



Community Development in Dynamic Neighborhoods

Synchronizing Services and Strategies with Immigrant Communities

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Despite growing research about the implications of immigrant markets for the private sector, there is little research about the role and contributions of community development organizations in the integration of new immigrants. This article is adapted from a longer report that, through a review of current literature and interviews with leading experts and community development practitioners, private lenders, and governmental agencies, explores both how immigration trends are driving much of the dynamic change in neighborhoods across the United States and the ways in which community development organizations can work to address changes at the local level.¹

In order to be most effective, community development organizations must be increasingly cognizant of and responsive to their changing neighborhoods. The nature and role of community development has changed since the 1960s, when grassroots activism attempted to turn around deteriorating inner-cities. The community development field has evolved as the number of organizations has multiplied in both urban and rural areas, and in many places neighborhood demographics have been in constant flux. Among the most notable of these demographic changes is the growth in the number and diversity of immigrants to the United States.

Community development organizations (CDOs) are in a key position to recognize and address immigration trends at the local level. Since most CDOs are neighborhood-based and resident-led, they have a comparative advantage over governmental agencies in connecting new immigrants to the socioeconomic fabric of their neighborhoods through housing, economic development, employment and civic-engagement strategies. Given this unique position, CDOs must be aware of recent immigration trends for three main reasons:

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

On the one hand, the increase in new immigrant families creates demand for housing and business and community services that can help to revitalize and strengthen neighborhoods in both hot and soft local economic markets.² Researchers have considered the positive consequences of immigration as they contribute to the rebirth of functioning private markets in former wastelands – soft markets defined by population decline, high vacancy rates and unemployment. The settlement of immigrants in disinvested cities can be major propellant of urban neighborhood revival.³ Soft market cities such as Pittsburgh and Philadelphia, or even small cities like Schenectady, NY, now have policies or public programs aimed deliberately at attracting immigrants.

The continued settlement of immigrants in hot markets such as Boston, Atlanta or Oakland also can contribute to revitalization efforts. Researchers have noted that “thanks in large part to Russians in Coney Island and Brazilians in Newark, Mexicans in Chicago and Houston, and Asians in Oakland, rundown neighborhoods are suddenly seeing a burst of new activity – not just in the number of residents, but in small-business investment, street life, and an asset that hardly anyone associated with these places 20 years ago: cultural élan.”⁴

On the other hand, the challenges posed by the influx of immigrants into both hot and soft markets means an increased role for community-organizing and community-building activities, especially in regard to housing and tenant rights, workforce development and education and counseling. As the demographics and marketplace change, CDOs must recognize the barriers to addressing the community development needs of immigrant communities. Some CDOs

have conducted extensive needs assessments in their neighborhoods and found that new immigrants quickly move out of neighborhoods that lack affordable housing and job opportunities in search of better conditions. This constant out-migration of residents causes instability in neighborhoods where one low-income community is replaced by another. CDOs have an opportunity and responsibility to stabilize the neighborhoods, and can do so by supporting and encouraging immigrants to make long-term investments in the community through homeownership, education and job opportunities.

“Immigrants have been the backbone of stability in many struggling neighborhoods. With their aspirations, immigrants have been fueling the stability of distressed neighborhoods. They are and will continue to be the future renewal of many cities,” said Kenneth Wade, chief executive officer of NeighborWorks America.⁵ Unfortunately, in many communities, mainstream market channels overlook the fact that immigrants are a significant economic force. The increasing presence of immigrants in small towns and rural areas, as well as the continued growth of the immigrant population in traditional gateway cities, has implications for CDOs, the neighborhoods they work in, the immigrants themselves, and the long-term revitalization strategies of community development.

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How Can CDOs Respond to Changing Demographic Profiles?

The level of demographic change that warrants a community development response varies greatly according to the degree and length of immigrant presence, the capacity of the organizations to adapt, and the availability of existing resource networks. Gateway cities like Los Angeles, Chicago, New York and Miami have a long history with immigrants. Their networks are relatively sophisticated, yet many newcomers experience isolation within their own neighborhoods. In some areas, ethnic-focused community development organizations have emerged to fill the need for language-specific, culturally appropriate programs that address housing discrimination and small business development. Furthermore, established organizations have

Understanding Local Immigrant Characteristics

It is difficult to design services without a basic understanding of an immigrant group's socioeconomic, historical and cultural characteristics. This table presents some of the questions that CDOs have found it important to ask when trying to understand the specific characteristics and needs of local immigrant communities.

