

Keynote Address

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Housing and Community Development Network of New Jersey

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By:

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- Thank you Stacy. I am so glad to be here with everyone. I know you've had a busy morning.
- You've given out two awards to two New Jersey Institutions -- to Shelterforce (congratulations Harold!) and to my dear friend and most esteemed colleague, Diane Johnson, HUD.
- My job, with the help of a dynamic group of colleagues up here with me - is to send you away rooted in community development's rich history, and inspired for a new day.
- The current environment is challenging to be sure. But there is a new national conversation about how to bring opportunity back to America - whether it's Investing in What Works for America's Communities, the Clinton Global Initiative, or the Bi-Partisan Policy Center, the question is what scalable solutions work to create pathways to success for all Americans?
- Community Development is a big part of these national conversations, because we are at the center of positive change in communities.
- Community development was, and is, more than just affordable housing. It was, and is, about schools, public safety, jobs, health care, transportation, and commerce. It is about helping to create great places where people live, work, play and learn. It is about neighborhoods.
- Our challenges are many. To paraphrase Eric Belsky and Jennifer Fauth, we are in a constant battle for more resources. We need cost-effective ways to measure social impact. We must promote greater cooperation among private stakeholders; and forge new public-private-philanthropic partnerships. We need to nurture smaller innovative community developers but be strong enough to consolidate organizations when it is in the best interest of the community.
- Community developers are natural conveners. Going back 35 and 40 years, community development was born around kitchen tables in low income urban communities right here in the northeast. For NeighborWorks, it was in Pittsburgh, around Dorothy Richardson's kitchen table. And I am sure that Ray Ocascio has more than one kitchen table story to tell us.
- Over the years, what started as a very holistic grassroots movement gradually became more specialized. Community developers found their space in the affordable housing world, and that was a good space to be in. Shelter is at the heart of building up neighborhoods.

- At the time that your Network was formed in 1989, there were about 60 organizations in New Jersey involved in community development. Thomas Kean was Governor, and the first George Bush was president.
- The lack of affordable housing was gaining widespread attention. The average cost of a home in NJ soared from \$57,500 in 1980 to \$142,000 in 1988. The lack of affordability for even the middle class was causing some employers to relocate.
- In a very foreboding 1989 article in the New York Times, a Rutgers University professor was quoted as saying “A house is not merely a home in America, it’s a super piggy bank.” Sound familiar?
- It was indeed a housing bubble in 1987. Wall Street’s Black Monday and the Savings and Loan Crisis had a big impact. Our economy went into a recession which lasted throughout the 1990s. Home equity loans and adjustable rate mortgages, which had just become popular, left homeowners found themselves trapped as values fell.
- Ten years later, in 1999, New Jersey was regarded as a national leader in community development. There were 170 community organizations here, which together built about 12,000 units of affordable housing. Organizations were firmly rooted in community engagement; and the approach was still a holistic one, spurring economic development in low income communities.
- In the early 2000s, the Network’s strong advocacy helped to pass landmark legislation for Rental Assistance, the rehabilitation of abandoned properties and establishing the Neighborhood Revitalization Tax Credit Program.
- But then the bottom fell out. Predatory lending, fraudulent investors, lost jobs, and some bad decisions by families stripped years of progress in low and moderate income communities. New Jersey was designated a hardest hit state, many organizations diverted resources to help homeowners combat foreclosure.
- ARRA and N.S.P. provided an infusion of funds to help communities rebuild, but a slow economy has left many organizations with rehabbed homes they cannot sell.
- And then there was Superstorm Sandy. And now Sequestration.
- I have to give a shout out to the many individuals, organizations and funders here who have shown what resilience is all about as New Jersey recovers from Sandy.
- I offered this overview to provide a context for our discussion today. Our panelists have the stories to fill them out. I know I am looking forward to hearing their insights for the future.
- But first, I would like to leave you with some of my own. I am so proud to be a community developer in 2013. This is an exciting time full of opportunity. If we can stop competing and start embracing collaboration, we can create scalable solutions for systemic change that have thus far eluded us.
- Lately, I’ve heard a lot of terms being coined to conceptualize the next paradigm for community development. The words “Holistic” and “Comprehensive” are making a comeback. Citi Foundation just announced a series of grants based on the “Quarterback Model”. Chris Koi, of Asian Americans for Equality speaks about a “Social Firehouse”.

- I go back to the kitchen table, because everyone gathers around the kitchen table, and the discussions are frank and honest, and warm, sometimes quite passionate, and ultimately, rejuvenating.
- As community developers, we can never forget that our work starts with people.
- But the business ahead of us, the business of creating healthy communities where families can live, play, work, and grow – is real, and it is hard. So I challenge you:
 - Enlarge the tent. Talk to hospitals about how good housing makes people healthier. Talk to criminal justice about how having strong community connections reduces the number of repeat offenders. Talk to schools about how having a secure place to live improves attendance. Our work is relevant to their success – we need to set joint goals and work towards them together. The most successful initiatives combine place-based bricks and sticks with people-based human services.
 - Be smarter business people. Put politics and turf aside and find ways to collaborate with each other on joint projects and initiatives. We are such a competitive industry. We need to compete together, and realize, that sometimes becoming more efficient means streamlining operations. The art is aligning smart business practices with kitchen table tactics for our communities.
 - Embrace data and technology. It's a new world. We need to be fast, on the ball, and relevant to a new generation of customers and investors. We need to cut through the clutter to communicate effectively. Our internal systems need to work. We have to account for every dollar and be able to demonstrate its impact in ways everyone can understand. We can't just talk in widgets, we have to tell a compelling story and communicate a vision.
- So I invite you. Come sit around the kitchen table, and let's figure this thing out together, and I will bring the sweet potato pie.

Deborah Boatright, an acknowledged expert in affordable housing and community development, specializes in developing partnerships that unite the public and private sector in efforts to improve housing options for low and moderate income families and address community needs. She joined NeighborWorks America in 2006, overseeing operations and developing strategic alliances in 11 states from Maine to Maryland, the District of Columbia, Puerto Rico and US Virgin Islands as vice president for the Northeast Region. Deborah can be reached at dboatright@nw.org.

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