

El Centro, Inc. demonstrates the partnership that the Affiliates of the National Council of La Raza (NCLR) form with Latino families. Nationally, nearly 300 of these organizations provide community and workforce development, education, social services, immigration, citizenship and other services. Collectively, the Affiliates serve millions of Hispanic Americans and immigrant families. “Day in and day out, our Affiliates work to strengthen families and communities,” says Janet Murguía, President and CEO of NCLR. “Together, we are creating more opportunities for Latino parents to build a better future for themselves and their children.”



EL CENTRO, INC.

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Award-winning Program:

Home Ownership Center

R. Jeff Fendorf, Vice President of Operations
and Community Development

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CHILDREN DO WELL WHEN THEIR FAMILIES
DO WELL, AND FAMILIES DO BETTER WHEN
THEY LIVE IN SUPPORTIVE COMMUNITIES

2005 FAMILY STRENGTHENING AWARDS

RISK EQUALS REWARD

Today, 25 percent of children enrolled in Kansas City, Kansas public schools are Latino. Many of their families, while new to the area, want to put down lasting roots that include owning a home. Homeownership builds assets for a family, increases parents' civic and community participation and improves the educational prospects of their children. In Kansas City, as in other parts of the country, immigrant families face particular challenges when it comes to homeownership.

"El Centro, Inc. works with many families whose income falls at or below 50 percent of the median for American households," says R. Jeff Fendorf, Vice President of Operations and Community Development. "Their incomes are extremely low, but bad credit or lack of credit may also hold them back."

Since 1976, El Centro, Inc. has worked to strengthen Latino families in Kansas City through child care, youth programs and emergency assistance. Today, El Centro also offers homebuyer education, financial literacy, housing rehabilitation and development, and entrepreneur support.



MANY IMMIGRANT FAMILIES ARE
RISK TAKERS. THEY DON'T SEE
OBSTACLES. THEY SEE OPPORTUNITIES.

—R. Jeff Fendorf, Vice President of Operations and Community Development, El Centro, Inc.

OVERCOMING FINANCIAL CHALLENGES

El Centro's Home Ownership Center helps families overcome financial and cultural obstacles so they can put down roots by purchasing their own homes. El Centro staff work with families through the entire home-buying process. "Some immigrants have limited English language skills, so they cannot understand a mortgage application, or they are undocumented or live in a household with someone who is undocumented," says Fendorf. "We are culturally sensitive, so we understand the challenges they face."

Parents who are prospective homebuyers start with pre-purchase classes, where they learn about the overall process, address credit issues, apply for a mortgage, and begin to understand the long-term commitment and benefits of homeownership. These parents can also take advantage of more advanced financial literacy classes and open Individual Development Accounts to save for housing or their children's education. After purchase, new homeowners can also attend classes at El Centro's home maintenance lab.

Many traditional lenders consider the families El Centro serves too risky for mortgages. "We convince lenders that these families are good risks," says Fendorf, who notes that El Centro now has partnerships with a dozen or so traditional lenders. "That's good for a bank's bottom line."

In 2002, El Centro, Inc. began offering its own home loans, regardless of immigration status, to local families. "Now other lenders are following our lead," says Fendorf. "That's good for our families and for the community."

FAMILIES COUNT FAMILY STRENGTHENING AWARDS

Through a joint venture of the Annie E. Casey Foundation and the National Council of La Raza (NCLR), the FAMILIES COUNT Family Strengthening Awards recognize NCLR Affiliates with outstanding programs that work to give children what they need most—strong, capable and economically successful families. Responding to the varied needs of the families they serve, these organizations improve the economic prospects of working men and women and create the services and networks of support that all families need to realize their aspirations for themselves and their children.