

**PROTECTING AND RESTORING NEIGHBORHOODS
in a POST-FORECLOSURE ENVIRONMENT:
CUSTOMIZING INTERVENTIONS FOR YOUR
NEIGHBORHOODS**

Course No. NR231

**Presented by:
Phyllis G Betts**

**NeighborWorks[®] Training Institute
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Training Division
NeighborWorks® America
1325 G Street, Suite 800, Washington, DC, 20005
E-mail: nti@nw.org
Fax: 202-376-2168

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COURSE OVERVIEW

COURSE TITLE: NR231 Protecting and Restoring Neighborhoods in a
Post-Foreclosure Environment:
Customizing Interventions for Your Neighborhoods

LENGTH OF COURSE: 2 days

COURSE DESCRIPTION:

With fundamental shifts in mortgage markets and the evolution of the foreclosure epidemic, fallout for neighborhoods ranges from increased vacancies to diminished property values, challenges to property maintenance, and the need to rethink homeownership options for low to moderate income buyers. This course includes timely information on intervention strategies for properties (maintenance, acquisition, and reintegration into the productive housing stock); people (restoring community, confidence, and commitment); and planning ahead to restore demand for housing in your neighborhood. You will learn about emerging and promising practices for properties, people, and planning, and learn to think in terms of customized interventions most appropriate for local neighborhood context. The course also equips participants to better understand, access, and use local data on housing markets and other indicators of foreclosure-related neighborhood distress to design and implement interventions and advocate for policy and resource support.

COURSE OBJECTIVE:

By the end of the course, community development professionals, policy makers, and grassroots advocates will know how to characterize and understand the *distinctive* forces that are driving mortgage foreclosures in *diverse communities and local neighborhoods*; choose among emerging and promising practice interventions for restoring and protecting neighborhoods like their own; understand and use diverse sources of data to document the impact of foreclosure in their own neighborhoods and strategize for longer term community development challenges in the emerging “post-subprime” environment.

CORE COMPETENCIES AND LEARNING OBJECTIVES:

Competency 1: Identify and select emerging and promising neighborhood stabilization interventions for properties and people, as well as longer term neighborhood sustainability strategies, that best fit participants' local neighborhood-level contexts.

Learning Objective 4a: By the middle of the first day, participants – working through a breakout group and round robin exercise – will be exposed to promising interventions for neighborhood stabilization that are being implemented in diverse housing markets across the country.

Learning Objective 4b: By the end of the first day, participants will be able to distinguish among emerging and promising practices for properties and people in terms of appropriateness for their own local neighborhood contexts.

Competency 2: Access, use, and present local data, available from both national and local sources, to document and project neighborhood-level mortgage foreclosures and summarize neighborhood level characteristics that need to be taken into account in customizing interventions.

Learning Objective 2a: By the middle of the first afternoon, participants will have been exposed to and discussed the strengths, weaknesses, and most appropriate uses of national databases that break out local data on lending and foreclosures.

Learning Objective 2b: By the middle of the first afternoon, participants will generate ideas about how to use DataPlace to characterize their own neighborhoods and issues.

Competency 3: Understand and be able to use the Zone Analysis, Foreclosure Typology, and “Pipeline Strategies to Support Homeownership and Sustain Neighborhoods” tools and best practice resources for implementing interventions most appropriate to their own neighborhoods.

Learning Objective 5c: By the middle of the second day, participants – working in breakout groups and on individual action plans – will have prioritized plausible interventions for their own neighborhoods and communities.

Learning Objective 3a: By the end of the workshop, participants – working through a breakout group exercise and on individual action plans -- will have developed blueprints for organizing neighborhood, city-wide, and/or state level stakeholders and resources to support prioritized neighborhood level interventions and *will have identified concrete next steps for immediate action.*

COURSE OUTLINE

- I. Preface: Participant introductions and cities and neighborhoods represented. FORM WORKING GROUPS. Course overview and consideration of ground rules.
- II. Neighborhood Stabilization Basics and Foundations for Robust Revitalization
- III. Neighborhood Segmentation: Zone Analysis for Customized Neighborhood Interventions
- IV. Using Data to Characterize *Your* Foreclosure Problem and Customize Interventions
- V. Strategic Property Interventions: Property Maintenance, Acquisition, and Reintegration
- VI. Strategic People Interventions: Working with Residents to Reinforce Community, Confidence, and Commitment
- VII. Strategic Planning Interventions: Planning Ahead to Restore Demand in Your Neighborhood Housing Market
- VIII. Getting Organized: From Neighborhood Management to Local and State Task Forces

GROUP PARTICIPATION AGREEMENTS

- Punctuality is important to ensure that we begin and end on time.
 - Be respectful of each others' time and viewpoints.
 - Please speak one at a time.
 - Practice active listening.
 - Agree to disagree.
 - There are often multiple approaches to achieving the same end - no one way is correct all the time.
 - There is a range of ways to participate in this course.
 - To ensure the success of this course, honesty and confidentiality **MUST** be respected if a participant requests that something discussed in this room **STAY** in this room.
 - Everyone has something to contribute.
 - We all have expertise in one area or another.
 - We share ownership for the success of the course.
- **Out of courtesy for everyone's time and investment in this course, please turn cell phones and pagers off or to the vibrate setting and take emergency calls outside of the room.**

Are there any other agreements that you as a group agree should be added to assist in creating a supportive, learning atmosphere during the course?

COURSE COMMITMENTS & VALUES

- When we find ourselves thinking something won't work "because (we don't do it that way)," trying thinking "outside of the box" about what could be changed to support a different strategy.
- Share our experiences and look for how our collective experience includes both common and diverse elements; we can almost always learn from another's experience even if it means being able to better understand and explain why something is *not* likely to work in our own environment.
- Actively engage in discussion by listening to points as they are being made and considering how we will add value to what has already been said; **limited time at NTI means the need to limit our "war stories."**
- Always feel free to ask a question when something remains unclear.

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Tab 2. Forward: Neighborhood Stabilization Basics and Robust Revitalization

**2.1 Name and Explain Plenary Exercise 1:
Identifying Key Issues for Neighborhood Stabilization**

Using the “name and explain” method, the class as a whole will generate a list of critical issues they are encountering in their own cities and neighborhoods. Issues are recorded and then related to the Neighborhood Stabilization Basics and Robust Revitalization PowerPoint presentation. Use this space to take notes during Name and Explain.

- *PowerPoint: Neighborhood Stabilization Basics and Robust Revitalization*

2.2 “3D” Thinking: Neighborhood stabilization in three dimensions

- **Properties:** maintenance, acquisition, and reintegration
- **People:** reinforcing community, confidence and commitment
- **Planning ahead** to restore demand in a *post-subprime* environment

2.3 **Diversified strategies** for different regional markets and diverse local neighborhoods: hot markets, weak markets, and neighborhood zones

- Zone 1: Classic Distressed Neighborhoods
- Zone 2: Vulnerable Swing Neighborhoods
- Zone 3: Neighborhoods of Choice
- Zone 4: Up-trending Transitional Neighborhoods

2.4 Action strategies

- “Neighborhood management” interventions using existing resources and authority
- Regulatory authority to strengthen accountability and transparency among property owners and lenders
- Civil litigation to enforce statutory accountability or impose common law expectations on property owners or lenders
- Enabling legislation or appropriations for targeted intervention programs
- Redevelopment corporations

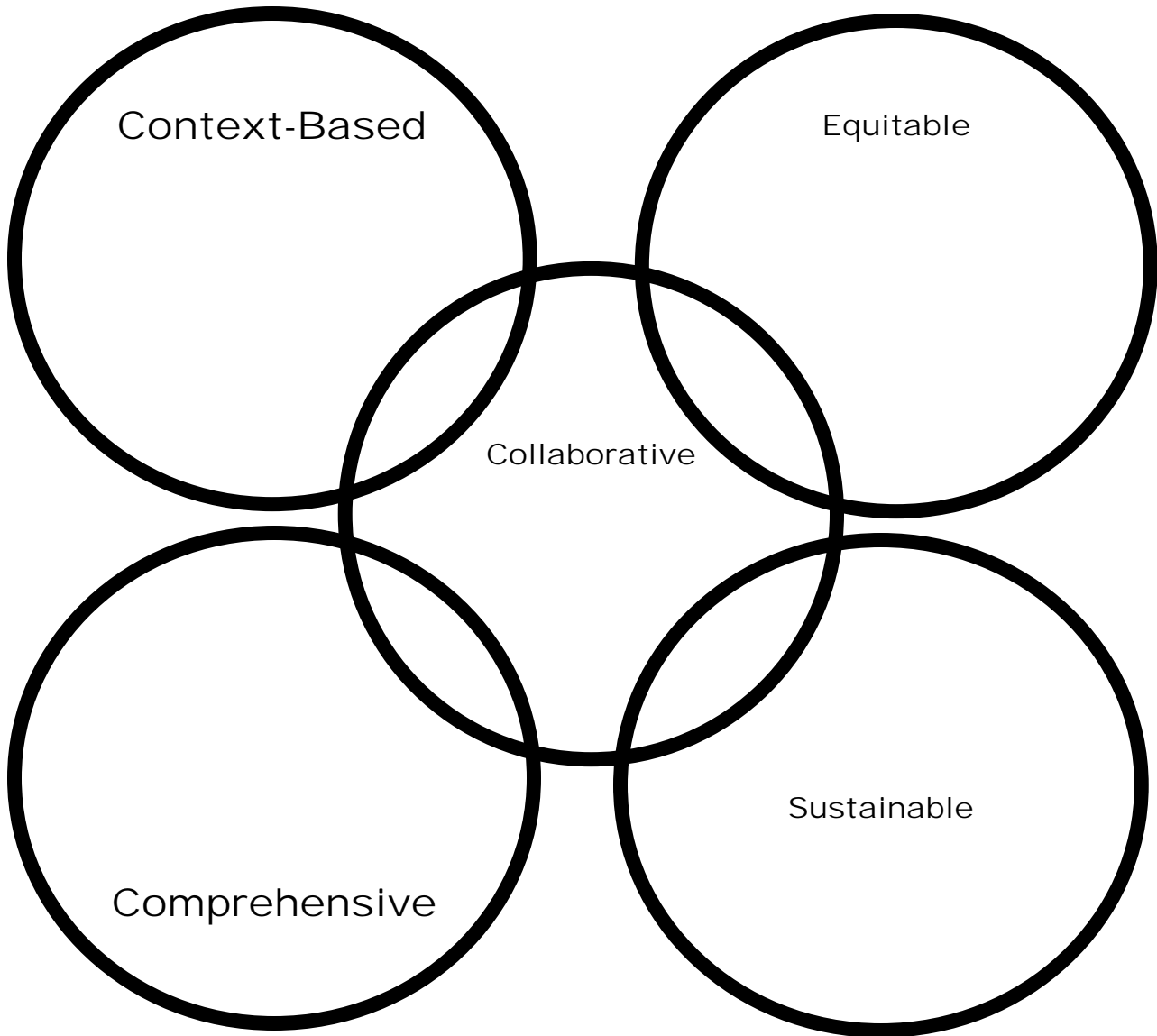
2.5 Action and advocacy arenas

- Neighborhood
- City/county
- State
- Federal

2.6 Getting Organized

- Local and state task forces
- Neighborhood linkages with external resources

2.7 The robust revitalization perspective on community and neighborhood revitalization



[Excerpted from "Robust Revitalization: Connecting People, Place and Resources for Community-Driven Neighborhood Change," by Katherine Bailey, AICP, Copyright©2004]

Robust community and neighborhood revitalization is the strategic process of transforming neighborhoods and communities that lack vitality (***or that are threatened by emergent market dynamics such as the credit crunch and foreclosure wave***) into places of choice through collaborations of residents, organizations and other stakeholders.

