

Neighborhood Housing Services

Self-Help Projects Revitalize Community Spirit

By Bill Finger

NHS

Urban neighborhoods are coming back, and not just from "gentrification" by the wealthy. In 137 cities from Hartford, Connecticut, to Anchorage, Alaska, Neighborhood Housing Services (NHS) is helping people to help themselves.

"I'm living in the home where I raised my children," says Eleanor Elliott, 61, of Durham, North Carolina. "I much prefer staying but I almost moved."

In the 1970s, Elliott's Old North Durham neighborhood followed the familiar decline of urban America. "When we bought our house in ¹⁹⁵⁸ 1928, a newspaperman, a retired schoolteacher, and a credit manager lived nearby. When they moved out, the renters moved in and the neighborhood went down. My husband and I would just come home and lock the doors."

In 1980, Durham officials and Old North residents applied for assistance to the Neighborhood Reinvestment Corporation (NRC), the parent group for 200 NHS programs. A year-long planning process resulted in the locally initiated, funded, and governed Durham NHS.

"At first I was skeptical," remembers Elliott. But residents, the city, and business leaders working together proved her wrong, through these projects:

* Revolving Loan Fund. Residents not eligible for private financing to improve their homes apply to the Revolving Loan Fund Committee. The interest rate, set case-by-case, has averaged eight percent. ~~Repayments have nearly doubled the initial \$350,000 capital in the fund, loaned by the city and NRC.~~

* Sweat Equity. NHS site managers are supervising two new "owner-built" projects. Working 40 hours a week, ⁸ 10 families will accumulate ^{15,000} \$9,000 in equity towards a new ^{53,000} \$45,000 townhouse. ^{Four other families} Others are turning an old Salvation Army center into four apartments which they will own. ^{their labor will provide them w/ a 4000 savings per unit.}

(over)

* Small Projects. From street fairs to energy workshops, fraternity workdays to tool sharing, NHS meets specific community needs.

In moderate-income neighborhoods around the country, people are building through pride and perseverance what government handout programs often cannot accomplish. "We've decided to stay," beams Eleanor Elliott, an NHS block captain. "My neighborhood is coming back. It's taken a lot of hard work. It's sort of been a miracle."

(Italics) For an information packet on NHS programs, write or call Madelyn Applebaum, Communications Officer, Neighborhood Reinvestment Corporation, 1850 K St., N.W., Washington, D.C. 20006 (202-653-2707).

Bill Finger is a writer based in Raleigh, North Carolina.