

Reverend Don Steinle

Christian Activities Council, Hartford



Photograph: Jeff Sobiach of Richard Daley Studios

Breaking Barriers & Building Communities

From his youth, Don Steinle felt a calling to ministry, but his passion for urban ministry in particular took him by surprise. Having grown up in rural Kansas, he hadn't even visited a city until he attended Northwestern University in Chicago. It was love at first sight. After four years in Chicago, he attended Yale Divinity School, eventually serving on the faculty. An ordained minister in the United Church of Christ, Rev. Steinle has served in the cities of New Haven, Passaic (New Jersey), and Hartford. For 27 years, he has been the executive director of Hartford's Christian Activities Council, a faith-based, non-sectarian organization with a major focus on affordable housing and empowering the poor.

What made you choose ministry?

My family can't figure it out. They were mostly lawyers and judges. But I attended many church youth camps. Some ministers became role models. I particularly liked the emphasis on compassion and justice. While on the faculty at Yale Divinity School, I helped launch a community-based program in "practical theology." We placed divinity students in the public health department, a taxi company, the mayor's office, places where future ministers could experience the obstacles the poor often face.

Have you always sought out urban churches?

Yes. After New Haven, I went to Passaic to serve as pastor at First Congregation Church, UCC. At the time, President Carter had an initiative called "public service employment." It gave people who were out of work—often professionals—an opportunity to be employed in community service. With the full support of the congregation, we formed Neighborhood Resources Passaic, with at one point 22 public service employees. We started a food co-op, a food-delivery program, a home-repair program, a legal aid clinic, and more. There were lawyers, doctors, laborers on the staff. It was a wonderful 10 years.

What brought you to Hartford?

In Passaic, we got very involved with a program called Neighborhood Self-Help Development, but the Department of Housing and Urban Development was our only funding source. After the 1980 presidential election, funding was frozen. Then I got called to the Christian Activities Council and continued my urban ministry in Hartford.

CAC has a long history. It was founded in 1851 as the Hartford City Missionary Society, with an outreach to poor immigrants, an outreach that continues today. Affordable housing had been a longstanding priority, and I wanted to continue that tradition. When I arrived, there was a half-time secretary and a budget of about \$150,000. Today we have a staff of 12, a budget of \$1 million, 36 sponsoring churches (up from 15), and diverse funding sources.

When did you start partnering with city government?

After I had been here about 10 years, a great local visionary, Hartford Housing Authori-

ty's John Wardlaw, issued a challenge to area churches to help him begin moving people from public housing to homeownership. He and I first collaborated in the early 1990s when the condominium market collapsed. There was a state program to purchase troubled complexes for resale to lower-income families, and we traveled the region looking for opportunities. We discovered a small, partially built condo complex in West Hartford's Elmwood section and received state funding to purchase 11 units.

Eleven families from public housing were selected to buy the units. They attended intensive homeownership training, put in extensive "sweat equity," and finally purchased their homes, each priced affordably depending on family needs and resources.

Our focus is on the so-called "invisible poor," the working poor — people who don't have many opportunities for affordable homeownership.

Our next project was a scattered-site ground-lease program. The idea was for CAC to purchase the land under an existing house for \$15,000 to \$30,000. Families earning 80 percent of median income would purchase the houses and rent the ground from us. It worked fabulously. We have since helped 250 families and have received more than \$3 million in additional state money to run the program.

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Rev. Don Steinle, right, with Federal Reserve Bank of Boston President Eric Rosengren in Hartford, February 13, 2009. Photograph: Andrea Pereira

homeownership. A typical buyer might hold a college administrative position, work as a correction officer or for a property management company, or deliver flowers. All families receive homeownership training, and we work with them every step of the way to ensure their success. Upwardly mobile lower-income families have a stake in the outcome and can strengthen a neighborhood.

Do you ever encounter local opposition?

