



On  
YOUR  
OWN

A GUIDE TO NEIGHBORHOOD  
SELF-DEVELOPMENT

by Jane Shull

## TABLE OF CONTENTS

Preface	
How to Use This Book	
Introduction	p.1.
Chapter 1 <u>Your Neighborhood</u>	p.6.
Chapter 2 <u>Community Development-an Intro- duction</u>	p.15.
Chapter 3 <u>Housing Development</u>	p.20.
Chapter 4 <u>Capturing Money--Neighborhood Credit Unions</u>	p.29.
Chapter 5 <u>Money</u>	p.38.
Chapter 6 <u>Neighborhood Based Economic Activities</u>	p.42.
RESOURCES	p.48.

Copyright (c) 1977 by

The Institute for the Study of Civic Values



## PREFACE

This book is a course guide on community development. Its purpose is to enable community development groups to thoroughly discuss community development projects before they undertake them.

## HOW TO USE THIS BOOK

We suggest that each member of your group read one chapter each week, and that your whole group get together to discuss the issues raised. At the end of most chapters you will find a list of questions to start you off, and in some chapters you will find exercises and checklists.

This book made possible through a grant from the  
Dolfinger-McMahon Foundation.



## INTRODUCTION

### The Case for Community Development

#### I. Neighborhood Organizing

Neighborhood based community development activities are housing, employment, and business programs that are controlled by the neighborhood in which they are located. During the past ten years community development of the inner city and middle class neighborhoods has been a priority of most community and neighborhood based organizations. This interest has taken many forms, including multi-million dollar development corporations, agitation to redirect federal dollars into specific neighborhoods, and small local initiatives like housing rehabilitation and construction. In this book we will be focusing on community development activities that can be controlled in one neighborhood. This means that in the early stages they should require relatively little investment in money (but a lot in time). It means that as many people in the community as possible should participate in decisions about what to do. It will often mean that the activities will be labor-intensive, and use small-scale technology in their development and operation. Most important, it means that these activities will take place within a framework that values the preservation of the neighborhood as a permanent home for the people who live there, that values democratic control over decisions that are made, and that accepts the right and the authority of the neighborhood collectively to determine its own future.

Recently a flurry of activity has centered on saving the neighborhoods. And many people who live in neighborhoods have become quite active in their behalf. But much of this activity, on the part of professional planners and bureaucrats, and on the part of ordinary citizens, has been defensive. It is as if we fear that unless the neighborhoods are saved, the cities will degenerate into chaos. For that reason alone city planners are retreating somewhat reluctantly from a twenty year strategy of saving centers of cities and are beginning to concern themselves with saving the neighborhoods on the periphery. While this is happening in inner city neighborhoods, a different process has started in ethnic neighborhoods. Ethnic neighborhoods are seen as beginning to crumble at the edges as "outsiders" move in. If something isn't done, the feeling goes, then the ethnic neighborhoods will go the way of inner city neighborhoods as the residents flee.

restoration  
vs.  
preservation

What these cries of doom lack is any sense of the positive value of neighborhoods. Most of the people outside of the neighborhoods do not understand what it is that people value about neighborhoods, and, when asked about the importance of preserving their neighborhoods, residents respond in terms of defending what little they have, rather than speaking of the positive value of a community.

These responses are not surprising. The American dream as presented to us in school, through the mass media, and through the encouragement of many of the people around us, sees mobility as the solution to all our problems. You can escape, the dream goes, you can make money and go live in the suburbs. You can move out of the old, stifling neighborhood--you can become free of it. Freedom itself, an idea which originated in this country as the freedom to do what is right, has become the pursuit of happiness through isolation from all real connection with people. There is little to value in a neighborhood community from this perspective. In fact, the only people who seem to have anything to gain from a neighborhood are those with almost nothing else going for them, such as the very poor.

But while not surprising, this response is wrong. Anyone who examines the figures on income distribution, unemployment, crime, and so on, can see that private salvation has not worked for many, many people. In addition, we believe that the growth of fad therapies, cult religions, the divorce rate, and other social indicators shows that while people can become richer and move to the suburbs, they cannot escape their problems along the way.

We have lost a sense of meaning, a sense that anything ultimately matters. Meaning is disappearing in American life as three institutions break down. These are the family, religion, and communities. The work of the Institute for the Study of Civic Values and of this book is to find specific ways in which we can restore the meaning of community to the proper place in our lives.

As a positive force, community can restore a sense of belonging and roots, a sense of sharing our lives with others, and, if local communities were to become politically powerful, a sense of control over our lives.

In a modern urban industrial society the neighborhood is, for most people, the most logical place to try again to find that positive sense of community--to come home.

In order for a neighborhood to become more than a location where people happen to live, those who live in the neighborhood must find out what they share. All people in all neighborhoods share some common needs. These are the need for mutual security and safety, the need for reciprocity or to know what is expected of neighbors and institutions, the need for fellowship or the feeling of belonging to the community, and the need for a common standard of justice against which to measure behavior and ideas. Most neighborhoods have not achieved these four standards. In most neighborhoods many people are afraid to venture out of their houses; they are constantly annoyed by the behavior of their neighbors and angered by the behavior of institutions like banks; they feel isolated and alone rather than part of a community; and the idea of justice within the neighborhood is far from their minds.

Yet most efforts to improve life in the neighborhoods have centered on one of these four ideas.

1. Security is the area in which this is easiest to see. Block organizations and organizations like CLASP (Citizens' Local Alliance for a Safer Philadelphia), are organized for the explicit purpose of making

neighborhoods safer. Other groups organize for changes in the criminal justice system; to support the police or to oppose police brutality; to aid ex-offenders or to prevent a drug treatment center from moving in. Groups organized around security often disagree with each other about the causes and solutions of crime, and even groups who agree about causes and solutions may take different strategic approaches. But all are united in their conviction that security problems are the ones that must be solved.

20 Reciprocity organizations work for more equitable distribution of dollars and services. These organizations are also common. Outside of Philadelphia this appears to be the most usual form of organization. Reciprocity organizations work to get some outside institution or the government to give the community what it believes is due it. Reciprocity organizations demand concessions, and usually engage in conflict to achieve these concessions.

In Philadelphia the outstanding example of a reciprocity organization is COACT, a coalition of groups in Logan, West Oak Lane, and other areas, whose first united action was to force HUD to rehabilitate and sell hundreds of abandoned houses. COACT demanded this concession--they picketed, arranged explosive confrontations with government officials, and used other tactics designed to increase the anger of neighborhood residents while increasing the nervousness of government officials. Another reciprocity organization in Philadelphia is the Tenant Action Group. This group believes that while tenants owe some things to landlords (rent, proper care of property) landlords owe certain things to tenants as well. This group is therefore working for laws that will increase tenants' rights until they are equal to those of the landlords--in other words to get reciprocity for tenants.

- COACT  
- Tenant Action Group

The great limitation of reciprocity organizations is that people don't like conflict. Long periods of war are uncomfortable and unpleasant to people, demanding total commitment which many are not prepared to give. And the victory often appears hollow after it was won. Dozens of people marched on HUD over and over again in 1975 and 1976 and won a significant victory. HUD repaired and sold hundreds of vacant homes. Yet, how much changed in those people's lives as a result? Very little.

This is the difficulty faced by the reciprocity organization that aims to create conflict. No community organization has the power, through deliberately generated conflict, to win victories over the major issues that oppress people in neighborhoods today. These issues are economic: they are unemployment, industry moving away from the city, inflation, the breakdown of public services, and the collapse of the urban public schools. We cannot simply demand that unemployment be stopped. Of whom can the demand be made? In a free enterprise economy, we cannot demand that jobs remain in the Northeast when companies move to Phoenix or Singapore. As a result, when groups do march to City Hall, they ask for what they might be able to get, such as community development funds, or a bit and a piece of the capital budget. Even in these limited cases, we usually lose. But even if we win, a few more houses may be rehabilitated, or a new recreation center built, but most people's lives remain essentially the same.

It is for this reason also that we believe many neighborhood residents have been reluctant to engage in the kind of constant warfare advocated by the conflict organizations. Most people in neighborhoods have many pressures on their

time, and must work for a living. They set priorities. Given what they believe can be accomplished, they may feel relaxation after work is more important than the constant round of meetings, marches, and confrontations that most organizing entails. In fact, those who are active in their communities base their activity on a conviction that political activity is important for its own sake, rather than on a belief that anything will actually be won.

Thus, while organizing around security and reciprocity are necessary first, more is needed. We will argue that neighborhood based community development activity, including housing development, economic development, credit unions, cottage industry, food crops, and similar initiatives are the next logical step in the organizing communities. ✓

## II. Neighborhood Based Community Development

Neighborhood community development focuses on fellowship. When reciprocity is at issue, citizens are willing to put out to the extent that they get back. They feel institutions should do the same. But fellowship takes the process further. It assumes an emotional or spiritual bond with others in the group. It assumes that people might be willing to do something for somebody else because they care about them and the community, not because they will get something back. As such it moves people toward the kind of positive vision of community with which we began. *enlighten  
ee  
self-  
int*

A person investing in a credit union, for instance, must understand that the interest earned may be lower than bank interest in the early years. Patrons of a food coop or customers of a neighborhood store must be willing to trust the quality of produce or other goods even when they are not packaged in the expensive wrappings we have all come to expect. And in all cases, citizens must be willing to undergo a certain amount of inconvenience in order to make these projects succeed. This may be as minor as adjusting shopping hours, or as major as being willing to spend volunteer hours at various tasks. The common bond, which must be present to some degree before this kind of process can start, will be strengthened by the process itself until enough people understand the importance and necessity of cooperation and active participation.

As the foregoing has implied, not every neighborhood is ready to undertake a community development project. Neighborhoods that are completely fragmented, where no one knows anyone else, are bound to fail in the attempt. The reason is simple: if no loyalty to the neighborhood exists, then individuals will simply make rational economic decisions (reciprocity decisions) about how to relate to the economic development activities. They will not feel any special obligation to patronize neighborhood businesses, let alone help set one up. They will not regard the search for new homeowners in the community as important when a community rehabilitates housing; they may not help guard empty houses against vandalism. After all, their immediate economic interest will not be served in the early stages, unless they happen to be employed by the enterprise.

A neighborhood is ready to undertake community development activity when certain pre-conditions exist. The community should have formal or informal networks

of communication; people should know each other. Most people in the neighborhood should know which neighborhood they live in, and what its boundaries are. People should have worked together in the past on some activity like block organizing, negotiation with the City, or at minimum social events. All of these things should have built up a commitment to the neighborhood on the part of a substantial number of residents. One easy way to tell whether this is true or not is to try to decide how your neighbors would answer this question: "Would you move if you could afford to?" If everyone would answer "yes," more work needs to be done before you can begin a high risk activity like community development. But if the community has people who are determined to stay and make the neighborhood a better place to live; who know they cannot solve their problems by escaping to another neighborhood, then community development activities can work.

