



**2006 FORTALECIENDO LA  
FAMILIA HISPANA:  
APPROACHES TO STRENGTHENING  
THE HISPANIC FAMILY**

SUMMARY OF BEST PRACTICES



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**Janet Murguia**, President

June 13, 2006

Dear NCLR Affiliates:

It is with great pride that the National Council of La Raza (NCLR) announces its third publication of the *Family Strengthening Awards Best Practices Guide: 2006 Fortaleciendo la Familia Hispana*. Now in its third year, the Family Strengthening Awards Program has become a proverbial acknowledgment of exemplary programs that strengthen the Latino family. NCLR staff and Affiliates have embraced it as a unique opportunity not only to recognize these programs, but to simultaneously circulate these model practices throughout the NCLR Affiliate Network.

One of the many opportunities for highlighting these model programs is through the *Best Practices Guide*. NCLR continues to expand its library of award winners' "Best Practices," building upon it each year as a growing resource for Affiliate Network members when developing and enhancing their own programs. In March 2006, NCLR awarded five Affiliates with the NCLR/Annie E. Casey Foundation Family Strengthening Award: CentroNía, La Casa de Esperanza, Inc., El Centro de la Raza, American YouthWorks, and Montebello Housing Development Corporation. This publication marks the beginning of the documentation and distribution process of the 2006 awardees' best practices for the NCLR Affiliate Network. The award winners will share their program highlights at the Family Strengthening workshop, *Approaches to Strengthening the Hispanic Family*, during the 2006 NCLR Annual Conference in Los Angeles and also through technical assistance training sessions for our Affiliates at the end of the year. The Family Strengthening workshop will provide a glimpse into each of the five programs, and the technical assistance training sessions will give Affiliates the opportunity to gain a deeper knowledge of how the winning programs were developed and implemented, using the sessions as a medium to discuss potential solutions to the challenges they face in running their own programs.

NCLR's Family Strengthening Awards have been made possible through a partnership with the Annie E. Casey Foundation (AECF). Since 1948, AECF has worked to build better futures for disadvantaged children and their families 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. AECF believes that, in order for children to have the opportunities necessary to achieve and grow up in a healthy environment, their families must have access to services and social networks that strengthen their ability to provide for and nurture their children. The factors necessary to strengthen families include opportunities to work, earn a decent living, and build assets; social networks that help isolated families link with friends and neighbors as well as social, civic, and faith institutions; and accessible and responsive public services, such as good health care, decent schools, and fair and effective law enforcement. At NCLR, we are proud to know that our Affiliates provide these services and resources to the Latino community every day, offering support on multiple levels and strengthening families with a holistic approach.

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LA RAZA: The Hispanic People of the New World

All of the winning programs have demonstrated effective strategies and methodologies to successfully meet the needs and challenges of their communities. They have demonstrated their commitment to serve and support Latino families in a holistic fashion, ultimately providing children an opportunity for advancement and success. I sincerely hope that the family strengthening best practices outlined in this publication will serve as a resource for NCLR Affiliates in enhancing the services they provide to Latino families.

Sincerely,

A handwritten signature in black ink on a light beige background. The signature reads "Janet Murguía" in a cursive script.

Janet Murguía  
President and CEO

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# Family Strengthening Programs for Hispanic Communities

## *Best Practices Guide*

### **American YouthWorks Casa Verde Builders**



#### **Program Summary**

American YouthWorks' (AYW) Casa Verde Builders (CVB) is a model AmeriCorps/ HUD YouthBuild community service program in Austin, Texas. Members acquire construction skills by building innovative, affordable housing in low-income neighborhoods for sale to first-time homebuyers. Since 1993, CVB has been building single-family, energy-efficient houses in East Austin, providing smart, quality-built homes for families. The homes are affordable to purchase and inexpensive to maintain.

Members receive a living stipend while in the program, and many of them are enrolled in the award-winning American YouthWorks Charter High School, where they earn a diploma or a GED. They receive health care and career guidance, and counselors provide group or individual counseling for participants and their families. Case management is provided for all participants, which includes access to social services they may need but not know they are eligible for. After 1,700 hours of service to their community, members earn an AmeriCorps educational award of \$4,725. Many of the CVB graduates are the first in their families to go to college.

#### **Background**

##### *Need for the Program*

The primary challenge that Latino families face is education. According to the 2004 NCLR State of Hispanic America, the most critical issue for the Hispanic community is the large achievement gap between Latinos and their peers. This strongly indicates an urgent need to improve Latino educational opportunities and outcomes. The Texas Higher Education Coordinating Board has predicted that if we cannot "close the gap" in the educational achievement of minorities – especially Latino – and graduate more students from higher education programs, the cost to the state of Texas will be \$40 billion annually by the year 2030. Only half of all African American, Latino, and American Indian youth graduate from high school, and the dropout problem has

become a national crisis; dropouts cost the nation \$260 billion annually, according to U.S. Secretary of Education Margaret Spellings.

Additional challenges for the Latino population are opportunities to earn a living wage to support their families and their dreams, access to affordable health care, drug and/or life counseling, and case management. AYW offers a comprehensive array of services, including job skills training, educational awards for college, day care, and health care.

Finally, the housing need is urgent. Austin's average home price is more than \$160,000, well beyond the reach of most low-income families. The 2005 City Plan for HUD lists affordable housing as the number one need, and very-low/low-income families (\$35,000-46,000 per year) as the key focus. The data show a demand of 400 homes and a supply of only 40 in the affordable range (\$100,000 to \$120,000). Casa Verde Builders is one of three home builders in Austin building in this range in low-income neighborhoods.

### *Population Characteristics*

In the 2000 census, 31% of Austin's residents were Latino, with 85% living east of Interstate 35. The characteristics of the Latino community directly served by Casa Verde Builders include: 17- to 26-year-old out-of-school youth who wish to continue their education, learn skills, and earn an education award; graduates who want to learn skills and earn an education award for college or trade school; single mothers or fathers; low-income households; homeless youth; and probationers or parolees. Most CVB members are themselves from neighborhoods east of Interstate 35, and 67% overall are from an economically disadvantaged household. Many of them have little or no prior work experience, and many have been involved in the criminal justice system (33% overall); most have dropped out of school. However, a few are high school or college graduates who serve as an inspiration to others.

The Latino community indirectly served by Casa Verde Builders includes first-time homebuyers and the neighbors of the CVB homes. The majority of CVB houses are purchased by Latino families. The neighborhood in which CVB builds is 51% Latino, with 37% living below the poverty line and 58% of adults having no high school diploma or the equivalent. The East Austin neighborhoods benefit because of the intrinsic value of homeownership and the inspiring actions of motivated participants acting as part of the solution.

### **Key Elements**

#### *Program Goals and Objectives*

Goal: To provide educational opportunities to Latino youth.

Objectives:

- CVB will enroll Latino participants who need to complete their education in the AYW Charter High School
- CVB will ensure that a minimum of 80% of these members will acquire academic credits to advance one grade level

Goal: To assist members in earning a high school diploma, a GED, and high school credits and to provide job skills training

Objective:

- Sixty-five percent of Latino youth who enter CVB will, over 24 months, obtain a diploma or GED or advance at least one Articulated Construction Level

Goal: To assist Latino youth in postsecondary education, which leads to higher wages.

Objective:

- In a year, 80% of enrolled Latino CVB participants will serve from six to 12 months and earn educational awards valued at \$2,362 or \$4,725, respectively.

Goal: To assist Latino youth in navigating the social services system.

Objective:

- CVB counselors will meet with 100% of participants to help them understand how social services work and which are available to them; counselors will also teach members to advocate for themselves and learn where and how to get assistance.

Goal: To provide Latino youth with opportunities for continuing education and employment opportunities.

Objective:

- Eighty percent of Latino CVB graduates will be employed earning at least \$7.50 an hour or enrolled in continuing education.