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

broadened their mission from serving one ethnic group to reach a more diverse constituency. CDOs that have broadened their missions rarely limit programs to people in their service neighborhood, and have stretched limited resources to areas where mainstream organizations have not responded.

But traditional gateway cities are not the only places experiencing immigrant growth and diversity. Data from the 2000 census brings to light the dispersal of recent immigrants to suburbs outside central metropolitan cities to Midwestern counties and rural towns all over the country. Immigrants are migrating or immigrating directly to these areas to be with family members, and to take advantage of job oppor-

tunities and affordable housing. The influx of immigrants to rural areas, for example, has caused numerous challenges. Often there are few community development organizations to handle the growing numbers, and those present are ill-equipped to provide services to meet the critical housing needs of migrant agricultural workers or immigrant factory workers. These phenomena mean that community development practitioners in these areas must seek new methods of outreach, education and partnership.

Given the heterogeneity of this immigrant wave, there are no one-size-fits all solutions to engaging immigrants in community development. Community development organizations working in dynamic neighborhoods with changing demographics frequently wrestle with questions such as:

Local Needs Assessment

Box 3.1

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

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

These questions – along with countless others about socioeconomic conditions, housing and economic-development opportunities, leadership development, and the availability of resources – can be answered through a firm understanding of the immigrant communities being served, their organizational capacity, and other key stakeholders in the immigrant community. Many of the CDOs targeting services to newcomers have four common elements: (1) understanding of local demographic changes and immigrant needs in the community, (2) organizational assessment of the capacity to address the changes and needs, (3) knowledge of strategic partners and a willingness to collaborate, and (4) innovative programs and services tailored to community needs.

Understanding local demographic changes

Detailed market analysis is already a common practice that well-managed CDOs engage in, but it is crucial for CDOs that work in communities with changing demographics to consistently and constantly analyze local demographic trends. Using data that is based on observation, research and analysis rather than anecdotal information helps CDOs identify and present the needs of their changing community.⁶ Although demographic analysis of data from sources such as the census and the American Housing Survey helps, it is not the only means of understanding the local immigrant population. Qualitative data collection through grassroots methods like facilitated focus groups or door-knocking further illustrates the most pressing needs for invisible immigrant communities, many of whom might not have been counted in the census or any other governmental

surveys because of their uncertain legal status.⁷ A thorough and sound needs assessment can help an organization articulate and justify the need for action and change. It will also help to create baseline statistics that will be important to communicate to funders, board members and other stakeholders (See Box 3.1, Local Needs Assessment).

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Organizational assessment

Recognizing the community development characteristics and needs of newcomers is only the first element of reaching out to the immigrant community. CDOs must also take stock of their organizational capacity in order to determine the staffing and resources needed to serve the community.

Once CDOs have a clear assessment of their changing constituency and understand their organizational capacity to serve the immigrant population, they can engage in some form of strategic planning. Strategic planning allows CDOs to think through the entire service-delivery process, recognizing staff capacity. For example, in the Twin Cities of Minnesota, the Community Neighborhood Housing Services found it to be cost-efficient to train people within the immigrant community about financial services and home ownership. Once trained, the Homeownership Center hired immigrant trainees as consultants and provided them with cell phones to field questions and concerns from potential clients.⁸

Strategic partnerships

Developing strategic partnerships is a key element in building organizational capacity to serve immigrant communities, and more importantly in creating a network of organizations that provide continuous support. In many cases, it does not make sense for a CDO to serve multiple populations. Instead, the organization should foster partnerships or contracts with organizations that have a track record of geographic or cultural understanding with immigrant populations. Immigrant-focused and ethnic-specific organizations can help serve communities with specific language or cultural barriers. Frequently, these community-based organizations provide the first wave of social services and short-term or emergency housing to newcomers. But they often lack the capacity to get immigrant families into the pipeline of the financial system, long-term housing, stable jobs and homeownership opportunities. Some CDOs look to connect their financial literacy and education programs to English-language schools or citizenship classes at the local

community center. Other CDOs have linked up with local schools because they found that many working immigrant parents were only willing to take time out to participate in programs related to their child's success.