When there is a feeling of fellowship in a neighborhood, the rewards are more than simply material. People get a sense of belonging, and a sense of meaning about their life in the community. This is very important because otherwise people lack the experience of casual day-to-day contact and occasional friendship that are the texture of a community. People living this kind of life find that activities that bring them together can be tremendously rewarding.

Community development activities directly attack the real economic injustices that afflict communities. Low income communities lack jobs. Community development corporations generate jobs. Low income communities lack neighborhood businesses. Community development corporations start neighborhood businesses. Low income communities lack credit. Credit Unions provide credit.

Community development activities, and particularly credit unions, work by capturing the wealth that flows through a neighborhood. Common sense will tell you that even the poorest neighborhood has millions of dollars floating through it every month. Most that flows in, flows right out again--in purchases, loan payments, etc. But if the neighborhood controlled its own businesses, and its own credit, then those same dollars would flow into the neighborhood and work for the community again. Thus, community development activities work to redistribute wealth within the neighborhood.

↓ political power

Before embarking on a strategy of community development, you must know a great deal about your community. This knowledge falls into two areas: its needs, and how organized it is. The first section of this chapter will deal with the level of organization your neighborhood has already achieved.

### I. Organization

We start with organization because without a strong base in the community, no community development effort can hope to succeed. Many people overlook this important aspect of community development. They think that if one or two people are willing to devote a lot of time and energy to their efforts, the efforts will bear fruit. But this attitude is incorrect. One or two people, acting as volunteers, cannot possibly have the time to acquire the necessary knowledge and skills, raise the money, and oversee any significant project. Even if they did have the time, no outside source of funding will look seriously at a project that does not appear to have a real community base. And even if you could raise the money, you would almost inevitably find yourself the target of others in the community, who, feeling left out, become suspicious of your motives. People may start asking who is making money off this deal.

Even more important than these practical objections, is the fact that an effort to revitalize the neighborhood must involve an emotional or spiritual transformation in the community as well as a physical transformation. In the end, people's attitudes and their willingness to work together make a community, and new bricks and mortar simply won't do the job alone. Many presumably strong communities with decent housing stock have collapsed, physically and spiritually, because the people in them did not care enough about each other to work together when outside forces threatened.

This is not a book on neighborhood organization (several are included in the resource section at the end.) But we can provide a brief description of what neighborhood organization means and a quiz to test what stage your neighborhood has reached.

The following article by Edward Schwartz originally appeared in the Evening Bulletin in response to the "triage" strategy for community development. Triage means that only certain neighborhoods are to be assisted--those already doing fairly well. This article suggests an alternative way of looking at whether a neighborhood could be saved.

➤ "Political Development: An Alternative to Triage" ✓

Edward Schwartz

Let this, then, be the rule, if a neighborhood can be organized, it can be saved, no matter how poor; if a neighborhood cannot be organized, it cannot be preserved, no matter how rich. Other factors are important, to be sure-- economic level, ethnic characteristics, age of housing stock, family size, community location. Yet they are important, in this framework, only insofar as they influence and can be influenced by organized community activity.

Political organization may be less likely in a poor neighborhood than in a rich one, but it is not impossible--as the Welfare Rights Organization has shown.

Alternatively, the so-called "stable, middle-class" neighborhood where residents refuse to work together on common problems would vanish overnight the moment real estate speculators or developers decide to terrify the homeowners into leaving. The difference between stability and instability in both cases, then, is not economics--it is politics, defined as the ability of people to organize their collective life.

Through political action or civic action, people can save themselves; without it, there is almost nothing anyone can do to make a difference.

A community development strategy that took politics seriously, then, would restore the term "community development" to its original meaning--namely, a process of community political education. A Community Development Office would rank neighborhoods not in terms of the economic or physical characteristics, but in terms of their level of civic organization.

Consider the following five stages of political development, moving from the lowest level to the highest:

Stage 1: Disorganization

The neighborhood has no organized civic groups. There are a few neighborhood institutions like churches, with some members who live within the neighborhood but these are doing nothing to solve community problems. The political parties are not well organized in the neighborhood and the voting turnout is low.

Stage 2: Fragmented

The neighborhood has certain strong local institutions, like churches, but these do not work together, nor do they focus on the problems of the community. There may also be a few block clubs dealing with immediate issues of cleanliness and security, but there is still no civic organization trying to cope with the neighborhood as a whole.

Stage 3: Organizing

A civic group or local party organization is working actively to pull the neighborhood together. It boasts a small membership, runs a monthly meeting, and has begun to deal with government and private institutions around problems like housing and service delivery. The neighborhood institutions--churches, agencies--are aware of the organization, support it, but do not give it much help. The voting turnouts are better than average.

Stage 4: Organized

The civic group or party boasts a strong membership, including representation on every block and at least 10% of the families. It is meeting regularly with city officials and private institutions on issues of neighborhood improvement, and its monthly meetings bring out at least 25 or 30 people. The neighborhood institutions contribute actively to the work of the organization, either by donating space, or by encouraging their own members to belong, or both. The group periodically brings members to City Council meetings to testify on important neighborhood issues.

Stage 5: Communal

The civic group or party involves virtually everyone in the neighborhood and runs an elaborate program of economic and social development. Belonging to the neighborhood group would be almost a requirement of citizenship in the neighborhood, and its members would be involved in things like a local food co-op, or day-care center, or credit union, or community development corporation. The neighborhood would have a block council whose members would attend at least one monthly meeting, and whose captains would get together regularly as well. The neighborhood voting turnouts would be quite strong.

Look over the preceeding article and try to determine what stage your neighborhood has reached. We have prepared the following questionnaire to assist you in deciding. As with all questionnaires in this text, they are far more useful if a group discusses the questions before filling in the answers.

Questionnaire  
YOUR NEIGHBORHOOD

1. Does your neighborhood have a civic group?  yes  no
2. Are local churches trying to solve community problems?  yes  no
3. Is the voting turnout in elections over 45%? ?  yes  no
4. Do most people know who their committeemen are? ?  yes  no
5. Do you know of any block clubs in your neighborhood?  yes  no
6. Do more than half the blocks have block clubs?  yes  no
7. Do most blocks have regular block clean-ups?  yes  no
8. Does the civic group meet at least monthly?  yes  no
9. Do delegations from the community meet regularly with elected officials and/or city agencies? ?  yes  no
10. How many members regularly attend civic group meetings? a.)  5-10   b.)  10-20  
c.)  20-35   d.)  over 35
11. What percentage of the population belongs to the civic group? a.)  Less than 10%  
b.)  Over 10%
12. Do local institutions assist the civic group in any way (donating space, etc.)  yes  no
13. Does the civic group run a summer recreation program?  yes  no
14. Does the civic group run fairs, parties, or other social events?  yes  no
15. Does the civic group elect representatives to serve on other boards such as community mental health boards? (If members simply run on their own, check no)  yes  no
16. Does the civic group have an office in the neighborhood?  yes  no
17. Do over half of the civic group members vote in the election?  yes  no
18. Does the civic group publish a newsletter?  yes  no

19. How much does the civic group charge in annual dues? a.)  free b.)  \$1-\$1.50  
c.)  \$1.50-3.00 d.)  \$3.00+

20. Do block captains attend regular captains' meetings in addition to neighborhood group meetings?  yes  no

21. Are the same people officers today as three years ago?  
President  yes  no  
Vice President  yes  no  
Secretary  yes  no  
Treasurer  yes  no

22. Does the community run programs to serve specific groups such as senior citizens?  yes  no

Scoring:

A yes answer for questions 1,2,4,5,8,14,15,18 and 22 is worth 1 point each.

A yes answer for questions 6,7,9,12,13,16, and 17 is worth 2 points each.

A yes answer for questions 3, and 20 is worth 3 points each.

On question 10, a=1 point; b=2 points; c=4 points and d=5 points.

On question 11 a=1 point and b= 3 points.

Question 19, a=1 point; b = 2 points; c= 3 points and d=4 points.

Question 20--1 point for each no answer.

If you scored under 5 points, your neighborhood is Fragmented.

If you scored 5-15 points your neighborhood is Emerging.

If you scored 16-25 points your neighborhood is Organizing.

If you scored 25-35 points, your neighborhood is Organized.

If you scored 36 points or more your neighborhood is Communal.

No test is perfect. If after answering the questions you feel that your group scored in one category but belongs in another (higher or lower), then discuss your reasons for thinking this. Use this discussion to come to a decision about where your neighborhood fits, in the judgement of people in the community.

Now that you have determined what kind of neighborhood you have, what should you do? If your neighborhood scored Fragmented then you are under no circumstances ready to undertake a community development project. The community is not ready for it. Instead, spend your time organizing block clubs, or bringing groups together to work on the pressing problems faced by the community. Your goal should be TO INVOLVE MORE PEOPLE. The Institute's text, Building Community may give you some ideas, and some of the organizations listed in the resources section might be able to help you.

If your neighborhood scored Unorganized then you should think very carefully about whether you are ready for a community development project. Although some people in the community are probably working hard to make it a better place to live, they may need more help. Your base of support may not be big enough. At the same time, you might feel that a community development project is just the thing to get more people active and involved. If after careful discussion you believe that this method, rather than the more traditional community organizing method is the way to get your neighborhood to the next stage, then go ahead with your project. But remember two things. One is that you need at least 10 people to make your project work. The other is that you will have to work harder to persuade people to join you than if your neighborhood already had a string of success behind it.

*Qd vs. which action*

If your neighborhood scored Organizing you may be ready to begin a community development project. Your problem here may be different from those described before. An organizing neighborhood is probably organizing around some issue. All the active people may be very involved in fighting City Hall, or challenging a local bank. They may not have time right now to take on another task. Once again you must find 10 people who will make this project their priority. If you can't, perhaps you should join forces with the people working on community development. If there is no big issue in the community, or if people are ready to take on a new task, then you are ready to go on.

If your neighborhood scored Organized you may already have a community development project or two. If not, you are ready to begin. Be sure that people in your community group are prepared to make a real commitment to the project, and not expect that just a few people will carry the burden for the entire group.

There are few neighborhoods in the United States that have reached the Communal Level of organization. If you are lucky enough to live in one, community development activities, are among the many projects your organization almost certainly has the capacity to undertake.

## II. Neighborhood Needs

Now that you have decided to go ahead with community development activities, you must determine what your neighborhood needs. The following questions should help you do that.

# 1. Neighborhood Boundaries

Your first decision should be exactly what neighborhood you are concentrating in. In making this decision you should take into account:

- a. The generally recognized boundaries of the neighborhood.
- b. The boundaries of any existing civic group or organization with which you are cooperating.
- c. The number of people you think should live in the community in order to most efficiently accomplish your goal. (Efficiency means the most result for the least effort.)

Once you have finished this book, you might want to revise your answers to these questions, but a working definition will be helpful to you now.