### *Services Provided*

- Diploma or GED classes through American YouthWorks Charter School
- Hands-on job skills training through constructing an energy-efficient, environmentally responsible house.
- Affordable homes for sale to the citizens of Austin
- Health care, through the RGK Foundation Downtown YouthCenter for Health and health insurance as AmeriCorps members
- Counseling, case management, and advocacy services
- Life-skills training
- Day care stipends, if necessary

### *Program Design*

American YouthWorks serves more than 1,000 individuals each year (more than 50% are Latino) through a comprehensive approach incorporating education, counseling, employment, training, and a host of human services to address the whole needs of the individual *and* the family. AYW offers an accredited high school diploma program and GED preparation. Students attend classes for four hours a day allowing them to work the rest of the day to support their families or

participate in AYW training programs, such as Casa Verde Builders. To meet the needs of participants, free or extremely reduced-cost health services are available through the RGK Downtown Youth Center for Health. Counseling is available to members at individual, group, and family levels. Career counselors provide postsecondary education counseling and related services, such as résumé creation, job-seeking assistance, and career preparation.

To better prepare its participants for success in the real world, AYW created the Casa Verde Builders Environmental Corps and Computer Corps programs to embody hands-on learning, development of real-world skills, career experience, and the opportunity to improve the community in ways young people could see realized immediately. AYW's unique Casa Verde Builders program has produced award-winning standards for housing and community involvement in low-income neighborhoods. Targeting at-risk youth for enrollment and mixing them with a small number of college and high school graduates inspires youth to continue their education and makes the CVB program more successful and diverse.

### *Funding*

- Foundations: 10%
- State Government: 87% (HUD/YouthBuild 61% and AmeriCorps 26%)
- Other: 3 % from sales of homes built

Total Program Budget: \$2,222,894.00 (for two AmeriCorp programs)

### *Cost per Person Served*

\$18,110, which includes living stipends for participants

### *Partnerships*

- AmeriCorps – Corporation for National and Community Service
- Austin Energy Green Builders Program
- Bank One/Chase
- Blackshear Neighborhood Association
- Bowne Electric
- Casa Blanca Realty
- City of Austin Neighborhood Housing and Community Development
- City of Austin SMART Growth
- Communities in Schools
- East Cesar Chavez Neighborhood Association
- The Home Depot
- HUD/YouthBuild
- Lincoln Gardens Neighborhood Association
- Montopolis Partners Network
- National Council of La Raza
- True Light Baptist Church

## **Program Development Timeline**

Step 1: Community Commitment – Buy-in for the project that at-risk youth can successfully build their lives and affordable homes at the same time.

Step 2: Partner Commitment – Securing partners to promote and back the program, including city and county agents

Step 3: Resource Funding Commitment – Funding to plan and implement the program

Step 4: Recruiting Staff – Recruitment and training of qualified and quality staff who can build a home while teaching youth professional and life skills

Step 5: Recruit Participants – Youth who are ready to change and willing to accept the challenge

Step 6: Operation – Groundbreaking and construction begins

It is estimated that it would take at least two years from plan to groundbreaking. Securing partners and funding will take a dedicated staff member a year to achieve.

## **Outcomes**

### *Client Flow*

All Casa Verde Builders participants will utilize other services that AWY offers. Even the graduate crew members who do not use the education services will utilize the health services and/or counseling.

### *Specific Results Over Time*

Casa Verde Builders graduates have exceeded expectations time and again over the years.

- Enrollment of youth who need diploma/GED has increased.
- The percentage of youth who advance a grade level or achieve mastery has also steadily increased.
- The percentage of participants who complete the program to earn education awards is more than 80%.
- Counselors log more than 160 hours a year meeting the needs of members, including group “rap” sessions, case management, and individual support.

### *Unanticipated Results*

- Casa Verde Builders has so dramatically improved the quality of the neighborhood that property values have risen, making new lots more expensive and less available. It has become a challenge to find suitably-priced lots for affordable housing.
- CVB receives occasional, unexpected, and totally rewarding visits from alumni of two to five years ago and hears their success stories: those who have used their education awards to attend community college, those who now have well-paying careers, and those who have returned to show us their stable, loving families.
- Outside of the program, participants exhibit the qualities of lifelong citizenship by volunteering their own time and encouraging others to participate in service projects.

- The Federal Emergency Management Agency (FEMA) included Casa Verde Builders in efforts to repair homes damaged by Hurricanes Katrina and Rita.

## **Lessons Learned**

### *Challenges*

- The major challenge Casa Verde Builders has faced was a cut in funding from the federal government due to the shift in focus to Homeland Security and the war in Iraq.
- The cost of lots in the neighborhood in which CVB wishes to build has risen dramatically.

*What conditions must be met in order for the program to be successful?*

- Find new funding sources
- Find new partners willing to participate
- Expand existing partnerships

## **Replication**

Criteria for successful replication include:

- Strong partnerships in the community who are willing to take a chance on a nontraditional educational program
- Dedicated staff who are willing to step away from a lucrative field (home building) and step into the challenging yet rewarding career of education
- Funding sources who are committed to assisting in planning and implementing the program

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# Family Strengthening Programs for Hispanic Communities

## *Best Practices Guide*

### CentroNía Family Literacy Program



#### **Program Summary**

CentroNía opened its doors in 1986 in the Columbia Heights community of Washington, DC with a vision of building a multicultural, educationally challenging, and nurturing community of children, youth, families, and staff. Today, CentroNía offers a full continuum of educational and family support services to more than 1,000 children, youth, and families through its early childhood, school-based, and adult education programs.

CentroNía's Family Literacy Program works with a network of community resources to serve the District's children, youth, and adults to strengthen their literacy skills. School-age students and youth participate in a structured reading, writing, and math program which leads to improved academic performance. There are also community-focused activities which bring parents, children, and educators together in promoting children's language and literacy development while simultaneously strengthening parental literacy skills. In the future, literacy needs of the adult population will be addressed by providing Spanish literacy as well as English as a Second Language classes as part of a lifelong learning initiative. This initiative will increase employability and provide adults with the skills needed to succeed in a competitive job market.

These family literacy components give families the tools needed to sustain self-reliance within the Latino community. Indeed, such enhanced literacy among CentroNía's families is the very foundation for long-term social change and self-determination in the Latino community.

#### **Background**

##### *Need for the Program*

The critical need for family literacy services which enable parents to become lifelong learners, strong and supportive parents, and powerful educational advocates is dramatically evident when one looks at the statistics for literacy levels in Washington, DC. Research conducted by the

National Institute for Literacy (NIFL) concludes that at least 37% of all DC adults are reading only at Level 1 on the national standard. A brief review of the statistics regarding educational attainment, literacy levels, and median income reveals wide disparities between Latinos and other groups. Latinos and immigrants have lower levels of educational attainment than similarly aged non-Hispanic Whites and African Americans. More than two in five U.S.-born Latinos (43.0%) and Latino immigrants (40.4%) are not high school graduates, compared to 15.9% of the total population and 11.3% and 20.8% of non-Hispanic Whites and African Americans, respectively (U.S. Census 2000; Table 10 for Educational Attainment).

### *Population Characteristics*

For two decades, CentroNía has served low-income Latino, African American, and multiethnic children, youth, and families living in the Washington, DC neighborhoods of Adams Morgan, Columbia Heights, Mount Pleasant, Petworth, and Shaw. The Latino and multiethnic populations are the largest populations served at CentroNía. Neighborhood profile data from the Urban Institute estimate that 34% of students in the Columbia Heights area where CentroNía is located live in poverty. Compared to other DC communities, Columbia Heights has the highest teen birth rate, at 16%. The Annie E. Casey Foundation's *KIDS COUNT Data Book* shows that children born to teen mothers "are twice as likely to drop out of high school, twice as likely to have a child before age twenty and one and one-half times as likely to be 'idle' – out of school and out of work – in their late teens and early twenties."

### **Key Elements**

#### *Program Goals and Objectives*

Goal: To ensure that all school-age students participating in the Family Literacy Tutoring Program demonstrate annual academic gains toward achieving grade-level competency.

#### Objectives:

- 85% of school age students will increase their math levels by an average of one and one-half grade levels by the end of the school year.
- 75% of school age students will increase their reading comprehension by an average of almost three grade levels by the end of the school year.
- 50% of school age students will complete high school and receive their high school diploma or high school equivalency diploma.