It flows from the recognition and understanding of the local context, and incorporates equitable principles and a comprehensive approach to foster sustainable results.

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2.2 Robust Revitalization Basics

[Adapted from "Robust Revitalization: Connecting People, Place and Resources for Community-Driven Neighborhood Change," by Katherine Bailey, AICP, Copyright©2004]

- Context-based:
 - Communities and neighborhoods pose **diverse scenarios for supporting homeownership and sustaining neighborhoods** of choice in a post-subprime environment.
- Collaborative:
 - Immediate intervention and longer-term planning require shared information, the insight from diverse perspectives, and the motivation and skill to **leverage the full range of the community/neighborhood stakeholders, assets, and resources.**
- Comprehensive:
 - Comprehensive means **holistic, forward-looking, and dynamic** - looking beyond an immediate crisis to gauge impact on other quality of life issues, and embracing mid-range and longer-term strategies that take into account national, regional, and local market trends.
- Equitable:
 - Democratic principles -- **where diverse neighborhoods** are enabled to support homeownership and enhance themselves as neighborhoods of choice – mean more sustainable urban communities.
- Sustainable:
 - Sustainability requires ongoing stakeholder buy-in, reliable resources, and the ability to monitor outcomes and **fine-tune strategies as neighborhood housing markets shift** in response to national, regional, and local market trends.

2.8 Table Breakout Exercise 2: Priority Issues

Step 1. Using the list of neighborhood stabilization issues generated by the class in Name and Explain Exercise 1 (or other issues that you might identify during this breakout), **choose five priority issues** that you'd like to learn more about for Property, People, or Planning Ahead. Note: Your table will be assigned one of the three dimensions.

Step 2. Once you have identified five priority issues, write a brief description for each one at the top of a flip chart page. *Use a separate flip chart page for each issue to leave*

plenty of room for more input below. Then attach your flip chart pages to the wall in the designated area. We will use these charts again after a break.

..
2.9 Round Robin Exercise 3: What do you know?

Step 1. Numbering off to form groups, each group will take a beginning position with designated flip chart pages.

Step 2. Using the time designated by the course instructor, select one strategy with which you are familiar – **or that you can imagine** -- to deal with the issue designated on the flip chart page(s). What you list need not be a full blown strategy; it might just be the seed of an idea. For this exercise there are no bad ideas!

Step 3. If you know of a city and/or contact person with additional information about this strategy include this information with your idea.

Step 4. Proceed round robin style to the next flip chart page as designated by the course instructor.

Step 5. Reporting out and discussion of ideas based on emerging best practices.

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Extra Pages for Taking Notes!

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Tab 3. Zone Analysis for *Customized* Neighborhood Interventions

- PowerPoint and Group Contributions to Zone Profiles

3.1 Zone analysis is a way to understand diversity of neighborhoods *within* local markets

Key proposition: neighborhoods in different zones require neighborhood stabilization, restoration, and protection strategies that take into account the physical and social context and market strength of those neighborhoods.

- Zone 3 neighborhoods in hot markets (e.g. California) will probably not need a land bank . . . or will they?
- Thinking outside the box on what a land bank is and what purposes it can advance

3.2 Zones exist within city and regional markets: hot markets and weak markets

- Important to grasp that even weak market cities include strong neighborhood markets
- Local neighborhoods are nevertheless interrelated and experience ripple effects from their central city and/or edge cities
- Most metro areas are not clearly weak market nor strong market: more critical to know how weak and strong neighborhood markets are distributed *within* the metro
- Weak market neighborhoods are not just “inner city” anymore

3.3 Weak market characteristics include indicators in the bottom one-third of cities for trends 1970-2000 (Brookings methodology)

- long-term employment growth
- per capita income growth
- unemployment rate
- poverty rate
- labor force participation
- usually, but not always located within weak metro areas

3.4 Weak Market Cities in the US by Size of Core City

See Bruce Katz “Revitalizing Weak Market Cities in the U.S.”
Presented to The Council on Foundations May 8, 2006
Metropolitan Policy Program Bruce Katz, Director
http://www.brookings.edu/speeches/2006/0508cities_katz.aspx

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1000,000 + (3)	500,000-1,000,000 (3)	250,000 – 499,999 (10)	100,000 – 249,000 (19)	Under 1000,000 (24)
Chicago	Baltimore	Buffalo	Allentown	Albany GA
Los Angeles	Detroit	Cincinnati	Beaumont	Albany NY
Philadelphia	Milwaukee	Cleveland	Birmingham	Bridgeport
		Fresno	Dayton	Canton
		Long Beach	Erie	Fall River
		Miami	Flint	Huntington
		New Orleans	Gary	Kalamazoo
		Newark	Hartford	Lancaster
		Pittsburgh	Jackson	Macon
		St. Louis	Kansas City	Merced
			New Haven	Muncie
			Providence	New Bedford
			Richmond	Odessa
			Rochester	Pine Bluff
			San Bernardino	Port Arthur
			Shreveport	Reading
			Springfield MA	Saginaw
			Stockton	Schenectady
			Syracuse	Scranton
				Springfield OH
				Terre Haute
				Trenton
				Utica
				Youngstown

3.5 Meet the Zones

- Zone 1: Classic Distressed Neighborhoods (“High Poverty” Neighborhoods)
- Zone 2: Vulnerable Swing Neighborhoods (Neighborhoods with clear indicators of decline)
- Zone 3: Neighborhoods of Choice (Relatively high demand for housing in these “good neighborhoods.”)
- Zone 4: Uptrending Transitional Neighborhoods (“Urban Pioneers”, gentrification, significant reinvestment and redevelopment)

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Zone 1: Classic Distressed Neighborhoods (“High Poverty” Neighborhoods)

- Proxy Indicator: Renewal Communities, Empowerment Zones, Enterprise Communities (census tract designation based on competitive application; HUD website includes only officially designated tracts)
<http://www.hud.gov/offices/cpd/economicdevelopment/programs/rc/index.cfm>
 - Poverty at least 25% and at least 50% households below 60% AMI (as determined annually by HUD, but applicants must meet criteria as of most recent census year)
- Consider alternative 40% poverty in most recent census
- Other characteristics and markers to elaborate or customize? **Space below for notes!**

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Zone 2: Vulnerable Swing Neighborhoods (Neighborhoods with clear indicators of decline)

- Proxy Indicator: New Markets Tax Credit qualified low income census tract <http://www.cdfifund.gov>
 - 20% - 40% poverty and median income below 80% AMI
- Alternative Methods: decline between last two Decennial Census years and/or recent continued evidence of decline in family and/or household income
 - Census to Census Guideline: Poverty increased by at least 25% and median family or household income compared to city, county, or metro declined by at least 10 points
 - Post-Census Indicators: IRS and HMDA data point to 20% poverty and median income 80% AMI or below
- Other characteristics to elaborate or customize? **Space below for notes!**

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Zone 3: Neighborhoods of Choice (Relatively high demand for housing in these “good neighborhoods.”)

- Poverty below 10%
- Median family income above 80% AMI
- Other characteristics to elaborate or customize? **Space below for notes!**

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Zone 4: Uptrending Transitional Neighborhoods (“Urban pioneers,” gentrification, significant reinvestment and redevelopment)

- Typically represent “reclamation” investment
- Number and value of property sales key
- IRS and HMDA can help document
- Other characteristics to elaborate or customize? **Space below for notes!**

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Tab 4. Using Data to Characterize Your Foreclosure Problem and Customize Interventions

- Data Demonstration PowerPoint
- See Appendix A at Tab 9: Data Markers, Data Sources, and Other Stuff About Data for Data Wonks and Beginners

4.1. A Little Bit of Background on Data Sources

- User friendly standardized data: Dataplace Census/Neighborhood Change Database, IRS Earned Income Tax Credit, and Home Mortgage Disclosure Act through 2006
- Compare to Neighborhood Taxonomy Project, Philadelphia Neighborhood Typology, and Alan Mallach's *Managing Neighborhood Change*
- Customize or elaborate Zone Analysis using local data that is deemed especially indicative of change

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Tab 7. Strategic Planning Interventions: Planning Ahead to Restore Demand in Your Neighborhood Housing Market

7.1 The Big Picture

- 20th century residential development:
 - urban sprawl and decentralization of wealth
 - race-ethnic and income segregation
 - disposable development
 - downtown redevelopment and “comeback cities”
 - HOPE VI and other reclamation redevelopment and filtering
 - Filtering in the mid-city and declining inner-ring suburbs
- 21st century financial markets: the end of subprime lending?

7.2 National trend: decline of “middle class” neighborhoods

- National decline in middle class neighborhoods is manifested in many cities and metropolitan areas and must be taken into account by community developers attempting to restore demand in a post-foreclosure and post-surprime environment

Where Did They Go? The Decline of Middle-Income Neighborhoods in Metropolitan America

George Galster
Jackie Cutsinger
Jason C. Booza

The Brookings Institution June 2006

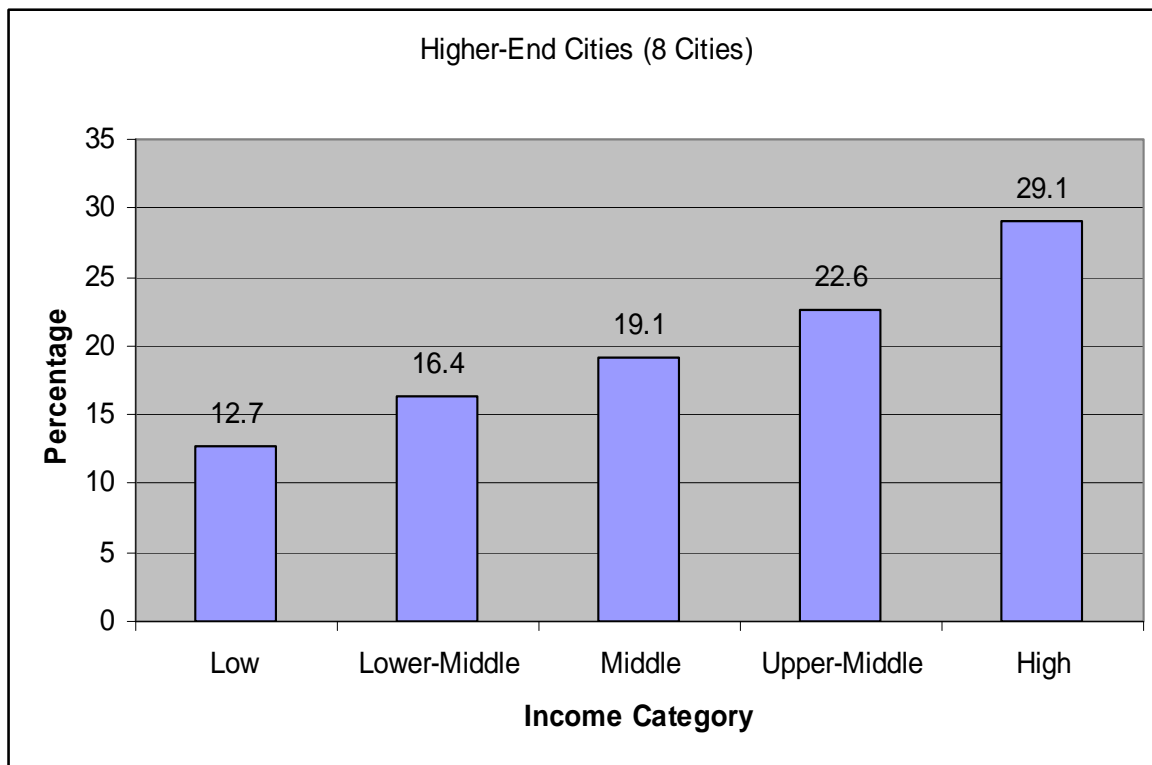
http://www.brookings.edu/reports/2006/06poverty_booza.aspx

“Analysis of 1970 to 2000 decennial census data for families and neighborhoods in the 100 largest metropolitan areas, and in the cities and suburbs of 12 selected metropolitan areas, finds that: **Middle-income neighborhoods as a proportion of all metropolitan neighborhoods declined from 58 percent in 1970 to 41 percent in 2000.** This dramatic decline far outpaced the corresponding drop in the proportion of metropolitan families earning middle incomes, from 28 percent in 1970 to 22 percent in 2000. **Between 1970 and 2000, lower-income families became more likely to live in lower-income neighborhoods, and higher-income families in higher-income neighborhoods.** Only 37 percent of lower-income families lived in middle-income neighborhoods in 2000, down from 55 percent in 1970.” (See Appendix B to gauge how your city or metro area stands.