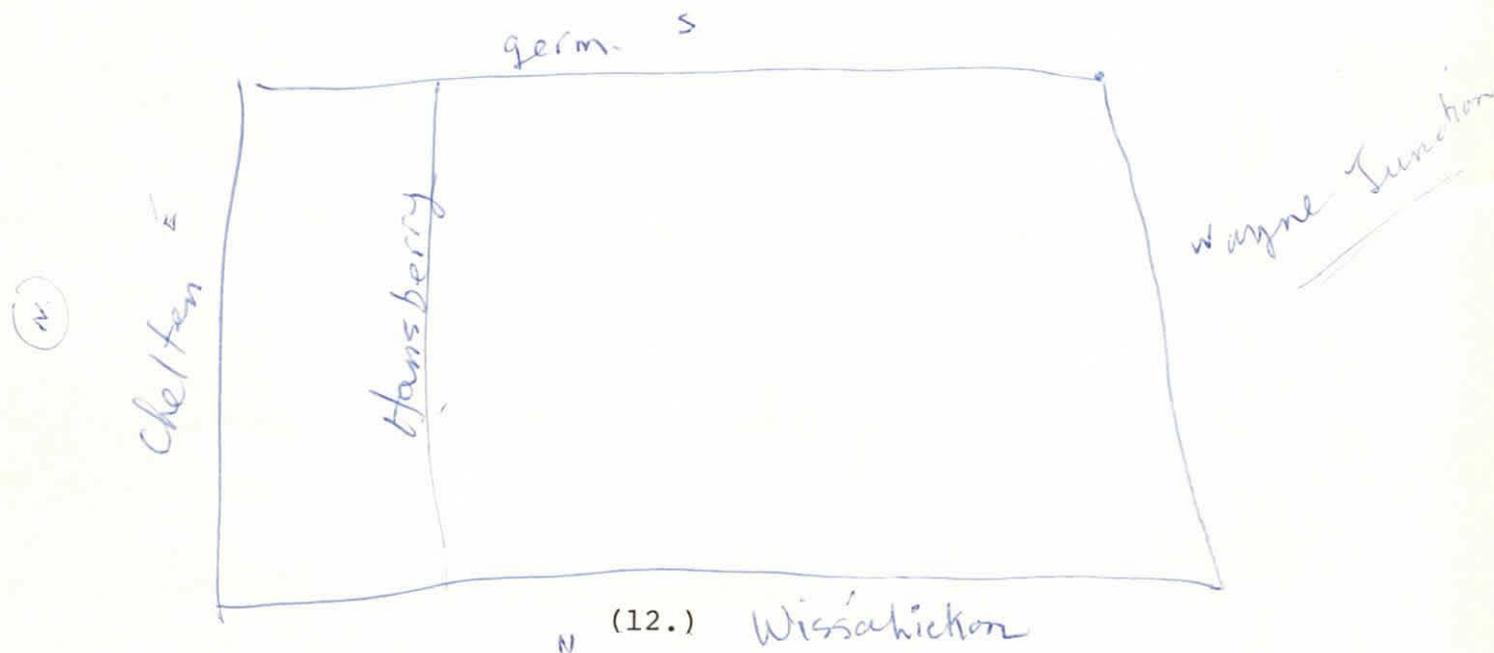
What is the name of the neighborhood you plan to work in?

Southwest Germantown (Assoc.)  
write name here

What are its boundaries?

\_\_\_\_\_ north south east west \_\_\_\_\_

On this page, draw a map of the neighborhood. At this stage just include the boundaries. If the space is inadequate, use a separate sheet of paper.



Fill in the following information. If you do not know the answer to a question, discuss how you could go about getting it. All of this information is necessary in order for you to plan intelligently, and most of it will be asked for by any funding source you consult.

A. DEMOGRAPHIC DATA

1. What is the population of the neighborhood?

(if you don't know the answer to this and the next few questions, you can look them up in the census data.)

*Dave Lewis, Evon Davis, Wm Greene, Fed Bldg Bureau of Census US. Dept Com.*

2. What is the median income?

3. How many people are low income?

4. How many people are unemployed?

*# senior cit's young people*

5. What kind of work do the employed people do? (What skills exist in the neighborhood?)

6. Where do people work?

(in a few local factories? downtown? all over the metropolitan area?)

*V.A.*

7. Where do people shop for food, clothing, and other necessities?

A+P, ACME, Co-op  
food

*Outside F* Pennys, Germ Ave / Chelten Ave.  
clothing

hardware, drugs - inside  
other

\*\*\*\*\*

B. THE NEIGHBORHOOD

8. What are the best kept blocks in the community?

*unity, dignity houses kept.*

(before answering, discuss why these are the best blocks)

9. What are the worst blocks in the community?

Zenaida, Queen Ave

*housing  
abandonment*

*Home  
workshop*

10. What are the three or four major issues right now in the community?

Wayne Ave - Bars, Auto Shop

Chelton Ave - businesses closing - SODR, Party people, Aliens

11. Do any of these issues relate to community development?

Yes!

12. What do people feel is the best part of living in the community?

*Diversity*

13. How can you build on these strengths in a development project?

14. What institutions are located in the community?

Banks  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

15. What organizations are located in the community?

South-West Comm Assoc  
NCP  
GEA  
\_\_\_\_\_  
\_\_\_\_\_

After answering these questions, you are ready to discuss what sort of project your neighborhood wants to embark upon. You probably already have some ideas of what you want to do. The preceding sections should have helped you decide if what you want to do is realistic. Later sections of this book should begin to give you some idea of how to go about starting a project.

Community development is the process by which your neighborhood moves from one stage to the next. It includes physical development but is not limited to that. In fact, the real meaning of community development is not physical, but political. It is important that people gain a sense of their community as a place where they belong, and where they have some control over the environment. Two ways that people get control over the environment are by improving the housing stock, and by establishing financial institutions. Such physical improvement is essential, but you should not lose sight of the real goal, which is building a neighborhood community. Community development, therefore, includes both the process of organization and physical development, although this text concentrates on physical development.

### I. Government Programs

When most people think of community development they think of the federal Community Development Block Grant Program. This program has provided about \$60 million annually to Philadelphia during the past three years. Many neighborhood groups have been extremely critical of how the City has spent these funds, charging that the money has gone largely to administrative costs, and has not resulted in any new housing for neighborhoods. We share that criticism. With a few exceptions, we think that any neighborhood that expects to solve its problems through the Community Development Block Grant Program will be in for a rude awakening.

While you may not be able to accomplish everything by working on your own, you can accomplish far more than you might expect. While you can't solve every problem, you can solve some problems. If you keep this in mind--if you can approach the city for help without expecting such help to solve the problem, then the City's programs may be useful. While the purpose of this book is not to assist you in dealing with the City, we will briefly explain the two programs that might assist your neighborhood:

1. Neighborhood Sponsored Projects. Approximately 10% of the community development budget each year has been set aside for neighborhood sponsored projects. These are projects initiated by a community group, which the City funds. It often takes years to get this money--but if you persevere you may be able to sponsor and control your own project. This program is just like going to any funding source for a grant and should be viewed that way. Before writing a proposal you should:
  - a. Contact the Community Development Office in City Hall. Try to meet with someone there. Have a few ideas about what you would like to do. Ask the staff which idea interests them. (They are handing out the money and won't give it to a project they don't like.)

- b. Check with other community-based groups to see what their experience has been. Read proposals that were funded to see how they were written.

When you are ready to write a proposal you should:

- a. Find someone with planning experience to help you write it.
- b. Be clear and specific about your goals. What exactly do you intend to do?

It is impossible to predict what sort of proposals will be funded in any given year. This is why you should ask the staff. In the past, planning grants, followed by proposals for physical development (such as housing rehabilitation) were looked upon more favorably than other kinds of projects. The program will not fund social services.

2. Conservation Areas. Each year the City chooses five or six neighborhoods on which to concentrate part of its spending. These neighborhoods are supposed to be in the early stages of decay, where a little help might go a long way. There is no published statement of how the City actually makes this standard determination in choosing the neighborhoods, however, so any neighborhood can try for these funds.

Neighborhoods appear to have been chosen in three ways:

- a. Some neighborhoods were picked by the area planners in the City Planning Commission without consultation with the community.
- b. Some neighborhoods were picked after quiet lobbying with the staff of the Community Development Office or through a City Councilman.
- c. One neighborhood, Point Breeze, was chosen after it mobilized hundreds of people to attend a series of meetings, persuaded the Director of Housing to take a neighborhood tour, and in other ways brought the problems of the area forcibly to the attention of its Council Representatives and other City officials.

Routes b. and c. are open to you. If you are chosen, it will probably mean that a target area in or around your neighborhood will be chosen by the city for housing rehabilitation and other physical improvements. It also will mean that low interest loans and outright grants will be available to homeowners to fix up their properties. These loans and grants are a good reason to try to get your neighborhood declared a conservation area. But the competition will be stiff and probably will increase each year, so we urge you to examine the record of other conservation areas before deciding if you want to take the trouble.

Most neighborhoods that have been declared conservation areas in the program's first year have complained that community residents were not consulted adequately in the formulation of plans. Insist on real participation.

## II. Self-Help Activities

### WHY SELF-HELP?

Although it is tempting to think of city community development funds as the solution to a neighborhood's problems, it is unlikely that most neighborhoods can be saved in this way. The reason is simple. There is not enough money to go around. Decisions are made every day that exclude many neighborhoods from all access to these funds. Even when large programs are announced for sections of the city, very few people will directly benefit. In the final analysis, nobody is going to save your neighborhood but you.

#### 1. Triage vs. Preservation

In recent years, a debate has surfaced among planners and neighborhood activists about how to save cities and neighborhoods. Anthony Downs, a political scientist who heads the Real Estate Research Corporation in Chicago developed a strategy called triage for determining where limited funds should be spent. In this system neighborhoods are grouped into three types:

- a. Those neighborhoods where conditions are stable, the housing stock is in good shape, real estate prices are constant or rising.
- b. Those neighborhoods where decline is beginning, but is not far advanced. There will be some abandonment and real estate prices are starting to drop.
- c. Neighborhoods are in an advanced state of decline.

This strategy argues that the bulk of funds should go only to neighborhoods in category b. Downs believes these neighborhoods can still be saved, whereas neighborhoods in advanced state of decline cannot be saved. Neighborhoods in good shape don't need money because there the private market operates effectively. Because it is politically impossible to ignore the poorest neighborhoods (category c.), Downs advocates spending some money there, but only for jobs and social services. He opposes spending money in declining neighborhoods to improve housing or other physical conditions. The plan is that once the neighborhood has completely collapsed, it can be razed to the ground and an entirely new neighborhood constructed in its place.

In response, neighborhood activists argue that people often want to remain in the place where they live and grew up, and that

funds ought to be available for those who need them most. Those with greatest need are usually the ones who live in the most deteriorated areas.

We have proposed an alternative strategy to triage in an earlier chapter: the neighborhoods which have organized should receive first priority for funds. Neighborhoods with a strong community spirit are more likely to benefit from public funds than are neighborhoods which are fragmented.

