Live Towerview
Building a Neighborhood of Choice

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Introduction

There are a number of neighborhoods in Racine that are fundamentally sound. They have significant values, a sense of place, a diversity of income levels, and a history of commitment to their communities. These neighborhoods and their long-term health are important to Racine, and its growth as a city they need attention.

Southside Racine is an extremely diverse neighborhood in terms of people, household income level, and housing type. Many of the people who have chosen the neighborhood as their home like this diversity and want to see it maintained.

At the same time, they recognize the issues that make the neighborhood vulnerable and want to see it progress in a positive direction.

Neighborhood Housing Services of Southeastern Wisconsin (NHS) has twenty-five years of experience in community development in this region. Initially working in Kenosha, NHS expanded into Racine in 2001, focusing on the neighborhood just south of downtown. The mission of NHS is to renew pride, restore confidence, promote reinvestment, and revitalize the NHS neighborhoods through the efforts of local residents acting in concert with financial institutions, corporate enterprise, the business community, foundations, and local government.

The Healthy Neighborhoods Approach is a way of intervening in older middle-market neighborhoods that addresses four areas: neighborhood image, the local real estate market, physical conditions, and how the neighborhood is managed by residents. At the core of the Approach is the idea that neighborhoods are healthy when they make economic sense for their investment of time, energy, and resources and when neighbors have the capacity to manage day to day issues.

Efforts to improve neighborhoods need to begin with the neighborhood and how it is working, not just the deployment of certain programs. In developing this plan, input was gathered from neighborhood residents, business people, and public officials through a series of individual meetings and a large community meeting held on May 15, 2008. This input helped shape an understanding of how the neighborhood is working and what residents and other key partners see as a positive future. There is a strong connection between what people talked about wanting to see in their neighborhoods and the elements of the Healthy Neighborhoods Approach.

The purpose of this plan is to provide guidance to all those concerned about neighborhood revitalization in Racine around the most effective alignment of strategies to outcomes and how resources can best be allocated to maximize neighborhood impact.

This report will begin with an assessment of existing conditions on the Southside, drawn from the individual meetings and from the community meeting. It will then describe the Healthy Neighborhoods Approach and why such an approach makes sense for Racine and for the Southside neighborhood.
Such an approach will emphasize things like block projects that target critical neighborhood assets.

The Real Estate Market

The real estate market is a defining element in neighborhood health.

In this neighborhood, every year approximately 100 properties change hands. How they transition is critical to the future of the neighborhood.

Over a four-year period, sales prices in all of Racine were fairly stable with only a modest decline in prices (-5.4%) while the subject neighborhood showed a net appreciation (7.3%) over the same period.

The table below compares the median sales prices for Racine with the sales prices in the Southside neighborhood.

<table>
<thead>
<tr>
<th>Year</th>
<th>Racine</th>
<th>Southside</th>
</tr>
</thead>
<tbody>
<tr>
<td>2004</td>
<td>$139,000</td>
<td>$76,400</td>
</tr>
<tr>
<td>2005</td>
<td>$141,000</td>
<td>$85,000</td>
</tr>
<tr>
<td>2006</td>
<td>$141,000</td>
<td>$95,000</td>
</tr>
<tr>
<td>2007</td>
<td>$138,250</td>
<td>$82,000</td>
</tr>
</tbody>
</table>

In terms of properties, some are transition- ing, an analysis of real estate sales trans- actions over the period 2004-2007 shows that of the 407 transactions listed:

- 133 (32.7%) were from homeowners to new home buyers;
- 89 (21.9%) were from investors to homeowners, a positive sign;
- 54 (13.3%) were from homeowners to investors, representing a loss of homeowner occupied units;
- 131 (32.2%) were from investor owners to investor owners, representing a fairly significant number of properties staying in the investor inventory.

In other words, while 222 properties transitioned to owners, a fairly large number, 185, remained or came into the investor inventory over this period.

Physical Conditions

Residents in the interviews and focus groups recognized the strengths of the neighborhood's architecture and special features like wide streets, street trees, certain brick paved streets, and front porches. But they also recognized the number of poorly-maintained homes, particularly those owned by investors, contributing to a feeling that certain blocks seem out of control.