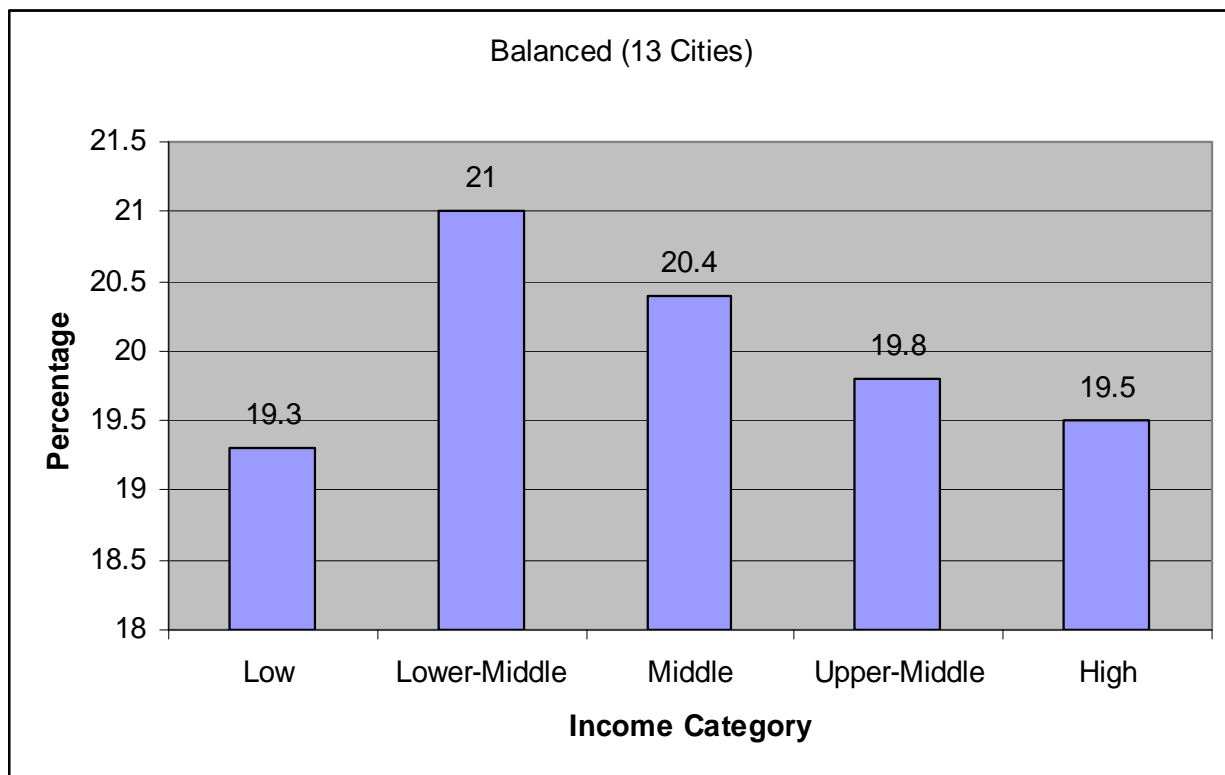
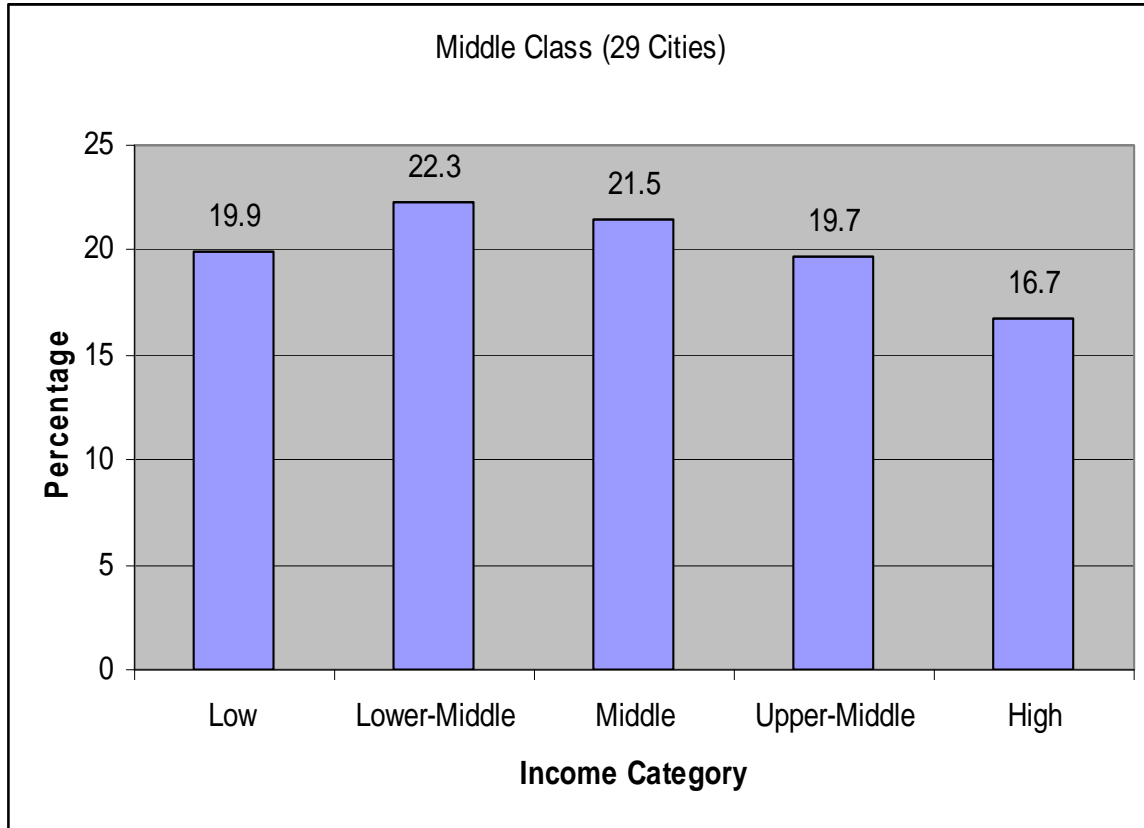
7.3 Neighborhood patterns are associated with overall distribution of household income: Brookings Six City Types

See the Shape of the Curve: Household Income Distributions in U.S. Cities, 1979-1999
Alan Berube and Tiffany Thacher. The Brookings Institution. Metropolitan Policy Program. August 2004
http://www.brookings.edu/reports/2004/08useconomics_berube.aspx

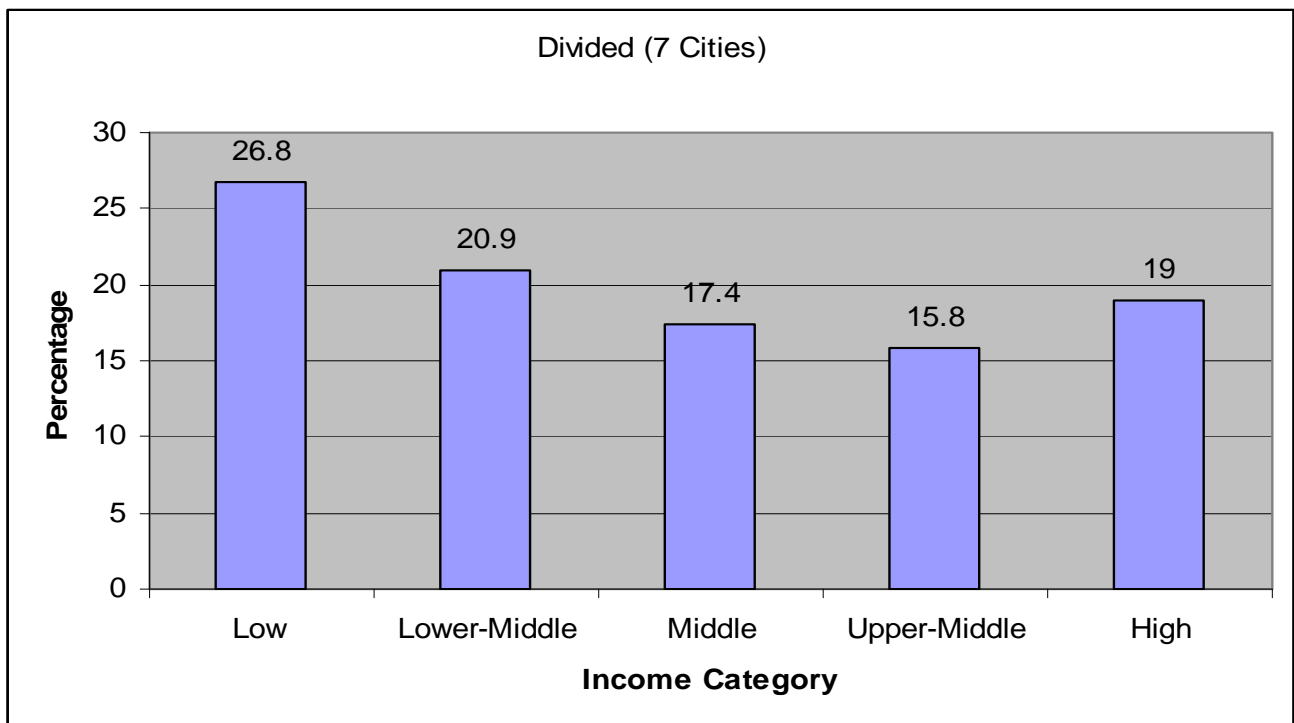
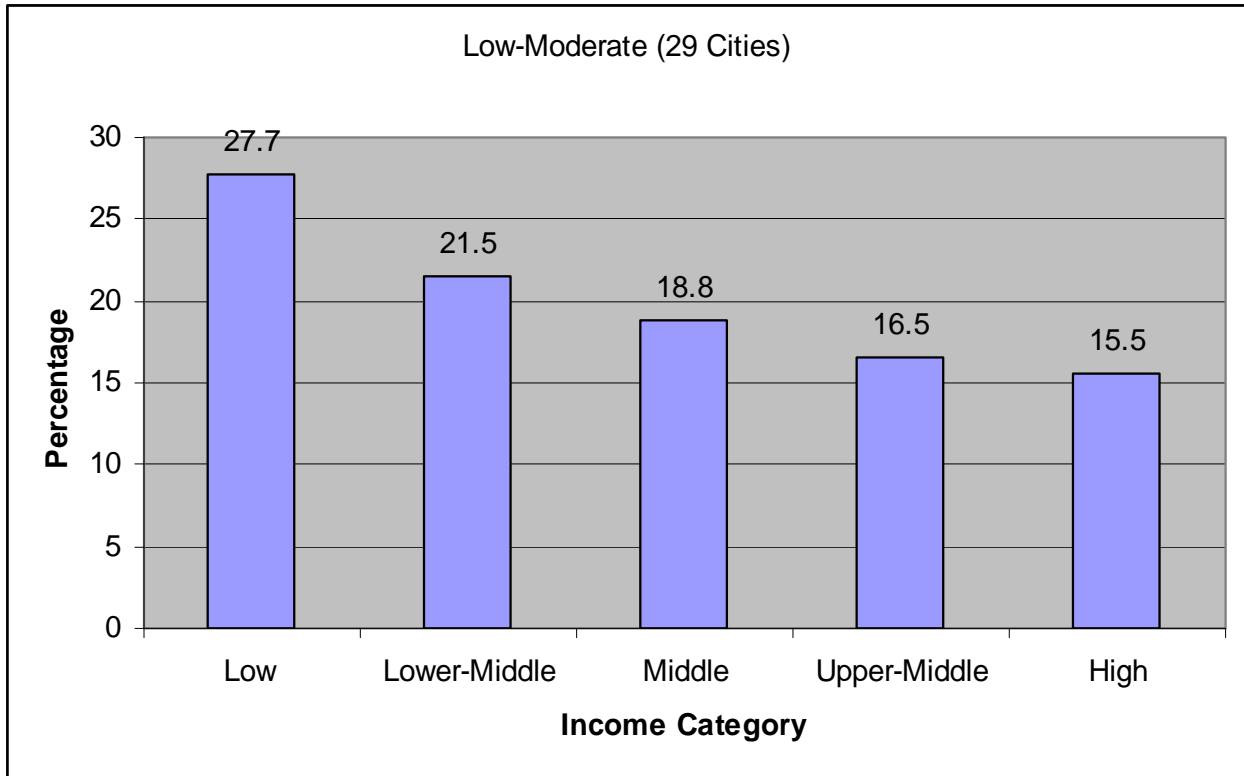
- Higher end: 8 cities
- Middle Class: 13 cities
- Balanced : 29 cities
- Divided: 7 cities
- Low-moderate: 29 cities
- Stressed: 14 cities