Goal: To promote children's language and literacy development while simultaneously strengthening parental literacy skills by creating dynamic, highly-interactive Family Book Clubs.

#### Objectives:

- Increase parents' understanding of how children learn and of children's early language and literacy development.
- Build the capacity of targeted early childhood centers to develop and sustain literacy education activities for parents.
- Strengthen community capacity to implement literacy activities.
- Increase parents' ability to access children's literacy resources.

- Increase parents' ability to access adult literacy services so that they in turn can support their children's long-term academic achievement.

Goal: To ensure that adults participating in Spanish Literacy or English as a Second Language classes demonstrate self-sufficiency.

Objectives:

- Adult students enrolled in the program will increase their employability with more marketable literacy skills.
- Adult students enrolled in the program will progress toward earning their high school diploma or attaining their GED.
- Adult students will enroll in a vocational training course and receive a certificate or diploma.

Goal: To promote parental participation in their children's education at home and at school through CentroNía's Literacy Conferences, held biannually.

Objectives:

- Parents will gain a greater understanding of how to navigate the public school system and access its available resources.
- Parents will increase their use of local libraries as a resource for their children and the family as a whole.
- Parents will engage the whole family in literacy activities inside and outside of the home.
- Parents will seek to advance their own educational opportunities.

Goal: To promote collaborative partnerships among literacy support groups and service supporters which will enhance literacy development at school and at home.

Objectives:

- A number of partnerships are established and/or maintained with private and public entities to mobilize and leverage resources for services.
- A number of partnerships are established and/or maintained with private and public entities that ensure service delivery that meets ethnic and cultural needs.

### *Services Provided*

- Individualized Tutoring program
- Plaza Comunitaria Adult Spanish Literacy program (under development)
- English as a Second Language
- Family Book Clubs
- Student-Run Bookstore
- Biannual Literacy Conferences

### *Program Design*

The Family Literacy Program was established in an effort to ensure that all children attending District of Columbia Public Schools (DCPS) received a quality education and to decrease the school dropout rate. The Family Literacy Program focuses on meeting the primary goal of the integrated support approach: strengthening families in and out of the home. In the *Tutoring Program*, students in grades K-12 receive one-on-one tutoring from volunteers in a highly-structured reading and math curriculum at a pace comfortable and appropriate for each student. The Tutoring Program is offered throughout the school year, and a more intensive remediation program is held during the summer months. In partnership with the Mexican Government, The Family Literacy Program will host the *Plaza Comunitaria*, which will use technology to support Latino adults in Spanish Literacy and English as a Second Language classes, increasing employability. The *Family Book Clubs*, which include parents and children, promote children’s language and literacy development while simultaneously strengthening parental literacy skills. The *Student-Run Bookstore* is the latest addition to the Family Literacy Program. The bookstore provides parents with convenient access to quality literature at a low price, promotes independent reading, encourages parental involvement in their children’s literacy development; and enhances writing and math skills. The *Literacy Conferences* are held biannually and are geared toward parents, teachers, and school administrators to provide targeted information and concrete new tools for increasing literacy, with a special focus on bilingual education.

What sets the CentroNía Family Literacy Program apart from other family literacy programs is its bilingual model, which is fully integrated into every aspect of the work within the Center.

### *Funding*

George Preston Marshall	Foundation
Hattie Mae Strong Foundation	Foundation
United Way	Foundation
OECD – Family Book Clubs	Local Government
Office of Latino Affairs 05-06	Local Government
21st Century Community Learning Centers	Local Government
SES (NCLB) 05-06	Federal Government
Capital One	Corporation

The program’s total budget for 2006 is \$416,289.

- Foundations: 7%
- Local Government: 52% (Office of Early Childhood Development, DCPS Office of Federal Grants)\*
- Federal Government: 21% (Department of Education, No Child Left Behind Act)
- Corporations/Banks: 13%
- Other: 7% (individual donors)

\* The majority of local government funds are passed through from federal programs.

### *Cost per Person Served*

The cost of providing services to a student in the Tutoring Program within the Family Literacy Program is approximately \$2,300 per student. This rate reflects a high-quality program with qualified and experienced staff. It includes curriculum materials, transportation costs, training, office supplies, snacks, and other institutional resources to work with families and children in their development and educational progress.

### *Partnerships*

- American University, DC Reads Program
- Brightwood Elementary School
- Bruce-Monroe Elementary School
- Catholic University of America, DC Reads Program
- Capital One
- DC Learns, adult advocacy and resource network
- District of Columbia Bilingual Public Charter School
- District of Columbia Public School System, Local Education Agency
- District of Columbia Public School System, State Education Agency
- Early Care and Education Administration (ECEA)
- Fannie Mae Foundation
- First Books
- George Washington University, DC Reads Program
- George Washington University, Neighbors Project
- Howard University, Project Change
- Instituto Nacional Para La Educación de Los Adultos, INEA, México
- Mayor's Office of Latino Affairs
- National Black Child Development Institute (NBCDI)
- National Council of La Raza
- Powell Elementary School
- Reading is Fundamental (RIF)
- San Miguel Intermediate School
- Scholastic
- Supporting Partnerships to Assure Ready Kids (SPARK) project
- Trinity University, LACASA organization
- United Way Community Impact Fund
- University of Maryland

### **Program Development Timeline**

In October of 1999, CentroNía established a tutoring program with a group of 15 school-age students and one university partner in an effort to provide academic support and raise the achievement levels of the community's children. The Tutoring Program became known as the

Family Literacy Program in 2001 and, over the past five years, has expanded to serve more than 150 students from more than 20 DC Public Schools and local area charter schools. In addition, the program currently provides in-school services at three elementary and one private middle school in the District. All of the programs within the Family Literacy Program were developed and implemented according to CentroNía’s philosophy of developing new program offerings based on the needs of the community – not the needs of the organization.

As CentroNía expanded and enhanced the Family Literacy Program design, so did the need to expand our outreach to community partners from DCPS, universities, and other service-related community-based organizations with a similar mission of addressing what is important to the community; and to sustain and develop community partnerships that meet the needs identified by the community. Today, CentroNía has partnerships with six universities in Washington, DC and Maryland.

The steps needed to establish a similar program are incremental and driven largely by funding and community participation. Community members are a critical component of a successful program model.

**Outcomes**

*Client Flow*

The Family Literacy Program serves approximately 300 families and children each year. These families participate in all components of the Family Literacy Program, as well as the core components of CentroNía’s Learning Center model, which includes an **Infant/Toddler** program, serving children three months to two years of age; a **Bilingual Preschool** program, serving children age three to five; an **After-School** program, serving children from six to 12 years old; and a **Youth Development** program, serving youth ages 13 to 18.

From the first interaction a family has with CentroNía during registration, the integration of families into CentroNía’s Family Literacy Program is clear, due to its ability to weave culture, language, and the arts into a comprehensive curriculum for children and school-age youth, while at the same time providing parallel adult programs.

*Specific Results Over Time*

<b>Program Objectives</b>	<b>Year 1</b>	<b>Year 5</b>	<b>Years 6-10</b>
Increased student enrollment in Tutoring Program	15	180	250
Increased tutor volunteerism	15	200	400
Increased community volunteerism	5%	36%	50%
Increased the number of students who are at grade level in mathematics	10%	65%	85%
Increased the number of students who are at grade level in reading	20%	85%	100%
Increased university and college partnerships	1	6	10
Increased continuous funding streams	0	8	20
Number of parents who participate in ESL classes	250	restructur-	300

		ing	
Number of students who participate in Spanish literacy	Fall 2006	50	100
Increased number of community partnerships	1	23	30
Increased the number of schools where program is offered	0	5	13

*Unanticipated Results*

Six years ago, the Family Literacy Program had not planned to offer programs at external sites. Becoming a Supplemental Educational Service Provider through No Child Left Behind led to the expansion into the public school system to provide tutoring and enrichment activities within a school setting. The number of community volunteers increased as the community underwent change, thus enabling CentroNía to expand the program’s volunteer participation beyond the headquarters site and into feeder schools.

Donations and consistent funding streams have increased as the Family Literacy Program has continued to exceed expectations. Currently, nine staff members supervise the work within CentroNía and in the feeder schools.

