BUILDING COMMUNITIES FROM THE INSIDE OUT:
A PATH TOWARD FINDING AND MOBILIZING A COMMUNITY’S ASSETS

JOHN P. KRETZMAN - JOHN L. MCKNIGHT

The Asset-Based Community Development Institute
Institute for Policy Research
Northwestern University
2040 Sheridan Road
Evanston, IL 60208-4100
Phone: 847-491-3518
Fax: 847-496-9916

Distributed exclusively by:
ACTA Publications
4848 North Clark Street
Chicago, IL 60640
Phone: 800-397-2282
Fax: 800-397-0079

© 1993 by John Kretzmann and John McKnight
INTRODUCTION

This is a guide about rebuilding troubled communities. It is meant to be simple, basic, and usable. Whatever wisdom it contains flows directly out of the experience of courageous and creative neighborhood leaders from across the country.

Most of this guide is devoted to spreading community-building success stories. These stories are organized into a step-by-step introduction to a coherent strategy that we have learned about from neighborhood leaders. We call this strategy “asset-based community development.” Before beginning to outline the basic elements of this approach, it will be helpful to remember how so many of our communities came to be so devastated, and why traditional strategies for improvement have so often failed.

The Problem: Devastated Communities

No one can doubt that most American cities these days are deeply troubled places. At the root of the problems are the massive economic shifts that have marked the last two decades. Hundreds of thousands of industrial jobs have either disappeared or moved away from the central city and its neighborhoods. And while many downtown areas have experienced a “renaissance,” the jobs created there are different from those that once sustained neighborhoods. Either these new jobs are highly professionalized, and require elaborate education and credentials for entry, or they are routine, low-paying service jobs without much of a future. In effect, these shifts in the economy, and particularly the disappearance of decent employment possibilities from low-income neighborhoods, have removed the bottom rung from the fabled American “ladder of opportunity”. For many people in older city neighborhoods, new approaches to rebuilding their lives and communities, new openings toward opportunity, are a vital necessity.

Two Solutions, Two Paths

In response to this desperate situation, well-intentioned people are seeking solutions by taking one of two divergent paths. The first, which begins by focusing on a community’s needs, deficiencies and problems, is still by far the most traveled, and commands the vast majority of our financial and human resources. By comparison with the second path, which insists on beginning with a clear commitment to discovering a community’s capacities and assets, and which is the direction this guide recommends, the first and more traditional path is more like an eight-lane superhighway.

The Traditional Path—A Needs-Driven Dead End

For most Americans, the names “South Bronx,” or “South Central Los Angeles,” or even “Public Housing” call forth a rush of images. It is not surprising that these images are overwhelmingly negative. They are images of crime and violence, of joblessness and welfare dependency, of gangs and drugs and homelessness, of vacant and abandoned land and buildings. They are images of needy and problematic and deficient neighborhoods populated by needy and problematic and deficient people.
These negative images, which can be conceived as a kind of mental “map” of the neighborhood (see page 3) often convey part of the truth about the actual conditions of a troubled community. But they are not regarded as part of the truth; they are regarded as the whole truth.

Once accepted as the whole truth about troubled neighborhoods, this “needs” map determines how problems are to be addressed, through deficiency-oriented policies and programs. Public, private and non-profit human service systems, often supported by university research and foundation funding, translate the programs into local activities that teach people the nature and extent of their problems, and the value of services as the answer to their problems. As a result, many lower income urban neighborhoods are now environments of service where behaviors are affected because residents come to believe that their well-being depends upon being a client. They begin to see themselves as people with special needs that can only be met by outsiders. They become consumers of services, with no incentive to be producers. Consumers of services focus vast amounts of creativity and intelligence on the survival-motivated challenge of outwitting the “system” or on finding ways—in the informal or even illegal economy—to bypass the system entirely.

