

**Replicating an Economic Development Corporation:  
Recreating New Economics For Women (NEW) in Oakland,  
California**

by

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B.A. Rhetoric and B.A. Ethnic Studies, 1992  
University of California at Berkeley

Submitted to the Department of Urban Studies and Planning,  
School of Architecture and Planning in partial fulfillment of the  
requirements for the degree of

Master of City Planning (M.C.P.)

at the

MASSACHUSETTS INSTITUTE OF TECHNOLOGY

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# Abstract

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Women are largely becoming the heads of households. Far too often, these families are highly vulnerable to poverty and unable to meet the financial demands for adequate housing for their families. This trend is pervading the already disadvantaged Latino population. Given this groups' expected population growth, the problems and vulnerabilities of Latinos are expected to increase in the near future. This thesis examines the housing problems facing lower-income Latina single-women with children and looks at a group of professional Latinas that developed a community economic development corporation focusing solely on their needs in Los Angeles, California-- New Economics for Women, Inc. (NEW). Given this organization's success in developing housing for single-parents, the question is asked:

**Can NEW's housing development model be replicated in Oakland, California to foster similar results?**

To answer this question, Chapter 1 addresses the issues shaping the state of inadequate housing for Latina lower-income women-maintained families. Chapter 2 provides a detailed description of the community where NEW was founded. Chapter 3 presents a chronological history of the creation and current status of NEW. In Chapter 4, a "snap short" of the proposed location--the Fruitvale district of Oakland, CA-- is presented to test for the receptiveness of NEW's project in later chapters. Chapter 5 looks at the lessons learned from NEW's experience and discusses six key issues of replication. In Chapter 6, three options for community economic development are proposed as "windows of opportunity" for creating housing for Latina single-parent households in Oakland, California.

Thesis Supervisor: Langley Keyes  
Title: Ford Professor of City and Regional Planning

# Acknowledgments

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*What happens to a dream deferred?*

*Does it dry up  
like a raisin in the sun?  
Or fester like a sore-  
And then run?  
Does it stink like rotten meat?  
Or crust and sugar over-  
like a syrupy sweet?*

*Maybe it just sags  
like a heavy load.*

*Or does it explode?*

The poet Langston Hughes once wrote about the consequences of "deferring opportunities and dreams" in his famous poem, *Harlem*. There are many people that I must thank for not allowing that my dreams be deferred and for expanding the opportunities available to me; those are the people that struggled before me, to ensure that an opportunity like this could be accomplished by someone like me.

Many thanks are due to teachers, family, and friends. First, I must thank those that directly worked with me throughout this thesis process. Thanks go to Langley Keyes and Melvin King for their support, advice, mentorship, and the lessons learned throughout these past two exciting and difficult years. It has been a great pleasure learning from you both and the lessons will remain with me.

To my family, any achievement that I claim is as much yours as it is mine. Mama, Dana, and Roger, you have provided me with the daily support that I needed to successfully continue my work here at M.I.T. and have sacrificed in so many ways by putting my priorities above all others. Roger, thank you for having the strength, patience, and confidence when I just didn't have enough; without you, this would not have been possible. To Josie, Tato, Tatíe, and Tuti, from which this thesis topic arose, thank you for letting me come in-and-out of your house whenever I needed a place to stay and do my research. Although Daddy did not make it to see this accomplishment, I am forever thankful to him for the invaluable lessons that he taught me as a child and young adult. I can not thank each of you enough for all of the unselfish support.

To my friends here at M.I.T., thank you for putting up with "Fidela." I hope that our friendship continues outside of M.I.T.

"I know that what I am asking is the impossible. But in our time, the impossible is the least that one can demand," James Baldwin, *The Fire Next Time* (1963).

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# Introduction

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Urban poverty in the United States has become increasingly serious and dangerous over the past three decades. Poverty does not exist in a vacuum; it exacerbates and is reinforced by a host of other social ills, such as poor housing and education, the loss of middle class incomes in central cities, racism and racial isolation, unemployment, and crime. Many attempts have been made by neighborhoods and local, state, and federal governments to alleviate poverty in urban areas; however, substantial changes have not been made and, some would argue, that the problems of urban poverty have intensified.

This thesis analyzes New Economics for Women (NEW) which is the first anti-poverty community economic development corporation, created by Chicanas, that focuses on housing for lower-income Latina-headed households and their children. NEW was created in 1986, as a response to unmet and mismatched social service needs for these families in the Westlake district of Los Angeles, California.

The purpose of this paper is to examine NEW's model of community economic development as an effective housing development strategy for other Latino communities. Particularly, to review NEW as a model that works to assist Latina-headed households to gain access to adequate housing in areas where housing problems persist in similar patterns. In this paper, I examine the replicability of NEW to the Fruitvale district of Oakland, California.

NEW's attempts to deal with urban poverty through *community development* are rooted in the 1960's War on Poverty. The Sixties saw the birth of *community action*, a strategy that gave the

poor a central role in the planning, design, implementation, and management of programs to address poverty in their communities. However, because this approach often pitted the poor against the establishment--a strategy that some found politically unacceptable--community action soon evolved into a more pragmatic, less confrontational form. This approach came to be known as "community development."

The idea behind community development was to help poor areas develop from within--by rebuilding housing stock, establishing a healthy economic base, increasing job opportunities, and strengthening local institutions. Over the years, a wide range of community development corporations, community based organizations, and community development organizations were created as vehicles for implementing anti-poverty plans. As stated, this paper examines one community economic development corporation's model of "community development" and the ability to replicate their anti-poverty strategies--via a housing development in Oakland, California. This paper specifically looks at NEW's housing development, although they have other community economic development projects.

In Chapter 1, I discuss Latinas and housing. Because there is a lack of literature on this particular subject, various topics have to be examined to estimate the issues and status of this group. To determine the issues of Latinas and housing, I researched: the emergence of single-parent families; housing problems facing women; female single-parents and their housing issues; housing discrimination against women; the needs of lower-income single parents; and, trends in the Latino population. The purpose of this chapter is to establish the greater context for which this thesis rests, to show common housing dilemmas amongst women, and culturally specific issues impacting Latinas and housing.

In Chapters 2, a "snap-shot" of the Westlake district is presented. Chapter 2 provides a community description of the Westlake district of Los Angeles, California to identify the strengths and weaknesses that affected community economic development. More important, the setting for which NEW was created, which later will be used as a backdrop for replicability to the Fruitvale district of Oakland, California.

Chapter 3, profiles the NEW model and the Casa Loma housing development. This chapter discusses the political and institutional history that surfaced when NEW set out to develop affordable housing focusing on Latinas. Perhaps more important, this chapter presents the current issues affecting NEW's stability, future projects, and property management skills as it attempts to meet its financial responsibilities and achieve its social goals via affordable housing.

Chapter 4, introduces the Fruitvale district of Oakland, California. A detailed overview is presented to show the historical significance of this area and its continued critical role to the City of Oakland. Upon a historical account, I present the Fruitvale's current status and issues of

concern. Lastly, an overview of Oakland, California is provided to put the Fruitvale into greater context.

Chapter 5, reviews the replicability of the model to the Fruitvale area based on replication literature and selected elements of replication. This chapter, first looks at the lessons learned from NEW's development experience and management performance. Additionally, six issues are established as key indicators for replication, which are: 1) community assessment; 2) internal relationships; 3) links to external agencies; 4) timing; 5) community motivation; and, 6) the demand for services.

Chapter 6, the conclusion, presents three alternatives for which to proceed with Latina community economic development, that focuses on housing, in the Fruitvale. For each alternative, I discuss the benefits and drawbacks of each strategy and forecast the best direction that Latinas should be guided by when developing single-parent affordable housing in this area.

#### **Terms and Definitions:**

The research assumes some definitions that have arisen throughout my research.<sup>1</sup> While the terms can carry different meanings, it is best to limit the definitions to what the respondents meant or implied. Establishing the definitions, in advance, assists the reader in not assuming their own definitions to reoccurring terms, thus, misunderstanding the context and meaning of the terms.

The most reoccurring word that renders a clear definition is "*empowerment*." The term empowerment is limited to the act of becoming aware of ones goals, learning how to work toward set goals, and achieving them. Those interviewed, were very adamant about clarifying that they were not empowering the targeted women; instead, that they were working as resources for these women to achieve their goals. The women of NEW do not believe that anyone can empower another individual.

A term that usually followed the term "empowerment" was "*economic development*." From the interviews and fieldwork, I believe that the term "economic development" is limited to: economic opportunity through job creation and small business development; economic opportunity through training and placement; neighborhood revitalization development; neighborhood stabilization; and, social development.

The research also clarified NEW's working definitions of "*neighborhood*" and "*community*."<sup>2</sup> Throughout the research, it became critical to understand the difference between the two. First, "neighborhood" is defined as a geographic area with physical boundaries. The Casa Loma Project is located in the Pico Union neighborhood of the Westlake district of Los

---

<sup>1</sup>The author does not necessarily agree with the definitions but is using the definitions of NEW and those interviewed for purposes of evaluating the data and to be faithful to their understanding of the terms.

<sup>2</sup>The definitions were established from the focus group's understanding of the words as well as the manner of which the NEW developers understood the setting that they were working within.

Angeles, California. Although the Pico Union neighborhood boundaries distinguish the area within the Westlake district, the Pico Union neighborhood is very much a part of the district that it exists within.

The term "*community*," was defined as a collection of individuals and families who feel that they constitute a unique group with common sets of interests, values, or point of views. In Chapter 4, the women in the focus groups vocalized that they desired the Casa Loma Project to be a "complete community." The desire to achieve this request is what NEW adopted as their definition.

The term "*single-parent*" needs clarification, also.<sup>3</sup> A general understanding of this term means that only one parent is present in the physical household; in this study, the term "single-parent" does not necessarily mean the absence of the parent [father], rather the minimal role that the parent [father] plays in the child's life. There were instances where the father was in contact with the family but was not the dominant parent in the child's lives; rather, he was in-and-out of their lives and held minimal responsibility, but maximum authority. Many of the women still directed their families based on what the child's father desired for the children and the mother; therefore, the authority of the father was still present but his physical presence and financial responsibility to the family was not.

Another term that continuously surfaced was the meaning of a "*successful*" program. The term "successful" is limited to the positive outcomes of the organization's goals,<sup>4</sup> their ability to work as resources, and the tenants overall satisfaction with the Casa Loma Project. Additionally, NEW stresses that a "*successful*" participant is one who is able to set their own goals and is working to achieve them.

To begin the discussion that answers the question of the Casa Loma's replicability to the Fruitvale district of Oakland, California, it is important to begin with the context for which the research exists: the status of Latina women and housing.

---

<sup>3</sup>In this paper, the term "single-parent" is interchangeably used with "women-maintained families," "female-headed households," etc.

<sup>4</sup>NEW's goals are: to provide long-term housing for low-income one-parent households; promote the economic sufficiency of parents; provide access to quality child care; provided jobs and employment training, and, community support and social service referral.

# Chapter 1: Latina Women and Housing

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Although scholarly research about and by Latinas continues to grow, limited attention has been given to Latinas and housing. Publications dealing with Latinas in the United States have addressed a broad range of topics regarding their status, however, it is difficult to find pieces of literature that focus on housing. Due to the lack of literature, and to place the research into theoretical context, I have had to select literature that discusses trends affecting women, Latinos, housing, and lower-income communities. Analysis of these topics, fairly assists in determining the status of Latinas and housing. To establish a theoretical foundation, this chapter discusses: the emergence of single-parent families; the housing problems facing women; female-single parents and their housing needs; housing discrimination against women-maintained households; the needs of lower-income single-parents; and, trends in the Latino population.

## **1.1: The Emergence of Single-Parent Families**

The emergence of female single-parent households does not position the problem; rather, it is the issues that surface upon the family's formation (e.g. poverty, homelessness, etc.). In Rethinking Social Policy: Race, Poverty, and the Underclass, Jencks argues that the entire United States has experienced an increased trend of female-headed households and the numbers continue to grow. The emergence of this trend is well rooted in other social phenomena, such as: the feminist movement; civil rights awareness; increased divorce rates and the problems associated with the desolution of marriage; and, a change in society's tradition (Jencks, 1992: 132).



As having children out of wedlock and getting divorced became more acceptable in society, couples' self-interest began to play a major role in outlook of the relationships (Jencks, 1992: 132). Further, people no longer assumed that they *had* to get married, instead, they began to question if they wanted to get married (Jencks, 1992: 135). Consequently, unhappy married couples no longer assumed that they *had* to stay married, but, questioned whether they would be better off divorced. Following these new questions, were improved job opportunities for women that encouraged women to look at their potential mates more critically (Jencks, 1992: 134).

Jencks states, "Despite two decades of heated ideological controversy, we don't know much about how a father's absence (or stepfather's presence) affects a child's social or emotional development. We do know, however, that not having a man in the house has serious economic consequences."

The families that are impacted the most negatively, from this growing family structure, are the lower-income families. Christopher Jencks states, "Poor children have suffered the most from our newly permissive approach to reproduction [single parenthood] ...out-of-wedlock births are far more likely in lower-class than in middle-class families (Jencks, 1992: 131)."

Consequently, the rise of these family structures has brought about an increase of poverty trends in these family structures. In 1959, 28% of U.S. poor families were headed by single-parent women and in 1988 this number rose to 63.7% (Jencks, 1992: 131). Following this increase are poverty issues that have changed dramatically in form. For example, women and their children have the highest rates of *risk* of poverty and poverty itself, that women and their children are at high *risk for homelessness* while the rates of homelessness increase for these families, and that these occurrences are more likely to befall onto women of color (Jencks, 1992: 134).

## 1.2: The Housing Problems Facing Women

Women's changing roles in their families and in society have not been followed by structural changes in society.<sup>5</sup> As a result, the unavailability of affordable housing stock has worked adversely to women's rising role as heads-of-households and in their ability to support these families. More important, the available housing stock is often not affordable for these families; yet, paid on their behalf to deter homelessness. This incident, financially exhausts the families and directly impacts the family's stability.

The most basic problem impacting all women-maintained families is that urban designers have long created housing for the nuclear family and the life-cycles of these families (Kaplan,

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<sup>5</sup> For purposes of this paper, structural change is restricted to the quantity and quality of housing stock and the availability of housing for women. While there are other structural changes in society that affect women's progress, I am concentrating on the housing needs of women as their role in their family changes.

1981:77-78).<sup>6</sup> Anderson-Khleif argues, in "Housing Needs of Single-Parent Mothers," the fact that housing is developed for a certain family structure inherently causes problems for any families that do not meet the profile. The overwhelming majority of housing structures are those that best fit the needs of a married couple with children and adequate incomes. The changing composition of families, make for a mismatch in the housing stock available for the women-maintained families seeking housing.<sup>7</sup> Additionally, because the housing stock prices largely depend on a married couple's two-income household, the amount of rental prices for these units tend to be higher than what single-parents can afford--and, home purchasing becomes unattainable.

### **1.3: Female Single-Parents and their Housing Issues**

Along with the physical mismatch in housing, gaps in housing on-site services exist, also. According to the Women's Institute for Housing and Economic Development, Inc., women-maintained households often have greater social service needs than other family types. However, social service systems are not effectively meeting the needs of women, children, and families at local, state, and federal levels (Task Force, 1991: 5). In addition, having adequate housing is difficult for single-parent women and their families (Task Force, 1991: 5).

Current statistics show increased single-parent households, rising drop-out rates, higher rates of poverty for women and children, growing numbers of reports of child abuse and neglect, higher rates of homelessness for women and children, and dramatic increases of youth violence (Task Force, 1991: 6). Further, federal and statewide budget-cuts threaten to reduce the amount of money available to social service programs which threatens these families even more. According to Unlocking the Door: An Action Program for Meeting the Housing Needs of Women, all too often, the families that are most adversely affected are disproportionately single-parent, low-income, and minority.

As rental prices, unemployment, poverty rates, and single parenthood continue to increase one can legitimately project that affordable housing problems and the need for social services will increase. The Women's Institute for Housing and Economic Development, Inc. states that, "about two-thirds of women-maintained households with children are renters and well over one-half of these are poor." Further, more than two-thirds of all poor renter households with children are maintained by women and on average these women spend 58 percent of their total income on rent (Task Force, 1991: 2).

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<sup>6</sup> The life-cycle model is an idealized sequence based on societal assumptions and expectations. The family life-cycle model is divided into eight phases: young married couple without children; the childbearing family; the preschool stage family; school stage; families with teenagers; families launching children into society; the empty-nest families; and aging families (Kaplan, 1981:77-78).

<sup>7</sup> Further, the permanency of housing units has made it difficult for these structures to change consistent with the changing composition of families. Given that housing is built to last for a substantial amount of years, it is rather difficult to expect flexibility from these structures.

There is a widespread misconception that the evident problems facing female-single parents could be relieved if policy, planners, and social-workers could prescribe the correct project or program (Task Force, 1991: 4). There is the belief that if public policies could work to get women off of social services and into stable and skilled jobs, thus increasing overall employment and income opportunities, then women's housing problems could be resolved (Task Force, 1991:5). However, the Women's Institute for Housing and Economic Development, Inc. argues that, the fact remains that many women who experience difficulty affording housing for their families often work full-time; therefore, employment is not a solution for women's housing and financial problems, especially those women raising children alone.

#### **1.4: Housing Discrimination Against Women-Maintained Households**

Exaggerating the problem of women-maintained family's inability to secure affordable housing is that these families often face housing discrimination because of their gender, race, marital status, income source, and amount of children. Discrimination surfaces not only at an overt level, but in the historical and current neglect of women's participation in the development and implementation of housing and related service programs.

Discrimination, at all levels, has contributed to the current mismatch in housing stock and service for women. For example, women are often rejected when applying for larger multiple-bedroom apartment complexes because generally these units cost more and the landlord's assumption that the women may default on rental payments (Anderson-Khleif, 1981: 20). Often, women are rejected to housing that they are financially eligible based on outside issues; thus, they are left to chose amongst inadequate housing options.

Adding to the affordable housing problem is that there are few social services that cater to the specific needs of single-women with children largely due to the social deviance stigma that these families are labeled with (Anderson-Kheif, 1981: 20). Accommodating the needs of single-parents indirectly addresses issues of sexuality, independence, non-traditional lifestyles, and feminist theory. The issues related to discrimination are often overlooked when analysis of the problems of women-maintained families and affordable housing are considered.

#### **1.5: The Needs of Lower-Income Single-Parents**

Along with mismatched inadequate housing available are the specific needs of lower-income single-parent mothers. Current data show, in Building for Women, that as family composition changes, consistent with these changes are the living arrangements of these families (Keller, 1981: 40). For lower-income single-parents the problems grow exponentially and differ in form.

Low-income single-parent women decide where to live on the basis of five conditions (Anderson-Khleif, 1981: 21). All which are critical to the health of the family's stability yet, often, compromised or traded-off when housing affordability conflicts with personal needs.

First, it is important for lower-income single-parent women to select housing that maintains social contacts and established school settings for the children. The need for women to maintain their established support networks and for their children to remain in the same school for a length of time assists in the overall stability of the entire family.

Second, women desire to live in settings that work to ensure their own social status. One's community typically designates social status and women, along with their families, desire to maintain their sense of community and their placement within a given community.

Third, it is important for women to live in proximity to child-care and other supportive service arrangements. Given that these families have additional needs than nuclear families, and only one parent to address their needs, it is important the women have access to services. Proximity and accessibility to frequently visited social services alleviates stress and works toward progress.

Fourth, it is important to live in an environment where women can make new social contacts. Living in such an environment works to decrease feelings of isolation for the single-parent and the children and can build dependable networks. Alike any other family, these families need to be able to expand their social networks and minimize their feelings of alienation from society.

Fifth, women desire to live within reasonable commuting range of jobs or job training. The financial dependence on employment plays a critical role in where women tend to live. Minimizing commuting time brings less stress for the family and creates employment stability.

As stated, often lower-income single women with children have to compromise many of their concerns when the affordability of housing limits the housing stock available to them. The result of this impact threatens the stability of the family and works against their social and economic progress.

#### **1.6: Trends in the Latino Population<sup>8</sup>**

Added to the problems of female single-parent families, are cultural patterns that result in Latinas being more vulnerable single-parenthood and the lack of adequate housing. There are eight culturally specific patterns occurring within the Latino community that contribute to the problems of Latinas and housing.

First, Latinas have higher than average birth rates and tend to have children at a younger age than other non-Latina women (Valdivieso and Davis, 1988: 3). This is particularly true of recent immigrants, who may be reflecting the larger family size norms of their native countries.

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<sup>8</sup>The term Latino denotes both male and female members of this group. The term "Hispanic" is used in order to be faithful to written text or personal racial designations made by other people.

The total fertility rate of immigrant Latinas was 2.9, one child greater than the 1.8 rate for non-Latinas in the United States (Valdivieso and Davis, 1988: 3). American born Latinas averaged slightly less than immigrant Latinas with 2.4 children (Valdivieso and Davis, 1988: 3).

Second, high birth rates contribute to the young age structure of Latinos, relative to the U.S. as a whole. In 1988, the median age in the U.S. was 32.2 years old, compared to only 25.5 years of age for Latinos (Valdivieso and Davis, 1988: 3). High fertility keeps a population young because of the continuous increase of births. Consequently, younger age groups require day care, social services, education, and jobs.

Third, there are higher rates of poor woman-maintained families in the Latino community than non-Latino populations (Valdivieso and Davis, 1988: 8). Of the 5.1 million Latino households, 23% are headed by women (Valdivieso and Davis, 1988: 8). Latino families are less likely than others to be headed by a married couple and much more likely to be headed by a single-parent, usually the mother (Valdivieso and Davis, 1988: 8). According to U.S. Hispanics: Challenging Issues for the 1990's, "Married-couple families account for only 70 percent of all Hispanic families, compared to 80 percent of non-Hispanic families. Nearly one-quarter, 23 percent, are headed by an unmarried or separated woman, while 16 percent of non-Hispanic families are female-headed." Ralph Valdivieso and Cary Davis state, "A whopping 44 percent of Puerto Rican families are headed by single-parent females, double the Hispanic and almost triple the non-Hispanic average."

Fourth, Latinos have higher school drop-out rates and lower rates of educational attainment than non-Latinos. Low educational achievement has been a major barrier to the advancement of Latinos in the U.S. In 1988, 62 percent of Latinos age 25 to 34 had completed four years of high school, but a much higher proportion of 89 percent of non-Latinos had completed high school (Valdivieso and Davis, 1988: 6). Further, only 12 percent of Latinos in the 25 to 34 age bracket had completed four or more years of college, less than half the percentage of non-Latinos (Valdivieso and Davis, 1988: 7).<sup>9</sup>

Fifth, impacting the Latino population greatly is the lower rates of English literacy and fluency. The use of English by Latinos depends in part upon whether they are foreign or native-born, and, for the native-born, how far removed they are from the immigrant generation (Valdivieso and Davis, 1988: 11). The large Spanish-speaking U.S. population has special needs and this presents many challenges to educators and service providers. Currently, there is a large unmet need for English classes for adults and the failure to provide such services blocks the

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<sup>9</sup>The range within Latino groups is even more striking, from a low of 8 percent of Mexican Americans to a high of 24 percent of Cuban Americans with four or more years of college. Further, the completion of high school follows the same pattern with Mexicans as low as a 54% four-year high school completion rate and Cubans as high as an 83% four-year completion rate (Valdivieso and Davis, 1988: 7).

adaptation of non-English or limited English speakers and impedes their ability to participate in other social activities that might bring positive outcomes--e.g. better jobs, access to social service, increased education, etc. (Valdivieso and Davis, 1988: 12).

Sixth, the Latino population has lower than average wages and higher rates of unemployment. With the relative low educational levels and language problems, Latinos tend to enter poorly-paid jobs with little chance of advancement. Not only are Latinos over-represented in low paying, semi-skilled jobs but work in economic sectors vulnerable to cyclical unemployment and in some industries, like manufacturing, that are threatened with a long-term decline (Valdivieso and Davis, 1988: 7). Latinos are as likely as non-Latinos to be in the labor force, yet they are more likely to be unemployed (Valdivieso and Davis, 1988: 7). In 1988, 8.5 percent of Latinos were out of work compared to only 5.8 percent of other Americans (Valdivieso and Davis, 1988: 7). The low-status occupations and high unemployment among Latinos translate into low incomes and high poverty rates.

Latina women, and Mexicans and Puerto Ricans in particular, are less likely to be working than other women. Only 51 percent of female Latinas, and roughly 40 percent of Mexicans and Puerto Ricans, were in the labor force in 1988 compared to 56 percent of non-Latina women (Valdivieso and Davis, 1988: 7). According to U.S. Hispanics: Challenging Issues for the 1990s, "some observers feel that this difference reflects the traditional Latin American disapproval of women working outside the home. However, this gap may be closing: the percentage of younger Hispanic women who are working exceeds that of young non-Hispanics."

