vitally important, they needed expanded support for their communities to thrive.

As a result, the My East Camden Neighborhood plan, a resident-driven,10-year neighborhood plan that takes a more holistic approach to neighborhood development, was created. Included in this plan, which was updated in 2021, is the necessity of engaging young residents in community development and the idea that to create sustainable change, the next generation must be involved in shaping the future of their neighborhoods.

#### The Importance of Youth Engagement

"The neighborhood plan included some of the human components that we weren't necessarily used to when we were just building houses," said Director of Neighborhood Development Enrique Rivera. "That included a lot of advocacy, leadership training and community building. When we were doing these neighborhood planning processes and talking to people, we recognized there are a lot of great leaders in the neighborhood."

Yet young people were missing among the active, engaged community leaders. While many dedicated older residents actively participated, it became evident that younger voices were not being heard.

Camden is a young city, with one-third of its population under age 27, yet members of this age group are highly underrepresented in Camden's advocacy and community engagement efforts. Involving and engaging the youth is vital to creating lasting change that will continue into the future.

"I went from a point where I was kind of hopeless and had that mindset that nothing was ever going to get better, but I feel like this experience has really opened my eyes to what can be done."

—ALESHA FIGUEROA-FALCON East Camden resident

#### The Youth Engagement Strategy

SJCS understood the challenge of attracting young people to traditional engagement opportunities and knew they needed a different approach. Through strategic partnerships with local youth organizations such as Lucy Outreach, Urban Promise, and The Work Group, SJCS can reach young people where they already spend time and feel comfortable, such as in existing after-school programs. By meeting youth where they are, SJCS can integrate community development to make it more accessible and relevant.

Among the engagement opportunities SJCS has partnered to facilitate, they introduced NeighborWorks America's Building









Leaders, Building Communities (BLBC) curriculum, which focuses on civic engagement and community advocacy, teaching young residents the knowledge and skills needed to become active participants in their community's development. They also worked to involve younger residents in their monthly East Camden advisory calls, which provide a platform for discussing ongoing projects, community issues, and potential solutions. By inviting youth to these discussions, SJCS encourages young residents to include their perspectives in the decision-making process, fostering a sense of ownership and responsibility for their community.

Leveraging their expertise in housing, SJCS also developed a workforce development program, teaching young residents practical skills such as home repairs, drywall installation, and basic electrical work. SJCS aims to grow this program to provide youth with valuable career opportunities.

#### A Story of Success

Alesha Figueroa-Falcon, a 27-year-old East Camden resident, exemplifies the success of SJCS's youth engagement, which is already showing tangible impacts. Initially involved in the Better Blocks program, a block improvement grant supported by SJCS, Figueroa-Falcon led a project to transform an empty lot into a serenity garden with fruit trees and a mural in honor of her late mother.

Following her work in turning a neighborhood eyesore into a vibrant community asset, Figueroa-Falcon has since become the executive director of Parents for Great Camden Schools and serves as a housing authority commissioner. She expressed that SJCS provided her with a platform to share her ideas and access necessary resources, giving her the support she needed and empowering her to take on more significant roles in the community.

"I went from a point where I was kind of hopeless and had that mindset that nothing was ever going to get better," said Figueroa-Falcon. "But I feel like this experience has really opened my eyes to what can be done if you're consistent, know what organizations to work with, and just participate."

#### **Ambassadors for the Future**

While youth engagement efforts are new, SJCS has begun to see a noticeable increase in youth participation. More young people are participating in community advisory calls and engaging in local projects. Young leaders like Figueroa-Falcon have emerged, demonstrating the potential for youth to drive positive change in Camden.

"Ultimately, we want them to become ambassadors for us," said Moulier. They become beacons and build bridges so they can be the catalyst for change that is desperately needed."

People like Figueroa-Falcon are already positioned to be the ambassadors SJCS seeks to create and lead the next generation of advocates.

"Being involved has really given me purpose," Figueroa-Falcon said. "It's given me a sense of responsibility, accountability, and value. I feel like when I come to the table, I know I'm bringing something...The things I want to see are to make a positive impact, and as long as I'm at the table with people who want to help do that, we'll make something happen."

- Learn about the St. Joseph's Carpenter Society's initiatives
- Read more about the My East Camden Neighborhood Plan.
- News Article "A grassroots effort has a Camden neighborhood blooming with pride".

#### Resources

Those looking to develop or deepen their practice of Comprehensive Community Development can find a wide range of professional development opportunities through Neighbor-Works America, including in-person and virtual training courses. Access the full library of courses, resources and digital content here.

Success Measures, a social enterprise within NeighborWorks America, helps nonprofits, funders and intermediaries learn more about the impact of their efforts to ensure healthy and equitable communities across the country. Learn more about Success Measures resources here.

NeighborWorks organizations are located in every state across the country. To find a NeighborWorks organization working in a community near you, view the network directory here.

If you are a NeighborWorks Member organization, additional resources on Comprehensive Community Development can be accessed on the Member Site.



#### NeighborWorks® America

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