There is nothing natural or inevitable about the process that leads to the creation of client neighborhoods. In fact, it is important to note how little power local neighborhood residents have to affect the pervasive nature of the deficiency model, mainly because a number of society’s most influential institutions have themselves developed a stake in maintaining that focus. For example, much of the social science research produced by universities is designed to collect and analyze data about problems. Much of the funding directed to lower income communities by foundations and the United Way is based on the problem-oriented data collected in “needs surveys,” a practice emulated by government human service agencies. Finally, the needs map often appears to be the only neighborhood guide ever used by members of the mass media, whose appetite for the violent and the spectacularly problematic story seems insatiable. All of these major institutions combine to create a wall between lower income communities and the rest of society—a wall of needs which, ironically enough, is built not on hatred but (at least partly) on the desire to “help.”

The fact that the deficiency orientation represented by the needs map constitutes our only guide to lower income neighborhoods has devastating consequences for residents. We have already noted one of the most tragic—that is, residents themselves begin to accept that map as the only guide to the reality of their lives. They think of themselves and their neighbors as fundamentally deficient, victims incapable of taking charge of their lives and of their community’s future. But other consequences flow as well from the power of the needs map. For example:

- Viewing a community as a nearly endless list of problems and needs leads directly to the much lamented fragmentation of efforts to provide solutions. It also denies the basic community wisdom which regards problems as tightly intertwined, as symptoms in fact of the breakdown of a community’s own problem-solving capacities.

- Targeting resources based on the needs map directs funding not to residents but to service provides, a consequence not always either planned for or effective.
Making resources available on the basis of the needs map can have negative effects on the nature of local community leadership. If, for example, one measure of effective leadership is the ability to attract resources, then local leaders are, in effect, being forced to denigrate their neighbors and their community by highlighting their problems and deficiencies, and by ignoring their capacities and strengths.

- Providing resources on the basis of the needs map underlines the perception that only outside experts can provide real help. Therefore, the relationships that count most for local residents are no longer those inside the community, those neighbor-to-neighbor links of mutual support and problem solving. Rather, the most important relationships are those that involve the expert, the social worker, the health provider, the funder. Once again, the glue that binds communities together is weakened.

- Reliance on the needs map as the exclusive guide to resource gathering virtually ensures the inevitable deepening of the cycle of dependence: problems must always be worse than last year, or more intractable than other communities, if funding is to be renewed.

- Serious change or community development, this orientation must be regarded as one of the major causes of the sense of hopelessness that pervades discussions about the future of low-income neighborhoods. From the street corner to the White House, if maintenance and survival are the best we can provide, what sense can it make to invest in the future?

**The Alternative Path: Capacity-Focused Development**

Even if some of these negative consequences follow from our total reliance upon the needs map, an alternative approach becomes imperative. That alternative path, very simply, leads toward the development of policies and activities based on the capacities, skills and assets of lower income people and their neighborhood.

In addition to the problems associated with the dominant deficiency model, at least two more factors argue for shifting to a capacity-oriented emphasis. First, all the historic evidence indicates that significant community development takes place only when local community people are committed to investing themselves and their resources in the effort. This observation explains why communities are never built from the top down, or from the outside in. (Clearly, however, valuable outside assistance can be provided to communities that are actively developing their own assets.)

The second reason for emphasizing the development of the internal assets of local urban neighborhoods is that the prospect for outside help is bleak indeed. Even in areas designated as Enterprise Zones, the odds are long that large-scale, job-providing industrial or service corporations will be locating in these neighborhoods. Nor is it likely, in the light of continuing budget constraints, that significant new inputs of federal money will be forthcoming soon. It is increasingly futile to wait for significant help to arrive from outside the community. The hard truth is that development must start from within the community and, in most of our urban neighborhoods, there is no other choice.
Creative neighborhood leaders across the country have begun to recognize this hard truth, and have shifted their practices accordingly. They are discovering that wherever there are effective community development efforts, those efforts are based upon an understanding, or map, of the community’s assets, capacities and abilities. For it is clear that even the poorest neighborhood is a place where individuals and organizations represent resources upon which to build. The key to neighborhood regeneration, then, is to locate all of the available local assets, to begin connecting them with one another in ways that multiply their power and effectiveness, and to begin harnessing those local institutions that are not yet available for local development purposes.