Seventh, there are higher rates of discrimination based on gender and race in the Latino population. Because many Latinos have darker skin than the average non-Latino, and because many speak Spanish and English with an accent, they are an easy target for discrimination (Valdivieso and Davis, 1988: 5). Public concern and misinformation about illegal immigration has tarnished the image of all Latinos because most non-documented immigrants are from Latin America. Many blame Latinos for the lack of employment opportunities, high drug flow, and governmental spending (Valdivieso and Davis, 1988: 5). Latinos have faced discrimination in schools and housing, and in obtaining jobs and promotions (Valdivieso and Davis, 1988: 6). They have suffered harassment by police and have been discouraged from political participation. Latinos continue to experience ethnic discrimination in society and this trend pervades their housing options.

Eight, home ownership has become an unreachable goal for most Latino households. The lack of property ownership is particularly unavailable to Latina female heads-of-households. Only 40% of Latino households were homeowners in 1985, compared to the 64% of the general population (Task Force, 1991:10). According to Unlocking the Door: An Action Plan for Meeting the

Housing Needs of Women, of the Latina female-headed households, 79% are renters and this does not include those living with extended family--the houseless population.

Exaggerating all of these problems, is that according to the 1990 Census, population projections estimate that the fastest growth will take place in the Latino population (Valdivieso and Davis, 1988:3).<sup>10</sup> These trends are more pronounced in the State of California which comprises roughly 35% of the total US. Latino population and which is projected to be the state with the largest Latino population growth (Valdivieso and Davis, 1988: 1-2). With an increase in the Latino population, in the State of California, one can also project an increase in the magnitude of problems that currently threaten the well-being of Latinos. It is for this reason, that I focus this paper on Latinas working to assist other Latinas--self-sufficiency.

Further, the political climate of California has moved in an area that can be characterized as "anti-immigrant"--with Latinos as the main culprit. This sentiment is reflective in recent "Save Our State (S.O.S)" legislation introducing Proposition 187 which:

Makes illegal aliens ineligible for public social services (e.g. Health and Welfare Benefits, Public Education, Federal Programs), public health care services (unless emergency under federal law), and public school education at elementary, secondary, and post-secondary levels...Requires various state and local agencies to report persons who are suspected illegal aliens to the California Attorney General and the United States Immigration and Naturalization Service (California Ballot Pamphlet, 1994:50-53).

California is a main entry point for immigrants from all over the world, particularly Mexicans and Central and South Americans (Valdivieso and Davis, 1988:15). It is estimated that the impact of this legislation will not result in less legal or illegal immigration but in increased health, education, and employment problems. These trends will not only affect the public-health of the Latino population, but of the entire State of California. This proposition was introduced to lessen State spending, thus, it is clear that the role of services administered by the government will decrease and that individuals will have to find innovative strategies to address the remaining problems.

In addition, current Welfare Reform policy and proposed budget-cuts threatens single-parent families. Given that single-women and their families are the only people eligible for Aid to Families with Dependent Children (AFDC), it is my estimation that budget-cuts will reduce the amount of eligible families. The problems tailing this change in policy will leave female-headed households in a dangerous vulnerable state. Given the regressive proposed political policies, those

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<sup>10</sup>The Hispanic population will continue to grow more rapidly than the U.S. population as a whole over the next decade. The growth will be fueled by a relatively young age structure, higher fertility rates, and immigration. Recent projections show a Hispanic population of 21 million in 1990 and nearly 29 million by the year 2000. At the turn of the century, Hispanics will comprise just over 10 percent of the projected U.S. population, and about 16 percent of both the school-age children and of those 18 to 24 years old, the age groups entering the future labor force (Valdivieso and Davis, 1988:3).

at the greatest disadvantage in society are suddenly challenged to continue providing for their families in the absence of state and federal assistance.

Chapter 1 has discussed housing issues affecting women-maintained households and trends in the Latino community to give shape to the problems of Latinas and Housing. Given the wide spectrum of problems, the following two chapters discuss the location of where the housing development targeted and the history of the community economic development corporation's effort to address the issues stated above. Reviewing NEW's methodology helps to illustrate how other Latina's can shape their work to address these growing problems in the Latino population and to test for replicability.



# Chapter 2: The Westlake District of Los Angeles

## **2.1: The History of the Westlake District**

The Westlake district is located just southwest of Central Los Angeles, California. This area began to be developed in the 1860s, when downtown employees and professionals desired a fashionable residential area to live that was close to Central Los Angeles. Thus, this area became the "bedroom" community for Downtown Los Angeles' employees.

The real estate in the area began to boom in the 1880s as Los Angeles continued to grow and attract residents. The discovery of oil, in the Westlake district, brought increased settlement to the area and immediately labeled this area as a high property value district with higher-income residents. Present today, are oil derricks and fashionable Victorian mansions that represent the era (Levin and Associates, 1988:2-3). The Westlake district, at that time, was characterized as a higher-income professional Anglo neighborhood.

The 1920s through 1940s brought about a changed character of the Westlake district. Families began to move out of the neighborhood as the fashionability of living in suburban settings and the ownership of cars hit these already well-off families. During the same time, the Central Los Angeles, which was the great focal point of Los Angeles, began to stretch westward and the emphasis for development changed consistently with the new directed growth (Levin and Associates, 1988:2-3).

In the 1960s, the Westlake district was regarded as a "suitcase" for professionals who worked in the downtown area of Los Angeles (Cruz, 1990: 15). Typically, after six to seven years of

living in the Westlake district and obtaining better paying jobs, many of these families would move out as they could now afford to live in the suburbs. During this time, the Westlake area was predominantly Anglo or European (Cruz, 1990: 15).

Upon this shift, the population that remained and that continued to move into the Westlake area were immigrant Mexicans (Pico Union Neighborhood Council, 1971). The increased amount of an immigrant population worked to pull other immigrants from Puerto Rico, Cuba, South America, and Asian countries. In a century, the Westlake district's neighborhood profile transformed from a high-income Anglo neighborhood to a low-income Latino neighborhood. With this shift in ethnic composition, came new social and economic trends. By the 1980s, the Westlake area was predominantly Latino (Cruz, 1990: 15).

**2.2: The Westlake District Today [See Appendix A.]**

Currently, the Westlake district is 79.55% Latino (Los Angeles CHAS Report, 1994: 18) [See Table 1a.]. The dominant Latino ethnicities are Mexican, Salvadoran, Guatemalan, Nicaraguan, and Puerto Rican. However, a growing presence of Asian immigrants is quickly impacting the profile of the Westlake area. The Asian population represents 10.7% of the total Westlake district population and this population has grown 32% since 1980 (Los Angeles CHAS Report, 1994: 211) [See Table 1a.].

**Table 1a.**

<b>1990 Census Data for Westlake</b>		
<b><u>A. Population and Ethnic Composition:</u></b>		
<b><u>Ethnicity</u></b>	<b><u>Population</u></b>	
<b>White</b>	6,956	(6.46%)
<b>Black</b>	3,099	(2.88%)
<b>Hispanic (all races)</b>	85,678	(79.55%)
<b>Native American</b>	270	( 0.03%)
<b>Asian &amp; Pacific Islanders</b>	11,524	(10.70%)
<b>Other</b>	181	( 0.01%)
<b>Total Population</b>	107,708	
<b>Households</b>	48,646	

*Source: 1990 Census Data*

The Westlake area is easily characterized as a blighted Los Angeles district. While there are many stores and businesses, many are owned by outside business owners and are not commercial or chain stores (Los Angeles CHAS Report, 1994: 10). By observation, it is clear that the development of this area has been deferred for many years, perhaps decades, now. A current report states, "As of

1970, an estimated 71 percent of the construction in Westlake are dated from before 1933, another 11 percent from 1933-1934, and the remaining 18 percent occurred within the next 26 years. Since that time, there has been limited new construction" (Robert Charles Lesser and Co., 1988: 6-7).

Over the years, population density in the Westlake district has increased and there are now 134 people per square acre (Los Angeles CHAS Report, 1994: 20). Affordable rental housing is scarce, as are larger three-bedroom apartment units. Most families live in overcrowded conditions, and many feel obligated to take in family or friends as they immigrate to the United States (Resident Interview, 1995). Thus, there is a clear housing problem in terms of too many people per unit due to the lack of affordability and the absence of larger units.

Westlake district residents are overwhelmingly renters, 90 percent (Pico Union Neighborhood Council, 1971). Of the 34,691 total housing units available in the area, only 5.5% are owner occupied and the rest are rental units. Similar to the lack of community business ownership, is the lack of housing property ownership.

A survey of the Pico Union area, a community within the Westlake district, revealed a high level of transiency (Meyer and Allen Associates' Survey, 1988). The survey found that "40 percent of the Mexican/Mexican American population and 45 percent of the other Latin (especially Cuban and Puerto Rican) population (which together constituted about 75 percent of the total) has been there less than three years; only 16 percent of the Mexicans and 7 percent of the other Latinos had lived there for five years or more. Over one-third of the area's population stated that they would be moving in the next two years." The high level of transiency indicates the temporary status of the residents and the lack of resident investment in the community--based on the assumption that people that have temporary status in an area will not invest their time or money in community building and long-term planning for the area.

Westlake residents typically work in the garment district, in toy factories, or as domestic workers in private homes. Many are illegally employed, and most receive low wages and no other employment benefits. The median income in this area in 1993 was \$16,620.00 (Los Angeles CHAS Report, 1994; 19) [See Table 1b.].

A significant and growing percentage of the population is self-employed. The largest self-employment businesses are street vendors and auto mechanics. The Westlake district has realized the larger profits in working for themselves versus being employed at other businesses.

Among the self-employed, street-vending is controversial and profitable. In the City of Los Angeles, street-vending is against the law, however, many immigrants who once sold food and merchandise in their mother country now find equal or more profits on the streets of the Westlake district. Further, street vending often increases street life and vitality while at the same time making goods available to residents who would otherwise not be able to afford them.

**Table 1b.**

<b>1990 Census Data for the Westlake</b>	
<b><u>C. Income Composition:</u></b>	
<b><u>Income</u></b>	<b><u>Amount of Income</u></b>
Average Household Income	\$16,620
Average Family Income	\$21,179
Average Per Capita Income	\$ 6,457
<b><u>D. Poverty Status:</u></b>	
<b><u>Poverty Status</u></b>	<b><u>Total Westlake</u></b>
Households at or Below the Poverty Level	38,153
Families at or Below the Poverty Level	37,241
Persons at or Below The Poverty Level	104,650
AFDC Individual Recipients	43,007
AFDC Family Recipients	

*Source: 1990 Census Data*

Street vending is just one example of informal economic activity, many residents work directly out of their homes in activities such as: shoe repairs, baby sitting, sewing, and cleaning houses. As opportunities for formal employment have been reduced in Los Angeles, informal activities have increased.

One of the largest impacting informal economic activities is drug dealing in the Westlake district. Streets and intersections in the area are pickup points for drug dealers and buyers (Chincilla, 1994:60). A large proportion of the consumers are from outside of the area. This is noted by the location of where street drug-dealers tend to congregate, which is close to the freeway entrances that serve as an easy exit for purchasers (Chincilla, 1994: 62).

High levels of crime and drug dealing in the Westlake district led to the establishment of street barricades at street intersections and the dispatch of 160 policemen to the area. Crime, drug dealing, and drug use has substantially increase in the area over the years and characterize the district (Chincilla, 1994: 68).

Although drugs are relatively new to the area, gangs have been in the Westlake for a long time. The largest gang in the area is the 18th Street gang which is a multiethnic gang (Chincilla, 1994: 69). Over the past decade, Salvadoran gangs such as the "Mara Salvatrucha" have emerged

and are considered amongst the toughest. In the Westlake, although gang divisions may be primarily ethnic or national, membership in a gang supersedes nationality (Chincilla, 1994: 68). The presence of gangs in the Westlake area is highly obvious through "tagging."<sup>11</sup>

The age composition for the Westlake area of Los Angeles shows a young population [Table 1c.]. The Census Data show that over one third of the population is between the age of 1-17 years old and that 72% of the population is between the ages of 1-39 years old. The young Latino age composition signals lower educational attainment, higher risk of poverty and poverty itself, lower rates of employability, lower income, lower wages, and higher birth rates (Valdivieso and Davis, 1988:4). In this instance, the Census data supports these trends amongst the younger Latino population in the Westlake.

**Table 1c.**

<b>1990 Census Data for Westlake</b>	
<b><u>B. Age Distribution:</u></b>	
<b><u>Age</u></b>	<b><u>Population</u></b>
<b>&lt;1 - 17 years</b>	36,621 (34%)
<b>18 - 39 years</b>	40,929 (38%)
<b>40 - 60 years</b>	18,310 (17%)
<b>60+ years</b>	11,848 (11%)

*Source: 1990 Census Data*

The Census Data for the Westlake area of Los Angeles show that 53% of the population do not have a high school diploma and only 12% have a college degree education [Table 1d.]. The low levels of education associated with the Westlake can help to explain the poverty rates, high unemployment, lower-income, and inability to afford adequate housing. Lower and under-educated populations indicate the need for additional services (e.g. job training, education, social services, etc.) and this is clearly the issue in the Westlake.

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<sup>11</sup>Tagging is a form of graffiti that announces gang, territory, or gang member.

**Table 1d.**

<b>1990 Census Data for Westlake</b>	
<b><u>F. Educational Status:</u></b>	
<b><u>Degree</u></b>	<b><u>Total Westlake</u></b>
<b>No High School Diploma</b>	57,085 (53%)
<b>High School Diploma</b>	37,698 (35%)
<b>Bachelor's Degree</b>	10,771 (10%)
<b>Graduate Degree</b>	1,077 ( 2%)

*Source: 1990 Census Data*

However, associated with the above is the low rates of citizenship [Table 1e.]. Data, for the Westlake district, show that 55% are not citizens and only 41% are born in the United States. Given that Latinos have lower than average voting rates, one can fairly assume that not all qualified voters are voting and many of the Latinos in the area can not vote. Thus, gaining political power, leadership, resources remain in a dilemma. Further, this indicates that the traditional routes of political change are not present due to the lack of able voters. The low rates of citizenship substantiate the immigrant status of the area. Additionally, citizenship status often creates opportunities or barriers for accessing services. Further, low rates of citizenship might create a spirit of helplessness or vulnerability, given the current support of Proposition 187 and other policies alike.

Given the rate of non-documented residents, many mistrust government agencies. Further, many recent immigrants do not understand the process for accessing affordable housing or other services, thus, the population has remained underserved. The impact of this trend results in the overall lower public health standard and in an overcrowding housing crisis. Based on resident's interviews and their demand to remain confidential, this mistrust of outside assistance or inquiry was made very clear.

**Table 1e.**

<b>1990 Census Data for Westlake</b>	
<b><u>E. Citizenship:</u></b>	
<b><u>Civic Status</u></b>	<b><u>Total Westlake</u></b>
<b>Born in the United States</b>	44,160 (41%)
<b>Naturalized Citizens</b>	4,308 ( 4%)
<b>Not a Citizen</b>	59,239 (55%)

*Source: 1990 Census Data*

Further, the undocumented status of many of the Westlake district residents affects labor and housing issues in this area. First, "managers of overcrowded rental units are willing to look the other way [regarding non-documented residents] in return for a monthly 'silencing' fee averaging \$10 per person per month; renters look upon this as part of the informal housing costs" (Chinchilla, 1994: 60). Finally, "the fact that many [undocumented workers] did not speak English meant that the majority were relegated to low-wage service or manufacturing jobs...Because of their undocumented status, and in some cases the experience of persecution of union activists in their own countries, some were afraid to join unions and/or to demand better wages or working conditions" (Chinchilla, 1994: 61).





# Chapter 3: New Economics for Women (NEW)

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This section presents NEW's history and the incidents related to the Casa Loma development, such as: the design of Casa Loma and focus group findings; Casa Loma physical site; on-site services at Casa Loma; managing the Casa Loma project; and, residents at Casa Loma.

## 3.1 The History of New Economics for Women (NEW)

The first Economic Development Corporation in the nation formed and operated by Chicanas, New Economics for Women (NEW) was created in 1986 when a group of Latina professionals decided to turn feminist theories of architecture and economic development into pulsing reality by focusing on the needs of Latina single-heads-of-household and families.<sup>12</sup> By combining an economic development agenda with social service initiatives, NEW works to: provide long-term affordable housing for low-income one-parent households; promote the economic sufficiency of parents; provide access to quality child care; provide jobs and employment training; and, community support and social service referral.

NEW was founded by the leadership of Comision Femenil Mexicana Nacional, Inc. [The National Commission of Mexican Feminist] (CFMN). CFMN is a national organization of Latina feminists with a track record of establishing ground-breaking programs that meet the needs of Latinas and their families. NEW originally began as a subcommittee of CFMN's task force to address housing issues related to Latino families, under the presidency of Leticia Quesada.

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<sup>12</sup>NEW was created to meet the housing needs of Latina single-parents, therefore, the history of NEW is intertwined with the history of their first project, the Casa Loma Project.

The women who created NEW were: Sandra Serrano-Sewell, Director of Centro de Niños; Rebecca Morales, then a Professor at the University of California at Los Angeles' School of Architecture and Urban Planning; Beatriz Olvera-Stotzer, a Manager at the Los Angeles Department of Water and Power; Carmen Luna, a Community Outreach Manager for American Savings Bank; and, Public-Interest Attorney Maria Rodriguez. Later, Esther Valadez, an Attorney and Developer for Affordable Housing Associates, and Maggie Cervantes, President of CFMN, joined the efforts.

Interest in developing affordable housing began from a Ms. magazine article discussing the lack and mismatched services for female single-parents. At a CFMN meeting, Rebecca Morales introduced the article and requested that CFMN establish a task force to investigate services available to Latina single-parents. At that time, the five women, mentioned above, joined to establish the subcommittee. Morales, then a Professor at the University of California at Los Angeles' School of Architecture and Urban Planning, brought the expertise and research skills of two planning interns from UCLA.

Further research by the subcommittee showed that many social service cutbacks, occurring during the Reagan Administration, left single-women with children highly vulnerable to poverty and homelessness. The Task Force decided that it was their responsibility to develop strategies that did not depend highly on social services which were threatened to be eliminated through the Reagan Administration (Cervantes Interview, 1/1995).

At the time of the research findings, Rebecca Morales introduced a case study of a successful on-site service housing facility for medical students at Drew Hospital to the group. The Drew Hospital case study revealed two important qualities. First, on-site services made living easier. Second, the living arrangements set a foundation for building a career for those families living at the facility. The subcommittee considered tailoring the case-study housing facility to Latina single-parents so that it, also, could set a foundation for building careers and to facilitate easier family-living. More important, the self-initiative framework, that it planned to adopt addressed federal cutbacks in social service programs and fostered self-sufficiency.

In 1986, CFMN elected Beatriz Olvera-Stotzer as President. During this time, CFMN was overseeing: the Chicana Feminist Action Center, an employment referral and training organization; Centro de Niños, a child-care and pre-school center with two sites in Los Angeles; Casa Victoria Housing Facility, in which CFMN was beginning to work collaboratively with the Catholic Youth Organizations (CYO); and, it was proceeding with its general advocacy endeavors local, state, and nationwide. Olvera-Stotzer believed that CFMN had "too much on its plate" in terms of programs and future projects (Olvera-Stotzer Interview, 1/1995).

Simultaneously, the subcommittee was "beginning to feel suffocated" by its lack of capacity and autonomy (Olvera-Stotzer Interview, 1/1995). Much of these feelings resulted from the slow

pace the CFMN moved due to its other obligations. The women involved in the subcommittee had become dedicated to their work and desired to move forward with their goals. CFMN, during that time, was considering scaling-down their involvement to address their current projects more thoroughly. New projects and endeavors were put on hold until CFMN was able to adjust to its new president.

As a result of CFMN's need to scale-down, the subcommittee requested that it remove itself from CFMN to become an independent organization. Given Olvera-Stotzer's leadership role in both organizations, she agreed to allow, and encouraged the subcommittee, to become independent and create its own organization. With this, Olvera-Stotzer achieved reducing CFMN's activity and broke new ground for the subcommittee.

The subcommittee became a non-profit organization in 1986 and unanimously voted to call the organization New Economics for Women (NEW). According to Sandy Serrano-Sewell, the group of women strategically created the organization's name. The issue driving their decision of what to name the organization was to "avoid a name that would undermine or threaten future projects" (Serrano-Sewell Interview, 1/1995). In this situation, a Spanish word in the title was consciously recognized as a "threat." After careful consideration, the women agreed that the title New Economics for Women (NEW) best suited their goals and needs.

The goals established by the group of women centered on Latinas. Although the women originally came together to respond to housing issues, the women quickly agreed that "limiting themselves to housing would be foolish" (Serrano-Sewell Interview, 1/1995). Development options that the women toyed with ranged from housing to medical clinics. However, the women uniformly agreed that they admired the work of the East Los Angeles Community Union (TELACU) and desired to follow in their achievements.<sup>13</sup> Many Latinos social service organizations and workers consider NEW as TELACU's female counterpart, although the women interviewed clarified that this was not intentional.

Further, NEW desired to push forward with the idea of Latino self-sufficiency. Therefore, it agreed to employ and actively pursue Latino's for the development and construction of Casa Loma. Further, this addresses the idea of creating jobs for professional Latinos, while working on projects to expand resources for disadvantaged Latinos. NEW liked this idea and adapted it as its practice.

Upon NEW's establishment, the women continued to meet twice a month and create an action plan. As the women proceeded, a clear challenge was the need to raise funds for their projects. Given that the women desired to create affordable housing, they also realized that

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<sup>13</sup>TELACU is an organization that focuses on the social service needs of the East Los Angeles community: employment training; medical services; advocacy; literacy and English assistance; and, referral. They are one of the first non-profit social service organizations founded by Latinos in Los Angeles. They have provided a lot of leadership for other Latino organizations and have assisted many community residents.

raising the funds would be difficult. There were two major issues that negatively affected their requests for funds. First, that they were an organization that focused on single-women. Second, that they were an organization that focused on Latinas. The women believe that many grant makers felt that funding an organization with such goals would be somewhat "risky" (Olvera-Stotzer Interview, 1/1995).

Nevertheless, NEW developed a grant-writing team that continued to solicit grants from funders. Those that composed the grant-writing team were Rebecca Morales, Carmen Luna, Maria Rodriguez, and the two interns from UCLA. NEW's first grant brought in \$80,000 for start-up and site designation. The funding was granted from the United Way and these funds helped NEW thrust forward with their action plan and goals.

In the first year, NEW worked to recruit other influential Latina women in Los Angeles. Their efforts brought in Esther Valadez who is an Attorney and Developer with Affordable Housing Associates in Los Angeles, California. Valadez introduced, and convinced, NEW of the idea to pursue Low Income Housing Tax-Credits (Cervantes Interview, 1/1995).<sup>14</sup> Valadez's strategy was to move away from grants that needed to be renewed annually and that could later threaten the stability of funding for the project.

Valadez, already familiar with tax-credits, was able to work with a colleague from Chevron Corporation to secure tax-credits for equity funding. Her negotiations with her Chevron Corporation acquaintance secured \$8,000,000 worth of tax-credits to be paid in equal payments over eight years (\$1,000,000 per year). With this accomplishment, all other funding efforts moved forward because NEW had secured equity funding to persuade and convince lenders.

During the months of securing tax-credits, CFMN member and past President, Gloria Molina was considering running for City Council. Sandy Serrano-Sewell, godmother to Molina's children and best friend, had worked on various other political campaigns and took the role as campaign manager. NEW and CFMN, holding much political influence in the area, endorsed and supported Molina. In return, Molina assured the women of NEW that if voted as City Councilperson she would advocate, monitor and, hopefully, secure funds for CFMN and NEW projects.

Molina's campaign secured her a seat for City Council. Upon entry, Molina worked to move funding requests along for NEW. Many times, when the women had not heard a response from city or state departments, they would call Molina and request that she telephone the department and ask for a status report or to vocalize her support of their application (Serrano-Sewell Interview, 1/1995). Loans that Molina helped to secure were: \$4,941,954 from the Community Redevelopment Agency; \$2,948,841 from the Century Freeway Housing Program; and, \$3,595,000 from the

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<sup>14</sup> For an explanation of Low Income Housing Tax Credits, See Appendix B.

California Department of Housing and Community Development Rental Housing Construction Program.

