

## SMHA WAS FOUNDED IN 1969 TO BE AN AGENT OF CHANGE

A multiplicity of factors were at the origin of Southern Mutual Help Association in the Summer of 1969. These factors include the various oppressive systems of the time and the personal experiences of each founder.

SMHA won a decision from a three-judge federal panel to "free association" with farm workers as guaranteed by the US Constitution.

## 1970's - SMHA STARTS ADULT BASIC EDUCATION AND JOB TRAINING

SMHA began self-help, low-income housing efforts, including the first neighborhood association called "Rabbit Hill" in Abbeville, Louisiana. From SMHA's successful renovation of 30 homes, Abbeville obtained the first Community Development Block Grant for rural communities, soon duplicated in dozens of other rural communities in Louisiana. SMHA's Self Help Housing Program subsequently built 49 individually owned newhomes for sugar cane farm worker families.

1971 - SMHA started adult basic education and job training with culturally adapted materials for plantation workers. A graduate went on to receive a masters in rural development from University of Massachusetts, become executive director of a community action agency, organize farm workers around legal issues, become housing director at SMHA, and be honored at the White House as one of two outstanding VISTAs in the country.



SMHA started the first rural dental and medical clinic for farm workers. Over 10,000 farm worker visits were made in the first year alone.

1974 - Federal District court issued a landmark decision in the Freeman vs. Butz case where the wages of farm workers were illegally frozen by Secretary of Agriculture Earl Butz. Two SMHA farm worker board members filed and won a class action suit for collection of back wages. As the Court-appointed inspector, SMHA examined all the growers' books to determine the amount owed to the workers. The Court froze over 60 million dollars in grower subsidy payments and awarded plantation field workers over one million dollars in back wages.

SMHA started the first Plantation Adult Education Program. This program is still in existence today as PEPI (Progressive Education Program), located in New Iberia.

1978 - CBS broadcast a "60 Minutes" documentary with Morley Safer on the work of SMHA on sugar cane plantations, revealing the conditions of thousands of field workers "behind the cane curtain" to a national audience.

## 1980's - SMHA CONTINUES TO FIGHT FOR RURAL WORKERS

1980 - SMHA won a favorable US Supreme Court decision in the "Itinerant Workers Law" case. SMHA filed suit against the State of Louisiana and St. Mary Parish for enacting a worker registration ordinance which required all persons applying for a job to be photographed and fingerprinted, answer personal questions, and pay \$10 for the privilege. The Court ruled the ordinance unconstitutional and ordered compensation.

A third woman joined SMHA's senior staff. An agricultural and rural life specialist from the Midwest, she brought with her an understanding of broad-based strategies to bring whole communities together on "common ground."

1981 -The plight of sugar cane workers and SMHA's determination to help the workers "help themselves," was the topic of Patsy Sims' book, *Cleveland Benjamin's Dead! A Struggle for Dignity in Louisiana's Cane Country*.

SMHA relocated to its present address in New Iberia after barging a cypress, pre-civil war plantation home down the Bayou Teche. The organization purchased the home and land along the bayou with money from a successful lawsuit against the U.S. Department of Health, Education, and Welfare, for improper defunding of a farmworker health and dental clinic.

1984 - SMHA published **Plantation Portraits: Women of the Louisiana Cane Fields** in celebration of the courage and strength of women farm workers and their contribution to the South Louisiana community. Presentations of the book and a performance that was adapted from it brought the invisible presence of women field workers to light.

1989 - SMHA staff member was appointed the first woman to the State Pesticide Commission. Her work provided a forum for citizens to organize around pesticide exposure and brought farmers to the realization that changing their methods of pesticide use was in their best interests. The publicity led to pressure from the EPA for the enforcement of Federal pesticide laws in the state.

Fifteen women living in the community of Four Corners responded to SMHA's challenge to organize themselves into a self-help housing association. The previous rapid mechanization of the sugar cane industry had displaced them along with ninety-eight thousand field workers and family members. The self-help group subsequently grew to a four-community Federation of Self-Help Associations. Members have invested over \$1 million in sweat- equity hours and are leaders in their communities' comprehensive development.



SMHA's work was featured on CBS's "Sunday Morning with Charles Kuralt."

## 1990's - PARTNERSHIPS WITH CANE GROWERS AND HURRICANE RECOVERY EFFORTS

1990 - SMHA began working in partnership with sugar cane growers. Family farmers faced rising costs and mounting debts, depletion of soil, and contamination of Louisiana waterways. SMHA co-founded the 13-state Southern Sustainable Agriculture Working Group to redirect land grant resources and USDA policy to support sustainable agriculture and family farmers.