This entire process begins with the construction of a new “map” (see page 6). Once this guide to capacities has replaced the old one containing only needs and deficiencies, the regenerating community can begin to assemble its strengths into new combinations, new structures of opportunity, new sources of income and control, and new possibilities for production.

The Assets of a Community: Individuals, Associations, Institutions

Each community boasts a unique combination of assets upon which to build its future. A thorough map of those assets would begin with an inventory of the gifts, skills and capacities of the community’s residents. Household by household, building by building, block by block, the capacity mapmakers will discover a vast and often surprising array of individual talents and productive skills, few of which are being mobilized for community-building purposes. This basic truth about the “giftedness” of every individual is particularly important to apply to persons who often find themselves marginalized by communities. It is essential to recognize the capacities, for example, of those who have been labeled mentally handicapped or disabled, or of those who are marginalized because they are too old, or too young, or too poor. In a community whose assets are being fully recognized and mobilized, these people too will be part of the action, not as clients or recipients of aid, but as full contributors to the community-building process.

In addition to mapping the gifts and skills of individuals, and of households and families, the committed community builder will compile an inventory of citizens’ associations. These associations, less formal and much less dependent upon paid staff than are formal institutions, are the vehicles through which citizens in the U.S. assemble to solve problems, or to share common interests and activities. It is usually the case that the depth and extent of associational life in any community is vastly underestimated. This is particularly true of lower income communities. In fact, however, though some parts of associational life may have dwindled in very low-income neighborhoods; most communities continue to harbor significant numbers of associations with religious, cultural, athletic, recreational and other purposes. Community builders soon recognize that these groups are indispensable tools for development, and that many of them can in fact be stretched beyond their original purposes and intentions to become full contributors to the development process.
Community Assets Map

Local Institutions

Businesses

Citizens Associations

Schools

Churches

Block Clubs

Parks

Gifts of Individuals

Libraries

Incomes

Youth

Elderly

Labeled People

Cultural Groups

Hospitals

Community Colleges

Artists
Beyond the individuals and local associations that make up the asset base of communities are all of the more formal institutions which are located in the community. Private businesses; public institutions such as schools, libraries, parks, police and fire stations; nonprofit institutions such as hospitals and social service agencies – these organizations make up the most visible and formal part of a community’s fabric. Accounting for them in full, and enlisting them in the process of community development, is essential to the success of the process. For community builders, the process of mapping the institutional assets of the community will often be much simpler than that of making an inventory involving individuals and associations. But establishing within each institution a sense of responsibility for the health of the local community, along with mechanisms that allow communities to influence and even control some aspects of the institution’s relationships with its local neighborhood, can prove much more difficult. Nevertheless, a community that has located and mobilized its entire base of assets will clearly feature heavily involved and invested local institutions.

Individuals, associations and institutions – these three major categories contain within them much of the asset base of every community. They will also provide the framework for organizing this guide. Each of the next three sections explores methods for recognizing, mapping, and mobilizing one of these clusters of local strengths.

In addition, the guide will highlight other aspects of a community’s assets, including its physical characteristics – the land, buildings and infrastructure upon which the community rests. And because so much of a community’s well-being depends upon the strength of the local economy, one section of the guide will explore ways in which individuals, associations, and local institutions can contribute economically.

An Alternative Community Development Path: Asset-Based, Internally Focused, Relationship Driven

This guide is designed to help communities not only to recognize and map their assets—the individuals, local associations and institutions which make up the sinew of the neighborhood—but to mobilize them for development purposes. As we begin to describe the basic elements of an asset-based community development process, it is important to place this discussion in its larger context. Two major qualifications should be stated as strongly as possible.