**Lessons Learned**

*Challenges*

After the first year, parents began to understand how their children could benefit from the Family Literacy Tutoring Program. Unfortunately, the demand for the Tutoring Program grew faster than the funding would allow. Another challenge has been the transition the neighborhood has gone through. Gentrification has altered the nature of the historically multiethnic community of working families. Building a volunteer base out of this new community was a slow process, but today 36% of CentroNía’s volunteers live in the neighborhood they serve. In addition to reaching out to new community members, CentroNía also intensified outreach to local universities. Nonetheless, as the program continues to expand, so does the demand for the program which results in a waiting list of more than 50 students for services.

As CentroNía began to enter the public school arena, the challenge was in creating buy-in from the administrators and teachers. They had to be assured that the Family Literacy Program would complement the lessons and activities taught by the student’s teachers, as well as match the standards set by the District of Columbia Public School System. The process of buy-in was slow, but eventually occurred when the success of the program and the commitment on the part of CentroNía and the Family Literacy Program staff became evident.

*What conditions must be met in order for the program to be successful?*

- Highly-qualified staff with an understanding of how to mobilize a community around its families and children
- Organizational commitment to literacy and community development
- Consistent or steady funding streams

## **Replication**

Criteria for successful replication include:

- Consistent funding streams and resources of local institutions.
- Highly-qualified staff in the field
- Ability to recognize the physical assets of the community and generate community interest
- Needs assessment to ensure that the programs offered match community need

## **Contact Information**

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# Family Strengthening Programs for Hispanic Communities

## *Best Practices Guide*

### **El Centro de la Raza Homeless Assistance Case Management Program**



#### **Program Summary**

El Centro de la Raza has provided support to homeless Latino families in Seattle, Washington for 26 years. Through the Homeless Assistance Case Management Program, families become self-sufficient over a year's time. The program uses a transition-in-place model that includes assistance with move-in costs, deposit, first and last month's rent, and rental subsidy for up to three months enabling families to move from emergency shelter to housing in the shortest amount of time. Participants attend Life Skills Wage Progression workshops to increase their income, Financial Literacy classes for money management, and First-time Homebuyer seminars to learn how to take steps to buy a home of their own. They also receive supportive assistance with their basic needs, such as food, child care, and health insurance, and learn about other supportive assistance in the local community, such as utility assistance and free or low-cost medical care.

Families receive intensive support from bilingual, bicultural case managers who conduct quarterly home visits, make monthly office and phone contacts, review landlord/tenant laws, and inspect housing before families move in. This family-centered approach ensures success.

#### **Background**

##### *Need for the Program*

According to the United Way Community Assessment (October 2004), Latinos make up 5.9% of the total population in King County (including Seattle), but they account for 10.7% of the homeless population in this same area. The second-largest concentration of Latinos is in Seattle where there is also the highest rate of homelessness, the highest number of people paying more than 30% of their income to rent, the lowest rate of homeownership, and the lowest median household income.

There are numerous challenges and needs for families who enroll in the Homeless Assistance Case Management Program. The two chief challenges are breaking the poverty cycle, caused by either lack of employment or underemployment, and overcoming the language barrier, which impacts access to secure housing and maintaining living-wage employment. In 2003, 75% of the Latino population in the state of Washington was employed, compared to 67% of the general population. However, 24% of Latinos were below the poverty level, while only 11% of the general population was below the poverty level. In addition, the median household income for Latinos was 27% lower than that of the general population (National Council of La Raza, State Fact Sheet).

In addition, each family has unique challenges and needs that are addressed through the Stability Plan. Issues that families face include domestic violence and child abuse stemming from living in overcrowded conditions; drug or alcohol abuse; the need for relocation assistance; the need to secure accessible child care, health care, and reliable transportation (such as obtaining a driver's license and automobile insurance); education for themselves and their children; and the need for nondiscriminatory, ongoing emotional and social support.

### *Population Characteristics*

Eighty-two percent of families who participate in the program have employment as their only source of income, while the remaining 18% receive some other kind of financial support. Fifty-six percent of families have only two or three family members, 38% have four or five members, and the remaining 6% have six or more members. In addition, 46% of the families are single-parent families, and 88% are at or below the federal poverty level despite being employed. Forty-six percent of the families also lack health insurance.

### **Key Elements**

#### *Program Goals and Objectives*

Goal: To help homeless families develop a plan for financial stability.

Objectives:

- 90% of families co-enroll in Financial Literacy classes within 30 days of entering the Homeless Assistance Case Management Program.
- 100% of families show an increase in their understanding of the U.S. financial system as measured through pre- and post-tests within 120 days of enrollment in classes.
- 90% of families attend a five-hour First-time Homebuyer seminar within 90 days of entering the Homeless Assistance Case Management Program.

Goal: To facilitate homeless families' ability to obtain and maintain permanent housing.

Objectives:

- 90% of families move from emergency shelter to transition-in-place or directly to permanent housing with move-in cost assistance within 30 days of enrollment in the program.

- 100% of families in temporary housing obtain permanent housing within 120 days from time of enrollment.
- 100% of families who moved to permanent housing, either directly or from transition-in-place housing, maintain their own housing for at least six months.

Goal: To enhance homeless families' ability to increase their household income.

Objectives:

- 90% of families co-enroll in the Life Skills Wage Progression Training within 30 days of entering the Homeless Assistance Case Management Program.
- 100% of families complete the Like Skills Wage Progression Training within 30 days of enrollment into the training.
- 100% of families increase their household income within 90 days of completing the training.

*Services Provided*

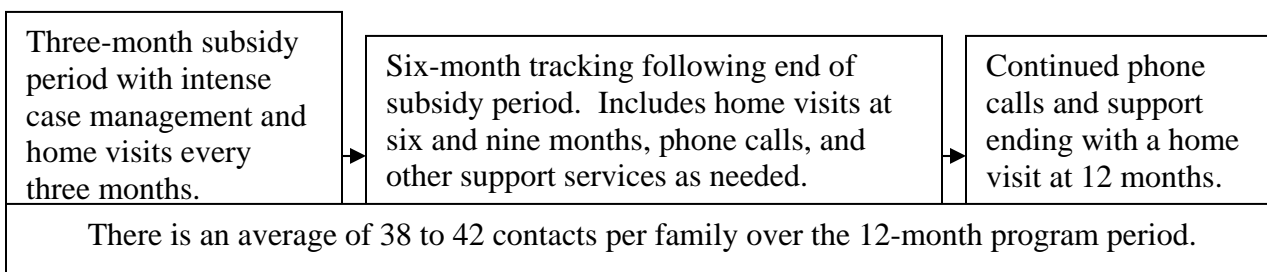
- Case Management services
- Life Skills Wage Progression Training
- Financial Literacy classes
- First-time Homebuyer seminar

*Program Design*

**Case Management:** The first priority of the case manager is to place the family in emergency shelter and conduct a family needs assessment, including evaluating contributing factors resulting in the current homeless situation and collaboratively defining both short-term and long-term achievable goals. Following the assessment of contributing factors and barriers, an overall Stability Plan for the family is formalized into a signed agreement between the participating family and the case manager. This signed agreement outlines the course of action to aid the family in transitioning to stable housing and the highest attainable level of self-sufficiency. The **short-term goals** of the Stability Plan may include placement in emergency housing of a reputable motel or shelter; assistance with move-in costs; a plan to increase wages; obtaining food and clothing; and assistance with job search and résumé. The **long-term goals** include transitioning from emergency housing to transitional or long-term, affordable, safe, permanent housing and acquiring furniture, and may also include enrollment in various El Centro de la Raza programs, such as the Infant Mortality Prevention Program, English-as-a-Second-Language classes, citizenship classes, parenting classes, basic health care enrollment, food stamp enrollment, assistance with child care enrollment, Seattle Team for Youth Academic Assistance Program, and *Comidas Para Los Ancianos*. All of these programs assist families in different areas as they work toward their goal of empowerment and ending homelessness.