The months during the funding was being secured, NEW experienced two unfortunate incidents. First, Los Angeles experienced a terrible earthquake in October 1987. The earthquake left the Centro de Niños site, in the Westlake district, damaged and unsafe. The Westlake Centro de Niños site had been the meeting place for NEW. The damage threatened their office site and CFMN's child-care facility. The American Cancer Society, who was the owner of the land, requested that Centro de Niños evacuate and close the facility in early 1988 (Serrano-Sewell Interview, 1/1995). The property went for sale during the same time.

This incident both slowed and expedited NEW's development plans. The damage to Centro de Niños left the women of CFMN and NEW in search of a new site to locate the child-care facility. During the same time, NEW was also looking for a location-site to build its affordable housing project. Recall that at that time, the funding for the project had not been confirmed and the women were being criticized for their lack of track record in this field--which was slowing down their abilities to thrust forward with their plans (Cervantes Interview, 1/1995).

The second issue that greatly impacted the development of the Casa Loma Project was what has been characterized as the "potential political scandal" (Serrano-Sewell Interview, 1/1995).<sup>15</sup> As NEW and Molina moved forward in their work, dilemmas between the two emerged. Much of this was a result of NEW feeling that Molina was not pursuing the needs of the Latino community sufficiently (Serrano-Sewell Interview, 1/1995). As the dilemmas heightened, Molina and NEW went their separate ways. Each continued to struggle to acquire the support of the Latino community. Serrano-Sewell, who was active in each activity, states that she was forced to take sides.

During the election, Serrano-Sewell reported that she loaned Molina money and, later, made out two checks that equaled the balance of the money from Molina's business account. According to Serrano-Sewell, Molina was angered and legally charged Serrano-Sewell with embezzlement (Serrano-Sewell Interview, 1/1995).

To preserve the fund raising efforts, NEW requested that Serrano-Sewell take a less public role in NEW (Serrano-Sewell Interview, 1/1995). NEW founders were worried about getting the organization funds and, clearly, with a board member who was being charged with embezzlement worked against the fund raising efforts. For that reason, Serrano-Sewell was removed from the Board of Directors of NEW and asked to take a less public role.

According to NEW, the incidents that followed are attributed to good timing. As described by Serrano-Sewell, "the gods were with us" (Serrano-Sewell Interview, 1/1995). From the time of

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<sup>15</sup>Gloria Molina was not available for an interview throughout several attempts, therefore, this story represents the perspective of Sandy Serrano-Sewell only.

the earthquake and potential political scandal, "things just fell into place" for NEW (Serrano-Sewell Interview, 1/1995). Unfortunately, the threat of political scandal caused for Serrano-Sewell to remove herself from NEW's Board of Directors and limit her involvement at a public level.

During that time, Dr. Porfirio Miranda one of the first Latino affordable housing developers in Los Angeles approached NEW for the purchase of Casa Wallbash Apartments.<sup>16</sup> The Latino community leaders were made aware of this negotiation and stepped in to stop the procedures. The group of leaders that halted the purchase were past developers of the Casa Wallbash Apartments who desired to keep the complex independent. Those in opposition had political connections to Gloria Molina's political adversaries (who were all Latino males) and enough clout to characterize the sale as an "aggressive take-over" in the community (Cervantes Interview, 1/1995). The women believe that this incident was more a symbol of the Latinos tension and struggle for community power with this group of emerging Latinas (Cervantes Interview, 1/1995).

Further, given NEW's recent connection to the Molina and Serrano-Sewell incident, the women of NEW felt that the political adversaries took advantage of the incidents to further persuade allies of the "slimey deal" that NEW was trying to negotiate (Cervantes Interview, 1/1995). For this reason, NEW was forced to take a step down to preserve their reputation in the long-run. The rebuilding of the relationship between Latino and Latina politicians in Westlake continues to be mended to this date (Cervantes Interview, 1/1995).

The Latino's efforts claimed victory and NEW once again was left without a site for its housing development and for Centro de Niños. The gain from this incident left three Board Members--Vera Salsedo, Reverend Antonio Hernandez, and Dr. Porfirio Miranda--who had extensive development track records in the community and had links to influential institutional sources. The two men on NEW's Board of Directors were casted from the Latino political circles and criticized for approaching these women before approaching them; also, for remaining on NEW's Board of Directors.

The skills that the new board members brought helped move NEW's plans forward. One of the new board members, Vera Salsedo, proposed that NEW consider purchasing the property where Centro de Niños was located from the American Cancer Society. Serrano-Sewell characterized the idea as "from the forest we could not see the trees" (Serrano-Sewell Interview, 1/1995).

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<sup>16</sup> The complex was behind in tax payments and in financial trouble. The total cost to acquire the property equaled \$50,000 which was considered affordable to NEW. The purchase of the property would bring a housing facility, an immediate track record, three experienced board members, and a temporary site to locate Centro de Niños. The purchase of this complex seemed to remedy many of the issues that the women faced regarding their lack of track record in the housing field.

The American Cancer Society had marketed the property for \$3.3 million dollars. NEW brought the price down to \$2.7 million and the American Cancer Society agreed to sell. During that time, NEW was in the process of fund raising to purchase the land and ingeniously held the sale in escrow for one year to raise the capital in the interim. The property was purchased in early 1990.

Upon securing funds and the purchase of the land, Carmen Luna entered the capital raising efforts (See Table 2a.). Luna worked as a Community Investor for the American Savings Banks. Her strategy was to obtain a loan for NEW from the American Savings Bank and, in exchange, receive Community Reinvestment Act credit for the bank. The efforts were successful and brought an additional \$4.3 million dollars to the project. Clearly, the funds were approved and secured based on Luna's employment position at the American Savings Bank. [See Table 2a.].

### **3.2: The Design of Casa Loma and the Focus Group findings**

Although much of the work during NEW's first years was absorbed by raising funds to create the Casa Loma Project, the organization worked to create a design that combined feminist theory of architecture and economic development.

To avoid imposing a lifestyle and values onto the target group, NEW decided to hold focus group meetings with local social-service workers, residents, merchants, architects, and all others who desired participation in the design of the project. NEW members realized their disattachment from the Westlake community and their economic class difference. This was largely due to the educational attainment, job status, and income levels that these women had achieved over the past years and how they consciously realized that daily practices had somewhat changed from when they were growing up. Many of these women were from immigrant or poor families in the East Los Angeles area; therefore, they felt emotionally connected to the issues while at the same time at a distance. Given these realizations, the women moved forward by holding focus groups.

The focus groups were administered by Sandy Serrano-Sewell, who had worked with Westlake community members through her work with the Centro de Niños and who was able "to draw in a crowd" (Serrano-Sewell Interview, 1/1995). The task allowed for her required low-profile involvement and depended on her reputation throughout the community.

Focus groups met two times a month at a temporary Centro de Niños location, which was a block way from the proposed Casa Loma site. At the focus groups, residents were allowed to voice some concerns, issues, and services that they felt the Casa Loma Project should address. Five major concerns surfaced as the focus groups continued to meet.

First, the women pointed to safety and security as their main concern. The Pico Union area, a community within the Westlake district, has a long history of gang and criminal behavior. The women expressed that the Casa Loma Project work to alleviate some of the present danger to these

already vulnerable families. As a result, the Casa Loma Project was designed with only one entrance and four gated doors, gate fences that surround the site, and a 24-hour security guard.

Second, the women introduced the idea of a large courtyard for children to play and a smaller courtyard for women to gather. This request was based on the desire to reduce the level of children playing on the streets and the danger that faced the children while playing on the streets. The architect and designer liked the idea, and saw them useful, hence, their original plans were redesigned to incorporate these needs by having two main play sites and several patios on each floor. The implementation of this plan allowed for an increase amount of sunlight to enter the complex, something of which ended up being viewed extremely favorable by the residents.

Third, the women expressed an interest of a "complete community" within Casa Loma (Serrano-Sewell Interview, 1/1995).<sup>17</sup> Originally, the units were designed as single-unit two story town homes. Through meetings on various occasions, the group found that this design did not address the women's requests for community living and felt that the proposed design was isolating for the women. Additionally, the women expressed that the architect was not considering the limits of children. For example, the numerous amount of stairs appeared to be physically tiring and dangerous for children who were learning to walk and for those that could fall down the stairs. The housing structure was redesigned as an apartment complex style with wider and lower than average stairs.

Another issue related to the "complete community" issues was the women's concern for the proposed walk-in closets. The design had originally proposed large walk-in closets in the two story units. The women pleaded for a change in this design because they feared visiting friends and relatives would consider them to be large enough to be converted into small bedrooms. The women expressed the concern to always meet the needs of extended family and that the simple design of the walk-in closets would add future burdens to these women. The women in the focus group also felt that if they allowed themselves to become caught up in their families problems, that they would not be able to adequately deal with their own improvement and needs while living at Casa Loma. As a result, the design changed to shallow wall closets in the living room and bedrooms.

Fourth, the women were concerned with the younger children getting lost in the apartment complex. The women, architect, and designer struggled with a manner of which to address this problem. After several group meetings, one of the women said that her child is most able to remember common animals (Serrano-Sewell Interview, 1/1995). The strategy here was to assign an animal for each floor of the unit so that the children would remember which animal is in association with their floor. For example, if a child lives on the first floor then the animal

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<sup>17</sup> For purposes of this research, "complete community" was understood as a housing structure that encouraged social activity, support, and encouragement amongst people with similar goals, interests and points of views.



Table 2a.

<b>Project Cost and Financing for Casa Loma</b>				
<b>1. Project Development Costs</b>				
Acquisition Costs			\$	2,764,350
Construction/Rehabilitation Costs			\$	11,155,762
Soft Costs			\$	1,056,325
Financing Fees and Costs			\$	809,358
Total number of Units				110
Cost per Unit			\$	143,507
Total Development Cost				\$15,785,795
<b>2. Project Financing</b>				
<b>A. Development Financing (short-term, construction financing):</b>				
<u>Source</u>	<u>Amount</u>	<u>Type of Financing</u>	<u>Rate</u>	
American Savings Bank	\$4,300,000	Loan	11%	
<b>B. Permanent Financing:</b>				
<i>a. Equity Financing:</i>				
Low Income Housing Tax Credits purchased by Chevron Corporation:			\$	8,000,000
( Tax credit equity: 8 payments of \$1,000,000 paid over 8 years)				
<i>b. Permanent Debt:</i>				
<u>Source</u>	<u>Amount</u>	<u>Type of Financing</u>	<u>Rate</u>	<u>Term</u>
American Savings Bank	\$4,300,000	Mini-perm Loan	11%	5 years
CA Dept. of Housing & Community Devpt. Rental Housing Const. Program	\$3,595,000	Loan	3%**	30 yrs.
Century Freeway Housing Program	\$2,948,841	Loan	3%**	30 yrs.
City of Los Angeles-Community Redevpt. Agency	\$4,941,954	Loan	3%**	30 yrs.
<b>TOTAL FINANCING</b>	<b>\$23,785,795</b>			
<b>3. Operating Costs</b>				
Annual Operating Costs (Outside of debt service)	\$379,596			
Annual Cost per Unit	\$	3,451		
**"Mini-perm loan" - rolls over to permanent financing with five-year term				
**Below market interest rate				
Source: Community Information Exchange, 1991.				

assigned is a deer. The figure of a deer is throughout laundry rooms, hallways, and on a tile indicating the apartment number near the front door of each apartment.

Fifth, aside from the design of the apartment complex, the women wanted to play a role in the service center's design. For example, the women were concerned about the lack of nutritional meals provided at many day-care centers. The women requested that whole kitchens be installed in the youth centers to ensure that their children would have hot meals while there. Subsequently, both of the on-site child-care facilities were granted space for full kitchen installations.

By the beginning of 1990, the funding package was put together and the design for Casa Loma was finished. Construction began in 1991 and was completed in mid-1993. Construction of the building was marred by an arson fire one week before the Los Angeles riots. The fire caused five hundred thousand dollars in damages and destroyed the framing of 12 units. During the riots and after the fire, the construction superintendent kept workers on-site to prevent additional damage.

With the advocacy of community organizers and the on-site workers, the Casa Loma project was considered an asylum from the surrounding riots. No further harm has been done since, not even typical graffiti that plagues the surrounding community. The women attribute a slow-down in the building of Casa Loma and planning of the site during the civil unrest which was sparked from the Rodney King incident. However, it has also ignited the demand for self-sufficient projects in the area (Cervantes Interview, 1/1995).

### **3.3: The Casa Loma Physical Structure [See Appendix C.]**

The physical structure of Casa Loma is critical for the resident's quality of life. Through its architectural design, the complex is spacious, clean, colorful, and provides privacy for the families.

One of the largest concerns when building the Casa Loma Project was security. The Westlake district is a high crime area and these families have vocalized their desire to minimize the threat of crime in the held focus groups. The complex was designed with a six foot metal turquoise fence that has one main entrance and four gate doors. The small amount of entrances is the result of the desire to monitor foot traffic at the site. The bright color was selected to offset the heavy metal fence which are traditionally black iron metal. Further, surveillance cameras target every entrance to monitor foot traffic and to record criminal behavior around the site.

The color scheme for the Casa Loma complex was chosen to create a certain mood. The unit's outside color scheme is a light peach, turquoise, and brick red. The colors were selected with the desire to use colors that created a bright and cheerful environment and that attracted children's attention.

Believing that the design needed to include some fun or childlike images, the architect designed the complex with images of three elephants. The three elephant theme was selected

because the architect felt that elephants are strong and gentle, at the same time. There are symbols and structures of elephants throughout each floor and the child-care center has three windows in the shape of elephants. Generally, the images work to decorate the unit and to facilitate a less institutional mood.

Given that the apartment complex's physical structure does not allow for personal yard space, the design of Casa Loma makes up for this by having plenty of outside gathering space for the families. On the outside of the complex is a full playground connected to the Centro de Niños space, for children and families to utilize. Grass and benches surround the entire complex for families to gather. Additionally, inside of the complex are two courtyards for children and families to use. Throughout the outside and inside of the complex, are palm trees and tropical like foliage which refreshes and adds life to the cement structure.

Casa Loma is a four story complex that takes up an entire street block. Its large size, however, does not restrict social interaction amongst residents. Each floor is designed to encourage social interaction, to facilitate the supervision of children by having small patios on each floor where mother's can view their children in the courtyard, and allocated space for gardening.

Generally, the three upper level floors are used for residential living and the ground level is used for a combination of uses--residential units included. In order to keep the housing separate from the on-site services, the on-site services are located on the ground floor of Casa Loma. Each service has allotted space and adequate room. The two child-care facilities have full kitchens for food preparation. The only disattached on-site service is the Mattel Learning Center which is located on the fourth floor. The reason for locating it on the fourth floor is that its low-profile location works to deter people that might see the large number of clustered computers through windows, and plan to burglarize the complex.

The Casa Loma project has 110 apartment units. The following is the apartment rental cost and room composition: 4 studio/efficiency units which rental costs range from \$89.00 to \$200.00; 28 one-bedroom apartments, that cost between \$98.00 and \$325.00; 42 two-bedroom apartments that range from \$122.00 to \$460.00; 33 three-bedroom units that cost between \$132.00 and \$428.00; and, 4 four-bedroom apartments which rental costs range from \$325.00 to \$450.00.<sup>18</sup>

The apartment units follow a consistent color and design scheme. The apartment walls are painted white and white curtains are provided for each unit. To preserve the color scheme from the outside, residents are not allowed to use different colored curtains. The living rooms and bedrooms are each carpeted with sliver gray wall-to-wall carpeting. The kitchens and bathrooms have a

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<sup>18</sup>The funding per unit is based on a sliding scale of resident income and the funder of the units. The reader will note, that the two bedroom apartments can cost more than a three-bedroom unit, this is so because of the difference subsidies attached to each unit. In this case, the CRA funds the two bedrooms and that Century Freeway Subsidy funds the three bedroom units; hence, CRA has established higher ranges of rents for the units that it will fund and this range reflects NEW's adherence to the funding qualifications.

white linoleum floors and white and gray cabinetry. The light color of the units were determined by the women in the focus groups who desired that the units be well lit and that the apartments appear clean. The inside color scheme is consistent throughout the entire complex, on-site services included.

### **3.4: On-Site Services at Casa Loma**

The parents of Casa Loma often face the double burden of shouldering full family responsibilities while holding an undervalued and economically vulnerable status in the work place. Many of the Casa Loma parents are women who work for substandard wages in garment, shoe and toy factories in downtown Los Angeles, or as domestic help in the more affluent areas of the City, without employment benefits or union representation.

NEW's goals for the program are accomplished by addressing four inter-related needs of: affordable housing; access to quality child-care; jobs/employment training programs that lead to economic self-sufficiency; community support networks; and, social service collaborations. In all, NEW has successfully achieved the four needs.

The Casa Loma project has six critical programs on-site that address the mission of NEW and the needs of the women. The services were established by the focus group participants and NEW ensured the programs.

First, there is the Centro de Niños, Inc. which is the site's day care center. The pioneer bilingual, bicultural child-care center has served the community at Casa Loma for more than twenty years. Centro de Niños operates two sites, one of which is located within the Casa Loma complex and the other near Maravilla Housing Development in East Los Angeles. Centro de Niños services range from infant to school age (0-6 years). They are contracted with NEW to care for a minimum of 70% of Casa Loma residents and 30% from Westlake residents. Through NEW's ability to secure permanent slots at this day care center, they are able to offer promised day care at no cost to the resident. NEW covers the cost of day care through subsidized contract agreements with the Centro de Niños, Inc. and with grant money.<sup>19</sup>

The second program is the Boys and Girls Club of Greater Los Angeles which is located at Casa Loma. Youth activities are provided to Casa Loma residents ages seven through eighteen. The program has an activities area that is open from 9 a.m. to 9 p.m., seven days a week. The manner of which this program compliments the Centro de Niños, Inc. works such that all residents can seek on-site day-care for children of all ages and that youth will not have to be home alone

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<sup>19</sup>Centro de Niños, Inc. works directly with the schedule of educational classes and job training programs offered by other programs at Casa Loma. There are times when the day care center extends its hours or opens on days that it is regularly closed to accommodate the needs of the women--mostly so that they can collectively attend a given event.

while their parent is at work or class.<sup>20</sup> The activities offered by the Boys and Girls Club work to address the needs of those attending the program: tutorial, art, and career development. In addition, activities often include culturally specific activities, such as: art projects, potlucks, theatrical plays, cultural celebrations, etc.

Third, is the Mattel Learning Center.<sup>21</sup> This computer-assisted on-site facility provides an area for learning. Classes that are taught on-site are general education degree classes (GED), English as a Second Language (ESL), basic computer, and basic math and finance. Centro de Educacion Popular (The Popular Education Center) conducts Spanish and English literacy classes at the learning center for Westlake residents. In addition, residents are given access to the computers for their families personal use and to promote children's use of computers when completing school work assignments. One resident taught herself word processing skills and was able to practice at the center. Her practice ultimately landed her full-time employment at a downtown office. The resident now teaches some of the residents word processing skills as she, too, continues to learn. This area is generally viewed as the place of learning at Casa Loma.

Fourth, is the Mariposa Program. This program is operated and funded by NEW and is the primary family counseling program. At the Mariposa Program, families meet regularly with a counselor to develop and assess their career, education and personal goals every two months. In addition, life skills seminars are offered to residents covering topics as health and nutrition, household budgeting and consumer buying, parenting classes, job placement assistance, and micro-enterprise development. In addition, this component of the program offers referral to outside social service agencies for women needing additional assistance that the programs can not address.

Fifth, is the Casa Loma Resident Council. This is the governing board that interacts with service providers, monitors the quality of programs services, and responds to residents concerns. The council also serves as a leadership development component for Casa Loma residents.<sup>22</sup> The resident council is mandated to hold monthly resident meetings where families are invited to voice their concerns in a public forum. In addition, office hours are held by the council so that residents can discuss their concerns on a drop-in basis.

Last, is the Senior Resident Support Program. This program provides referral and support services to seniors residing at Casa Loma. This program also coordinates with Meals on Wheels for Casa Loma senior residents.<sup>23</sup> In addition, this program oversees the Padrino and Madrina Project,

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<sup>20</sup>NEW specifically endorses the idea of having child-care for all ages to reduce the rate of children growing up as latch-key kids.

<sup>21</sup>The funds to open this center were provided by the Mattel Toy Company.

<sup>22</sup>Following the children's observation of the Casa Loma Resident Council, they formed a children's version of this council that meets and addressed the needs of children living on-site (e.g. group walk-home pools from school, safety, etc.)

<sup>23</sup>Meals on Wheels is an organization that focuses on senior citizen nutrition and in ensuring that senior citizens receive nutritious balanced meals. The program provides meals for seniors involved in the organization by delivering their meals daily.

which links up interested Casa Loma families with seniors to provide parental assistance and to build on the strength of extended family relationships.

Aside from the more formal programs, the one recreational program that has successfully united residents are the gardens. Residents grow herbs and flowers in small gardens scattered throughout the complex's natural and allocated areas. The gardens have worked to instill pride in the complex for those living at Casa Loma and has additionally served as a social leisure amongst the women.

Casa Loma was also granted a van from the Rebuild LA program in Los Angeles. After the Los Angeles Riots, transportation to remaining social service agencies was difficult. Rebuild LA purchased a number of vans with federal money and allocated them to organizations that serve a large number of people in need of social services. NEW was awarded a van and, later, purchased the van at a below-market price from Rebuild LA. The van is now available to residents with valid California Drivers License so that women without cars can run errands that would be difficult in the absence of a car.

The Casa Loma Project is considered by the Department of Housing and Urban Development (HUD) to be a national model for housing in the 21st century. The Casa Loma Project has received tremendous support and accolades from the private and public sector. Parenting Magazine recently recognized NEW with its 1994 Parenting Achievement Award for making the world a better place for children through Casa Loma. In addition, HUD has designated NEW as one of the 20 community development corporations to receive special tax-credits for economic development in the Westlake District. The accomplishments of NEW are groundbreaking for this once underestimated organization.

In addition, NEW's other projects in the Westlake area of Los Angeles include one housing structure for single-parent teenage girls who have been turned away by their parents and are in desperate need of shelter. Another, is a complex for women that are in need of transitional housing due to marriage separation, recently arriving in the United States, recent divorce, etc. Located at the single-parent teenage girls housing complex is a entrepreneurial center/business incubator which can be used by any person living on NEW's property. Forthcoming, is a three story medical clinic directly next door to Casa Loma which will offer subsidized medical services to the community.

### **3.5: Managing the Casa Loma Project**

NEW's ability to identify needed services and to develop a housing complex are noteworthy. Clearly their ability to develop housing testifies to their possession of professional and leadership skills, access to political power, a clear vision for development, and a dedication to self-sufficiency. Developing a complex is only one dimension of providing affordable housing and

NEW has proven itself as developers. However, along with development, is the day-to-day management that work to secure long-term results. In this case, NEW is faced with addressing the financial responsibilities and social goals of this complex.

Observation of NEW's process of addressing the social concerns of Casa Loma residents and the financial responsibilities of the NEW economic development corporation show that there are some issues that render further thought and evaluation.

This section discusses some current issues facing Casa Loma and NEW. First, this section discusses indicators of quality property management at Casa Loma. Second, some factors that influence the management are discussed. Third, some potential organizational/developmental dilemmas are noted. At a greater level, this section sets the foundation for lessons to be learned by NEW's housing development performance and as a guide to minimize tradeoffs between social and financial goals.

#### Indicators of Quality Property Management at Casa Loma:

In Casa Loma's financial health, rests the stability of NEW's established social goals. If the finances are insufficient or mismanaged, then this will greatly affect the availability for funds of other services. At the same time, the financial situation of the building must not be NEW's only concern, given that the organization has established concrete social goals to address.

The financial health of the Casa Loma Project ultimately rests in the property management. The practices or procedures that are used in the daily management of the unit fosters good financial health in the short- and long- term. According to Confronting the Management Challenge: Affordable Housing in the Nonprofit Sector, "At the core of good practice are the basics: marketing units; collecting rent; maintaining the quality of buildings; implementing rigorous and fair tenant selection and eviction procedures; maintaining management reporting systems; developing positive relationships with residents; devising security plans." Further, inherently the day-to-day tasks of property management are the long term responsibilities (Bratt, et. al, 1994: 90).

The Casa Loma property is managed by an outside management company, Barker Management, Inc. NEW made the conscious decision not to manage the property because of its newness to the housing field and because it desired to move forward with other projects (Villalobos Interview, 1/1995).

From a property management perspective, the Casa Loma Project fairs well.<sup>24</sup> Due to the client confidentiality with Casa Loma, the Barker Management, Inc. could not share the detailed

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<sup>24</sup> This statement is concluded based on the Local Initiatives Support Corporation's guide to well-managed properties: 1) on average, 95 percent of the rent roll is collected each month; 2) the average occupancy level of the developmetn is 95 percent; 3) the expenditures for all of the units have a change in occupancy in a given year; 4) not more than 12 percent of the units have a change in occupancy in a given year; 5) vacan apartments are repaired

information associated with Casa Loma. Generally, the Barker Management, Inc. stated that there were no occupancy problems, rent collection was excellent, that adequate operating reserves existed, and the cost of operating/maintaining every unit was pretty low.