First, focusing on the assets of lower income communities does not imply that these communities do not need additional resources from the outside. Rather, this guide simply suggests that outside resources will be much more effectively used if the local community is itself fully mobilized and invested, and if it can define the agendas for which additional resources must be obtained. The assets within lower income communities, in other words, are absolutely necessary but usually not sufficient to meet the huge development challenges ahead.

Second, the discussion of asset-based community development is intended to affirm, and to build upon the remarkable work already going on in neighborhoods across the country. Asset-based community development acknowledges and embraces particularly the strong neighborhood-rooted traditions of community organizing, community economic development and neighborhood planning. In fact, experienced leaders in these three areas have been among our
most valuable sources of inspiration and guidance. The approach outlined in this guide is intended to complement, and sometimes to precede, their efforts—not to substitute for them.

These caveats understood, then “asset-based community development” deserves a little more introduction and definition. As will become apparent in more detail in the chapters that follow, this process can be defined by three simple, interrelated characteristics:

- Obviously enough, the first principle that defines this process is that it is “asset-based.” That is, this community development strategy starts with what is present in the community, the capacities of its residents and workers, the associational and institutional base of the area—not with what is absent, or with what is problematic, or with what the community needs.

- Because this community development process is asset-based, it is by necessity “internally focused.” That is, the development strategy concentrates first of all upon the agenda building and problem-solving capacities of local residents, local associations and local institutions. Again, this intense and self-conscious internal focus is not intended to minimize either the role external forces have played in helping to create the desperate conditions of lower income neighborhoods, nor the need to attract additional resources to these communities. Rather this strong internal focus is intended simply to stress the primacy of local definition, investment, creativity, hope and control.

- If a community development process is to be asset-based and internally focused, then it will be in very important ways “relationship driven.” Thus, one of the central challenges for asset-based community developers is to constantly build and rebuild the relationships between and among local residents, local associations and local institutions.

Skilled community organizers and effective community developers already recognize the importance of relationship building. For it is clear that the strong ties which form the basis for community-based problem solving have been under attack. The forces driving people apart are many and frequently cited—increasing mobility rates, the separation of work and residence, mass media, segregation by race and age and not least from the point of view of lower income communities, increasing dependence upon outside, professionalized helpers.

Because of these factors, the sense of efficacy based on interdependence, the idea that people can count on their neighbors and neighborhood resources for support and strength has weakened. For community builders who are focused on assets, rebuilding these local relationships offers the most promising route toward successful community development. This guide will stress the importance of relationship building for every person and group in the community, and will underline the necessity of basing those relationships always upon the strengths and capacities of the parties involved, never on their weaknesses and needs.

That, then is the skeleton of the simple development process sketched in this guide—it is a community-building path which is asset-based, internally focused and relationship driven.
How to Use This Guide

This introduction to asset-based development is not a novel. It is not meant to be read straight through from beginning to end. Rather its various sections are meant to be consulted as they are needed, and as they apply to the actual conditions and challenges of particular communities.

After this initial overview, the guide is divided into six more chapters. Chapters one, two and three address the major categories of community-based assets—individuals, citizens’ associations, and local institutions. Each of these chapters, in turn, is divided into sections that outline successful approaches to mapping and developing particular assets. Within the chapter devoted to individual capacities, for example, sections introduce community development activities which successfully incorporate the gifts of young people, of older people, and of those who are developmentally disabled. Similarly, the chapter on institutions introduces simple ideas about mobilizing schools, parks, libraries, community colleges and even local police stations for community-building purposes.

These three chapters should be sampled for their relevance to the reader’s particular community. Not every chapter will be useful in every context. Each community’s collections of assets will be unique, as will the particular sequence of development strategies, the major players, the local priorities, etc.

This guide, in other words, must not be regarded as a cookie cutter set of solutions. It is rather a starting point, a prod, an open invitation to start down a somewhat different path. All of the really creative work remains for community leadership to perform.