The Stability Plan may include referral to an organization with a network of community resources with whom El Centro has developed a close working relationship, such as SEA MAR Clinics, Consejo Mental Health, Family Friends & Community, Seattle Emergency Housing Service, 45<sup>th</sup> Street Clinic, Country Doctor Clinic, Salvation Army, Share House, Central Area

Motivation Program, Washington Telephone Assistance Program, and others. All services, both onsite and referred, are coordinated at El Centro de la Raza through weekly case consultations. At case consultations, direct service staff review family progress and coordinate services with the Human Services Director, who monitors participant progress along with the case managers and ensures quality of service delivery. Case managers provide support to families over a 12-month period for consistency. Contact between case managers and families is more frequent during the more critical initial period (typically six to seven contacts per month and an initial five hours in the first month, as well as one and a half to two and a half hours in the following three months), with office visits from the family, site visits at prospective new housing locations, and one home visit after three months. In the long-term, case managers maintain frequency of contact with participants through monthly phone calls, while also maintaining a strong relationship with families through home visits at three, six, nine, and 12 months.



Additionally, case managers ensure that housing that is chosen by a family is 1) safe for all family members, 2) provides best access to public transportation, schools, and other locally-based support, and 3) has a landlord who will support the family during the transition to permanent housing and beyond. Case managers maintain relationships with six local area landlords to ensure that these criteria are met, although families may choose other housing locations. When working with new landlords, case managers take time to begin developing a relationship, so that they may advocate on behalf of the family as needed. In both cases, case managers provide health and safety inspections of prospective homes. They also ensure that families learn about tenant/landlord laws in Spanish, so that they can report cases of discrimination in any housing situation.

**Life Skills Wage Progression Training:** This program provides 20 hours of life skills training through group classes and individual counseling to each member of participating families who are co-enrolled in the Homeless Assistance Case Management Program, so that families can increase their household income. The life skills training includes:

- ✓ Self assessments, such as analyzing self-esteem and understanding fears that sabotage success
- ✓ Planning skills, such as how to perform job searches and develop a career plan
- ✓ Workplace skill-building, such as communication and decision-making skills

Participants use these skills at their current place of employment or in a search for new employment in order to increase their household income. The Life Skills instructor also provides job referral assistance and maintains a job-posting board for participants.

**Financial Literacy Classes:** Financial Literacy classes are provided using an adaptation of the FDIC Money Smart Financial Education Curriculum. Topics in the curriculum include an introduction to banking services, credit, checking accounts, budgeting and tracking spending, the “pay yourself first” philosophy, consumer rights, credit history, credit cards (versus other types of credit), loans, and homeownership. Other topics that have been incorporated into the curriculum include investing, retirement savings, financing a college education, insurance, how to read a credit report, and personal loans.

Instructors develop relationships with industry professionals in order to strengthen service delivery. Examples include inviting a local credit counseling professional or local real estate professionals who specialize in insurance to provide a presentation based on their expertise. For example, a credit counselor came to one of the classes and gave a presentation on how to read a credit report. After the presentation, participants received their own free tri-merge credit report and were able to review it with the counselor. The real estate agents who came to class discussed different kinds of insurance in the context of long-term investing. They discussed life insurance and how it can operate as an investment. They also educated the participants on life insurance scams, such as buying life insurance in a child’s name (as opposed to listing a child as a beneficiary).

**First-time Homebuyer Seminar:** The First-time Homebuyer seminar is a five-hour session offered monthly which introduces participants to multiple aspects of homeownership. Topics include the advantages/disadvantages of homeownership, shopping for a home, players involved in the purchase process, the purchase negotiation process, how lenders determine mortgage qualifications, money management, the loan application, the closing process, getting to know and taking care of a home, and foreclosure prevention. Attendees receive a certificate of completion from the Washington State Housing Finance Commission, which they may use as proof of homeownership education as mandated by some loan programs.

### *Funding*

The Homeless Assistance Case Management Program is supported through various funding streams. The majority of program funding comes from the Community Services Block Grant, which is passed through the City of Seattle Human Services Department. Some funding comes from the Federal Emergency Management Act funds. At the state level, funding comes from the Emergency Shelter Assistance Program (ESAP) and the Emergency Housing and Assistance Program (EHAP). At the local level, the program receives funding from the King County Department of Community and Human Services, and from United Way of King County.

Total Program Budget: \$256,225.00

- Local Government: 27 % (King County Department of Community and Human Services)
- State Government: 12% (ESAP and EHAP through partnerships with local lead agencies)

- Federal Government: 53% (Community Services Block Grant as distributed by the City of Seattle Human Services Department, and FEMA through a partnership with a local lead agency)
- Other: 8% (El Centro de la Raza is a United Way agency)

### *Cost per Person Served*

The cost per family over the course of one year averages \$4,614.

### *Partnerships*

Some of the agencies with which El Centro de la Raza has long-established relationships include SEA MAR Clinics, Consejo Mental Health, Family Friends & Community, Seattle Emergency Housing Service, 45<sup>th</sup> Street Clinic, Country Doctor Clinic, Salvation Army, Share House, Central Area Motivation Program, Washington Telephone Assistance Program, and others. Key elements to the success of the program include developing relationships with local area landlords and the utilization of a local motel, which serves as an emergency shelter for families.

### **Program Development Timeline**

It would take two to three years to establish a similar program.

### **Outcomes**

#### *Client Flow*

El Centro de la Raza enrolls 50 families into the Homeless Assistance Case Management Program each year. Once enrolled, about 90% of families go on to participate in other aspects of the program.

#### *Specific Results Over Time*

For the 2004-2005 program cycle, 50 families were enrolled in the program.

- 96% of families moved from shelter to housing with financial assistance (transition-in-place).
- 100% of families completed their Stability Plan goals.
- 98% of families increased their household wages.
- 100% of families transitioned into permanent housing.
- 98% of families maintained their permanent housing for six months.

#### *Unanticipated Results*

El Centro de la Raza established the transition-in-place model out of the need to utilize existing housing stock, as funds for building new housing were not available. This type of model is now held as the model for success by local funding agencies that follow the ten-year plan to end homelessness.

## **Lessons Learned**

### *Challenges*

The two main challenges that the program has faced include ensuring that the housing into which families move meets certain safety standards and that families maintain their stability, which includes providing home visits to see how families are progressing.

Case managers conduct home inspections before families move into a home or apartment to ensure that they are moving into a healthy and secure environment. The property is inspected to identify any deficiencies and safety hazards as identified in the U.S. Department of Housing and Urban Development Housing Quality Standards or the Washington State Housing Safety Standards. Providing these home inspections ensures that the apartment or home is clean and safe and that everything is in good working order. In addition, case managers check to ensure that the apartment or home is centrally located to reliable public transportation, schools, and services.

These home inspections provide two functions: 1) case managers are able to advocate on behalf of the family during the inspection to ensure that families will be safe and stable in their new home and 2) case managers model for families what to do for an inspection, so that families will be able to self-advocate in the future.

El Centro de la Raza believes that the best way to ensure long-term stability is to track clients for one year and visit them at their home rather than make them come to visit the facility. Home visits provide three functions. Case managers: 1) are able to develop a closer relationship with the families by visiting their new homes, 2) can continue to inspect the condition of the new home to ensure that the family continues to live in a safe and healthy environment, and 3) are able to more accurately assess the progress of the family through the observation of interaction and home environment. Through all three functions, they sometimes uncover additional barriers that families did not report in the initial assessment due to unfamiliarity with the case manager. They are then able to respond to these barriers by adjusting Stability Plans and working with families to coordinate any further services.

*What conditions must be met in order for the program to be successful?*

- Implementation of a transition-in-place model
- Coordination of key services at a single site
- Efficient and comprehensive tracking systems of participant progress
- One year of case management which includes quarterly home visits

## **Replication**

Criteria for successful replication include:

- Coordination of funding which includes rental assistance for participants
- Recruiting staff who represent the target population and can provide culturally-competent services
- Development of relationships with local area landlords and other community partners who can support participants during their transition

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# Family Strengthening Programs for Hispanic Communities

## *Best Practices Guide*

### **La Casa de Esperanza, Inc. Children, Family, and Youth Program**



#### **Program Summary**

La Casa de Esperanza (La Casa) has been serving Wisconsin's Waukesha County community since 1966 by creating opportunities for low-income people to achieve full social and economic participation in society with an emphasis on the growing Hispanic population. La Casa removes barriers to educational and economic advancement through child care, early childhood education, adult education, workforce development, health, and housing services.

