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A CASE STUDY: BEYOND HOUSING AND THE BATTLE TO “TRANSFORM” THE CITY OF PAGEDALE, MISSOURI

CHRISTOPHER KREHMeyer* AND ROBERT HARNESS**

It is regrettable that homelessness has become part of our accepted reality and that there continues to be a collective ambivalence to this national embarrassment. Recent work around the country in a variety of cities has shown that homelessness can be reduced dramatically. Further, it is even more distressing that the new found strategy that has enabled the reduction of homelessness is the radical strategy of providing housing for those who are homeless. This sarcasm is not directed at providers of support for the homeless but rather at all of us who have allowed this tragedy to occur. A “housing first” model truly represents a positive step forward in addressing homelessness, but this paper will take the notion further and incorporate a broader notion of community well being that will enable all individuals to live a life with value and promise. We must not mistakenly fall into the trap that any one societal issue lives in a vacuum and is not connected to everything else in our world. The framework for this article has driven Beyond Housing, a thirty-year-old not-for-profit that operates in the St. Louis Metropolitan Area.

INTRODUCTION

Home is the most fundamental and critical building block for individual success. The place where we feel safe, play, dream, live, love, cry, come back to, the touch stone to our adult lives. Home is both a physical place and state of mind. Home is a place that so many do not have or the physical location is so fraught with crime, drugs and violence that it no longer nurtures the development of all those there. Those that are homeless and all those living

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near the edge of homelessness due to poverty are on a long journey to a difficult life with many unkind turns ahead. These turns are the self-fulfilling prophecies of our world of selfishness and overindulgence.

A solution is available. For more than thirty years Beyond Housing has had remarkable success at the local level with our model of producing housing for families in need. More importantly we offer a variety of services to those families that are geared at helping them achieve their greatest level of economic self-sufficiency and build their own assets. It has worked. People do not want to be poor, do not want to struggle everyday, and do not want to see their dreams die in front of them. It has been amazing the unwavering commitment exhibited by the families that have been served by Beyond Housing if they are provided with an opportunity and reason to hope.

Beyond Housing envisions a community where all people are accepted, each person is valued and no one is left to chance. This envisioned community provides a safe neighborhood where individuals and families will have the opportunity to discover their talents, develop their skills, find a job, and realize their goals. Essentially, we envision a community where hopes and dreams are stepping stones to success. This requires the creation of “assets” across all segments of the community. These assets must be both traditional assets, such as home ownership, savings programs, jobs and housing, as well as intrinsic assets such as safety, community enhancement, health care, education, self esteem, dignity, confidence and general “quality of life” enhancement. Only by undertaking asset building at the community level can the ultimate goal of creating positive life opportunities for all people in our neighborhoods be addressed. This article has two sections. The first is an assessment of what it will take to address the multi-faceted issues that communities face including homelessness. In the second sections, the article will describe our organization’s current work in the City of Pagedale in St. Louis County, Missouri.

I. TRANSFORMING COMMUNITIES

Beyond Housing believes there are five critical components in the process of transforming communities. The components are:

1. Empower residents to be the leaders of their own neighborhood revitalization with a significant emphasis on greater community engagement.

A broad based, multi-faceted community-building program must start with active involvement of those who will benefit from the results. First and foremost, this must include residents of the community. This includes leaders and representatives from local government, faith based groups, social service agencies, education institutions and local businesses. Each will strengthen the total
community effort. In particular, the leaders and residents of these communities need to undertake the following activities:

- Establish and work with existing resident led and driven community associations to oversee all aspects of community building. Included in this effort will be accessing leadership capacity building technical assistance from a variety of sources, including Neighborworks America.

- Work with regional and community leaders to form a community business/commercial organization, such as a Chamber of Commerce Group. Local businesses will be invited to participate and assist in attracting new business growth to the community.

- Develop and implement an array of community action programs aimed at all age groups.

- Work with local education officials to revitalize parent involvement in the education system in the community and coordinate programmatic efforts to maximize children’s success.