Aside from the actual numerical data, there are some additional indicators that demonstrate good property management of the unit. First, there is a full-time Barker Management, Inc. worker on-site at the Casa Loma Project. This was mandated by NEW. Second, the Barker Management, Inc. has its own office at the Casa Loma site. From the beginning, NEW never intended to manage Casa Loma and, therefore, designed the complex with space for the property management office. Third, there is a full-time custodian staff on-site to clean the common areas. Fourth, staff is present full-time to address maintenance requests. Fifth, Barker Management, Inc. is a well-known property management company in Los Angeles, California.

In contrast to Barker Management's current work, there are four clear management issues that have arisen over the years at the Casa Loma Project. Some are still present, and require addressing, while others have convincingly changed the procedures that NEW will follow in future projects.

1. One of the first admitted mistakes is the tenant selection process that NEW used to allocate the apartments. In The Community Information Exchange, a publication profiling Casa Loma, Cervantes states "the lottery system for renting Casa Loma proved to be cumbersome with 2,400 applicants. The next time, she will rent on a first come, first served basis."

Leasing the Casa Loma apartments began in 1993. NEW distributed approximately 4,000 applications in both Spanish and English. NEW's staff provided assistance in completing the application for those that lacked the literacy skills. The availability of the apartments were advertised by posting fliers in the neighborhood, advertising in the local newspaper, and by advertising on one of the Spanish speaking radio stations.

Within a couple of months, NEW received approximately 2,400 applications for the 110 units. NEW approached this incredible demand and limited supply by holding a lottery and interview process.<sup>25</sup> Two hundred applications were selected from the lottery and those that were

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and leased within 14 working days; 6) management inspects every dwelling unit at least once a year, and other parts of the building and grounds, as necessary; 7) operating reserves are equal to between 20 percent and 40 percent of the annual operating budget; 8) resident folders are complete and documents that all tenants have been selected according to the tenant selection plan or relevant regulations; 9) there is no substantial evidence of vandalism, graffiti or neglect of the buildings or grounds; 10) there have been no instances of default on the mortgage payment of the past two years; 11) there is no significant criminal activity at the site; 12) fewer than 5 percent of the residents are delinquent in their rents by more than 30 days; 13) residents report general satisfaction with the management; and, 14) the management organization can supply the information necessary to answer the above questions.

<sup>25</sup>The lottery served as a fair mechanism for providing housing to the target group. Clearly there was a need for this type of housing but the limited amount of housing made NEW develop this process almost immediately. Unlike many apartment interviews, NEW interviewed the entire family, including the children. Through interviewing the women, NEW was able to learn of the women and of their particular circumstances. This provided NEW with more insight than a usual rental application provides. For example, the interviewers attempted to identify the



not selected were reviewed for extreme cases that might call for adding them to the list of prospective tenants.

The manner of which the women were selected has created other problems. While NEW attempted to select tenants that fit into the social goals of the Casa Loma Project, it simultaneously put aside the financial realities of these women. The Casa Loma Project must subsidize or completely fund many of the services administered on-site due to the women's inability to pay. At times, this even includes paying the rent for these women. If funds are ever cut from NEW's funding sources, then the women living at Casa Loma will be greatly affected and the bills will still have to be paid. Perhaps, the tenants should have been more financially diversified and the services based on a sliding-scale to ensure the programs in the long-term.

2. Another issue that might surface is that some family members, of the women who created NEW, that live on-site.<sup>26</sup> When the program was first being designed, women in the focus groups carefully opposed the design of walk-in closets due to the inability to turn down their own family members. My estimation of this policy is that this might bring about conflict of interests, tenant problems, and blatant preference of treatment amongst tenants. It appears that the NEW women have made the same mistake that the residents were trying to avoid--family dependent on them for housing.

3. Apartments vary in size from studio to four bedroom apartments. Rents for these units vary from \$89.00 per month to \$460.00 per month. The rental cost is established by a sliding scale along with the ability to pay by the resident. Because some of the women's work is non-documented, there is room for tenants to under-report income so that they are charged lesser monthly rates. Residents and staff believe that some residents under-report income; the accusations emerge as monthly rental charges have been disclosed due to the lack of professionalism and confidentiality on the staff's behalf. For the financial health of Casa Loma and NEW, this should be explored and addressed by the property management company.

4. Last, originally the women requested free on-site laundry services. The women explained that having children, lack of a change of cloths, and not having owned washer and dryers resulted in a large portion of their checks going to laundry expenses. This appeared to be a concern for many

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match of the tenant with the services that are provided and the degree of need that each women had for this type of housing.

<sup>26</sup>There is no clear way of proving that this estimation will surface as a legitimate problem, it is simply a potential problem that renders evaluation for the future.

of the women in the complex and was understandable to NEW. NEW secured funds for the purchase and maintenance of this request and offered free laundry services to the women.

Unfortunately, many of the women were coerced into letting outside family members use the services. This policy quickly exacerbated the annual budget in seven months and the delivery of this service had to be reevaluated. At first, NEW proposed allotted tokens per month but the problem of running out of tokens and having to carry the laundry off site arose. The compromise between NEW and Casa Loma tenants was that the women would receive free detergent and scheduled hours of which they could wash and dry at a lower than market cost (i.e. twenty-five cents per wash cycle and the same per dry cycle). NEW states that they will offer on-site laundry services for full-cost at future sites due to the high cost associated with this service.

#### Factors Influencing Property Management Performance:

There are some clear issues that affect the performance of the property management and on-site services. The issues are related to the relationships between the Project Director, property management company, on-site services, and residents. However, many of the issues are the result of the lack of job task clarification and accountability.

Clear responsibilities established in a job description are necessary in order to establish a tracking system of responsibility and/or accountability. In addition, "a clearly and thoughtfully articulated chain of command results in little duplication of effort (Bratt, et. al., 1994: 92)." Further, the dilemmas posed by the lack of appropriate roles has impacted NEW's management performance.

This section discusses the three management service provider's role and practices that minimize their performance and management. The three management service providers are: the Project Director, who represents NEW, the owner, and works to ensure the overall wellness of the complex; the on-site services, that exist to address the social goals established by NEW; and, Barker Management, Inc., the property management company that works to meet the financial demands of Casa Loma. To get to the heart of what should be replicated, and recognizing that all of these services play an elemental role in the management of the Casa Loma project, a detailed, perhaps over critical analysis is presented.

1. *The Project Director:*<sup>27</sup> The Project Director's position is the only on-site staff member that represents NEW, the owner of the Casa Loma complex. Given the Project Director's accountability to NEW, it appears as though this position is the only real link between Casa Loma and NEW.

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<sup>27</sup>This critique works to evaluate the role and capacity of the project director and is not intended as a personal critique. The uniqueness of this position does not allow the evaluation of a staff or group of people, rather the examination of one particular person's role. However, the critique might serve as an indication that the manner of which this position exists might call for additional staff or reorganization.

This position must juggle the goals of NEW and of Casa Loma while working in a manner that provides quality performance for the two entities. The manner of which this position exists sets itself up for the lack of appropriate role and ambiguous accountability.

As great as a challenge that this position carries, there is no surprise in discovering that some issues exist that greatly affect the role of this position. Perhaps, a noticeable issue is that more than one staff person should be in charge of meeting the needs of NEW, the on-site services, the property management company, and the residents. This is simply too much for one staff member to adequately address. Added to the confusion, is that the Project Director is accountable for so much that, often, this position must take on different roles in order to meet NEW's demands.

The Project Director defined her job description as "overseeing the place, the residents, on-site [social] services, and Barker Company...just the overall well-being of the complex" (Villa lobos Interview, 1/1995). However, it appears that the Project Director's role requires that her responsibilities stretch dangerously further than the description.

One such danger is that the Project Director is required to live on-site. While NEW may argue that this is a strength of the job description, it appears that there are unavoidable dilemmas attached to this requirement. Further, the tenant/Project Director status confuses residents of her role since a property management company exists on-site to deal with those related issues. There appear to be four major factors associated with the Project Director's role and interaction with other service providers on-site.

First, the Project Director associates with certain residents on a social basis which creates a conflict of interest and preferential tenant treatment regarding the job description's responsibilities and tasks. This is generally unavoidable as residents see this person as both a Project Director and resident. In order for the Project Director to feel comfortable living on-site, it make sense that she will attempt to socialize with the residents. However, it confuses the role of the Project Director for the residents and, perhaps, for the Project Director. My general impression, is that this positions must have a clear-cut role that works toward the good of all tenants and that the living on-site requirement should be evaluated.

Second, the role of this position requires confidentiality with the on-site services and the property management company. However, alike many people that work under stressful conditions, the Project Director shares situations with residents that have become friends or with on-site relatives. If the Project Director's friends and family did not live on-site, then this might not matter so much or might not create such a violation of confidentiality; however, many of the residents complained about gossip spreading quickly which trace to the Project Director. In this case, their is a clear problem that arises from the Project Director's necessity to juggle various roles and to maintain confidentiality. Further, this undermines the goals of some of the services and creates problems for the tenants.

Third, NEW has assigned the Project Director the responsibility of overseeing the rental reserve fund.<sup>28</sup> Barker Management, Inc. is hired to oversee the financial requirements and rental collection of the site, the resident's well-being to a certain extent, and the physical well-being of the complex. According to the work agreement and for purposes of the rental reserves, the Project Director is advised of those that are in default of rental payments.<sup>29</sup> The Project Director then makes payment on behalf of the tenant to Barker Management, Inc. Given the loose structure of reimbursing the rental reserve, the Project Director then works with the tenant to pay back the money at a rate that is financially comfortable for the resident. However, residents claim that the level of flexibility for establishing payment plan is according to the Project Director's relationship with each tenant. At times, default of rental payments are disclosed to uninvolved residents at Casa Loma--posing greater problems.

Fourth, the on-site social services were designed to oversee and maintain the well-being of the residents. The Project Director's role is to oversee the well-being of the on-site services to ensure that they provide the best services possible; however, the accountability of the on-site services to residents and the Project Director's accountability to the on-site services is often confused. This behavior undermines the on-site social service system and results in Casa Loma staff and residents "tripping over each other" in the pursuit of addressing the resident's needs. Further, the Project Director does not have the required training to administer these services and has far too many other tasks to address.

2. *On-Site Services:* The on-site services exist to address the goals that NEW established and to assist the residents in achieving those goals. Their ability to perform at their maximum level is largely dependent on the staff that they employ, the environment that they exist within, and the manner of which their own needs are met and addressed. Given that the focus group meetings determined the on-site services that are available at Casa Loma, along with the comprehensive approach that NEW implemented, it is clear that the services are dependent on one another in order to foster growth and stability for the residents.

This section discusses issues relevant to the overall performance of the on-site services. Additionally, how these factors affect the resident's ability to utilize and benefit from the services. For the most part, the independent on-site services appear to be servicing the residents well and according to the established goals. However, the problems arise with NEW's attempt to administer on-site social services.

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<sup>28</sup>This is a fund that was established by NEW in the case of a tenant's inability to pay their rent, the Casa Loma project would not fall behind in their financial obligations.

<sup>29</sup>The rental reserve is a fund that is made available by NEW to pay rent for tenants who are unable to pay for the month. The tenant, then, makes arrangements to pay NEW through the project director.

The on-site social service that renders reevaluation is the Mariposa Program. As stated, the Mariposa Program is the only NEW administered social service program at the Casa Loma project. The goal of the program is to assist women with their goals and to provide referral for outside social services. The Mariposa Program employs one full-time psychiatrist and three part-time counselors.

The full-time psychiatrist position has experienced a high level of turnover in the last year and a half. The current counselor is the third psychiatrist hired in a sixteenth month period. The high turnover of this position is elemental to the overall achievements of the women. Counseling, by nature, depends on an intimate relationship between the therapist and the client. Additionally, counseling is a long process that involves learning to trust those that one is confiding in prior to positive results. The high turnover rate of this position causes instability and slower progress for the residents that are dependent on this service. NEW should explore the issues related to the turnover rate and reconstruct the position so that it does not remain with such a high turnover rate.

Additionally, the residents expressed that the psychiatrists and counselors do not speak Spanish well. Given that most of the women's first and primary language is Spanish, communication with a non-fluent Spanish speaker limits the quality of counseling. The past and present counselors are not able to fluently speak Spanish in Mexican and Central American dialects. The inability to communicate efficiently with counselors or residents directly limits the capacity for which these services can impact these families. This works against the social goals established by NEW and creates barriers between the on-site services and residents.

Last, the issue of confidentiality surfaces as a factor for supplying good services. The residents claim that the past and present counselors often disclose confidential family matters to the Project Director and Barker Management, Inc. staff. As a result, the residents feel limited in how much to share with the counselor, given that it will probably be passed to other people in the complex. However, the on-site service providers explain that they need to be able to share family profiles with each other in order to be more efficient. The service providers shared that some parents feel more comfortable speaking about issues to one agency while unwilling to express their issues to another on-site agency; the result, one agency working to address the issue and others existing at a blinded state. The issue of confidentiality needs to be resolved in a manner that addresses resident's concerns, yet, that addresses service provider's issues.

3. *Property Management Company:* The property management company addresses the financial obligations of the Casa Loma project [See Table 2a]. Their ability to meet these demands is largely dependent on the financial stability of the residents and the budget. As discussed in a previous section, the financial obligations of the Casa Loma project are well met and do not pose

serious threats. However, this section discusses some, perhaps minor, issues that might arise as areas of concern.

Many people reported, in resident interviews, that communication with Barker Management, Inc. must go through the Project Director, who then communicates with Barker Management, Inc. The reasons that Barker Management, Inc. has agreed to operate under this policy is due to language barriers that exist with residents and property management staff; although, this could be resolved by Barker Management, Inc. hiring Spanish-speaking staff. Once again, the Project Director is pulled into a role that redirects accountability or responsibility and confuses the his/her role; often, residents consult the Project Director for property management issues. The general feeling was that this extra step was not necessary, slowed down the requests, and showed a lack of concern for resident's satisfaction and quality of life.

The role and function of the 24 hour security guard needs reexamining. The presence and idea of having a security guard is good, especially since this is a high crime area. However, the role of the security guard stretches far beyond maintaining the safety of those living at the Casa Loma Project. The security guard monitors the visitors and keeps track of overnight guest (generally, male guests) in the visitor's sign-in log. For each visitor, the security guard has to telephone call the resident and wait with the visitor until the resident comes to pick-up the visitor. Residents have requested that a telephone-buzzer system be installed because each time a resident must go to pick-up a visitor, they must take their children. This, residents claims, is burdensome and a ploy to minimize outside visitors.

However, the real issue is the role of the security guards and their responsibility regarding the sign-in logs. The sign-in logs are forwarded to the Project Director, who at times passes the visitor logs to the counselor. The reason for this practice is to observe the resident's visitors and to monitor if they are receiving visits from family members (particularly, men) that cause family instability or problems. Residents complained that counselors have confronted them with these sign-in logs when women state in counseling sessions that they do not have any contact with certain individuals, when the sign-in logs document otherwise. The residents state that this has caused tension toward the Project Director, security guards, and counselors.

The sign-in logs are intended to monitor the resident's adherence to the lease agreement of overnight guests three nights per month and the security guard is there for the women's safety. Each of these issues is the responsibility of Barker Management Inc. and not that of the other service providers. These sign-in logs should not be the responsibility of the security guard, and if needed at all, should be the responsibility of a separate Barker Management, Inc. staff member. At the same time, they should only circulate in the property management's office and not to the counselors or project managers--if they are really being used to monitor adherence to the lease agreement.

Perhaps less important, but still posing problems for the property management, are the gardener's responsibilities. As stated, many of the women have planted gardens throughout the complex's patios. The gardener was asked, by the residents, to ignore the resident's gardens when gardening the site. Barker Management, Inc. states that women often request the gardener to pull weeds in the resident's gardens which takes time from gardening the rest of the complex. If resident's fail to pull the weeds themselves and the gardener does not do the weed pulling, the blame is ultimately directed to Barker Management, Inc. The overall responsibility of pulling weeds in the resident's garden must be addressed in the gardeners job description and the property management's accountability.

#### Potential Dilemmas for NEW and Casa Loma:

The above demonstrates the on-site day-to-day issues that display the overall performance of the Casa Loma complex. However, there are organizational or developmental factors that affect the overall effectiveness of Casa Loma and NEW in the long-term. This section discusses five issues that arose from the research.

First, the current social-services are not comprehensively addressing the resident's needs. On-site social-service workers complained about not being able to share files and review family profiles with other on-site social service providers to administer comprehensive services. As stated, one woman might feel comfortable confiding family issues to one social-service worker, but not to another. The fact that the social-service workers are unable to discuss the families by name and issue makes for difficulties in administering services and sensitivity. Further, residents have concerns about the level of discussing their problems amongst the service providers that do not coincide with administering comprehensive services--but rather, reflect the patterns of gossiping. Confidentiality, in this instance, needs rethinking and a new method of dealing with this issue needs implementing.

Second, the Casa Loma Project does not practice and stress the importance of written reports and documentation. Currently, Casa Loma does not produce quarterly reports of on-site social service workers or practices project evaluation. This will eventually create difficulty in its evaluation and archival needs. Casa Loma and NEW have generated great media and publicity, however, the two organization's need to begin to generate their own reports.

Third, Casa Loma and NEW staff are neither regularly nor sporadically attending professional training or career development seminars. Although many of the women are highly trained in different professions, they are not pursuing training in this field. Further, they must realize that the lack of training in this field is what worked as an obstacle when developing the Casa Loma Project. Although the women were able to pull the project together, the staff does not regularly attend seminars that will build on their current skills. Future development projects will

suffer as NEW continues to avoid addressing the gaps in skills and as they continue to expand in project and in size.

Fourth, Casa Loma and NEW are dependent on NEW's volunteer technical service, all of which require work and professional skill. Examples of some of the technical services that the founders of NEW provide are: financial analysis; legal consultation; project planning; and, basic consulting. With the exception of Maggie Cervantes and her assistant, the women of NEW are full-time workers at other agencies. NEW is dependent on the women's volunteer service and technical assistance which often slows or hasten work that is requested. As NEW continues to grow and develop additional projects, this group of professional women will ultimately be faced with having to allocate more of their personal time to NEW's technical needs. Expansion for NEW should not only include the addition of future projects, but the addition of full-time paid staff. This will alleviate the current issues that are related to conducting work on a volunteer basis.

Fifth, given the above issues, NEW has not had the time to develop strategic planning for Casa Loma and their future projects. Olvera-Stotzer once down-sized CFMN because it was attempting to deal with too much and lacked focus. It appears that the same is occurring with NEW as it continues to address problems in the Westlake district and Latino community. NEW needs to take a step back, in the near future, and devise an action plan that involves a concise strategy and clear focus. Their current work is good and extensive, but their size and random projects will land them with "too much on their plate," once again.

### **3.6: Residents of Casa Loma**

There were just a hand full of women that had the time and desire to discuss their living experiences at Casa Loma. Many of the women work during the day and attend classes at night, so their time was very limited. Additionally, there was great reservation in sharing their life experiences with someone that they did not know and the women had concerns that if they mentioned something against Casa Loma or NEW that they would be evicted. For these reasons, the interviews were confidential, short, and small in numbers.

There are 350 residents at Casa Loma, 130 adults and 220 children. The residents of Casa Loma are predominantly children, but I was not able to interview children. The residents that were interviewed were all adults and representative of less than five percent of the total adult population at Casa Loma.

On average, it is my general impression that the residents of Casa Loma are satisfied and well addressed. The responses have been categorized into the following major issues: general physical structure; provided on-site services; NEW's role and assistance; and, the progress and/or changes in their life since living at Casa Loma.



### General Physical Structure:

The women responded quite positively to the general physical structure of the Casa Loma complex. They noted the convenience of having the services at the site and along with the facilities being clean and well-maintained. One woman explained how modern the units were and how she was well aware of the value of the units in a regular rental market.

Another woman mentioned that, at first, that she did not know what the complex was for and felt upset while it was being constructed. She went on to explain that her feelings were because she knew that a child-care facility had been located on that land and that she felt that some outside people were coming to build without the regard of the families or children that used the child-care. She later states that she was misinformed about the construction.

The issue that the women brought up was the lack of entrances/exits from the complex. They agreed that the area is a high crime area but that more entrances/exits would improve the quality of life and lessen the burden of having to walk a distance (with children and bags) to get to an entrance/exit.

Another issue that the women brought up was the desire to have cable wiring installed at the Casa Loma project.<sup>30</sup> The women expressed that the older children requested cable service and that this issue is most highlighted when children that do not live in the complex come to visit and make a comment about their lack of cable television.

### Provided On-Site Services:

The women felt that the on-site services addressed their needs as single-parent families. The women unanimously commented on the sense of relief and the lessening of financial burden that having these services for free created. One woman commented how she was able to save money and create other opportunities for her two daughters that required money, as a result of free services.

Another woman commented that the lifestyle classes really helped her with her parenting. She stated that she came from El Salvador and she and her children were traumatized when they arrived in the United States. Upon her arrival, she got caught up in financially supporting her family and hardly spent any time with them. In order to save money, she would often keep her eight year old daughter at home to take care of her four year old son. The woman stated that now that she lives in Casa Loma, her children are able to attend school and day care and to attend tutorial services. Further, she now recognizes how many of her actions were reminiscent of living in a war-like state of mind. For example, she states that her and her family used to all sleep on the living room floor so that they could be together in case of an emergency.

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<sup>30</sup>There was a conscious decision not to have the wiring installed due to the monthly expenses that this service incurs for residents.

Through the parenting classes, she has been able to have her children sleep in their room while she sleeps in her own. She feels that the threat of emergency has been significantly reduced.

Another woman explained that the use of the Mattel Learning Center has exposed her to computers and typing. She said that she works as a hotel cleaner and that when the hotel staff realized that she was familiar with computers, they began to use her to input information of the computers. She hopes to learn more English so that she can one day work as a hotel reservation maker for the hotel, she mentioned that this position makes more money and carries more responsibility.

The women stated that their children enjoy the day-care centers and that they [the mothers] are happy that they receive meals there. Provided meals lessens the cost of food for these families and increases their nutritional status.

One woman stated that her children often request certain food that is served in the centers and that she does not know how to make. She stated that she was grateful for their generosity but that, perhaps, cooking classes should be offered since the children really like the American foods.

However, there were some clear dissatisfactions with the manner of which the services operate. The clearest issue that the women brought up was the lack of confidentiality and the high level of gossip that spreads throughout Casa Loma. One woman mentioned that she does not feel comfortable talking to the counselors and that she would rather talk to the Project Director who can then convey the message to the counselor. Another, stated that she usually confides with her friends at Casa Loma rather than the counseling services.

#### NEW's Role and Assistance:

The women felt that NEW was helping them accomplish their goals. Most of the women said that they do not see the women that created NEW often; while another said that she had never seen them at all.

One woman said that this was all right because they were helping them and that they were very busy working. Each of these women knew that NEW's main office was next door, but one said that she did not feel comfortable entering the office. She went on to explain that there was no real reason for her to enter the office and that the office is usually empty during the times that she has entered.

Another woman said that it would be wrong of her to say what these women aren't doing when they have done so much already. She went on to explain that these women do make time for the Casa Loma project and that they are just too busy to be at Casa Loma all of the time.

#### The Progress and/or Changes:

In order to document some resident stories, aside from asking the residents, the NEW staff was questioned to comment on some successful and not-so-successful stories. This section represents a cumulative of the stories expressed by the various people questioned.

1. One such story is of the family that came from Mexico. The family originally moved so that they could have a better quality of life out here. Upon their arrival, the options were few and the children did not have increased opportunities, except for drugs, violence, and crime. The family was financially stuck and houseless--that is, living with relatives for extended periods of time in order to avoid staying on the street. NEW allowed for this family to move in the late months of 1993. The following year the woman saved enough money to move her and her two children back to Mexico to live with her mother. The woman is now teaching in an elementary school, the children are attending school, and the grandmother and mother are raising the children. NEW considers this a success story because the woman was able to stabilize her family and obtain a decent paying job. NEW staff went on to explain that not all success necessarily have to take place in the United States.