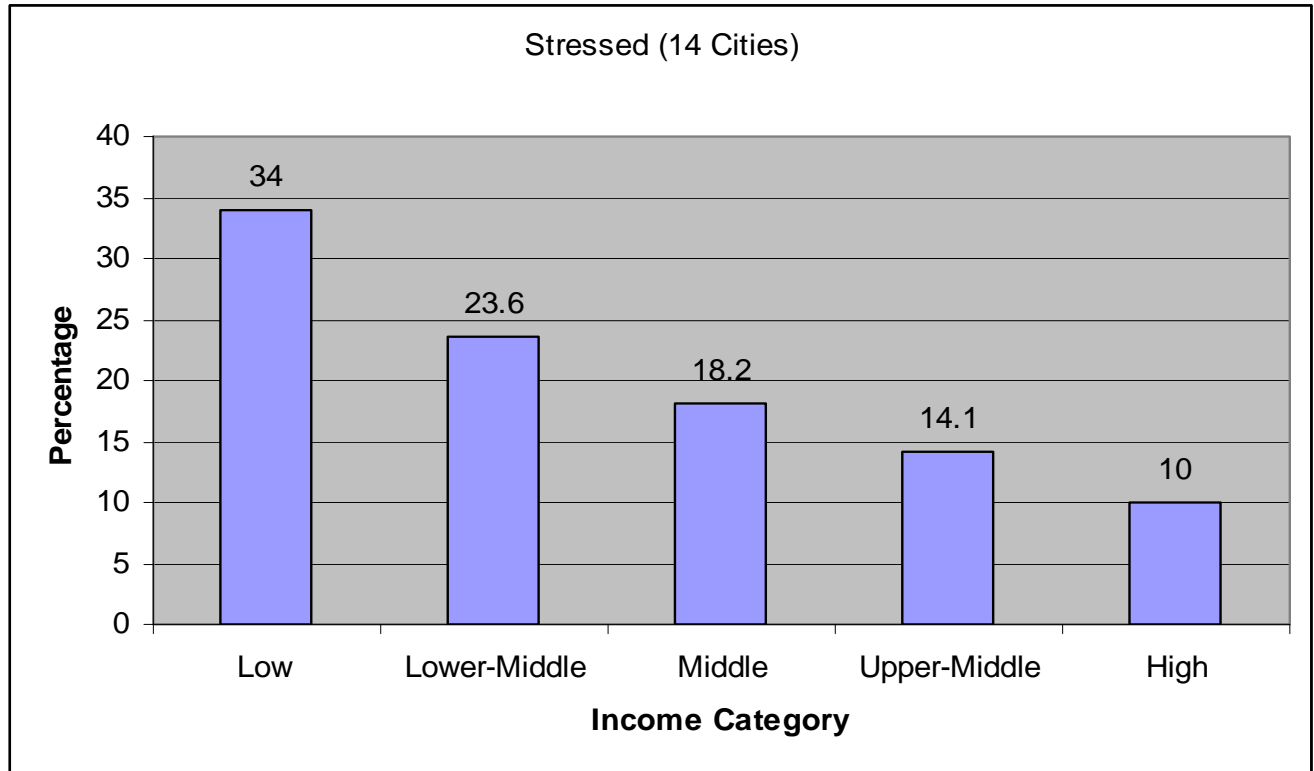


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7.4 Community developers operating in a post-subprime environment can engage in realistic neighborhood restoration only if they understand both

- their overall housing markets – income distribution of potential buyers and the geographic distribution of competing neighborhoods of choice at particular price points
- AND the local neighborhood-level fallout from foreclosures patterns in their own neighborhoods

7.5 Proposition: bounds of homeownership may fall back to a more historically sustainable (pre-subprime) level unless significant shifts in how we promote, prepare for, and support homeownership are designed and implemented.

7.6 Using the Foreclosure Typology to understand what happened in your neighborhood and what it means for market restoration

- The Foreclosure Typology enables us to not only understand different paths to foreclosure, but to envision how the post-subprime environment will effect *different kinds of borrowers and neighborhoods* where borrower types cluster
- Diverse paths argue for customized interventions

7.7 The Foreclosure Typology. What's it all about?

- Distinguishes among types of foreclosures
- Enables us to better understand multiple fault lines in the housing market that community developers need to take into account
- Diverse paths to foreclosure require different types of interventions for immediate mitigation and for restoring neighborhoods where particular types cluster
- National policies and programs that are attempting to prevent or mitigate the effects of foreclosure must be flexible enough to deal with diverse paths and multiple fault lines

7.8 The Typology (copyright Phyllis Betts 2008)

PowerPoint on Foreclosure Typology

- Type I: Marginal Buyers
- Type II: Pushing the Affordability Envelope
- Type III: Debt-driven Equity Borrowing
- Type IV: Sudden Jeopardy
- Type V: Overextended Investors

Type I. Marginal Buyers *foreclosures involve borrowers for whom successful home ownership is questionable at time of purchase.*

- High back-end debt to income realities are accompanied by a history of insecure employment, inconsistent income from other formal and informal sources (e.g. child support or part-time self-employment), and/or flexible household composition (with different people making temporary contributions to household expenses at different points in time).
- Limitations are overlooked by predatory brokers (and sometimes well-meaning advocates who prefer to think in terms of the best-case scenario income) and undetected by no documentation/low documentation (stated income) underwriting.
- Some marginal buyers are pushed over the edge by the terms of a subprime loan; many – because of their debt status and/or employment and income prospects -- would have trouble with even more favorable terms.
- Some marginal buyers might have benefited from a comprehensive pre-purchase program, including financial counseling, structured savings, and perhaps credit restoration, but are likely to have instead secured loans through a broker and a no-doc/low-doc subprime lender.
- High cost cash-out re-financing and second lien debt-reduction loans often accompany Type I foreclosure as homeowners struggle to postpone the reckoning.
- African Americans and other comparatively low-income racial and ethnic groups have been targeted by predatory lending and are clearly over-represented.

Type II. Pushing the Affordability Envelope *foreclosures involve homeowners who may have been successful had they negotiated a less expensive home purchase.*

- Borrowers likely to have sealed the deal for more house than they can afford with a teaser rate ARM, expecting to refinance at adjustment time when property has appreciated and/or income has increased.
- In overheated markets (California, Florida, and other coastal markets) pushing the envelope may be the only way for middle income families to afford housing in neighborhoods of choice.
- Overheated markets account for many of the adjustable rate mortgages classified prime or “Alt A.” Alt A borrowers do not suffer from the credit deficiencies associated with subprime lending, but are typically paying a premium for access to more financing than their current circumstances afford.
- High cost but not subprime loans involve higher risk (and higher return) to investors because the success of the loan is contingent on continued appreciation and refinancing; where continued appreciation is seen as highly probable, perceived risk is minimized and the investor-driven secondary market reinforces the housing market.
- When confidence fails, the “bubble” bursts, property values fall, refinancing options are limited, and defaults escalate. Pushing the envelope foreclosures are highly regional and are -- as much because of the volume of dollars involved as the number of mortgages -- a major factor in macroeconomic concerns about foreclosure.
- Apart from overheated markets, pushing the envelope occurs on a more limited basis in most housing markets. Borrowers are attracted to upscale developments where marketing strategies link buyers with creative financing. Fueled by optimistic assessments of future income and perhaps unrealistic expectations for refinancing, these arrangements at least temporarily enable borrowers to extend their grasp.

Type III. Debt-Driven Equity Borrowing *foreclosures involve longer-term homeownership and more recent efforts to deal with non-mortgage debt through home equity loans or cash out refinancing.*

- For elderly low-income homeowners in aging houses and neighborhoods, these foreclosures are often associated with predatory home-repair financing arranged by local operators; these same older homeowners may also incur debt to rescue other family members.
- African Americans in low-income neighborhoods are often targeted.
- A variation is borrowing by heirs of a deceased homeowner where equity is tapped to deal with pre-existing financial problems and debts of an extended family or a younger generation.
- Apart from elderly homeowners with home repair-driven debt, debt-driven equity borrowing can involve families at all income levels who might be successful homeowners “but for” an accumulation of non-mortgage debt.
- With better access to reasonable home repair loan products on the one hand, and more financial fitness on the other (financial counseling with managed debt reduction and credit repair), debt-driven equity borrowing foreclosures might be avoided.

IV. Sudden Jeopardy *foreclosures involve unanticipated financial insecurity among longer-term homeowners or new homeowners with erstwhile secure employment histories and little reason to anticipate a change in their status.*

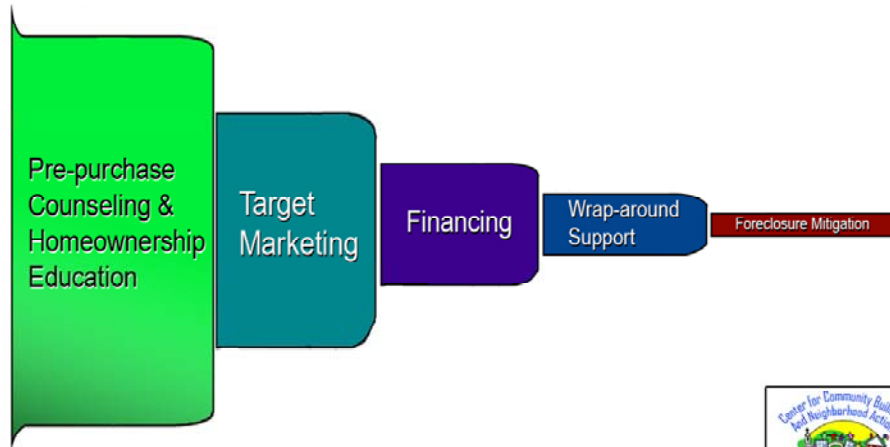
- Includes personal events such as divorce or death of a primary breadwinner, income-undermining illness and medical bills, and unemployment driven by local downsizing or macro-economic downturns.
- When “losing a job” is cited as a factor in foreclosure, the employment and income history of the homeowner distinguishes sudden jeopardy foreclosures from job losses that are also common among marginal buyers.
- Sudden jeopardy is not necessarily associated with subprime lending and is associated with the business cycle and globalization-driven shifts in regional employment markets.