In order for these programs to be effective in gaining widespread community participation they must be staffed, funded, infused with an ongoing stream of new ideas and energy. It is vital that these programs show results. Resident leaders must receive training in leadership skills necessary to effectively lead the effort. The community/resident programs and the local business groups must work closely with government officials to ensure efforts are well coordinated and mutually supportive. It is critically important that residents, both individually and collectively, become involved, feel they have a meaningful voice, and see results for their efforts.

2. Initiate and implement a comprehensive savings and asset building program for all neighborhood residents.

Every human being fundamentally wants and deserves to live in a community where they can thrive and provide opportunity for their family. The underlying factor in most communities where this opportunity does not exist is poverty. Poverty is what prevents many individuals, families, and even communities from reaching their ideals. Poverty can take many shapes. It certainly can be characterized as a lack of financial resources necessary to provide for even basic needs including and especially housing. It can also be described as living without opportunity. That could be living in a community that does not offer opportunities for fulfillment, stimulation or even security. Perhaps worst of all, it could be defined as living in a situation where there is no basis for hope.

Poverty affects everyone in the community and creating a broad based asset-building program to combat poverty and the negative consequences it creates is needed. The primary goal of this asset-building program will be to create individual and family financial assets, such as increased savings and improved housing, as well as a wide array of non-financial resources that benefit the entire community.

In her recent book, *Understanding Poverty*, Ruby K. Payne states that “financial resources, while extremely important, do not explain the success with which individuals leave poverty nor the reasons that many stay in poverty.” 4 Dr. Payne further states that “the ability to leave poverty is more dependent upon other resources than it is upon financial resources.” 5 Creating this balance of financial and non-financial assets at a community level will require an unprecedented multi-faceted effort.

The key elements of this approach are envisioned to be the following:

- Offering a variety of matched savings programs aimed at all ages and demographic groups across the entire community, including individual savings accounts for homeownership creation and homeownership preservation, education savings account programs, health care savings accounts and employment based retirement savings plans. It is envisioned that this will be done through the creation of an Asset-Building Institute that can draw on a variety of programs and resources and that will have the capacity to work across multiple communities.

- Improvement of housing stock and consequently housing value across the entire community.

- Creation of meaningful and sustainable jobs for community residents.

- Community-wide job and life skill training programs to better prepare residents to take advantage of opportunities.

- Extensive programs for children of all ages to enhance the chances they will succeed in school and have adequate opportunities for personal development.

- Creation of a community task force of government, social service, religious and business leaders who currently provide various social and human services to the community for the purpose of compilation of a community-wide asset inventory and needs assessment.

These programs will be offered community-wide and will be designed to build assets for each resident and for the community as a whole. The goal will

5. Id.
be to give each resident the opportunity to create those things that they value, including financial resources, opportunity and hope.

Implementing a community-wide asset building program will require the cooperation and participation of local, state and even federal government, as well as the business and religious leaders in the community. To design and implement such an innovative and groundbreaking program, it will require technical assistance and evaluation support from leaders in this field including the Center for Social Development at Washington University in St. Louis, Missouri.

3. Provide affordable housing across all economic spectrums in targeted communities.

Housing is the foundation of any community, and adequate housing contributes to community growth, stability and economic prosperity. A variety of programs need to be offered, including:

- New and renovated housing for an expanded rental housing program for homeless and low income families.
- New and renovated housing for homeownership expansion in targeted communities.
- Programs to facilitate home ownership, including loan programs, counseling and other assistance.
- Home repair programs, including a community home repair loan program on-going extensive counseling to assist families with home ownership issues and to prevent possible homelessness.

4. Provide services to seniors, families and children as appropriate in conjunction with other partners.

A focus on communities with relatively high rates of poverty, unemployment and homelessness should be the service provision at the local level. Typically, residents of these communities do not have ready access to the array of social service programs and resources that they need. An assessment of needs for target communities needs to be completed and reviewed constantly. A variety of partners are needed to deliver social service, health care, education, housing and economic development programs to the community. The following steps should be followed:

1) Working with community leaders to perform an assessment of currently available services in the community, concentrating on availability of health care services, child care services, after school and youth programs, retirement and nursing care services, counseling and substance abuse programs, job training, placement and retention and prisoner re-entry support.
2) Developing a needs assessment and “gap analysis” for the community, identifying critical services not currently available.

