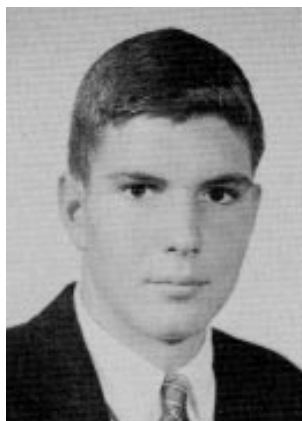


Out of the Wind and Rain

by Andy Parrish '66

With the possible exception of the time 30 years ago when I flipped a coin to decide whether to go to Australia or to head to Boston to try to make the U.S. rowing team, I've never considered myself or anything I've done to be at all religious. Some of my classmates may remember my walking into study hall senior year to take the Sacred Studies final exam wearing my father's West Point "Tarbucket" parade helmet with a paper cross stapled to it. Chaplain Sandy Ogilby was rightly outraged. It seems, however, that in bringing someone like me to



SAS ARCHIVES

Andy Parrish '66 led a busy life at St. Andrew's, serving as editor of *The Cardinal* and earning varsity positions in football, basketball and crew.

address the purpose of being here at all, life has a method that is remarkably spiritual in nature. Otherwise, I would find it impossible to explain why I've spent the past seven of my 53 years striving to build houses for ownership by low-to-moderate income families in the 95% African-American section of Coconut Grove, Fla. In the Spring of 1994, my house was burglarized. My wife, Ellie, and I live in the "North Grove," a moderately affluent section of Miami, which is, conservatively, 99% white. This would be surprising in a lot of places, but not Miami, one of the most segregated places in America (although in many other ways a veritable polyglot city). A light blue Toyota, driven by a "young black male," had been seen cruising the neighborhood and was thought by the police to be from the "Black Grove." Like anyone else living in the "North Grove" or the "South Grove," I knew the "Black Grove" (also known as the West Grove) to mean a relatively small area—approximately 60 blocks—of dilapidated houses and stores just five

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blocks from the heart of the Grove's tourist district. The only other thing I knew about it was that you weren't ever supposed to stray from the two main thoroughfares, and that if you ever got stopped by the traffic light at the intersection of those two streets, to be on the lookout for having your windshield "bricked."

That afternoon, in a police car, I took my first tour of this part of my community that I had never bothered to learn anything about. I never saw the blue Toyota, but what I did see, as both a Groveite and real estate professional, was a large number of vacant lots—over 200 of them. In the North and South Groves put together I doubted there were more than 50 vacant lots remaining, with most of those being attached as "side yards" to existing homes. This paucity of vacant lots in my neighborhood was due, I knew, to that real estate axiom "Location, Location, Location." But the "Black Grove" basically shared the same location.

As a student of history, I also got a glimmer of understanding of the cause of America's black/white Achilles heel. I saw modest but neat single-family homes on streets just like mine, perhaps needing paint or a bit more landscaping but obviously cared for. Then I would turn a corner and see mounds of trash, abandoned vehicles, denuded "greenways" and, most noticeably, government-owned or subsidized multi-family apartment buildings.



SAS ARCHIVES

Andy (standing) holds an oar as a member of Dave Washburn's 1966 varsity crew.

Shortly after this enlightening tour, I picked a name for the corporation I had decided to form to build houses for first-time homebuyers in the West Grove. It came straight from *Bartlet's Familiar Quotations*, filed under "Home," from "An Old Woman of the Roads" by the Irish poet Padraic Colum:

*And I am praying to God on high,
And I am praying Him night and day
For a little house—a house of my own—
Out of the wind's and the rain's way.*

Wind and Rain, Inc.'s objective—defined and refined over the past seven years—is “to create, direct and participate in the rapid real estate appreciation, both residential and commercial, that occurs when new homes for ownership are developed in selected urban infill communities which are stagnating due to social dysfunction and long-term government neglect.” Producing homeownership of a single-family detached house that is good enough to appreciate in value over time, and where the homeowner's fixed monthly payment is as close as possible to being the equivalent of rent, is, and has been from inception, Wind and Rain's core business. I can't take credit for this idea. William J. Levitt came up with it after WWII for the benefit of the returning veterans. It was the homeownership part of the GI Bill, and it created much of the wealth that Americans enjoy today.

To what I am sure would be Levitt's dismay, for-profit companies have stayed away from building new houses in low-to-moderate income infill neighborhoods like the Black Grove. The result has been blight and decay as the housing stock deteriorates, leaving behind crack houses and vacant lots covered with junk in the final

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stages. Even in the less run-down neighborhoods, the lack of new investment in the most basic commodity, shelter, has brought on a downward spiral of property values with no new “comparable sales” upon which

banks can base new lending. The result is that real estate in many infill areas of our cities can be bought at 1950 prices before inflation is taken into account.