V. Overextended Investors *foreclosures are driven by national real estate speculation or more localized entrepreneurship where housing in declining markets appeals to some business models.*

- Foreclosures among speculative investors mean getting caught at the wrong point in an economic or credit downturn (often in the cooling phase of an overheated market); these foreclosures tend to cluster in particular markets and particular neighborhoods (e.g. Florida condos). These foreclosures tend to cluster with Type II foreclosures.
- Foreclosures can also involve relatively inexperienced investors – not uncommonly impressed by “get rich through real estate” schemes – who have marginal capitalization to see them through mistaken business judgments, personal reversals, or economic downturns. Tend to cluster with Types I and II foreclosures.
- Overextended investor foreclosures arouse less sympathy than owner-occupied foreclosures, but can nevertheless have similar negative neighborhood effects. Foreclosure mitigation and other strategies for dealing with delinquent loans have yet to develop investor-oriented components that will minimize neighborhood impact.

7.9 Using the Homeownership Support Pipeline to Restore Post-Foreclosure Demand

Pipeline Strategies to Support Homeownership and Sustain Neighborhoods



Contact pbetts@memphis.edu

7.10 Promising Practices and Participant Experience

- PowerPoint and Group Discussion
- Stage 1: Education and capacity-building among potential homeowners (grow your own?)
- Stage 2: Redefining your post-foreclosure target market and marketing strategy
- Stage 3: Innovative financing innovations?
- Stage 4: Community support systems for fledgling buyers
- Stage 5: Early intervention with high risk situations

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Protecting and Restoring Neighborhoods in a Post-Foreclosure Environment:
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Tab 8. Getting Organized: From neighborhood management to local and state task forces

8.1: Neighborhood level organization: promising practices and participant experience

Protecting and Restoring Neighborhoods in a Post-Foreclosure Environment:
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8.2 City or Metro Task Forces: promising practices and participant experience

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8.3 The Power of the State: promising practices and participant experience

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Protecting and Restoring Neighborhoods in a Post-Foreclosure Environment:
Customizing Interventions for Your Neighborhoods

**Table B.1 Share of Families by Income Category, 100 Largest Metropolitan Areas, 2000
(Ranked by Middle-Income Share)**

Metropolitan Area	Very Low Income	Low Income	Moderate Income	High Moderate Income	High Income	Very High Income	Addend Lower Income	Addend Middle Income	Addend Higher Income
1 Minneapolis-St. Paul, MN-WI MSA	16.9	18.8	13.9	12.5	14.4	23.5	35.7	26.4	37.9
2 Grand Rapids-Muskegon-Holland, MI MSA	17.6	18.8	13.2	12.1	13.8	24.6	36.4	25.2	38.3
3 Salt Lake City-Ogden, UT MSA	16.4	19.8	13.4	11.7	13.1	25.6	36.2	25.1	38.7
4 Seattle-Bellevue-Everett, WA PMSA	18.2	18.6	12.7	11.9	13.1	25.5	36.7	24.6	38.6
5 Omaha, NE-IA MSA	17.5	19.2	12.7	11.7	13.3	25.5	36.8	24.4	38.8
6 Wichita, KS MSA	17.7	19.1	12.8	11.6	14.2	24.7	36.8	24.4	38.8
7 Harrisburg-Lebanon-Carlisle, PA MSA	17.3	19.2	12.9	11.5	13.8	25.2	36.6	24.4	39.1
8 Nassau-Suffolk, NY PMSA d	18.0	18.6	13.2	11.0	13.2	26.0	36.6	24.2	39.2
9 Wilmington-Newark, DE-MD PMSA	18.8	18.0	12.8	11.4	12.9	26.1	36.9	24.2	38.9
10 Ann Arbor, MI PMSA	17.8	18.6	12.8	11.3	14.0	25.4	36.5	24.2	39.4
11 Middlesex-Somerset-Hunterdon, NJ PMSA b	18.0	18.9	12.8	11.1	13.1	26.1	36.9	23.9	39.2
12 Kansas City, MO-KS MSA	18.3	18.8	12.5	11.3	12.9	26.2	37.1	23.8	39.1
13 Denver, CO PMSA	18.3	18.9	12.5	11.2	12.3	26.8	37.2	23.7	39.1
14 Greensboro Winston-Salem High Point, NC MSA	19.1	18.4	12.4	11.3	13.1	25.8	37.5	23.7	38.9
15 Sarasota-Bradenton, FL MSA f	17.7	19.6	12.6	10.9	12.0	27.1	37.3	23.6	39.1
16 Nashville, TN MSA	18.7	18.1	12.4	11.1	12.8	26.8	36.8	23.6	39.6
17 Hartford, CT MSA	20.1	17.5	12.0	11.6	13.0	25.7	37.7	23.6	38.8
18 Milwaukee-Waukesha, WI PMSA	19.7	17.8	12.2	11.3	13.0	25.9	37.5	23.6	38.9
19 Portland-Vancouver, OR-WA PMSA	18.2	19.0	12.4	11.2	12.7	26.5	37.2	23.6	39.2
20 Allentown-Bethlehem-Easton, PA MSA	18.1	19.3	12.2	11.2	13.4	25.9	37.4	23.4	39.3
21 Norfolk-Virginia Beach-Newport News, VA-NC MSA	19.2	18.5	12.2	11.1	13.3	25.8	37.7	23.3	39.1
22 Tacoma, WA PMSA	18.7	18.9	11.9	11.3	13.7	25.5	37.5	23.2	39.2
23 Akron, OH PMSA	18.9	18.4	12.1	11.1	13.0	26.5	37.4	23.1	39.5
24 Scranton Wilkes-Barre Hazleton, PA MSA	18.7	18.8	12.4	10.8	12.7	26.7	37.5	23.1	39.4
25 Vallejo-Fairfield-Napa, CA PMSA	19.1	18.8	11.9	11.2	13.0	26.0	37.9	23.1	39.0
26 Jacksonville, FL MSA	19.4	18.5	12.0	11.0	12.9	26.2	37.9	23.0	39.1
27 Cincinnati, OH-KY-IN PMSA	19.4	18.2	12.1	11.0	12.5	26.8	37.6	23.0	39.4
28 Charlotte-Gastonia-Rock Hill, NC-SC MSA	19.0	18.6	12.0	11.0	12.5	26.9	37.6	23.0	39.4
29 Rochester, NY MSA	19.5	18.2	12.0	11.0	13.0	26.4	37.7	23.0	39.3
30 Albany-Schenectady-Troy, NY MSA	19.2	18.6	12.0	11.0	12.9	26.3	37.8	23.0	39.2
31 Richmond-Petersburg, VA MSA	19.5	18.2	11.9	11.1	12.7	26.7	37.7	23.0	39.3
32 Columbus, OH MSA	19.4	18.3	11.9	11.1	12.7	26.6	37.7	23.0	39.3
33 Indianapolis, IN MSA	19.2	18.6	11.9	11.0	12.7	26.6	37.8	23.0	39.3
34 Dayton-Springfield, OH MSA	19.1	18.6	12.0	10.9	13.1	26.2	37.8	23.0	39.3
35 Las Vegas, NV-AZ MSA	18.8	18.8	12.3	10.7	12.5	27.0	37.6	22.9	39.5
36 Gary, IN PMSA	20.1	17.6	11.7	11.2	13.9	25.5	37.7	22.9	39.4
37 Austin-San Marcos, TX MSA	19.7	18.3	11.9	10.8	12.0	27.3	38.0	22.7	39.3
38 Louisville, KY-IN MSA	19.9	18.0	12.0	10.7	12.6	26.7	38.0	22.7	39.3
39 St. Louis, MO-IL MSA	19.4	18.4	11.8	10.9	12.9	26.6	37.8	22.7	39.5
40 Orlando, FL MSA	18.6	18.7	12.4	10.3	12.1	27.9	37.4	22.7	40.0

Protecting and Restoring Neighborhoods in a Post-Foreclosure Environment:
Customizing Interventions for Your Neighborhoods

Table B.1 Share of Families by Income Category, 100 Largest Metropolitan Areas, 2000 (Ranked by Middle-Income Share), cont.

Metropolitan Area	Very Low Income	Low Income	Moderate Income	High Moderate Income	High Income	Very High Income	Addend Lower Income	Addend Middle Income	Addend Higher Income
41 Youngstown-Warren, OH MSA	18.8	18.8	12.3	10.3	12.9	27.0	37.5	22.6	39.8
42 New Haven-Meriden, CT PMSA	21.0	17.0	11.6	10.9	12.4	27.2	38.0	22.5	39.5
43 Toledo, OH MSA	20.4	17.9	11.6	10.9	13.3	25.9	38.4	22.5	39.2
44 Raleigh-Durham-Chapel Hill, NC MSA	20.0	18.0	11.8	10.7	11.8	27.8	38.0	22.5	39.5
45 Baltimore, MD PMSA	20.4	17.7	11.8	10.7	12.1	27.3	38.1	22.4	39.4
46 Little Rock-North Little Rock, AR MSA	19.8	18.0	12.0	10.4	12.6	27.2	37.8	22.4	39.7
47 Atlanta, GA MSA	19.9	18.1	11.9	10.5	11.8	27.9	37.9	22.4	39.7
48 Monmouth-Ocean, NJ PMSA c	19.4	18.3	11.8	10.6	12.8	27.0	37.8	22.4	39.9
49 Greenville-Spartanburg-Anderson, SC MSA	19.9	18.2	11.8	10.5	12.7	26.9	38.1	22.3	39.6
50 Honolulu, HI MSA	20.3	17.9	11.7	10.6	11.9	27.7	38.2	22.3	39.6
51 Cleveland-Lorain-Elyria, OH PMSA	20.0	17.9	11.6	10.7	12.8	27.0	37.9	22.3	39.8
52 Washington, DC-MD-VA-WV PMSA	19.7	17.9	12.0	10.2	12.8	27.3	37.6	22.2	40.1
53 Chicago, IL PMSA	20.6	17.5	11.5	10.7	11.8	27.8	38.1	22.2	39.6
54 Knoxville, TN MSA	19.7	18.2	12.0	10.2	12.3	27.6	37.9	22.2	39.9
55 Columbia, SC MSA	20.3	17.6	11.7	10.5	12.9	27.0	37.9	22.2	39.9
56 Syracuse, NY MSA	19.9	18.3	11.7	10.5	13.2	26.4	38.3	22.2	39.6
57 Ventura, CA PMSA	19.6	18.4	11.8	10.3	12.7	27.2	38.0	22.1	39.9
58 Buffalo-Niagara Falls, NY MSA	20.3	18.0	11.6	10.5	12.9	26.7	38.3	22.1	39.6
59 Pittsburgh, PA MSA	19.5	18.7	11.7	10.3	12.7	27.1	38.2	22.0	39.8
60 Tampa-St. Petersburg-Clearwater, FL MSA	18.8	19.1	12.0	10.0	11.8	28.2	37.9	22.0	40.1
61 Boston, MA-NH PMSA	20.5	17.4	11.6	10.2	13.0	27.2	37.9	21.9	40.2
62 Fort Worth-Arlington, TX PMSA a	19.2	18.5	11.6	10.3	12.3	28.1	37.8	21.9	40.4
63 Tulsa, OKMSA	19.8	18.4	11.7	10.1	12.5	27.5	38.2	21.8	40.0
64 Phoenix-Mesa, AZ MSA	19.4	18.7	11.6	10.2	12.2	27.9	38.1	21.8	40.1
65 Providence-Fall River-Warwick, RI-MA MSA	21.4	17.0	11.1	10.6	13.1	26.7	38.5	21.7	39.8
66 Springfield, MA MSA	21.8	17.0	10.9	10.8	13.6	25.9	38.8	21.7	39.5
67 San Jose, CA PMSA	20.2	18.0	11.3	10.3	12.4	27.8	38.2	21.6	40.2
68 Oklahoma City, OK MSA	20.0	18.2	11.8	9.9	12.3	28.0	38.1	21.6	40.2
69 Detroit, MIPMSA	21.2	17.5	11.1	10.3	12.0	27.9	38.7	21.4	39.8
70 Philadelphia, PA-NJ PMSA	21.3	17.4	11.1	10.3	11.9	28.0	38.7	21.4	39.9
71 Oakland, CA PMS A e	21.0	17.5	11.3	9.8	12.5	27.9	38.5	21.2	40.4
72 Tucson, AZ MSA	20.0	18.5	11.3	9.9	11.5	28.8	38.5	21.2	40.3
73 Charleston-North Charleston, SC MSA	21.3	17.4	11.2	9.9	12.4	27.7	38.7	21.1	40.2
74 Albuquerque, NM MSA	20.9	17.6	11.3	9.8	11.6	28.8	38.5	21.0	40.5
75 Sacramento, CA PMSA	20.3	18.2	11.1	9.9	12.2	28.4	38.5	21.0	40.5
76 Mobile, AL MSA	22.2	16.4	11.1	9.9	12.2	28.2	38.6	21.0	40.4
77 Bergen-Passaic, NJ PMSA	20.8	17.8	11.2	9.7	12.4	28.0	38.7	20.9	40.4
78 Orange County, CA PMSA	20.7	18.0	11.0	9.7	11.7	29.0	38.7	20.7	40.7
79 Birmingham, AL MSA	21.6	17.4	10.9	9.8	12.1	28.3	39.0	20.6	40.4
80 West Palm Beach-Boca Raton, FL MSA	19.9	18.6	11.1	9.5	10.8	30.1	38.4	20.6	40.9