3) Working with local, state and other government, faith group, private and foundation leaders to identify ways to bring the needed services to the community in a sustainable manner.

4) Assessing the current status of education in the community based on test scores, drop-out rates, course and program offerings and physical condition of schools and work with local and state officials to create needed program changes.

5) Identifying long term funding needs and developing plans to secure sustainable resources for the community.

6) Identifying policy issues which currently limit the delivery of needed social services and working with government officials to remove those barriers.

7) Ensuring that service delivery occurs from a facility located in the targeted area and viewed as accessible by community residents.

5. Find an entity to be the catalyst for the collaborative and integrated community-wide rebuilding effort and working with our partners to secure the resources needed for success.

A lead agency must drive an integrated community rebuilding effort to be one in which all elements of the community, including government, business, religious groups and social services, work cooperatively to address and provide for the full range of community needs. This lead agency will identify and enlist supporters and partners for these community revitalization programs. It will work to ensure that the programs are adequately resourced and sustainable. These efforts should include the following:

- Facilitation of a resident led initiative to rebuild the community;
- Assessment and identification of community needs, potential service providers who might fill those needs and community/area/national partners who can bring the needed programs to fruition;
- Creation of new programs and initiatives to fill community needs;
- Identification and acquisition of broad scale resource inputs to fuel the community rebuilding effort;
- Continuation of fundraising locally and nationally to support the core elements.

Recognizing the desired framework as described above, Beyond Housing has been implementing a comprehensive community building effort in the City of
Pagedale in St. Louis County for the last five years. Beyond Housing was created in January 2003 through the merger of two of the region’s most prominent non-profit organizations. Beyond Housing (formerly known as “Ecumenical Housing Production Corporation”) was established in 1980 to address the need for affordable rental housing for large, low-income families. Neighborhood Housing Services of St. Louis began in 1975 as an organization focused on revitalizing St. Louis neighborhoods. Recognizing the similarities in their philosophies, their approaches, their target audiences and the complimentary nature of their missions, these two agencies came together to expand their reach and impact in the St. Louis community.

Beyond Housing’s Mission is “to strengthen neighborhoods, one family at a time.” This is done by providing affordable housing, helping families achieve and sustain homeownership, fostering the well-being of families, and identifying and addressing neighborhood needs. These products and services in the core business content areas are delivered through the following business units: Service Enriched Rental Housing, Home Ownership Services, and Community Building. In 2006, Beyond Housing provided direct services to more than 2,000 families. Beyond Housing’s community-building work throughout St. Louis City and County, Service-Enriched Rental Housing, and Homeownership Services impacted more than 5,000 other families, while more than 4,000 families inquired about Beyond Housing rental housing.

II. FINISHING THE TRANSFORMATION OF PAGEDALE

The concept of community-building or creating sustainable neighborhoods has been discussed repeatedly across the country and in St. Louis for the last ten years. Xavier de Souza Briggs from the Kennedy School of Government at Harvard University defines community building as follows:

Community building has come to refer to a variety of intentional efforts to organize and strengthen connections and build common values that promote collective goals. Literally, community building means building more community (an interim goal) as a way of achieving some set of desired

9. Id.
10. See Beyond Housing, Welcome, supra note 7.
11. See Beyond Housing, About Us, supra note 8.
13. See infra notes 14-16.
outcomes (safer neighborhoods, healthier children and families, better preserved cultural traditions, more profitable businesses, and so forth). While specific meanings vary widely depending on context, community building emphasizes the beneficial aspects of key processes (actions) that shape relationships, values and psychological attachment, important connections to community organizing and community development.14

While progress has been made and many isolated advancements have occurred, nowhere in the St. Louis region has true transformation from community building taken place. Transformation is defined in this article, similar to Briggs definition above, as the increase in social, human and physical capital of a distinct community or neighborhood leading to quantifiable and qualitative change to all residents of that place. Peter Drier, John Mollenkopf and Todd Swanstrom state in Place Matters: Metropolitics for the Twenty-First Century:

. . . Place matters. Where we live makes a big difference in the quality of our lives, and how the places in which we live function has a big impact on the quality of our society. The evidence shows that places are becoming more unequal. Economic classes are becoming more spatially separate from each other, with the rich increasingly living with other rich people and the poor with other poor. The latter are concentrated in central cities and distressed inner suburbs, and the former in exclusive central city neighborhoods and more distant suburbs. . . [i]n short, whether we are highly skilled professionals or minimum wage workers, where we live matters. Place affects our access to jobs and public services (especially education), our access to shopping and culture, our level of personal security, the availability of medical services, and even the air we breathe. People still care deeply about where we live.15

Further, as Edward Goetz states in Clearing the Way: Deconcentrating the Poor in Urban America:

Living in areas of concentrated poverty has been shown to have an adverse effect on a range of life experiences, from isolating youth from employment opportunities to consigning them to inferior education, dangerous neighborhood conditions, and harmful environmental conditions. Studies have shown that neighborhoods affect employment prospects, exposure to toxic wastes, and criminal behavior.16

In response to these multi-faceted issues and in conjunction with community leaders and elected officials, a group of strong and respected not-for-profit organizations (See, infra, Exhibit A) desire to “Finish the Transformation” of the City of Pagedale. This desire is driven first to improve

the lives of the 4,000 residents of Pagedale and many thousand more who live in adjoining communities. Nearly as important, however, is the creation and completion of a model that will be documented and then replicated throughout the region.

Pagedale was selected due to a trifecta of criteria that was in place. First, the community has requested the group to come in and be an active participant in all that occurs. Second, work was already occurring in the community, and the positive momentum began. Third, St. Louis County was the institutional anchor that has a vested financial interest in making the transformation successful. The thinking behind these three criteria revolves around respect for those we serve, wisdom about trying to fight battles with a realistic chance of succeeding, and needing the financial resources to accomplish the difficult task of “building community.”

Our collective failure to complete the job of transformation throughout the St. Louis region has meant that poverty has continued to grip far too many people in our broader community. The negative implications of this lead to tragic consequences for those most vulnerable, including the homeless. Consequently, the infrastructure of those communities where poverty is concentrated also comes tumbling down. This duality of private lives and public sector strength spiraling downward rarely reverses itself. It is our plan to create a model following David Shipler’s observations in *The Working Poor: Invisible in America:*

> If problems are interlocking, then so must solutions be. A job alone is not enough. Medical insurance alone is not enough. Good housing alone is not enough. Reliable transportation, careful family budgeting, effective parenting, effective schooling are not enough when each is achieved in isolation from the rest. There is no single variable that can be altered to help working people move away from the edge of poverty. Only where the full array of factors is attacked can America fulfill its promise.17

More often than not, residents of poorer communities, where outsiders “come to help,” are not truly engaged in the process from its inception to program delivery to completion. In 2001 Beyond Housing was asked to come to Pagedale and replicate a model of community building created with St. Louis County in the Castle Point Community in North St. Louis County. The model had three components: (1) improve the physical housing stock, (2) provide community requested services from a community based location and (3) help build the capacity of community leadership.18

This third aspect of the model cannot be over-emphasized if success is to occur. The residents must feel as if they are respected and engaged in all facets of the work. Vehicles must be put in place, formal and informal, to

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ensure clarity of communication and how community leaders will participate in all aspects of the work. There is an unmatchable energy that occurs when residents “own” the work in their community. Both elected officials and community leaders of Pagedale asked specifically for Beyond Housing to come to their community. In turn, Beyond Housing did nothing until a comprehensive plan driven by the community’s voice was created.

