Advancing Community Development
Performance Measurement

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Local Initiatives Support Corporation

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Pittsburgh, PA
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Today’s Discussion

BSC Principles and Investment to Date

Evaluation and Performance Measurement

National Indicators of BSC Performance

BSC Neighborhood Performance Monitoring

Lessons and Future Directions
LISC Urban Programs

Total investment $1.1 billion
Housing units 14,270
Commercial/community space 3 million square feet
Schools 14 schools, 6,500 students
Playing Fields 13 fields, 39,000 users
Community Development – Traditional Conceptions

Market Regeneration Goal

Real-Estate Strategy

Transaction-Focused

Housing Production Emphasis

System-Building Tied to Finance
Community Development – New Conceptions

Market Regeneration

Real-Estate Strategy

Transaction-Focused

Housing Production

Financial Systems

Community Supports

Multiple Strategies

Community-Focused

Multiple Domains

Institutional Systems
Five Sustainable Communities Domains

- Expanding Investment in Real Estate
- Increasing Family Income and Wealth
- Stimulating Economic Activity
- Improving Access to Education
- Supporting Healthy Environments and Lifestyles
Expanding Investment in Real Estate

**HOUSING PRODUCTION:** Range of affordable housing options (rental, homeownership) for different kinds of populations (families, seniors, formerly homeless).

**Near North Apartments in Chicago**
- Total project cost: $11.2M
- 96 units for very low-income disabled adults and former public housing residents earning under 30% AMI
- Located near notorious Cabrini Green public housing project
- Includes green elements: roof-mounted wind turbines, solar thermal collectors, rainwater recycling system
Expanding Investment in Real Estate

LARGE-SCALE REAL ESTATE PROJECTS: Higher-impact projects to spur other local development to create vibrant “destination” locations.

Fruitvale neighborhood in Oakland, CA

Fruitvale Village (2003)
- $60 M mixed-use project near BART
- 90,000 sq.ft. retail / community space
- 47 mixed-income apartments

Spin-off Development
- 27,000 sq.ft. commercial space for pharmacy and indoor market
- 26,000 sq.ft. medical and dental center
Increasing Family Income and Wealth

**HOMEOWNERSHIP:** Creating opportunities for low-income residents to become and remain homeowners through a range of ownership types (coop, condo, single-family).

**The Metropolitan, Washington, DC**
- Total project cost: $7.2 M
- Tenant purchase and conversion of 162 units into limited equity cooperative
- Asset building opportunity for long-time residents
Increasing Family Income and Wealth

CENTERS FOR WORKING FAMILIES: Neighborhood-based access to job and career opportunities, financial counseling, tax preparation services and public benefits screening.

Centers for Working Families, Chicago

- Converted network of 10 employment programs into Centers for more comprehensive services
- Annually, the 10 Centers serve:
  - 4,000 for workforce development
  - 700 for financial counseling
  - 5,000 for tax preparation services (over $7M in 2006 refunds)
Stimulating Economic Activity

COMMERCIAL CORRIDORS: Residents, merchants and community groups create and implement vision for revitalizing neighborhood business districts through renovations, upgrades, marketing, small business assistance.

Centro de Oro, Philadelphia

- Arts and cultural strategy:
  - Promotions – concerts, art walks, festivals
  - Murals and other public art installations
- 100,000 square feet of community/retail space
- 82 businesses attracted or expanded
- 292 jobs created or retained
- Vacancy rate dropped 25% since 2003
Improving Access to Education

Service-Learning: Pairing schools and community organizations to improve academic achievement and civic engagement. Technical assistance from the National Service-Learning Partnership

McCaskey High School, Lancaster, PA

- 2-year project with Housing Development Corporation (HDC)
- Through public leadership class, 90 students:
  - Studied affordable housing issues through readings, guest speakers and visits to shelters
  - Administered needs survey to HDC residents
  - Analyzed survey to identify resident needs
  - Presented survey findings to residents and public officials
  - Built a new playground to address need for a safe, outdoor play space for children

*Students at June 2007 playground*
Supporting Healthy Environments and Lifestyles

**YOUTH CENTERS:** Developing recreation and arts facilities that encourage physical fitness and offer youth constructive ways to spend out of school time.

Dance Institute of Washington in Washington, DC

- Total project cost: $3.8M
- 16,000 square foot mixed-use facility:
  - 4 state-of-the-art dance studios
  - Office space
  - Child care center
- Expanded youth served from 350 to 700
Supporting Healthy Environments and Lifestyles

CHILD CARE: Increasing the supply of quality, affordable child care facilities where parents can entrust their children while they are at work.

Korean Youth & Community Center in Los Angeles

- Total project cost: $1.6M
- State Farm investment: $750,000 loan
- 6,700 square foot child care facility
- Serves 55 families in the Koreatown/Mid-City area
- Offers parenting classes, health screenings and nutrition programs
Comprehensiveness in Quad Communities
**CHICAGO LISC: QUAD COMMUNITIES**

**Economic Development:**
- Cottage Grove Commercial Corridor
- The Shops at 47th

**Increasing Family Income:** Center for Working Families

**Healthy Lifestyles:**
- Reavis Elementary/Komed Health Partners
- Little Black Pearl Youth Center

**Education:**
- Donoghue Charter Elementary
- Dyett High School

**Area highlights**
Current projects include numerous public and private residential developments including the Oakwood Shores, Lake Park Crescent and Jazz on the Boulevard developments, all part of the Chicago Housing Authority’s Plan for Transformation. Partner organizations and private developers are involved in many other initiatives to improve our neighborhoods.

