

CONNECTS

CASEY

WINTER 2008
A REPORT FROM THE
ANNIE E. CASEY FOUNDATION

IN THIS ISSUE: Responsible Redevelopment Means Much More Than Better Buildings;
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RESPONSIBLE REDEVELOPMENT MEANS MUCH MORE THAN BETTER BUILDINGS

Since 2001, the Casey Foundation has been deeply involved in an ambitious \$1 billion redevelopment project to transform a distressed 80-acre East Baltimore neighborhood into a mixed-income community anchored by a life sciences technology and research park.

Why is a foundation devoted to disadvantaged children supporting major redevelopment projects in Baltimore and beyond? Look no further than Casey's guiding principle: *Children do well when their families do well, and families do better when they live in supportive communities.*

Children who fare the worst live in several hundred severely stressed neighborhoods—including East Baltimore, where about 800 families are affected by the redevelopment. Casey's community change strategy is grounded in the belief that improving these neighborhoods—and the opportunities they offer families—will boost children's odds for success.

"Community change is really important to strengthen families and as a long-term strategy to improve kids' outcomes," says Tony Cipollone, Casey's vice president for assessment and advocacy.

Physical transformation is part of this process, meaning commercial and residential redevelopment to revitalize neighborhoods, attract economic opportunity, and improve housing.



Elizabeth Bass has moved into new senior housing that was built as part of a major East Baltimore redevelopment project intentionally designed to benefit neighborhood residents and strengthen working families.

ANDRÉ CHUNG

But unlike traditional revitalization, Casey supports responsible redevelopment—ensuring that demolition, relocation, and rebuilding are done in partnership with the community so residents truly benefit.

Too often, redevelopment is more helpful to new residents than to residents who stay or are relocated. Responsible redevelopment helps the original residents find new housing, educational and career opportunities, health services, transportation, and other supports for families.

"The way housing relocation has been done in the past ten years is good for getting people into safer neighborhoods," says Cindy Guy, Casey's research manager. "But it won't bring

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701 St. Paul Street
Baltimore, MD 21202
Phone: 410.547.6600
Fax: 410.547.6624
www.aecf.org

Michael L. Eskew
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Betsy Rubiner
Contributing Writer

Kristin Coffey
Copyeditor

Kathryn Shagas Design
Design and Production

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The Annie E. Casey Foundation is a private charitable organization dedicated to helping build better futures for disadvantaged children in the United States. The primary mission of the Foundation is to foster public policies, human-service reforms, and community supports that more effectively meet the needs of today's vulnerable children and families. In pursuit of this goal, the Foundation makes grants that help states, cities, and neighborhoods fashion more innovative, cost-effective responses to these needs.

RESPONSIBLE REDEVELOPMENT

CONTINUED FROM PAGE 1

improved family economic success or educational outcomes by itself. You need to plug in services directly targeted to achieve those goals.”

ADDRESSING RESIDENT NEEDS AND INTERESTS

While Casey champions community change in many ways in many places, East Baltimore represents its most ambitious effort. “Our insistence when we agreed to be part of this redevelopment effort is that it not be limited to bricks and mortar, and that families’ interests be paramount,” says Cipollone.

Supported by a public-private coalition, the redevelopment of the area just north of the Johns Hopkins Institutions has resulted in almost 400 families being relocated as of 2007. Additional families will relocate while others remain during the next phase.

Designed to provide new opportunities for residents, including relocated residents who choose to return, the project will include about 2,200 new and rehabilitated homes for renters and buyers of various income levels and create up to 8,000 new jobs.

Low-income residents often are wary of redevelopment. “In many places where citizens and residents haven’t been part of the problem-solving, they’ve organized in opposition,” says Salin Geevarghese, a Casey senior associate. “For legitimate reasons, they feel that whatever is designed is not about them but about other folks coming in.”