The plan was created in February of 2001 with great help from the St. Louis County Department of Planning and wide array of community/citizen input. The six stated Pagedale goals were the following: 1) establish clean and attractive neighborhoods, 2) increase the level of participation in city government and within neighborhoods, 3) reduce crime and drug abuse, 4) increase the level and accessibility of family support and senior services, 5) develop programs and activities for youth and 6) create economic development opportunities to make Pagedale a thriving community. We hope to move forward and to realize the vision of William Hudnut III detailed in his Halfway to Everywhere: A Portrait of America’s First Tier Suburbs:

When I began this study, I held the misconceived notion that America’s first tier suburbs were all in trouble, full of ramshackle houses and broken down buildings, dead commercial strips and empty factories. But after visiting many of them, I have concluded that they are not. They are perched on the brink of change. They have reached a fork in the road. They can go on as usual, and probably decline farther. Or they can reposition themselves, establish a new identity and transform themselves into stable, attractive communities. They are regional pivot points, centrally located in the metropolitan mosaic, halfway to everywhere. If they allow deterioration to continue, it will gradually infect other nodes of development in the region. But if they can stem the flight of blight and become stronger and healthier through the practice of urban acupuncture, if public policies can focus resources on their redevelopment, they will become brighter lights on the regional horizon and show others how renewal can be accomplished.

We believe we have begun this process and with continued resolve and commitment, Pagedale will again be a bright light in the region.

Building Momentum

Momentum needed to be started in the community where the 2000 census had the average income less than 40% of the St. Louis area median, an unemployment rate of over 16%, or more than four times the St. Louis County rate, and families living in poverty that exceeded 29%, or again more than four times...
times the rate in all of St. Louis County.\textsuperscript{22} Exhibit B, see infra, contrasts the demographic data of St. Louis County as a whole against the Pagedale Community. The drastic differences are striking. The scope and scale of poverty in Pagedale, as in many other communities in the region, lead the organization to acknowledge that the impact and consequences of poverty had to be addressed if we were going to be effective in our mission delivery.

Poverty has serious and wide-ranging consequences including homelessness. Over the past two decades, child and family poverty has continued to increase in the United States while resources for families at-risk have decreased.\textsuperscript{23} Families in large urban areas, faced with increasing poverty and isolation, are at very high risk.\textsuperscript{24} Economic and often racial isolation leave these families struggling amidst inadequate resources as they attempt to move themselves and their children into a position of strength.\textsuperscript{25} More than one fifth of American children live in poverty, and among African-American populations the rate approaches 40%.\textsuperscript{26} Children in female-headed single parent families are at the highest risk.\textsuperscript{27} At a poverty rate of well over 40%, female-headed families are the United States’ poorest demographic group.\textsuperscript{28}

Poverty is traditionally defined for individuals, families and even communities in terms of lack of assets.\textsuperscript{29} Individuals and families who live in conditions of poverty lack the financial resources to provide adequately for their needs. Typically they live in substandard housing conditions and do not have access to adequate health and human services. Further, when people living in poverty are clustered in neighborhoods the impacts at the community level are cumulative and significant. The community tax base becomes inadequate to support basic social programs, including education, and the community becomes deficient in the social base necessary to support its residents.\textsuperscript{30} Moreover, these conditions have been shown to create a “cycle of poverty” that is passed to coming generations.\textsuperscript{31}

Beyond Housing’s evolution over the past thirty years has been founded on a series of experiences aimed at combating the effects of poverty at the individual, family and community level. For most of those thirty years the efforts have been housing, home ownership and service provision to those

\begin{itemize}
\item \textsuperscript{23} Christopher Krehmeyer, Peter Salsich & Catherine Schmite, \textit{Ecumenical Housing: Providing Housing and Services}, 19 \textit{Social Thought} 89 (1999).
\item \textsuperscript{24} \textit{Id.}
\item \textsuperscript{25} \textit{Id.}
\item \textsuperscript{26} \textit{Id.} at 90.
\item \textsuperscript{27} \textit{Id.}
\item \textsuperscript{28} \textit{Id.}
\item \textsuperscript{29} See 71 Fed. Reg. 3834 (Jan. 24, 2006).
\item \textsuperscript{30} See Krehmeyer, Salsich & Schmite, supra note 23, at 93.
\item \textsuperscript{31} \textit{Id.}
\end{itemize}
utilizing the housing model. Over the past nine years the organization has engaged in an array of community-building efforts in partnership with community residents, leaders and institutions. Since 2001 Beyond Housing and its partners have been implementing a newly created community-building model in Pagedale.\(^{32}\) It is the goal of this partnership to deliver programming in a manner consistent with Lisbeth Schorr’s guidelines in her work *Common Purpose: Strengthening Families and Neighborhoods to Rebuild America:*