- Residential infill projects
- Residential projects
- Schools
- Institutional/cultural projects
- Beautification projects

**Capital Investment:**
- Oakwood Shores
- 41st & Ellis
- Liberty Sq.
Core Elements of the BSC Approach

Community Partnership

1. Specific and responsive community Quality-of-Life Plans
2. Intensive one-one organizing for sustained engagement

Comprehensive Programs

3. Lead agency to engage, deliver programs, organize partnership
4. Community partners to diversify constituencies, programs

Robust Intermediation of Systemic Support

5. Civic partnerships across community domains
6. Robust intermediation across domains and levels

Regime of Accountability

7. Lateral and vertical forms of monitoring and sanction
8. Measuring progress & impact at the community level.
Exhibit 1
Number of Building Sustainable Communities Neighborhoods Designated by Year
Total = 106

<table>
<thead>
<tr>
<th>Year</th>
<th>Number of Neighborhoods</th>
</tr>
</thead>
<tbody>
<tr>
<td>2003</td>
<td>14</td>
</tr>
<tr>
<td>2004</td>
<td>1</td>
</tr>
<tr>
<td>2005</td>
<td>5</td>
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<tr>
<td>2006</td>
<td>7</td>
</tr>
<tr>
<td>2007</td>
<td>7</td>
</tr>
<tr>
<td>2008</td>
<td>12</td>
</tr>
<tr>
<td>2009</td>
<td>28</td>
</tr>
<tr>
<td>2010</td>
<td>21</td>
</tr>
<tr>
<td>2011</td>
<td>10</td>
</tr>
<tr>
<td>2012</td>
<td>1</td>
</tr>
</tbody>
</table>

60 of 106 are Post-2008

Distribution of BSC Neighborhood Population Sizes

- Median Population Size = 16,248
- Interquartile Cutoffs:
  - 25th Percentile: 8,127
  - 75th Percentile: 35,877
  - Mean: 27,647

Median Population Size = 16,248
LISC Direct Support for BSC Neighborhoods

<table>
<thead>
<tr>
<th>Time Period</th>
<th>Amount Invested</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pre-BSC</td>
<td>Equity 39,913,943, Loans 98,436,969, Grants 185,060,748</td>
</tr>
<tr>
<td>Post-BSC</td>
<td>Equity 184,443,276, Loans 307,944,069, Grants 472,722,181</td>
</tr>
</tbody>
</table>

Exhibit 3
Share of Total Loan and Grant Volume to BSC Neighborhoods, 1999-2011

Loan/Grants Ramp Up 2008

$592 Million Post-BSC (3yrs)

$698 Million Post-BSC (10yrs)
Evaluation and Performance
The Logic Model

Source: W.K. Foundation, Logic Model Development Guide.
The Logic Model “Applied” (3)

**Sustainable Communities Logic**

- Community System LISC → Comprehensive Programs → Units of Service Physical Units → Better Neighborhoods

**Sustainable Communities Data Collection**

- Process Analysis Form → Process Analysis Form Neighborhood Activity Form LISC MIS → Neighborhood Activity Form LISC MIS → Community Impact Form Neighborhood Monitoring Reports Statistical Analysis

- Yearly Average Loan Amount

Group 1

Group 2

Group 3

Group 4

Group 5

Year

LISC
The Theory of Change

- **Resources / Inputs**
  - Activities
    - Outputs
  - Interim Outcome 1
    - Interim Outcome 3
      - Interim Outcome 4
        - Ultimate Outcomes
The Theory of Change Applied

Figure 1. CCBF Staff's Theory of Change

- Village Council Formation
  - Community analysis & asset mapping takes place
  - Village boundaries are consistent with community identity & location of assets
  - Volunteers are involved in planning a Village Council
  - Council members are selected to be diverse & representative
  - Council members appreciate what each brings to the table
  - Council engages in building a shared vision
  - Council sets an agenda
  - Interest groups undertake specific projects
  - Resources are obtained to support the agenda
  - Key partnerships are agreed upon
  - Collaborative activities begin
  - Some opponents stay out of the way
  - Some opponents engaged in successful projects

- Long-Term Outcomes
  - Community identity & optimism grow
  - Community-building vision is clear & communicable
  - Shared vision is clear & communicable
  - Larger projects undertaken
  - More resources garnered to implement agenda
  - Residents able to act to achieve aspirations
  - Residents volunteer & participate in community affairs
  - Services more accessible, comprehensive and better quality

- Group 1
- Group 2
- Group 3
- Group 4
- Group 5

Cleveland Foundation Commission on Poverty Report
CCBF Council is formed
CCBF Board is formed
Potential partners are identified
Residents & staff are involved in training
Resident identified & challenged

Average Loan Amount

Year

LISC
Typical Intervention-Focused TOC Evaluation

Downpayment Assistance

Financial Literacy Training

Employment & Training

Family Support

Homeownership Program Outcomes

Social Program Outcomes

Individual Outcomes

Regions of Intensive Data Collection

Illustration “Reads” Left to Right
Performance-Focused Evaluation For Community Initiatives

- Downpayment Assistance
- Financial Literacy Training
- Rental Housing Construction
- Housing Vouchers
- Everything Else
  - Homeownership Program Outcomes
  - Rental Program Outcomes
  - Community Outcomes