The fourth chapter turns a specifically economic spotlight on the approaches suggested in this guide. What does it mean to take seriously a devastated community’s already existing economic assets? How might the full economic potential of every community be harnessed for developmental purposes?

The fifth chapter offers commentary on some central issues related to the asset-based community development process. It outlines a simple neighborhood planning process which intends to involve and activate all of the representatives of a community’s asset base in constructing a common vision and a powerful strategy for realizing that vision.

The sixth chapter offers some modest advice to those in philanthropy and in the public sector who may wish to help this internally focused process without over directing it or snuffing out its energies. And it grapples with at least a few of the objections occasionally raised to the asset-based approach.

Finally, we should acknowledge the numerous stories of creative community-building that are included in this guide, and recommend their creators as potential advisors and helpers. Key words which follow most examples in parentheses will in most cases guide the reader to a specific project name and location. But use these references with some caution. We cannot vouch for the currency of the stories; nor have we included them as guides to the details of
particular community-building strategies. Rather they are cited to excite, to spark the imagination to underline the idea that these approaches need not be daunting or overcomplicated. We hope that at least a few of them can connect with the realities encountered in every reader’s own community.

COMMUNITY CONNECTIONS

Before we can go out into the community looking for support, we need to identify three things:

First, who’s out there? Of all the “power brokers” who exist, they don’t all exist everywhere. We need to know which ones are prevalent and carry some clout and which ones we can write off because they either don’t exist or they are of relative unimportance.

Second, who among them do we know? If we want to reach out to the community, it makes sense that we first advocate for schools among those with whom we’re already familiar.

And Third, who are the “significant others” that we don’t know? Clearly, to make a difference among the public we have to interact with individuals we do not yet have a relationship with but who are important to the community in their own right. We have to find out who they are and examine how to impact them and be tolerant of their divergent points of view.

To begin understanding who our communities are, let’s begin by identifying as many individuals and organizations as you can on the “community mind maps.” As you think of who makes up your community, write their names or titles on connecting lines from the main trunks. For example along the lines trailing from the line leading to Churches label one as “local priest” or write the individual’s name at the end. On the other write “Protestant minister.” In a similar fashion, label the lines going to the other major groupings. There will be trunks to major groupings that we’ve not thought of such as other unions, other education institutions, media outlets, the PTA/PTO etc. Please add any that seem to make sense for your worksite.

Before long, you’ll have a living document of the community which visually describes the breadth and diversity of our respective communities. Then, we’ll be ready to identify which ones of these community power brokers we already have a contact with that will enable us to begin Advocating for the public schools.

AT-WORK CONNECTIONS

To accomplish the task of communicating with the public and generating support for our schools will require the involvement of many more than ourselves. In the words of Ernesto Cortes, we must find many more ‘activists’ to help with the work.
Think about the school employees in your work site. Think about which of them will be able to help with our tasks. Your job right now is to identify who they are, to actively seek them out, and to vigorously encourage their participation.

Well, who are these individuals you should be looking for? Try to think of the characteristics of leadership you admire. Think of those traits which you find energizing. Contemplate what behaviors and attitudes you’d find helpful in accomplishing the shared tasks of community outreach programs. To assist you we’ve identified several characteristics below that may help guide your thinking. There may be many at your worksite who come to mind so list them all. But everyone should have at least one person to solicit for further involvement. List their name and work site on a 3X5 card and the characteristics that you think make them a good helper for the tasks ahead.

Possible characteristics for new “activists:” You can probably think of many more.