1991 - A sugar cane farmer donated the land for the Federation of Self-Help Association's Community Development Center.

1993 - Hurricane Andrew devastated southern Louisiana, destroying all housing work in the Federation area, including the Community Development Center. SMHA's capacity was sorely tested. The staff and self-help communities rallied and drew strength from each other and the upwelling of community support to recover and overcome.

SMHA's work was featured in a New York Times article.

1994 - SMHA developed "From Plantation Colonies to Prosperous Communities," an economic and human development action plan for ten rural communities, as a result of 56 meetings with community leaders, local businesses, school officials, local and state government agencies, and other non-profits.

1995 - The Louisiana State Legislature passed Bill #1316. Under the guise of protecting the fisheries, the legislation prepared the coast for sports-recreational development. Thousands of traditional commercial fishing businesses were shut down almost overnight. SMHA recognized the importance of the fishers' unique cultural heritage, their role as stewards of Louisiana's coastal waterways and marshes, and their impact in the state's \$2 billion seafood industry. SMHA began working with family fishers to develop economic alternatives.

SMHA was selected as one of nine community development organizations in the nation to pilot the Rural Home Loan Partnership (RHLP), a multi-million dollar initiative for revitalizing rural America. The RHLP creates opportunities for low-wealth families to own their own homes. SMHA has designed a blended mortgage product through innovative partnerships with local banks, the USDA Rural Housing Service, Rural LISC, and others. Through human and community development, SMHA attracts investors to low-income rural communities.

1998 - The Fannie Mae Foundation awarded SMHA one of ten National Sustained Excellence Awards for a decade of continued excellence in housing.

## **2000's - SOUTHERN MUTUAL HELP ASSOCIATION CONTINUES TO GROW AND DEVELOP**

2000 - SMHA announced the creation of Southern Mutual Financial Services, Inc. (SMFS), and its plans to incorporate as a community development financial institution (CDFI.) SMFS provides affordable capital and development services to marginalized rural families to improve the quality of their lives. IBERIABANK kicked off a \$3 million capital campaign with a \$200,000 donation to the proposed CDFI.

2001 - SMHA co-founded SEA Corp (Sustained Excellence Alliance) and hosts the first SEA Corp conference and tour.

SMHA hosted the national Rural LISC conference, bringing nearly 300 non-profit practitioners to southern Louisiana. Conference attendees traveled through the area, learning about the challenges and successes of SMHA's work with low-income housing, family fishers, and environmental asset building.

SMFS continued to grow as Oxfam America provides leadership to foundations in the financial support of SMFS' capital campaign -- followed closely by a grant from the F.B. Heron Foundation.

2002 - Southern Mutual Financial Services received a \$400,000 capital investment matching award from the Community Development Financial Institution (CDFI) Fund of the United States Treasury.

2003 - SMHA published the Adventures in Citizenship book/CD Rom kit to offer educators creative tools to ignite the passion of future leaders and provide them with leadership skills essential to make democracy work and solve real-world problems.

2004 - Both the Lehrer NewsHour and the NPR Morning Edition featured SMHA on their broadcasts, as the Community Reinvestment Act (CRA) was being considered for revision. SMHA opposed the revisions and explained that banking partners would have little incentive to continue investing in low and moderate income communities. SMHA's and many others' campaign against the CRA revisions resulted in modified uniform guidelines that reduced the regulatory burden on smaller banks, while maintaining a level of scrutiny based on a bank's community investment, service, and lending.

SMHA organized its first ever Great Gator Race Fundraiser. The event was such a success that it became an annual tradition, with different attractions featured each year—the Gator Race Gala, Gator Race coloring pages in local schools, petting zoo, live music, Gator Handler, and Gator Stomp 'n Chomp—all proceeds have helped SMHA in its mission to build healthy, prosperous rural communities.

SMHA published a trainer's manual titled *Make Change Happen: See, Believe, Do*. The manual and its accompanying CD were created to help ordinary citizens make connections between policy and their everyday lives, recognize their own power, and learn how they can create, change, and enforce these policies.

2005 - Hurricanes Katrina and Rita struck coastal Louisiana one right after the other, leaving behind them an unprecedented path of destruction. SMHA began "planning on the move," using the "power of the story" to institute a response unlike the government—efficient, free of burdensome paperwork, personalized, and helping people help themselves to restore families and small businesses to a state of normalcy. SMHA reached out to funding partners to build substantial capital for powering the Rural Recovery Response—recovering, rebuilding, working on policy change and creation, and planning future communities with improved design. SMHA coordinated dozens of volunteer groups, matching skills with appropriate projects to be done.

SMHA established its cooperative relationship with the Mennonite Disaster Service (MDS), teams of volunteer workers from Mennonite Churches across America.