The Children, Family, and Youth Program is specifically designed to meet the unique needs of Hispanic and low-income families. Services include state-licensed, affordable first- and second-shift child care; an early childhood education program; before- and after-school programs; a summer youth program; and a nutritious summer meals program. All programs operate on a sliding-fee scale, ability-to-pay basis to ensure that low-income parents have access to reliable child care and quality early childhood education so they can obtain and sustain employment.

#### **Background**

##### *Need for the Program*

La Casa serves the Waukesha area's fast-growing Latino population. Between 1990 and 2000, Waukesha's Hispanic population grew by 65%, outpacing the national average of 58%. Despite this large increase, Latinos constitute only 9% of the population in the city of Waukesha and less than 3% in Waukesha County. As a result, there are very few educational, governmental, and social agencies that provide bilingual, culturally-sensitive programs and services.

The need for bilingual, multicultural human services agencies is especially critical among the growing immigrant population. An estimated 30% of the city's Latinos are new immigrants who face daily challenges in English-language proficiency, cultural assimilation, educational attainment, and finding family-supporting employment. Compounding these challenges is a high

number of single-parent households and a lack of social support systems that typically help families find dependable child care and other resources.

Finally, Waukesha County's Latinos tend to lag behind other groups in family income and are more likely to be low-income or below the poverty level. The neighborhood immediately surrounding La Casa is designated a federal Neighborhood Revitalization Strategic Area by the U.S. Department of Housing and Urban Development. This primarily residential Hispanic neighborhood comprises 1,174 residents, 58.3% of whom are low- or moderate-income. The neighborhood has the highest percentage of low-/moderate-income families in the City of Waukesha and is the most economically disadvantaged neighborhood in Waukesha County. This leads to a critical demand for a variety of services ranging from before- and after-school programs for at-risk children and youth to job training opportunities for parents to gain higher paying jobs to support their families.

### *Population Characteristics*

La Casa's Children, Family, and Youth Program serves disadvantaged children, youth, and families in the City of Waukesha and the Greater Milwaukee Area. In 2005, La Casa served nearly 11,000 individuals. Of those served, approximately 52% were Hispanic, 37% were Caucasian, 8% were African American, and 3% were of other races and ethnicities. Forty-three percent (43%) had annual incomes of less than \$12,000; 48% earned between \$12,000 and \$25,000; and 9% earned more than \$25,000.

La Casa's service population includes many new immigrants who typically have low educational attainment, lack of work skills, high residential mobility, an extremely low rate of homeownership, limited employment opportunities, and a low level of English-language proficiency.

### **Key Elements**

#### Program Goals and Objectives

Goal: To provide opportunities for parents to develop employment skills, obtain family-supporting employment, and build assets.

#### Objectives:

- 16,000 hours of reduced-cost care will be provided to first-shift working parents, which enables low-income parents to afford child care and hold jobs.
- 4,000 hours of reduced-cost care will be provided to second-shift working parents, which enables low-income parents to afford child care and hold jobs.

Goal: To provide high-quality child care, education, and youth programs that prepare disadvantaged children for success in the classroom.

Objectives:

- 85% of children will score in the age-appropriate range. If they do not score in this range on initial assessment, they will score at or closer to the age-appropriate range on subsequent assessment(s).
- 100% of children will be assessed to ensure readiness for kindergarten and referred to appropriate support services as necessary.
- 75% of youth will have improved grades in school.

Goal: To overcome the financial gap faced by single-parent families by ensuring that children in these families receive educational guidance and other assistance needed.

Objectives:

- 100% of children and youth enrolled in La Casa's programs receive nutritious meals and/or snacks.
- 85% in the Nutrition Education class report that they are more likely to make healthy nutrition choices in the future.

*Services Provided*

- Trained, bilingual staff provide child care on a sliding-fee scale, ability-to-pay basis so low-wage working parents can access high-quality care without having their incomes overwhelmed by the cost.
- Child care is open Monday through Friday from 6:30 a.m. to midnight to meet the needs of first- and second-shift working parents.
- Children in first-shift care receive two nutritious meals and a snack each day. Children in second-shift care receive an evening meal and snack.
- Child care for children from birth through age six includes an early childhood education component that follows a High Scope/Active Learning Philosophy.
- Children from birth through age six are regularly assessed by staff to ensure age-appropriate intellectual, physical, and social development.
- La Casa's Summer Meals Program provides daily nutritious meals to local children and youth when free or reduced-price meals are not available at area schools.
- The Before-/After-school Program provides a supervised, structured environment where children can receive tutoring and/or pursue interests in arts and crafts, music, sports, and other activities.
- The Summer Youth Program includes College Bound Bridge, College Bound, Career Quest, Summer Spectacular, and outreach activities for at-risk youth in a safe, supervised environment.

*Program Design*

The Children, Family, and Youth Program includes the following components:

*Child Care (First and Second Shift):* La Casa is the only provider of first- and second-shift child care in Waukesha County (weekdays 6:30 a.m. to midnight). Many parents work in manufacturing or service industries in second-shift positions and are unable to find high-quality

care for their children during late evening hours. For these families, access to second-shift child care is crucial to maintaining employment.

*Early Childhood Education (birth to six years):* More than 250 children attend this bilingual, multicultural program, which is taught by qualified bilingual staff. Teachers utilize a well-planned curriculum with changing themes every two weeks. Children learn to incorporate new concepts and academic, physical, and social skills in their formative years before entering kindergarten.

*Before- and After-School Programs for Children Ages 6 to 18:* This is a bilingual program designed in collaboration with the public school district. Children and youth participate in educational and social activities using the technology lab, tutoring labs, arts and crafts room, and full-size gymnasium. Since transportation is often a barrier for many families, La Casa transports approximately 120 children and youth from 14 local schools.

*Children and Youth Meal Program:* Good nutrition is an integral part of maintaining a healthy body and mind. La Casa ensures that this basic need is met by providing nutritious breakfast, lunch, snack, and dinner meals to children and youth in its programs. The Summer Meals Program also provides free meals to all children in the community during the summer months when free or reduced-price meals are not available through the area schools. In 2005, La Casa served more than 90,000 meals.

*Summer Youth Program:* La Casa's Summer Youth Program allows youth to explore higher education opportunities through Career Quest, College Bound Bridge, College Bound, Horizontes en Carroll, and Summer Spectacular programs.

### *Funding*

Total Program Budget: \$1,759,502

- Foundations: 1%
- Local Government: 13% (United Way of Waukesha County and Community Development Block Grant)
- State Government: 71% (Wisconsin Health & Human Services [W2] and Department of Public Instruction)
- Corporations/Banks: 4%
- Events: 2%
- Other: 9% (Fee for service [tuition])

### *Cost Per Person Served*

The cost per person served on average is \$1,995.

## *Partnerships*

La Casa has formed strategic partnerships to effectively reach its target population and draw upon the expertise of local agencies, organizations, and institutions. Educational partners have been instrumental in assisting unemployed or undereducated parents and older youth in pursuing skill-building and other educational opportunities to obtain a job or attain career advancement. These partners include UW-Waukesha, Waukesha County Technical College, and UW-Extension, Carroll College. The Children, Family, and Youth Program also collaborates with the School District of Waukesha to ensure that children and youth in the early childhood education and Before-/After-school programs receive the additional instruction they need.

Access to health care is a critical component of raising healthy children and families. Therefore, La Casa partnered with Waukesha Memorial Hospital and Waukesha Family Practice to establish the Hispanic Health and Resource Center, which provides bilingual health care services. La Casa also works closely with the Waukesha Police Department to inform them about the issues facing Hispanic families. Police officers are invited to attend children and youth activities, fostering trusting relationships.

La Casa also partners with numerous community-based organizations to make referrals and to ensure that the needs of mutual clients are met. For example, La Casa's child care serves as an emergency drop-off site for victims of domestic violence and their children as part of a partnership with the Waukesha Women's Center. Crisis child care is also provided to families in the Tri-Care Respect Program, a local human services agency. Other important partners include the Volunteer Center of Waukesha, local businesses and corporations, and churches.