Seven Attributes of Highly Effective Programs

1. Successful programs are comprehensive, flexible, responsive and persevering
2. Successful programs see children in the context of their families
3. Successful programs deal with families as parts of neighborhoods and communities
4. Successful programs have a long-term, preventive orientation, a clear mission and continue to evolve over time
5. Successful programs are well managed by competent and committed individuals with clearly identifiable skills
6. Staffs of successful programs are trained and supported to provide high quality, responsive services
7. Successful programs operate in settings that encourage practitioners to build strong relationships built on mutual trust and respect\(^{33}\)

The First Five Years of Success

*Housing Development*- Beyond Housing has built over fifty new homes in Pagedale since 2001.\(^{34}\) Another eight existing homes have been purchased, rehabbed and sold to new homeowners.\(^{35}\) Over fifty homes have received code violation grant assistance to fix their homes.\(^{36}\) Another sixty have had exterior work completed by volunteers in two separate events.\(^{37}\) Twenty-two more new homes will be built in 2007 and another thirty will be rehabilitated.

*Economic Development*- A design competition for the twenty-eight acre former Hill Behan site was held in 2005 in partnership with the school of Architecture at Washington University. The eight entrants created exciting

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\(^{33}\) LISBETH B. SCHORR, *COMMON PURPOSE: STRENGTHENING FAMILIES AND NEIGHBORHOODS TO REBUILD AMERICA* 5-10 (1997).

\(^{34}\) See Beyond Housing, Pagedale Vital Statistics, *supra* note 22.

\(^{35}\) Id.

\(^{36}\) Id.

\(^{37}\) Id.
mixed-use design for the site that included retail, commercial and housing for seniors. In 2006 a new company, Eco-Recycling, recently signed a seven year lease on the site and began its operation.

The Pagedale Family Support Center was opened in the old Pagedale City Hall in 2002. Programs currently offered at the Support Center are:

*After School Program*- Currently, our Family Center is a drop-off and pick-up site for the Normandy School District. At the center we provide state licensed after school programs for fifty children that provide a safe, supervised educational learning environment for school age children ages five to twelve years old, including a computer lab component Monday through Friday 3:30 p.m. to 6:30 p.m.

*Summer Camp*- In 2006 Beyond Housing initiated Freedom School Summer Camp serving over forty children. This reading based summer program is an offshoot of the Children’s Defense Fund and uses reading as a springboard for other important life skills training including conflict resolution, civic engagement and learning history of the Civil Rights Movement.

*Rams 28 Club*- An incentive-based program for children ages six to eighteen years old. The club encourages and rewards participants for positive choices in life with specific emphasis on attitude, education and community services. The Marshall Faulk Foundation has made this program possible. The club meets monthly on Fridays and Saturdays and has over twenty participants.

*Pagedale FSC Computer Lab*- Open for residents’ use Monday through Friday

*Mobile Outreach*- Youth in Need provides their mobile outreach van to travel the streets of Pagedale looking for potential runaway children and offers services to them.

*Beyond Housing Reach 4 Success*- Job training and GED preparation program for adults ages eighteen years old and over. Classes are held Monday through Friday 9:00 a.m. to 3:00 p.m. GED classes Tuesday and Thursday 9 a.m. to noon. Program provided in partnership with Beyond Housing/NHS and the City of Pagedale serving over thirty-five families.

*Beyond Housing JETS Support Services*- Support services for families living in Beyond Housing homes including job search, food pantry, clothing and other support services. Referral and resources for Pagedale Community residents by appointment only.