Illustration “Reads” Right to Left

Region of Intensive Data Collection
Using Indicators for National Performance Assessment
Role of Performance Measurement

Accountability to Board & Funders

Accountability to Field

Course Correction

Support to Community Process

Correction of Misconceptions

Contribute to Knowledge / Theory-Building
# National Neighborhood Monitoring Indicators for BSC Neighborhoods

<table>
<thead>
<tr>
<th>Category</th>
<th>Indicators</th>
</tr>
</thead>
</table>
| Housing & Real Estate         | **Median Residential Mortgage Amount (HMDA)**  
Owner-Occupant Percentage of all Home Purchase Loans (HMDA)  
Investor Percentage of All Home Purchase Loans (HMDA)  
High Cost Loans as Percentage of All Home Purchase Loans to Owner-Occupants (HMDA)  
Percentage of Mortgages that are in Foreclosure (LPS)  
Percentage of Residential Addresses More Than Three Months Vacant (USPS)  
Percent Change in Total Population (Census)  
Percent Change in Total Housing Units (Census)  
Percent of Population Living in Same House For More Than One Year (Census) |
| Income & Wealth               | **Total Adjusted Gross Income (IRS)**  
Percentage of Returns with Total Adjusted Gross Income Greater Than $50,000 (IRS)  
Percent of Individual Tax Returns by Income Group (IRS)  
Percent Change in Total Returns by Income Group (IRS)  
Percent of Individual Tax Returns With Wage and Salary Earnings (IRS)  
Percentage of Employed Residents by Monthly Earnings (LED)  
Total of Employed Residents Earning More Than $3,333 per Month (LED)  
Percent of Population Living Below Poverty Level (Census)  
**Median Household Income (Census)** |
| Economy and Workforce         | **Employed Residents By Area (LED)**  
Employed Residents in Selected Industry Group (LED)  
Percent of Adult Population in the Labor Force (Census)  
Change in Local Labor Market Jobs (LED)  
Percentage of Jobs by Industry Sector in Local Labor Market (LED)  
Percentage of Business Addresses More Than Three Months Vacant (USPS) |
| Demographics                  | **Racial/Ethnic Diversity of Mortgage Borrowers (HMDA)**  
Racial/Ethnic Distribution of Population (Census)  
Racial/Ethnic Distribution of Elementary School Students (NCES) |
Core Neighborhood Performance Indicators for National Performance Analysis

Relative 2009/10 Mortgage Value Index (2000/01 = 100)

Relative 2009/10 Mortgage Value Index as Percent of Peak Value

Relative 2009 Total Reported Income Index (2001 = 100)

Relative Percent Change in Median Income (2000 – 2005/09)

Relative 2009/10 Employed Residents Index (20004/05 = 100)
Mortgage Market Trajectories in Building Sustainable Communities Neighborhoods
2000/01 to 2009/10

- Boom-Bust Severe
- Boom-Bust Moderate
- Flat or Declining
- Increasing
Number of Neighborhoods With Superior Performance Relative to City Low-Mod Areas

- Pre-2009
- Post-2009
Relationship Between LISC Investment and Neighborhood Performance: Relative Change in Neighborhood Employment

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
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<tbody>
<tr>
<td>1</td>
<td>.493</td>
<td>.243</td>
<td>.220</td>
<td>.06557</td>
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**Neighborhood Employment Index Ratio dependent**

<table>
<thead>
<tr>
<th>B</th>
<th>Std. Error</th>
<th>Beta</th>
<th>t</th>
<th>Sig.</th>
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<tr>
<td>(Constant)</td>
<td>10.588</td>
<td>5.213</td>
<td>2.031</td>
<td>.045</td>
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<tr>
<td>TotalAmountPerPov</td>
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<td>PovertyRate2000</td>
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<td>DateAdded</td>
<td>-.005</td>
<td>.003</td>
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<td>-1.852</td>
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**R^2 Linear = 0.211**

![Graph showing the relationship between LISC investment and neighborhood performance](image-url)
Core Indicators of Neighborhood Quality

Mortgage Loans and Housing Tenure

Home mortgage amounts track house prices, making them a good indicator of market improvement or decline. Because markets reflect neighborhood quality, rising mortgage amounts relative to other neighborhoods can mean that neighborhood quality is improving, although this is a tricky to interpret under current conditions. Recently, many neighborhoods, especially those with a high share of rentals, have seen an upswing in units bought and sold by investors, often for speculation.

Interpretation of Mortgage Amounts (Chart at Right)

In Harambee, rising relative mortgage amounts signal improving neighborhood quality, but investor purchases have also gone up.

Target Area Percent of Comparison Area Values:

- Most Recent Year: -5%
- Over Time: +30%

Percentage of Owner and Renter-Occupied Units By Area, 2000

Investor Percentage of All Home Purchase Loans By Area, 1993-2007

Census 2000 data, analyzed by LBC Research and Assessment

Median Residential Mortgage Amounts By Area, 1993 - 2007

Home Mortgage Disclosure Act data, analyzed by LBC Research and Assessment
Using Indicators for Local Performance Tracking
High Cost Mortgage Loans

Nationwide, an explosion in subprime lending helped create the current financial crisis, and produced a sharp rise in the numbers of foreclosed homes. Lower-income neighborhoods have been particularly hard hit. Nationwide, subprime lending peaked in 2006 and declined rapidly thereafter, but in some neighborhoods, these loans remain a large percentage of all loans outstanding.