<table>
<thead>
<tr>
<th>CHARACTERISTIC</th>
<th>WHO ARE THESE PEOPLE?</th>
</tr>
</thead>
<tbody>
<tr>
<td>someone with people skills</td>
<td>(can talk to anyone; always knows what’s going on with the staff; knows lots of people both in and out of the building)</td>
</tr>
<tr>
<td>individuals who are upset about an issue or circumstance</td>
<td>(someone with a “fire in the belly;” one who is not just a complainer, but has a passion to get things fixed; someone who sees a problem and begins looking for a solution)</td>
</tr>
<tr>
<td>new faces</td>
<td>(brand new staff members; long-time absentees from organization work; individuals whose workplace is different than yours)</td>
</tr>
<tr>
<td>peer group leaders</td>
<td>(individuals who naturally take charge; those who seem to always have something meaningful to offer; people who you and your colleagues look up to for serious points of view)</td>
</tr>
<tr>
<td>someone who lives in the area</td>
<td>(someone who knows and interacts with the social fabric of the community; a person with an extended family or other connections to the area; someone who can help identify the “land mines” and the “safe havens” of the locale)</td>
</tr>
</tbody>
</table>
### WHO’S WHO IN OTHER ORGANIZATIONS

<table>
<thead>
<tr>
<th>NAMES</th>
<th>ADDRESS</th>
<th>PHONE NO.</th>
<th>MAIN ASSN. MEMBER CONTI</th>
</tr>
</thead>
<tbody>
<tr>
<td>PTA &amp; other parent groups</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>League of Women Voters</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Political groups</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Republican Club</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Democratic Club</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Other</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service Clubs</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Junior Chamber of Commerce</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Lions Club</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Rotary Club</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Kiwanis Club</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Other</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Minority Rights Groups</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>NAMES</td>
<td>ADDRESS</td>
<td>PHONE NO.</td>
<td>MAIN ASSN. MEMBER CONTACT PERSON</td>
</tr>
<tr>
<td>-------------------------------</td>
<td>---------</td>
<td>-----------</td>
<td>----------------------------------</td>
</tr>
<tr>
<td>Women’s Groups</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Council of Churches (Ministerial Assn.)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Community Services (United Way, Family Services, Child Guidance Clinics, etc.)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Drug Abuse Agencies &amp; Organizations</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Taxpayer Assns.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Senior Citizens (Golden Age)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Social Clubs (Elks, Knights of Columbus)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>American Legion, VFS &amp; other Veterans’ Organizations</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>DAR, Sons of American Revolution &amp; other Patriotic Societies</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bar Association</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
COMMUNITY PROFILE

A. What is the ethnic breakdown of the school district? (in rough percentages)

Caucasian ______  African-American ______  Native American ______  Hispanic ______  Asian ______

B. What is the economic structure of the school district? (in rough percentages)

Upper income ______  Middle income ______  Lower income ______

$25,000 ______  $8,000 to $25,000 ______  $8,000 and below ______

C. What is the main economic base of the community? (Light manufacturing, farming, heavy industry, etc.)

________________________________________________________________________________________

________________________________________________________________________________________

D. What are the main retail business centers (and locations) of the community?

________________________________________________________________________________________

________________________________________________________________________________________

E. Approximate number of households in the community ________________________________

Where do people congregate that would be appropriate for flier distribution?

________________________________________________________________________________________

________________________________________________________________________________________

F. Summary

Number of public school students ________________________________

Number of private school students ________________________________

List the private schools within the community ________________________________

________________________________________________________________________________________

Number of registered voters  Republican ______  Democrat ______

Number of voters who voted in the last school board election ________________________________

G. Additional items that would provide necessary information for dealing with a crisis

________________________________________________________________________________________

________________________________________________________________________________________

________________________________________________________________________________________
H. Considering community issues and concerns

Who are the two men you believe to be most influential regarding each issue (below)?
Who are the two women you believe to be most influential regarding each issue (below)?

<table>
<thead>
<tr>
<th>Issues or concerns</th>
<th>Men</th>
<th>Women</th>
</tr>
</thead>
<tbody>
<tr>
<td>Education (reorganization, restructuring, special education, vocational-technical education, etc.)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Health (hospital drivers, mental health, retirement facilities, etc.)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Industry (industrial development, main street improvement, Chamber of Commerce</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Youth (Scouts, YMCA, 4-H, summer recreation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Social concerns (senior citizens, housing)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Culture (community theater, art, Music, festivals)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>