*CORP (County Older Resident Program)*- Resources and support services program for area senior residents. Monday through Friday 9:00 a.m. to noon

*PCA (Pagedale Community Association)*- Association meets every first Tuesday of the month and in 2006 initiated a ward-by-ward meeting schedule to engage the entire community in its own revitalization. Also, in May of 2006 four members of the association attended a conference in Nashville, Tennessee
sponsored by Neighborworks America, the national partner of Beyond Housing. In addition, the association sponsors basketball, football and baseball leagues for the children of Pagedale. The St. Louis Cardinals recently added Pagedale to its list of partners in their Redbird Rookies baseball program and had over 100 participants in 2006.

*Urban Angels Food Pantry- Open on the second and fourth Thursdays of the month*38

**Expansion Opportunities**

Area Resources for Community and Human Services (ARCHS) has committed to continue working with the coalition in raising the resources to grow and expand the myriad of services currently being provided. Also, a great opportunity to address the many issues that children and their families face is the potential expansion of Herbert Hoover Boys and Girls Club into the closed Lincoln Elementary facility in the community. Herbert Hoover has served youth in need for almost forty years in the St. Louis region and is a part of the Boys and Girls Clubs of America.39 Their mission is “to inspire and enable youth ages six to eighteen years old to realize their full potential to be productive, responsible and caring citizens.”40 The core programs at Herbert Hoover are: 1) character and leadership development, 2) education and career development, 3) health and life skills, 4) the arts and 5) sports, fitness and recreation.41

The early quantifiable results included that the average dollar amount of mortgage loans for home purchase from 2000 to 2003 showed that Pagedale realized a larger percentage increase than the St. Louis Metropolitan area, and all, but one, central to north county municipalities.42 We anticipate this growth to continue.

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40. *Id.*
42. See FANNIE MAE FOUNDATION, 2005 AMERICAN HOUSING SURVEY (2005). This study found the following increase in the average dollar amount of mortgage loans for home purchase in St. Louis municipalities:

Pagedale + 33%
St. Louis Metro + 22%
Berkeley – 4%
Ferguson + 21%
Jennings + 22
U. City + 29
Overall housing condition has improved dramatically. A 2006 housing condition survey completed by Beyond Housing reflected that since 2001 the percentage of homes in the Pagedale community rated in good condition increased from 47% to 80%. This dramatic increase in the overall condition has increased average home values and the tax base accordingly.

Leaders from Within

Community leaders engaged in the original planning process were engaged to create the first ever Pagedale Community Association (PCA). The PCA was assisted and received its tax-exempt status from the IRS. No matter how effective housing development or human service appear in a community, if resident leadership is not built to work, it will ultimately fail. In Pagedale, the PCA was created and gained its tax-exempt status. More importantly, Beyond Housing staff works with PCA leadership daily thanks to their co-location in the Pagedale Family Support Center. Also, Beyond Housing has had PCA access best practice information and training from their parent organization, Neighborworks America. Finally, the President of the PCA has joined the Board of Directors of Beyond Housing to ensure the voice of the community is always present at the lead organization.

It is our collective hope to follow the guidance of the Stairstep Initiative in Minneapolis, Minnesota, which has done tremendous work over the last fifteen years in their community. The Stairstep Initiative adheres to these principles:

How We Build Community

We propose that for African-American people building our community is the priority concern. We affirm that internally-generated agenda for our community must be honored and should take precedence over any setting of priorities that may be developed by others outside our village, no matter how well intended their efforts. We suggest that building community in a manner consistent with our history requires strategies that integrate the following seven critically important components:

1. Embrace historic community values
2. Encourage behaviors consistent with those values
3. Raise esteem
4. Reinforce institutions
5. Develop resources
6. Build Relationships

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43. See Beyond Housing, Pagedale Vital Statistics, supra note 22.
7. Advocate for vital interests\textsuperscript{44}

\textit{Institutional Partner}

All the best laid plans and well-meaning intentions equate to very little without the resources to get the work done. Somebody needs to have a significant financial interest in the success of the work if it is to ultimately succeed. St. Louis County has recognized that strengthening the inner ring suburbs is an important step to reverse the flat growth trends in the recent past. Pagedale is a community where funds have already been invested and can be a model for success. Funds have been allocated from the Community Development Block Grant Program and the HOME Investment Program to facilitate housing development, both rental and homeownership, as well as down payment assistance programs for first time homebuyers.