Interpretation of High Cost Loans (Chart at Right)

In Harambee, the percentage of subprime (high-cost) loans peaked at higher levels than in other areas, even including those very much like Harambee. But their 2007 levels and overall trends are similar to comparisons.

Target Area Percent of Comparison Area Values:
Most Recent Year - 7%
Over Time - 1%

Home Purchase and Refinance Loans in Harambee, Originated 2004-2007

<table>
<thead>
<tr>
<th></th>
<th>2004</th>
<th>2005</th>
<th>2006</th>
<th>2007</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>High Cost</td>
<td>Non High Cost</td>
<td>High Cost</td>
<td>Non High Cost</td>
</tr>
<tr>
<td>Home Purchase Loans</td>
<td>68</td>
<td>127</td>
<td>166</td>
<td>93</td>
</tr>
<tr>
<td>Refinance Loans</td>
<td>1.68</td>
<td>1.49</td>
<td>2.30</td>
<td>1.14</td>
</tr>
<tr>
<td>Total</td>
<td>2.31</td>
<td>2.56</td>
<td>3.78</td>
<td>2.42</td>
</tr>
</tbody>
</table>

Note: High cost loans have interest rates 3 percentage points above comparable Treasury rates for first liens and 5 points above for junior liens. Home Mortgage Disclosure Act data, analyzed by LBO Research and Assessment.

Home Purchase Mortgage Loans by Occupancy and High Cost Status, 2007

<table>
<thead>
<tr>
<th></th>
<th>High Cost Owner</th>
<th>High Cost Investor</th>
<th>Non High Cost Owner</th>
<th>Non High Cost Investor</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
</tbody>
</table>

Note: Home Mortgage Disclosure Act data, analyzed by LBO Research and Assessment.
Core Indicators of Neighborhood Quality

Neighborhood  Harambee
City  Milwaukee

Vacant Addresses and Foreclosures
Throughout the United States, lower-income neighborhoods are full of foreclosed, bank-owned, and vacant properties. This inventory has risen rapidly, and especially troubling are the increasing numbers of Real Estate Owned (REO) properties. Generally speaking, the higher the percentage of REO properties in a community, the larger the number of vacant properties and the corresponding threat to health and safety.

Interpretation of Foreclosures (Chart at Right)
In Harambee, the percentage of Real Estate Owned properties has risen dramatically, although somewhat less so than in comparable areas.

Target Area Percent of Comparison Area Values:
Most Recent Year  + 22%
Over Time  - 10%

Applied Analytics data, analyzed by LBC Research and Assessment.

Sustainable Communities Baseline Monitoring Report, May 2009
Core Indicators of Neighborhood Quality

Resident Incomes

Many low-income communities welcome an increase in economic diversity as a contributor to community strength. Increasing diversity is often signaled by a modest rise in average incomes. Families buying homes are one source of increase, as are new renters and increases in earnings by those already residing in the neighborhood. (Out-migration of very poor households is another way average incomes can go up.)

Interpretation of Resident Income (Chart at Right)

In Harambee, incomes of all residents have closed the previous gap with other high poverty areas.

Target Area Percent of Comparison Area Values:

- Most Recent Year: -3%
- Over Time: +12%


Target Area Percent of Comparison Area Values:

- Most Recent Year: -3%
- Over Time: +12%

Percentage of Employed Residents by Monthly Earnings, 2006

Index of Total of Employed Residents Earning More Than $3,400 per Month, 2002-2006
Core Indicators of Neighborhood Quality

Neighborhood: Harambee
City: Milwaukee

Resident Employment

Helping low-income residents get jobs and keep them is one of the most difficult community development challenges. Increased numbers of employed residents are a welcome sign of neighborhood strength. Changes in employment levels, as well as the incomes earned by residents, often are tied to the performance of specific economic sectors, which display different patterns of gain and loss.

Interpretation of Employed Residents (Chart at Right)
In Harambee, the number of employed residents increased in recent years, especially in retail, although not to the point of fully recovering losses earlier in the decade.

Target Area Percent of Comparison Area Values:
Most Recent Year: Not Applicable
Over Time: +2%

Number of Employed Residents by Industry Sector, 2006

Index of Employed Residents in Three Industry Sectors By Area, 2002-2006

Sustainable Communities Baseline Monitoring Report, May 2009
Local Jobs & Business Vacancies

The strength of local labor markets, including availability of nearby jobs (within one mile of target area Census tracts), may have an effect on resident ability to find work. Increased area job numbers also signal the economic strength of nearby businesses as providers of retail and other services. The long-term business vacancy rate is another solid indicator of local economic strength; high vacancies also tend to deter needed investment in commercial areas.

Interpretation of Local Jobs (Chart at Right)

In Harambee, employment in the local labor market has increased markedly, especially in comparison to job counts in markets surrounding other neighborhoods.

Target Area Percent of Comparison Area Values:
Most Recent Year - 32%
Over Time + 13%
The LISC Sustainable Communities Initiative supports community efforts to revitalize low-income neighborhoods through comprehensive approaches to change. This data report identifies levels and trends of critical neighborhood quality indicators in this target neighborhood. These are compared to a statistically similar set of low-income neighborhoods in the same city. The exact comparisons differ by data source. See Appendix for details on comparisons, data sources and geographies.