Protecting and Restoring Neighborhoods in a Post-Foreclosure Environment:
 Customizing Interventions for Your Neighborhoods

**Table B.1 Share of Families by Income Category, 100 Largest Metropolitan Areas, 2000
 (Ranked by Middle-Income Share), cont.**

Metropolitan Area	Very Low Income	Low Income	Moderate Income	High Moderate Income	High Income	Very High Income	Addend Lower Income	Addend Middle Income	Addend Higher Income
81 San Antonio, TX MSA	21.1	18.0	10.8	9.7	11.7	28.8	39.0	20.5	40.5
82 Fort Lauderdale, FL PMSA	20.8	18.2	10.8	9.6	11.9	28.7	39.0	20.5	40.5
83 Newark, NJ PMSA	22.0	16.7	10.9	9.6	12.1	28.8	38.7	20.4	40.9
84 Dallas, TX PMSA	21.1	17.9	10.6	9.6	11.3	29.4	39.0	20.2	40.7
85 Riverside-San Bernardino, CA PMSA	21.6	17.4	10.8	9.4	12.0	28.8	39.0	20.2	40.8
86 San Diego, CA MSA	21.0	17.9	10.6	9.5	11.5	29.5	38.9	20.1	41.0
87 San Francisco, CA PMSA	21.3	17.6	11.1	8.9	11.3	29.8	38.9	20.0	41.1
88 Memphis, TN-AR-MS MSA	22.6	16.6	10.5	9.3	12.1	28.9	39.2	19.9	41.0
89 Stockton-Lodi, CA MSA	22.8	16.5	10.6	9.2	11.8	29.1	39.2	19.8	40.9
90 Baton Rouge, LA MSA	22.6	16.6	10.5	9.2	12.2	29.0	39.2	19.6	41.2
91 El Paso, TX MSA	22.1	17.5	10.1	8.8	10.8	30.7	39.6	18.9	41.5
92 New Orleans, LA MSA	23.7	16.2	9.8	9.1	10.9	30.4	39.8	18.9	41.3
93 Fresno, CA MSA	22.7	17.0	10.1	8.8	10.5	31.0	39.7	18.9	41.4
94 Jersey City, NJ PMSA	23.0	16.6	10.1	8.7	10.4	31.1	39.7	18.8	41.5
95 Houston, TX PMSA	22.5	17.2	10.0	8.8	11.1	30.4	39.7	18.8	41.5
96 Miami, FL PMSA	23.0	17.0	10.0	8.5	10.5	31.0	40.0	18.5	41.5
97 Bakersfield, CA MSA	23.5	16.7	9.8	8.3	10.7	31.0	40.2	18.1	41.7
98 McAllen-Edinburg-Mission, TX MSA	23.5	16.9	9.4	8.2	9.8	32.2	40.3	17.7	42.0
99 Los Angeles-Long Beach, CA PMSA	23.9	16.5	9.5	7.9	10.1	32.1	40.4	17.4	42.2
100 New York, NY PMSA	26.2	15.0	8.7	7.5	9.6	33.1	41.2	16.2	42.7

Notes:

a Fort Worth was part of the Dallas SMSA in 1980

b Middlesex-Somerset-Hunterdon, NJ PMSA did not exist in 1970 and 1980

c Monmouth-Ocean PMSA did not exist in 1970

d Nassau-Suffolk, NY PMSA was part of New York, NY SMSA in 1970

e Oakland, CA PMSA was part of the San Francisco SMSA in 1970 and 1980

f Sarasota-Bradenton, FL MSA did not exist in 1970

Source: *Where Did They Go? The Decline of Middle-Income Neighborhoods in Metropolitan America*, Jason C. Booza, Jackie Cutsinger, and George Galster, June 2006, The Brookings Institution, Living Cities Census Series

Protecting and Restoring Neighborhoods in a Post-Foreclosure Environment:
Customizing Interventions for Your Neighborhoods

**Table B.2 Share of Neighborhoods by Income Category, 100 Largest Metropolitan Areas, 2000
(Ranked by Middle-Income Share)**

Metropolitan Area	Very Low Income	Low Income	Moderate Income	High Moderate Income	High Income	Very High Income	Addend Lower Income	Addend Middle Income	Addend Higher Income
1 Scranton Wilkes-Barre Hazleton, PA MSA	0.5	12.6	47.8	26.4	9.9	2.7	13.2	74.2	12.6
2 Nassau-Suffolk, NY PMSA	0.7	14.4	36.7	28.0	13.3	6.9	15.1	64.7	20.2
3 Grand Rapids-Muskegon-Holland, MI MSA	5.4	18.3	30.4	29.0	12.9	4.0	23.7	59.4	17.0
4 Tacoma, WA PMSA	3.2	18.7	21.3	36.8	18.1	1.9	21.9	58.1	20.0
5 Harrisburg-Lebanon-Carlisle, PA MSA	4.3	20.3	32.6	24.6	14.5	3.6	24.6	57.2	18.1
6 Allentown-Bethlehem-Easton, PA MSA	6.5	17.4	29.7	25.4	16.7	4.3	23.9	55.1	21.0
7 Sarasota-Bradenton, FL MSA	0.7	21.7	27.3	27.3	12.6	10.5	22.4	54.5	23.1
8 Greenville-Spartanburg-Anderson, SC MSA	4.4	22.3	35.9	18.4	12.1	6.8	26.7	54.4	18.9
9 Wilmington-Newark, DE-MD PMSA	6.5	18.0	30.9	23.0	13.7	7.9	24.5	54.0	21.6
10 Seattle-Bellevue-Everett, WA PMSA	1.9	20.7	28.1	25.8	17.2	6.3	22.6	53.9	23.5
11 Youngstown-Warren, OH MSA	9.0	22.4	27.6	25.6	12.8	2.6	31.4	53.2	15.4
12 Portland-Vancouver, OR-WA PMSA	2.2	22.2	31.3	21.2	16.9	6.3	24.3	52.5	23.1
13 Little Rock-North Little Rock, AR MSA	5.9	21.3	33.8	18.4	14.7	5.9	27.2	52.2	20.6
14 Nashville, TN MSA	7.1	21.0	31.5	20.6	9.2	10.5	28.2	52.1	19.7
15 Greensboro Winston-Salem High Point, NCMSA	4.3	21.8	30.0	21.4	15.2	7.4	26.1	51.4	22.6
16 Middlesex-Somerset-Hunterdon, NJ PMSA	4.2	19.7	30.1	21.2	17.8	6.9	23.9	51.4	24.7
17 Jacksonville, FLMSA	5.1	26.2	31.8	19.5	9.7	7.7	31.3	51.3	17.4
18 Ann Arbor, MIPMSA	5.4	19.9	21.7	29.5	18.7	4.8	25.3	51.2	23.5
19 Dayton-Springfield, OHMSA	7.1	21.4	27.3	23.5	14.7	5.9	28.6	50.8	20.6
20 Pittsburgh, PAMSA	4.9	24.4	31.9	18.4	12.9	7.5	29.3	50.3	20.4
21 Minneapolis-St. Paul, MN-WI MSA	6.1	20.7	29.5	20.7	16.8	6.3	26.8	50.1	23.1
22 Knoxville, TN MSA	10.2	21.9	27.7	21.9	10.2	8.0	32.1	49.6	18.2
23 Salt Lake City-Ogden, UT MSA	2.9	21.1	26.4	22.9	18.9	7.9	23.9	49.3	26.8
24 Toledo, OH MSA	10.0	21.9	26.9	21.3	13.1	6.9	31.9	48.1	20.0
25 Jersey City, NJ PMSA	0.6	24.5	25.8	21.9	15.5	11.6	25.2	47.7	27.1
26 Monmouth-Ocean, NJ PMSA	5.5	20.5	27.2	20.5	15.0	11.4	26.0	47.6	26.4
27 Buffalo-Niagara Falls, NY MSA	10.8	21.0	23.8	23.8	15.7	4.9	31.8	47.6	20.6
28 McAllen-Edinburg-Mission, TX MSA	0.0	28.8	31.3	16.3	7.5	16.3	28.8	47.5	23.8
29 San Jose, CA PMSA	3.9	22.6	24.6	22.8	14.2	11.9	26.4	47.5	26.1
30 Albany-Schenectady-Troy, NY MSA	8.5	21.4	28.1	19.2	18.3	4.5	29.9	47.3	22.8
31 Syracuse, NYMSA	9.8	18.0	28.8	18.0	20.0	5.4	27.8	46.8	25.4
32 Vallejo-Fairfield-Napa, CA PMSA	1.9	27.2	24.3	22.3	20.4	3.9	29.1	46.6	24.3
33 Rochester, NY MSA	14.7	17.4	26.4	19.8	15.9	5.8	32.2	46.1	21.7
34 Charlotte-Gastonia-Rock Hill, NC-SC MSA	5.1	26.1	30.2	15.9	10.5	12.2	31.2	46.1	22.7
35 Hartford, CT MSA	13.8	16.3	22.3	23.4	17.4	6.7	30.1	45.7	24.1
36 Cincinnati, OH-KY-IN PMSA	11.1	22.9	24.1	21.6	12.3	8.0	33.9	45.7	20.4
37 Omaha, NE-IA MSA	5.0	24.9	26.2	19.5	15.4	9.0	29.9	45.7	24.4
38 Orlando, FL MSA	2.2	23.5	29.9	15.7	14.8	13.9	25.6	45.7	28.7
39 Akron, OH PMSA	11.5	22.4	23.0	21.2	13.3	8.5	33.9	44.2	21.8
40 Tampa-St. Petersburg-Clearwater, FL MSA	2.8	26.1	27.0	18.0	14.3	11.8	28.9	45.0	26.1

Protecting and Restoring Neighborhoods in a Post-Foreclosure Environment:
 Customizing Interventions for Your Neighborhoods

**Table B.2 Share of Neighborhoods by Income Category, 100 Largest Metropolitan Areas, 2000
 (Ranked by Middle-Income Share), cont.**