Another approach adopted by CDOs is to reach out to trusted advisors and leaders in local immigrant communities and organizations. Although board members and the leadership of CDOs are often members of the local community as well, there is often a time lag from when the demographics of a community are changing and when CDOs are able to build immigrant leadership within the staff or organizational leadership. As the residential make-up of a neighborhood changes, CDOs must respond by providing the training opportunities and outreach for immigrant residents to participate and develop their leadership.

Box 3.2

Partnerships between financial institutions and CDOs

Increasingly, financial institutions are developing partnerships with CDOs due to immigrants' potential market power. More CDOs are endorsing financial education and training for immigrant and minority communities. As a result, there are several resources for language-specific information on financial education. One such effort is the Money Smart program of the Federal Deposit Insurance Corporation (FDIC). The curriculum is offered in Spanish, Chinese, Vietnamese and Korean. The tailored language versions of Money Smart were developed to help build awareness among unbanked immigrants. Also, the National Coalition for Asian Pacific American Community Development (National CAPACD) offers free financial education materials online in English, Chinese, Korean and Vietnamese.¹ Motivated financial institutions, such as Wells Fargo and First National Bank and Trust of Rogers, Arkansas, are becoming more aware of the power of reaching and capturing the eligible immigrant market for housing opportunities. A handbook developed by the Fannie Mae Foundation and Georgetown University's Institute for the Study of International Migration presents various ways that financial institutions can access immigrant communities. One possibility includes partnering with community based organizations to provide needed financial-literacy training. The handbook describes ways that banks can use organizations like CDOs as a conduit.²

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

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

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

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

Tailored programs

Given the increasing diversity and complexity of immigrant communities today, CDOs need to develop innovative outreach and appropriate delivery strategies – and must also think ahead. Some of the issues facing underserved immigrants are similar to those of the low-income population as a whole, but there are specific socio-cultural barriers that make it even more challenging for new immigrants to better their circumstances. Language access, employment opportunities and cultural attitudes about financial institutions are some of the barriers that make it difficult for immigrants to engage in community development opportunities. In some areas, the influx of new immigrants is so fast that there simply are not enough institutions to address the changing needs of the community. Immigrants have so many different needs that even cities with constant flows of immigrants have a relatively weak immigrant support infrastructure.

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Outreach strategies: Offering bilingual services and translated materials are not enough, especially given the increasing diversity of today's immigrants. Outreach and marketing strategies to immigrant communities must be innovative, recognizing their education level, cultural values and priorities. CDOs must update traditional outreach methods by using ethnic print media and local radio stations to inform immigrant communities about their services. Increasingly, CDOs must do more footwork and outreach to churches, trade associations and mutual assistance associations to gain access to immigrant communities. CDOs that work with

newcomers often have strong education and training components that are accessible to working immigrants and provide culturally appropriate one-on-one counseling that meets the language needs and cultural norms of that community. For example, in order to decrease the homeownership gap of the growing Latino population, the National Council of La Raza supports increased employment of Latino bilingual and bicultural professionals in the financial services industry through training and internship programs. Neighborhood Housing Services of New York City conducts public-opinion research to identify appropriate media messages and themes that encourage qualified immigrant families to seek homeownership opportunities; then it markets its materials through ethnic radio, print, and television outlets.