Neighborhood leaders should remember, however, that the planners making funding decisions are unlikely to adopt either standard. They will not fund the poorest areas first; and they will not fund the best organized areas first. Therefore, if you want to see community development activities started in your neighborhood, you may have to start them yourself. An additional benefit to self help is that once a neighborhood has demonstrated that community development activities are possible within its borders, the City may agree. In future years, City money then may be forthcoming.

#### RECYCLING

The recycling of your neighborhood is the second reason you should consider self-help strategies. Recycling means poor and moderate income people are forced out of a neighborhood and wealthier people move in. In Philadelphia, such recycling has already occurred in Society Hill and is well underway in Queen Village, Fairmount, and Northern Liberties. Recycling occurs when an area suddenly becomes attractive to a new group of people--often because it is located near the center of a city. Speculators buy abandoned properties, rehabilitate them, and sell them to the newcomers. Landlords, realizing they can charge higher rents, evict their tenants, improve their property, and bring in new tenants. Meanwhile, as property values rise, property taxes also rise. Low income homeowners often cannot afford the increases, and are forced to move. As the newcomers increase in numbers, they bring their way of life with them as well. This often leads to tension in the community.

It is quite naive to believe that government intervention will prevent or halt recycling. In fact, local governments tend to support it, since one effect is an increase in property taxes. If a community wants to prevent or contain the recycling process, it must act on its own.

What does this have to do with self help community development activities? Just this: if your neighborhood makes it possible for people to own and upgrade their own properties there will be no abandoned buildings for speculators to buy, and fewer absentee landlords ready to evict tenants. This can occur through sweat equity housing projects (described in the next chapter), through credit unions, and other financing mechanisms.

The range of self-help activities open to your community is enormous. Anything the city can do, you can also do, although probably on a smaller scale. In an ideal world, the government would live up to its responsibility to citizens to rebuild our cities. But this is not an ideal world. If neighborhoods are to be saved, neighborhood residents must do it themselves.

Included among the range of possible self-help activities in neighborhoods are neighborhood-based community development corporations, neighborhood-based co-ops and businesses, and credit unions.

Community Development Corporations are legal entities usually set up to do physical development projects in neighborhoods. They are usually non-profit, although they can be organized for profit. These corporations can buy and sell property, rehabilitate it for rent or sale, demolish property, or do anything else a private developer would do. Some community development corporations also have branched out to sponsor neighborhood-based businesses.

Co-ops and Businesses can be set up by a community for economic development. Some, like food co-ops are largely service organizations, although they may employ a few people. Other neighborhood-based businesses can be quite large, and employ dozens of people. These might involve manufacturing, agriculture, or retailing. They may be set up by a community development corporation. They may operate on a non-profit basis, or allow residents to invest in them for profit. Or they may be started by a local entrepreneur with assistance from a neighborhood-based financial institution.

Credit Unions are neighborhood-based financial institutions. They allow people to open savings accounts and draw interest on them. Members of the credit union may also borrow money at reasonable interest rates. Although most credit unions are set up by unions or businesses, Philadelphia has many church-related credit unions and a few based in neighborhoods, Gray's Ferry and Southwest Germantown among them.

#### Questions for Discussion

1. Compare Anthony Downs' model with the 5 stages of growth in Chapter I. Where does your neighborhood come in each one? Which is more useful to you in making decisions?
2. Have any self-help projects started in your community? How are they working out?
3. Has your community approached the City's Housing Office and Community Development Office? What was the result?
4. Do you want to approach the H.C.D. Office now? For what project?

Section I.

The most common form of community development activity in Philadelphia is housing development. With estimates of abandoned structures running as high as 40,000 in the city, and with many people living in substandard housing, the need for housing rehabilitation is obvious.

Two basic methods of housing rehabilitation exist. One is homesteading or sweat equity. This method allows the individuals to acquire title to a property and fix it up themselves. The other method is rehabilitation for sale or rent. Community development corporations or the City rehabilitates the property, then sells it or rents it to an individual.

Sweat Equity

A very successful example of a sweat equity or homesteading project in Philadelphia is the Southwest Germantown Community Development Corporation. This corporation began on one block in Lower Germantown in 1975 and has expanded since to the entire Southwest Germantown area. It now employs two full time staff members and one housing counselor, owns its own building, and sponsors a variety of other activities.

The corporation started on one block in Southwest Germantown, Rockland Street, which had several abandoned 3 story row houses. Their number was increasing. Most of the abandoned properties were owned by HUD (the Department of Housing and Urban Development) which at that time had an inventory of about 4,000 abandoned houses in Philadelphia.

The first thing the residents tried to do was obtain funds under the Community Development Block Grant Program. They were turned down.

At about the same time, however, HUD announced a program as "as is" sales of its abandoned properties. Although many neighborhood activists criticized this program saying that HUD intended to "dump" houses on the private market so that the government would not have to be responsible for them, the people on Rockland Street were able to take advantage of the policy. They found buyers for the abandoned houses, before the Corporation bought them from HUD. Then, they persuaded P.H.D.C. (the Philadelphia Housing Development Corporation) to lend them \$12,000 for 6 months at no interest. They used the \$12,000 to buy the houses from H.U.D. They immediately sold the houses to people who planned to live in them. Some of the money was used to pay back P.H.D.C, while the small surplus earned by the Corporation was used to buy more houses which, again, were sold immediately.

The Corporation has stuck to the homesteading principle since its founding. It discovered that more people were interested in homes

they could rehabilitate themselves than in buying a finished house. Homesteading, even when one adds in the cost of contracting some of the work, is cheaper than buying a finished house. This has also meant that houses can be turned over quickly, showing demonstrable progress in the community. About 50 HUD owned properties have been sold by this Corporation and are now occupied by homeowners.

The most important lesson that can be drawn from the experience of S.G.C.D.C. is that housing development can be accomplished without a large infusion of outside funds. Neighborhood groups without access to substantial sums of money can still feel confident that they can accomplish something.

The homesteading principle need not stop with turning over properties. S.G.C.D.C. has helped many new owners obtain bank financing for needed repairs. This financing, in effect, puts a mortgage on the property for its value after rehabilitation and enables people without large financial resources to become homeowners.

### Housing Rehabilitation

Several organizations in Philadelphia have carried out housing rehabilitation projects successfully, and one organization, the Philadelphia Council for Community Advancement is specifically set up to help groups accomplish this goal. Unlike homesteading, housing rehabilitation projects sell the new owner a finished house in move-in condition. Community groups wishing to undertake housing rehabilitation must be prepared to manage large sums of money (and be able to arrange large scale financing). They will need to find contractors, oversee the job, and market the houses afterwards.

### Which Strategy Should You Choose?

The following checklist may help you choose your strategy. Check the statements that apply in each case--

1. Homesteading may be better if:

- Your neighborhood is or is becoming a desirable place to move to \_\_\_\_\_
- You have in mind or can easily find buyers for properties in a state of disrepair (who will fix them up). \_\_\_\_\_
- Your group has few financial resources. \_\_\_\_\_
- Your neighborhood is redlined by banks. \_\_\_\_\_
- Housing abandonment is scattered throughout the neighborhood, few blocks have more than 10 abandoned houses. \_\_\_\_\_
- You are not yet incorporated. \_\_\_\_\_
- You have no paid staff. \_\_\_\_\_

2. Housing rehabilitation may be better if:

Your neighborhood is not considered desirable. It would take a finished house to get people to move in. \_\_\_\_\_

Your potential buyers do not have money or skills to rehabilitate the houses themselves (but they can make mortgage payments). \_\_\_\_\_

Your group has access to substantial financial resources. (at least \$40,000) \_\_\_\_\_

Entire blocks are abandoned. \_\_\_\_\_

Government sponsored rehabilitation programs already exist in your neighborhood. \_\_\_\_\_

You have paid staff. \_\_\_\_\_

If all your checks are in one section or the other, this may help you to choose a strategy. Another suggestion is this: The City of Philadelphia now has a program to turn over two abandoned houses to any neighborhood group that requests them. If you succeed with the first two, you can get more. For help with this, contact:

Joe Marcano  
Philadelphia Council of Neighborhood Organizations  
CE5-2720

Starting small may give you needed experience and help you to choose.

Other resources include:

Philadelphia Council for Community Advancement  
1601 Walnut St.  
LO3-7260

For Rehabilitation Projects;

and

Citizens' Local Alliance for a Safer Philadelphia ( CLASP )  
732-4288

For Homesteading .

Section II.

Getting Started

Before you start any project you should have a clear idea of what you hope to accomplish and what it will take to accomplish it. The rest of this chapter outlines steps to reach this goal.

### Step 1: Know Exactly What the Housing Problem Is.

Take a block-by-block survey of your community. An example of the kind of survey you should take is reproduced below. On an imaginary street, information has been filled in for the even numbered houses. From this survey, you can see that the block has a serious abandonment problem, and that most of the abandoned properties are in poor repair.

Your survey should list every house and its condition. You might also want to add information such as the names of the occupants, if known. This kind of survey will identify the blocks with the worst problems, as well as those blocks that can be saved with a little effort.

### Step 2: Determine What Resources You Have.

You have two kinds of resources. These are:

- a. Money
- b. Time

In this step, you should try to determine the following:

How much money do you have access to? (This question is important when thinking about the homesteading/rehabilitation issue)

How many people are prepared to work on the project? How many hours are they prepared to donate?

### Step 3: Decide on Your First Priority.

This decision should be based on the answers to steps one and two. In other words, your group can probably think of several likely projects. But you may only have enough money or time for one of them. And you may want to choose the likely projects based on which will save complete blocks, which will attack the worse problems, or some other criterion. This whole question should be thoroughly discussed within your group. Remember, ANY decision you make will leave out SOME BLOCKS. People on those blocks should know why they are not selected first--and they should have participated in the decision.

The kind of decision you make should be something like this:

We will rehabilitate and sell to new owners the vacant houses on the 1600 block of Glen Street, namely, 1600, 1608, 1610, and 1614 Glen Street.



Incorporation is not as complicated as some people think it is, but you must have a lawyer who is familiar with the tax laws. The real issue here is not your ability to incorporate (which is a matter of filling out a form and paying a fee) but your ability to be declared tax-exempt and tax-deductible. Without this special tax status (called 501 (c) (3)) you cannot raise foundation grants; nor will individual contributions to you be tax deductible. And if you are not a non-profit organization, you will have to pay taxes.

Many groups have wasted months of precious time by making one of two mistakes:

a. Failing to consult a lawyer

b. Failing to consult a lawyer who is expert in this field. Do not consult Joe's brother who usually handles insurance claims. He probably doesn't know the first thing about tax status. Do consult Community Legal Services if you qualify. If you do not qualify you have two other options:

- 1.) The Public Interest Law Project (1315 Walnut Street) may be able to refer you to a lawyer who will do the work for a reduced fee.
- 2.) Consult a lawyer familiar with this type of work and pay his or her regular fee. It is worth the money.

