“Leadership and learning are indispensable to each other.” -John F. Kennedy

Dear Friends,

This issue of Rural Voices is published in conjunction with the 2004 National Rural Housing Conference: Building Homes, Celebrating Leadership. Like John F. Kennedy, HAC believes that learning and leading must occur simultaneously. In these times of reduced housing budgets and increased technology, we must all challenge ourselves to learn new skills and to better serve our community and our nation. We believe that there are no better teachers than those we labor with in the struggle to provide decent, safe, and affordable housing in rural America.

In this issue we hear from some of the many housing luminaries who have distinguished themselves in the field. These national and local practitioners were asked to share their insights and perspectives on what it means to be a leader. While each person is unique and reflects different paths to leadership, there are several important commonalities that illustrate the complex nature of leadership in the housing field.

Elise Meeks and David Arizmendi illustrate that traditional methods of community development can be effectively shaped to reflect the cultural needs and resources of the people we serve. Peter Carey and Alice Coles remind us that our work does not happen in a vacuum. They demonstrate the importance of communicating our struggles and our successes. Housing pioneer, Cushing Dolbeare, provides an interesting history of rural housing policy, and she and Nic Retsinas communicate the significance of research and data in demonstrating housing need. This issue’s board profiles also provide some insight as to the challenges and resources that affect leadership.

In addition to these inspiring interviews, we have articles from organizations engaged in leadership development. Milan Wall of the Heartland Center challenges the old convention that leaders are born and not made, while outlining eight common barriers to community leadership. The W. K. Kellogg Foundation has engaged in rural community leadership for more than 75 years and provides a profile of an organization it has worked with to build leadership among youth and the elderly in a Texas border community.

We hope you will enjoy these lessons in leadership and join us in celebrating the work of rural housing practitioners across the country.

Sincerely,

Arturo Lopez, Chair
Moises Loza, Executive Director
David Lollis, President

MESSAGE TO OUR READERS

Lessons In Leadership
What is leadership? How important is leadership to rural community development? How do we encourage new leaders? In interviews conducted by members of HAC’s staff, six housing leaders share their perspectives on leadership and offer insights on these and other issues.

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Cover: In background, aerial view of New Bayview Rural Village, courtesy of 60 Minutes/CBS. In foreground, clockwise from top, Peter Carey, Executive Director, Self-Help Enterprises, Inc.; David Arizmendi, Executive Director, Proyecto Azteca; Elsie Meeks, Executive Director, First Nations Oweesta Corporation; Nicolas Retsinas, Director, Joint Center for Housing Studies, Harvard University; Alice Coles, Director, Bayview Citizens for Social Justice; and Cushing Dolbeare, Housing and Public Policy Consultant.
HAC Launches Green Building Initiative
“Green” buildings use energy, construction materials, and other resources more efficiently than standard buildings and can provide affordable and healthy housing opportunities for low-income residents. With generous support from the Home Depot Foundation, HAC has begun a new project to support and promote green building efforts among nonprofit rural housing developers. HAC will develop training sessions, publications, and a competitive small grants program to help promote green techniques. The 2004 National Rural Housing Conference will include a green building workshop and the grants program will reward and encourage green techniques among rural housing nonprofits. The Green Building small grants application will be announced in early 2005. Watch the HAC web site and HAC News for more information.

New HAC Guides Cover Disaster Relief, Accounting, Indian Country, and Colonias
HAC released four updated or new publications in fall 2004. The guides are available free online at www.ruralhome.org or at cost from Luz Rosas at HAC, 202-842-8600, luz@ruralhome.org.

- Picking Up The Pieces: Restoring Rural Housing and Communities After a Disaster helps survivors and local organizations identify resources to rebuild their homes and communities.

- Accounting & Financial Operations for Nonprofits in Rural Housing explains the basic information needed for the successful accounting and financial management of a nonprofit organization.

- Making Rural Housing Programs Work in Indian Country: A Guide for Tribes and Tribal Housing Organizations explains how tribes and tribal housing entities can apply for a variety of resources as well as smart strategies for putting them to use.

- A Guide to Nonprofit Housing Organizations Serving the Colonias is a new publication providing centralized information on the affordable housing and community development efforts underway in the U.S.-Mexico border region.

Rural Developer Launches An Urban Development Program
Rural Housing Development Corporation of Provo, Utah, a HAC borrower and partner for four years, is now expanding its scope of work to include urban areas. RHDC’s successful rural self-help housing model will be used to develop affordable housing opportunities for Provo’s urban population. RHDC’s first urban self-help project will be a redevelopment of the Historic Maeser School in Provo City and the development of 12 self-help homes. The rehabbed historic school will provide 32 elderly units. The program is made possible through Fannie Mae, the local Consortium of Cities and County, and several other funding sources, including SHOP. Local banks and community leaders are supportive of the program and have expressed interest in having RHDC develop self-help housing in other communities.

HAC Website Has New Look!
HAC has recently updated its popular website, www.ruralhome.org, to be more useful and easy to navigate. The redesigned website includes the resources you know and use – HAC News, publications, and events calendar – as well as an expanded technical assistance section and new search engine. Visit www.ruralhome.org and take a tour.
Nicolas P. Retsinas was appointed Director of Harvard University’s Joint Center for Housing Studies in 1998. The Joint Center, a collaborative venture of the Harvard Design School and the Kennedy School of Government, conducts research to examine and address the most critical housing and community development issues in America. Retsinas is also a Lecturer in Housing Studies at the Harvard Design School and the Kennedy School of Government. During the Clinton Administration, he served as Assistant Secretary for Housing-Federal Housing Commissioner at the U.S. Department of Housing and Urban Development and Director of the Office of Thrift Supervision. He was Executive Director of the Rhode Island Housing and Mortgage Finance Corporation from 1987 to 1993. Retsinas has lectured and written extensively on housing, community development, and banking issues. He has received many awards and serves on numerous boards of directors.

Q What is leadership in the rural housing world, and what difference does leadership make?
RETSINAS: I have always looked at leadership as the capacity to find leaders. That sounds almost circular, but I do think that in large measure leadership is tapping, recognizing, and nurturing other people. The most important variable anywhere – in the rural arena or in the housing arena – is always human capital. Leaders have a special ability to recognize and nurture human capital.

Q I assume there’s some role for financial capital and so on?
RETSINAS: Of course. Many factors are really important. But there are a number of places with difficulty accessing financial capital and other resources, and yet some of them are able to make progress. Much of that difference is attributable to leadership. It may be even more relevant in rural areas than in urban areas because rural areas have special challenges. All areas have challenges, but rural areas don’t always have the array of development tools that are available in urban areas. Using the resources that do exist makes the role of human capital even more significant.

Q What makes a leader? How does someone become a leader?
RETSINAS: I don’t think there’s a recipe. Part of the ingredients come from within and part of them come from the environment in which a person has struggled. If you look at leaders you find evidence that the potential for leadership was there well before whatever the current challenge is. I think leadership does develop over time – it’s honed over time. Sometimes it lies dormant until a challenge arises.
Q What are the challenges and opportunities for local rural housing leaders these days? You mentioned the shortage of resources.

RETSINAS: The world has abundant resources, financial and others. Those resources are not necessarily equitably allocated, and that’s a challenge. The opportunity is that the resources exist. The question is how to connect to those resources, how to look at problems in a different way in order to see a pathway to capital and resources.

Housing is a good example. One way of looking at housing in rural areas is to see it as a safety net: people need a decent place to live, they need a place to sleep, they need some stable environment. There’s no question about that. What makes leaders in rural areas is understanding that that net can also be a trampoline. Housing can be an opportunity to bring people together, to give them access to services they aren’t able to get individually, and to empower them. It’s a connection to a larger environment and larger issues. That’s a distinction of the housing sector. Of course we need roofs over our heads. But if that’s all the housing sector does, we’re not going to make the progress we need to make.

Q How important is it for local rural housing leaders to get involved in housing policy at the local, state, and national levels?

RETSINAS: Very. It’s a big world out there, and even though some may critique the federal government, for example, as having a diminishing influence, its influence nonetheless is substantial. For people not to be involved in policy is to proceed down the path without the full array of resources and tools that are necessary.

Q What roles do you see for yourself and for the Joint Center in assisting rural housing leaders?

RETSINAS: The Joint Center’s role is to provide information so that leaders and communities understand the tradeoffs when decisions are made, whether elected officials are making decisions about budget allocations or community groups are making decisions about what to focus on. We are in the information business. We are not in the business of recommending what to do. That would be presumptuous of us. But we are in the business of illuminating some choices so the choices reflect the reality of what’s possible and not possible.

Q You’re one of four co-authors of a bipartisan housing platform that was recently released, and that does make recommendations. [Editor’s note: Opportunity and Progress: A Bipartisan Platform for National Housing Policy was written by former HUD secretaries Jack Kemp and Henry Cisneros; Kent Colton, former chief executive of the National Association of Home Builders; and Retsinas and is available at www.jchs.harvard.edu.]