Community-building: CDOs dealing with neighborhood tensions fueled by anti-immigrant sentiment and discrimination should focus on common goals and issues. Community-building activities must openly address the anxiety that arises between existing communities and newcomers. CDOs often wrestle with questions about how to mediate tensions between existing communities and newcomers. Lori Gay, President and CEO of Los Angeles Neighborhood Housing Services, says this issue is not new, but is increasingly important to deal with.⁹ She asserts that all members of the community should focus on common issues, like decent and affordable housing or living-wage jobs. Sometimes it is a matter of dispelling misconceptions that are rooted in the negative stereotypes of immigrants. Tensions around job competition and limited resources continue to arise between those who consider themselves "Americans" and those who are labeled as "foreigners." For many existing residents, there is an honest concern that increased job competition with low-skilled workers reduces the earnings and job opportunities of low-skilled or disadvantaged native workers. But no conclusive evidence exists that immigrants displace natives from jobs or reduce earnings of the average worker.¹⁰

Challenges of a growing immigrant population have been prominent in California in the past decade. CDOs

and community leaders in historically African American communities, like South Central Los Angeles, struggle with the fact that the majority of the population is now Latino. Community development leaders must possess a multiracial and multiethnic perspective that fully appreciates each group's needs while successfully advocating for multigroup goals that produce a greater good for everyone. CDOs must communicate and work with other organizations for the common good, to foster community goodwill, and to build infrastructure and programs that will improve everyone's standard of living and generate neighborhood vitality. Leaders of CDOs must negotiate how best to bring groups that are in conflict together as well as to mitigate disputes over competition for limited resources.

Private sector attention: Due to issues of immigration status, income sources and creditworthiness, many immigrants are ineligible for certain financial services and programs. As lenders attach increasing importance to formal credit histories, the challenges for potential borrowers living outside the economic mainstream are intensifying. The increasing use of conventional tools to measure creditworthiness means that many immigrants are deemed ineligible for financing when their conventional assets and income are handled by computerized screening. Many immigrants cannot demonstrate conventional credit histories. By custom, many immigrants prefer not to use credit cards; while they may pay rent, their names might not be on the lease; multiple generations live in the same home or apartment; and often their work is paid for in cash and there is no written documentation of their employment on the books.

However, lending institutions are providing more innovative financial products that take into account the

challenges of immigrants regarding eligibility, citizenship status, income sources and creditworthiness. Banks, mortgage institutions and real estate brokers are increasingly aware that immigrant homebuyers make up a market of borrowers largely unfamiliar with and often skeptical of financial institutions. Lending professionals can aid immigrants' entry into and completion of the homebuying process by advertising in their native languages, employing staff who speak those languages, and educating staff about relevant issues and barriers for specific immigrant populations. Community development organizations need to tap into this growing attention to immigrant markets and help to expand and inform private practices. CDOs can focus on financial fitness in order to get low-income immigrant families into the economic pipeline (See Box 3.2, Partnerships between financial institutions and CDOs).

In addition to the linguistic, cultural and institutional barriers that face many immigrant communities, there are various challenges that CDOs face when looking to increase their strategies to meet immigrant needs. With dwindling government support for operating expenses, many CDOs are unable to build their capacity to meet the needs of their changing populations. The lack of resources and support is also a result of the constraints imposed by funders, even if the CDOs are committed to carrying out their mission of being resident driven. National intermediaries, such as NeighborWorks America, Enterprise Community Partners, and the Local Initiatives Support Corporation (LISC), are beginning to respond to the growth of the immigrant population by providing CDOs with financial training and support. Some banks at the national level have broad goals, but allow their local entities to determine the market needs and

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

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

Strategy: Target low- to moderate income Latino families that are potential homebuyers with the following programs:


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

entry points. In order to expand and tailor services to immigrants, organizations need financial and technical resources to access data and market analyses, as well as regional and national networks to share successful service delivery and inclusion strategies.

Conclusion

Immigration today is different from the past and is driving much of the dynamic change in neighborhoods. CDO's should play a key role in addressing the housing, economic and civic-engagement needs of new immigrants in the neighborhoods they serve. CDO's are often the first to know about local housing concerns for new residents. They are positioned to identify trends and needs in immigrant communities, and possess the creativity and flexibility to calibrate the support to effectively match that need. The growing immigrant population demands the attention of the community development field at all levels. But the goal of public agencies cannot reasonably be to advocate for the development of distinct housing and economic development projects for every ethnicity or immigrant subgroup. Rather, local agencies should remain sensitive to the general importance of culture, understand its relationship to racial discrimination and intolerance, and work toward establishing an inventory of strategies appropriate for many ethnic groups and contexts. CDOs should primarily look to develop strategic partnerships to educate and counsel immigrants about the U.S. financial sector. CDOs should also work with lenders, real estate agents and banks to establish programs appropriate for low-income immigrants.