To build trust and ensure that residents benefit, community engagement is key. Passionate about being uprooted and eager to ensure a long-term positive community impact, East Baltimore residents mobilized to have a voice and role. To support this, Casey works with grassroots community groups as well as with East Baltimore Development, Inc. (EBDI), the nonprofit organization managing the redevelopment.

“After getting valuable feedback and ideas from the community, we’re pleased to provide services to help support East Baltimore families,” says Cheryl Williams, EBDI’s senior director of community and human services. “These include everything from helping residents access training and job opportunities, to connecting seniors to special services, to helping families and children stay healthy and involved in community activities.”

East Baltimore residents and community leaders have been intensely involved with redevelopment planning, sharing ideas at many meetings and making policy decisions and recommendations as members of key committees.

Residents helped create an equitable relocation plan and benefits package that include support for each household before, during, and after relocation from a three-person team. A family advocate helps find supportive services addressing housing stability, financial literacy, and children’s needs. A relocation counselor helps with the new home search. A direct service coordinator helps with health services, workforce development, and specialized services for seniors.



Scot Spencer, the Casey Foundation’s manager of Baltimore relations, stands outside the new senior center in East Baltimore, part of a redevelopment effort that is about more than bricks and mortar.

ANDRE CHUNG



REBECCA LAWSON

COMMUNITY CHANGE is really important to strengthen families and as a LONG-TERM STRATEGY to improve kids' OUTCOMES.

Also with residents' input, a state-of-the-art demolition protocol was designed to ensure the health and safety of people living within and around the construction, including securing the site with concrete barriers, removing items with heavy lead content before demolition, and halting demolition on windy days to reduce the spread of lead dust.

Residents also helped design pre- and post-relocation surveys to help EBDI understand what worked and what needed improvement. "The data are connected to real outcomes for individual families," explains

Janice Hamilton Outtz, a Casey senior associate. Most of the 396 relocating families moved to more stable communities, with higher home values and incomes, more racial and economic diversity, and less violence, the survey found. Almost 80 percent of respondents said that their homes and neighborhoods were better, almost 60 percent said that their quality of life was better, and about 36 percent said that their financial situations were better.

Residents also are working closely with EBDI to ensure that there will be enough high-quality, affordable housing, particularly

for relocated residents choosing to return. Through an exclusive First Right of Return program, residents have priority access to new and rehabbed housing. The first two residential buildings, completed last fall, were designed for seniors and working families. To date, 39 East Baltimore seniors moved into one new building.

One idea to help residents access and afford new housing opportunities is a home exchange program that enables relocating families to move directly from their current homes into rehabilitated units. In the project's first phase, 32 families initially renting

Bevelynn Bravo, left, visits with Mariana Martinez in a traditional Mexican house at a festival at Market Creek Plaza, a San Diego shopping center residents helped develop.

their homes became homeowners as part of the relocation process. To build upon that early success, EBDI has developed a community equity fund and specially tailored mortgage loans that will help residents buy quality homes in the revitalized neighborhood.

Another major goal is helping families increase their income through connections to training and education opportunities so they can get jobs with family-supporting wages and benefits. The BioStart program, for example, prepares low-skill workers to move into formal biotech training and eventually jobs as lab associates. BioStart is the offspring of a partnership between the BioTechnical Institute of Maryland, EBDI, and 28 biotech industry members.

“Our goal is to close the unemployment gap between East Baltimore and the rest of the city,” says Patrice Cromwell, a Casey senior associate. “We expect it will take at least five years of training over 250 people a year. We’ve been concentrating our efforts around health care, biotech, and construction.”

In addition to its East Baltimore work, Casey supports the Baltimore Regional Housing Campaign, a collaboration among faith and nonprofit groups to improve outcomes for 900 families who moved from public housing into privately owned rental apartments outside the city following a 1996 desegregation suit. This effort includes a state-of-the-art system for resident feedback and communication.

