

Struggling Against Odds

Some First State Communities Find the Right "Blueprint"

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Master plan scale model of the Riverside Initiative

The last three years have not been comforting to struggling neighborhoods.

In Delaware and across the country, economic conditions have severely tested our country's "can do" spirit. Unemployment has soared, credit has tightened, foreclosures have engendered blight, a soft commercial market has prompted more "available" signs, and young people looking for their first job have hit the proverbial brick wall.

These and other aspects of the greatest recession in U.S. history have placed many communities in precarious situations, especially in older, resource-strapped neighborhoods. Yet, against great odds, a number of First State communities have found it within their power not only to hang on, but to create and capture new opportunities in their march toward becoming better places to live and work.

A Bottom-up Blueprint

In March 2008, a consortium of more than a dozen private, public and nonprofit organizations led by the Federal Home Loan Bank of Pittsburgh (FHLBank) and the University of Delaware stepped forward and announced a new platform to help create sustainable communities in the First State.

Christened "Blueprint Communities," the initiative was designed to help older, smaller neighborhoods get their second wind and plan for community renewal more effectively. The Delaware program followed two similar initiatives in Pennsylvania (2005) and West Virginia (2007) that were already beginning to demonstrate results.

From the start, Blueprint Communities was not about solving problems with money, although funding has always been a necessary component

of community renewal. Instead, the goal was to pinpoint a select group of neighborhoods that had demonstrated some initial progress at revitalization but could do more.

FHLBank and the University of Delaware agreed to serve as cosponsors, assisted by eleven program partners. In addition, six financial institutions – Citicorp Trust Bank, ING Direct, JP Morgan Chase, PNC Bank, WSFS Bank and Wilmington Trust – agreed to place representatives on one or more community renewal teams.

On March 10, 2008, at a high-profile kickoff, Delaware's Blueprint Communities were unveiled to the public: East Side, Hilltop/Little Italy, Riverside Initiative and the Second District – all in the City of Wilmington – as well as the Dover Community Partnership in Kent County and Belvedere/Cedar Heights and Vicinity, Edgemoor, Historic Overlook Colony Vicinity and Rose Hill/Simonds Gardens in New Castle County. The kickoff, on the University of Delaware campus, featured words of encouragement from federal, state and local officials.

FHLBank provided approximately \$250,000 to cover expenses associated with community training to be conducted by the University of Delaware's Center for Community Research and Service (CCRS), while the Delaware Community Investment Corporation (DCIC) contributed \$100,000 to be used as seed grants by communities once they successfully completed training.

Each of the nine neighborhood teams got busy assembling a diverse group of stakeholders – local residents, government officials, developers, bankers, students and others – who were chosen for their ability and willingness to undergo the months-long training schedule. Training focused on leadership development, organizational capacity, creating a strategic plan for the neighborhood, community consensus building and first steps in project implementation.

In addition to this intensive training, teams received a customized community profile; access to a community development consultant offering on-the-ground face time; and a mini-grant for technical assistance, project implementation or predevelopment needs – all at no cost to the teams.

Armed with newfound skills and enthusiasm following their graduation from Blueprint training in early 2009, team members set about making their goals a reality. How well are they doing? The actions of four teams tell the story.

Edgemoor Gardens

Located about one mile north of the City of Wilmington, Edgemoor Gardens has a population of 2,050 living within one-quarter of a square mile. Census data show two-thirds of households as being low- to moderate-income. With a 67 percent renter rate, the “Gardens” has experienced litter, lapsed property maintenance, rampant crime and a general

lack of self-sufficiency among residents. In addition, the neighborhood lacks business development.

The long-term challenge for Edgemoor was to unify a group of people with different opinions about how to improve their neighborhood and get them engaged. Blueprint Communities was viewed as a catalyst in breaking through this obstacle. Planting a community garden and conducting a Saturday morning clean-up had been tried and had helped, but much more had to be done.

In January 2008, a meeting was called and participants agreed not to give up on their future. Two months later, the Gardens became one of the state's Blueprint Communities.

“By giving residents of our community the tools to change from within, they empowered us to take responsibility for the outcome of defined projects and programs,” says Blueprint Team Leader Cheri Whitney. “We devoured all of the technical information provided by the university's Center for Community Research and Service. They were teaching us how to plan for community revitalization, telling us step by step how to build a grassroots movement that could only find success at completion,” Whitney remembers.

The group pushed on and identified four critical needs: engaging youth in positive activities, safety and livability, giving tenants more of a voice, and changing misconceptions by outsiders regarding the worth of the neighborhood's residents.

Bolstered by Blueprint training, the Edgemoor Revitalization Cooperative (ERC) established a formal organizational structure and got to work on several immediate projects.

By acquiring and renovating a neighborhood property with a block grant from New Castle County and establishing ERC Resource House, the ERC has created a place where service providers can meet face-to-face with residents to better understand their specific needs.

Partnering with Edgemoor Community Center and Brandywine School District, ERC has also provided ten weeks of summer camp and after-school programming for youth in grades K-12.

In addition, planning is under way for a “Sanctuary Café” where Edgemoor's youth will receive tutoring, benefit from counseling, and learn about the values of respect, self-worth and civic duty.

“Real change in our community is now on the horizon,” Whitney believes.

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Community Development

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Second District – Wilmington

Building consensus, representatives of the Northern Gateway Community Organization (NGCO), the Blueprint team's new name, listened to their neighbors and heard that safety was their primary concern.