Residents recognized the parks as significant assets. Some acknowledged that social conditions around Hamilton Park had improved. At the same time, both Hamilton Park and West Park lacked an identity as special places. Both parks lack visible signage and appeal under-maintained.

While neighbors saw the wide streets as a positive, they also recognized that speeding cars were all too frequent and created a safety hazard.

Neighborhood Management / Social Connections

It was clear through all the interactions with neighbors and other stakeholders that there was tremendous pride and loyalty to the neighborhood. There were active crime watch groups in the neighborhood and these groups had a significant measure of success in reducing crime.

There is a strong presence of various institutions and major employers in the neighborhood, representing a resource that has yet to be fully tapped.

The outreach efforts conducted in the preparation of this plan found a few people who were willing to take on some leadership roles — at least to the extent of pulling together some of their neighbors for a block meeting. This is a positive sign that suggests that the more outreach there is to neighbors, the more likely additional people interested in improving their blocks will emerge.

At the same time people acknowledged the need for a broader, more organized voice for the neighborhood that was focused on positive activities for the neighborhood. They acknowledged that while the Hispanic population was increasing, this group is disconnected from the neighborhood and there was a need to get more Hispanic families involved in neighborhood activities.

To summarize the findings and lessons from the interviews and community meetings:

1. The neighborhood has tremendous locational advantages that need to be recognized as outweighing its disadvantages in building a more positive image.
2. The neighborhood needs more homeowners — particularly those who have the capacity to make improvements in older homes — putting their stake in the ground as committed to the neighborhood.
3. The fact that the neighborhood has some of these homeowners now — including people who have moved here from outside Racine and who work locally — suggests that these market segments can be expanded upon to attract people to the neighborhood.
4. There is a standard that defines what a house in the neighborhood should look like that is already in place to a degree.
5. While it may not be feasible at this time to build a neighborhood-wide organization, there are substantial untapped opportunities to engage neighbors in small-scale block projects that enhance neighborhood pride, strengthen social connections, and build leadership capacity.

People’s sense of neighborhood conditions and what was desired in terms of change suggest that the Healthy Neighborhoods Approach might provide a good fit as a framework for intervening in this neighborhood.

The next section of this plan will describe some of the basic ideas that are part of the Healthy Neighborhoods Approach and then the focus will shift to how this approach can be implemented.
The Healthy Neighborhoods Approach

Understanding the Healthy Neighborhoods Approach is a simple Theory of Change:

**Neighborhoods are healthy when:**
1. They have a positive identity and image that attracts investment;
2. They have a real estate market where values are improving and homeownership is stable and predictable;
3. Physical conditions reflect pride of ownership and improvements raise the overall standards in the neighborhood;
4. There is a strong level of social connection and neighbors have the capacity to manage day-to-day issues.

**Interventions to improve neighborhoods:**
1. Encourage people to invest in home improvement;
2. Attract home buyers with choices to the neighborhood;
3. Engage neighbors in grassroots activities to improve their block and the neighborhood;
4. Are intentional about improving neighborhood image and identity.

Much of the work of community development, including work in Racine, has focused on supporting groups to do isolated housing “projects” versus supporting strategies aimed at strengthening neighborhoods. Success is all too often measured by how much subsidy is used, ignoring whether these projects actually have a positive impact on neighborhoods. Several residents interviewed pointed out that buildings that had been acquired by a non-profit for affordable housing had become the problem building on the block.

Often loans are made to individual borrowers that achieve only minimum standards of rehab. The goal is to make as many loans as possible instead of treating each house as a billboard that can signal real improvement to neighbors and stimulate more work. Money is spent, loans are made — but impact is hard to discern.

Too often interventions are isolated and disconnected to a more comprehensive strategy for neighborhood change. This often winds up hurting rather than helping neighborhoods. The City may make 10 loans in a neighborhood, but if those loans result in chain link fences, poorly redone porches, or no landscaping, a message is sent to other owners that it is not worth making a significant investment in their properties, serving to reduce people’s expectations about the future of the neighborhood.

The Healthy Neighborhoods Approach is a different way of intervening in neighborhoods. It is proactive, allocating resources not just to programs, but to achieve revitalization outcomes. It values the homeowner and not the non-profit as the key decision maker and focuses on encouraging decisions that benefit both the individual and the neighborhood. Rather than focusing all resident activities on solving problems, the Healthy Neighborhoods Approach builds around strengths and engages neighbors in positive activities that help build a stronger image for the neighborhood.