RETSINAS: That’s as an individual. That’s not the Joint Center. I happen at the moment to be occupying the role of director of the Joint Center. The Joint Center is an institution and as an institution it would be presumptuous of it to make a recommendation that something is the right way to proceed. The real world is a little more complex than that.

Q How do you hope the recommendations in that platform will be used?

RETSINAS: We didn’t necessarily want candidates to embrace our recommendations, though of course we hoped that they would at least look at them. We just wanted them to talk about this issue. Housing is the largest single expenditure for almost every family and, for those who buy a home, it is most often their largest single purchase. And yet somehow housing doesn’t get mentioned in political campaigns.

Q What other resources would you want local rural housing leaders to be aware of and using?

RETSINAS: I can think of two. First, I think it’s important for local leaders to know that they should be on the lookout for other leaders more than for followers. I think that’s often a flaw of leadership. You look in the mirror and you think you’re it. But leaders need to understand that their number one priority is finding and nurturing other leaders within their communities.

The second thing is networking. The Housing Assistance Council is a wonderful resource for that, helping people talk to each other and learn from each other. When I was at the local level I was always looking to copy an idea. As they say, that’s the sincerest form of flattery, and I think it’s always a good thing to do.

“I think leadership does develop over time – it’s honed over time. Sometimes it lies dormant until a challenge arises.”
Are there particular leaders who have been inspirational to you in your career?

RETSINAS: This might sound too schmaltzy, but learning from my father was important, and continues to be important to this day. Professionally, I consider Henry Cisneros a great leader, and Bob Rubin. I had the good fortune to spend some time with each of them. They taught me a lot about leadership.

How can new leaders in rural housing be developed?

RETSINAS: That's a hard one. There's a challenge for public policy to create environments in which leaders—and people generally—can take advantage of opportunity, because it is through opportunity that we make progress. Public policy needs to create opportunities so that good ideas can prevail, as opposed to being prescriptive about what to do.

How can public policy create those opportunities?

RETSINAS: Part of it is making sure that policies are flexible, that they allow for options. Some of the public programs have been moving in that direction. I think devolution has created a more fertile environment for local leaders, though in part that's offset by the scarcity of resources and the challenges that abound.

Harvard and other institutions have leadership development programs. Do you think leadership can be taught, or are those programs for people who already have some leadership position?

RETSINAS: Yes, that's probably the norm for Harvard's programs. They tend to be for people who have already exhibited some kind of leadership and want to upgrade their own skills.

Does that mean that initial development of leadership is necessarily local?

RETSINAS: Yes, I think it's necessarily local. As a matter of fact, in some ways it's necessarily personal. I think you can try to create environments that make leadership more likely. Whether you can do more than that, I don't know.
WILLING TO EXPLORE THE UNKNOWN

A CONVERSATION WITH ELSIE MEEKS,
EXECUTIVE DIRECTOR,
FIRST NATIONS OWEESTA CORPORATION

By Susan Peck

The Pine Ridge reservation, home to the Oglala Lakota Sioux, covers several large, thinly populated counties – Shannon, Jackson, and Bennett – of southwestern South Dakota, a stark and beautiful landscape that obscures the widespread poverty. For several decades, the Housing Assistance Council has featured Shannon County in its Taking Stock report, noting the high levels of poverty and dire housing conditions that exist in this region. It is within this challenging setting that Elsie Meeks, Executive Director of First Nations Oweesta Corporation, works and lives. The following interview touches on a career born and bred on this remote land, but whose influence reaches throughout Indian Country.

So many people know you as one of the founders and leaders of The Lakota Fund, but please tell us about your work leading up to the founding of this unique organization.

MEEEKS: I was born and raised on the “rez,” along with my twin sister; we were the youngest of 10 children. Though many of my siblings are scattered in different states, I have lived outside of the Pine Ridge reservation only once, on the Wind River reservation in Wyoming. Before my work with The Lakota Fund, I was an assistant manager at the Cedar Pass Lodge, a tribally operated, but National Park Service-owned facility. I was also a substitute teacher on the reservation at one point.

With help from First Nations Oweesta Corporation, then a program of the national First Nations Development Institute, The Lakota Fund was founded in 1985 to instill a culture of business development on the reservation. I was there at the founding and as Executive Director, and with the Board of Directors we moved the organization from its initial focus on creating “lending circles” to support micro-enterprise among individuals who could not provide collateral to getting individuals into “real businesses.” Since 1985, real per capita income growth on the reservation has outpaced growth in the state of South Dakota, and new businesses such as grocery stores, tire repair shops, restaurants, and trucking services have been created. The Lakota Fund has made over 500 loans in its nearly 20-year history.
You have had a varied career, but much of what you have done seems focused on creating economic independence. Could you explain the motivation behind this focus?

MEEKS: My tribe, like many others, started tribally owned businesses, but there was little emphasis on individual entrepreneurs. The Lakota Fund changed this, bringing financial and technical resources to promote individual business development. At first, there were extensive discussions about whether Indian business development was culturally appropriate, whether such pursuits would divert attention and scarce resources from the business developer’s family. Considerable time was taken to discuss other major changes to which the Oglala Lakota Sioux people have adjusted, including the introduction of horses and guns. It was critical for tribal members to accept that change – in this case, a growing self-sufficiency through small business development – was something positive in the long run.

Your work unfolded on the Pine Ridge reservation. Could you explain the challenges and opportunities that exist for creating economic independence within this setting?

MEEKS: A community like Pine Ridge has many challenges: shortage of resources, including financial assets, as well as experienced people to develop and operate new businesses; local schools aren’t training to the level of skills needed; social dysfunction resulting from years of deprivation. But the opportunities are plentiful, too. Considering that there have been so few businesses in the past, most everything works in our communities. Moreover, as gaming tribes and others start their own community development financial institutions or support other CDFIs, there is a new and flexible financing resource well suited to the conditions found in Indian Country.

The creation and successful operation of Native American CDFIs is central to my current work. After returning to The Lakota Fund as Executive Director in 1998, I left in 2000 to direct First Nations Oweesta Corporation, a subsidiary organization of First Nations Development Institute, which helped raise funding for the Corporation. Along with the National Community Capital Association, Oweesta contracts with the Department of Treasury’s CDFI Fund to provide technical assistance and training to Native communities to create and operate CDFIs. So far, 30 Native American CDFIs have been certified, more than 30 other organizations are participating in training, and 45 CDFI grants have been made to Native American organizations. These organizations now have access to, or will have access to, capital that has been sorely lacking in reservation communities throughout the country. I strongly believe that these CDFIs will provide the first step toward entrepreneurship, as well as provide essential gap funding for housing.
What does leadership mean to you, and what difference do you think leadership makes in Indian Country?

MEEKS: If I were to choose one quality or component of leadership that makes the difference, it would be “not being afraid to take a risk, to get into the unknown.” This was certainly important in the creation and evolution of The Lakota Fund. Moreover, perseverance is critical: it’s important to keep doing something until it works. I have been through many trials, but I was not afraid to look stupid. There are people who have good ideas, but they have to be willing to speak out and then let people respond. At some point in life you need to convince yourself that you’re as smart as everyone else. This gives you the confidence to share your ideas, to take the steps toward leadership.

Taking this a step further, you ran in 1998 for Lieutenant Governor of the State of South Dakota. What did you learn from this experience, and what message do you think it gave to Native Americans in South Dakota, and the people of South Dakota in general?

MEEKS: In South Dakota, the Governor and Lt. Governor candidates run as a team, and the candidate for Governor asked me to run with him. At first, I asked myself, “How can I do this?” Then I asked myself the more important question, “How could I not do this?” The race helped me learn a lot about my state, and how to form better networks throughout the state. The barriers between the state and tribes were formidable, but my candidacy helped lower some of those barriers. Many people – certainly the tribes – were proud and inspired by my willingness to run and the platform it provided. Importantly, the race gave me the visibility and credibility to get folks to the table.

In closing, how would you encourage a new generation of leaders?

MEEKS: The most important thing to consider is that you don’t have to know everything, but you must be willing to ask questions … And it’s important to remember that leaders are risk takers, that they’re willing to explore the unknown.”
Cushing Dolbeare modestly reflects on her housing career as “a series of remarkably lucky accidents.” If that is the case, the affordable housing world has been extremely lucky to have Cushing on our side. For more than half a century, she has committed unwavering dedication to the improvement of housing conditions for this nation’s low-income residents. Cushing founded the National Low Income Housing Coalition in 1974 and served as its director from 1977 to 1984 and 1993 to 1994, and is currently Chair Emeritus. From the organization’s inauspicious beginnings in her Washington, D.C. garage to its most recent national campaigns, Cushing has fostered the National Low Income Housing Coalition to become one of the nation’s foremost affordable housing advocacy organizations. More recently, she has worked as a policy consultant for many local and national housing organizations and serves on numerous boards, including the board of the Housing Assistance Council. Cushing was a member of the Millennial Housing Commission and now serves as a Senior Scholar at the Joint Center for Housing Studies at Harvard University.

