PROFILES IN PRACTICE

On the recommendation of the Practicing Anthropology Work Group, in March 2007 AN launched a series of Practitioner Profiles to illustrate the work that practicing anthropologists currently do.

From Redlining to Sub-Prime Lending
Meeting the Housing Needs of Low-Income Neighborhoods and Communities

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PROFILES IN PRACTICE CONTRIBUTING EDITOR

Tim Bolding is executive director of United Housing Inc (UHI), a nonprofit dedicated to revitalizing neighborhoods through improving housing, homeownership rates and providing educational homebuyer services for mid and low-income families in Shelby County, where Memphis, Tennessee, is located.

How did you get to where you are today?
Tim’s 29 years in neighborhood redevelopment all started with his internship for the masters program in applied anthropology at the University of Memphis in 1978. As an intern with the Shelby County government in the Intergovernmental Coordination Office, Tim wrote Shelby County’s first community-development block grant, which was funded, for housing renovation in low income and unincorporated county neighborhoods.

With the block grant, the county started out doing repair jobs. “Ironically, I’d put myself through school doing construction, and the internship blended the construction knowledge with grantwriting and the neighborhood focus from graduate classes.” By 1991, there were about 30 employees and several different divisions in what had grown to become the Shelby County Department of Housing.

Tim learned the real estate and mortgage business on-the-job, from the ground up, by working with groups such as the National Association of Counties, which deals with housing policy; in addition, he is grateful for the mentorship of an influential local mortgage lender who “took me under his wing.”

In the early 1990s federal legislation (HOME Investment Partnerships Program and Low Income Housing Tax Credit, both US Department of Housing and Urban Development (HUD) programs) provided incentives for the nonprofit sector. “At that point [he] made a choice to move into the nonprofit sector, because … [he] felt that it would be much easier to get the actual development done outside of government—use the government money, but operate from a nonprofit perspective.” And so United Housing Inc was born.

Tim, as the director of UHI, worked with United Way of the Mid-South, to acquire a grant for over $1 million for renovation of dilapidated public housing and neighborhood revitalization. This was a ground-breaking precedent for United Way Memphis, which had resisted getting into the provision of housing because it did not fit their definition of social services.

Building Successes
UHI has been in place now for 12 years. The organization has helped over 1,100 families become homeowners, and has developed or financed over $85 million dollars worth of housing—all single family home ownership, all first-time home buyers and low income families. It has built homes in Shelby County, Memphis, and the cities of Collierville and Millington, which are satellites around Memphis. “[UHI is] a member of the Neighborhood Reinvestment Corporation, which means [it is] one of 230 nonprofit affiliates to neighborhood reinvestment; [it is] also a United Way agency.” UHI now trains people to become home owners and to manage their money, provides assistance for down payment and closing costs and first mortgage financing, and builds and renovates single-family homes.

For a HOPE VI project funded by HUD to eradicate severely distressed public housing, UHI “worked on College Park, which was a housing authority site, directly across the street from LeMoyne Owen College in Memphis, an historically black college. [HUD] demolished the site.”

Contributions to Anthropology
Tim attributes his skills and success (and UHI’s) in working with the community to training in applied anthropology, which taught him how “to do the research and write, which turned into grants, which turned into work. The neighborhood focus has always been in the community.
redevelopment and you can’t do the community redevelopment stuff without knowing how to package the financing.”

UHI’s “just finishing up a project called ‘Success Measures with Neighborhood Reinvestment,’ where we are going back into College Park to talk to those 70 homeowners [that were part of the Hope VI project] to find out what the home ownership experience has done for the families.” The interviews and community-building, the “kind of skills with interaction in the community, bringing diverse stakeholders to the table to talk about planning” all stem from his anthropological training.

United Housing Inc has three anthropologists in the office, including a summer intern. “I’ve had interns [from multiple departments] working for me ever since I started because I always felt I ought to pay back the university for helping me get started on this,” he said. Tim estimates 30 interns have trained with UHI. Tim also teaches part time for the anthropology department and at the University of Memphis; and is an instructor at the Neighborhood Training Reinvestment Institute.

What about frustrations and challenges, such as with predatory lending?

“Community redevelopment is a difficult sell. It’s unbelievably expensive. … The United Way approach is to let people know the cheapest per unit service you can deliver. If I’m doing Meals on Wheels, I can tell you I can feed 500 people for $1,000. Well, I can’t do that in housing. I have to tell them for a ‘mere’ $100,000 we can house a family of four.”

Another challenge is the prevalence of predatory lending. Although UHI has provided over 1,100 units in 12 years, the bad news is that the foreclosure filings in Memphis for 2006 were over 10,000. “We’re losing this battle here!” Memphis is a target for predatory lending because of its low-income, minority population. “When I started in this business, the difficulty was redlining. There was no money. People couldn’t get a loan. Today, the flip is true, there’s too much money and it’s too easy to get. But it’s all predatory. The conditions and terms of those loans force people into bankruptcy and foreclosure. And I don’t know what’s worse, whether it’s no money or too much money.”

“Foreclosure or bankruptcy wrecks their entire financial profile. I tell people, it’s expensive to be poor. Your homeowners insurance, you’re spending five times as much for renters insurance. All your debts, your interest rates go skyrocketing; so once you get into that cycle, it’s almost impossible to get out.” Because families in the Memphis area have huge problems with foreclosure, bankruptcy, money management and predatory lending, United Housing is increasingly moving toward providing educational services for low-income families to help them achieve financial literacy with respect to home ownership.

Tim and United Housing Inc were instrumental in forming a broad-based stakeholder coalition—with NAACP, churches, 30 other nonprofits, realtors and mortgage lenders—to successfully pass anti-predatory lending legislation in the state of Tennessee.

What can AAA do to encourage more practitioners to be active?

Anthropology needs to “pay particular attention to arming their students with a variety of skills outside of anthropology. If they’re going to be in development, maybe they need to be talking tax credits, finance, other things that supplement how effective they can be as applied anthropologists.”

“This leads to the need for academic involvement in local neighborhoods and internships. When UHI “did the success measures we went to the university and got involved in a methods class, they came in as part of the class project to do all those interviews in the neighborhood with all those 70 homebuyers.”

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He also thinks AAA ought to help “get the universities connected to sources that fund internships. Neighborhood reinvestment is a perfect area because there are 230 member organizations … where interns could be placed.”

For more information about United Housing Inc see their website at www.uhinc.org.