2. Another woman had just immigrated from Nicaragua. Upon her arrival, her second child was born. Given that she had a newborn, she was unable to work and was basically immobilized. The woman moved into Casa Loma and obtained AFDC. During this time, she attended classes and learned of various job opportunities. Upon her child getting older, the woman began to work and save money. Her family in Nicaragua began to pressure her to move back to Nicaragua and to send money home. The woman was happy with her working life, but could not take the pressure of letting down her family. NEW staff stated that this women's family was understanding of her when she was on AFDC, but upon her getting a job, they did not see a reason for her to stay there any longer than the time it would take to save enough money to move back. The lack of desire to move back to Nicaragua and the pressure of letting down her family resulted in the woman quitting her job and going back to AFDC until she could figure out how to deal with her own goals and the demands of her family. NEW states that in many cases this would have resulted in a peak of instability for the family or homelessness; however, the staff and NEW were supportive and understood the factors leading to her decision.

3. One of the women that lived there was introduced to me through the Centro de Niños. This woman was simply exhausted with NEW's efforts to "reform" her and just wanted to live her life. She stated that she felt as if she lived in a prison and that she did not have the money to move out and afford another apartment. She explained that she was appreciative of the facilities and the services but felt that there was a real lack of interest on her behalf to plunge into the program.

She stated that she had quit her job two months before and was on AFDC. She mentioned that she was tired of working in a cycle that is so hard to get ahead and that she felt that NEW was trying to force her to be a certain way. This woman withdrew her children from the day-care when she stopped working and is just living at the site; she is not participating in any of the services at the moment. A place to live was all that she wanted from Casa Loma, she mentioned, that she no longer felt a part of the program when she quite her job because of their disapproval.

Nevertheless, the women that were interviewed generally spoke with confidence of their progress. Many of the women felt that when they learned how to speak more English that more opportunities would be available to them. Additionally, one woman expressed that she believed that the more one attends the classes and becomes involved that greater the progress will be.

On average, NEW anticipates that the women will need to live at Casa Loma for five to eight years before they are skilled and financially able to move out of the complex and live on their own. Unfortunately, the lack of evaluation and the short span of years that the project has been open make for difficulties in trying to determine its success. However, the women interviewed explained that they had never had an opportunity like the one that NEW offers and that they believe that most women need these services.

Given the overall positive accounts of the women, it is worth exploring the replicability of this model of housing to other sites where similar trends exists. As mentioned earlier, this paper examines replicating NEW to the Fruitvale district of Oakland, California. Before discussing key issues of replication, let us first discuss the geographic context of the Fruitvale district to observe differences and similarities to the Westlake.

## Chapter 4: The Fruitvale District of Oakland

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### 4.1: The History of the Fruitvale District [See Map B.]

After the Gold Rush of 1849, settlers flocked to the San Francisco region. German, Italian, and Portuguese immigrants settled in the Fruitvale area in Oakland, California. While local factories employed some of the immigrants, many settlers established small farms and ranches throughout the Fruitvale.

The "Fruit Vale" took its name from its first orchard which was planted in 1856. The area became renowned for its mansions and gardens as wealthy San Francisco merchants and businessmen established their family homes in the Oakland area. Construction of the East 14th Streetcar line brought more settlers and business in the Fruitvale. During this time, the Fruitvale thrived as a merchant community.

The intersection of Fruitvale and East 14th became known as "Oakland's second downtown." In 1910, a reporter for the Oakland Tribune observed that Fruitvale was located in the geographic center of Oakland, and the reporter speculated that "in years to come the old town of Fruitvale will be the true center of Oakland, both from business and residential standpoints."

In 1923, Montgomery Ward opened, taking up almost an entire block on the East 14th corridor, which certified the Fruitvale's commercial importance (DCRP 268, 1988: 2). The opening of the Montgomery Ward warehouse attracted more settlers in search of work.

World War II brought many changes to the Fruitvale area of Oakland, California. War-related industries resulted in the development of the waterfront and the increase of temporary workers that settled in temporary workers' housing. It was this wartime boom that attracted a

large numbers of Blacks, from the South, and Latinos, from Mexico and Central/South America, to the Fruitvale area. After the war, the temporary housing was dismantled and the factories struggled to down-size to peacetime demands. The cause of this transition resulted in the increase of unemployment and vagrancy in the area.

During this time, the emergence of settling in the suburbs occurred which pulled wealthier families to suburban areas. Many of the families that relocated were the White immigrant families that had achieved higher income status during the boom. Those that remained were the Black and Latinos who had moved to the Fruitvale during the boom time period in search of work (Revitalization Plan, 1991: 5).

By the early 1960's, the effect of the post-war incidents were evident. The area was dilapidated and rehabilitation was delayed due to lack of money for both homeowners and the City. Since, the City has attempted to revitalize this area with a variety of local and state programs. The Fruitvale District was designated as one of the seven Community Development Districts in the City of Oakland during the 1960's.<sup>31</sup> This area was selected so that Community Development Block Grants (CDBGs) could be allocated to this economically disadvantaged district. Upon this designation, the Fruitvale neighborhood has undergone significant changes since the 1960s.

Many of the past homeowner residents have moved out of the district and into suburban settings (Martinez, 1994: 6). This phenomenon is in part contributed to the deterioration of many commercial enterprises, and, therefore, the lack of moneys flowing in and out of the neighborhood. Beginning in 1969, government and grassroots organizations began to conduct several studies that would revitalize and alter the state of the district. However, home ownership, business, and revitalization remains a problem for community residents.

#### **4.2: The Fruitvale District Today [See Appendix D.]**

There is no other neighborhood in the City of Oakland like the Fruitvale. Its people are visible--talking to neighbors, gardening, washing or fixing cars, walking to stores, playing basketball in school yards and parks, walking to church, or "hanging-out" at some of the most popular locations. Being there is to smell good food, to watch the people, and to have access to other locations throughout the East Bay Area by car, bus, and Bay Area Rapid Transit (BART).

The Fruitvale has unequaled location. It is directly accessible to two major East Bay freeway segments--I-80 (the Nimitz Freeway) and Highway 580 (the MacArthur Freeway), both of which connect with the Oakland-San Francisco Bay Bridge, the South Bay, the East Bay, and Sacramento. Major bus routes criss-cross Fruitvale streets. The Bay Area Rapid Transit (BART) is

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<sup>31</sup> The Fruitvale District in its entirety is bounded by 44th Avenue to the Southeast and 28th Avenue to the Northwest. It extends two blocks Northeast of the MacArthur Freeway and Southwest to the estuary.

heavily used by Oakland and Bay Area residents and Fruitvale's station connects the South Bay Area to Oakland, San Francisco, Concord, Richmond, and other Bay Area locations.

Fruitvale residents have a long tradition of community activism producing a community health center and enthusiastic parental involvement in the schools. The Fruitvale continues to produce old-fashion grassroots activism and spirited community pride. However, amongst the greatness of the Fruitvale rests obvious social, economic, and political problems that absorb the energy of the community. It is not an exaggeration to state there is a risk of one's safety and well-being while on the streets. As much as a community, this is also an area of neighborhood rivalry, that at times, qualifies as gang rivalry. Additionally, the presence of prostitution, public drug addictions and drunkenness, and crime brings down the social status of this area.

Like many urban neighborhoods, the Fruitvale faces the problems of drug dealing and gangs. The Oakland Police Department's drug task force believes that about 15 percent of the City's 100 works drug dealing spots are in the Fruitvale District (DCRP, 1990: 26). Volunteers of America contributed \$50,000 towards anti-drug community efforts in the Fruitvale; however, current efforts are trying to collaborate the local businesses and churches.

Gangs remain a problem of equal concern to drugs. The gangs of the Fruitvale are based on neighborhood territories and are very much according to ethnicity. However, according to the Oakland Police Department, the prioritized concerns for the Fruitvale were: residential burglary; drug dealing; and, prostitution. It is my estimation that the gangs in the area contribute to these concerns and should equally be considered.

The Fruitvale business developments suffer in a state of blight and instability. The businesses that exist are small that often open, close, re-lease, re-open. The cycle is clearly evident in the temporary signage that businesses use advertising both their business services and their sense of business risk. As a response to clientele, many of the businesses are swap-meets, \$.99 Stores, and check-cashing sites. Residents usually spend outside of the community given its lack of commercial businesses. In fact, there are no grocery stores and only one bank in the Fruitvale, which further demonstrates the disinvestment.

Further illustrating the troubled economic condition, is the great amount of street vending in the Fruitvale. Given that the City of Oakland does not allow street vending, those that are street vendors are breaking the law and, at the same time, are a part of the informal sector. The street vending activities are largely food, clothing, and electronic items which illustrate the need to meet the gaps in supply which illustrate the need to meet the gaps and supply.

The closing of the Montgomery Ward building in 1987 impacted the economy of the Fruitvale and Oakland. Many of the residents were employed by this large warehouse and, upon its closure, the district's unemployment rate skyrocketed. What once represented the economic heart of the Fruitvale now symbolizes the deteriorating state of the area.

The importance of this building is that it is in the heart of the Fruitvale area and the deferred investment in the site works against any new economic development plans because the facade of the building clearly scares off potential investors. Until recently, the warehouse was commonly known to house the homeless, gangs, and "crack houses." Now, Montgomery Ward has placed security dogs inside of the building and security guards on the outside. To date, Montgomery Ward has no future development plans for the area, yet, refuses to sell the building.

The City of Oakland has approached Montgomery Wards with two options for independent development: first, to create and educational park for the Oakland Unified School District or a College Vocational Education Center; and, second, to develop a large scale factory outlet facility. Regardless of the options, until Montgomery Ward realizes their impact to the area, by allowing the building to remain in a severe deteriorated state, the residents will continue to be negatively impacted and investors will continue to be pushed-away. However, Montgomery Ward's acknowledgement may never come, which leaves developers in a unique position.

The Fruitvale neighborhood is primarily Latino, but the population of this community is one of the more diverse among neighborhoods in the County of Alameda [See Table 3a.]. The Latino population constitutes 43% of all people living in the neighborhood. The Latino population is largely Mexican but Puerto Rican, Salvadoran, and Guatemalan pockets exist in the area as well. The African-American population accounts for 26% of the neighborhood, followed by Asian and Pacific Islanders which is 18%, Caucasian which is 11%, and the Native American community of 314 composing 1% [See Table 3a].

**Table 3a.**

<b>1990 Census Data for Fruitvale</b>	
<b><u>A. Population and Ethnic Composition:</u></b>	
<b><u>Ethnicity</u></b>	<b><u>Population</u></b>
<b>White</b>	4,081 (11%)
<b>Black</b>	9,282 (26%)
<b>Hispanic (all races)*</b>	15,279 (43%)
<b>Native American</b>	314 ( 1%)
<b>Asian &amp; Pacific Islanders</b>	6,546 (18%)
<b>Other</b>	146 ( .4%)
<b>Total Population</b>	35,648 (100%)
<b>Households</b>	10,375
<b>Families</b>	7,513

*Source: 1990 Census Data and the Urban Strategies Council*

\* The Fruitvale area of Oakland, California comprises Census Tracts 4061, 4062, 4063, 4065, 4071, and 4072. In the Census Tracts 4061, 4062, and 4072 the Hispanic population is 10,101, comprising 66% of the total population for this area.



The average household income of the Fruitvale district is \$23,113.00. The data translates to 77% of families living below poverty level in this area. Further, the middle and senior high schools in the area have a combined 70% of students from families receiving AFDC (CHAS Report, 1994: 13).

Specifically, in the tracts where 66% of the Latino population resides (Census Tracts 4061, 4062, and 4072), the average household income is \$21,795 which is only 68.6% of the Jurisdiction's Median Family Income. Thus, the majority of Latinos in this area fall within the lower scale of the lower-income spectrum.

**Table 3b.**

<b>1990 Census Data for the Fruitvale</b>		
<b><u>C. Income Composition:</u></b>		
<b><u>Income</u></b>	<b><u>Amount of</u></b>	<b><u>Income for Tracts</u></b>
	<b><u>Income</u></b>	<b><u>4061, 4062, and 4072*</u></b>
Average Household Income	\$23,113	\$ 21,795
Average Family Income	\$24,930	\$ 22,201
Average Per Capita Income	\$ 8,748	\$ 7,795
<b><u>D. Poverty Status:</u></b>		
<b><u>Poverty Status</u></b>	<b><u>Total</u></b>	<b><u>Total for Tracts</u></b>
	<b><u>Fruitvale</u></b>	<b><u>4061, 4062, and 4072*</u></b>
Households at or Below the Poverty Level	5,808	1,437
Families at or Below the Poverty Level	5,781	2,656
Persons at or Below the Poverty Level	25,648	12,556
AFDC Individual Recipients	3,204	1,730
AFDC Family Recipients	1,092	6,088

*Source: 1990 Census Data and the Urban Strategies Council*

\*In Census Tracts 4061, 4062, and 4072, 66% of the total Fruitvale Latino population resides in this area.

The age composition for the Fruitvale area of Oakland shows a young population [Table 3c.]. The Census Data show that roughly one third of the population is between the age of 1-17 years old and that 72.4% of the population is between the ages of 1-39 years old. The young Latino age composition signals lower educational attainment, higher risk of poverty and poverty itself, lower rates of employability, lower income, lower wages, and higher birth rates (Valdivieso and Davis, 1988:4). In this instance, the Census data supports these trends amongst the younger Latino population in the Fruitvale.

**Table 3c.**

<b>1990 Census Data for the Fruitvale</b>	
<b><u>B. Age Distribution:</u></b>	
<b><u>Age</u></b>	<b><u>Population</u></b>
<1 - 17 years	11,503 (32.3%)
18 - 39 years	14,481 (40.1%)
40 - 60 years	5,885 (16.5%)
60+ years	3,782 (10.6%)
<i>Source: 1990 Census Data and the Urban Strategies Council</i>	

The Census Data for the Fruitvale area of Oakland show that 30% of the population do not have a high school diploma and only 7% have a college degree education [Table 3d.]. The low levels of education associated with the Fruitvale can help to explain the poverty rates, high unemployment, lower-income, and the inability to afford adequate housing. Lower and under-educated populations indicate the need for additional services (e.g. job training, education, social services, etc.).

**Table 3d.**

<b>1990 Census Data for the Fruitvale</b>		
<b><u>F. Educational Status:</u></b>		
<b><u>Degree</u></b>	<b><u>Total Fruitvale</u></b>	<b><u>Total for Tracts 4061, 4062, and 4072*</u></b>
No High School Diploma	10,586 (30%)	6,718 (35%)
High School Diploma	5,901 (17%)	2,888 (15%)
Bachelor's Degree	1,814 (5%)	702 (4%)
Graduate Degree	619 (2%)	247 (1%)
<i>Source: 1990 Census Data and the Urban Strategies Council</i>		

\*In Census Tracts 4061, 4062, and 4072, 66% of the total Fruitvale Latino population resides in this area.

However, associated with the above is the low rate of citizenship [Table 3e.]. Data, for the Fruitvale district, show that 38% are not citizens and only 54% are born in the United States. Given that Latinos have lower than average voting rates, one can fairly assume that not all qualified voters are voting and many of the Latinos in the area can not vote. Thus, gaining political power, leadership, resources remain in a dilemma. Further, this indicates that the traditional routes of political change are not present due to the lack of able voters.

**Table 3e.**

<b>1990 Census Data for the Fruitvale</b>		
<b><u>E. Citizenship:</u></b>		
<b><u>Civic Status</u></b>	<b><u>Total Fruitvale</u></b>	<b><u>Total for Tracts 4061, 4062, and 4072*</u></b>
<b>Born in the United States</b>	21,826 (61%)	10,220 (54%)
<b>Naturalized Citizens</b>	2,961 (8%)	1,617 (9%)
<b>Not a Citizen</b>	10,587 (30%)	7,112 (38%)

*Source: 1990 Census Data and the Urban Strategies Council*

\*In Census Tracts 4061, 4062, and 4072, 66% of the total Fruitvale Latino population resides in this area.

#### **4.3: The City of Oakland**

Given that this study tests the replicability of a community development model from Los Angeles to Oakland, it is important to look at the greater context for which the Fruitvale District exists. The trends and patterns of Oakland indicate Oakland's overall receptiveness to the model. Therefore, I have included a profile the City of Oakland.

The City of Oakland has experienced a 10% population growth according to 1980 and 1990 Census Data. The growth that the City of Oakland has experienced is unbalanced in that not all ethnic groups are growing at the same pace. For instance, the data show that the Hispanic population grew 59% over a ten year period and that the Asian and Pacific Islander population grew 110%.

The declining population groups in the City of Oakland were White, Other, and the Native American groups. The rise in Hispanic and Asian and Pacific Islander groups indicates either that this population has grown by natural births or immigration.

Household and Income Census Data show that 52% of the households in the City of Oakland live below the city's Median Family Income. Particularly, the two ethnic groups that showed the most growth, also, have the highest rates of population below the Median Family Income Lower-Income category (Oakland CHAS Report, 1994: 5). Specifically, 64% of the Hispanic population falls within this category and 59% of the Asian and Pacific Islanders fall within this category. However, Hispanics and Blacks still show the greatest proportion of the incomes categorized in the lower-income range. This data illustrates that the poverty status of the City of Oakland will increase as the population of these two groups continues to grow.

Other shifts, aside from the ethnic composition have occurred. Major shifts in Oakland's economic base can be seen in the shift of employment from manufacturing to lower paying service and retail sector jobs, as numerous manufacturing establishments were either closed down or

significantly down sized (Oakland CHAS Report, 1993: 8). Added to this is the impact of the recessionary climate, which has intensified unemployment and poverty in the City.

These factors have led to an increase need for social services and income support programs. Several years of severe budget problems at the State, County and City level, a result of both the recession and the long-term impact of Proposition 13 (which, by restricting rates of increases in property tax assessments to far less than the inflation rate, has caused severe fiscal distress at local and state level) have led to severe cutbacks in precisely those programs that are designed to help the poor (Oakland CHAS Report, 1993: 8).

The City of Oakland has experienced many changes and challenges in the past decade. Many of these have serious impacts on the affordable housing needs for the City's lower income households. The inability of many households to afford decent housing and the destruction of significant portions of the City's housing stock directly impact the housing problem.

Oakland has also suffered two major disasters in the past four years, each of which destroyed large numbers of the housing stock in the City. First, the Loma Prieta earthquake of October 1989, destroyed and damaged over 1,000 affordable housing units and a number of downtown office buildings. The occurrence of the earthquake further exacerbating an already severe housing crisis and set back projects for economic development in the City of Oakland. To date, the City of Oakland is still struggling to assist in the rebuilding of the housing units lost in that disaster.

Second, was the Oakland Firestorm in October 1991 which occurred in the Oakland Hills. The fire destroyed close to 4,000 housing units. The firestorm had ripple effects on the local retail economy and has slowed business growth and economic recovery from the earthquake. In addition, the recovery efforts for both disasters and on behalf of the City has severely taxed the City's resources.



## Chapter 5: Issues of Replication

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It is important to first realize that "it is impossible to replicate a program model--in a literal sense--in its entirety (Percansky, 10/1990:1)." Many failures can be attributed to trying to copy a program versus modifying a program's way of doing business (Percansky, 1990:4); therefore, close attention must be paid to the lessons learned from NEW's model and to specific issues of replication. At the same time, this issue must be related to the Fruitvale Latino community.

The reality is that no two family support programs are just alike any more than two families are alike. Better stated by Percansky, "It is the program developer's challenge to be sensitive to similarities among programs in terms of characteristics and difficulties, but to know, also, that knowledge about one program cannot serve as a blueprint for another. In other words, the task is really to redesign or modify, rather than to replicate (Percansky, 1990:5)."

In light of this, a discussion about replicating program models must begin with the specific lessons learned from the project that is being replicated--in this case, the lessons learned from NEW's model of development from the Casa Loma project. Further, issues related to program development must also be looked at in reference to where the program is being established. From my analysis, issues that help to determine the replicability of a program are: 1) community assessment, 2) internal relationships, 3) links to external agencies, 4) timing, 5) community motivation, and 6) demand for the program.

Through careful consideration of the development and management history of the Casa Loma project and with consideration of the above issues, the following are essential elements to replicating a housing development project, like NEW' Casa Loma complex, to the Fruitvale area of Oakland, California.

### **5.1: Summary of the Lessons Learned from NEW**

This section discusses the lessons learned from NEW as it developed the Casa Loma project. To review the method of development and to look at its replication, one must look at: the political access and atmosphere that NEW works in; the development techniques and skills that they used to ensure accurate programs and services; their property management skills; and, organizational/developmental lessons for the long-term. Although internal and public problems exist for NEW, the replication of this organization's model for developing housing is still beneficial for the Fruitvale district--given the shortage of affordable housing in the Fruitvale.

#### Political Access and Atmosphere:

The creation of NEW and the Casa Loma project were clearly the result of the women's skillful ability to plan and develop in an environment where access to political resources and power was achievable for disadvantaged populations. The women brought expertise in a City where Latinos have great access to resources and where Latino needs are placed high on the City's agenda--mostly due to the large Latino population.

The women that created NEW and the Casa Loma project had access to banks, legal representation, developers, and political power: this was due to the status of each woman in their careers and in Los Angeles. Those that participated in the development were long-standing professionals in the field that held the respect of the agencies that could provided funding and support for their development project. Further, their status in the community was such that they could access a fellow Latino/a professional, with equal status and access to development resources, to continue moving the project along.<sup>32</sup>

While there are Latinos/as in key positions in Oakland, it is my impression that the political priorities of Oakland do not rest in the Latino population. This is largely due to the smaller number of the Latino population and the larger White and African-American populations. Given this difference, efforts to move Latino focused development forward will not take place under similar patterns as NEW and, therefore, need modification to achieve similar results. Further, changing a City's political agenda and power structure is difficult, time consuming, and, in a city

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<sup>32</sup>Los Angeles is the permanent site of the National Association of Latino Elected Officials which demonstrates the political dominance and clout that Latinos have in this city. The amount of Latino professionals and politicians is high and this group often sets the stafe for Latino politics, development, professionalism, etc.

where the Latino population is small, may never be accomplished. Development recommendations must take the political environment and City's agenda into consideration--neither of which exists in similar nature in Oakland as in Los Angeles.

Further, given the diversity of the Fruitvale district, perhaps addressing the problems of one ethnic group works against the betterment of the district as a whole. The Fruitvale and Westlake district are extremely different in size and in geographic location. While developing for a dominant ethnic group worked in Los Angeles, developing for a secondary minority group might not work in a smaller city, such as Oakland. Additionally, Los Angeles is one of the largest cities in the U.S. and Oakland is not.

After careful analysis of the political environment in Oakland, it is clear that by developing a Latina based economic development corporation, NEW's outcomes will still not be accomplished. As stated in Chapter 4, Oakland is predominantly an Anglo and African-American city; thus, the political power is in the hands of the two. Perhaps one of the most fundamental lesson learned in this thesis is that development takes access to resources and the political arena. Given that Latinos lack the access to these resources, in the same form that the group of women possessed, modifications for the development must be recognized in the proposed strategies.

While I have not ruled out the possibility of simply developing an economic development corporation that focuses on affordable housing, I am hesitant to believe that the creation of the organization will foster the same results. Therefore, other avenues of achieving the Latina controlled organization and housing complex must be explored. Given that the political situation is extremely different in Oakland, the alternatives must allow for the differences and, yet, ensure that in the long-term a similar outcome is achieved.

#### Development Techniques:

The development technique used by NEW represents the collective talents of the developers and Westlake residents. The two were able to pull their expertise together to ensure that the physical structure and on-site services met the needs of the targeted group. Without their skills in getting to the "real issues," its successes could have been undermined. This section discusses some adoptable talents that NEW used to develop housing. Their approach makes sense, and should be used, when attempting to answer the same questions of design and services in the Latino Fruitvale community.

The greatest developmental skill was that NEW relied on their connections to funding resources to fund the project, and, thus, they were able to diversify their financial portfolio. Each of the women played key roles in accessing funds for the Casa Loma project. Given their ability to secure funding, the units are completely subsidized by the projects financiers [See Table 2a.]--the units do not represent Section 8 or public housing. Developers in Oakland should investigate the



funding sources and other additional funding sources in Oakland to create a diversified financial portfolio similar to Casa Loma's. For example, the project was able to take advantage of special earthquake funding programs that secured funding for housing that was damaged by the earthquake. Oakland, too, has been struck with earthquakes that have damaged their housing stock and, perhaps, this type of funding should be pursued by Oakland developers.

Additionally, and not so greatly emphasized throughout this paper, during Casa Loma's development, NEW made strong efforts to employ Latino/a professionals and businesses whenever possible. During the development stages, NEW hired themselves to work on the Casa Loma project; therefore, they created jobs for themselves and, when they could not provide a service, they recruited Latinos/as that they knew could provide the service. Early on, the decision was made to employ Latino- or Latina-owned businesses so that these professional can obtain contracts or employment in highly competitive and discriminatory fields of work. Further, this worked to better classify the complex as a Latino/a development project. Last, contracting with these professionals/businesses worked to incorporate the "Latino perspective" whenever possible, addressing NEW's belief that culturally specific perspectives arise in all aspects of professional practice. For example, NEW employed Latino architects, urban designers, contractors, construction workers, gardeners, etc.