BEYOND BALTIMORE

Casey is involved in other distressed communities undergoing redevelopment, including Atlanta and New Orleans. Another example is San Diego, where Casey has

VISIT THE JDAI HELP DESK

www.jdaihelpdesk.org

Interested in juvenile justice reform? Need help tracking down good data and resources? Help is available online from the Juvenile Detention Alternatives Initiative (JDAI), a Casey Foundation project that helps communities improve their juvenile justice systems and safely reduce the incarceration of juveniles accused of crimes. The JDAI Help Desk (www.jdaihelpdesk.org) offers information for advocates, practitioners, policymakers, and others. It shares key strategies, best practices, and innovations gleaned by JDAI during 15 years of work supporting reform in 21 states and the District of Columbia. The website also offers one-on-one technical assistance by answering questions submitted online.

“The JDAI Help Desk is a significant new tool available to those interested in improving their juvenile detention systems,” says Bart Lubow, director of programs for high-risk youth at the Casey Foundation. “It combines the enhanced communications opportunities available through the Internet with novel approaches to knowledge management.”

invested in a pioneering effort enabling low-income residents to invest in an attractive new shopping center in their community. In Camden, New Jersey, the Foundation is supporting intensive grassroots work by Urban Strategies, Inc., of St. Louis to help residents represent themselves more effectively and benefit from redevelopment.

“If the families and individuals who live there are not brought along and engaged... the change will not be sustainable or of any value to the most vulnerable children and families,” says Sandra Moore, Urban Strategies’ president.

Casey also has supported relocation research studying the long-term effects for families and children involved in three major federal programs designed to move low-income families to higher-opportunity neighborhoods: the Move to Opportunity program and the Welfare to Work Housing Voucher Experiment, which gave residents the choice to move; and Hope VI, which required residents to move.

Generally families did end up in safer, higher-quality, lower-poverty neighborhoods with better housing and schools, but their economic and educational opportunities didn’t always improve. Sometimes their new neighborhoods were far from urban job centers, child care, or public transportation. Sometimes families did not get adequate job counseling or other supports. The Move to Opportunity research also found that teenage boys didn’t fare as well as girls and that 20 percent of families opted to send their children to their old neighborhood’s school, even if it was weaker academically.

The research underscores that moving alone is not enough to boost educational outcomes or help families to thrive. Casey’s strategy is to move people closer to opportunities, bring opportunities closer to people, and connect people to supports that fit their needs. “It’s a combination of people, opportunity, and place, with opportunity being the constant,” says Casey’s Executive Vice President Ralph Smith.



MARGARET SIMMS



KENT FAMILY CENTER



MITCH DANIELS



CONNECTINC.



ECD/HOPE

NOTES OF RECOGNITION

MARGARET SIMMS

For two decades, Margaret Simms worked to build the research capacity of the Joint Center for Political and Economic Studies, a national think tank in Washington, D.C., that addresses public-policy issues concerning African Americans and other communities of color. Simms, a Casey grantee who is now a senior fellow at the Urban Institute—a Washington, D.C., policy research organization—received the Samuel Z. Westerfield Award in January from the National Economic Association. It recognizes outstanding scholarly achievements of African-American economists in teaching, research, and public service.

KENT FAMILY CENTER

The Kent Family Center, a nonprofit agency serving families in rural Kent County, Maryland, is the 2007 winner of the Outstanding Rural Community Development Award, given by several state and county rural groups in Maryland. The center was recognized during an October awards luncheon for building community partnerships and strengthening families with young children. In 2005, the Kent Family Center became an honoree in the Casey Foundation's FAMILIES COUNT initiative, which recognizes organizations that do an exemplary job of strengthening families and neighborhoods.

MITCH DANIELS

Securing an additional 800 family case managers to protect vulnerable children. Expanding caseworker training. Strengthening child support collection.

These are among the improvements to Indiana's child welfare system that earned Governor Mitch Daniels the 2007 Commissioner's Award from the Administration on Children, Youth and Families, a division of the U.S. Department of Health and Human Services. "The leadership shown by Governor Daniels has been essential in overhauling a system that failed children in Indiana for so many years," says James Payne, director of the Indiana Department of Child Services.