Working with a limited budget, NGCO asked residents to keep their entrance and porch lights on from dusk until dawn. In return for their cooperation, these neighbors were given energy efficient halogen lights purchased by the team.

Solar-powered motion detector lights are next, says Olakunle Oludina, NGCO's president. "To ensure compliance, we will use a reimbursement system for the costs of the lights and installation. We will give residents a choice of retail distributors for the lights and will use qualified, insured contractors for installation at a predetermined rate. Residents will submit receipts for reimbursement," she explains.

In addition to its ongoing safety lighting campaign, NGCO has also completed a beautification project involving the installation of plants and shrubs in the Concord and Garfield Triangles.

"By accomplishing these small but visible projects with limited resources, we believe we will increase support from the community and stakeholders and be able to tackle other concerns," Oludina adds.

Riverside Initiative

Nearly three years after he took on the mantle of Blueprint Communities Team Leader for Riverside, Eugene Rudder's calendar remains full.

Rudder has scheduled six meetings this fall to present plans for a new affordable housing project to stakeholders – residents, businesses, civic organizations, elected officials and others. The sessions are an outgrowth of Riverside's decision to demolish 146 deteriorating public housing units during phase one of a massive renewal initiative and construct a senior living mid-rise, single-family homes and a mixed-use community center.

Already, \$1 million in federal stimulus funds have been set aside by the Wilmington Housing Authority for the demolition. WHA and other partners, including the Blueprint Communities team, will also pursue a \$22 million grant application to the U.S. Department of Housing and Urban Development (HUD) for the project.



Completed park beautification in the Second District - Wilmington

"As a Blueprint Community, Riverside has gone from an idea to something that is magnificent and exciting," Rudder said in one of his recent blogs (riversideinitiative.blogspot.com), citing the many neighborhood heroes who pushed hard for revitalization prior to and after Blueprint training. "Certainly, the training we received has helped make the kind of community revitalization we have all dreamed about a real possibility," says Rudder, adding, "I learned more in the ten months we spent in training than in any ten-year period prior."

Historic Overlook Colony Vicinity (HOCV)

This Claymont neighborhood is focusing on two initiatives as it builds upon its Blueprint training – creating a positive first impression for visitors and helping develop more businesses for those who come.

To craft a more appropriate public image, the team's Gateway Project took the form of new landscaping and signage at the intersection of Commonwealth Boulevard and Philadelphia Pike.

"Funding for the \$350,000 Delaware Department of Transportation (DelDOT) Gateway Project was a direct result of our participation in Blueprint Communities," remarked team member Brett Saddler. "DelDOT was very supportive of the goals laid out in HOCV's strategic plan and concluded that the gateway improvements would not only enhance pedestrian and driver safety but also create a welcoming environment as you enter this unique neighborhood." HOCV hopes to make the right impression with merchants, too.

Saddler is working with Mike Skipper, community development manager at WSFS Bank, to promote the Banking On Business program, or "BOB." The program offers up to \$200,000 in FHLBank funding to new and growing businesses facing cash flow or equity issues that many times disqualify them from obtaining a conventional loan at a local bank. BOB funding makes small businesses bankable at WSFS and other institutions, which in turn cover at least 40 percent of a merchant's total project cost – creating or retaining jobs and further stabilizing neighborhoods.

Historic Overlook Colony's work with Skipper is a prime example of how Blueprint teams that complete initial training gain access to first-rate know-how and a shot at additional dollars.

Pressing On

The community goals being tackled in Edgemoor, NGCO, Riverside and Overlook Colony represent only a portion of the total successes experienced by Delaware's Blueprint Communities.

Delaware's Blueprint Communities Initiative

Sponsors

Federal Home Loan Bank (FHLBank) of Pittsburgh
The University of Delaware

Partners

Delaware Community Foundation
Delaware Community Investment Corporation (DCIC)
Delaware Community Legal Aid Society
Delaware State Housing Authority
First State Community Action Agency
First State Community Loan Fund
State of Delaware – Office of State Planning Coordination
United Way of Delaware
Wachovia
Wilmington Savings Fund Society (WSFS)
Wilmington Trust Company



John J. Bendel is director of Community Investment at FHLBank Pittsburgh. FHLBank is a congressionally chartered cooperative of financial institutions. The Bank uses private capital to serve the needs of its members in Delaware, Pennsylvania and West Virginia. Services include on-demand liquidity, competitive mortgage purchase programs, and grants and low-cost loans for affordable housing and community and economic development. At June 30, 2010, FHLBank had 316 members and approximately \$61 billion in assets.

As participating teams press ahead, they can look forward to additional training sessions, fresh mini-grants, greater access to technical assistance, prospective funding from public and private partners, and the ability to tap into FHLBank funds for affordable housing and jobs creation.

Since 2005, FHLBank Pittsburgh's core investment of approximately \$1 million in Blueprint Communities has leveraged more than \$122 million of public and private investments in 41 neighborhoods across its three-state region. And by introducing the Bank's programs to the leaders of Blueprint Communities, a total of \$4.3 million of FHLBank funds has furthered affordable housing and small business transactions, with total development costs exceeding \$55 million.

The Blueprint Communities initiative continues to inspire, inform and enable some truly engaged citizens across Delaware, Pennsylvania and West Virginia. It's a blueprint for change that's working, even in today's tough economy.

FHLBank thanks its co-sponsor, program partners and community team members for their outstanding contributions to the Blueprint initiative. Together, they are helping to make life better for tens of thousands of Delawareans.