Finally, La Casa has an extensive intra-agency referral program to ensure that the whole family receives the support it needs. La Casa's other programs and services include: the *Workforce Development Program* which trains and connects job-ready workers with area businesses in need of reliable employees; *La Casa Village I and II* which provide housing for low-income elderly and persons with disabilities; *La Clínica* which offers bilingual outpatient treatment for alcohol and drug abuse and HIV prevention services and is Waukesha County's only Spanish-language support group for male domestic violence offenders and women's depression; a *Weatherization Program* which operates in Waukesha, Milwaukee, and Jefferson Counties to reduce energy consumption and costs for low-income families; a *VITA Super Site* which provides tax preparation and other asset-building resources to low-income residents; and a *Ways to Work* program which provides low-interest loans to purchase or repair an automobile.

## **Program Development Timeline**

The Children, Family, and Youth Program components can be developed on an initial, intermediate, and long-term basis. For example, a child care program could be implemented within a relatively short time period once funding, staff, facilities, and licensure have been obtained. Depending on how well the organization understands the needs of the community, strategic partnerships could be developed initially and later broadened as the program matures or as the needs of the community change. While it is possible to develop child care, before- and after-school program, or youth program in a reasonably short time period, many important

aspects can only develop over time. These include building trusting relationships with the community, forming strong partnerships that effectively reach the target population, integrating complementary services, adapting services to meet changing community dynamics, and cultivating qualified staff.

**Outcomes**

*Client Flow*

In 2005, the Children, Family, and Youth Program served more than 760 children in La Casa’s child care and early childhood education program. More than 500 families used the first- and second-shift child care services and Before-/After-school programs. La Casa provided 120 children and youth with transportation services to attend the Before-/After-school programs. A total of 312 youth participated in year-round youth activities including the Summer Youth Program. La Casa as a whole served more than 11,000 individuals in 2005 alone.

*Specific Results Over Time*

Objective	Outcome (three-year average)
16,000 hours of reduced-cost care will be provided to first-shift working parents, which enables low-income parents to afford child care and hold jobs.	17,800
4,000 hours of reduced-cost care will be provided to second-shift working parents, which enables low-income parents to afford child care and hold jobs.	5,380
85% of children will score in the age-appropriate range.	91%
100% of children will be assessed to ensure readiness for kindergarten and referred to appropriate support services as necessary.	100%
75% of youth will have improved grades in school.	78%
100% of children and youth enrolled in La Casa’s programs receive nutritious meals and/or snacks.	100%
85% in the Nutrition Education class report that they are more likely to make healthy nutrition choices in the future.	93%

*Unanticipated Results*

In July 2001, La Casa began operating a second-shift child care program to accommodate the schedules of workers in the manufacturing and service sectors. While La Casa understood that there was a growing need for second-shift child care, the urgency and actual demand for such services were greater than anticipated. Today, demand for second-shift care continues to be strong, making it a critical community service.

## **Lessons Learned**

### *Challenges*

The Children, Family, and Youth Program has encountered challenges over the years which have resulted in program adaptations to strengthen services and better meet the needs of the community. First, La Casa staff noticed a growing demand for after-hours and evening child care to accommodate the second-shift schedule held by many Hispanic families. In 2001, La Casa responded to this challenge by creating the only second-shift child care program in Waukesha County. The second-shift care emulates the daytime care with an educational component and nutritious meals.

The Children, Family, and Youth Program has also encountered the challenge of finding qualified bilingual staff. To overcome this challenge, La Casa's Workforce Development staff identify individuals seeking employment services who may be interested in pursuing a career in child care or teaching. Upon completion of the necessary requirements, La Casa employs some of its clients to work in the Children, Family, and Youth Program. La Casa also continues to expand its existing staff's vocational English skills and update its certifications through ongoing professional development courses. La Casa is also in the process of achieving national accreditation of the child care, early childhood education, and Before-/After-school programs, which will improve staff recruitment.

Like many youth programs nationwide, the Children, Family, and Youth Program has encountered challenges in attracting and retaining youth ages 13 to 18 years. Many older youth do not desire to participate in structured programs, especially academic-only programs. In order to overcome this challenge, La Casa's Children, Family, and Youth Program conducts regular outreach activities such as aerosol art, dance, and recreational activities that interest and attract youth. Once youth become involved with these activities, Youth Program staff establish relationships with them and encourage them to participate in other youth activities such as College Bound and Career Quest which emphasize higher education and career exploration.

*What conditions must be met in order for the program to be successful?*

- Close contact with clients to understand their challenges and needs
- Strong and strategic partnerships with schools, local government agencies, elected officials, and community leaders to identify ways for the nonprofit sector to complement public services
- Recruiting, maintaining, and continuous professional development of qualified staff
- Continuous evaluation of the program to ensure successful outcomes
- Strong intra-agency and inter-agency referral system
- Adequate and stable funding sources

## **Replication**

Criteria for successful replication include:

- Willingness to add or adapt program components to meet the needs of the clientele
- Qualified program staff who are dedicated to the clients and understand the mission of the organization
- Adequate and stable funding sources

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# Family Strengthening Programs for Hispanic Communities

## *Best Practices Guide*

### Montebello Housing Development Corporation Affordable Housing Program



#### **Program Summary**

The Montebello Housing Development Corporation's (MHDC) affordable housing programs and services work together to help families become aware of financial matters that impact their lives directly. Its homebuyer education and financial literacy trainings, along with one-on-one counseling, help families gain control of their future goals including managing their budgets, improving their financial outlook, and building assets. This is done by establishing a system that provides clients with education and support.

The Affordable Housing Program provides outreach to educate the community at large, homebuyer education to provide families with a foundation, and one-on-one counseling to guide them through the process of improving their financial status and moving them closer to homeownership. Counselors match clients to one of three lenders that best meet their needs, and the client is then matched with a realtor that knows and understands the programs. To this end, MHDC has developed a unique component, the Realtor Partnership Program, in an effort to assist clients in successfully locating and purchasing affordable homes for sale. Thus, in order to provide excellent customer service and programs that are directly aligned with the mission of the agency, realtors under this program are specifically trained to understand the needs of MHDC clients and work with the loan products available from the agency. Eventually, when the client finds a home, counselors match the client with available funding grants through MHDC or other agencies, including county and local municipalities.

#### **Background**

##### *Need for the Program*

The Montebello Housing Development Corporation is located about fifteen minutes east of Los Angeles, where the median home sales price is \$500,000; only 15% of the population can actually afford a home at the current median price range. Families are being priced out of the

market in the Los Angeles County areas served by MHDC. To address the great need for homeownership opportunities and to deliver services to the Spanish-speaking community, MHDC has built its services around an affordable housing program that provides all services in Spanish. MHDC hired two Spanish-speaking loan counselors, and 80% of the staff is bilingual.

As home median pricing climbs just out of reach for median-income households, the affordability gap for those earning less than 80% of median income is almost unreachable. MHDC understood that if current funds continued to be used to fill greater and greater gaps, the number of clients that could be assisted would reduce significantly over time. MHDC has received several million dollars in grants over the years; however, subsidies as high as \$100,000 would soon deplete funds. It was imperative that clients who had completed the homebuyer education courses – and through counseling worked their way closer to being homebuyer ready – found housing that was affordable for them.

MHDC addressed the problem on two fronts – a long-term plan and a short-term plan. The long-term plan was to build homes to increase inventory. The short-term plan was to develop the Realtor Partner Program to establish a cadre of realtors who better understood the programs provided and the clients served by MHDC.

### *Population Characteristics*

According to the 2000 Census, the City of Montebello had 18,844 households; 40.2% had children under the age of 18, 51.5% were married couples living together, 20.1% had a female householder with no husband present, and 21.1% were people living alone or with non-related individuals. Of all households, 17.1% were made up of individuals, and 8.0% had someone living alone who was 65 years of age or older. The average household size was 3.28 and the average family size was 3.67.