This report will be updated each year to incorporate fresh data for these indicators and those newly developed.

The graphs to follow are based on the best-available information from national sources. They are intended to help local funders, civic and neighborhood leaders, and LISC staff monitor change in areas of concentrated investment. Although these indicators do not show everything about neighborhoods, they do refer to items many residents believe are important to know about.

Each page to follow contains three charts covering some aspect of neighborhood quality. The summary “Interpretation” refers to the primary indicator found in the upper right-hand chart of each page. These assessments are based on the value of the indicator in the target area relative to comparison neighborhoods for (1) the most recent year available and (2) change over time. An explanation of comparison percentages is at right.

### Summary of Baseline Trends in Neighborhood Quality

<table>
<thead>
<tr>
<th>Housing and Real Estate</th>
<th>Target Area Relative to Comparison Areas</th>
</tr>
</thead>
<tbody>
<tr>
<td>Median Mortgage Amount</td>
<td>Most Recent Year: -2%</td>
</tr>
<tr>
<td></td>
<td>Over Time: -10%</td>
</tr>
<tr>
<td>Percentage of High Cost Loans</td>
<td>Most Recent Year: -7%</td>
</tr>
<tr>
<td></td>
<td>Over Time: -7%</td>
</tr>
<tr>
<td>Percentage of Foreclosed and Real Estate Owned Properties</td>
<td>Most Recent Year: 2.2%</td>
</tr>
<tr>
<td></td>
<td>Over Time: -10%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Income and Wealth</th>
<th>Target Area Relative to Comparison Areas</th>
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</thead>
<tbody>
<tr>
<td>Adjusted Gross Income per Federal Tax Return</td>
<td>Most Recent Year: -3%</td>
</tr>
<tr>
<td></td>
<td>Over Time: 12%</td>
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</table>

<table>
<thead>
<tr>
<th>Economy and Workforce</th>
<th>Target Area Relative to Comparison Areas</th>
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<tbody>
<tr>
<td>Number of Employed Residents</td>
<td>Most Recent Year: Not Applicable</td>
</tr>
<tr>
<td></td>
<td>Over Time: 12%</td>
</tr>
<tr>
<td>Number of Jobs in Local Markets</td>
<td>Most Recent Year: -3.2%</td>
</tr>
<tr>
<td></td>
<td>Over Time: 13%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Demographics</th>
<th>Target Area Relative to Comparison Areas</th>
</tr>
</thead>
<tbody>
<tr>
<td>Racial / Ethnic Diversity of Homebuyers</td>
<td>Most Recent Year: -9%</td>
</tr>
<tr>
<td></td>
<td>Over Time: -6%</td>
</tr>
</tbody>
</table>

Most Recent Year Comparison is the percentage by which the target area value is greater (or less) than the comparison area value for the most recent year data are available. Comparison Over Time is the percentage by which the target area indexed value is greater (or less) than the comparison area indexed value for the most recent year data are available. Values are indexed to year 2000 or the first year data are available (if data period started after 2000).

- **Red**: Target area value is at least 10 percent less than comparison area value
- **Gray**: Target area value is within 10 percent of comparison area value
- **Blue**: Target area value is at least 10 percent greater than comparison area value
## LISC Sustainable Communities Initiative Summary

The LISC Sustainable Communities Initiative supports community efforts to revitalize low-income neighborhoods through comprehensive approaches to change. This report summarizes results from individual neighborhood assessments of the Harambee and Washington Park Sustainable Communities in Milwaukee, Wisconsin.

Each target neighborhood was scored on critical neighborhood quality indicators and compared to a statistically similar set of low-income neighborhoods within Milwaukee. These scores were based on the value of the indicator in the target area relative to comparison neighborhoods for (1) the most recent year available and (2) change over time. The box at right provides levels and trend scores for housing and real estate indicators. The remaining neighborhood quality indicators are summarized on page two.

### Housing and Real Estate Indicators

Home mortgage amounts track house prices, making them a good indicator of market improvement or decline. In Harambee and Washington Park, median mortgage amounts are about the same in 2007 as in comparison areas, but increased at a faster pace between 2000-2007, especially in Harambee.

Nationwide, an explosion in subprime lending helped create the current financial crisis, and produced a sharp rise in the numbers of foreclosed homes. In Harambee and Washington Park, the percentage of high-cost loans in 2007 and the increase in that percentage between 2004 - 2007 was about the same as in comparison areas.

Throughout the United States, the inventory of foreclosed and Real Estate Owned properties has risen rapidly in low-income neighborhoods. In Harambee and Washington Park, the percent of foreclosed and REO properties in December 2008 was less than in comparison areas, but rose at about the same pace between March 2007 and December 2008.

### Summary of Baseline Trends in Neighborhood Quality For Housing and Real Estate Indicators

<table>
<thead>
<tr>
<th>Indicator</th>
<th>Harambee</th>
<th>Washington Park</th>
<th>Over Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>Median Mortgage Amount</td>
<td>-1</td>
<td>-7</td>
<td>10</td>
</tr>
<tr>
<td>Percentage of High Cost Loans</td>
<td>-7</td>
<td>-7</td>
<td>-1</td>
</tr>
<tr>
<td>Percentage of Foreclosed and Real Estate Owned Properties</td>
<td>22</td>
<td>22</td>
<td>-3</td>
</tr>
</tbody>
</table>

Most Recent Year Comparison is the percentage by which the target area value is greater (or less) than the comparison area value for the most recent year data are available. Comparison Over Time is the percentage by which the target area indexed value is greater (or less) than the comparison area indexed value for the most recent year data are available. Values are indexed to year 2000 or the first year data are available (if data period started after 2000).