Metropolitan Area	Very Low Income	Low Income	Moderate Income	High Moderate Income	High Income	Very High Income	Addend Lower Income	Addend Middle Income	Addend Higher Income
41 Ventura, CA PMSA	4.5	24.0	25.3	19.5	18.2	8.4	28.6	44.8	26.6
42 Indianapolis, IN MSA	7.8	29.4	20.4	24.3	11.1	6.9	37.2	44.7	18.0
43 Boston, MA-NH PMSA	8.2	20.5	26.0	18.5	15.3	11.4	28.8	44.5	26.7
44 St. Louis, MO-IL MSA	10.8	24.0	24.2	20.2	11.9	8.8	34.8	44.4	20.8
45 Mobile, AL MSA	13.2	19.1	31.6	12.5	17.6	5.9	32.4	44.1	23.5
46 Richmond-Petersburg, VA MSA	10.2	22.0	24.9	19.2	15.1	8.6	32.2	44.1	23.7
47 Springfield, MA MSA	14.8	16.5	22.6	20.9	21.7	3.5	31.3	43.5	25.2
48 Providence-Fall River-Warwick, RI-MA MSA	9.1	20.9	22.0	21.3	20.5	6.3	29.9	43.3	26.8
49 Bergen-Passaic, NJ PMSA	9.3	18.6	22.3	20.6	17.0	12.1	27.9	42.9	29.1
50 Wichita, KS MSA	3.7	29.4	22.8	19.9	14.7	9.6	33.1	42.6	24.3
51 Detroit, MI PMSA	12.7	19.6	21.5	20.6	14.5	11.1	32.3	42.1	25.6
52 Sacramento, CA PMSA	6.4	24.8	20.1	22.0	16.7	10.0	31.2	42.1	26.7
53 Raleigh-Durham-Chapel Hill, NC MSA	9.8	22.9	21.0	21.0	15.1	10.2	32.7	42.0	25.4
54 Fort Lauderdale, FL PMSA	4.0	26.0	22.0	19.9	13.0	15.2	30.0	41.9	28.2
55 New Haven-Meriden, CT PMSA	12.3	22.1	19.7	22.1	15.6	8.2	34.4	41.8	23.8
56 Charleston-North Charleston, SC MSA	9.7	25.7	23.0	18.6	11.5	11.5	35.4	41.6	23.0
57 Riverside-San Bernardino, CA PMSA	4.5	28.7	23.7	17.9	13.6	11.7	33.2	41.6	25.2
58 Tulsa, OK MSA	3.2	25.9	25.9	15.4	15.0	14.6	29.1	41.3	29.6
59 Cleveland-Lorain-Elyria, OH PMSA	14.4	20.4	20.0	21.0	15.6	8.5	34.9	41.0	24.1
60 Las Vegas, NV-AZ MSA	1.6	22.8	22.5	18.5	23.9	10.7	24.4	41.0	34.6
61 Philadelphia, PA-NJ PMSA	10.7	18.2	20.6	20.1	17.9	12.6	28.8	40.7	30.5
62 Kansas City, MO-KS MSA	9.4	26.0	23.7	17.0	13.4	10.5	35.4	40.7	23.9
63 Gary, IN PMSA	11.0	26.5	19.9	20.6	20.6	1.5	37.5	40.4	22.1
64 Albuquerque, NM MSA	3.4	26.1	23.9	16.5	18.8	11.4	29.5	40.3	30.1
65 Baltimore, MD PMSA	12.6	22.1	22.1	17.7	16.9	8.5	34.8	39.8	25.4
66 Washington, DC-MD-VA-WV PMSA	7.9	24.8	20.0	19.8	14.3	13.3	32.7	39.8	27.6
67 Louisville, KY-IN MSA	6.3	28.5	21.3	18.4	15.5	10.0	34.7	39.7	25.5
68 Milwaukee-Waukesha, WI PMSA	18.4	20.3	23.3	16.4	16.1	5.5	38.7	39.7	21.6
69 San Francisco, CA PMSA	7.3	21.2	23.9	15.6	17.2	14.8	28.5	39.5	32.0
70 Stockton-Lodi, CA MSA	6.7	25.2	16.0	23.5	21.0	7.6	31.9	39.5	28.6
71 Denver, CO PMSA	4.1	27.4	19.5	19.9	17.9	11.0	31.6	39.4	29.0
72 Oakland, CA PMSA	11.0	21.5	24.6	14.7	14.1	14.1	32.5	39.3	28.2
73 Columbus, OH MSA	9.5	27.5	22.3	16.9	12.0	11.7	37.1	39.2	23.7
74 Fort Worth-Arlington, TX PMSA	6.6	26.2	24.5	14.7	17.0	11.0	32.9	39.2	28.0
75 Austin-San Marcos, TX MSA	7.5	27.8	21.0	17.9	13.9	11.9	35.3	38.9	25.8
76 San Diego, CA MSA	7.6	22.3	18.8	19.6	16.6	15.1	29.9	38.4	31.6
77 Norfolk-Virginia Beach-Newport News, VA-NC MSA	6.9	27.4	22.6	15.7	18.0	9.4	34.3	38.3	27.4
78 Oklahoma City, OK MSA	5.4	30.8	21.5	16.3	16.7	9.3	36.2	37.8	26.0
79 Birmingham, AL MSA	9.2	25.0	24.0	13.8	15.8	12.2	34.2	37.8	28.1
80 Honolulu, HI MSA	3.4	29.8	18.5	19.0	21.0	8.3	33.2	37.6	29.3

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**Table B.2 Share of Neighborhoods by Income Category, 100 Largest Metropolitan Areas, 2000
(Ranked by Middle-Income Share), cont.**

Metropolitan Area	Very Low Income	Low Income	Moderate Income	High Moderate Income	High Income	Very High Income	Addend Lower Income	Addend Middle Income	Addend Higher Income
81 Atlanta, GA MSA	10.5	25.8	22.0	15.4	13.8	12.5	36.3	37.4	26.3
82 Baton Rouge, LA MSA	11.9	22.9	22.0	15.3	18.6	9.3	34.7	37.3	28.0
83 Columbia, SC MSA	7.1	29.2	22.1	15.0	18.6	8.0	36.3	37.2	26.5
84 Chicago, IL PMSA	12.3	24.8	19.8	16.6	14.7	11.8	37.1	36.4	26.5
85 Fresno, CA MSA	4.6	29.3	19.0	17.2	10.3	19.5	33.9	36.2	29.9
86 New Orleans, LA MSA	14.3	23.9	19.0	16.1	13.2	13.5	38.2	35.1	26.8
87 Phoenix-Mesa, AZ MSA	5.3	29.0	16.5	18.3	16.4	14.5	34.3	34.9	30.9
88 San Antonio, TX MSA	3.5	37.8	17.3	17.0	10.3	14.1	41.3	34.3	24.4
89 West Palm Beach-Boca Raton, FL MSA	5.4	26.8	18.8	15.3	16.9	16.9	32.2	34.1	33.7
90 Miami, FL PMSA	7.6	29.0	18.8	14.4	13.2	17.0	36.7	33.1	30.2
91 Tucson, AZ MSA	5.1	29.7	17.9	14.9	16.4	15.9	34.9	32.8	32.3
92 Orange County, CA PMSA	3.7	27.3	17.1	15.6	20.6	15.7	30.9	32.7	36.4
93 El Paso, TX MSA	6.3	32.5	20.6	11.9	13.5	15.1	38.9	32.5	28.6
94 Bakersfield, CAMSA	3.7	29.9	15.7	16.4	18.7	15.7	33.6	32.1	34.3
95 Dallas, TX PMSA	9.1	30.1	18.7	12.5	12.2	17.3	39.2	31.3	29.5
96 Newark, NJ PMSA	16.0	23.4	14.3	16.0	15.4	14.8	39.5	30.4	30.2
97 Houston, TX PMSA	8.4	31.3	15.4	14.6	12.0	18.3	39.7	30.0	30.3
98 Memphis, TN-AR-MS MSA	16.3	25.5	15.2	14.4	14.1	14.4	41.8	29.7	28.5
99 New York, NY PMSA	11.1	23.4	16.2	13.4	15.1	20.8	34.5	29.6	35.9
100 Los Angeles-Long Beach, CA PMSA	8.5	28.7	14.8	13.5	13.6	20.8	37.3	28.3	34.4

Source: *Where Did They Go? The Decline of Middle-Income Neighborhoods in Metropolitan America*, Jason C. Booza, Jackie Cutsinger, and George Galster, June 2006, The Brookings Institution, Living Cities Census Series

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Tab 11: RESOURCES

www.dataplace.org for a user-friendly source of information from federal data sources, including the Home Mortgage Disclosure Act.

www.ffiec.gov/hmda for background on Home Mortgage Disclosure Act and links to more information on using the data.

www.loanperformance.com for information on First American Title's Loan Performance Data Base.

www.responsiblelending.org for all the latest research, policy analysis, best practices, and legislative news on credit issues, mortgage lending, and foreclosure from the Center for Responsible Lending – perhaps the number one source of breaking news on the foreclosure meltdown.

<http://www.nw.org/Network/neighborworksProgs/foreclosuresolutions> for NeighborWorks America's Center on Foreclosure Solutions, including emerging understanding of the foreclosure meltdown and nation-wide efforts to intervene.

www.huduser.org for HUD-sponsored and other research, data, and news on housing markets.

<http://www2.urban.org/nnip/ncua/ncdb> for The Urban Institute's discussion of the Neighborhood Change Database and User's Guide.

<http://www.geolytics.com/USCensus,Neighborhood-Change-Database-1970-2000> for information on ordering the Neighborhood Change Database and other products for demographic analysis.

<http://www.rw-ventures.com> for information on the Dynamic Neighborhood Taxonomy.

<http://livingcities.brookings.edu> for more information on the Living Cities Census series that informs our "Big Picture" consideration of local and neighborhood housing markets.

<http://www.livingcities.org> for an overview of the national community development initiative, which leverages public, non-profit, and private sector resources toward innovations that will reinforce and stimulate urban vitality.

<http://www.urban.org/center/met/index/cfm> for The Urban Institute's Metropolitan Housing & Communities Policy Center, for continuing research and policy perspectives on housing market and related community development issues.

<http://www.brookings.edu/metro.aspx> for The Brookings Institution's Metropolitan Policy Program, where much of the work on weak market cities and research cited in the course manual originate.

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ROBUST REVITALIZATION: CONNECTING PEOPLE, PLACE AND RESOURCES FOR COMMUNITY-DRIVEN NEIGHBORHOOD CHANGE

By Katherine Bailey, AICP Copyright©2004

The Robust Revitalization Approach to Neighborhood Change

Robust revitalization embodies a **context-based, collaborative, comprehensive, equitable** and **sustainable** approach to neighborhood revitalization. This approach requires broad community involvement where the success of the effort depends upon the combined investment of time, energy, creativity and resources by all the stakeholders of the neighborhood – from current residents to others who work, attend school, play, or otherwise invest in the neighborhood. The following detail describes the types of issues and dynamics at play in robust neighborhood revitalization and can be used as a framework to help anyone prepare for their own revitalization initiative or to adjust a revitalization effort in progress.

Context-Based

- Using democratic principles in a neighborhood revitalization effort, puts residents in charge from the beginning, to the extent of their capacity to organize and lead the effort.
- If resident capacity is lacking, incorporates leadership training to cultivate a democratic, resident-led neighborhood initiative.
- Flows from recognition and understanding of the history, culture and collective values of residents and other stakeholders, who have shaped the neighborhood in the past and will continue to influence neighborhood change in the future.
- Defines neighborhood boundaries through consensus of residents and other stakeholders using historical accounts of the neighborhood's development and natural and man-made features that help define its edges.
- Adapts neighborhood revitalization best practices based upon a series of analyses of the specific neighborhood.