Some people will tell you how they got their tax status by getting together with a few friends and filling out the forms, needing no lawyer. They were either extraordinarily lucky or lying. The tax law specifically excludes civic groups from the tax-deductible status you really need; you must have a lawyer to show you how to present your program in such a way as to conform to the law.

Organize your corporation carefully. We believe the best possible organization for a community development corporation is a geographically-based membership organization. Each individual living in the community may vote for the board of directors, which has legal authority to make all decisions. In addition, you may want to allow locally based institutions or businesses to appoint representatives to the board. For example, you might have a nine member board, of which six were elected from the community, and one each appointed by a local church, a local settlement house, and the local merchants.

Some neighborhoods organize non-membership corporations. In this case a few people get together, appoint themselves to the board or look for volunteers, and have no formal mechanism for consulting the community. While easier in the short run, in the long run this method can lead to problems with neighbors who think a small group of people is trying to take control. If your board is elected, then you have a ready answer for anyone who complains: run for the Board, and if you have the support, the policies will change.

Finally an elected board is simply more democratic.

Your corporation need not be limited to housing, of course, and if you think you might want to branch out into other areas, then be sure to include them in your original charter. Some neighborhoods prefer to set up separate corporations for each activity.

#### Step 5: Develop a Plan.

You can work on your plan while waiting for your incorporation to go through. The more definite and specific your plan, the better.

Your plan should include (a.) a timetable and (b.) assignment of responsibilities.

a.) The timetable will tell you when each part of the project must be accomplished for the whole to finish. One way to do this is to make a wall chart, divided by months, with the tasks for each month listed. To stay on schedule you must accomplish each goal in the month it appears in.

REMEMBER: Timetables are constructed backwards in time, not forwards. In other words if your project should finish in December, you start filling in the chart with the final goal listed in that month. Then, figure out how much before December each other goal must be accomplished to finish the whole project on time.

FOR EXAMPLE: If your goal is 4 houses occupied by December 15, and you think people will need about 2 months to fix them up to the point where they can move in, then you must sell your houses by October 15. If you miss this date, you cannot finish on time. Continuing backwards you determine the date at which your corporation must acquire the houses in order to sell them by October 15, say, September 1. If you miss that date, then you will have to push everything forward. Eventually, by this process, you will arrive at your first key dates.

b.) Every task should have someone in charge of it. Put that person's name next to the goal on your timetable chart.

NOTE: If you cannot get anyone to take charge of all your tasks, possibly your project is too ambitious.

The next page contains a sample timetable chart.

Also note that you may need help in developing a realistic plan. This help is available from organizations mentioned earlier in this chapter.

# TIMETABLE

**MONTH**

**January**

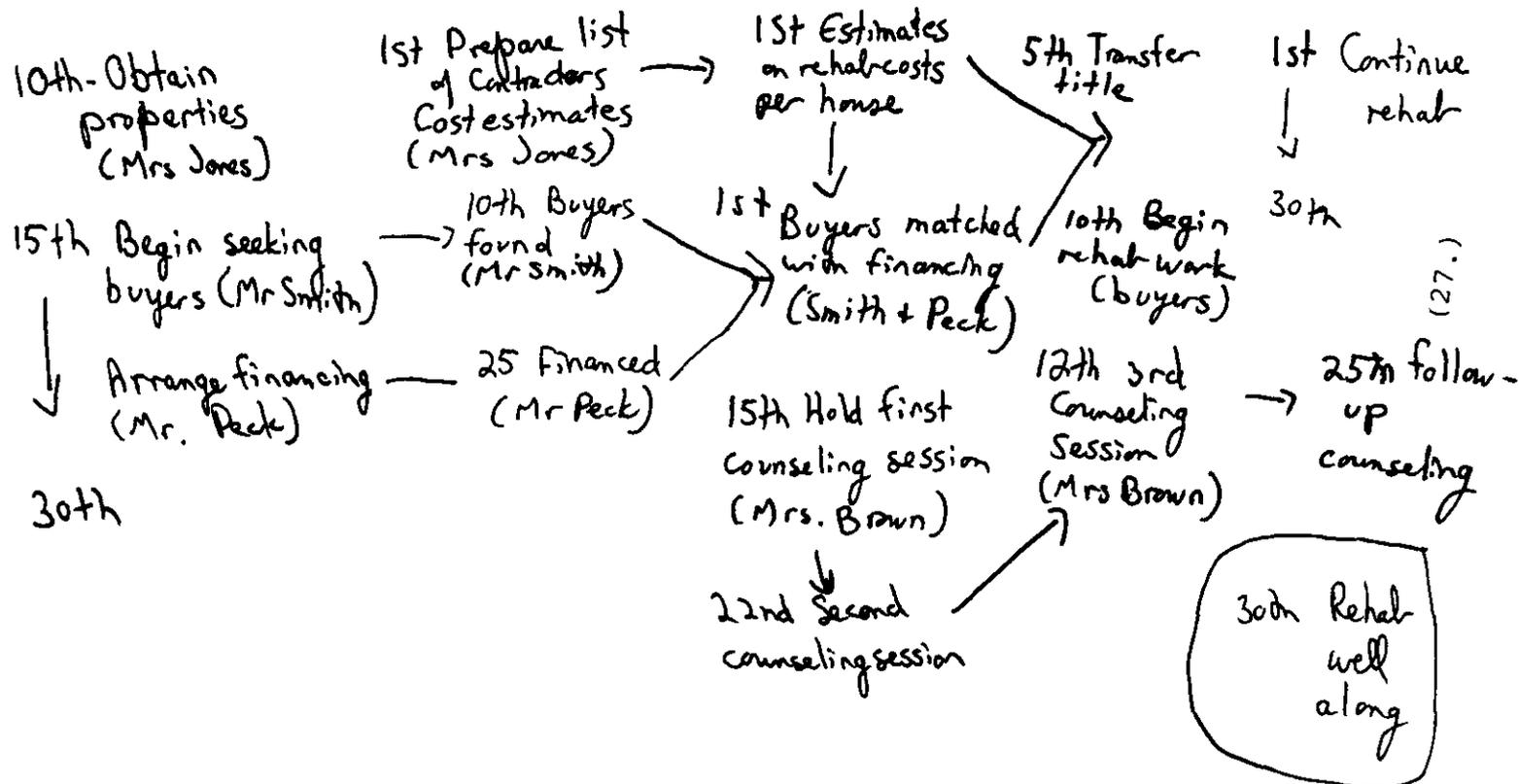
**February**

**March**

**April**

**May**

**GOALS**



Committee Members

- Mrs Jones
- Mr Smith
- Mr Peck
- Mrs Brown

( Note: this chart is an example of how a timetable might look. The schedule and events listed should not be taken as an example of how to run this sort of project. )

## Step 6: Gain Final Approval from the Community.

The community as a whole should be as involved as possible at every step. If your corporation board is elected by the neighborhood as a whole, it may already have made its wishes known through its votes. But once you have a formal plan which will effect people on specific blocks, they should be allowed to approve or disapprove it, make suggestions for changes, and participate in its execution. While this can be a difficult process, in the long run involving people will make your whole project go more smoothly.

### SUGGESTED DISCUSSION TOPIC

Pick any reasonable project you might like to accomplish in your neighborhood.

1. Determine through discussion:

What you need to know to begin.

What resources you already have.

What other resources you need.

2. Assume you have acquired the information and resources.

Develop a timetable, listing responsibilities and who will carry them out.

Every neighborhood has a neighborhood income. This is all the money that comes to all the people in the community. Even poor neighborhoods have incomes of millions of dollars every year.

For example, if your neighborhood consists of 10,000 people earning as little as \$5,000 a year, a total of \$50,000,000 in income comes into the neighborhood. This happens every year. Much of that money goes for necessities, like food, clothing and shelter. In some cases, it is spent outside the community. Many people have come to understand this relationship in recent years, and favor shopping as much as possible within the community.

The same is true for credit. Most people borrow to pay for something at some time in their lives. In fact, the lower a person's income, the more necessary borrowing becomes. But where do they borrow? From banks outside the community. From chain stores whose profits end up somewhere else. From loan companies. All of these make a lot of money, even in poor neighborhoods, from the interest payments of their borrowers.

How responsive have these institutions been to the neighborhoods whose credit needs they presumably serve? Extensive documentation exists on redlining, the denial of mortgage loans to people within a certain community. Similar kinds of redlining prevent neighborhoods from receiving other kinds of loans. As a result, lower-income people often are forced to pay exorbitant interest rates because they cannot get credit at banks. The fact is that in general, lending institutions are not responsive to many neighborhoods. They don't have to be.

Credit unions can begin to change that. A credit union is a financial institution whose purpose is to capture all the money changing hands in a neighborhood. The credit union captures this money for the benefit of the community. The funds of depositors in the credit union are used only within the neighborhood--in the form of loans to other members of the credit union. As a result, the neighborhood has one financial institution accountable only to the community. The credit union cannot redline its own neighborhood. It cannot deny its members credit merely because of where they live. And its profits, instead of traveling to some distant place, are returned to the neighborhood in the form of interest on savings accounts.

#### HOW DOES THIS WORK?

A credit union is a financial institution--like a bank. As with a bank, you can open a savings account, earn interest, and borrow money. But credit unions are unlike banks in that they serve not the general public, but their own membership.

Until recently, credit unions were usually set up around workplaces. Companies established them for their employees, or unions established them for their members. In recent years, however, a new form of credit union has been legalized by the Federal Government. This is the Community Development Neighborhood Credit Union. It is formed to serve the residents of a "well defined" neighborhood. In addition, the National Credit Union Administration (the Federal Regulatory Agency) has approved the charter applications of some neighborhood based organizations. The Southwest Germantown Association recently formed a Federal Credit Union on this basis.

When a neighborhood or organization establishes a credit union, residents are eligible to join by opening an account--or, as it is called, buying a minimum number of shares. Usually this minimum is \$5.00 or less. These credit union members are then eligible to borrow from the credit union, at interest rates that are often lower than those available at banks. Some credit unions also provide an interest rebate to their borrowers at the end of the year. The savings accounts earn interest, just as they do in a bank.

Credit union savings accounts are insured up to \$40,000 by the Federal Government. Credit Unions usually purchase group insurance for their borrowers so that the loan is paid off if the borrower dies. Some credit unions also purchase life insurance for their members. These policies, which automatically cover all members, provide life insurance up to \$2,000, based on the member's age and the size of his or her savings account.

Thus, credit unions have many of the advantages of larger financial institutions--safety, interest on savings accounts, available credit. They also have a major advantage that other institutions do not have. By helping individual members, they help the neighborhood.

For example, home rehabilitation loans are difficult to obtain in many neighborhoods. Credit unions can provide these loans to their neighborhoods. When people can get home rehabilitation loans, they are encouraged to maintain and improve their own property. This is good for the neighborhood. But it is not only home construction or mortgage loans that help the neighborhood. Any loan helps. Even vacation loans are good for the community because the interest paid is then available to lend to another neighbor.