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- **Gray**: Target area value is within 10 percent of comparison area value
- **Blue**: Target area value is at least 10 percent greater than comparison area value
**Income and Wealth Indicator**
Many low-income communities welcome an increase in economic diversity as a contributor to community strength. Increasing diversity is often signaled by a modest rise in average incomes. In Harambee and Washington Park, adjusted income per return was about the same as in comparison areas, but rose faster in Harambee than in the comparisons.

**Economy and Workforce Indicators**
Helping low-income residents get jobs and keep them is one of the most difficult community development challenges. Increased numbers of employed residents are a welcome sign of neighborhood strength. In Harambee and Washington Park, the number of employed residents changed at about the same rate as in comparison areas.

The strength of local labor markets, including availability of nearby jobs (within one mile of target area Census tracts), may have an effect on resident ability to find work. In Harambee and Washington Park, the number of jobs in the local labor market was substantially less than in comparison areas, but in Harambee, these jobs showed more rapid growth than comparisons.

**Demographic Diversity Indicator**
Pew Research Center surveys show that most people say they would prefer to live in a racially and ethnically diverse neighborhood, although this diversity has proven difficult to create and sustain. In Harambee and Washington Park, as in comparison neighborhoods, African-Americans continue to be the predominant group represented by homebuyers.

### Summary of Baseline Trends in Neighborhood Quality

<table>
<thead>
<tr>
<th>Target Area Relative to Comparison Areas</th>
</tr>
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<tbody>
<tr>
<td>For Most Recent Year</td>
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<tr>
<td>Over Time</td>
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<tr>
<td><strong>Income and Wealth</strong></td>
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<tr>
<td>Adjusted Gross Income per Federal Tax Return</td>
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<tr>
<td>Harambee</td>
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<tr>
<td>Washington Park</td>
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<tr>
<td><strong>Economy and Workforce</strong></td>
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<tr>
<td>Number of Employed Residents</td>
</tr>
<tr>
<td>Harambee</td>
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<tr>
<td>Washington Park</td>
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<tr>
<td><strong>Number of Jobs in Local Markets</strong></td>
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<tr>
<td>Harambee</td>
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<td>Washington Park</td>
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<tr>
<td><strong>Demographics</strong></td>
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<tr>
<td>Racial/Ethnic Diversity of Homebuyers</td>
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<tr>
<td>Harambee</td>
</tr>
<tr>
<td>Washington Park</td>
</tr>
</tbody>
</table>

Most Recent Year Comparison is the percentage by which the target area value is greater (or less) than the comparison area value for the most recent year data are available. Comparison Over Time is the percentage by which the target area indexed value is greater (or less) than the comparison area indexed value for the most recent year data are available. Values are indexed to year 2000 or the first year data are available (if data period started after 2000).

- Target area value is at least 10 percent less than comparison area value
- Target area value is within 10 percent of comparison area value
- Target area value is at least 10 percent greater than comparison area value
### Indicator Domain

<table>
<thead>
<tr>
<th>Housing &amp; Real Estate</th>
<th>Indicators Used in LISC National Reporting</th>
<th>Indicators Available from Providence Plan</th>
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<tr>
<td></td>
<td>Median Mortgage Amounts*</td>
<td>Median Sales Price</td>
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<td>Investor Percentage</td>
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<td>Housing Tenure</td>
<td>Home Ownership</td>
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<td></td>
<td>High Cost Loan Percentage*</td>
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<tr>
<td></td>
<td>High Cost Loan Investor/Owner Percentage</td>
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<td>Foreclosure/REO Percentage*</td>
<td>Foreclosure Rate</td>
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<td>Residential Vacancy Rate</td>
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<td>Income &amp; Wealth</td>
<td>AGI per Tax Return*</td>
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<td>Percentage of Employed Residents with Earnings &gt; $3400</td>
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<tr>
<td>Economy &amp; Workforce</td>
<td>Change in Employed Residents*</td>
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<td>Change in Employed Residents for 3 Industries</td>
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<td></td>
<td>Number of Employed Residents by Industry 2006</td>
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<td>Change in Local Labor Market Jobs*</td>
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<td></td>
<td>Number of Jobs by Industry 2006</td>
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<td></td>
<td>Business Vacancy Rate</td>
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<td>Demographics</td>
<td>Diversity of Mortgage Borrowers*</td>
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<td>Diversity of Students</td>
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<td></td>
<td>Racial/Ethnic distribution of Population</td>
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<td>Community Safety &amp; Health</td>
<td>Violent crimes / Population</td>
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<td>Property crimes / Population</td>
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<td>Assaults crimes / Population</td>
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<td>Burglaries / Population</td>
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<td></td>
<td>Birth Rate</td>
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<td>Teen Birth Rate</td>
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<td>Low-weight Birth Rate</td>
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<td>Lead poisoned children / child population</td>
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<td>Density of Residents on Probation / Parole</td>
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<td>Education</td>
<td>3rd Grade Math Proficiency Rate</td>
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<td></td>
<td>3rd Grade Reading Proficiency Rate</td>
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<td></td>
<td>6th Grade Math Proficiency Rate</td>
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<td></td>
<td>6th Grade Reading Proficiency Rate</td>
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<td></td>
<td>Student Attendance</td>
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<td></td>
<td>HS Completion Rate</td>
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</tr>
</tbody>
</table>