A note on context: Every community and neighborhood begins a revitalization process with the givens of their local context. Robust revitalization takes into account that each community has a unique combination of interested people, history and culture, creative energy, motivation, capacity and resources. This model provides a framework for organizing the effort and is meant to be followed to the greatest extent possible, as it makes sense within the local context.

Collaborative

- Brings together - from the beginning - representatives of the broad range of residents and other stakeholders to share ideas, identify opportunities to use everyone's talents and resources, and encourage synergy.

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- Maintains a fully inclusive process through ongoing community dialogue, consensus-building and action.
- Parties of a true collaboration will always seek common ground, encourage broad participation and keep the effort moving forward, while addressing objections and concerns in a respectful and effective manner.

Comprehensive

- Encompasses the broad categories of social (the people), physical (the place), economic (the money), and political (the politics) issues.
- Includes individuals, community organizations, and institutions, which include large businesses in the community (per Kretzmann and McKnight's Building Communities from the Inside Out, 1993).
- Includes all sectors - public, private, and nonprofit.
- Takes into account the neighborhood's place in the larger geographic mix of the city, county, region, state and country.
- Includes research to understand the neighborhood's characteristics, dynamics, assets and challenges, including but not limited to the following categories:
 - History
 - Culture and values
 - Demographics
 - Social conditions and networks
 - Educational experience and opportunities of residents
 - Land use and zoning
 - Housing and real estate market
 - Property conditions
 - Infrastructure conditions (streets, sidewalks, water, sewer, drainage, lighting...)
 - Capital improvement program (funding for infrastructure improvements)
 - Urban design and architecture
 - Historic preservation
 - Public buildings and community institutions (libraries, schools, hospitals...)
 - Transportation networks (pedestrian, bicycle, mass transit, ride sharing, vanpools, traffic calming, automobile...)
 - Economic development (job training, employment opportunities, neighborhood business activity...)
 - Environmental quality and resources (air, water, soil... – pollution/clean-up?)
 - Safety and security
 - Recreation and greenspace
 - Arts and cultural resources
 - Community assets (people skills/talents; financial, in-kind and time contributions)
 - Partners analysis (current and potential)
 - Political environment and power analysis
- Time frames for revitalization include short-term (1-2 years), mid-term (3-7 years), and long-term (8-20 years).

Equitable

- Includes analysis of culture, values and power dynamics of the neighborhood.
- Is respectful of the existing cultural fabric of the neighborhood.
- Takes into account the motivations of residents and other stakeholders.
- Institutionalizes ways to include diverse people and interests in a neighborhood revitalization initiative - from the beginning and throughout the process.

Sustainable

- Uses an organized approach where the community:
 - Identifies all stakeholders and potential collaborators (process ongoing).
 - Creates a neighborhood analysis.
 - Builds a consensus vision.
 - Determines the neighborhood's broad priorities (passions).
 - Identifies and cultivates existing and new resources (ongoing).
 - Develops outcomes/goals, neighborhood indicators for those outcomes/goals, strategies, SMART (Specific, Measurable, Aggressive yet Achievable, Relevant, Time-bound – per Doug Smith's Make Success Measurable, 1999) objectives, action steps, and an evaluation plan.
 - Takes action.
 - Reviews and measures progress and impact on the neighborhood (evaluation).
 - Celebrates what's working and analyzes what's not working.
 - Adjusts to new information and change.
 - Refocuses on the vision.
 - Develops revised outcomes/goals, neighborhood indicators, strategies and SMART objectives as needed.
 - Continues the cycle....
- Taps into residents' and other stakeholders' motivations for becoming involved and institutionalizes opportunities for them to use their creativity, capacities and other assets.
- Builds the leadership skills and technical capacity (neighborhood research, techniques, tools and best practices) of residents and other stakeholders to accomplish revitalization and ensure ongoing neighborhood self-management.
- Stays focused on the vision, which will continue to generate energy for and commitment to revitalization efforts.
- Helps people internalize and take ownership of the vision by including graphic representations of the vision in all revitalization presentations.
- Uses strategies that:
 - Ensure that it makes economic and emotional sense for people to invest time, energy and money in the neighborhood.
 - Create and sustain a broad range of housing choices to attract residents with a mix of incomes.
 - Include mechanisms to influence people's investment choices, which drive both the neighborhood and regional markets.

Robust Revitalization Community Involvement Roles

Listed below are six important roles that neighborhood revitalization participants assume by virtue of personality, capacity and interest. They range from most intensely involved with a high degree of responsibility in the revitalization effort to least intensely involved to stay minimally connected within a community:

- **“Activist/Agitator”**: Initiates ideas and works relentlessly to build interest and support where there is little or none. These catalysts for change think outside the box, spark creativity in others, and challenge them to do bold things. The activist/agitator might be adored, or considered a pain in the backside, but if a community will stay open to hearing and seriously considering the ideas of this highly energized independent thinker, fresh ideas and new opportunities can emerge - sometimes through brainstorming beyond the initial concept - that benefit a neighborhood, and often, the larger community.
- **“Process Architect”**: Takes responsibility for shepherding the entire process to fruition. Process architects are involved in the initial design, organizing and ongoing implementation of the neighborhood revitalization process (from community engagement and the consensus-building community dialogue process through neighborhood analysis, visioning, implementation and evaluation). People who gravitate toward this role are often natural leaders and this role provides additional leadership skill-building opportunity. No revitalization effort will be context-based, equitable or sustainable unless residents and other local stakeholders are meaningfully involved as process architects.
- **“Neighborhood Champion”**: Maintains a positive and supportive attitude about the neighborhood. Regardless of the challenges to accomplishing revitalization or the audience, this individual will always be the voice for what is working in the neighborhood and what positive change is possible. The neighborhood champion is not necessarily looking for the limelight or a leadership role, but is providing that consistent, positive energy and thinking that is so important for moving revitalization efforts forward.
- **“Bridge Builder”**: Participates regularly and/or provides leadership role in community dialogues to build relationships, trust, consensus and networks through round tables, forums, study circles, small- and large-group consensus-building meetings, etc. Bridge builders are invaluable for their abilities to listen, communicate well, be empathic and help others focus on the critical issues. During times of crisis these individuals, who are often the most highly-respected and trusted people in the community, are called upon to facilitate communication between factions with competing interests to help them find common ground and agree on actions that keep the revitalization momentum going.
- **“Neighborhood Engager”**: Participates in specific neighborhood revitalization events, as well as informal exchanges with neighbors. Neighborhood engagers are vital to attaining and maintaining a high level of participation in both planned

revitalization activities and impromptu neighborhood encounters. These are the folks who talk to each other on the street, across the fence, on the bus to work, etc. They are likely to take responsibility for their piece of the revitalization puzzle – as a block captain, for instance. Neighborhood engagers want to interact formally and informally; they bring the critical mass of participation to the revitalization effort. Their vital contribution helps develop and sustain the neighborhood’s institutional memory, keeps the revitalization community network strong and active, and shows policy makers, potential resource partners, and each other that the revitalization effort is broad-based and powerful.

- **“Connected Observer”**: Completes surveys that come to residence, reads newsletters to stay informed, etc. Connected observers are interested in protecting their own investment and may want to satisfy their curiosity about what’s going on in the neighborhood, but don’t have interest in going to meetings or special events. For instance, they might agree, if asked, to be interviewed by a neighborhood association member, or they may observe what’s happening on their block, but would not necessarily call about something they saw; their input would have to be sought. Connected observers are vital to help keep a finger on the pulse of the broader neighborhood.

Each of these types of individuals is essential to the success of a neighborhood revitalization effort. Together, they bring the breadth of skills, motivation and interest needed. They also provide a balanced and holistic community involvement climate so all the steps in the revitalization process go forward with participation at every level of intensity and every step of the way. Within each of these categories it is important to have depth, as well as breadth, in numbers to make leadership development and succession planning possible.

The **practical challenges** to ensuring this high degree of involvement are to:

- set up a system to seek the involvement of a **large variety and number** of individuals so that all the roles are covered with **depth**,
- create ways for individuals to **self-select** the type of involvement that is most **comfortable and motivating** to them, and
- build into every step of the process **opportunities** for individuals performing each of these roles to **participate in a meaningful way**.

While all of these people are essential to success, they will not always agree on approach or action steps; there will be optimists, pessimists and, in some cases, antagonists. At any point, individuals may take on a negative personality type:

- **“Obstructionist”**: Sometimes an obstructionist’s motivation is issue-oriented. In those cases, the person could also be filling one of the previously-defined roles and have an agenda or point to make concerning just that issue. Occasionally, an obstructionist brings a negative spin to every discussion in which s/he participates. Regardless of topic, s/he will offer why it cannot be accomplished – a glass half-empty attitude. While it is helpful to have someone play the devil’s advocate in discussions, some obstructionists are not helpful in this regard, as you can count on

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a negative comment in every instance. This predictable negativity may occur because the obstructionist enjoys being contrary, is unable to shake a negative outlook, has an agenda of disruption, or lacks the ability to discern the difference between helpful critical feedback and unfocused complaining. Whatever the obstructionist's motivation, the challenge for people working toward revitalization is to stay positively focused on the neighborhood vision and outcomes, working methodically through each obstacle in a respectful but decisive manner.

The **art** to robust revitalization is working with the combination of issues, personalities and interests to **find common ground, encourage broad participation** and **keep the effort moving forward**, while addressing objections and concerns in a respectful and effective manner.

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ABOUT THE INSTRUCTOR

Phyllis G. Betts, Ph.D. and Director
Center for Community Building and Neighborhood Action
School of Urban Affairs and Public Policy
The University of Memphis
pbetts@memphis.edu

Phyllis Betts is the founding director of the Center for Community Building and Neighborhood Action (CBANA) at the University of Memphis, whose mission is to “link research with action” for neighborhoods and families. She has over twelve years recent experience working with community development organizations and agencies, including both practitioners and grassroots stakeholders, with a special emphasis on how activists can work with researchers to create “actionable knowledge” and design locally meaningfully interventions. Her work revolves around sustaining neighborhood housing markets and enhancing quality of life in low-moderate income neighborhoods; she is also interested in how neighborhood quality influences other outcomes, such as health or youth development, and is a Research Fellow with both The Urban Child Institute in Memphis and the Center for Research on Women at the University of Memphis. She has a PhD in Sociology from the University of Chicago, with a special emphasis on urban and community studies and poverty and social inequality, and was an original member of the research team that documented the relationship between the country’s first avowed “community development bank” (Chicago’s ShoreBank) and the community of which it was a part (South Shore.)

Dr. Betts is the research partner for the Community Development Council of Greater Memphis and the Shelby County Anti-Predatory Lending Coalition on mortgage lending and foreclosure and for the Problem Properties Collaborative on strategies for dealing with blighted and vacant properties; the coordinator of the SouthEast Memphis Initiative, a public-private comprehensive community initiative working to stabilize neighborhoods of choice in a recently annexed part of Memphis; the evaluator for four HOPE VI redevelopment projects in terms of their impact on neighborhoods; a pilot site partner for The Brookings Institution Urban Markets Initiative, which supported much of her original work on using local data sources to understand housing markets; and the lead organization partner in Memphis for The Urban Institute’s National Neighborhood Indicators Partnership.

Dr. Betts has thirty years teaching experience at the University of Memphis and the University of North Carolina Asheville, has been awarded more than \$2,000,000 in funded research grants, and has been involved as a researcher, consultant, or evaluator with projects funded or sponsored by The Brookings Institution, The Urban Institute, the Fannie Mae Foundation, HUD-HOPE VI, the Ford Foundation, Seedco Inc., and the Pew Charitable Trusts; and has received local funding from the City of Memphis, The Urban Child Institute, the Community Foundation of Greater Memphis, the Assisi Foundation, the RISE Foundation, and the Women’s Foundation for a Greater Memphis.

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Tab 13: HANDOUTS