\textit{Comprehensiveness}

All the partners recognize the need to have all programs and services integrated. There is a need for forcing all parties to stay focused on the common goal, while meeting their own individual needs. Leadership at each organization will be crucial to ensure that all partners remained focused, not only on their task, but the larger goals of the collaborative effort. For as G. Thomas Kingsley, Joseph McNeely and James Gibson stated in \textit{Community Building: Coming of Age}:

\ldots if community building is to succeed, it must address the full range of these challenges in an interconnected way, i.e., comprehensively. New housing developments will be ravaged unless crime and gang activity is brought under control. An excellent job training program will yield little payoff if the trainees cannot accept jobs because they cannot access adequate childcare or because of recurring illness due to the lack of adequate local health services. Good social service programs will be undermined if the neighborhood’s physical appearance is not clean and orderly. Any rigidly defined single purpose initiative (i.e., one that expects to take on only one of these issues and not move beyond it) is not really community building by today’s definition.\textsuperscript{45}

\textsuperscript{44} See \textit{The Stairstep Initiative, Community Building Strategies}, available at http://www.stairstep.org/building.htm (last visited Mar. 5, 2007); see also Exhibit C, infra, for the symbols used by Stairstep for these components.

CONCLUSION

We have tried to paint of picture of addressing homelessness, among other issues, in a comprehensive and inclusive nature. It is abundantly clear that we know how to address the multitude of issues that arise in families and communities that struggle with poverty and homelessness. We now must find the courage and will to make the resources available to comprehensively make a difference in our communities and for our children. Dr. Martin Luther King, Jr. stated in his sermon at the National Cathedral in 1968 that “the long arc of a moral universe bends towards justice,”46 we need to help this arc bend faster and reach those in need today.

EXHIBIT A

COALITION PARTNERS

Beyond Housing, www.beyondhousing.org
ARCHS, www.stlarchs.org
Big Brothers and Big Sisters of Eastern Missouri, www.bbbsemo.org
Herbert Hoover Boys and Girls Club, www.hhbgc.org
Youth in Need, www.youthinneed.org

Exhibit B
Pagedale vs. St. Louis County Demographics
2000 Census Data

<table>
<thead>
<tr>
<th>INDICATOR</th>
<th>ST. LOUIS COUNTY, MO</th>
<th>PAGEDALE, MO</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>INCOME</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Median Household income last year (2000)</td>
<td>$50,532</td>
<td>$23,873</td>
</tr>
<tr>
<td>Percentage of households with interest, dividends, or rental income last year (2000)</td>
<td>47.0%</td>
<td>9.3%</td>
</tr>
<tr>
<td>Percentage of households with public assistance income (state/local) in 1999 (2000)</td>
<td>2.2%</td>
<td>10.3%</td>
</tr>
<tr>
<td><strong>POVERTY</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Poverty rate (2000)</td>
<td>6.9%</td>
<td>29.5%</td>
</tr>
<tr>
<td>Child poverty rate (2000)</td>
<td>9.6%</td>
<td>38.9%</td>
</tr>
<tr>
<td>Elderly poverty rate (2000)</td>
<td>5.3%</td>
<td>29.6%</td>
</tr>
<tr>
<td><strong>HOME PURCHASE LOANS BY INCOME</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Median borrower income for owner-occupied home purchase loans (2002)</td>
<td>$60,000</td>
<td>$34,000</td>
</tr>
<tr>
<td><strong>EMPLOYMENT</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unemployment rate (2000)</td>
<td>4.6%</td>
<td>16.3%</td>
</tr>
</tbody>
</table>
Exhibit C

Embrace Historic Community Values

Encourage Behaviors Consistent With Those Values

Raise Esteem

Reinforce Institutions

Develop Resources

Build Relationships

Advocate for Vital Interests

The symbols we use to represent the community-building strategy components were developed for Stairstep by Katannah Day, our artist-in-residence.