In cities like Racine, it is important to position older neighborhoods as places of choice. Since neighborhoods are always changing — people are always moving in and out — neighborhoods need to attract solid home buyers who have the capacity to invest in upkeep and improvement if they are going to be stable, improving places. Marketing neighborhoods to attract people who will play a positive role with their neighbors is an important component of the approach.

**Naming Towerview**

In order to give this part of the neighborhood a greater identity as a special place, NHS began referring to a section of the Southside as Towerview. Deriving from the shared view neighbors have of the SC Johnson Tower designed by Frank Lloyd Wright, the name links the neighborhood to its historic past and a unique feature.

Naming Towerview is an important first step in creating a more positive image for this part of Racine. It links the neighborhood to a highly identifiable asset and connotes the specialness of the place. The success of this image building effort is driven by the continuing use of the name until the neighborhood is referred to consistently as Towerview by city officials, realtors, and neighborhood residents.

The Frank Lloyd Wright designed SC Johnson Administration Building was built in the 1930's and is now a National Historic Landmark. SC Johnson offers tours of the great room each Friday.

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Outcomes and Measures

Outcomes define the end state toward which the work of neighborhood revitalization is directed. They provide a vehicle for “beginning with the end in mind.” Effective interventions are closely aligned with achieving outcomes.

The following set of outcomes provides the framework for intervention in Towerview.

**Outcomes**

**By 2012,** the neighborhoods of Towerview will be perceived as improving neighborhoods of choice. Towerview will be commonly used as a name for the neighborhood. This outcome relates to the image of Towerview and how it is perceived within Racine. One key marker of success is the use of the name Towerview in real estate ads and other mentions of the neighborhood.

**By 2012** the homeownership rate will increase by 15%. The percentage of sales from investors to homeowners will show a steady increase each year, moving from 55% in 2007 to 60% by 2012. Property values will reflect an appreciation level that for the city as a whole. Towerview will be respected within the City of Racine. It will receive its fair share of improvements and city services from the City and will not be a place where subsidized rental housing is concentrated. It will be clear from the interviews and public meetings that residents feel the neighborhood is treated as less than a stable, healthy place. Residents raised a concern that Section 8 rental housing is concentrated in the neighborhood and that code enforcement has been less than effective in dealing with absentee landlords. Success would be a reduction in Section 8 units, achieved in part through attracting more owner-occupants to the neighborhood, and a much higher level of accountability with code enforcement.

At the end of the four-year period, the level of expectations about the neighborhood will be higher. Higher standards of maintenance will be the norm rather than the exception, and there will be higher standards for public behavior. At the same time, residents will expect better code enforcement, better maintenance of public spaces by the City, and more neighbors will invest time and energy in various neighborhood activities.

Higher expectations are a critical component in healthy neighborhoods. When neighborhoods are weak, expectations about public and private reinvestment are low. When they are healthy, people expect certain things. They expect when a house goes up for sale it will be purchased by a homeowner, they expect problem behaviors will be sanctioned, and they expect the neighborhood will be treated fairly by the City. People are confident that the neighborhood will get better and their actions reflect that confidence. They will invest time and energy in neighborhood activities if they think something positive will occur and feel others will be involved as well.

**Measures**

The following measures reflect progress toward achieving these outcomes.

- **Increased use of the Towerview name** by the City, local realtors in listing notices, and residents, measured by a neighborhood confidence survey.
- **Increased levels of confidence in the neighborhood as measured by a neighborhood confidence survey.**
- **Increased number of positive media articles about Towerview.**
- **Greater number of grassroots improvement activities**, suggesting higher levels of perceived stability, confidence, and stronger social connections.
- **Number and dollar value of investment activities by residents and other partners indicating growing stability and confidence.**
- **Increase in residential sales to owner-occupants and a complementary decrease in sales to investors.**
- **Average home sale prices in the $100,000 – $150,000 range, with a level of appreciation equal to or greater than the City of Racine.**
- **Reduction in criminal activities as measured by police records.**
- **Higher levels of code compliance as measured by municipal records.**
- **Increased numbers of resident activities to improve their blocks or the neighborhood.**
- **An increase in the number of core neighborhood leaders to 50.**
Building a Neighborhood of Choice

Characteristics

The beautifully cared for 1600 Block of Park.