The lack of new investment gives self-fulfillment to the



PHOTO COURTESY OF ANDY PARRISH

Andy Parrish stands proudly in front of a Wind and Rain two-story house designed and built in collaboration with the University of Miami School of Architecture

largely unspoken axiom that for-profit development in these neighborhoods is doomed to fail unless accompanied by gentrification, i.e., change of ethnicity from minority to white. Once this downward spiral starts, government often unwittingly piles on by supporting and developing projects in and adjacent to single-family

Andy Parrish '66 brings the American

residential neighborhoods that would not be tolerated elsewhere, such as drug rehab centers, low-income high-rise apartments, and Section 8 rentals. If this downward

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spiral is allowed to reach its ultimate bottom, a true ghetto is finally created where, except for drug pushers, liquor stores, and absentee slumlords, profitable private enterprise is entirely absent.

In sum, the problem is the lack of participation by a large segment of the population, not only in the American dream of owning one's own house, but also in the larger capitalist system of which the United States is the leading example and exponent. This lack of participation hurts everyone, either directly or indirectly, through the urban decay and dysfunction that it produces.

With the infusion of new capital into these communities in the form of substantial amounts of new mortgage funding for the first new houses built there in years and years, the tide begins to rise: of "comparable sales," of home equity in even the older houses, of the community's hope for itself, and of the willingness of retailers to invest in the neighborhood's commercial areas. As property values begin to rise, with the residents participating

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rather than being displaced, the neighborhood regains its overall health. This is all happening, right now, in the Black Grove.



PHOTO COURTESY OF ANDY PARRISH

The typical Wind and Rain "affordable" 3BR/2BA house.

Wind and Rain is not a big company. In fact, it is still struggling to survive because of the uncertain availability of the government subsidized "soft second" mortgages upon which it depends to bring the monthly cost of its

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homes down to the "equivalent of rent." Even so, we have managed to build and sell 13 houses, for prices ranging up to \$109,900, all to low-to-moderate income families who previously had been renting in the community. There's a nurse's assistant, a night watchman, a cook, a maintenance man, a retired roofer, a school administrator, a bookkeeper, a construction worker, and a post office employee. Eight more houses are planned for the next 12 months. When one of Wind and Rain's houses is sold, it is more than a little satisfying to see in the loan appraisal that almost every "comparable sale" is that of a previous Wind and Rain home.

We have also built the first new office building on Grand Avenue (the West Grove's main commercial street) since 1950, and we have our offices there. The site was purchased for \$25,000, basically the cost of the existing water and sewer connections and impact fee credits. We have also purchased, for less than 25% of replacement cost, a landmark commercial building which we are converting from a package liquor store and bar into a community center with multiple tenants.

Dream back to Miami's West Grove

Wind and Rain has built this track record by building relationships in the neighborhood, and by leading the way for the community to participate economically. For example, we were instrumental in getting the University of Miami's Center for Community and Urban Design to select West Coconut Grove as the focus for its community outreach efforts, including a largely student designed and built Wind and Rain house.



PHOTO COURTESY OF ANDY PARRISH

Andy Parrish and business partner Andy Louis-Charles on the porch of their office building in West Coconut Grove, Florida.

We value our reputation for always doing what we promise to do and for keeping the best interest of the community in all of our efforts. It's what my new partner, 26-year-old Georgia Tech engineer and University of Florida law grad Andy Louis-Charles calls "conscious capitalism." Andy also has brought much needed computer skills to Wind and Rain and a rampaging desire to do the impossible, such as winning the Grand Prize for Wind and Rain at the Harvard Business School's African-American Student Union's Business Plan Competition—beating out 300 other competitors.

As I build these houses and get to know their new owners-to-be, I am surprised how often I find myself remembering my days at St. Andrew's. So much has changed. There were no African-Americans until David Grant arrived as a III Former my senior year. That took no small amount of courage on Grant's part, and on Headmaster Moss's as well, to change the school's de facto policy on race. Students at SAS today would not believe how their predecessors could engage—in class—in the most egregious mimicking of black speech as we all did in reading "Green Pastures" in V Form Sacred Studies.

Today's St. Andreans would also wonder at the lack of outreach to those who worked in the School's kitchen while living in "Shanty Town" on the road to Pratt's Hatchery. I remember seeing Chico in his new metallic lime green Dodge with the mag wheels and wondering how he could spend his money on that while letting his family live in a shack. Forty years later I have more insight: We all look out for "Number 1" as best we can at the time we do it, but the more education one has, and the more hope for the future, the more willingness there is to set goals and to strive for them over time.

Striving to do one's best is the obligation of each individual. But the provision of education and hope is the obligation of a civilized society. We all have to do our part to see that our fellow working citizens have the opportunity to obtain something more with their labor than a car, a large screen television and a rental apartment. With all the advantages my white, educated, married, stable, middle-income, loving parents bestowed upon me, not the least of which was a St. Andrew's education, it still took me some 40 years to realize just how difficult life is for lots of Americans.

Sandy Ogilby might say it's about time.

An expanded model of the Wind and Rain business plan, with a greater focus on removing bureaucratic hurdles and achieving sustainable market growth, received the \$10,000 Grand Prize at the Harvard Business School's African-American Student Union Entrepreneurial Ventures Competition.

For more information about Andy Parrish's work with Wind and Rain, Inc., please visit his website at www.windandrain.com.