Finally, credit unions can be managed by people without previous experience in banking or lending. In Pennsylvania, the Pennsylvania Credit Union League will send a representative to take you through every step, one at a time, at minimal cost to credit unions just starting out. The Federal Government also has published a series of handbooks for every function of the credit union, from bookkeeping to lending policies. And because credit unions start small, you can learn the process with manageable amounts of money. As your accounts grow, so does your familiarity with procedures.

## SHOULD YOU START A CREDIT UNION?

In spite of this rosy picture, not every neighborhood should start a credit union. First of all, if your neighborhood did not score organized in the quiz on page , do not undertake a credit union. Your community is not ready for it. Credit unions need a lot of support that can only come from a well organized neighborhood.

Second, people in your community must be willing to put their money where their convictions are. Your credit union won't work if everybody keeps their savings elsewhere. If your neighbors have savings accounts, they must be prepared to move the bulk of their funds to the credit union. If your neighbors don't have savings accounts already, they must be ready to establish them, even small ones. The credit union can work if all of your members save only \$5.00 a month. With 100 members, this would amount to \$500 a month, or \$6,000 a year. With 200 members, it would mean \$1,000 a month or \$12,000 a year. With 300 members, it would bring in \$1,500 a month, or \$18,000 a year. Within one year, if you had 300 members, your annual shares would increase by at least \$18,000 annually. If your neighbors are not prepared to maintain credit union accounts and keep them growing, however, you will not have enough money for loans. This, in turn, will discourage people from opening accounts since they will want to maintain accounts where they can borrow. On the other hand, if the amount in the credit union increases and funds are available for borrowing, more people will be encouraged to maintain and open accounts for the same reason--they want to keep their savings at an institution from which they can borrow.

But in the early stages, people must understand that they might earn less interest in the credit union than they would at a bank or savings and loan. They must care enough about the community to be willing to forego personal profit for the benefit of the neighborhood. Of course, the amount lost on an average \$100 account will be only \$3 or \$4. And if your credit union succeeds, people will lose interest only for one or at most, two years. But they must put up with this loss.

Third, you must have at least 10 people willing to work hard. Credit unions take a lot of time. Large, successful credit unions can hire managers and staff. But small credit unions must work largely through volunteers. The minimal commitment involves opening an office for a few hours at least twice a week (evenings and Saturdays); contacting hundred of neighbors through block meetings, newsletters, and personal contact; setting up books; processing loan applications; and holding monthly board meetings. The ten people should be prepared to give one evening a week, plus two, two-hour periods a month in the office. You might want to start with a larger group, since some will drop out. Whatever the number, it is essential to make it clear to the people that a lot of work is involved, especially at the beginning. This is the major reason why unorganized neighborhoods cannot successfully start credit unions--the few active people are probably spread too thin already. Your 10 people should make the credit union their major community activity, and avoid other commitments. For this to happen, you must have other people active in the neighborhood to do other neighborhood work.

Fourth, experience in some neighborhoods indicates that in addition to active volunteers, you need at least a part-time manager. Finding money for this may be difficult. Local foundations are not receptive. You might consider asking a local social agency to assign a person part-time for a period of six months, trying to get a CETA worker, or some similar route. This is not a substitute for volunteers.

### HOW TO START A CREDIT UNION

#### 1. Find 11 people willing to work hard

The most important element to starting a successful credit union is interested people. Without a minimum of 11 people willing to devote considerable time to the credit union, it will fail. Thus, your first step must be to recruit people to the credit union organizing committee. When you have found interested recruits, list their names and phone numbers here below.

#### Credit Union Organizing Committee

- 1.) \_\_\_\_\_
- 2.) \_\_\_\_\_
- 3.) \_\_\_\_\_
- 4.) \_\_\_\_\_
- 5.) \_\_\_\_\_
- 6.) \_\_\_\_\_
- 7.) \_\_\_\_\_
- 8.) \_\_\_\_\_
- 9.) \_\_\_\_\_
- 10.) \_\_\_\_\_
- 11.) \_\_\_\_\_

Do not neglect this step. You need these people for the following jobs:  
at least 3 must be members of the credit committee which decides on loans,  
at least 5 must be members of the Board of Directors of which

- 1 must be president
- at least 1 vice-president
- 1 must be secretary
- 1 must be treasurer

and 3 must be members of the supervisory committee, which oversees operations. While some people can hold more than one job (for example,



Please note that the pledges are not legally binding. But they will tell you if the credit union is possible.

It also helps to produce a pamphlet explaining the benefits of the credit union to the community. One such pamphlet read in part:

#### WHAT IS A COMMUNITY DEVELOPMENT CREDIT UNION?

A Community Development Credit Union is an organization to allow people in the Southwest Germantown Community to pool their financial resources for mutual benefit. Members save money in credit union accounts, and borrow money from the credit union. It is the instrument by which our neighborhood begins to take control of their own financial resources.

#### WHY A CREDIT UNION?

The Southwest Germantown Neighborhood Credit Union has been established to enable the people of Southwest Germantown to democratically control the development of our neighborhood. The credit union is an institution whose sole purpose is to serve the needs of its members and their neighborhood. As such, it operates democratically: the membership elects the Board of Directors, and the officers and loan committee on the basis of one member, one vote. As such, it is open to any member of the Southwest Germantown Association, which in turn is open to anyone who lives in our community.

By establishing the credit union we seek democratic control over our own financial resources. Presently we lack such control. We deposit our money in downtown banks which are free to invest outside our neighborhood, our city, or our region. Downtown banks and savings institutions are responsible to their shareholders or their boards--not to their individual depositors. But our credit union is responsible only to its members and the community in which it is located. Our credit union cannot redline us; it cannot refuse to

lend us money because of where we live; it cannot shift our funds out of the community. Thus, we begin to capture the millions of dollars that flow through our community every year for the benefit of our neighborhood.

#### CAN IT WORK?

In recent years, the Southwest Germantown Association has demonstrated that a community improves when its residents work together to determine its goals. Through our efforts, abandoned houses have begun to be occupied, recreational opportunities have been provided for children and adults; jobs have been created for young people. In addition we have begun to reconstruct a social network in our community through block organization. Through the efforts of its residents, our neighborhood has become a more desirable place to live. The credit union extends these cooperative effects into a new area. We can make the credit union succeed the same way we organize our blocks or sell abandoned houses--by working together.

It is important to understand that our neighborhood has the resources necessary. At least \$32 million comes into our community as income every year. Many people have savings accounts now. Many more borrow regularly to meet their needs. If the portion of our income that is currently used to pay back loans is saved in and borrowed from our credit union, the credit union will grow steadily.

Members of your committee should also attend neighborhood and block meetings to explain the credit union to people. Very few people will join a credit union unless a person who they know tells them about it. Thus, the maximum number of people must be well informed.

#### 4. Hold an organizational meeting

At this meeting, you choose your board of directors. It is very important that as many people as possible vote for the directors, even though this is not required by law at this stage. All you are legally required to do is get a few people together who have already agreed to be directors. But there is nothing to stop you from holding a meeting of all pledge signers, or of all residents in the community, prior to the organization meeting.

At the organization meeting, you will:

"officially" elect the board of directors.

fill out your formal application for a charter. In doing this, you must decide whether to apply as a community or as an organization. If you apply as a neighborhood, then any neighborhood resident may join the credit union. If you apply as an organization, then only organization members may join. Decide in advance which way you want to go.

#### 5. Wait for government approval

In the case of neighborhoods, this can take months. Some things you can do while you wait include:

looking for donated office space,  
recruiting more volunteers,  
continuing to spread the word.

Some things you may not do while you wait include:

accept money or open accounts,  
making loans or taking loan applications.

If you are turned down, try to find out exactly why. The National Credit Union Administration may not have understood your situation and an explanation may be all that is needed. Or you may have unknowingly violated a rule. For example, only one organization may form a credit union; if you applied in the name of a coalition, you might be turned down. Once you find out why you were turned down, try to correct the problem and apply again.

When you are approved, you will receive a charter. Once it comes, these are your next steps:

6. Open for business

- a. Establish office hours. Who will be in the office?
- b. Buy necessary bonds (your credit union representative will help you with this).
- c. Buy necessary insurance. All your accounts are insured for up to \$40,000. For the first year this is free. But you will also want to purchase loan insurance (in case a borrower dies); and life insurance (which is a policy worth up to \$2,000 for an individual saver provided at the expense of the credit union.) (See previous sections for explanations).
- d. Learn how to open accounts. You will be provided with forms for this purpose. But before your first meeting to open for business, BE SURE TO INFORM YOUR CREDIT UNION REPRESENTATIVE THAT YOU ONLY WANT SAMPLES, NOT COMPLETE SUPPLIES. The forms are expensively printed, and you can go to a cheaper printer and get many of them for less. Otherwise, your total bill will be about \$350.00. Much of this is unnecessary. Don't accept any supplies that you don't want.

Opening an account entails properly filling out a passbook and a membership card, plus whatever other records you are required to keep and want to keep. Several volunteers should learn how to do this. The bond you purchased protects you from mistakes or theft on anyone's part.

- e. Publicize the opening of the credit union. Inform all your pledge signers, by mail or phone, that they may come in and open accounts. Attend block meetings. Hold parties. Do anything else you can think of to get the accounts open. It is more important to have many small accounts than a few large ones.
- f. Join a credit bureau. The Philadelphia Credit Bureau, located at 1211 Chestnut Street currently charges a \$30.00 membership fee for credit unions, plus \$1.65 for credit reports. Joining a credit bureau gives you access to credit records. These are useful in determining whether a person is a good risk. However, it is important to remember that many people have no credit because they are black, or women, or poor, or young, and the absence of credit is not always sufficient reason to turn a person down. Also remember that credit bureau records are often wrong. Give the person with a bad credit report the opportunity to challenge it.

g. Open a bank account. You need a checking account. You may also want to open a savings account either at a bank or with the Mid-Atlantic Credit Union.

7. Begin making loans

When you have a sufficient amount of money in shares, you can begin to give small loans. Basically you can lend only 10% of the value of your shares to any one member. This is a good rule. It prevents tying up all the money with a few people. In general your loan limit should be low enough to make as many loans as possible, but high enough to make the loans worth something. Most credit unions start out with limits of about \$300.00.

The first question often asked by neighborhood groups seeking to begin a development project is: "Where will we get the money?" While this chapter cannot give you a complete answer, we will try to sort out some of the categories of funds and how to begin to raise them.

Money comes from three major sources: the government, private foundations, and the grassroots.

### PRIVATE FOUNDATIONS

Private foundations were set up by a wealthy philanthropist at some time in the past. Some, like the Ford Foundation, are enormous. Some are very small. Philadelphia has several locally based foundations, listed at the end of this chapter, that have provided help to community-based groups.

Most neighborhood groups start out with high expectations that they can raise foundation funds. And while in some cases these expectations are justified, raising money from foundations is difficult, and requires a lot of work.