The development in the Fruitvale should work to hire and contract Latino/a professionals and businesses in the same fashion. This works toward long-term Latino self-sufficiency and develops strong relationships between developers and businesses. As NEW did when unable to contract with Latino/a businesses, minority- and women- owned businesses should first be considered.

Most important is NEW's ability to mobilize and gather information from the community. From the beginning, the women of NEW admitted that there were differences between them, professional Latinas, and the targeted group, lower-income Latina single-parents. Many of these discrepancies were the result of the differences in generation, income, education, lifestyle, and family structure. The women admitted, that although their common bond was being Latina, that they knew very little about the women that they hoped to serve.

NEW developed a focus group strategy, where members of the community were invited to approve and modify all aspects of the proposed development. Focus groups were held in Spanish which allowed women to openly discuss their concerns without having to be restricted by the English language. Also, the gatherings were steered by a well-know community worker, Sandy Serrano-Sewell, who was well trusted and respected in the Westlake district. At first, the proposed plans were brought to the women in the absence of the professionals, so that women could speak freely without feeling inferior to someone's expertise and skill. The concerns were then passed along to the professional for their incorporation. However, once the focus group realized the

strength and importance of their perspective, professional were invited to sit in the focus group meetings and develop the project together. Last, all of the focus group meetings were held at the Centro de Niños location in Westlake community which provided security for the women. Their ability to work with focus groups to obtain an accurate criticism has helped to set Casa Loma's foundation of success.

Developers in the Fruitvale districts should use the same method that NEW used to collect the perspectives of the target groups. This method will foster the unique concerns and needs of the target group in the Fruitvale community and ensure that their needs are incorporated into the proposed project. For example, the financial portfolio and focus groups, must create a range of rents that the Fruitvale target group can afford, a family-structure specific housing design, and single-parent specific on-site services.

In the Westlake district, the community was respected as a resource and skillful contractor, they were not viewed as "the people being helped," and, because of this, NEW was able to physically develop a complex that met their specific housing and on-site social service needs.

#### Property Management Skills:

While creating the development demands many considerations, one can not forget about the day-to-day responsibilities of managing the complex. In Chapter 3, the issues posing problems for property management were discussed. At a glance, the Casa Loma project fairs well with a cursory evaluation. However, a more critical analysis show that there are some warning signs in the daily management.

There are five property management lessons that should be addressed in the Fruitvale's housing complex. First, a clear and non-cumbersome method of tenant selection must be implemented. In general, a method that works to prescreen non-eligible applicants out of the eligible applicant pool should be used, in order to minimize tenant interviews.

Second, a policy that addresses the issue of relatives living on-site should be implemented to avoid preferential treatment of tenants or the feelings of preferred treatment to some tenants over others. While this has not surfaced as a dangerous problem at the Casa Loma sight, it is a touchy issue that requires a pre-established policy. Given the advantage of examining weak points in a model's development, this is an issue that can be addressed before a problem arises in the Fruitvale.

Third, if the eligible applicants are employed in a manner where income can be under-reported, then the property management company must establish a base fee per apartment or develop a method that minimizes under-reporting. Establishing a base fee works against the financial stability of each tenant but, also, makes for the elimination of under-reporting. Base rental fees also facilitate easier tracking of rental prices for property management and reduce

possible tension amongst tenants. Given that the housing is affordable, generally rental prices will be below the market-rate; perhaps, other avenues can be explored to lower the rental costs to a greater degree while still maintaining base fees.

Fourth, services that cost additional maintenance and covering cost fees must be prioritized and adequately budgeted into the annual expense budgets. In the case of Casa Loma, their intentions to provide free laundry services were undermined by their lack of budgeting for this service. Realistic expenses and thoughtful consideration to whether the service should be provided in the first place, should be inputted into the final decision of whether to incur additional maintenance and covering costs in order to provide a service.

Fifth, the property management company must be employed by Spanish speakers so that the role of the property managers can be fully executed. Problems has arisen at the Casa Loma project which has confused other workers roles--an issue discussed in the next section. The staff's ability to communicate with the residents is something that should become priority when contracting with various property management companies. Additionally, this works against their desired to employ Latino businesses.

In all, however, the idea of hiring an outside property management company works well and has proven to be financially rewarding for the Casa Loma Project; consequently, this is a good idea for a housing development in the Fruitvale district. The financial health of the complex gives rise to the social goal initiatives; and, the property management is where the success and financial health begins.

#### Organizational/Developmental Issues:

There are some organizational/developmental roles that should be addressed by both Casa Loma and future Fruitvale developments. In this study, the analysis highlights six key issues that affect the long-term health of NEW and Casa Loma. The following are the recommendations to alleviate these issues.

First, the on-site service providers must have a method that ensures confidentiality and comprehensive services, at the same time. This is a difficult challenge, but with critical thought and binding procedures, this can be accomplished. The resident's confidentiality must be foremost, but a method that allows for maximum benefits from the services must be implemented in the Fruitvale's project. This will surface as a real challenge.

Second, the organization should be in the practice of evaluation and report documentation. Evaluation and documentation is important and a key to professionalism. The Fruitvale's housing development must acknowledge this importance and move forward with this as a practiced priority.

Third, consistent training and professional development must be an elemental part of the organization's practice. In order to ensure professionalism, expertise, and to maximize efficiency, the training of staff is a rational decision. Further, the professional and expert's work performance protects the asset in the short- and long-term. A staff training schedule and set curriculum of courses must be developed before staff is hired to positions. Last, the Fruitvale development must not confuse or supplement expertise in one specialized field as expertise in the housing field.

Fourth, an organization must be realistic of its full-time staff needs and of people's ability to provide volunteer professional services. The Fruitvale development should examine the full-time staff needs and appropriate the costs to ensure these necessity. The additional staff, can work to provide the technical assistance that is provided on a volunteer basis and to address the administrative gaps (e.g. lack of evaluation and documentation). Further, during the developmental stages of the Casa Loma site, the women that created NEW hired themselves and other professional Latinos/as in the field. Upon the projects development, NEW transferred to volunteer services which created new problems for long-term self-sufficiency and in the completion of job tasks. The Fruitvale district must implement, and budget for, the hiring of Latino/a professionals and continue to keep those that provide needed day-to-day services on the economic development corporation's payroll. This fully carries out the long-term desire of Latino self-sufficiency.

Fifth, an organization must exist with a strategic plan that highlights an organization's focus and goals. Without a plan, an organization can fall vulnerable to a lack of clear vision and focus; thus, its services will not exist at an efficient state. NEW has created an array of economic development projects in the Westlake district, all of which are greatly needed. While NEW has operated under the decision to work as a resource for Latino Westlake residents, it has not created "the plan" that illustrates their strategy and method of achieving their goals. The organization that undertakes this housing development project must focus on housing and have a strategic plan. Moreso, the proposed housing development project must work within the boundaries of the strategic plan.

Sixth, the agencies that exist on-site of the complex must have delineated roles and responsibilities. The project owners must have a clear vision of each agency's accountability and their relationship to one another. Given the structure of the Casa Loma project, the roles of the Project Director, the on-site services, and the property management company were found to be somewhat troublesome and posing considerable problems. The research surfaced mis-assigned and overlaps of responsibilities that need modification for the Casa Loma project and issues to consider for the Fruitvale project. While the service agencies might not find it difficult to work under these conditions, which I think is highly unlikely, the residents exist in a state of confusion in terms of who is accountable or in charge of what. If the complex in the Fruitvale is going to follow the same

organizational structure of a Project Director, outside property management company, and independent on-site social services, then their responsibilities and accountability must be pre-established and repeated occasionally by the project owner.

With the lessons learned from NEW's developmental and management profile, the next step is to look at the six key issue of replication as they relate to the Fruitvale area.

## **5.2: Community Assessment**

Community assessments are a strategy for drawing upon the knowledge and talents of community members as well as service providers in the area. The shift away from a focus on deficits and needs and toward identification of a community's capacity, skills, and assets can improve the potential for community economic development. This alternative helps to map the wide array of community resources and strengths which could be mobilized to address gaps in services.

During a community assessment, one must consider the demand for the program and the existing programs in the area. If in fact other similar programs exist, then duplicating other programs can become extraneous. In the same light, if there is not a desire for the service, then the efforts become needless. The exact needs and services of a particular target group can be captured in a thorough community inventory. Last, community assessments help to establish the total setting for which development will take place. Familiarity with the area results in better planning; therefore, given the nature of this thesis, a brief comparison is conducted.

### Similarities:

From a demographic perspective, the two areas generally appear similar. First, the two areas have higher than average rates of immigration. Currently, census data show that the two area's population are growing most in the Latino and Asian ethnic groups. For both areas, Latinos comprise the largest population and the highest rates of population growth.

Second, and related to the above phenomena, is that these two districts are experiencing population growth as a result of immigration. Given this situation, many of the districts inhabitants are from immigrant, first or second generation status. Again, in this case, the immigration is clearly coming from Latin-American or Asia countries. Doubling onto the services of lower-income urban residents are the specific services needs for immigrant people.

Third, the higher immigration rates in the districts result in lower than average citizenship count. This affects a district's political voice and power because of the inability to participate in voting or political processes. As a result, both districts remain somewhat disattached from the political power structures in Los Angeles and Oakland, although highly enthusiastic and receptive to change. However, the Westlake district exists in an area (the Los

Angeles area) where Latinos have made significant strides in politics and business which is the opposite scenario for the Fruitvale.

Fourth, both cities show a clear mismatch in available housing stock and housing needs. The immediate result being a housing mismatch for those living in the districts and high levels of overcrowding. In both areas, both affordability and size are key factors that create a housing crisis. Both areas have lower than average incomes and higher than average family size which adds to the complexity of the problem.

Fifth, the age structure for the two districts is rather young. The manner of which this impacts a community is lower educational attainments, less skilled work force, higher birth rates, and less stability. However, the young age structure should be seen as a positive element for change and motivation; because, it would be most easy to convince the younger aged cohorts of the needs of this community since they are directly related to the specific services that they are in need.

Sixth, overall these two areas can easily be characterized as blighted communities. Through observation, many business advertise "close out" sales, "for lease" signs, and signs of businesses having closed down long ago. Economic activity and resources are low and the two community's appearance shows a depressed economy which indicates the need for greater scales of economic development.

The two areas appear to epitomize the concept of deteriorating inner cities described in literature on economic restructuring and the "underclass." In short, and to name only a few apparent trends, are the surfacing of the following patterns: low-skill but well paid jobs decrease or disappear altogether; unemployment rates remain above average and continue to increase; levels of crime increase; levels of delinquency increase; stable working families leave the area; and, institutions such as churches, schools, and stores move, decline, or close down. The end results are that the population that is left is very poor and unemployed or dependent on insecure low-wage jobs, welfare, and/or il/legal informal economic activity.

#### Differences:

There are some rather distinct differences that will clearly need addressing in the replication of NEW to Oakland, California. As discussed earlier, the most prominent difference is the political climate in Los Angeles versus that in Oakland. Due to Los Angeles' large Latino population and geographic proximity to Mexico, Los Angeles has long been dominated by White and Latino political agendas. However, in Oakland, and farther away from the Mexican border, the politics have centered around White and Black political agendas. The difference in power in Oakland clearly will play a role in the creation of an economic development corporation based on helping Latinos, city funding appropriations, overall feasibility, and may spread to other private relationships between Oakland developers.

The creation of NEW was highly dependent on access to power and resources and the expertise of the professional women involved. Needless to say, Oakland is filled with professionals; however, the main thing to consider is if the professionals carry the high levels of political clout and power, expertise, and desire to bring to life community economic development of this nature. Further, the question remains, will Oakland's political agenda make room for such an initiative?

Second, given that the Latino population is smaller than other populations in need, the desire to concentrate on solely Latinos might work against an economic development corporation in Oakland. While Los Angeles has a larger Latino population, the thrust to move forward in this direction is well supported by the population and numbers, local politicians, and political agendas. However, this strategy might not be as welcomed in Oakland.<sup>33</sup>

Third, given the lower population count of Latinos, but that it is one of the fastest growing populations, the timing of this program might not be right. Perhaps, when Latinos grow more significantly in numbers will Oakland recognize Latino needs and place their needs higher on the list of priorities. The conundrum being that a time like this might never arrive and many people need the assistance at this moment or that as the population grows so will the problem. Strategies of working around this political problem must be dealt with so that the Latino population does not remain unserved.

Fourth, the manner of which single-parent Latinas exist is quite different amongst the two districts. I think that this can be explained by generation differences. The Westlake district appears to be composed of immigrant and first generation single-parents. Many of these women are political refugees, have very little support from family members, and are generally out of contact with the fathers of the children. In the Fruitvale, the single-parent profile changes to first and second generation Latinas, dependent on immediate and extended family for support, and appear somewhat younger than the mothers in Los Angeles. In order to devise an affordable housing program for these women, the difference amongst those being served must be acknowledged and accommodated in the program. The most apparent change, that must take place, is the difference of services available to the women living in the housing unit.

These differences are substantial and many of the differences are the exact elements that prompted the development of the Casa Loma Project--e.g. the ability to acquire political power,

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<sup>33</sup>Perhaps, a place to begin is with those involved in the Ladear Elementary School Project. This was an initiative to charter the elementary school so that it could develop into a Latino school. The motivation behind this effort stemmed from the lack of relevant education offered at the school and the high Latino population that attended the school. Those involved were able to gain the necessary power and "the ears of the right people" to obtain this goal. Methods of their political access should be modeled as a method for Latinos to accomplish their goals in the City.

priority, and access. Given the differences, the creation of the economic development corporation will necessitate modification in its structure and, certainly, a different strategy for its creation.

#### Self-Sufficiency:

One important issue to consider when conducting a community assessment is the capacity for Latino self-sufficiency. NEW has been able to pursue their work by hiring themselves, other Latino/a professionals, and by utilizing the Latino community for their opinions regarding their proposed projects. The self-sufficiency exists at two levels: first, the employability of fellow Latino/a professionals and, second, the ability to develop projects that expand resources for disadvantaged Latinos. The ability to establish this pattern of development must be explored prior to establishing the economic development corporation.

#### **5.3: Internal Relationships**

The issue of the internal relationships of the program developers is particularly important because one must understand the relationships, morale, dedication, efforts, level of energy, and personal qualities possessed by those attempting to create a program and deliver services. The impact of this factor is often critical to the overall success and vitality of the program. Further, in examining internal relationships, one should not only consider those that helped to develop the program but those that partake in the daily tasks to run the program--the staff.

In addition, internal relationships can also include the community's motivation to put this idea to life. If the community does not show an interest in the program then it creates a problem for program developers to initiate the service. The combination of the staff, program developers, and community should work to strengthen and balance the needs of a program. Given that people's input is taken into legitimate consideration, then the program's "viability" becomes stronger.

Internal relationships change per project, agency, staff, and program. Therefore, it is difficult to forecast a universal situation that exists regarding the Fruitvale area of Oakland, California. However, this issue is discussed in the three alternatives that are presented in the next chapter.

#### **5.4: External Links to Outside Agencies**

Following an internal relationship investigation, one must also consider the links to external agencies. Issues that should be examined in this instance are program developer's power relations beyond the community at hand, potential program funders, the city's support of the idea, the overall goodness of fit, and the overall capacity for negotiation in the city.

External links to agencies can work to secure funding for projects. One must research external funding sources to meet the capital demands of these program. It is important to realize the



existing potential funding sources and which areas they serve. Equally as important, the program developer's links to funding sources helps to strengthen the financial stability of the program and to secure future funding for projects.

Links to external agencies changes per individual, project, agency, staff, and program. Therefore, it is difficult to forecast the exact links to external agencies regarding the Fruitvale area of Oakland, California. However, this issue is discussed further in the three alternatives that are presented in the next chapter.

### **5.5: Timing of the Project**

Successful external relationships and program development often simplify to good timing. It is important to determine what the driving issues are outside of the community and to link the program with those issues. If not, then seeking the support, funding, and external agencies assistance becomes difficult. Given that the right conditions are in place to spark the creation of a program, then the program's liveliness becomes more apparent. Timing, although often ignored is a crucial element in program development because it necessitates that the position of the critical elements for program development are in place with access to the specific needs of the program.

Lastly, the timing of a project varies per project, agency, and demand for the program. Therefore, it is difficult to forecast a universal timing situation that exists regarding the Fruitvale area of Oakland, California. However, this issue is discussed in the three alternatives that are presented in the next chapter. It is my general impression that the Fruitvale district is ready for a variety of community economic development projects, however.

### **5.6: Community Motivation**

It is most helpful to realize that organizations do not innovate or implement change-- individuals do. Further, that social change can only be accomplished through communication and a continuous reciprocal exchange between community resources and the community itself. Rather than implement programs, it is more important to seed catalysts that assist in the individual's positive change and eventually the positive change in the Fruitvale's Latino community. It is crucial for program developers to maintain this belief throughout. Given the Fruitvale's history of grassroots organization, it is my impression that the community's motivation is present and exists at a high-level.

Already there are some rather distinct signals that relay the community's eagerness to ignite community economic development. For instance, the neighborhoods are organized into resident councils and represent themselves at various city and organization meetings. The existing resident organizations are: 33rd Avenue Neighborhood Association; Champions of 38th Avenue; United Helpers of 38th Avenue; Vecinos Unidos de 37th Avenue; Bridge Avenue Neighborhood

Association; East 17th street and Fruitvale Avenue; East 19th Street and Fruitvale Avenue; 27th Avenue Neighborhood Association; 28th Avenue Neighborhood Association; 34th Avenue and Fruitvale Avenue; 36th Avenue Neighborhood Association; and 41st Avenue Association.

This community motivation element, however, will change throughout each option that is presented in this chapter and is highly dependent on the geographic location of the proposed site. In each alternative presented in the next chapter, I discuss catalysts and barriers to community motivation. The manner of which community economic development proceeds should highly consider community motivation and access to participation.

### **5.7: Demand for Services**

Prior to replicating a program or model, it is important to survey the community to determine if the community actually needs the proposed services. In this instance, I am probing for services that target lower-income Latina single-women with children. After a detailed analysis of the Fruitvale district of Oakland, California, I have concluded that there are some rather clear community demands that must be addressed in an affordable housing facility.<sup>34</sup>

Based on service needs in the City of Oakland and the Fruitvale district, affordable housing economic development corporation in the Fruitvale district must address child-care, education and recreation, health care, use of community services, and adequate housing. Needless to say, the same gaps in services that exist in the community are the same that the housing facility would need.

The task of addressing all of these issues must exist in a collaborative structure, so that a project does not appear to specialize in so much that it ends-up specializing in anything. Further, collaboration assists with maintaining the economic development corporation's financial well-being for the housing structure, while working to achieve resident's social goals and while building community unity.

#### Child Care:

Many schools in the Fruitvale district have some sort of on-site child-care but the current supply continues to be insufficient. The schools provide child-care during regular business hours which accommodates working parents. However, the child-care waiting lists of providers far exceed the supply. For example, the Healthy Start De Colores Child-Care Campus complains of a 400 client waiting list and the continual lack of being able to successfully refer and take in children

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<sup>34</sup>This information was obtained through attending meetings coordinated by the Alameda County Social Services Agencies. The gaps in services that were identified were: psychological social services; substance abuse; abortion services; ob/gyn services; parenting education; increased homeless services for women; financial services; increased services that address domestic violence; transportation; child-care services; counseling; guidance for children/youth; adequate and affordable housing; spiritual support; hospice care for children; and, services that address cultural and ethnic issues.

(Shartrand Interview, 3/1995). Many working parents are turned away by child-care providers which results in employment or financial problems.

Given the state of child-care service delivery for all ages in the Fruitvale, I propose that the child-care agency/ies that provide services at this site have the capacity to serve all the children residing at the proposed structure and an additional percentage of the outside clients. If one proposes to plan for single women with children in the Fruitvale, one must also plan for their child-care needs. The existing service providers are filled to capacity and already exhausted in this area, child-care must accommodate the women at the facility.

Providing on-site child-care meets both of the goals for the development corporation. First, it provides child-care to parents, and in an area, in great need of the service. Second, through providing on-site child-care, parents are able to work and earn income for their families; at the same time, pay their rent which translates in financial stability for the housing structure.

Lastly, on-site child-care addresses the criteria that lower-income single-women use when selecting housing (See Chapter 1). First, it provides stability for the child and family. Second, the on-site aspect minimizes commuting time for that single-parent. The benefits to on-site child-care, also, address safety issues for youth growing-up in high crime areas.

#### Education and Recreation:

Educational attainment and recreational opportunity is low in the Fruitvale district and, especially, amongst the Latino community. The community economic development team of this project must muster all available resources and exhaust all foundation resources to provide a rigorous first-rate curriculum with small class size, one-site social services and enrichment activities throughout the day and after school for parents and their families.

In a housing project of this nature, there must exist a school liaison system that monitors school curriculum and offers activities related to the children's schoolwork.<sup>35</sup> This organization must work in collaboration with the existing schools to expand activities and programs for all students living in the structure. Additionally, many youth in the Fruitvale lack resources for career planning, schools are absent of academic counselors, and youth need resources that expose them to career options. Some program ideas are: internships, career/professional lecture series, college site-visits, mentoring, tutoring, job training, and academic assistance. No longer should schools operate in isolation from social, health, and community service providers, but in collaboration.

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<sup>35</sup>Local schools, in the Fruitvale district, that this program must work with are: Hawthorne-Whitton year Round Elementary; Jefferson Year Round Elementary; Lazear Elementary; Calvin Simmons Junior High School; and Fremont High School. These are all schools that Fruitvale children are assigned to.

Adults must have educational opportunities and resources easily accessible, also. This program can be established simultaneously with the youth education program; however, realizing that adults have different educational needs. Based on the skills and educational attainment of the community, services should range from English as a Second Language, General Education Degree courses, and Junior and Four-Year College courses. In addition, career advisors must work to expose parents to job opportunities, outside programs, and careers catered to their specific interests.

Recreational opportunities in the Fruitvale community are low. In order to strengthen support networks, families and their relationships, a service that should be provided is a housing recreational planner that exposes these families to life and activity outside of the Fruitvale district. Through increased exposure to new activities, mentoring, and opportunities these women will enhance their level of exposure and to different lifestyles, choices, and recreational family activity. Recreation has long proven effective toward child and family development and, often, these programs are first cut when budgets decrease (Weiss, 1987: 3).

The correlation between salaries and education is well-established, and a on-site youth and adult education program must work toward increased financial stability and educational attainment. Recreational and education programs serve a dual purpose for social and financial goals. First, the lack of recreation, education, and employment opportunities for youth can result in property damage and vandalism which results in higher operating budgets (Bratt, et. al., 1994: 27). Second, offering these services, assists in achieving resident social goals which ultimately results in financial stability for the tenants and converts to financial stability for the housing structure. Additionally, it meets the criteria established in Chapter 1; specifically, expanding social relationships, building on school settings, and maintains a sense of community.

#### Health Care:

Another service that is undermet in the Fruitvale district is health-care services. Many of the community residents are under-insured or not-insured. A rigorous health education campaign must be implemented, alongside health-care services on-site. An outside health organization--preferably, La Clinica de la Raza--should establish a satellite location at this housing facility. Given La Clinica de la Raza's success in community outreach in the Fruitvale and beyond, it is best that they work with the residents.

The health problems plaguing the community are life threatening. Some examples of health problems affecting the community are: HIV/AIDS; teenage pregnancy; sexually transmitted diseases; alcoholism and drug addiction; lack of immunization; higher than average rates of lead poisoning; and, mal-nutrition. The community will need more services that work to prevent these illnesses.

The benefits of healthy residents meets both social and financial goals. Given the goals of the housing structure, providing health-care workshops, education, referrals, and services makes complete sense. If the residents are not in good health then their abilities to pay rent, work, and pursue their goals are compromised. This service meets both social and financial goals of the housing structure.

#### Maximize the use of Community Services:

The Fruitvale community has many community service providers that often exist in isolation from each other. A comprehensive plan, in the long-term, must be instated so that community members can have access to the many services available in the areas. Further, service providers must establish a method of operation that centers on collaboration. In this manner, service agencies can avoid spreading their efforts thin and can specialize in specific services.

The beginnings of this process have already come into practice. The Fruitvale Community Collaborative (FCC) was formed by organizations and residents who recognized that their individual efforts to improve the neighborhood could be greatly enhanced and made easier by working together more closely. The FCC is characterized by three mini-collaboratives or initiatives that focus on Family and Community Violence, Recreation and Youth Services, and Economic Development (Martinez, 1994: 8). This organization developed in direct response the apparent alienation of the organizations and residents (Martinez, 1994: 9).