The governor was also honored in November at a reception hosted by the Casey Strategic Consulting Group (CSCG), which worked with Indiana's child services department to improve its system to prevent and treat child abuse and neglect. Despite a tough budget fight in the state legislature, Daniels won approval to hire additional caseworkers, which could reduce caseloads from about 35 to 17 cases per worker.

JACKIE SAVAGE-CONNECTINC.

Connectinc., a Battleboro, North Carolina, nonprofit, launched a state-of-the-art communications system in 2000. It uses highly trained counselors to help low-income rural residents find and keep jobs, develop careers, and build assets. Counselors at Connectinc.'s call center have helped connect thousands of families across a dozen rural counties to a jobs database, child care resources, financial institutions, training programs—even bus routes. Connectinc. President Jackie Savage has been named a Purpose Prize Fellow, an award given to "social innovators" age 60 or older by Civic Ventures, a California think tank that draws on skilled older adults to address social problems.

Connectinc. was created to help former welfare recipients make a successful transition into the workforce. It has helped families, from displaced tobacco workers to low-income textile workers, keep and grow their earnings. More than 86 percent of the 8,000 former welfare recipients served by Connectinc. between 2002 and 2006 have remained employed, generating \$138 million in salaries. In addition, over 3,200 Connectinc. customers have opened bank accounts and many have used free tax preparation services that helped them claim the Earned Income Tax Credit. Connectinc. also launched a program to reduce teacher turnover by connecting new teachers with experienced classroom mentors.

BILL BYNUM-ECD/HOPE

After Hurricanes Katrina and Rita struck in 2005, Bill Bynum sprung into action. As president and CEO of ECD/HOPE (Enterprise Corporation of the Delta/Hope Community Credit Union), Bynum led the Jackson, Mississippi, nonprofit's work helping people, businesses, nonprofit groups, and communities recover. Bynum was honored as a "National Rural Hero" during a 2007 meeting of the National Rural Assembly, supported by organizations including the W.K. Kellogg Foundation and the Ford Foundation.

A 2007 FAMILIES COUNT Honoree, ECD/HOPE provided financial counseling to help about 10,000 homeowners repair and rebuild hurricane-damaged homes. Bynum arrived at ECD/HOPE in 1994 as the first employee of the nonprofit, which works to spur investment and entrepreneurship in the chronically distressed Delta region of Arkansas,

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PHOTOGRAPHY: FIONA BLACKSHAW, CAROL HIGSHAW, TREVOR DIXON, MARSHALL CLARKE



NOTES OF RECOGNITION

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Louisiana, and Mississippi. ECD/HOPE has expanded opportunities for over 30,000 residents by generating over \$300 million in financing for small businesses, affordable housing, health care facilities, and other projects.



ROBERT FRANKLIN

Robert Franklin became the tenth president of Morehouse College in Atlanta, the nation's largest, private liberal arts college for African American men, in 2007. "At a time of social crisis in African American communities and throughout the nation, the educational mission of Morehouse is more urgent than ever before," said Franklin, an academic, author, and commentator on social ethics, psychology, and African American religion who is also a longtime Casey Foundation consultant.

Franklin has already worked with Casey's Neighborhood Development team to spur responsible redevelopment of the distressed neighborhoods surrounding Morehouse College, Morehouse School of Medicine, Spelman College, and Clark Atlanta University. The four campuses, known as the Atlanta University Center Consortium, recently agreed to collaborate on this effort, which was prompted by the opportunity to redevelop a public housing complex adjacent to the campuses.

Franklin has also been involved in the Foundation's work on Healthy Marriages and Faith and Families. In his book, *Crisis in the Village: Restoring Hope to African American Communities*, Franklin, a 1975 Morehouse graduate, argues that such colleges, as well as black families and churches, must address several pressing concerns: absentee fathers, births to unmarried parents, divorce, and domestic abuse.