CDOs can be key players in economically uplifting immigrant communities, but they need to gather more data and engage in more analysis of their markets. Staff should know what demographic variables to look for and analyze. It is important to talk to key informants, including immigrant leaders, social-service advocates and regional coalitions. Strategies must target the needs and assets of immigrants. In order to do so, CDOs should assess their organizational capacity and should develop a plan before retooling strategies for outreach and programs. Strategic partnerships are important in the entire process.

Finally, the homeownership focus of community development is important, but is not the only key to an effective community development strategy. CDO's should extend their homeownership goals to recognize the realistic barriers facing the growing immigrant population. In many tight housing markets, the low-income status of immigrants, coupled with the lack of available and affordable housing, make "the American Dream" very difficult to achieve. CDOs should support immigrant advocacy issues with an emphasis on multiple housing goals that address both rental and homeowner needs, as well as economic development strategies that deal with the economic gap. Dealing with unemployment, building day-care centers and promoting neighborhood commercial areas are all ways to ensure that housing efforts will not be undermined by other developments.¹¹ By increasing immigrant community awareness, knowledge, engagement and commitment, CDOs can convey the urgency, possibility, equity and inevitability of change in cities across the United States. 

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

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

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

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

Financial Access for Immigrants

- 1 This article is adapted from *Financial Access for Immigrants: Lessons from Diverse Perspectives*, by Anna Paulson, Audrey Singer, Robin Newberger and Jeremy Smith, published by the Federal Reserve Bank of Chicago and The Brookings Institution, May 2006, available at http://www.brookings.edu/metro/pubs/20060504_financialaccess.pdf
- 2 Suro, Roberto, Sergio Bendixen, B. Lindsay Lowell, and Dulce C. Benavides, "Billions in Motion: Latino Immigrants, Remittances and Banking," The Pew Hispanic Center and The Multilateral Investment Fund, November 2002, available at www.iadb.org/mif/v2/files/PewHispanicCenter.pdf.
- 3 Meyers, Deborah, "Migrant Remittances to Latin America: Reviewing the Literature," Inter-American Dialogue and The Tomás Rivera Policy Institute, May 1998, available at www.iadialog.org/publications/meyers.html.
- 4 Hilgert, Marianne A., Jeanne M. Hogarth, Sibyl Howell, Edwin J. Lucio, Juan Sanchez, Wayne Smith, Elizabeth McQuerry, Ana Cruz Taura, and Jessica LeVeon Farr, "Banking on Remittances: Increasing Market Efficiencies for Consumers and Financial Institutions," paper prepared for April 15, 2005 Federal Reserve System Community Affairs Research Conference, available at www.chicagofed.org/cedric/files/2005_conf_paper_session3_hogarth.pdf.
- 5 Suro, Roberto, Sergio Bendixen, B. Lindsay Lowell, and Dulce C. Benavides, "Billions in Motion: Latino Immigrants, Remittances and Banking," The Pew Hispanic Center and The Multilateral Investment Fund, November 2002, available at www.iadb.org/mif/v2/files/PewHispanicCenter.pdf.
- 6 Moser, Lauren, and Esther Park, "Best Practices in Immigrant Lending," prepared for the American Bankers Association, Shorebank Advisory Services, May 25, 2004, available at www.aba.com/NR/rdonlyres/1FAE5B14-C034-4FF7-8566-9664F0BDEDEC/35994/ImmigrantMarketLendingPaperMay2004.pdf.
- 7 Ibid.
- 8 The ITIN is a nine-digit tax processing number issued by the Internal Revenue Service (IRS) to individuals who do not qualify for a Social Security number but earn income in the United States.
- 9 Orozco, Manuel, "The Remittance Marketplace: Prices, Policy and Financial Institutions," Institute for the Study of International Migration, Georgetown, June 2004, available at <http://pewhispanic.org/files/reports/28.pdf>.
- 10 Remittance market draws major players: Banks, cards, credit unions enter the fray, by Carolyn Said, Staff Writer, *San Francisco Chronicle*, July 16, 2006.
- 11 *Current Population Survey*, 2005 March Supplement.
- 12 U.S. Department of Housing and Urban Development, Office of Policy Development and Research. "The Importance of Demographic Trends to Housing," in *U.S. Housing Market Conditions*, May 2003.
- 13 ACORN website 7/20/06 <http://www.acorn.org/index.php?id=2082&L=1>
- 14 *Current Population Survey*, 2005 March Supplement.