#### Adequate Housing:

A comprehensive program should promote home ownership, residential street improvements and housing rehabilitation. As the population increases, the number of housing units remains constant and in a few areas has decreased. Overcrowding and deterioration of the housing stock are inevitable in such a situation. All new housing in this area must include consideration for children and teens. Further, an economic development corporation of this nature only goes halfway if it does not work toward property ownership for these families.

Given the low levels of single Latina property ownership rates, this should remain a long-term goal for both the families and those working as resources for the families.

Some mentionable programs are the Fannie Mae and Habitat for Humanity programs that assist in home ownership. Those programs work to assist lower-income people purchase homes. Future collaboration should be explored and adopted into the project's long-term goals. Additionally, many banks provide lower interest rates to solid applicants with lower-incomes, such as: Bank of America, Bank of the West, Citicorp, and Wells Fargo.

Through review of where the Fruitvale district falls in each issue of replication, it becomes clear that the options for community economic development must meet certain needs. There are some rather promising paths that the Fruitvale district can pursue to increase affordable housing and community development for Latina single-parents. The next chapter presents the three most suitable options.

# Chapter 6: Options for Community Development

To pattern the community development strategy that NEW used to create the Casa Loma project, one must first take a step back and consider the lessons learned from NEW to move forward in a direction that implements their skills/expertise and that compensates for their fallbacks.

Given the differences between the Westlake and Fruitvale districts, it is assumed that development will naturally take a different strategy and form. There are three options for community economic development that work to address the housing needs of Latina single-parent families in the Fruitvale district.

The options were developed based on an analysis of the current organizations that are active in the area and that are doing work of similar nature. This Chapter looks at three alternatives that focus on creating the housing [See Table 4a.]. Later, the alternatives are weighed against the six "issues of replication" and against the four levels of development (political access, development capacity, property management skills, and Latino self-sufficiency) with full consideration of the lessons learned in the Westlake district. While none of the options promises Latina development in the same form as NEW, each represents a starting point for Latino development in the Fruitvale.

## **6.1: Alternative 1: Collaborate with the East Bay Asian Local Development Corporation**

This alternative requires the partnership/collaboration (via a non-profit organization or Task Force Committee) with East Bay Asian Local Development Corporation (EBALDC). Upon the

development of the partnership, a collaboration must be formed between the Latina focused organization and EBALDC.

The EBALDC is a community economic development organization that is dedicated to the betterment of the East Bay community, particularly the low-income and Asian and Pacific Islander population. EBALDC works toward these goals through the development of physical, human, and economic assets for individuals and community organizations. EBALDC has been working in Oakland for over eighteen years and has become a significant, successful community development organization in the Asian community.

The organization was formed by a group of college students and community members who came together on a shared interest, to buy a deteriorated warehouse in order to house social services--later, The Asian Resource Center. EBALDC has progressed from owning one building in Chinatown to filling a sizable the demand of affordable housing and moving towards a comprehensive approach to community development.

In the last years, EBALDC has been working collaboratively with other organizations to develop affordable housing throughout Oakland. Their most current collaborative project is the 2509 E. 14th Street, which is being developed with the San Antonio Community Development Corporation (SACDC). This project is located on the Fruitvale/San Antonio district border. The development of this project will have an impact on the commercial revitalization of the area.

In review of EBALDC, the following demonstrates how this organization fits with the overall issues of replication established in Chapter 5.

1. Community Assessment: Working in collaboration with EBALDC moves toward "filling the gaps" of adequate housing and social service. As stated, EBALDC has already begun work in the area and is well aware of the issues facing the Fruitvale community. EBALDC has shown a strong desire to work within the large spectrum of talents of community members and service providers in the area. Their effort to utilize the community is demonstrated by their work with the SACDC and in taking part of the Fruitvale Community Collaborative. EBALDC has proven itself to be an organization that is concerned for this area and that is interested in working in the Fruitvale community. Collaboration with EBALDC will combine the strengths of the organization with the strength of the community.

2. Internal Relationships: EBALDC's work reflects their professionalism, skill, and ability to work as a corporation to address specific financial and social needs. EBALDC is comprised of accountants, planners, developers, bankers, property managers, attorneys, and trained staff. The talents of the agency provide quality work and access to many professional skills. Collaboration with EBALDC would ensure a strong based of skill and talent within an organization that is noted



for its successful performance throughout Oakland. EBALDC has a successful track record and is able to realistically bring to life a project in a reasonable time frame.

The collaborative effort must utilize the skills of EBALDC and the others working on the project. The combination of a trained staff, successful developers, and the expertise of an organization focusing on Latina single-parent needs works to ensure a successful project. The newly formed organization stands to learn a lot from a partnership/collaboration with such a reputable organization. Further, EBALDC has recently opened an economic development department that focuses on the development of property management skills as a method of expanding career options for those looking for job-training.

Additionally, Confronting the Management Challenge: Affordable Housing in the Nonprofit Sector highlight EBALDC's "clearly articulated approach to management combines a deep ideological commitment with pragmatism. Essentially, the organization believes that as a neighborhood organization, it ought to take good care of its properties. The staff and board reason they can do a better job than any private firm for a variety of reasons, including that they understand the tenants better and care more."

3. External Links to Outside Agencies: First, EBALDC is a reputable development corporation in Oakland, California and a collaboration ensures the beginnings of a positive reputation for a new organization or for those that work on a project with EBALDC.

EBALDC has over eighteen years of working in Oakland and, in that time, has built strong links to funders, developers, and to political leaders, resources, and power. Its strong external links has ensured the development of past and future projects in Oakland. Given that Oakland's political power is dominated by Anglo and African-Americans, EBALDC has developed a skill to acquire the necessary resources to continue its work in the Asian community; a clear indication of a group's ability to focus on a particular ethnicity in Oakland and still accomplish their goals.

Working collaboratively would expose the newly formed organization to the political arena in Oakland and would heighten its network relationships. As mentioned, EBALDC's staff and Board of Directors represent a spectrum of professions and a collaborative effort would employ the resourceful networks that all possess in order to bring a project of this nature to life.

4. Timing of the Project: EBALDC currently manages all of its property and is in the final stages of completing the 2509 E. 14th Street Project.<sup>36</sup> However, the next project that EBALDC

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<sup>36</sup>EBALDC's current properties include: the Asian Resource Center; Frank G. Mar Community Housing; Marcus Garvey Commons; Madrone Hotel; 2509 E. 14th Street Project; Hugh Taylore House; and, the Madison Park Apartments.

will undertake is the Seminary Avenue Project which entails converting a convalescent hospital into low-income housing.

Given that EBALDC has another project "on the drawing board," there may be some time before EBALDC can plunge into a project that focuses on Latinas. Therefore, the timing might not be a good match for EBALDC; although, the organization could bring this project to life sooner than most.

5. Community Motivation: EBALDC's focus is the Asian community, but it has worked in other ethnic neighborhoods throughout Oakland. At this time, EBALDC demonstrates a desire to work in the Fruitvale community by participating in various Fruitvale activities and by initiating the 2509 E. 14th Street Project.

EBALDC, realizing that their focus might conflict with an ethnic community's goals, has strategically adopted working with other organizations that have built strong working relationships with the target community. This is the case for the 2509 E. 14th Project where EBALDC paired with the SACDC, in order to begin work in the neighborhood. Therefore, a collaboration/partnership might benefit them as well.

The community's motivation is largely dependent on where the site location is established. Generally, the residents of the Fruitvale area are mobilized into residential groups and have set agendas of what they would like to see happen in their community. In all cases, affordable housing is in short supply and would be welcomed in any area of the Fruitvale.

The overbearing issue here is to work with the community so that they do not feel as though an "outside" organization is coming into their neighborhood to develop a property for a different group of people. This was easily remedied by EBALDC when it collaborated with the predominantly Latino organization, the SACDC and could easily be resolved following a similar strategy.

There are some rather important community motivation issues that must be noted and addressed if EBALDC is to become a player in the development of the Fruitvale. First, EBALDC is not located in the Fruitvale community, but is located in the Chinatown district of Oakland. The difference in geographic location might send mixed messages to the community, in terms of community preference and priority.

Second, working with EBALDC leaves the Fruitvale dependent on the leadership of another organization to assist in its revitalization. If the real goal is to create sustainability and self-sufficiency while building affordable housing, then a clearly defined action plan should exist beforehand.

Further, the development comes from an Asian organization and not from a Latino organization. Although the Fruitvale community has become increasingly populated with Asian

immigrants, the political control of the Fruitvale is in the hands of the Latino organizations. Some conflict might arise over territory of political power.

Lastly, depending on how the project is presented, the project may conflict with the community's motivation and participation. There are some clear ethnic conflicts that exist in this area and the work is cut out for an organization/group that plans to work with EBALDC.

6. Demand for Services: EBALDC focuses on affordable housing in Oakland and, recently, has developed and Economic Development Department. The goals for EBALDC are to move forward with expanding housing in the Oakland area and to develop a property management training seminar for Oakland citizens, organizations, and agencies to develop marketable skills (Salsedo Interview, 4/1995).

EBALDC has not focused on social service needs of Oakland residents and has greatly relied on collaboration with other service providers to fill this gap. Further, there focus has been to serve the Asian community's needs, for which some conflict or lack of expertise might arise. EBALDC can meet the demand for developing affordable housing, but social services will have to be addressed by the newly developed organization that is thoroughly knowledgeable of the Fruitvale's social service needs.

#### **6.2: Alternative 2: Collaborate with the Spanish Speaking Unity Council**

Like Alternative 1, this alternative requires the development of a non-profit organization or Task Force Committee that focuses on Latina community economic development. Once again, the strategy is to partner with a reputable organization, in this case, the Spanish Speaking Unity Council (SSUC).

The development of the SSUC is rooted in the civil rights movement and has almost thirty years of leadership in networking, social service, and economic development in the Fruitvale district. The SSUC was created in 1964 as a community development corporation that focuses on the needs of Latinos (particularly, the elderly) in the Fruitvale district. SSUC promotes Latino leadership, develops programs and works on business ventures that foster neighborhood development in the Latino community.

The SSUC's central office is located in the Fruitvale district of Oakland, and while its influence can be felt throughout the San Francisco Bay Area, the Unity Council has focused its primary attention in recent years on community and economic development in the Fruitvale. The SSUC operates a child-care center, a senior center, three affordable senior housing complexes, and three community resource centers. Currently, the SSUC is spearheading a major development in the commercial district around the Fruitvale BART train station.

The BART project focuses on expanding the social services, business opportunities, and affordable housing in the area surrounding the Fruitvale BART station. Currently, the project is still being negotiated and designed, with anticipation of beginning the construction in the next year. At the time, there are opportunities for social services, businesses, and potential residents to utilize the space being constructed.

1. Community Assessment: The SSUC has worked within the community and is located in the Fruitvale area. From this, the SSUC is intimately familiar with the issues that the Fruitvale faces.

Working with the SSUC brings about many positive outcomes. First, a collaboration of this sort would match a newly formed organization or committee with a well known community based organization in the Fruitvale. The community would observe the partnership and this might open doors for future work in the area.

Second, this organization was created from a grassroots perspective and continues to operate in that manner which depends heavily on the strengths and talents of the community, which the SSUC is well aware of. The SSUC has the ability to capture the resident's attention and to integrate them in all stages of planning. This skill ensures the community's participation.

Third, their history and track record in the Fruitvale has proven to the community, time and again, of their desire to work for the betterment of the Fruitvale district. Given their extensive projects in the area, they know how to plan and develop in the Fruitvale and in Oakland.

Fourth, a Latina woman is the executive director of the organization. This might generate extreme interest on her behalf, since the strategy mirrors Latina professional helping lower-income Latina women.

There are three concerns that surface from this collaboration. First, the project depends on the leadership of another organization and, although, this organization is bound to benefit it is still under the umbrella of another agency. However, there is a difference in the benefits of being under an umbrella of a Latino Fruitvale focused development corporation than one that is Asian Chinatown located. Second, the collaboration does not ensure the creation of an actual economic development corporation that focuses on Latina single-parents. Three, this organization is a Latino organization and exists within a city where political access for Latinos is limited.

2. Internal Relationships: SSUC's work reflects their dedication to Latino youth and senior citizens. The organization's skills are highly tied to senior housing and infant child-care. While this organization has a strong track record, rooted from their skills, there is a clear difference between the skills needed to provide senior housing with those needed to provide single-parent housing.

Their dedication to the Fruitvale, along with their ability to work with an organization that addresses Latina single-parent needs, is largely dependent on where the SSUC plans to go in the future. Currently, the SSUC is managing the BART project, two low-income senior housing sites, a child-care site, various senior services, a youth services committee, a neighborhood improvement/economic development committee, and a crime and violence committee. The work that the SSUC is doing strongly testifies to their talent and skills as an organization and its desire to diversify their projects.

SSUC is comprised of grassroots organizers, planners, developers, bankers, and trained staff. The talents of the agency provide quality work and access to various technical skills, especially the ability to work and mobilize the Fruitvale community. Collaboration with SSUC would convince the community of the two collaborating agency's legitimate desire to work in the Fruitvale. Further, collaborating with the SSUC will largely depend on the skill and talent within an organization that is noted for its ability to begin and complete a task with community participation. This agency is internally equipped and skilled to develop in the Fruitvale community.

3. External Links to Outside Agencies: SSUC has a successful track record and is able to realistically bring to life a project in a reasonable time frame; however, the political accessibility stands as the only real limit. Fortunately, SSUC's political participation has been on the rise, this is largely due to their heading the BART Project. The results have lingered into their ability to raise funds and "open the doors" to new funding sources.

The SSUC is a well known organization in the Fruitvale area and the organization clearly has strong links to outside agencies. This is most convincing in the case of the BART Project, where SSUC has been able to work with the regional transportation provider, the City of Oakland, State bureaucracies, and local organizations. A collaboration with SSUC would result in exposure to the outside agencies that have political power and financial resources. This organization is probably the most promising for Latinos to gain access to the political power and resources in Oakland and in the State of California that are needed by the Latino population; and, a partnership would foster beneficial outcomes for a new organization.

The Fruitvale BART Transit Village Project (the BART Project) is a \$75,000,000, 15-17 acre development project that is being headed by SSUC. Over \$15,000,000 in development and construction funds have been committed to the project over the last two years. Construction of the first phase of development is scheduled to begin in the Fall 1995. The funded projects include: a Senior Housing Project; a bus transfer facility; a pedestrian plaza; and a multi-purpose senior center. Given the BART Projects large scale, SSUC's reputation stands to grow and establish itself outside of the Fruitvale.

Besides the above mentioned projects, the transit village will most likely include La Clinica de la Raza, the Latin American Library, a community police station and new offices for the Unite Council and the tenants it currently houses in its community resources center. Part of the project includes renovating some of the commercial buildings on East 14th Street, as well as rehabilitating the facade of many of the other buildings and the street itself. New retail space of a supermarket is planned. The SSUC has signed a Memorandum of Understanding with the City of Oakland and BART. It has forged an extensive public-private partnership with the residents, merchants, CBOs, the Alameda-Contra Costa Transit District, the Metropolitan Transit Commission, the Alameda County Congestion Management Board, CalTrans, the Oakland Housing Authority, and the Department of Housing and Urban Development and Transportation. Already, the Department of Transportation has classified this model for transit village and an exemplary model of their "Livable Communities Initiative."

The Fruitvale BART Transit Village is of such scale that it has the potential to be the catalyst for inner city revitalization. Its relationship to transit makes it a unique project from an environmental perspective as well as a transportation access perspective. This public-private partnership between BART and SSUC, is a unique in that a community development corporation is the major catalyst and facilitator of a major development effort in the Fruitvale, where businesses and outside developers have abandoned this area as a site for investment.

4. Timing of the Project: With the high level of projects and the small staff size of the SSUC, the capacity for this organization to collaborate and/or partner might be a real issue. This is largely due to the upcoming BART Project development that is scheduled for late this year and the fact that the SSUC is working on other aspects of the project that will presumably take up the majority of their time.

The timing of a project focusing on Latina single-women with children might conflict with the agency's current and future projects. This is a clear problem that can ultimately shut-out the partnership and, even if collaborates, will take some time to put this project in action. However, the "window of opportunity" is in the proposed housing that the BART Project is developing. To date, the SSUC has allocated the housing for senior citizen housing. As NEW allocated a percentage of their housing to seniors, perhaps, SSUC can allocate a larger percentage of their housing to Latina single-parents. This might introduce SSUC of this type of housing and set the stage for future single-parent developments.

5. Community Motivation: There is little doubt that the SSUC can steer the community to becoming involved in a project of this nature. First, however, the SSUC must be motivated to work on a project that focuses on Latina single-women with children.

The SSUC has a long standing history of working with residential focus groups and with businesses in the Fruitvale district. Given the SSUC reputation in the Fruitvale, this is clearly the organization that can provide the motivation and ensure that the community become aggressively involved.

Further, the SSUC's relationship with the Fruitvale is one of trust and shared history; this is pinnacle for developers because the organization will not have to spend a great deal of time gaining community trust and strategizing about how to break down the barrier of mistrust.

Lastly, the SSUC is a Latino organization that was founded and is headed by Arabella Martinez, a Latina. This alone, stands as an element that will expedite the community to becoming involved and in support of a Latina focused project. Further, the community has a history with this grass roots organization and, given the relevance of the project, the community will become motivated.

6. Demand for Services: The SSUC's method of development is consistent with that of New Economic s for Women; that is, located on the two senior housing sites are various social services.

The only real standing problem is that the SSUC has not targeted Latina single-women with children, but rather seniors and youth. The real issues is convincing this organization that this is a service that this organization should work on and that very little modification is needed.

### 6.3: **Alternative 3: Develop a Subcommittee in the Fruitvale Community Collaborative**

This alternative entails working within the Fruitvale Community Collaborative (FCC) and encouraging this group to create a Subcommittee/Task Force to meet the needs of Latinas and housing. This strategy would model the creation of the CFMN's Task Force and ultimately the goal should be to establish a non-profit community economic development corporation that targets the needs of Latina single-parents with children.

The FCC was formed by organizations and residents who recognized that their individual efforts to improve the neighborhood could be greatly enhanced and made easier by working together more closely and through action plans. The FCC currently consists of eighteen organizations, including ten resident based organizations, church based organizations, a merchants' association, social service organizations, and community development corporations. The FCC is characterized by three Mini-Collaboratives or Initiatives that focus on Family and Community Violence, Recreation and Youth Services, and Economic Development.

The FCC developed in response to the growing concern about the community's need for revitalization and an apparent alienation of the residents and social service agencies.<sup>37</sup> The FCC

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<sup>37</sup> The FCC is composed of: the De Colores Child Care Campus; Eas Bay Asian Local Development Corporation; Fruitvale Community Development District Council; Fruitvale Merchants Association; Hawthorne-Whitton

conducted a six month study to determine the needs of the community and found that their concerns centered around drug-related violence and crimes, safety issues, lack of jobs, the deteriorating physical appearance of the neighborhood, and the lack of recreational opportunities for youth. Since the FCC has created initiatives and subcommittees, this strategy appears reasonable and within the organizational development of the FCC.

1. Community Assessment: The FCC's member organizations have worked within the community and many are located in the Fruitvale area. Although a new collaboration, its accumulated skills and talents clearly stand high. Further, the FCC 's member organizations creates a long-standing history in the community and a powerful partnership.

The FCC ensures a comprehensive planning strategy and many positive outcomes. This is largely the result of the member organizations that represent a wide array of services and resource. First, a collaboration of this sort would match a newly formed organization or committee with a host of well known organizations with in the Fruitvale and greater Oakland. Second, this organization was created to ensure comprehensive services to the Fruitvale community and a collaboration would work along this goals. Third, the accumulated history and the purpose of establishing the collaboration of working in the Fruitvale has displayed continued support and dedication to the community and of their desires to do future work for the betterment of the Fruitvale district. Fourth, the organizations together represent a detailed knowledge of the many issues affecting the Fruitvale and working with this organization ensures that the different concerns will be exposed.

There are four concerns that surface from this collaboration. First, the project depends on the leadership of another organization and, although, this organization is bound to benefit it is still under the umbrella of other agency; unless, it can move the Task Force to establish a separate non-profit organization. Second, the collaboration does not ensure the creation of an actual economic development corporation that focuses on Latina single-parents. Three, this organization is a collaboration of Fruitvale organizations and difficulty might arise in persuading them to target this group. Fourth, although the organizations that comprise the FCC have track records, the FCC has not developed a reputation for itself.

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Elementary School; La Clinica de la Raza Fruitvale Health Project; Narcotics Education League; Oakland Community Counseling; the Oakland Museum of California Art, Ecology and History; Patten Christen Academy; Safe Street Now!; Shiloh Christen Fellowship; Spanish Speaking Citizens' Foundation; Spanish Speaking Unity Council; United Indian Nations; University Oakland Metropolitan Forum; 33rd Avenue Neighborhood Association; Champions of 38th Avenue; United Helpers of 38th Avenue; Vecinos Unidos de 37th Avenue; Bridge Avenue Neighborhood Association; East 17th Street and Fruitvale Avenue; East 19th Street and Fruitvale Avenue; 27th Avenue Neighborhood Association; 28th Avenue Neighborhood Association; 34th Avenue and Fruitvale Avenue; 36th Avenue Neighborhood Association; and, 41st Avenue Association.



2. Internal Relationships: The FCC represents a host of agencies in the Fruitvale area and given the complexity of gathering all of the organizations, this can become a real problem for mobilizing the FCC in this direction. This is a rather new collaborative and the effect of their work have not been very noticeable. This is mostly due to the fact that there aren't any physical outcomes to their work but, rather, organizational, strategic, and developmental.

Additionally, if this is the alternative that will be pursued, then the issue of gathering so many organizations at once must be resolved in order to ensure that the project does not become delayed due to lack of organizations attending. Collaborations, by nature, are difficult to organize given that they are voluntary and represent a host of independent agencies. If this is not dealt with from the beginning, the project might never come to life or take longer than needed to accomplish. If not considered, then some real internal relationship problems may arise.

The best alternative is to have a group of organization liaisons that feel compelled enough to work on a Task Force with this as a focus. This would minimize the amount of organization representatives that are needed to be present at a meeting and would allow for those that really desire to work on the issue to be present.

Given that the FCC does not meet on a regular basis, it is difficult to comment on their internal relationships. However, the fact that these organizations and resident committees were able to mobilize and agree to establish a collaborative indicates that they are able to work collectively on issues concerning the Fruitvale district.

The FCC together represents a unique track record for the Fruitvale. The FCC has health administrators, advocacy, legal consultants, grassroots organizers, etc. Given this, they are able to provide expertise in an array of fields which works to the benefit of the development project.

3. External Links to Outside Agencies: The FCC is comprised of the reputable Fruitvale organizations and this works to ensure that these organizations will be able to access their links to outside agencies to contribute to the development of affordable housing in the Fruitvale.

Given the diversity of services that the participating FCC organizations represent, the links to outside agencies stand greater than any other alternative discussed. Further, the manner of which these organizations have access to different local and state institutions will work to the benefit of obtaining resources for the development.

All of these organizations have access to professional perspectives and resources, thus, a clear indication of their ability to make a project like this happen. Further, many of these organizations have good relationships with politicians and access to resources and funding. Building off of the already established networks that these organizations cumulatively have will strengthen their ability to address the diversity of issues that might arise.

4. Timing of the Project: It is difficult to estimate the timing of this project because the FCC is made-up of so many different organizations that are working on various project. Further, it is difficult to guess which organizations would be working on the Task Force and, until known, then one can not put into perspective the timing of the project--given that, each of the organizations has its own amount of projects aside from the FCC.

One clear conflict is that the FCC is working with the SSUC on the BART project. As this project begins to move along, the organizations will be overwhelmed with two large projects of this scale.

5. Community Motivation: The FCC represents a wide group interests and a the ability to motivate the community on various issues. With this, the communities input and participation will most likely be present at higher levels than the other alternatives.

The issue, however, is the difficulty in organizing so many different organizations and people. Further, since the residents organized into residential neighborhoods, the level of participation on behalf of the community might be higher when a location has not been selected and lower when residents realize that the project will occur in one neighborhood--thus, those not directly impacted might drop out of the Task Force, while other residents directly impacted might become involved.

6. Demand for Services: The FCC's representation of the wide range of services in the Fruitvale equate to the organizations' intimate knowledge of the gaps in services and what services are needed in this area. Their representative expertise ensures that these needs will be vocalized and implemented into the project.

Further, the proposed method of development is consistent with that of New Economic s for Women; that is, organizing a Task Force under a larger organization in order to develop .