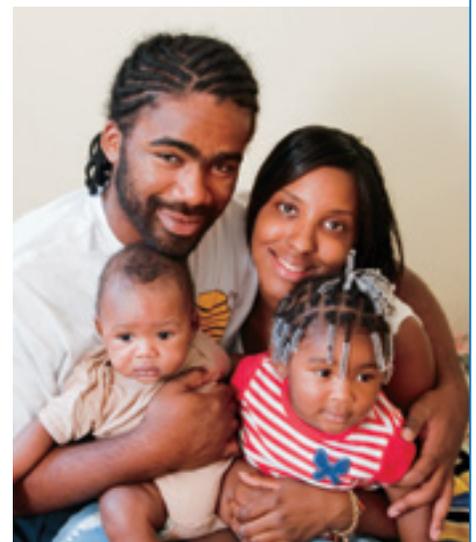
THE CENTER FOR URBAN FAMILIES

Baltimore Mayor Sheila Dixon has awarded a \$1 million grant to the Center for Urban Families, formerly known as the Center for Fathers, Families and Workforce Development. The center "has

the right approach to addressing challenges in our community," Dixon said at a 2007 press conference. "They treat both the symptoms and the root causes, and they reach out to people even when they've graduated from the program."

A Casey Foundation grantee, the center has provided family counseling, parenting classes, and job training and placement to 2,000 Baltimore residents, including ex-offenders and people with a history of substance abuse, annually since 1999. The grant was accepted by Center for Urban Families President Joseph T. Jones and Board Chairman David Warnock.

THE CENTER FOR URBAN FAMILIES



INSITES

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CHRIS HAMILTON

USING REDEVELOPMENT TO CLEAR A PATH TO OPPORTUNITY

Phyllis Fletcher wanted a job, but she didn't know who would hire someone with little work experience and no high school degree. "I wanted to better myself," says Fletcher, 37, a single parent in Atlanta with three children. "I really didn't know where to start looking."

Then she found Casey's Center for Working Families, Inc., which helps hard-to-employ Atlanta residents make the connections they need to get and keep a family-supporting job. The center was nearby, free, and available to help. "I went right on in," says Fletcher.

Today, Fletcher has traded in public assistance for a full-time job, with health care benefits, at an airport newsstand. She

connected to the job pipeline through the center, where Fletcher learned how to use a computer, start a small business, and interview successfully. "They were a lot of help," she says.

The Center for Working Families serves families in five struggling Atlanta neighborhoods, including former residents of the Pittsburgh Civic League Apartments, a dilapidated low-income rental complex.

In 2004, Casey staff in Atlanta helped create a "relocation rapid response team" that successfully relocated 107 Pittsburgh households, helping

Phyllis Fletcher, center, works with Patricia McCurdy at an Atlanta airport newsstand. Fletcher found employment help from Casey's Center for Working Families, which also helps families affected by redevelopment.

Tim Lopez, left, walks in his Denver neighborhood with his nephew and niece, Jose and Anastasia Lopez, near a demolition site that is part of a responsible redevelopment of an abandoned industrial area.



BARRY STAVEN

them find new housing, connect to support services, and become financially self-sufficient. Casey had a similar role in the relocation of 295 families from Atlanta's McDaniel Glen public housing project.

These efforts are all part of a conscious effort on Casey's part to ensure that redevelopment plans don't just result in better buildings but in broader opportunities and benefits for the people living in low-income neighborhoods.

After first getting a job at an airport restaurant with the help of the Center for Working Families, Fletcher was able to find her current position there on her own through the airport grapevine. "The manager told me, 'You're a good worker. Don't leave. There are many more jobs in the airport,'" she recalls.