In the mid-1990s, we ventured into an affluent suburban community, where the metropolitan district water company was willing to sell us a 34-acre parcel. We proposed to develop 28 starter homes. Some town residents fought so fiercely that the hearings took 30 hours. Our church groups attended in numbers equal to the opposition, but they weren't as ferocious. One opponent called our plan nothing but "an attempt to transport the social pathologies of Hartford into [our town]."

We lost a close vote. Connecticut has an affordable housing appeals procedure in which the burden of proof is on the town to prove that the project would have a significant negative impact. We appealed, eventually ending up the State Supreme Court. Unfortunately, we lost. Later, when a blue-ribbon commission assessed Connecticut's



Visitors from the Federal Reserve touring the Upper Albany section of Hartford, where Christian Activities Council works to improve the housing stock.

affordable housing appeals process, it recommended that the legislature make modest clarifying changes in the law. Those changes affirmed our argument, but it was too late.

Is Hartford more welcoming than that suburb?

It depends. The neighborhood around our headquarters, Upper Albany, was the only one that welcomed our HIV/AIDS residence. But with a HUD grant for a pilot program, we purchased two vacant brick buildings, rehabilitated them, bought a vacant lot in between, and built a matching building. We now have 18 two-bedroom apartments for families with an HIV member who can live independently.

Our board realized that with most of our assets in Upper Albany, we should make the area our focus. They voted to lend up to \$1.5 million of the endowment for what we call the Upper Albany Revitalization Initiative—a combination of housing redevelopment and neighborhood organizing. We started with Deerfield Avenue because there was already some homeownership strength despite signs of decline and deferred maintenance. We bought four abandoned two-family houses and three vacant lots, amassing funding from diverse sources. We rehabbed the four existing properties and on the vacant lots built two-family houses designed to reflect the prevailing architecture. A resident organization was formed, and we even replaced a vandalized deer

statue at the corner of the block.

Since then, we have worked on three additional blocks, producing nine two-family houses. And we've begun a six-unit condo project. When that is completed, we will have invested over \$7 million and produced 22 homeowner units and 16 rental units. Additionally, we have hired a full-time community organizer to work with residents on issues such as public safety and streetscape improvements.

Funding for all these efforts has been provided by the Local Initiative Support Corporation, Connecticut Housing Investment Fund, Connecticut Housing Finance Authority, the State of Connecticut and the City of Hartford, with corporations such as Northeast Utilities assisting through the purchase of various tax credits.

Does Christian Activities Council run other programs?

Yes. Our overarching theme is to serve and empower the poor and seek social justice in the Hartford area. Under that umbrella are youth education, mission education, neighborhood revitalization, universal health care, and affordable housing.

We are almost a one-stop shop for homeownership, with a down-payment assistance program, our own property development, and a HUD-certified housing counseling program that does financial literacy training and foreclosure prevention. When Hartford receives its neighborhood

stabilization money (about \$2.8 million), we hope to get resources to purchase foreclosed properties, do modest repair work, and resell.

How has the current economy affected your work?

It's hard times. Fear has taken over the country, especially lower-income homebuyers. CAC does need to recoup development costs, so it's a worry. But when the working poor are having difficulty with winter heating bills and feeding their children at the end of the month, they think, "Maybe we shouldn't take on a mortgage. What if we lose our jobs?" And they hear the stories about how people were taken advantage of by unscrupulous mortgage brokers. Although we work with very good banks—such as First Horizon Mortgage (Bank of Tennessee), Bank of America, and TD Banknorth—people are afraid of mortgages.

Have your properties had any foreclosures?

In our scattered site program comprising 250 families, we have far fewer foreclosures than nationally. Our homeowners are well prepared, but no one can avoid a crisis like an illness, a job loss, or divorce. We are trying to let people know we can assist with foreclosure prevention.

We want to empower people. We have a deep-rooted commitment to working with the poor. Our activities are backed by a religious community, a diverse staff, an endowment built up over 155 years, and wonderful funding partners. In spite of the difficult times, we will find a way.

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