The only real standing problem is that the FCC has already set its initiatives and this did not include targeting Latina single-women with children, but rather the issues discussed previously. The real issues is convincing the FCC that this is an initiative that this organization should work on and target along with their other areas of focus.

**Table 4a.: Summary of Issue of Replication**

<u>Issues of Replication</u>	<u>Alternative 1: EBALDC</u>	<u>Alternative 2: SSUC</u>	<u>Alternative 3: FCC</u>
<b>1. Community Assessment</b>	EBALDC will have to rely on the partner's knowledge of the community or spend some time to find out the community's strengths and resources.	SSUC has worked in the Fruitvale since the 1960s and is well aware of the issues pertaining to this area. All of these efforts have been to address these Fruitvale's social service needs.	FCC represents a spectrum of Fruitvale service providers and residents that know the strengths and resources of the community.
<b>2. Internal Relationships</b>	EBALDC is well known for its ability to work at all levels of development (developing the project to its management) which indicates a strong organization that is able to pull its internal resources for maximum efficiency.	SSUC has worked to address the lack of elderly housing and child-care services. They have been quite successful and able to execute their goals. This issue remains whether they can alter their focus and continue their success.	Collaborative efforts, by nature, are difficult to organize and motivate. No doubt, this will surface as a problem. The first preventative step, is to establish an FCC subcommittee/Task Force that addresses the lack of housing in the Fruitvale community.
<b>3. Links to Outside Agencies</b>	EBALDC's history in Oakland is well established and this includes their ability to access funding sources, the political arena, and other developers. This is a clear advantage, considering the political atmosphere and environment.	SSUC has recently begun work with "the big players" such as: the City of Oakland, BART, etc. This accomplishment testifies to their growing success and ability to access powerful resources to help the Latino community.	FCC's social service workers are well connected to outside agencies. Consequently, they can utilize these relationships to benefit the housing development projects.
<b>4. Timing of the Project</b>	EBALDC is working on a housing project in the Fruitvale, simultaneously, it is beginning to rehabilitate a Senior Citizen facility. This might be enough for EBALDC, therefore, they might be unwilling to take on new projects at this time.	SSUC is steering the BART Project, a multi-service development. Given their small size and other existing project, a new project might exhaust their resources. The project might not be adoptable as proposed; rather, incorporated into the BART Project.	FCC is at their beginning stages. Given this, it might be a while before they take on a task of this scale. They have started by creating initiatives and, perhaps, are not ready to develop physical structures.
<b>5. Community Motivation</b>	EBALDC does not have an intimate, long-standing relationship with the community and, therefore, might not be able to motivate them towards the development of this project.	SSUC knows the Fruitvale community well and has earned their trust. This is a leading Fruitvale development corporation. They can motivate the Fruitvale community and ensure their active participation.	FCC knows the Fruitvale community well. In fact, the majority of the agencies are located and work in the Fruitvale community. The diversity of represented services, will ensure that a diverse community participate in the development.
<b>6. Demand for Services</b>	EBALDC does not focus on social services. EBALDC, by nature, is an Asian organization and the staff might not be well aware of the social services needed on behalf of Latinos.	SSUC has dedicated their efforts to serving the Fruitvale community, therefore, they are well aware of their needs and of the method of addressing the demands for services.	FCC's representative social service workers know the needs of the community and are working to address these needs. The FCC can deliver a comprehensive approach and address the array of social services.

#### **6.4: Tradeoffs Between the Alternatives**

The above alternatives each have benefits and drawbacks [See Table 4b.]. This section discusses the positive and negative factors associated with each alternative and compares them against one other. There are two issues to consider when evaluating the alternatives: first, the elements needed to develop the actual physical structure and the elements needed to create the self-sufficiency for Latino/a community economic development. This section begins by discussing the levels of development--political access, development capacity, and property management abilities--and, later, evaluates each alternative for its ability to motivate Latino self-sufficiency.

##### Political Access:

EBALDC and the SSUC are organizations that have built solid track records and that are able to access political power in Oakland--where the politics are dominated by Whites and African-Americans. The fact that EBALDC and the SSUC have gained such success in this environment demonstrates their skills and talents for accessing political resources and clout. Working with these organizations can benefit the collaboration in that both alternatives would "open doors" for Latinos in Oakland. Further, a collaboration with EBALDC would represent an initiative by the fastest growing ethnic populations in a city where they do not have political control.

Given the newness of the FCC, it is difficult to ensure the above with the creation of the subcommittee. However, FCC's benefit is that it represents an array of organizations that have some access to different aspects of political power in Oakland.

EDALDC is the only organization that is not located in the Fruitvale and that is not Latino focused. The collaboration would build off of and would be extremely dependent on an Asian focused and owned development corporation. This poses several problems. First, the problems of the Asian community are not the same as the Latino community and working with an organization that has been successful in an Asian community will not ensure the same or equaled success in the Latino community. Further, their abilities to gain access to political power and resources are specific to Asian development and may not foster positive results as EBALDC attempts to address the housing needs of Latinas in the Fruitvale. However, it must be noted that, EBALDC is working in the Fruitvale with great success, but that some issues may arise.

The other two organizations are located in the Fruitvale community and are knowledgeable of the Latino social service needs. This element benefits the housing development because both agencies will know their client and will be able to work with them to address their needs. However, SSUC stands as the only real political player in that the FCC is too big and may be too busy managing their own independent organizations.

### Development Capacity:

The two alternatives that show the greatest promise for development are Alternative 1 and 2. EBALDC's long standing name in developing affordable housing in Oakland guarantee that it can bring the physical structure to life. However, EBALDC will not be able to coordinate the focus groups in the same manner as NEW. The focus groups proved valuable to the site development's physical and on-site social service structures. Without this added expertise, the development can lose track of the target group, specific on-site services, and physical housing needs. If Alternative 1 is selected, then the partner organization must be able to guarantee this ability.

The SSUC will also be able to develop the housing, however, this alternative is faced with the issue of staff size and capacity--given its other large projects. The organization's familiarity with the Fruitvale community, will ensure that the focus groups are conducted in a manner that yields accurate needs and answers. The SSUC projects are smaller compared to the Casa Loma Project and EBALDC's housing complexes; however, their upcoming development is larger than any of the developments created by the other organizations--which demonstrates their abilities to develop at a large scale.

Members of the FCC that can work to develop the proposed housing development are EBALDC and SSUC--which begs Alternatives 1 and 2, *moreso*. The FCC's strength is that it can pull a great amount of community members together to discuss the proposed plans of the development and to illustrate Latina single-parent housing needs. Future collaboration for the focus group discussions, might begin with the FCC; however, future development should not.

### Property Management Abilities:

Although the Alternatives 2 and 3 work in a direction that better serves the Latino population, reviewing their abilities to manage the properties brings about new concerns.

The SSUC currently manages their properties, but they are rather small and have a different focus. It should not be assumed that the SSUC will automatically manage the property successfully, given the difference in size and focus. The SSUC depends on their organization for the property management, and Casa Loma does not; therefore, a careful examination of SSUC's ability to manage property and maintain financial health must be conducted. Further, given the added requirement of addressing social goals, the property management practices must ensure the ability to meet financial responsibilities and must be heavily emphasized.

The FCC is composed of various organizations and it would be incredibly difficult to organize a method of property management with the many organizations involved. Eventually, the FCC would have to designate an outside property management company or a participating housing development corporation to manage the property. Further, the FCC does not have the

track record for property management, except for EBALDC's participation in the FCC, which makes Alternative 1 even more appealing.

EBALDC is reputable for its property management skills. The collaboration would ensure that the development is managed well--a problem that exists with Casa Loma. EBALDC's talents of owning and managing property illustrate their familiarity with the field and would, assumingly, pass on to the collaborative partnership. However, the real test for EBALDC is whether this organization can meet the social goals and financial responsibilities for the Latino community. While they have illustrated their talents of meeting the financial demands of their properties, never has EBALDC focused on social goals for their Latino tenants. Therefore, their achievements in property management should not be confused with equal success in the Latino community.

As a final note, the issue of timing appears bad for each alternative which is quite expected given that each is an active organization in Oakland. Because each of these organizations are involved in different projects they might not be available to start new collaborations. This is a key issue to consider, but if properly arranged some sort of planning can begin and, perhaps, later brought to life in the coming five years--when other projects are less demanding.

#### Long-Term Latino Self-Sufficiency:

Perhaps, the largest issue to consider is the long-term Latino self-sufficiency that each alternative established. Alongside this consideration, and with equal importance, is the manner of which each alternative views the Latina single-parent. In this instance, there are two levels of Latino self-sufficiency. First, the professional Latinos providing work and hiring fellow Latino professionals in a market where Latinos often face employment discrimination. The ability for NEW to create jobs at all levels (skilled and unskilled) demonstrates their comprehensive approach to self-sufficiency. The other level of self-sufficiency, are the social goals established by NEW and the residents; where these women are given the resources to improve their employment and income status, through job-training and affordable housing, to one day be capable of affording a different standard of living for their families.

Given the stated differences between political access and resources between Los Angeles and Oakland, the nature of the development will automatically take a different form. However, aside for the actual physical development goal, is the ability to achieve and establish professional Latinos developing for disadvantage Latinos. Afterall, this was the long-term goal of NEW, the Casa Loma physical structure symbolizes this accomplishment. This section looks at the three alternatives in this light and discusses some strategies to achieve this dimension of development.

As well as EBALDC fails in other issues of replication, this is something that it can not deliver. The nature of this organization simply does not allow for the achieved goal of Latinos developing for Latinos. However, all is not lost with this alternative, if the collaboration sets its priorities in this direction before working together. One step in this direction, is to establish the collaboration and to negotiate, ahead of time, EBALDC's role in the short- and long- term. One strategy would be to work in partnership with EBALDC until the development is constructed; then, retain them as the property management company; and, then minimize their role in the organizational/developmental strategies for the resident's social goals. The issue here is if EBALDC will agree to this negotiation. The overbearing issue that must be dealt with is the initial dependence on the Asian organization in order to establish a sustainable Latino development organization; this, in the long run, sends messages of Latino's inability to totally be self-sufficient.

Given the many organizations that the FCC represents, many of which are Latino based, this alternative moves in the direction of Latino self-sufficiency. However, it might not be able to move this project forward soon enough. Further, as stated, collaborations are difficult to work with because they must incorporate the various goals, strategies, and ideologies of the participating organizations. This can slow the work and never really ensure that the project develops. Depending on which organizations are involved in a subcommittee/Task Force further makes for the argument of moving in the right direction for this desired goal; for instance, if the participants do not represent Latino organizations, then it works against the goal, and, if the participating organizations represents the Latino organizations, then it works toward the goal. The apparent confusion is enough to make one realize the added challenges that this alternative possesses.

The SSUC could easily accomplish both of the self-sufficiency goals. First, they represent a Latino development corporation that focuses on Latino development in the Fruitvale. Second, their Chief Executive Officer is a Latina woman. Third, they are familiar with addressing the social goals of the Fruitvale residents, although their emphasis has not been Latina single-parents. The Collaboration with this organization represents the dependence on a Latino development corporation to "jump-start" another Latino development corporation in the Fruitvale. At a greater level, given the overwhelming amount of work that the SSUC has "on its plate", and the work still needed to be done, it makes sense that they would assist in the development of another organization to nourish the variety of Latino needs in the Fruitvale. Further, this collaboration does not necessitate the later disattachment of one of the partners, but rather can build on the strength of the collaboration to continue to address larger scale developments.

**Table 4b.: Summary of Alternative Tradeoffs**

<u>Stages of Development</u>	<u>Alternative 1: EBALDC</u>	<u>Alternative 2: SSUC</u>	<u>Alternative 3: FCC</u>
<b>1. Political Access</b>	EBALDC possesses strong links to the political arena in Oakland. Given that EBALDC is an Asian organization, their links should not be equated with guaranteed success for Latino-focused development.	SSUC is growing fast and is quickly gaining access to the political players of Oakland and, perhaps, beyond. This organization will be able to offer the needed exposure to the development players.	FCC represents a spectrum of organizations that each have distinct relationships with political resources and connections. This agency will ensure a diverse political access to a variety of different development interests.
<b>2. Development Capabilities</b>	EBALDC is a powerful developer in the Asian community and is beginning to develop in other ethnic neighborhoods. They might be able to develop in the Latino community; but, they will not be able to conduct focus group meetings.	SSUC will be able to conduct focus groups and develop this project. What works against SSUC is time; but, this proposed development might be able incorporated into their BART Project.	FCC is a collaboration that is focusing on four initiatives. It is not a development corporation and probably can not physically develop this project. However, the FCC can bring in the expertise needed to develop the focus groups.
<b>3. Property Management Skills</b>	EBALDC's property management skills are surely the most promising of the other alternatives. Their method of property management should be the model for this project if it will be managed by the same developer.	SSUC is small and does not have the experience of managing large units. They should hire an outside property management agency to ensure the project's financial health.	FCC can not manage the property because they do not have the skills; however, their member organizations (EBALDC and SSUC) do have property management skills which then begs Alternative 1 or 2, moreso.
<b>4. Latino Self-Sufficiency</b>	EBALDC will not be able to ensure Latino self-sufficiency, unless, they are willing to negotiate a phase-out period where EBALDC surrenders some of their control of the development. They may not be willing to negotiate under these terms.	SSUC promises long-term Latino self-sufficiency and moves in the direction that Latinos should be motivated by in the Fruitvale. This organization is directed by a Latina and has a long-standing dedication to Latinos in the Fruitvale	The efforts of Latino long-term self-sufficiency are dependent on the participating organizations. This group developed to address issue in the Fruitvale and Latino self-sufficiency did not come up. The FCC might not be sold by this idea.



#### **6.6: Development Recommendation**

The alternatives proposed all offer different benefits and not one fits the complete needs of working to replicate the model of community development and affordable housing used by NEW. This was generally expected given that this is a different geographic location with different people involved.

The Alternative that best works to replicate NEW's model is the collaboration with the Spanish Speaking Unite Council. More or less, the SSUC meets the four major elements of creating the physical structure and meeting the Latino development requirements. First, the SSUC has established relationships with funding sources, political resources, and other organizations throughout the area. Second, the SSUC is a well-established housing development corporation that has a stellar track record and that is steering the largest development in the Fruitvale--perhaps, Oakland. Third, the SSUC is knowledgeable about the necessary skills and techniques to good property management. Fourth, long-term self sufficiency, at both levels, can be achieved for Latinos in the Fruitvale.

The reason that a new development corporation is recommended, and not a reorientation of SSUC's mission, is that the addition of a Latino organization in the Fruitvale area increases the amount of individuals and organizations that lobby on behalf of Latinos. Further, the addition of an organization heightens the amount of Latino political players in the City of Oakland. The expansion of resources in the Fruitvale, increases the services available to the Latino population and the possibility of developing a greater amount of projects.

The SSUC is doing some "ground breaking" work in the Fruitvale area and, upon its completion, the SSUC will have an even greater reputable name. This is a good starting point for a newly starting Latino based organization that is interested in developing projects of similar nature to NEW.

#### **6.7: Conclusion**

The above analysis demonstrates the difficulty in developing and managing affordable housing in general. However, additional stress is placed when the affordable housing is extremely needed and combines rigorous social goals for the residents and the professionals. This analysis has brought forth some exemplary practices of NEW and the Casa Loma Project and some clear danger signs in their day-to-day practices.

As stated in Confronting the Management Challenge: Affordable Housing in the Nonprofit Sector , and realized in this thesis, "Meeting these two objectives entails both correction of existing problems and creation of new practices, supports, and procedures that will preclude repetition of past mistakes and position the sector for continued responsible growth." Although some issues exist within NEW, replicating their model of community development to an area that

lacks affordable housing makes sense. Further, this analysis captures the issues in advance so that these factors can be addressed before the project's development.

The Latino population is growing along with the rates of women-maintained households. Nowhere is this more prevalent than in the State of California. With the expected growth of this population group, follows the increase of other issues specific to the Latino community--largely the part of existing at a disadvantaged state in the U.S.

In order to create self-sufficiency, in an age where the political climate is anti-immigrant, anti-family, and anti-social service funding, it is important to take a step back and recognize model community economic development corporations for their abilities to develop and for future replication. Clearly, NEW's efforts have set the foundation for other professional Latinos/as to assist disadvantaged Latinos.

## Appendix A: Photographs of the Westlake

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Above: The residential neighborhood of the Westlake district of Los Angeles, California.

Below: The commercial businesses of the Westlake district of Los Angeles, California.







Left: This picture demonstrates the condition of many of the commercial businesses in the Westlake. They are delapidated and in need of rehabilitation.

Right: In the Westlake, iron gates are used to block drug dealing traffic.



Left: A street view of the Pico Union area of the Westlake district.

## Appendix B: Low Income Housing Tax Credits

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The Low Income Housing Tax Credit is a credit or reduction in tax liability each year for 10 years for owners and investors in low income rental housing that is based on the costs of development and the number of qualified low income units.

The tax credit rate is approximately 4 percent for building acquisition costs, 9 percent for rehabilitation and new construction costs, but only 4 percent if a project has federal subsidies or tax-exempt financing. The actual credit rate is determined each month based on prevailing Treasury interest rates to provide a "present value" of 30 percent and 70 percent respectively over 10 years. The acquisition credit can only be earned if there is a minimum amount of rehab spending and, with certain exceptions, if ownership has not changed in the previous ten years. The effective credit rate can be 30 percent higher than 30 or 70 percent in low income neighborhoods or high cost areas.

The annual credit amount is the credit rate multiplied by average eligible costs for the number of low income units where tenant incomes and rents are below stated maximums. Non-depreciable costs, such as land, and the amount of any grants are excluded from eligible costs. Additional units that qualify after the first year earn two-thirds of the annual credit amount for the balance of the 15-year compliance period.

Eligibility: A project must have a minimum of either 20 percent of its units occupied by low income household with incomes under 50 percent of area median income, or 40 percent of its units occupied by low income households with incomes under 60 percent of area median income. Income limits are adjusted for household size, and in certain unusually high or low housing cost areas.

Maximum rents are set for each size of unit, based upon 30 percent of the area maximum income for specified household sizes. Tenant-paid utilities are counted as part of the rent.

Projects must remain in low income use for at least 15 years, and low income tenants are protected against eviction or large rent increases for an additional 3 years.

Low income use can be extended up to a total of 30 years by any buyer exercising a purchase option at a price based on a formula in the law.

Limit on volume: States can allocate credits up to a total of \$1.25 per resident each year. Only the first year of 10 years of tax credits counts against the state allocation. Projects with tax-exempt financing can receive tax credits outside of the state allocation limit.

State and local housing credit agencies select projects with the use of adopted allocation plans. These must include certain priorities and criteria for selecting projects. An agency must award only the amount of tax credits a project needs to be feasible.

Unallocated credits can be used in the following year. Projects can be completed up to two years after the allocation year ends, if 10 percent costs are spent by the end of the allocation year.

Recapture of some credits can occur if the number of qualified low income units is not maintained for 15 years, or upon changes in ownership. Household income can increase up to 40 percent (70 percent in special circumstances) above the current eligibility level and the unit can remain qualified.

Non-profit organizations are allocated a minimum of 10 percent of total credits in each state.

The authority to allocate additional credits expired on June 30, 1992; until Congress extends the program, only unused credits from prior years are available for use.

The amount of credits most individual investors can use is limited to \$7,750 a year due to passive losses restrictions. Most corporations can use an unlimited amount of tax credits.

Source: Guggenheim, Joseph (1992). Tax Credits for Low Income Housing: Opportunities for Developers, Non-Profits, and Communities Under the 1986 and Subsequent Tax Acts. Simon Publications, Maryland.

## Appendix C: Photographs of Casa Loma

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Right: Inside of the Casa Loma project.



Left: Throughout the Casa Loma project, images of elephants are incorporated into the architecture.





All: Inside of the Casa Loma project.





## Appendix D: Photographs of the Fruitvale

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Above: A street view from the East 14th Street corridor, which is the main commercial district of this area.

Below: The Fruitvale's commercial businesses and an illustration of the building's need for rehabilitation.





**Left: Examples of commercial businesses in the Fruitvale.**



**Middle: One of seven buildings owned by La Clinica de la Raza, a major health-care provider in the Fruitvale.**



**Left: More examples of commercial businesses in the Fruitvale.**





Above: Examples of street vending. The man to the far right is selling fruits while the larger truck sells tacos. Note, the building in the back is an indoor mall.

Below: This is the Montgomery Ward building which one represented the business strength and vitality of the Fruitvale and which not symbolizes its state of blight. Note, the condition of the building and the many broken windows.





**Above: A Senior housing facility developed by the Spanish Speaking Unity Council. This building is located on the East 14th Street corridor.**

**Below: The upcoming 2509 E. 14th Street Project, developed by the San Antonio Community Development Corporation and the East Bay Asian Local Development Corporation.**



# Appendix E: Research Methodology

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The research for this thesis consists of literature reviews, field work and interviews, and data collection. Each aspect was needed to evaluate the thesis topic in a manner that generates the most accurate elements for the replication of NEW to the Oakland area. This section briefly discusses the method used for researching this topic.

## Literature Review:

Although scholarly research about and by Latinas continues to grow, there is little written literature about Latinas and housing. Given that this is the focus of the topic, it was important to identify the certain categories relevant to my topic. I was able to formulate an accurate analysis but examining the following topics: the emergence of single-parent families; the housing problems facing women; female-single parents and their housing needs; housing discrimination against women-maintained households; the needs of lower-income single-parents; and, trends in the Latino community.

Other topics that I investigated to fully understand the issues related to replication were: collaboration; community outreach; evaluation; replicability; social service systems; funding and resources; and, staffing.

For a complete list of resources that I used for my analysis, refer to the "References" section of this paper.

## Interviews/Field work:

Interviews and field work provided perspective to the research that the literature reviews could not capture. While the literature provided me with a foundation, it could not provide the details that interviews and field work generated.

In this case, because my thesis topic centers on the replicability of the Casa Loma program created by New Economics for Women in Los Angeles to Oakland, California, I believe that interviews and field work were the best manner for which to acquire the necessary information.

My primary source of data revolved around the conducted interviews, site visits and observation, and field work.

## Data Collection:

A substantial amount of data was also needed for this thesis. This included, but is not limited to, information regarding: political environments; city reports; local development organizations; and, census data, etc.

## Appendix F: Assumptions and Limits

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Speculating the results of each alternative, presented in Chapter 6, should incorporate the assumptions and limits in the thesis. This section presents basic assumptions and limits of the research which are present throughout and strongly considered in the last chapter.<sup>38</sup> Further, this section demonstrates perspectives and beliefs that the research is affected and directed by. Lastly, this section provides definitions to some of the terms used in this study.

One assumption throughout this study is that women's role in community economic development will foster better outcomes than in the past--which has been predominantly steered by men. Given women's "self-interest" in the development, it is assumed that women will embrace their work. Further, that the outcomes will yield greater success than if men had planned this type of project. Given the small amount of women developing projects or women developed projects, this is rather difficult to conclude.

Related to the above assumption, is that if women play pinnacle roles in all stages of planning then the outcome would better address the needs of women. Specifically, that women planning for female-headed households will create projects that work toward stabilizing these family structures. What follows is that if Latinas play an aggressive role in issues that affect their quality of life and in political institutions than this will assist in better community economic development.

Another prevalent assumption is that an economic development project, targeting affordable housing for Latina single-women with children, can be replicated from Los Angeles, California to Oakland, California. Further, that similar results will be the outcome upon its replication. At first glance, this assumption ignores political, institutional, and demographic characteristics that hinder or foster development. These issues are addressed in later chapters.

Additionally, there is the assumption that professional Latinas targeting lower-income Latinas will result in better programs and long-term progress. This assumption is inherent in the model given that NEW was created by a group of professional Latinas to specifically target lower-income Latina single-women with children. This assumption ignores the differences between lifestyle and economic class and depends on cultural connection and intimacy. Once again, the lack of data and Latina development project makes for difficulty in concluding this assumption.

A limitation that the study contains is that it can only speak toward community economic development in the Fruitvale area of Oakland, California. This is not a universal study that can be applied throughout. Instead, it is a detailed analysis of one community's receptiveness to a

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<sup>38</sup>The author does not agree with all of the assumptions and is merely trying to present some assumptions that this research can be accused of.

specific type of economic development--in this case, Latina single-parent affordable housing development. However, this research can be used as a guide for looking at working programs or models that the City of Oakland might wish to incorporate as a strategy for community economic development for single-women with children.

Another limitation in the study is that the alternatives are hypothetical. No formal agreement or contracts have been established that will encourage the named organizations to move in this direction. While the idea of this sort of development sounds appropriate, there are no current negotiations in the works to move this strategy forward.

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