* Lead LISC indicator for public reporting purposes
Comparison Neighborhoods Based on Levels and Trends in:

- Housing Prices – Single-Family
- Housing Prices – Duplex
- Race/Ethnicity
- Robbery
- Owner-Occupancy
- Income
- Births
Core Indicators of Neighborhood Quality

Neighborhood
Olneyville
City
Providence

Pace & Price of Property Sales
Housing markets reflect neighborhood quality. Rising sale prices relative to other neighborhoods can mean that neighborhood quality is improving. However, many neighborhoods in the past few years, especially those with a high share of rentals, saw no change as units bought and sold by investors, often for speculation, making this indicator difficult to interpret under current conditions.

Interpretation of Residential Sales (Chart at Right)
The percent of residential parcels sold in Olneyville remained consistently higher than comparison areas from 1997 through 2011, with the exception of two years—2008 and 2010—in which comparison tracts were higher. Residential property sales in Olneyville peaked in 2006 and were lowest in 2010.

Target area Percent of Comparison Area Values:
Most Recent Year + 36%
Over Time (Since 2000) - 11%

Providence Tax Assessor data, analyzed by The Providence Plan
Community Safety

Community safety is one of the most important aspects of assessing neighborhood quality as experienced by residents of low-income neighborhoods. Some of these crimes and hazards do not directly threaten the safety of residents, but generally degrade neighborhood quality of life or threaten security in property.

Interpretation of Property Crimes (Chart at Right)

Although the number of property crimes per thousand in Olneyville were generally higher than comparison areas, rates continually decreased over the tracking period to pre-baseline levels. The comparison areas also declined to levels below the 2004 baseline.

Comparison Area Percent of Target Area Values:

- Most Recent Year: + 19%
- Over Time (Since 2004): + 7%

Male Population Between 18-64 on Probation or Parole Per Thousand Population

Building Sustainable Communities Monitoring Report, May 2012
Standardized Testing & Attendance Rates

Low literacy is the socio-economic factor prison inmates have most in common. In many states, literacy scores of 3rd and 4th grade students are used as predictors of future imprisonment needs. Students with difficulty reading beyond 3rd grade are often unable to catch up. Similarly, truancy has been established as an early warning sign for substance abuse, delinquency, teen pregnancy, and school dropout.

Interpretation of 5th Grade NECAP (Chart at Right)

Both math and reading proficiency rates among 5th grade students in Obayville increased overall from SY07-08 to SY10-11. (Note: Data are analyzed at the individual level for students residing in each census tract.)

Target Area Percent of Comparison Area Values (Read):
- Most Recent Year: 5%
- Over Time (Since 2007): 4%
Core Indicators of Neighborhood Quality

Neighborhood: Olneyville
City: Providence

Births & Lead Poisoning

Birth weight is a strong indicator of the mother’s health and nutrition, as well as the newborn’s probability for survival, growth, and development. Children born underweight often have cognitive disabilities and lower IQs, affecting their performance in school and at jobs as adults. Childbirth is the leading cause of dropping out among adolescent girls.

Interpretation of Low Birth Weight (Chart at Right)

Olneyville had comparable rates of low weight births from 2004 to 2006. The dramatic fluctuations in 2007 through 2009 can be attributed to the smaller population size of Olneyville in relation to comparison areas. (Note: In small populations even slight changes greatly influence percentages.)

Comparison Area Percent of Target Area Values:
Most Recent Year
Over Time (Since 2004)

Number of Births Per Thousand Women Between Ages 15 and 17, 2004-2009

Rhode Island Department of Health data, analyzed by The Providence Plan

Building Sustainable Communities Monitoring Report, May 2012
Ratio of Duplex to Single Family Housing Value

Data Source: City of Milwaukee Assessor’s Office, City of Milwaukee Master Property File

The assessed value of Duplex properties should be higher than the value of single family properties. Ratios near or below one often occur in neighborhoods where duplexes are investor owned, represent a small proportion of properties or both. Alternatively, high duplex values are often a sign of high rates of owner occupancy and well maintained properties.

In recent decades, duplex parcels have had similar median assessed values as single family parcels in the Harambee neighborhood, and the ratio of duplex to single family housing value has ranged between 0.9 and 1.1.

The value of duplex parcels relative to single family parcels increased slightly between 1998 and 2005 and then sharply in 2008. The value of duplexes relative to single family homes was higher in Harambee and the comparison tracts than in the City of Milwaukee as a whole. The ratio for Milwaukee fluctuated between 0.8 and 1.0.

The ratio in comparison tracts, like in Harambee also stayed within a narrow range of 0.9 to 1.1 in recent decades but the pattern of ups and downs were not coincident with those in Harambee. Like Harambee, several comparison neighborhoods saw higher relative values for duplexes after the “bubble” for single family housing values burst in 2007.

Tract 101 has shown a marked increase in the ratio of duplex to single family values during the middle years of the study with values over 1.6 for much of this time, but this was largely because single family values dropped substantially.