You have an absolutely astonishing track record in housing and are one of the most distinguished persons in this field. Would you like to elaborate on some of the “how, where and why” you came to be a leader in the affordable housing movement?

DOLBEARE: The whole thing was an accident. For as long as I could remember one of my major interests was politics and public policy. In high school I used to do things like read the Congressional Record. When I had a chance I would get on a train and go to Washington and get copies of bills at the Capitol. On one such trip, I was introduced, quite by accident, to Senator Ball of Minnesota. This led to me spending the summer of my junior year in high school volunteering in the Senator’s office for two or three days a week on a campaign to commit the United States to participate in a United Nations after World War II. After I finished college, I worked in Germany for a couple of years and then as a speechwriter for Senator Hubert Humphrey. Once, I was asked to write a speech the Senator was giving at the National Housing Conference’s annual convention. I’ll have to say, it’s kind of amazing when I look back at that speech. I wonder how I was able to write that much about housing when I didn’t know anything about it.

During this time period I went to a high school reunion and the principal of the school was the president of a local housing advocacy organization. He basically said, “I have the perfect job for you, are you looking for a job?” And I said, “Well, as a matter of fact I am.” The Baltimore Citizens Planning and Housing Association was looking for an assistant director and I was hired.
I was always interested in poverty issues and making the world a better place. But I never thought of housing as being any more important than health or education. It is one of the essentials, but not the only essential. So I started this housing stuff. For about 30 or 35 years I kept thinking, “I’m doing this housing thing while I’m figuring out what I’m really going to do.” I woke up one morning and thought, “I’ve been doing this for 30 years. Maybe it’s what I’m supposed to be doing with my life.” So that’s how I got started in housing.

Q You started in this field before there was an established affordable housing community. Was it difficult to work in such uncharted waters? How have leadership and leaders in the field of affordable housing changed over the past 50 years?

DOLBEARE: I disagree with your assertion. I think there was more of a housing movement when I started than there is now. It really started in the 1930s with public housing. There was a long campaign, started by the Labor Committee for Housing and the organization that is now the National Housing Conference, to get a public housing law, which was ultimately passed in 1937. From that point for the next decade or so, until enactment of the 1949 Housing Act, there was a very strong constituency for housing. The motivation behind those housing acts was not the “housing world”; it was the world of people who cared about social problems.

There was a strong base of support that got the 1937 and the 1949 acts adopted. However, social problems were so numerous that once the 1949 Housing Act was passed, they thought the housing problem was solved and went on to address other issues, such as the need for a full employment act. What you have had is a shifting constituency for housing and a lot of the leadership in the field disintegrated after the 1949 Housing Act.

This leadership came back again with the Great Society and the passage of the 1968 Housing Act. President Johnson had a housing commission and there was a congressional commission that stirred up a lot of activity around housing issues. The 1968 act was passed and called for 600,000 units a year of low-income housing for 10 years. Once again, the broader constituency went on to other issues thinking that they had solved the housing problem.

Since 1968, the constituency has not had much understanding or support outside the world of housing. But when we first started the Ad Hoc Low Income Housing Organization it had the support of labor unions, civil rights groups, women’s groups, and church groups. In fact, the first bylaws of the National Low Income Housing Coalition said that no more than half of the board members could be people who were in housing, in order to get a broader perspective. What I did find was a general view that “there is no constituency for low income housing.” We found in 1974 that the constituency is there, but it needed to be serviced and informed of the issues.

Q Can you recollect any particular person, organization, or event that influenced your personal leadership capabilities and motivations?

DOLBEARE: There are dozens of them. As far as rural housing is concerned, Clay Cochran, an early leader of rural housing, had a big impact and he actually was instrumental in starting the National Low Income Housing Coalition. Clay and I met because we were on a community relations committee of the American Friends Service Committee in the late 1950s and early 1960s. Clay was then the director of the Rural Housing Alliance.

When President Nixon was elected to a second term, the first thing he did was put a moratorium on nearly all housing programs. If you didn’t have a signed agreement you weren’t going to get anything else. So that brought everything to a standstill. This really united the housing world. I left the Philadelphia Housing Association in 1973 and was freelancing when Clay Cochran asked if I would be interested in working two or three days a week on rural policy issues.

So I came to Washington in January of 1974 and because of the concern about the housing moratorium, various groups, including the RHA, called a meeting. We put together a proposal of what we wanted to do with public housing, then the only federal housing program targeted on poor people. We

“If you want to make an impact on what people think and what they do about housing … you need to somehow get across to them what the housing problem really is in a way they can perceive. … That’s the way you change people’s minds about housing and other things.”
started by calling ourselves the Ad Hoc Housing Coalition and when we incorporated in 1978 we became the National Low Income Housing Coalition. We were fairly successful in a couple of things. The first was ensuring that the public housing programs didn’t disappear. We were also responsible for making the Section 8 program into a low-income production program. Although this group had no staff and no budget, we were very effective. And that’s really how we got started. If it hadn’t been for Clay Cochran and his interest in advocacy, I don’t think the National Low Income Housing Coalition would ever have happened.

Q Throughout your career, you have been involved in nearly every aspect of affordable housing. I believe that your policy and advocacy work has often overshadowed the fact that you are one of the more distinguished housing researchers of our day. What attributes are important to develop leadership among those doing research and policy analysis in the housing field?

DOLBEARE: Housing research work today is much stronger than when I started doing it. I think of my life as a series of remarkably lucky accidents. I got into some of this research primarily by accident. I’ve never been interested in research for the sake of research. I got in a habit of asking what kind of information do we need? What information can we find that will change people’s perceptions of things?

When I was in college I took a course in social psychology. One of the things we discussed in this course was how you influence people and what they respond to and what they don’t respond to. The thing I most remember about that course is that you don’t change people’s positions by arguing with them. You don’t win arguments. The way you really change the way people think about things is by changing the way that they perceive them.

If you want to make an impact on the way people think and what they do about housing you can’t just say housing is important and you should do more of it. You need to somehow get across to them what the housing problem really is in a way that they can perceive. I think that’s the reason I’ve really gotten into research. That’s the way you change people’s minds about housing or other things.

Q Housing as an issue has become almost nonexistent in the national spotlight. Do you see leadership as a strategy to elevate the issue of quality and affordable housing? And if so, what are some steps leaders in this field could take to bring housing to the forefront?

DOLBEARE: One of the big obstacles to the housing movement is that we don’t talk about the obvious things. Everybody understood President Roosevelt’s statement that “one third of the nation is ill housed, ill clothed, and ill fed.” I think everybody understands that housing is important. But we don’t say that housing is important and that everybody should have it. We talk in terms of program names or numbers that mean little outside of the housing world.

People don’t care about that. We’re not going to get support for housing by talking about those programs. You have to talk about housing in general. People understand that if you can’t pay for housing you won’t have decent housing. We don’t address housing at that level. A German general in the 19th Century said that war is too important to leave to the generals. Well, housing is too important to leave to the housers. If we really want to get the support we need for housing, we need to go beyond that and start assuming that people know housing is important and start appealing to them directly in terms they can understand.

If people don’t have decent, stable housing we can’t deal with their other problems. But we rarely approach people on that level. People know that housing is important, but you don’t get their support by talking about tax credits or vouchers. We have to frame it in some more comprehensive way that they can understand. Make people realize that teachers can’t teach children who move three or four times a year.

There is one other thing, and it has taken me more than 50 years in housing to think of it. You’ve seen the statistics on the number of people who don’t have health insurance – it’s somewhere around 45 million. Do you know how many people have housing problems?

The answer to the question about people having housing problems is somewhere around 96 million people. About twice as many people have housing problems as lack health insurance. I think we need to redefine how we define housing problems. I think we need to talk about people and not housing units if we’re going to reach the constituency beyond the housing world.
Likewise, rural America’s housing needs are often even less visible than those in urban areas. Do you believe that leadership strategies should differ for our nation’s less populated areas?

DOLBEARE: Clay Cochran used to rail against something he called “Metropollyana,” which he defined as the belief that eventually everyone will move to the big city and live happily ever after. He thought that Metropollyana was the curse of this country. He thought the real virtue of America was in its rural areas, and that the housing world only cared about Metropollyana. I don’t think that’s true. The basic housing needs of rural and urban poor people aren’t all that different. What you have to do to meet the needs is often different and the programs are different.