While she likes her newsstand job, Fletcher has set a career goal to become a medical assistant. Strongly encouraged by her career coach at the Center for Working Families, she plans to take a step along this path by earning her GED. "It's not just about employment," says Jennifer McCrary, manager of the Center's Moving to Work Pathway. "It's having them develop a vision that they can do things and be independent. If you are put in an environment where you can grow and take advantage of opportunities, you're going to do that."

Supported by Casey, the center offers intensive pathway coaching and tailored classes offering job readiness skills, training, and on-the-ground information. It also helps employed residents build savings and assets. And it works to reconnect fathers to their families and communities.

Beyond Atlanta, Casey supports Centers for Working Families in 11 other cities across the country. "I feel more like I can balance things, since I got the job. I feel more independent and I budget," says Fletcher. "I'm all my kids have and I want to show them that they can have a better life than what I had."

AGREEMENT HELPS COMMUNITY BENEFIT FROM DENVER PROJECT

When residents of Denver's Westside got wind of plans to convert a nearby abandoned industrial site into a bustling

retail, residential, and office development, they joined a burgeoning campaign to make sure that the project produced tangible benefits for their neighborhoods.

Led by a broad coalition that used grassroots organizing to reach residents, the three-year campaign produced a first for Denver. In 2006, city officials and the developer of the downtown site surrounding the former Gates Rubber Company factory signed what is known as a Community Benefits Agreement.

In exchange for receiving \$126 million in subsidies from the city, the developer, Cherokee Denver, LLC, must provide community benefits including affordable housing, good-wage construction jobs, first-source hiring for nearby residents, and updates on the environmental cleanup of the site.

"This provides opportunities for a wealth of people, and it provides improvements for surrounding communities. It's huge," says Tim Lopez, 44, a resident and community leader who is part of the Campaign for Responsible Development, a coalition of 55 groups, including community organizations, labor unions, faith-based groups, and residents. "What we were saying is that if you're going to use our tax money, you need to contribute back to this community and give us the things we need."

With construction slated to begin early this year, the \$1 billion Gates Cherokee Redevelopment will replace the decrepit factory and its contaminated grounds with supermarkets, shops, restaurants, and 2,500 apartments and houses, including 350 affordable housing units. Everything will be centrally located with easy access to light rail service and an interstate highway.

The project also could improve prospects for children and families nearby, says Susan Motika, the former site coordinator

of Casey's *Making Connections* initiative in Denver, which provided support to the coalition and serves two low-income neighborhoods bordering the site.

"This is a major opportunity, fraught with a lot of challenges," says Motika. "If done responsibly, it will have a major impact on residents' lives on the city's Westside in terms of economic opportunity, affordable housing, and access to quality jobs."

Residents of six neighborhoods adjacent to the site also want a clean, safe, and healthy environment. Concerned about toxic contaminants found at the site, they formed an advisory board to monitor cleanup work. The board brought in experts to explain the site pollutants, worked with the developer to test for contamination in nearby neighborhoods, convinced the state to strengthen its standards, and secured an agreement to make cleanup documents public and available at a local library.

The coalition that helped secure the agreement was formed by the Front Range Economic Strategy Center, a Denver organization that worked to engage and educate residents, as well as elected officials. The group made the case that "very favorable tax incentives [given to a developer] should be tied to benefits that would make a lasting difference in the

community and raise the standard of living," says Motika. The agreement is "a major breakthrough," she adds, that lays the groundwork for similar, even stronger, agreements.

Despite lingering concerns about gentrification and implementation, the agreement is creating hope in Denver's disenfranchised neighborhoods. "When you come from low-income communities, you're challenged at every corner," says Lopez. "When you see growth like this and you're able to get your foot in the door, it gives you that boost. You start networking with people to provide other opportunities and open other doors."

BUYING INTO NEIGHBORHOOD IMPROVEMENT IN SAN DIEGO

Bevelynn Bravo and her four children feel like proud owners as they shop at the Market Creek Plaza in their San Diego neighborhood—and rightly so. Bravo is among 416 residents who bought into the company that owns the vibrant shopping center, which replaced an old industrial dump.