Strategies

The following strategies are designed to achieve the revitalization outcomes. Each contributes in some way to building a more positive image for Towerview, strengthening the neighborhood real estate market, raising physical standards, and strengthening social connections and neighborhood capacity.

Strategy: Improve the Overall Image of Towerview

The desired image of Towerview is one of a healthy, improving neighborhood and it is recognized as such by realtors, city government and new home buyers. It welcomes diversity and provides a place for a wide range of households to live in safety and security.

Identity and Signage

- Create signage at neighborhood gateways featuring the neighborhood logo.
- Produce house banners or flags with the neighborhood name and logo. These flags can be sold to neighbors at a modest price and/or given to new home buyers and loan customers. As an alternative to flags, address plates can be ordered and sold with the name of the neighborhood.
- The use of flags/banners/plaques and a signage is a media event and should receive coverage by the local press.
- Develop a system by which old banners are replaced with new ones.

Neighborhood Brochure

A well-designed, colorful brochure about the neighborhood can help form an image and an identity. The brochure should feature pictures of standard-setting homes and it should profile people who model the diversity of the neighborhood and tell why they like being there. The brochure goes to realtors, major employers, key institutions, the Chamber of Commerce, and the City of Racine.

Work with Realtors

Realtors need to receive more positive information about Towerview, but have been somewhat resistant to work as partners in the revitalization of Towerview. As a first step, one of the lending institutions should invite a group of realtors to a reception when the neighborhood logo and brochure are complete. The realtors will be asked to include the brochure in the listing packets they distribute. This reception should include neighbors who like living in Towerview to give testimony and can provide a forum to discuss future opportunities to work together.

It is unrealistic to think an interaction like this will convert all realtors to embrace a more positive view of the neighborhood. But it may encourage a few to recognize positive aspects of Towerview that they previously ignored.

Strategy: Market Towerview to Attract Home buyers

In the current real estate environment, home buyer demand is softening. The number of sales in Racine has been dropping, going from 410 in the fourth quarter of 2007 to 55 in the first quarter of 2008. In previous years, normal market functioning would provide home buyers for Towerview. But, as the overall market softens, it will be necessary to proactively market Towerview to attract more home buyers — if the desired outcome is to strengthen overall patterns of home-ownership and keep the neighborhood competitive for home buyer demand.

The goal is to attract a steady stream of home buyers, particularly those with the financial capacity to improve and maintain an older home. If the home-ownership rate is going to increase, the neighborhood needs 65-75 new homeowners a year.

Identity Market Segments

<table>
<thead>
<tr>
<th>Market Segment</th>
<th>Characteristics</th>
<th>Where to Reach Them</th>
</tr>
</thead>
<tbody>
<tr>
<td>Friends and family of existing homeowners</td>
<td>Diverse incomes and ethnic background</td>
<td>Through existing relationship with neighbors</td>
</tr>
<tr>
<td></td>
<td>Already have some attachment to neighborhood</td>
<td></td>
</tr>
<tr>
<td>Artists / Self-employed</td>
<td>May have higher tolerance for risk</td>
<td>Chicago Artist Coalition</td>
</tr>
<tr>
<td></td>
<td>Less security to live near work</td>
<td>Milwaukee arts groups</td>
</tr>
<tr>
<td></td>
<td>Need workspace in home</td>
<td>Chicago Reader</td>
</tr>
<tr>
<td></td>
<td>Looking for affordable home-ownership</td>
<td>Weekly Shepherd</td>
</tr>
<tr>
<td></td>
<td>No pre-conditioned negatives about the neighborhood</td>
<td></td>
</tr>
<tr>
<td>Chicago / Kenosha / NE Illinois / SE Wisconsin / Milwaukee tenants seeking home-ownership opportunities</td>
<td></td>
<td>Local newspapers</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Chicago Reader</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Weekly Shepherd</td>
</tr>
<tr>
<td>School parents</td>
<td>Already in the neighborhood</td>
<td>Local school</td>
</tr>
<tr>
<td></td>
<td>Participating in schools already</td>
<td></td>
</tr>
<tr>
<td></td>
<td>May have a reason to be close to school</td>
<td></td>
</tr>
<tr>
<td>Local employees</td>
<td>May prefer living close to work</td>
<td>SC Johnson</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Gateway College</td>
</tr>
<tr>
<td></td>
<td></td>
<td>City of Racine employees</td>
</tr>
<tr>
<td>Social workers</td>
<td>May have a higher acceptance of living in a diverse neighborhood</td>
<td>Social services agencies</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Networks of social workers</td>
</tr>
</tbody>
</table>