My sense is that the rural housing world feels a little isolated from the mainstream housing world. It basically stems from the way that the rural housing programs are so different, and there is a perception on the part of a lot of rural people that people in cities don’t care about rural housing. But we’re all in this boat together and we ought to recognize that the alliances are still there. HAC has been instrumental in making this happen with the National Low Income Housing Coalition. The Coalition never had staff time of our own to figure out rural issues. But HAC has provided us with information on what is going on, which has meant that we could reach out to the broader community to get support that rural groups really don’t have.

What advice would you give to someone just starting in the housing field?

DOLBEARE: I think the conditions are different, but I don’t think what you do is different. If I were starting out now, or even 10 years ago, I probably would have not been much different from other people working in the field. One of the things that people in housing ought to try to do is set aside time for advocacy. They need to assess whether housing is important to the success of what they are trying to do. They also should try to reach out beyond the housing world. That is how we really get the constituency and support we need to accomplish our objectives. To me, housing is so important that everything anyone does in the field is worth doing.
DEMONSTRATE THE POSSIBILITIES
A CONVERSATION WITH PETER CAREY, EXECUTIVE DIRECTOR, SELF-HELP ENTERPRISES

By Nicole Opfer

What does it mean to be a leader?
CAREY: The people I see as leaders are those who recognize a larger responsibility beyond themselves or beyond their own context. Leaders are those who help other people to see that larger responsibility and influence people’s thinking and vision.

Who would you identify as a leader in rural housing today?
CAREY: Anybody that is involved in rural housing is a leader. Seriously. This is the work we do and it’s not work that is in the mainstream of American thought. To the extent that we are successful, each of us leads the issue forward. There are those that have more public roles, notably Moises Loza, Bob Rapoza, Art Collings, and others. But there are many, many people who through their work create the results that carry the mission forward. On a personal level, Bob Marshall influenced the course of my life, as he did so many others. I am walking in some pretty inspiring footsteps.

One of the things that attracted me to Self-Help Enterprises was that the organization was results oriented. It seemed to exemplify values that I think we carry with us today — that the best advocacy is a successful mission. The best advocacy that we can create, in many ways, is successful self-help home builders, successful multifamily projects, and successful community development projects. Then it is easier to tell the story — not just the story of needs, but the story of successes, of solutions. With those stories you can challenge the stereotypes and the narrow perspectives of people outside of those communities. This helps to create awareness of the issues and a vision of the success that is possible.

Q How do you see yourself and Self-Help Enterprises fitting into the history of rural housing and rural self-help housing?
CAREY: Our board of directors has made a firm commitment to sharing the vision beyond the boundaries of the San Joaquin Valley. They believe strongly that we have a responsibility that goes beyond SHE, to the broader world of rural housing and community development. Self-Help Enterprises was the organization that put reality to the concept of mutual self-help housing. It was the first organization of its kind and there were some very visionary people who led the way in the beginning, people like Bard McAllister, Jim Stein, Everett Krackov, Howard Washburn, and many others. To me, they were visionaries not because of what they saw in the future, but what they saw in people. They set out to prove that farmworker families could use this opportunity effectively to access homeownership. Their success was found not just in housing, but in what it proved about people.

They created a model in 1963 that really became Self-Help Enterprises in 1965. Since then Self-Help Enterprises has been the largest mutual self-help housing producer in rural America. From that base, SHE does far more today in the world of housing and community development, but it is the founding values that continue to guide us. And, it’s not just because of the organization and not just because of the folks that were here in the early years, but largely because of the nature of the communities and the people the organization serves. It’s not SHE that is important here; it’s the success of the concept of mutual self-help housing and the broader application of those principles. That’s what creates our place in the world and that’s what gives us some responsibility to share the concept with others.
“You have to show the needs and the possibilities. And you demonstrate the possibilities by showing the successes that already exist.”

Q  Given this history, what do you see as your responsibilities?
CAREY: Spreading the word about mutual self-help housing in particular, and rural housing in general. We do this for two reasons, one of which is to tell the story of successful housing concepts. And the other is to create a greater awareness of this geographical area, which often fails to show up on the policy radar screen. So, you’ll hear me say that we’re sort of evangelists for mutual self-help housing. We believe in it that strongly.

That’s where my sense of responsibility comes from, and where Self-Help Enterprises as an organization feels it has a larger role beyond just the context of what we do. The success of the thousands of families we work with makes it incumbent on us to tell their story so that their story can be used to build support for other efforts around the country.

Q  How do you continue to see the bigger picture while focusing on the very real needs of low-income people?
CAREY: That is an interesting question because on the one hand the role that I have taken on, and we as an organization have taken on, requires that we have perspectives of issues around the country. Yet, we also have a responsibility to this area and there are times when those perspectives compete. It happens within the state between the different housing organizations in different geographic areas, which are so divergent, and it happens around the country. This creates some stresses occasionally in the roles that I play at the state or national level, but generally I think we are able to find the right ground.

You know a classic discussion point is the definition of rural. How rural is defined has a big impact around the country. And there are many, many ways to define rural. Finding common ground that works for everyone is a real challenge. But, if we don’t look for that common ground then the issues become somewhat balkanized, and we then lack credibility at the policy level.

I have the good fortune of having a strong organization with a deep and experienced staff, which frees me somewhat of the day-to-day business of the organization. If that changed I’d be back here doing day-to-day things. The organization has to be successful, and so, there are times that it is difficult to focus on national issues when there is a lot going on back at home. I just have the good fortune to have the depth in the organization, which gives me a little more freedom.

Q  How do you keep the needs of low-income people in mind as you are helping to shape policy?
CAREY: Well, that’s always a tough one because it is easy to get removed from local perspectives. One-third of our board is made up of people from low-income communities or former self-help participants, and the rest of the board has a strong social mission. Together, they work very hard to make sure that, as an organization, the concerns of the community stay in the forefront. And then there is our staff. When you get down to it, the reason our staff is here is for the people of the community. And, they work really hard to keep our mission in the forefront of everything we do. If I lose sight, there are plenty of people here who would be quick to remind me of a community or a local issue.

Q  Given these sometimes competing interests, how do you know when it’s time to compromise?
CAREY: I wish I did, but sometimes you don’t know until it’s all done. All you can do is to try to keep the perspective large enough. I think you’ve always got to blend a sense of reality and practicality with a sense of vision and mission. I guess that the compromises are always necessary on the practical level. Compromise is how you get things done, but you need to understand the core values that can’t be compromised. Values are more enduring than the practical aspects of any given situation. As an organization, we have a statement of values that we try not to compromise.

Q  How receptive are people to hearing about and coordinating to effect policy change?
CAREY: Given that we are all involved in housing development, it creates some very real pressures that give the people I deal with a practical basis from which to look at the more theoretical policy issues. You have to find a way to tell people about the issue in a way that makes it alive, makes it real for the people you’re talking to. You have to make it something that they can grab and have an impact on.

There has to be something that grabs folks and pulls them into the policy arena, something that makes them say “Yes, this is something that ought to change and yes, it’s worth the effort.” You’ve got to find ways to describe policy issues in terms that capture people’s attention, not only their agreement that it’s what ought to happen, but that they are willing to work on it.
illustrate our needs. If the San Joaquin Valley were a state, it would be larger than nine other states. Approximately 25 percent of the farmworkers in America live in the San Joaquin Valley and 50 percent of the farmworkers in California live here. In the 30 years that I have lived in Tulare County, the unemployment rate has never been below double digits. It is not just me talking about these issues; it’s using facts to try to educate people about our region. Education is a big piece of it.

And not only educating about our needs. We also must take the time to educate about the successes. There are 5,200 families in the San Joaquin Valley who have built self-help houses and the vast majority are successful long-term homeowners. That says something about the people here and the value of investing in their futures.

You have to show the needs and the possibilities. And you demonstrate the possibilities by showing the successes that already exist.

Q Leadership occurs in many ways and on many levels. What particular models of leadership do you use?

CAREY: You know, I haven’t got any idea! I’m not comfortable in thinking of myself in a leadership role; I really just do a job that I love, and I’m surrounded by people that I admire. I think that the issues and the organization have life to themselves. I’m just the messenger.

Q What difference does leadership make in rural housing development?

CAREY: Probably one of the most important components of leadership is credibility where key decisions are being made. For example, Moises Loza has access where key decisions are being made, and those decisions affect resources and programs. And so HAC’s focus on the poorest of the poor communities and rural and very rural areas has been important in keeping that perspective in the open as decisions are being made.

The same is true with the National Rural Housing Coalition; they’ve been able to provide, through Bob Rapoza, the perspective of rural America, working housing straight into decision-making at either the congressional or administration level. The people that make those decisions are somewhat removed. It’s not their fault; it’s just the nature of how things work. So, an important part of leadership is having a sense of the vision and mission and bringing it into the decision-making arena.

