Dorothy Mae Richardson – a wife, mother, and activist from Pittsburgh’s Central North Side with no formal training in advocacy or organizing – was the inspiration behind NeighborWorks America – a congressionally chartered community development intermediary with affiliates across all 50 states, the District of Columbia, and Puerto Rico. She regarded nationwide as the “mother of community development” for her unique, resident-led approach to neighborhood improvement. In the 1960s, Dorothy Richardson had become fed up with the deplorable condition of housing in her Central North Side neighborhood. At the time, many of the nation's older inner-city neighborhoods were being bulldozed and residents were being relocated to public housing through "urban renewal." In Pittsburgh, parts of downtown, the Hill District, East Liberty, and the North Side had already been demolished and slums had been cleared without a plan for the relocation of residents. Financial institutions throughout the country were also engaged in redlining – the practice of denying lending services in areas deemed “too risky” for mortgage support due to their racial or ethnic composition – making it nearly impossible for residents of the Central North Side and other predominantly black neighborhoods to secure financing for home improvement loans or mortgages.

Refusing to watch her neighborhood decay, Richardson and her neighbors formed a block club, Citizens Against Slum Housing (CASH), to save their neighborhood from the wrecking ball. To protest slum landlords and unsafe living conditions, the group organized hundreds of residents in protests and sit-ins, raising public awareness of their cause and enlisting city bankers and government officials to join in support of improving the neighborhood. CASH pushed for code enforcement, the construction of new public housing, and a housing court to compel landlords to make necessary improvement and repairs. Realizing that money was the key to success, Dorothy and her neighbors persuaded 16 financial institutions to capitalize a $750,000 high-risk revolving loan for low-income homeownership and home repairs in the Central North Side. The new organization that she created to administer the loan fund, Neighborhood Housing Services (NHS), brought together residents, financial institutions, foundations, and city officials in a new model of community development that emphasized cross-sector partnership and resident-led community change. This was a dramatic difference from the top-down approach to city planning and community development that was prevalent at the time.

In 1970, the NHS model was discovered by visiting members of the Federal Home Loan Bank Board (FHLBB), who were so impressed that three years later, in 1973, FHLBB partnered with the U.S. Department of Housing and Urban Development (HUD) to create the Urban Reinvestment Task Force to expand the NHS concept across the country. By 1975, 28 other communities nationwide had founded their own NHS organizations based on the Pittsburgh model. In 1978, the Neighborhood Reinvestment Corporation (rebranded as NeighborWorks America in 2004) was created by Congressional charter to carry on the work of the task force by
providing financial and technical assistance to the more than 60 NHS organizations across the country. In signing the bill, President Jimmy Carter stated “If we are to save our cities, we must revitalize our neighborhoods first. If we are to save our country, we must first give our families and neighbors a chance.” Today, NeighborWorks America’s network extends across all 50 states, the District of Columbia, and Puerto Rico through its 245 member organizations. Today, 50 years after its founding by Dorothy Richardson, the original NHS in Pittsburgh lives on as NeighborWorks Western Pennsylvania, providing homebuyer education and financial wellness services to hundreds of Pittsburgh residents annually. There are five additional NeighborWorks network organizations across the state of Pennsylvania, headquartered in Philadelphia, Lancaster, Reading, Scranton, and Allentown. In 1992, NeighborWorks America established the Dorothy Richardson Award to honor extraordinary resident leaders from around the country.

At a time when top-down leadership, destructive urban renewal policies, and discriminatory lending policies precluded many low-income and minority families from wealth building and homeownership, Dorothy stood up to established leadership and amplified the voice of her neighbors to advocate for thriving communities. Until her death in 1991, she remained dedicated to her community and to housing equality, serving as a supervisor of the Pittsburgh Housing Clinic (a division of the Housing Court, which provided ways for housing code violators citywide to comply with the law and remain in their homes) and assisting community leaders to establish their own resident-led organizations. Her legacy lives on through the many grassroots nationwide who work to ensure that neighborhood residents have a voice in their communities’ futures.