BOX 2.1

Source: Kuehl, Steven W., "Conference Series: An Informed Discussion of Financial Access for Immigrants—Des Moines, Milwaukee, Detroit, Indianapolis, Springfield, Lisle, and Appleton," *Profitwise News and Views*, Special Edition, Federal Reserve Bank of Chicago, August 2005, available at www.chicagofed.org/community_development/files/pnv_aug2005.pdf.

BOX 2.2

Sources: Bruno, Andorra, and K. Larry Storrs, *Consular Identification Cards: Domestic and Foreign Policy Implications, the Mexican Case, and Related Legislation*, Congressional Research Service Report for Congress, The Library of Congress, March 31, 2005, available at www.fas.org/sgp/crs/misc/RL32094.pdf.

Kuehl, Steven W., "Conference Series: An Informed Discussion of Financial Access for Immigrants—Des Moines, Milwaukee, Detroit, Indianapolis, Springfield, Lisle, and Appleton," *Profitwise News and Views*, Special Edition, Federal Reserve Bank of Chicago, August 2005, available at www.chicagofed.org/community_development/files/pnv_aug2005.pdf.

BOX 2.3

Source: Federal Reserve Website of financial services fee schedule: www.frb-services.org/FeeSchedules/FedACH2005.html.

Community Development in Dynamic Neighborhoods

- 1 The full report, published by the Harvard Joint Center on Housing Studies and the Neighborhood Reinvestment Corporation, is available online at <http://www.innovations.harvard.edu/showdoc.html?id=5049>
- 2 The terms "hot markets" and "soft markets" are defined by the National Congress for Community Economic Development to describe the different economic environments that CDOs work in.
- 3 Grogan, Paul S., and Tony Proscio (2000). *Comeback Cities: A Blueprint for Urban Neighborhood Revival*. Colorado: Westview Press.
- 4 Grogan and Proscio 2000, p. 5.
- 5 Interview with Kenneth D. Wade, chief executive officer, NeighborWorks America, June 2003.
- 6 Collins, Michael, and Nancy McArdle (2003). "Getting a Grip on Reality: Making the New 2000 Census Data Work for You." Workshop materials for Neighborhood Reinvestment Training Institute. Washington, DC: Neighborhood Reinvestment Corporation. p. 41.
- 7 Interview with Martina Guilfoil, Executive Director, Inglewood NHS, July 2003.
- 8 Interview with Christi Baker, Chrysalis Consulting, July 2003.
- 9 Interview with Lori Gay, Executive Director, LA NHS, July 2003.
- 10 Fix, Michael, and Jeffrey S. Passel (2002). "Assessing Welfare Reform's Immigrant Provisions." In *Welfare Reform: The Next Act*, Alan Weil and Kenneth Finogold, Eds. Washington, D.C.: Urban Institute Press, pp. 179–203. Details at www.urban.org/pubs/welfare_reform/index.html.
- 11 Grogan and Proscio (2000), p. 72.

BOX 3.2

- 1 Interview with Lisa Hasegawa, Executive Director, National Coalition for Asian Pacific American Community Development, August 2003.
- 2 Schoenholtz, Andrew, and Kristin Stanton (2001). *Reaching the Immigrant Market: Creating Homeownership Opportunities for New Americans*. Handbook written for the Fannie Mae Foundation and the Institute for the Study of International Migration at Georgetown University.

Community Profile: Arizona

- 1 See, for example, the work on this subject by the Federal Reserve Bank of Minneapolis: www.minneapolisfed.org/research/studies/earlychild/



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