Clearly, there are resources that exist in rural America that would not be there without leaders who have taken responsi-
We had a youth work group come back here this summer that had been here four years ago. One of the leaders of the group came to me and she said, “Four years ago, I was here as a junior in high school and I’m now at Arizona State University, majoring in construction management, because I want to get involved in building homeless shelters.” Well, that’s one, right? That’s one seed that took root. And we need to do more of that.

How do we encourage new leaders in the rural housing field broadly?

CAREY: I think that is the big challenge. There is definitely a graying of the rural housing folks.

In California we have a great program that is already yielding results. Through the California Coalition for Rural Housing we have an internship program that is geared towards college students of color. Each year there is a class that works as interns with about 10 nonprofit housing developers around the state. Some of these interns have gone on to work for those or other organizations and hopefully they are going to build a career in rural housing. We need to keep looking for opportunities to bring the younger generation into this field. We need to look for those with the potential to be the next stars. Some of us still like to think of ourselves as the young folks in rural housing, but there are those that would point out that perhaps we’re not.

When young people, typically high school students or college students, come and work with us for a week or so, it opens their eyes to this work as a career. So we encourage interns and youth group volunteers to work with us. It’s a way to spread the vision, the awareness, and maybe even encourage the next generation of housing advocates. You’ve got to plant a lot of seeds.

Is there anything you would like to add?

CAREY: For me it’s easy to share the story of what is being done throughout rural America because it’s such a great story. It took me some years to realize it’s a story that isn’t just meaningful to me, but to many, many people. Selling the story is a big part of moving us forward. America loves success. America loves to hear about lives improved, and America loves to see people who have been able to better their situation. Most organizations have the same positive story to tell. And, sometimes we’re just a little too shy about it. Sometimes we hesitate.

I remember for years people would ask me what I did for a living. And, I’d hesitantly explain it to them. Now when people ask me what I do for a living, I say I’m a housing developer, but I’m an unusual housing developer. And, I tell them the story of what we do. I really try to encourage my peers to set aside their shyness and just tell the story, because people like to hear it. And it is a great story. ☞
Five generations have worked and lived in Bayview, Virginia, providing the manual labor that fed the local agricultural economy and living in housing that was barely fit for human habitation. When residents saw a threat to their community, they joined together to fight that threat and ultimately to create a new way of life for themselves. Alice Coles has been at the forefront of that effort. In less than eight years, the New Bayview Rural Village has been constructed, providing decent, safe, and affordable housing for the 52 families of this community. Ms. Coles reflects on community development and leadership, noting that there is “never a resting place in community development.”

Q Bayview, Virginia and your work here has been the subject of a New York Times article, a 60 Minutes profile, and other publicity. How did this media attention come about and what has it meant to your community?

COLES: Bayview is an isolated place. There were 52 families living in two-room shacks in our community, and most families didn’t have running water. In 1995, there was a plan to destroy our homes and put a prison where we live. Now, our homes weren’t much, but they were all we had. Forty families came out to organize to keep the prison out. Once we did this, we realized that we should keep going and make things better.

Sometimes we know things, but we don’t realize how important they are. Someone affiliated with the local NAACP said that she knew Julian Bond and would talk to him about the housing conditions in Bayview. When Julian Bond saw pictures of the housing conditions and of human waste systems we had down here, he sent down a delegation and they turned this place out. There were news stations and reporters from all over taking pictures and writing stories about Bayview. They compared how we were living with slavery and this got national attention.

Because of this exposure resources started to flow to our community. We were encouraged to become a certified community housing development organization. We began our relationships with the McAuley Institute, the Federal Home Loan Bank, and a lot of other organizations. The former state director of USDA Rural Development came down to see us and there were tears in his eyes when he saw the conditions in which people were living. Because of these connections money started to flow too. These resources came with a lot of responsibility. I remember being told, “Alice, lay your body, heart, and soul on that money. You’ve got to deliver.” And I think we have.

We set out to prove to the world that we can take the worst and make it better. They would refer to part of our community as “The Bottom.” Well, we’re changing that. The Bottom doesn’t exist anymore. We have a Section 515 project here and 22 single-family housing units, and a communal garden and barn; we’ve created a village where families can grow.
You were able to find partners to work with you through these early stages. Can you tell us about the importance of building partnerships in your work?

COLES: The power of coalitions. We won against the prison project because we were able to build partnerships with other organizations that had the power and the resources to be successful. The NAACP was only the first group we worked with; there have been and will be many more.

The Nature Conservancy is the largest landowner in the county. They had over 23 years’ experience working on issues of water quality and pollution. The Conservancy was concerned about the increase in development and the impact the proposed prison would have on natural resources. We were able to show the Nature Conservancy, and many others, how people in our community were literally drinking themselves to death. The lack of infrastructure in Bayview was creating a situation where human waste was mixing with the very water that we used to bathe, cook, and drink. They responded to that and our partnership developed.

You have to be willing to work with people to be successful. It’s uncomfortable working with new people, people who are different from you, who may have more money than you, or more education. But you have to push yourself to work beyond your comfort zone. In the early stages of our work, we learned that different members of the coalition have different strengths and you must play to those strengths. The Conservancy was good at working with and getting resources from foundations and that’s what they did. BCSJ would work with the federal agencies to secure funds and other resources and that’s what we did.

Coalitions also have expectations on all sides and you have to know what your partners’ expectations and motivations are. It’s interesting because now the Conservancy and Bayview are in competition for land. They were our allies, but now we compete for resources and that’s just reality.

As you note, roles change. You may have to work with people and organizations that were previously your opponents. How do you make that transition? How do you work with the people you’ve spent a lot of time opposing?

COLES: There were people that we had worked against in the prison fight and we needed them to be successful with the housing development. Many of them didn’t want to work with us because we were seen as the group of people who ran away 500 jobs.

We’re working with everyone who will work with us to develop this community. We create win-win situations where each side can come out a winner. And we convince people to work with us because they stand to benefit.

If we build 100 houses for 100 families, that will mean 100 new property taxes will be paid, 100 new insurance policies purchased, 100 people contributing to this community’s economic base. The families win. Our organization wins. The county government wins. Even 84 Lumber wins when we buy the supplies to build the homes. It’s all about making everyone see how we’re all connected. We can work together to improve the community and we can all win.
What mistakes have you made along the way that you would want others to learn from?

COLES: You know, I have made some mistakes and I’ve tried to learn from all of them. Once I knew I needed $100,000 to fund something and I asked for $70,000 – I don’t know why – and that’s what I got. Someone else asked for a lot more and got it. I learned that it’s not who you ask, it’s what you ask for. Always cost your project out. Weigh out the real costs and determine what you need before you ask for it. Know what you need to be successful and ask for it directly.

I also learned a lot through the development phase. We made some mistakes, specifically some design mistakes. We didn’t give respect to people’s ages in designing the two-story buildings. Now we have some elderly folks living in units with a lot of steps that they can’t use. I learned from that. Always pay attention to who you are working and building for.

It sounds like there was a lot of “on the job training” involved.

COLES: There was! I would say to myself, “Alice, you have a 12th grade education. What do you know about planned unit developments or tax credits?” But, you know what? You learn. And when you’ve learned what you can, you bring in people who can help you. I knew early on that I needed someone who knew more than I did about government funding, about running an organization, about construction management.

We would attend these Board of Supervisors meetings and I would be confused listening to discussions about public budgets. It sounded like Greek to me. But you have to look beyond yourself. It’s not just about me. I can’t focus on what I do know and don’t know. Leadership, for me, is brushing yourself aside and focusing on who you’re working for – whether it’s the elderly or children. True leaders don’t think about themselves, they think of the other. And you do what you have to do for those people you’re working for.

We’ve talked about how the increased media attention led to increased partners and resources. Were there any negatives associated with all of the media attention Bayview received?

COLES: Whenever there are privileged people that reached their positions by exploiting another group, they will fight to keep conditions the same. They are threatened by change. We really stirred things up around here and upset the status quo. The media attention shined a light on some injustices down here.

Because we are challenging the status quo, those people who benefited from the status quo really came out to derail us. We were growing beyond where they could control us. We were committed to rising from the bottom and there is a price to pay for rising. For example, early on in our fight, the church was torn down so we couldn’t meet there.

Also, because of the attention we received resources arrived quickly. Everyone was coming down and making pledges and commitments. There are dangers to being exposed to things before you control the systems. We had to get ourselves ready and up to speed quickly to be able to control those systems.
Were there people in the community who didn't believe that things could change? How do you convince people to join you in the fight to improve their own condition?

COLES: The people who stood by me stood in desperation. Our children were not in school. They lived in poor housing conditions with no running water. I saw 11 people die in a house fire; the house went up in flames like it was made of paper. There were no cars to repossess – people just walked everywhere. When we didn't know any better, we accepted our situation. Not knowing was like a disease. We literally had nothing to lose and everything to gain.

The hardest thing to change is someone's mindset, but it's also the first and most important thing you must change. But, once you learn the ropes and see what's possible, you'll never accept the old way again.