Here are some things to consider:

1.) Foundations have priorities for how they will spend their money. Find out what these are before you approach them. Ask for their annual report, or proposal guidelines. These will tell you what the priorities are. If your program doesn't fit their priorities, then either alter it to make it fit, or try another foundation.

For example, if a foundation says it will not fund capital improvements, that means it will not fund capital improvements. If it says its priority is programs for retired, low-income people, then it is less likely to fund projects for working young people.

2.) Try to talk to someone at the foundation before you submit a proposal. The larger Philadelphia-based foundations have staffs; the smaller ones usually don't. If you can get an appointment, come prepared with a few specific ideas. Listen to their reactions. Write up your proposal for the idea they like best, not the idea you like best. Don't write a proposal at all if they tell you that none of your ideas has a chance.

If you don't know anybody at the foundation, get to know somebody. That is the purpose of asking for an appointment. If you can't get one on your own, enlist the support of a prominent resident. Ask your Councilman to accompany you, for instance. Even if you fail to raise money the first time, come back again a few months later. Become part of the staff officer's life. Eventually, as he gets to know you, he might actually start looking for a way to help you--and in any case you have lost nothing.

3.) Write a good proposal. Foundations want clear, simple proposals, without an excess of jargon. They do not want overlong proposals. (neither of these statements is true for government grants, but it is true in foundations.) Therefore, the worst person to write a private foundation proposal is an individual who has worked for a city agency for 10 years writing bureaucratic memos. The best person would be a newspaper reporter or anyone else whose job it is to write simply and clearly. If no one in your group can write this way, get help. Foundations have accepted or rejected proposals based on the clarity of their language. They believe if you can't write clearly, you can't think clearly.

A foundation proposal should contain the following points:

- a.) A statement of the problem you are trying to solve.
- b.) A legitimacy statement--why is your group capable of solving the problem?
- c.) A plan of action.
- d.) A statement of expected outcomes and why they will be important.
- e.) A statement that your plan is original, but sufficiently similar to other projects that have succeeded that you believe yours can work, too. This is a subtle but important point. Foundations want to fund new departures, but not so new that they might be throwing their money away.
- f.) A statement of how the project will be supported after the foundation funds are used up.
- g.) A staff plan and a budget.
- h.) Your incorporation papers and tax status should be xeroxed and included. For all practical purposes, only 501 (c) (3) operations will be funded by foundations.

*how + where  
can you  
learn about the availability of  
grants?*

Exception: Some foundations send out explicit guidelines telling you exactly what to include in a proposal. In that case, follow their guidelines, but try to fit this information into them somewhere.

4.) If they say no, find out exactly who said no and why. Not all negatives are really rejections--it might be that the staff officer never took your proposal to the board because he saw some problem in it. You can often solve the problem.

### GOVERNMENT GRANTS

Many government agencies, including H.E.W., C.S.A., L.E.A.A., and H.U.D. have funds for neighborhood based projects. All of them publish guidelines and information on how to apply. Get their guidelines and see if any project you want to do fits in.

When applying remember:

1.) Fill out the applications correctly. Large bureaucracies tend to reject applications if everything isn't in the right numbered box.

2.) Government agencies usually don't look for the kind of clear, simple proposal that a private foundation wants. They want a lot of detail, often to a ridiculous extent. Take the time to give them what they ask for.

3.) Try to talk to someone on the staff first to find out if your idea fits in with theirs. Then show a draft of your proposal to that individual to make sure you have filled it out correctly.

4.) Enlist the support of local politicians. Your congressman should be asked to send a letter of support to a federal agency. Your state legislator should be asked to support you with state agencies. These elected officials control agency budgets and agency personnel are quite aware of that.

### GRASSROOTS FUNDRAISING

The possibilities in grassroots fundraising are often overlooked by neighborhood groups. Grassroots fundraising has one advantage. The money you raise is controlled by you and not by the wishes of some foundation or government agency. But many organizations are convinced that they can never raise enough money from the grassroots to make the effort worthwhile. This is not true.

In Chicago, Boston, and other cities grassroots organizations raise budgets in hundreds of thousands of dollars annually through canvassing their communities. The organization hires a staff of canvassers who are motivated by an interest in the work of the organization, and a commission they receive on funds raised. These canvassers go door-to-door, explaining the work of the organization and asking for donations. In this way, the organizations that have developed canvassing

projects have extremely large budgets, which cannot be taken away from them unless they cease to represent the community. If that happened, people would no longer give.

While canvassing may be beyond the scope of many neighborhood organizations, the idea that large sums can be raised from the community is not. The main issue seems to be what you think you can do. All sorts of events from bake sales to community fairs and benefits can raise hundreds of dollars; and, if you have some funds to invest in these efforts, you can raise thousands. In addition, your community development corporations can be seen as a way of raising capital for the community, as can credit unions. Please read the chapters on these subjects.

An excellent reference on grassroots funding is The Grassroots Fundraising Book, published by the Youth Project in Washington, D.C.. Copies are \$5.25 if ordered from the Youth Project (send money to the Youth Project, 1000 Wisconsin Avenue, NW, Washington, D.C. 20007) and \$4.75 if purchased in a bookstore. You can also get a bookstore to order it from the publisher, Swallow Press. We urge you to read this book before you undertake any form of fundraising.

Finally, do not be afraid to charge dues for your organization. If people like what you are doing, they will pay. In fact, many people distrust free services.

#### QUESTIONS FOR DISCUSSION

- 1.) Has any member of your group written a foundation proposal or government grant in the past? Were they successful?
- 2.) What is your group's program? What is unique about it? How can you emphasize its unique aspects?
- 3.) How would you describe your program(s).  
social service ✓  
physical development  
community organizing ✓  
economic development ✓  
other
- 4.) List all possible sources of funds. Investigate to see if they are interested in the type of program you offer, and in the specific program they offer.
- 5.) Ask each person in the group if he or she would contribute to the organization if asked.

Important as decent housing is to the health of a neighborhood, if the neighborhood lacks jobs it cannot be economically viable. Philadelphia neighborhood residents have always recognized this fact, but this city lags behind some others in trying to solve the problem.

Philadelphia has lost 180,000 jobs in the last decade. There are many reasons for this. Industry has moved to the South or overseas. The Federal government has removed many jobs, as they recently did by closing the Frankford Arsenal. The economic development strategies of recent administrations have been too little and too late. Most plans that are proposed now are grandiose, will rely on millions of dollars of investment, and will take years to put into effect.

At the same time, smaller, simpler plans could be put into effect in neighborhoods in a matter of months. While these plans would not create the total number of jobs needed, they would create jobs, and they would begin to point in the direction of developing neighborhood economies.

The ideas presented below are not just theory. In other towns and cities, neighborhood groups are experimenting with farming in the city, with developing solar technology, with recycling of urban wastes, and with establishing community-based business enterprises. Philadelphia is behind these cities in this area, but we do not have to remain behind.

Here are some of the ideas:

#### 1. FOOD

Everyone needs to eat. Food prices are spiralling out of sight. There is no evidence that this will stop. The ideas presented here could save everyone money, and some could begin to make money for the community.

Penn State University already has an Urban Gardening Program at work in Philadelphia. This program gives advice and assistance to neighborhood groups that wish to establish community gardens in vacant lots. Because of the housing problems in Philadelphia, virtually every neighborhood has vacant lots. The people who have participated in this program in the past have grown high quality vegetables saving money on food over the summer months and brightening their communities.

Now let's take this idea a step further: the Institute for Local Self-Reliance--a Washington, D.C. public interest organization--has been working in an inner city neighborhood in Washington to develop a more elaborate food production system for the community. The program includes gardens in empty lots, but goes beyond gardening to hydroponics and growing fish in basement tanks. Hydroponics, which sounds like a concept out of science fiction, means only that the food is grown in something other than soil. One advantage in the city is that the growing medium can be lighter than soil. You can place hydroponic tanks on rooftops. This immediately increases the available space. As long as you have a flat roof, you can grow food on it. Hydroponics are used already to grow some of the vegetables we eat, with great success. The Institute for Local Self-Reliance produced tomato yields higher than the national average in 1974, using this technique on city rooftops.

Several organizations have experimented with growing fish in basement tanks. Fish are an excellent source of protein; and if neighborhood production systems can bring the cost down, everyone in the community benefits. The Institute for Local Self-Reliance has experimented with spawning trout in this way. Another organization, the New Alchemists in Woods Hole, Massachusetts, have invented a closed system using a kind of tropical fish, algae, and clams in which the wastes from one part of the system are eaten by other parts. The only real expense comes in setting up the system.

Several months ago, the Atlantic Monthly reported on an experiment in California where people living in a city house with a large yard raised crops and livestock that was able to take care of most of their needs for food. The drawback with this method of farming was that it took up too much of the time of the people living in the house (just as a traditional farm does); but with more space and more people, this kind of farming could create jobs for a few neighborhood residents.

These ideas are important for two reasons. First, individuals can save money by growing part of their own food. Second, neighborhoods can begin to generate income. For example, if your community group raises fish in basement tanks, the fish can be sold through a neighborhood food co-op at lower prices than at the supermarket. But since the fish cost almost nothing to raise, your fish farm can make a profit.

## 2. ENERGY CONSERVATION

Everyone is concerned about energy. Neighborhoods can take advantage of this new interest by investigating several business opportunities.

The simplest is to establish a consulting firm that evaluates people's energy and heating needs, pinpoints problems, and provides advice on how to solve them. Many companies with a product to sell are already offering these consultant services; an independent, non-profit corporation would have greater credibility in any neighborhood.

Another idea is to manufacture insulation out of old newspapers. Your neighborhood group can collect old newspapers, sell them to companies that shred it, treat it with chemicals that make it fire-retardant, and sell it as insulation. The newspaper could also be retained by your community development corporation and turned into insulation. Another branch of your corporation could go into the business of installing it.

Storm windows provide another possible money-making idea. Many old houses have windows into which standard storm windows will not fit. Yet the installation of storm windows is probably the most important step a homeowner can take to cut down on heating bills. A neighborhood-based, non-profit corporation that made custom storm windows would thus provide a needed service and raise money for the community.

The last idea, while not immediately feasible, should not be discounted. Solar energy technology is becoming more accessible to everyone. Solar cells can be manufactured by small companies and installed in a relatively decentralized manner. As the techniques of production become simplified, neighborhood-based corporations can begin to think about going into all aspects of this business--manufacturing and installing solar collectors, heaters, hot water heaters, etc. In addition to making money for the people employed in the project, solar technology will enable low and moderate income people to become relatively independent of the large utility companies with their ever-increasing rates. And regardless of what these companies try to tell us, solar heat is becoming cheaper and cheaper. In a few years, as the cost of fossil fuels and nuclear power rises, and as the cost of solar cells comes down, this alternative will make economic sense for the individual homeowner. It may already make sense for any block willing to get together and use all of their collective rooftops.