Helen Vinton, SMHA Assistant Executive Director and Life Quality Director, was named to the board of the National Committee for Responsive Philanthropy, a 29-year old organization dedicated to helping the philanthropic community advance traditional values of social and economic justice for all Americans.

SMHA earned Louisiana Association of Non-Profits' (LANO) Seal of Excellence.

IBERIABANK committed a \$10,000,000 investment in SMHA's work helping homeownership become a possibility for many low wealth rural families. This major investment was used to purchase home loans made by SMHA for the next five years.

SMHA's history and work was profiled as the cover story of *The Independent*, a newspaper published in South Louisiana.

2006 - *Predatory Lending*, a consumer's guide cartoon book, was published by SMHA. Designed to warn folks about the dangers of payday loan, rent-to-own, and other predatory lenders, it also explained in simple terms commonly used loan language for new borrowers.

President and Executive Director of SMHA Lorna Bourg, a panelist in a roundtable discussion before a U.S. Senate committee in Washington D.C., urged the adoption of her concept, the National Disaster Recovery Bond, to generate billions of dollars for long-term development and recovery from disasters such as Hurricanes Katrina and Rita.

2007 - SMHA held a groundbreaking ceremony at the site of Teche Ridge, a 100-acre, \$150,000,000 Traditional Neighborhood Development located just outside New Iberia. The residential/commercial community will offer beautiful new homes of all sizes and price ranges, including affordable housing. Teche Ridge is in keeping with SMHA's history of pioneering new approaches to tackle the challenges facing our communities, requiring strong partnerships amongst all segments of all communities.

IBERIABANK demonstrated its faith in the work of SMHA by generously committing \$100,000,000 to Southern Mutual Financial Services to make affordable capital available to first-time homeowners. An additional grant of \$250,000 was also given to SMHA to help prepare families for homeownership.

SMHA was introduced to the Atakapa community of Plaquemines Parish, Louisiana, still nearly unimproved from the devastation wrought by Hurricane Katrina in 2005 for lack of funding by governmental programs. SMHA worked to overcome policy barriers, secure funding, and provide volunteer labor for rebuilding marshland homes in accordance with nearly impossible post-hurricane construction codes, allowing Atakapa families to remain on the ancestral lands their families have occupied for 2,000 years.

2008 - SMHA was selected through a competitive process to become a chartered member of NeighborWorks®, a national network of more than 235 nonprofit organizations operating in over 4,400 communities. Only two community development corporations in Louisiana have attained this status.

Hurricanes Gustav and Ike made landfall. SMHA's Rural Recovery Response reached out to more communities and small businesses with determination and experience to recover and rebuild.

SMHA produced its three-year report, detailing its Rural Recovery Response to the hurricanes of 2005, and looking ahead to a "Louisiana better than before." The container and three foldout sections featured original artwork by local artist Paul Schexnayder.

IBERIABANK donated its inaugural annual gift of \$25,000 to SMHA for its work with potential homeowners. This year's installment was dedicated by SMHA to its homeownership counseling program and home maintenance program.

SMHA's West End Revitalization was begun following community charrettes which revealed citizens' aspirations to improve their 600-acre community. SMHA contracted expert land planner and architect Steve Oubre to work with residents to create a West End Master Plan, helped organize four resident association groups, and acquired funding and volunteer labor to renovate and construct homes. SMHA established financial literacy and homeownership education programs to facilitate residents' efforts in establishing family wealth.

2009 - Southern Mutual Financial Services, the lending affiliate of SMHA, reached the \$7.5 million mark in mortgage loans, consumer loans, and small business loans since its inception in 2000. SMFS and SMHA have built capital for lending through grants, partnerships with banking institutions, and federal dollars. SMFS works with its clients to get to know them and match their needs with appropriate funding sources, resulting in only one loan default in its nine years of operation.

## **2010's - SMHA EXPANDS RELATIONSHIPS AND LOOKS TO THE FUTURE**

SMHA marked its five-year cooperative relationship with the Mennonite Disaster Service, allowing the two partners to rebuild and improve communities such as New Iberia's West End, Caribbean Winds neighborhood in St. Mary Parish, and the Atakapas Community of Plaquemines Parish. For the first time in MDS history, volunteers were assigned to work regularly on projects in a designated geographic region not specifically in relation to a disaster, commenting on the success the two entities have achieved together.

SMHA hosted the NeighborWorks® in Rural America National Membership Conference in New Iberia, attracting fellow rural community development partners from across the nation.

SMHA held its sixth annual Great Gator Race, sponsoring fun times and raising funds for SMHA's work in rural communities.