“We set out to prove to the world that we can take the worst and make it better.”

People would say to me, “Alice, this won't work. We're going to have to go right back to our oppressor to help us do this.” I've learned not to look at it negatively. That same agency that you thought was mean and wouldn't work with you – go back to them. Ask to speak to someone different. It was probably just one or two mean and nasty people in that organization or agency. Go over those mean people. Go around them. Go through them to get what you need.
BECOMING A BUILDER OF JUSTICE
A CONVERSATION WITH DAVID ARIZMENDI, EXECUTIVE DIRECTOR, PROYECTO AZTECA

By Surabhi Dabir

David Arizmendi’s initial lessons in leadership grew out of his work with Cesar Chavez to promote equality for farmworkers. As the executive director of Proyecto Azteca, Mr. Arizmendi promotes a model of community development that respects the resources families have and seeks to strengthen the solutions they have devised for themselves. Through Proyecto Azteca, extremely low-income colonias families gain the opportunity to build their own homes. Mr. Arizmendi is also the CEO and President of the Azteca Community Loan Fund, a Community Development Financial Institution (CDFI) that serves the financial needs of colonias residents, providing interest-free mortgage loans, micro loans for home based business, and family emergency loans to colonia residents. This comprehensive community development strategy requires leadership that is guided by community needs and can effectively promote the informal systems that people have developed to the formal structure that is connected to the resources.

Can you talk a little bit about your background and how you became engaged in rural community development?

ARIZMENDI: I was born in Chiapas, Mexico and came to Salinas, California with my family to do migrant farm work when I was 10 years old. I worked in the strawberry fields after school and during the summer. I remember when Cesar Chavez came to visit and everyone almost spontaneously walked out on strike. Just seeing him provided the catalyst we needed. This experience profoundly affected me and I took a year off after finishing high school to work as a picket captain. I was very impressed with how Cesar Chavez and Dolores Huerta were able to move people. I returned to work for them in the late 1980s. This period for me was marked with anger at the hardships and injustices faced by farmworkers.

Like many others of my generation, I was motivated by a strong belief that we could get justice and change the world. The underlying premise was that someone would give us justice over time. Ultimately, I came to the realization that no one was going to hand out justice, that I had to participate to build that just world. Here is where a transition took place in my approach: I moved from fighting for justice to becoming a builder of justice.

The foundation for this approach was rooted in a simple lesson that Cesar taught, that poor people through their collective action could work together to solve their problems, no matter how insurmountable they may seem. This theory was crystalized in his simple words, *si se puede*, and they still guide me today. He taught me that I needed to trust the people, believe in the ingenuity of the people, and that ultimately they would get it right. Initially I was frustrated with the lack of skills that people had and the lack of resources available to them. Then I realized what Cesar meant. We needed to invest in the people. Given the tools and training, people would be able to participate and make the right decisions and make change happen.

While working with Proyecto Azteca, I had to remember that how people got their house was as important as them actually getting a house. In order for this effort to succeed, the process of getting a house had to be a life changing experience. The house would become the foundation for participating families to do things beyond housing to improve their lives such as providing education for their children and actively participating in the larger community.
What do you see as your main challenges working in the colonias? How do you use your strengths to build on the resources available?

ARIZMENDI: Proyecto Azteca builds on the strengths of the families. We approach the situation with respect for the participating families, understanding that they have the capacity and ability to build their homes and the conviction to make the commitment. Proyecto Azteca steps in to provide affordable financing to enable people to purchase quality materials, training in appropriate construction techniques, and the technical assistance needed to meet building codes. We have a lot to start with – it is better than a million dollar grant – it is a strong foundation. Proyecto Azteca merely needs to fill the gaps.

We have to effectively communicate the idea that is rooted in the community to a structure that has a tendency to reject it. For instance, we have to explain to funders and others why we refuse to use credit as an underwriting criterion to qualify families to participate in Proyecto Azteca’s program. We also have to explain why we expect families to contribute only 10 or 15 percent of their income for housing. We are often asked the question: “If you don’t use credit to determine risk, how do you ensure repayment?” We have learned to articulate our response by saying we manage risk not through credit standards, but through relationships and the loan structure.

Along the border, we have a word to describe the nature of our relationship with the families – agrídecimiento – which implies honor, trust, and gratitude. We impose a responsibility, not a debt. Families understand that their repayment is important because it will help other families just like them. Our relationships with the families allow us to work out problems as they arise. As a result of this loan structure, Proyecto Azteca has less than 5 percent delinquency. It has never foreclosed on a family. Proyecto Azteca is invested for the long term in the future of participating families.

Is there ever the danger of co-optation? And, if there is, how do you resist it?

ARIZMENDI: We have resisted co-optation successfully by simply letting the people lead and keeping their needs at the forefront rather than the growth of the organization. We believe we have created the environment to let people, represented by the board, lead, and we have to follow their direction. Problems occur when you resist the leadership of the people. Proyecto Azteca’s leadership created a separate organization in 2000, the Azteca Community Loan Fund, in response to the need for flexible financing and credit standards. This is an example of how the colonia residents are developing innovative solutions to their problems.
We develop programs and policies to fit colonia needs rather than use programs that do not fit. Proyecto Azteca won’t use USDA’s Section 502 loan program because of its credit requirements. Proyecto Azteca has also returned $1 million of the Texas Department of Housing and Community Affairs’s Bootstrap program because the agency was not flexible with the underwriting criteria. Real sustainability is to build within the context of the reality of the communities we hope to serve. This means building a house that costs $25,000. The *cascaron*, or shell house, is an effort to bring the cost of the house down to $15,000. [Editor’s note: the Cascaron House Kit takes form as a 24 feet by 36 feet, one-bath, basic wood frame house. It is designed for mass production at an extremely low price. It includes all of the basic features of a standard unit and meets Hidalgo County inspection standards at occupancy. Families contribute self-help labor to building the shell house and later finish the units by adding cosmetic details such as paint and flooring.]

**Q** What is the major criticism you face? How do you overcome it?

**ARIZMENDI:** The major criticism is that there is a waiting list of 3,000 and we only do 80 homes a year. We would take a very long time to meet the need. In the context of the need out there, and with a waiting list of over 3,000, Proyecto Azteca can be considered a failure. We don’t agree that it is Proyecto’s responsibility to meet all the housing needs along the border. What is needed is many Proyecto Aztecas, not a bigger Proyecto Azteca. The human element is critical to Proyecto Azteca’s success. Proyecto Azteca cannot grow too big because the largeness might create a level of impersonality.

The other criticism is that Proyecto Azteca cannot be duplicated, that it is a novelty as opposed to being a replicable example of how to meet the affordable housing needs in the colonias. Proyecto Azteca’s sustainability is also questioned from time to time. Funders and financing entities would like us to charge a higher interest rate. We currently make loans at zero percent interest, because all that the families can afford to pay back is the principal – and they can barely pay that. People do want to pay us back – but if we charged them more, it might actually deter them from trying. We are clear that we cannot sustain the organization by charging a higher interest rate because the families we serve cannot afford to sustain us.

We overcome challenges by staying focused and drawing upon the strength of our families. The ties to the United Farm Workers union have been critical to sustaining the organization through tough times. Proyecto Azteca’s board is made up of colonia residents who are elected at the United Farm Worker meetings. The board has consistently rejected adding bankers and other professionals to its membership. It plays a very active role in determining the direction Proyecto Azteca takes.

**Q** What does it mean to be a leader? How do you define your role in the community? What other local leaders/leadership organizations assist you in being effective?

**ARIZMENDI:** To me a leader is an ordinary person who, when there is a need, is able to rise to the challenge to fill the void and guide people to a solution. I see leaders as facilitating solutions in response to an understanding of the context of the problems and conditions within our society. Formal leadership training, which I have participated in, tends to assume that logic and reason will direct people to craft solutions. In my experience, human beings don’t follow a logical path. They do the strangest things at the strangest times.

I see my role in the community as one of providing an environment that will enable people to summon the courage to dream and the self-confidence to take action to better their lives. Change is a collective effort. One person may provide the leadership, but it is usually collective action that makes change happen. Proyecto Azteca creates the environment where the community plays a role and shares a common vision.

David Arizmendi introduces Super Colonia, the local superhero who visits the colonias, and empowers children through educating them to be responsible and accountable citizens.
What model(s) of leadership do you use?

ARIZMENDI: I follow a promoter model. I work in the communities through local leadership. It is important to promote and support this leadership and one has to be careful not to undermine it. Working from within helps foster unity. We have people go through this local leadership, not bypass it. It might sound hierarchical, but it is one way of allowing the engagement and participation of local leaders at different levels. We have to allow people to make decisions and we also have to allow them the space to make mistakes.