"I invested to leave something for my kids," says Bravo, 35, a resident of a struggling area known as the Diamond. "We're part of a real important thing and I want them to remember that."



During a cultural festival, Bevelynn Bravo, left, and her daughter Precious admire tiles created by local children that adorn a wall at San Diego's Market Creek Plaza. Bravo and other neighborhood residents have invested financially in the shopping plaza.

REBECCA LAWSON

If you're going to use OUR TAX MONEY, you need to CONTRIBUTE back to this COMMUNITY.

People who live, work, volunteer, or own businesses in the Diamond neighborhoods were able to buy ownership units in Market Creek Partners, LLC, thanks to a first-of-its-kind Community Development Initial Public Offering (CD-IPO).

This so-called "People's IPO" was designed to enable low-income residents with little investment experience to literally buy into improving their neighborhood, potentially bringing in more money for their families. The IPO set aside \$500,000 worth of ownership units for community members. They needed only \$2,000 in net worth or annual income and could invest as little as \$200.

From the start, the \$23.5 million plaza has been a community effort. It was developed by the Jacobs Center for Neighborhood Innovation, a San Diego foundation, in partnership with more than 3,000 residents. Teams of residents worked to conceive, plan, and design the ten-acre plaza, which opened in 2001 in an area known as "The Four Corners of Death" because of gang activity.

"The very act of removing blight very often hurts the people you're out to help," says Jennifer Vanica, Jacobs Center president and CEO. "We were trying to figure out a better way. That started our community engagement."

Adorned with colorful murals honoring local heroes, the plaza did over \$34 million in gross sales last year and is fully leased. Businesses include a grocery store, multi-cultural gift shop, outdoor amphitheater, and restaurants. Located in San Diego's most culturally diverse community, the redevelopment project awarded 69 percent of the construction contracts to minority-owned businesses. Residents hold 58 percent of the jobs, and 86 percent of the employees are people of color.

But resident ownership didn't come easy. Designed by a community team, the CD-IPO required six years of negotiations before it was approved by California officials in 2006. One concern was that the risk might be too great for inexperienced, low-income investors. To address this worry, residents can invest no more than 10 percent of their income or 10 percent of their net worth for up to \$10,000.

Attracting resident investors also took time. Residents were hired and trained for outreach and sales. Neighborhood meetings were held. "At first, I wasn't interested because I don't have a lot of money and if I do have money, I use it on my kids," says Bravo. "I had to learn that this was an important long-term investment for our future."

The Jacobs Center has a 60 percent stake in Market Creek Partners, LLC. Residents own 20 percent. So does the Neighborhood Unity Foundation, designed and controlled by residents. Resident ownership was made possible partly by foundations including Casey that made program-related investments—low-interest loans promoting work aligned with Foundation goals. The Jacobs Center hopes to retire its shares by 2017 so that the company will be entirely resident-owned. Until then, residents get first dibs on any profits. The Neighborhood Unity Foundation will use a portion of any profits to make neighborhood grants.

Using the knowledge, problem-solving skills, and confidence they gained designing the shopping center, residents are planning a 45-acre village with commercial, residential, and community space surrounding the plaza. "When people really own the planning, it sparks this great vision," says Vanica.

By investing, residents didn't just gain personally, they told an evaluation team. "It was about the community that got built by people pitching in," says Vanica. "They said they had to continue to own this and work to change their neighborhoods, families, and lives."

Inspired by her plaza investment, Bevelynn Bravo cleaned up her credit and bought her first home. After years as a stay-at-home mother, Bravo, who is married to a landscaper, took a full-time job as a Jacobs Center community coordinator. She no longer must drive or take the bus to the nearest grocery store. Her children have a safe, attractive place to hang out. And they have a personal stake in their community's future.

"I've been here through the bad times, when the buildings were abandoned, when there wasn't really much for our community to look forward to," says Bravo. "Now that good things are coming, I want to be a part of that and so do my kids."