The median income for a household in the city was \$38,805, and the median income for a family was \$41,257. Males had a median income of \$30,423 versus \$26,590 for females. The per capita income for the city was \$15,125. About 14.2% of families and 17.0% of the population were below the poverty line, including 24.3% of those under age 18 and 10.7% of those age 65 or over. For a family to afford a \$500,000 median-priced home in the area, annual income must be well over \$50,000.

Though its residents are predominantly Latino and Asian, Montebello also has a significant Armenian population. Seventy percent of MHDC clients speak Spanish, and English is the primary language of the remaining. MHDC takes advantage of all materials and education curriculum offered in Spanish to enhance its education programs.

### **Key Elements**

#### *Program Goals and Objectives*

**Goal:** To provide affordable housing outreach to families of modest financial means.

**Objectives:**

- Provide outreach to 3,000 families per year.
- Provide Spanish and English program and service orientations to 1,200 families per year.
- Provide homebuyer one-on-one counseling to 200 families per year.

**Goal:** To provide quality homebuyer education classes in English and Spanish.

**Objectives:**

- Provide an English and Spanish homebuyer education class once per month.
- Provide an English and Spanish predatory lending class once per quarter.
- Provide an English and Spanish foreclosure prevention class twice per year.

**Goal:** To develop and promote the MHDC Realtor Partner Program to help clients find affordably-priced homes in the areas in which they are interested living in.

**Objectives:**

- Develop the Realtor Partner Program description and agreement.
- Develop the Training Curriculum and deliver training in the second and third quarters of the program year on items including, but not limited to, city, county and federal programs, lending programs, IDA programs and subsidy assistance.
- Recruit 20 realtors to participate in the program's first year.

*Services Provided*

MHDC conducts outreach efforts including but not limited to regional housing fairs, community clean-ups, and corporate presentations. The agency provides orientations and first-time homebuyer education, and one-on-one counseling, which involves creation of a work plan that may include improving credit scores, paying off debt, and developing a budget.

When the client is ready to buy, MHDC matches the client to one of three loan products that meets their needs, the client is then referred to a list of Realtor Partners, and when a home is identified the client is matched to available grant funds – no matter the source.

*Program Design*

The above services are provided under the following affordable housing components developed by NCLR and MHDC to address client needs and demographics.

- **Counseling Component**  
The one-on-one counseling program helps families to improve their credit rating. Last year MHDC provided case management for 300 families, 83% of whom were Spanish-speaking. Of the 300 families served, 49 achieved homeownership; 30 of these were Spanish-speaking.

- **Homebuyer Education Component**  
The Homebuyer Education program empowers families to prepare themselves for homeownership. Last year the Homebuyer Education program educated 412 families, 83% of whom were Spanish-speaking.
- **Realtor Partner Program Component**  
The Realtor Partner Program helps match clients with homes they can afford and is designed to assist 150 clients with up to 25 realtors who are trained to work with MHDC’s clients. The realtors are familiar with the assistance programs, criteria, and client demographics. Realtors are given one-on-one training and exclusive support as they help clients find homes and obtain the correct loan product to help them purchase. The 36 hours of training include intense instruction in areas such as homebuyer education, housing fairs, affordable housing programs and client criteria.

*Funding*

MHDC receives financial support from various foundations including the Citibank Foundation, Well Fargo Foundation, United Way Foundation, Countrywide Home Loans, and Washington Mutual Foundation. Additional funds come from the Federal Home Loan Bank, an annual fundraising dinner, homebuyer education sponsorships, and service fees. MHDC has received more than \$1.5 million in CalHome funds from the State of California, a portion of which is considered income for administrative fees.

Foundations	66,895.81	38%
State		
Government	46,100.00	26%
Federal		
Government	5,645.19	3%
Corporations/ Banks	29,359.00	16%
Events	10,000.00	6%
Other	20,000.00	11%
Total	178,000.00	100%

MHDC has also applied the En Su Casa lender agreement model to other lenders, including the ones named above and five others. These business relationships have ensured a better exchange of information and an increase in product understanding. MHDC maintains discussions on the needs of its partners, adjusts to their changing requirements, and collaborates in their outreach efforts and product selections that meet clients’ needs.

The program’s sustainability strategy is based on building the necessary infrastructure to engage partners in a meaningful way by providing co-marketing opportunities and outreach and by being

a dependable provider of assistance to clients. Furthermore, the Realtor Partner Program is designed to generate income. MHDC is planning two development projects for building 12 new single-family homes within the next two years, with the goal of increasing operating revenues from developer fees.

As MHDC increases its client processing production on top of the lender agreement model and continues to build partnerships with lenders, realtors, and other corporate partners, the increase in revenue from loan activities, along with the newly-generated development activity, will sustain the agency for many years to come. Within the next three to five years, the agency plans to start developing a 150-acre parcel for building more than 200 single-family units.

*Cost per Person Served*

The cost per person served under the homebuyer education and counseling services is \$356.00. This figure does not include overhead and ancillary referral and training courses.

*Partnerships*

MHDC partners with several major networks to achieve its goals, including the California NCLR Affiliate Network (CNAN) which consists of 76 NCLR Affiliates based in California involved in similar work and other social service work such as health, education, workforce development, economic development, and immigration services. Collaboration with CNAN allows for opportunities to refer clients and provide a safety net beyond the affordable housing services provided by MHDC. In addition, MHDC has partnered with the local YMCA and the Mexican American Opportunity Foundation. These partnerships provide additional classroom space and clients to serve. Board members also participate in local service and professional clubs such as the Montebello Rotary, Montebello Board of Realtors, Arcadia Association of Realtors, four Chamber of Commerce Organizations, and various local organizations.

**Program Development Timeline**

MHDC has developed its Affordable Housing Program over the past three years. The Realtor Partner Program can be developed within a one year cycle.

**Program Calendar**

*Required Quarterly Results*

First Quarter: Attend a homebuyer education class	Second Quarter: Affordable housing programs and client criteria	Third Quarter: IDA and other programs	Fourth Quarter: Attend a minimum of two housing fairs
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## **Outcomes**

### *Client Flow*

MHDC reaches 3,000 families each year through presentations, regional housing fairs, and community clean-ups and provides orientations to more than 1,000 families. Last year MHDC provided first-time homebuyer education to 412 families, 83% of whom were Spanish-speaking, and placed 49 families into homes. The agency also provided one-on-one counseling to more than 200 families. Next year MHDC expects a 20% gain in the number of clients who purchase homes.

### *Specific Results Over Time*

MHDC averages 50 loans per year and achieved 49 funded loans last year. The agency expects to add ten additional clients who purchase homes, or roughly 20% more clients, to its list of homebuyers.

The integrated services have resulted in improved credit scores, increased savings for down payments, and reduced debt for more than 183 families currently in MHDC's pipeline. Sixty-three of these families are Individual Development Account clients who are below 65% of median income and working hard to achieve the dream of homeownership. The agency has placed five of these clients in homes of their own.

The Affordable Housing Program maintains benchmarks and outcome measures for itself and the external agencies that provide funding. Data for case management are collected on the CounselorMax application on a daily basis, and benchmarks are maintained and reported to the Board of Directors on a monthly basis.

### *Unanticipated Results*

The program has only recently been developed, and MHDC has just completed the second and third quarter training curriculum. The agency plans to survey the participating realtors and monitor their satisfaction throughout the program year.

## **Lessons Learned**

### *Challenges*

The program challenges included a sudden and unexpected medical leave of a key loan department manager, which necessitated training a new employee to market the program.

The Marketing Department took up the challenge by quickly learning the basics of the program and utilizing realtor associations to market and promote the program. The president hired a consultant to develop the training modules to be used in the second and third quarters of the program. This resulted in professional and informative training modules. The agency

accountant worked to develop the procedures needed to track the income for the program and realtor control numbers for future referrals back to the realtor.

### **Replication**

Criteria for successful replication include:

- A key person on staff who is familiar with the real estate market or is a licensed realtor.
- A demonstrated need that can be addressed by this program. For example, MHDC is in a high-priced market, and clients have difficulty finding homes and obtaining quality services on their own. This program has the potential to address that need.
- A market strategy which includes the targeted program along with all of the other services that the agency provides.
- Appropriate and adequate funding.

### **Contact Information**

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