For example, in Southside colonia, the people developed a committee and all the applications went through the committee. In the end, despite personality clashes, this process united the community into what will now become a neighborhood association. The lesson here is that along with giving people responsibility and accountability for the solutions, we have to give or recognize their power. This includes giving local leaders the right to make decisions and make mistakes, and it requires trusting them. This is the philosophy promoted by Super Colonia, the local superhero who visits the colonias and educates children about these larger concepts in a playful fashion.

There are several different organizing and leadership models active in the border communities. There is the community union model – or LUPE – La Union del Pueblo Entero. This is used by the UFW in anti-union states like Texas to organize communities into a union structure. Cesar started by utilizing this model in the 1960s before forming the UFW. It was used to organize the agricultural towns and their residents before they could take on the growers. Traditionally, the union membership receives services and benefits from the power of collective bargaining. The member communities are autonomous entities, but they come together around a common purpose.

All the different organizing approaches sometimes work together. We prefer the “building justice” approach. However, we support every effort that attempts to improve the living conditions in the border communities.

“Like many others in my generation, I was motivated by a strong belief that we could get justice and change the world. … I moved from fighting for justice to becoming a builder of justice.”

How do we encourage new leadership in the colonias and in the broader rural housing field?

ARIZMENDI: To nurture new leadership we need to provide the right environment in schools and in the community that will give people the chance to engage and participate. We have found that when the opportunity is presented, people naturally participate. They don’t have to be signed up or recruited. In low-income communities one may need to create a more structured program of opportunity, because engagement in activities other than those necessary for survival might be difficult given the reality of people’s economic circumstances.

We also need to create support mechanisms that will allow youth to participate in leadership activities. We also need to provide youth with limited resources with the capacity to access these resources. For instance, if low-income youth are to participate in a leadership activity in the summer, they probably need to be compensated with a stipend. The reality is that many might need to spend their summer working to earn money to continue their education and don’t have the luxury of accessing different educational or learning opportunities.
What we’ve learned about leadership in the last quarter century turns the old adage upside down. *Leaders are made, not born.* That means that leadership can be learned. It is not something you just have. It is something that many people can acquire. Leaders face many common challenges and must learn specific lessons in order to successfully meet community needs.

**Challenge No. 1: Doing More with Less**

Today’s leaders often discover that community needs and expectations far exceed available financial resources. And for every taxpayer who demands tax cuts, another wants more tax-supported services. As a result, community leaders find themselves searching for innovative ways to squeeze more from each available dollar or to increase revenues through innovative financing schemes. Only through careful planning, with a realistic eye on future possibilities and a creative approach to fiscal management, will local leaders be able to walk the fine line that defines “doing more with less.”

**Challenge No. 2: Mandates from Above**

Unfunded mandates from state or federal governments further complicate the fiscal challenges that community leaders face, as they are compelled to institute or continue programs for which no additional financial support is forthcoming. Yet refusing to accept such mandates may endanger support for other programs. The community may not object to the program rationale for a particular mandate, but without the accompanying financial support the result is another complication in the tasks that community leaders must complete. To get their message back up the chain of bureaucratic control, community leaders must join with others in similar circumstances to increase the impact of the local perspective.

**Challenge No. 3: The Rapids of Change**

The late Robert Theobald, a futurist, wrote that a leader today is like someone riding a boat through rapids, where little is known about the dangers that lie ahead. The point is that change today comes at an increasingly faster pace and with unpredictable complications, and the patterns of the past are no longer reliable predictors of the future. As Theobald put it, today’s leaders need to learn how to “avoid being surprised by unexpected events.” Only through some locally driven “future forecasting” will the community leader keep on top of fundamental changes affecting the community and the region.

**Challenge No. 4: Complexity of Issues**

Today it seems like everything is related to everything else in intricate and complicated ways, making difficult the task of breaking complex challenges into manageable chunks. Yet community leaders don’t even control all of the key contingencies that may impact on the community’s prospects for the future. That’s why leaders are challenged today to help define the issues in ways that many people can understand and then get lots of citizens involved in finding new and creative answers.

**Challenge No. 5: Economic Realities**

Current economic realities can, understandably, cause community leaders to throw up their hands in frustration as they try to help their towns chart a path toward a successful future. Economic ups and downs are often a given. And when they are not – when economies are stable – communities risk the danger of apathy about the future. Community leaders are, therefore, challenged to help citizens understand both current conditions and future possibilities, with a strategic outlook that searches for new and realistic opportunities.
**Challenge No. 6: Social and Cultural Unrest**

Migration from the coasts, flight from the cities, or an influx of new residents from quite different cultures can cause social and cultural unrest, even in the best of situations. The clash of cultures that results will challenge leaders who have been accustomed to working with homogeneous populations whose shared history and values are obvious, even if unspoken. The clash of cultures may pit developers against environmentalists, or it may divide communities into longtime residents vs. those whose color or language brands them as new and different. Seeking advice from other communities with similar experiences may help leaders find creative answers.

**Challenge No. 7: Loss of Confidence in Institutions**

The lack of respect for authority is pervasive in our society, not just, as conventional wisdom might have it, among the younger generations. Increasingly, citizens of all ages mistrust institutions of government, office holders, corporate leaders, schools, and the news media. The challenge to leaders is to learn to use authentic processes for citizen participation in those issues that are critical to the community’s sense of self and to encourage people at the grassroots to take seriously their individual and collective responsibilities for community health and well being.

**Challenge No. 8: Fear of “Assassination”**

Ronald A. Heifetz, author of *Leadership without Easy Answers* and sometimes controversial teacher of leadership at Harvard University, says that anyone who volunteers for leadership assumes the “risk of assassination.” By that, he means that leaders risk the reality that someone, someday, will try to take them down a notch or two and, in extreme cases, attempt to remove them from office. Today’s leaders, unfortunately, must learn to live without constant approval. At the same time, citizens should recognize that they have a responsibility to provide support and encouragement to the people who assume the public leadership roles, even if they do not always agree.

Milan Wall is a founder and co-director of the Heartland Center for Leadership Development, an independent organization based in Lincoln, Neb., that specializes in strengthening community leadership. Organized in 1985, the Heartland Center is recognized internationally for its innovative field research and hands-on workshops and is known particularly for its study of “20 Clues to Rural Community Survival.” Heartland Center programs stress the critical role played by local leadership as communities face the extraordinary challenges associated with changing times.

The Housing Assistance Council (HAC) is a national nonprofit corporation founded in 1971 and dedicated to increasing the availability of decent housing for low-income people in rural areas. HAC strives to accomplish its goals through providing loans, technical assistance, training, research and information to local producers of affordable rural housing. HAC maintains a revolving fund providing vital loans at below-market interest rates to rural housing developers. Developers can use these funds for site acquisition, development, rehabilitation or new construction of rural, low- and very low-income housing. HAC has a highly qualified staff of housing specialists who provide valuable technical assistance and training, and research and information associates who provide program and policy analysis and evaluation plus research and information services to public, nonprofit, and private organizations. HAC is an equal opportunity lender.
The W. K. Kellogg Foundation has long been associated with leadership development, and strengthening citizen leadership has been a key area of interest for most of its 75 years. The Foundation has seen how the energy, capabilities, and commitment of leaders create the impetus and energy that a community needs to make important changes.

A leadership thread runs throughout the Foundation’s Food Systems/Rural Development programming. Our Mid South Delta Initiative (MSDI) has developed leaders in 55 counties and parishes in Louisiana, Mississippi, and Arkansas since its inception in 1997. The Managing Information with Rural America (MIRA) Initiative focused on developing leaders in communities through funding a process for teams of rural community residents to go through a series of workshops about project development and leadership skills and then accomplish a small project on each team’s choice of its community’s appropriate use of electronic communications.

It is through MIRA that the Foundation became aware of the Llano Grande Center in Edcouch, Texas. The Llano Grande Center exemplifies a rural community’s response to leadership development using its best resources — the people who reside in the community. The Center’s work illustrates well Peter Senge’s definition of leadership, “the collective capacity to create useful things.”

Leadership in Action: The Llano Grande Center

The Llano Grande Center for Research and Development, a school and community-based nonprofit organization, is located 15 miles north of the Texas-Mexican border in the Rio Grande Valley. The Center, formalized in 1997 with the assistance of the Rural Annenberg Challenge, started with the intent to bridge the gap between communities and schools by developing pedagogy of place curricula.

The Center will participate in educational exercises only if they are connected in some way to the development of youth and/or community and economic development. Youth are at the center of all of the Center’s activities. Students design web pages (see the Center’s web site, www.llanogrande.org, which was designed by 17-year-old Martin Rivas). Students present at conferences and they are valued participants in community and economic development activities. The Llano Grande Center could not exist without the spirit, expertise, and energy of the youth. The elderly also guide its work. The stories of its elders inform the curriculum, the values, and the direction of the organization and its programs.