### 3. WASTE RECYCLING

Garbage is a continuing problem in American cities. Waste treatment plants are outmoded; cities have nowhere to dump their garbage; costs continue to rise. Two alternative solutions to this problem have been proposed. One is to develop so-called high technology plants which turn the garbage into methane gas, which is then used as fuel. These plants require a large capital outlay to build and must be "fed" by as much waste as the city can possibly generate. One of these plants is currently proposed for Philadelphia.

The other solution is recycling. Recycling plants require much less capital expenditure and can be decentralized, serving individual neighborhoods. There is no question that the recycling solution would be more useful for people trying to create jobs in individual neighborhoods.

Far from a pipe dream, at least 150 political jurisdictions already have some kind of recycling. Although these projects are easier to start in rural areas, where residents usually have to pay individually to have their wastes hauled away, there are projects in such cities as Bridgeport, Connecticut, Fresno, California, Cambridge, Massachusetts, and the South Bronx in New York City. Recycling projects provide jobs in two ways: First, people can be paid for collecting the garbage; Second, people can be paid to work in the recycling plants established in neighborhoods.

On the simplest level, you can encourage neighborhood residents to save their paper. You can hire young people to sort the paper into various types, which makes it worth more (Block Grant and CETA funds are being used in other cities for these projects). Then your neighborhood corporation can sell the various types of paper to be recycled, turned into insulation, or for some other purpose.

On a more complex level, neighborhood corporations can establish their own recycling plants, since the technology for automatically separating metals, glass, etc., already exists using magnets and laser beams. Or, if residents would cooperate, sort their own trash, and make it available for collection or bring it to the central collection point. The neighborhood corporation could sell paper, metal, glass, and even plastics, for new use.

The foregoing are just some of the creative ideas arising from the movement for neighborhood self-reliance. There are many others. What all these have in common, however, is their reliance on relatively new ideas, new work, and new technologies. This is very important. Local economics expand when new work is added to them, when new markets are developed, when new connections are made. You cannot hope to compete with older, established firms in older ideas--and the apparent determination of the City of Philadelphia's economic development planners to do just that will make little difference in the long-run in creating new jobs in the City. Your neighborhood cannot go into the steel manufacturing business. There are already many steel companies doing that. But you can think about manufacturing insulation, because there are not already many companies doing that.

Therefore when you think about economic opportunities, you must think about new departures, and new needs that aren't being met.

Beyond small-scale manufacturing, you may also think about providing services. A non-profit, community-controlled home repair service could provide several people with a decent living and provide needed assistance to the community. Many neighborhoods have marginal craftsmen living in them who might be willing to give up their independent businesses in exchange for a guaranteed salary in a community-controlled corporation. Others might be willing to work for the corporation on an ad-hoc basis. In addition, young people could be trained in plumbing, electrical, and carpentry skills.

## WHO SHOULD START ECONOMIC DEVELOPMENT PROJECTS?

Unorganized neighborhoods should not begin economic development projects that require much time and energy. Unlike credit unions, however, an active committee can begin an economic development project without requiring the participation of the whole community because there need not be anything to "join".

Therefore, neighborhoods that are organizing, organized, or communal can start economic development projects, provided a group wishing to work on the project can be found. Their work should not be allowed to distract the community from its main organizing agenda. And the committee should be careful to talk to many neighbors in order to ensure that the project will have needed community support.

### How to Start

1. Non-profit corporations (described in chapter 3) can undertake economic development activities. In order for them to do so, their statement of purpose, found in the corporate charter, must include economic development. This might mean amending the charter of an existing corporation.

2. Economic development can also be undertaken by entrepreneurs (individuals) or for-profit corporations. If you have a credit union, ~~it can lend money to such projects.~~

3. Brainstorming sessions are essential. One plan for such a session goes like this:

a.) Each member of the group name one product he or she travels beyond the neighborhood to buy at least once a month.

b.) Make a list of these products.

c.) Each member of the group name one service he or she pays for at least once a year. Make a list.

d.) Each member of the group name one product or service he or she has difficulty in obtaining but would pay for.

e.) Look at your lists. Check off those products you know how to make. Can you find out how the others are produced?

f.) Are any products and services listed new as described above? If not, try to name 3 new products and 3 new services. What is your competition in the old products and services?

g.) Make a list of skills and talents in the community.

h.) Make a list of skills and talents you lack in the community.

i.) Which of your existing skills could be utilized to produce your listed products and services? Which skills would you need assistance with?

4. Contact organizations that can help you. Some of these are:

Penn State Extension Urban Garden Project  
224-7870 (Libby Goldstein)

The Institute for Local Self-Reliance  
1717 18th St. NW  
Washington, D.C. 20009

Center for Community Economic Development  
639 Massachusetts Avenue  
Suite 316  
Cambridge, Massachusetts, 02139

Resources

Many organizations exist to help neighborhoods start up community development and other activities. Some of these you might want to contact are listed here:

IN PHILADELPHIA

✓ \*\*\*Institute for the Study of Civic Values  
401 North Broad, Room 810  
Philadelphia, Pa. 19108  
922-8960  
(General Information)

✓ \*\*\*Philadelphia Council of Neighborhood Organizations  
1522 Girard Avenue  
Philadelphia, Pa. 19130  
CE5-2720  
(Neighborhood Organizing; City Homesteading Program)

✓ \*\*\*Citizen's Local Alliance for A Safer Philadelphia (CLASP)  
260 South 15th St. (Fellowship Commission Building)  
Philadelphia, Pa. 19102  
732-4288  
(Homesteading)

✓ \*\*\*Philadelphia Council for Community Advancement  
1601 Walnut St.  
Philadelphia, Pa. 19103  
LO3-7260  
(Housing Rehabilitation Projects)

3/6/79

\*\*\*City Programs

- Office of Housing and Community Development  
Director's Office  
MU6-2184
- Urban Homesteading  
MU6-3690
- Gift Property Program  
MU6-2886
- Loans and Grants  
MU6-8452
- PHDC Home Repair Course (offered in neighborhoods)  
241-8461
- Community Sponsored Projects  
MU6-2170

OUTSIDE PHILADELPHIA

K \*\*\*Center for Community Economic Development (CCED)  
639 Massachusetts Avenue, Suite 316  
Cambridge, Mass. 02139  
(Public Policy Research, Clearinghouse. Send for large publications list; also a newsletter emphasizing analysis of local projects)

3/6/79  
sent  
RS.

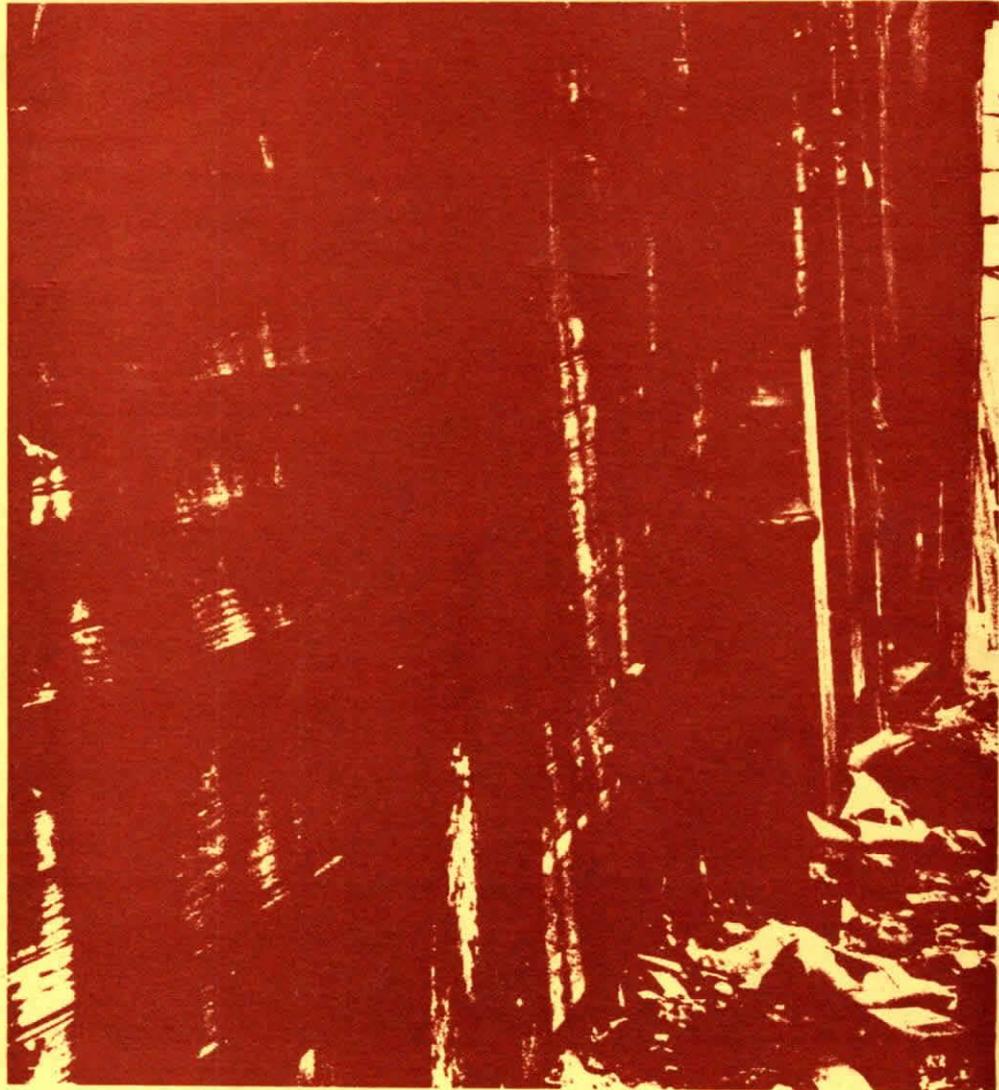
✓ \*\*\*National Federation of Community Development Credit Unions  
501 Mach Avenue  
Brooklyn, N.Y. 11206  
(212) 442-7077 or 643-1580  
(Assistance to Low Income Credit Unions)

✓ \*\*\*Institute for Local Self-Reliance  
1717 18th St. NW  
Washington, D.C. 20009  
(202) 232-4108  
(Research and Assistance to Community Groups; also a Newsletter, Self-Reliance  
that emphasizes local projects and new project ideas)

✓ \*\*\*National Association of Neighborhoods  
1612 20th St. NW  
Washington, D.C. 20009  
(202) 332-7766  
(Advocacy for Neighborhoods; a Membership Organization)

✓ \*\*\*Center for Community Change  
1000 Wisconsin Avenue NW  
Washington, D.C. 20007  
(202) 333-5700  
(Assistance to Community Development Corporations; also a Newsletter, Monitor  
that focuses on Federal Policy.)

*send another letter*



Prepared by  
The Institute for the Study of Civic Values  
401 N. Broad St., Rm. #810  
Phila., PA 19123  
Phone (215) WA 2-8960