Tract 165, on Milwaukee’s south side, is located in a more stable housing market. Single family homes were substantially undervalued at the beginning of the study and, as they gained value, the ratio declined from 1.4, the highest of all comparison tracts in 1984, to about 1.1 in 2011.
Voter Participation

Data Source: City of Milwaukee Board of Election Commissioners

*Political efficacy reflects a commitment by a neighborhood to influencing the services and policies of government. Conversely, those elected are more responsive to active community involvement. Voter participation is measured by the number of votes as a percentage of the voting age population. Participation trend lines in Presidential Election years are separated from trend lines in Gubernatorial Election years due to the predictably higher turnout in presidential elections.*

Wisconsin voters can register to vote at the polls on Election Day and as a result the state consistently has had one of the highest voter participation rates in the nation. The same day registration effect is most prominent in high profile elections and probably contributes to Harambee voting in higher numbers than the city as a whole in presidential elections. This is also a possible explanation for the high participation rate in the highly competitive and high profile 2010 gubernatorial election.

Voter participation in comparison tracts was consistently lower than in Harambee and the city as a whole during both presidential and gubernatorial elections, but showed a similar increasing trend in gubernatorial elections likely as a result of popular local candidates.
Sub-Areas and Comparison Areas

Given the size, populations, and relative heterogeneity of target areas in Minneapolis-St. Paul it was necessary to construct sub-area for each target area as a means for meaningful comparison as well as giving neighborhoods the ability to study change in small scale geographies.

Standard Z-score analysis using several indicators of housing, public safety and demographics were used to construct the sub-areas. Depending on the size and range of variables in each target area there were divided in anywhere from two (Central Corridor) to five (South Minneapolis) sub-areas.

The analysis of selecting sub-areas within the South Minneapolis comparison tracts is based upon the following six indicators: sale price of single-family homes, sale price of two-to-five family homes,robberies, minority population proportion, owner-occupancy housing status, and median household income.

Among the five subgroups in South Minneapolis, only two (subgroups A and B) are clustered geographically together. This suggests that even within a particular community or neighborhood, there is in fact large heterogeneity in socioeconomic characteristics among different Census tracts.

Graphs on the following pages chart individual sub-areas against all other low-moderate income Census tracts in Minneapolis and finally against Citywide values.
Business Counts, Annual Sales Tax, and Vacancies

The long-term business vacancy rate is another solid indicator of local economic strength; high vacancies also tend to deter needed investment in commercial areas.

**Interpretation of Businesses (Chart at Right)**

Overall, with the exception of sub-category C, the number of businesses increased from 2003 to 2009 in each of the sub-categories.
Near Eastside Neighborhood

Community Quality and Safety

All Crimes by Type
Looking at the types of crimes in more detail reveals the specific nature and location of the criminal activity in the Near Eastside. The figures shown on this page represent two-year updates to figures in our baseline report. Changes in this time period are discussed below.

Interpreting the Data:
The pie chart shows:
- Part 1 crime types continue to be reported in the same order of prevalence, with assaults* most common (36%), followed by larcenies (28%).
- More severe crimes against persons (rape, attempted rape, and homicide) continue to account for only 1% of crimes in the neighborhood.
- Assaults and residential burglaries represent slightly higher proportions of area crimes in 2010 (+2 percentage points), while vehicle thefts, robberies, and business burglaries comprise slightly fewer of total crimes (-2, -1, -1 percentage points, respectively).

The map focuses on the largest crime category, assaults. The red hot spots show where the crime density is greatest, with each dot representing the location of an assault. Noticeable changes in the patterns shown here since our baseline report include a decrease in density of assaults in most of the target tracts, a decrease in the northwest corner of the neighborhood adjacent to the interstate, and an overall decrease in the footprint of areas with very high assault rates.

About the Data:
*Assault: An unlawful attack by one person upon another (Source: US Dept of Justice, FBI).

Source: SAVI and IMPO

Indianapolis Sustainable Communities Monitoring Report, March 2012
Juvenile Charges: Historically Common Offenses

Interpreting the Data:
Rates for historically prevalent offenses continue to be higher in the Near Eastside than the other three areas. Rates for three of the most common juvenile charges each dipped substantially during our baseline report year, 2007, then either remained stable or reached a new peak and declined again, mirroring the overall juvenile offense charge rate on page 27. Since our baseline report, rates of juvenile resisting law enforcement reached their highest levels in the decade in 2008 at 25 charges per 1,000 youths. In most recent reports, this rate declined to 14, or twice that of Marion County. Current rates of juvenile disorderly conduct and battery charges are also double those of the county. Rates of disorderly conduct, resisting, and battery charges for juveniles in the target tracts continue to be on par with, or slightly below county levels.

About the Data:
These statistics report the number of charges of crimes and are not reconciled to reflect actual convictions. These charges may or may not lead to convictions. The Uniform Crime Report data includes only reports of crimes (before anyone is charged with or convicted of a crime), and for this reason the juvenile charges should not be compared with uniform crime report data.

Data Source: SAVI and Marion County Superior Court
Lessons and Future Directions
Community Value

Proposal Materials

Pretext for Engagement

Spur to Partnership Formation

Strategy Development

Political Advocacy

Reputational Gains
Difficulties and Gaps

Incomplete Coverage of Neighborhood Characteristics

No Mechanism for Demand-Response

Data Without Analysis Without Interpretation

No Support to Goal Setting / Gap Analysis

No Coverage of Neighborhood Supports
Advancing Community Development Performance Measurement

Chris Walker  
Director of Research and Assessment  
Local Initiatives Support Corporation

2012 PNCIS USER CONFERENCE  
Pittsburgh, PA  
June 8, 2012