To develop and implement its distinctive framework, the Center has created specific sustainable programs. The Llano Grande Seminar Series (30 thus far) has become a conference showcase through which students, teachers, and community members dialogue around issues such as education, economy, and sustainable development. The Llano Grande Journal, a dual language publication through which students, teachers, and community residents tell their stories, is another important program that allows community residents to showcase their skills.

As the Center strengthens its training, development, and publishing infrastructures, it continues to position itself to impact educational policy. The Center has played an important role in shifting the emphasis of research and curriculum in some of the schools, and it is equipping students and residents with skills so they can conduct a sound assessment of their schools, community, and environment. While the Center has taken a leadership role in creating community-based educational opportunities for its students and residents, it continues to build upon the nationally recognized college placement program it began informally in 1992. Since 1993 the college placement program has placed more than 60 students in Ivy League universities, with many returning to the Edcouch-Elsa area in the last few years. All of this is consistent with the Center’s philosophy of building sustainable communities through building the skills of its youth and residents.

Kellogg Leadership for Community Change

In 2003, the Kellogg Foundation developed a new program, Kellogg Leadership for Community Change (KLCC). The program urges the development of shared leadership along with individual leadership skills in a community setting. The Kellogg program acknowledges that conventional approaches to training leaders often overlook important community voices. It seeks to capitalize on a variety of social, economic, cultural, and experiential criteria during the process of defining and identifying leaders.

Caroline Carpenter is Program Director for Rural Development at the W.K. Kellogg Foundation.
Some lessons about leadership can be derived from the experience of the Rural Development Leadership Network. RDLN is a national, multicultural social change organization that supports community-based development in poor rural areas through hands-on projects, education, leadership development, and networking. Participants implement a field project in their home area, working with other community people. They also pursue related independent study, and on the basis of these activities and participation in a four-week Rural Development Institute, they have the option of working toward an academic degree.

Connecting Interests, Skills, and Talent
The RDLN program requires each “Leader” to choose a Sponsoring Organization and a team of Field and Study Advisors, which often stimulates the formation of new relationships and/or enriches existing relationships. One Leader invited a regional advocacy and technical assistance organization to be her Sponsoring Organization. She is now a member of the management team of this organization and has created a statewide resource center under its umbrella. She continues to evolve the program according to the blueprint she laid out in her RDLN master’s thesis, continues to grow personally, and continues to reach back for other community members on the ground and in the RDLN program. Before joining RDLN, although skilled and experienced, she “never looked at [her]self as a Leader,” taking a back seat to the men in her world.

In selecting an Advisor, an RDLN participant may choose someone he/she has known for years, perhaps someone serving with the Leader on a particular board, for example; but because of the RDLN Advisor status there is now an opportunity for structured learning within that relationship. The Advisor may be a professor, a professional, a practitioner, or an activist.

Learning Lessons, Creating Change
A graduate of RDLN’s Field Project and Study program has stated that RDLN “works with people where they are.” This was meant -- and received -- as praise. We take people where they are and support them. Admission to the program is not based on competition, exclusion, screening, or externally imposed standards. While people need certain tools and resources to participate, those in our program are often self-selected because of the demanding nature of the program.

Our format places primary responsibility upon the Leader for managing his/her participation, thus reinforcing leadership. The Leader and other community people shape the field project content and goals, not by our demands, our “strategy,” or our “intervention.” In this sense, our program and the fieldwork it includes are community-based, rather than funding-driven or intermediary-driven.

Upon returning to her reservation, one Native RDLN participant made dramatic use of the people and ideas she had encountered at our RDLN Rural Development Institute at the University of California at Davis, where participants have access to the resources of a major university and to the rural development practitioners we invite. This participant, acting on her own initiative, was able to identify help for revitalizing a moribund community organization, and she drew upon the help of a major intermediary whose executive director had met with the RDLN group at the Institute. This participant credits her RDLN relationships with leading to more than one million dollars in resources coming to the reservation, the development of a self-help housing project, and ultimately, the first new housing in that particular town in 18 years.

What We’ve Learned
The secret about leadership is that it is everywhere. Many people with leadership qualities do not get the recognition they deserve. Our experience with RDLN has shown that for many people and in many places leadership requires certain supports. The first step is to recognize leadership. The second is to respect it. The third is to nurture it. The fourth is to offer opportunities, to open doors. The fifth is to provide resources.

Starry Krueger is the president of Rural Development Leadership Network, which was founded in 1983 to provide emerging leaders with education, skill building, and networks to improve poor rural communities.
LEADERSHIP
LESSONS LEARNED
ON THE
HAC BOARD
OF DIRECTORS

Each issue of Rural Voices profiles members of the Housing Assistance Council’s board of directors. A diverse and skilled group of people, HAC’s board members provide invaluable guidance to the organization. We would like our readers to know them better.

Members of the Housing Assistance Council’s board of directors are selected based on their skills, expertise, and leadership on behalf of rural housing. Through their various activities on the board, our members provide insight, leadership, and direction that are integral to the organization and the rural housing movement. The board President and Chairperson, Dave Lollis and Arturo Lopez, were asked to comment on the role of leadership and their activities on the HAC board for this issue of Rural Voices.

Arturo Lopez, Board Chair
When Arturo Lopez joined the HAC board of directors six years ago, he never would have guessed that today he would be the Chairperson. He has learned much during his time with the HAC board, thanks to expertise of his fellow board members. Lopez, who directs the Coalition of Florida Farmworker Organizations, has shared knowledge gained on the HAC board with housing groups in the Coalition. He feels that this knowledge has resulted in more housing getting built for farmworkers, particularly by small organizations that were previously unaware of available funding sources for housing.

Mr. Lopez’s involvement on the HAC board serves as a bridge between his full time work in the farmworker movement in Florida and the national policies that affect farmworker housing. “The board is always advocating to make it easier for organizations to build affordable housing and for low-income individuals to live in good housing,” says Lopez. Finding resources to build affordable housing for farmworkers is a challenge across the country. Through his involvement with the HAC board, Lopez learned of funding sources that he was able to share with housing organizations in Florida and he has seen more farmworkers housed as a direct result.

Other rural groups can learn from the farmworker housing movement that it’s doable... It just takes a lot of time and effort.

Spurred by the recent devastation from the hurricanes, the Florida Office of the Governor has been supportive of farmworker concerns such as housing. The Office of the Governor has held press conferences and is attempting to earmark permanent money for housing for farmworkers. In recent years the Coalition has also seen an increase in the responsiveness of agribusiness to the needs of its workers. A few of the Coalition’s member-organizations have agribusiness representatives sitting on their boards of directors. However, the Coalition’s board of directors does not yet have involvement from agribusiness.
When asked how other rural housing generally can learn from the farmworker housing movement, Lopez suggests, “Other rural groups can learn from the farmworker housing movement that it’s doable. A lot of times it means creating new partnerships, sometimes even with your enemies. It is doable. It just takes a lot of time and effort.”

David Lollis, Board President

“The HAC board has been a real education for me,” says Dave Lollis, who is currently serving as the President of the Housing Assistance Council’s board of directors. Mr. Lollis joined the HAC board in 1986. At that time, he was emerging as a leader in the rural housing movement, although he lacked extensive experience developing affordable rural housing. In his years on the board, he has built professional and personal relationships with the diverse group of board members that have been valuable. His activities taught him about lending and programmatic solutions that worked in rural areas across the country.

Involvement with HAC has also kept Mr. Lollis up-to-date on the national trends in rural housing policy development. “HAC is one of the best places to have influence on policy because speaking through HAC magnifies your voice. Unlike before, today all rural housing leaders have to spend some of their time on advocacy, whether it be at the local, state, or national level,” says Lollis. As national trends in rural housing have changed, Lollis’ continued participation on the HAC board has helped him change and grow as a leader and take risks.

Mr. Lollis is the past President of the Federation of Appalachian Housing Enterprises, Inc. and he notes that organizations working on rural housing issues face many challenges when there is a transition in leadership within the organization. Lollis gives the examples of Frontier Housing and Kentucky Mountain Housing as two groups that were recently successful in transitioning to new executive directors. Lollis suggests looking to an organization’s board of directors to take the lead in actively ensuring a smooth transition, particularly if the board is already active in other matters. “The key to making the transition is for the board to put a plan in place ahead of time and involve the staff too so as to avoid an immediate disconnect.” By planning ahead, the board has the opportunity to encourage homegrown leadership that could succeed a departing leader and look outside of the organization for a possible successor.

In the examples of Frontier Housing and Kentucky Mountain Housing, the male executive directors were both replaced by female executive directors. That change is part of a national trend in the increase of female directors in rural housing non-profit organizations within the last fifteen years. “An increasing number of places are willing to hire female directors. The kind of change we want to see on the gender issue is happening and by not cutting out half of your population, you are strengthening your pool of leadership candidates,” says Lollis.

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