A few comments on this chart:

- The net for potential home buyers needs to be cast beyond Racine. Towerview needs to be seen as a regional choice neighborhood — one that can compete with a range of neighborhoods in Milwaukee, Chicago, and Kenosha as well as areas in northeastern Illinois. Marketing to buyers that live in Chicago Reader, Gateway College, and Washington, DC residents based on price differential and location. While Racine and surrounding cities do not enjoy the transportation linkage of Baltimore in its advertising to Washington, DC residents based on price differential and location. And Washington, there are growing numbers of people who do not need to live close to a job and could be attracted to a place with greater housing value.

- Neighborhoods attract buyers through word of mouth. The challenge is to develop a first group of buyers who will create some momentum to attract new buyers. At some point, there will be enough momentum to move the neighborhood toward a tipping point that will establish Towerview as a good choice.

- These target markets were chosen because there are already people in the neighborhood drawn from these groups. The challenge will be to expand rather than initiate their participation in the housing market.
Midwest Dragon Boat Race observers at 16th and Main Street. More than 50 Teams participate in the Rotary Club fundraiser for community projects.

Marketing Messages

• Towerview is an exciting, up and coming neighborhood for people who appreciate urban living close to downtown.
• Towerview has spacious, affordable homes.
• Special financing and technical assistance is available to make your home perfect for you.
• The neighbors of Towerview are diverse in income, ethnicity, age, profession. We have families with kids, empty nesters, and young couples and singles.
• Planned improvements make Towerview a great investment.
• From Towerview you can walk downtown and along the Lake.

Marketing Strategies

Establish a neighborhood marketing committee to oversee the development of marketing materials and make presentations to local employers, institutions, and realtor. This committee should include employers of major employers and may grow to include a local realtor.

Create a small incentive ($500) for neighbor referrals of home buyers to NHS houses and other featured houses for sale.

Develop and run a series of ads for Towerview that feature certain key for-sale properties in the Chicago Reader, the Milwaukee Weekly Shepherd, and other papers that reach the Kenosha, Southeast Wisconsin, and Northeast Illinois market. This strategy should be tested through five placements (one weekly five times) to determine if the results justify cost.

For example, the Chicago Reader is a free weekly that has a circulation of 135,000 in Chicago and is distributed at 1,400 locations:
• 74% of its readers are between the age of 18-40 with a median income of $57,000,
• 70% are single and 84% live in households with no children,
• 54% are renters and, of those, 31% plan to move in the next year. Of those, about one-third have not made a commitment to locate in Chicago (approximately 23,000 people),
• A one-sixth page ad run five times would cost $438 each time or $2,190 for five times.

There are several options for response to these ads. If properties are listed, respondents can call realtors directly, although this may not guarantee people will be shown houses in Towerview. A second option is to have respondents call one selected realtor who could show several properties in Towerview. A third option for respondents is to sign up for a monthly tour of homes and an orientation to Towerview.

Host at least one meeting a year, at a quality new or rehabbed home, for the Rotary, Jaycees, and other appropriate groups. The purpose of this is to bring these groups into the neighborhood and into an actual quality house.

Host open houses in NHS properties for local employees for example; city employees, employees of SC Johnson, and Gateway, and local schools.

Create sales bonuses for realtors who sell homes in Towerview. Modeled after a successful program in Milwaukee, real estate agents receive a bonus for a sale to an owner-occupant (e.g., $500) and a double bonus for a sale from an investor to a homeowner. This provides a way of influencing transactions without a large amount of capital.

Strategy:

Use lending products to raise standards and provide incentives to purchase-rehab

There is substantial lending capacity in Racine, both from the City and from NHS. But to achieve neighborhood revitalization outcomes, it is important to see this lending capacity be targeted much more strategically so that individual loans create more physical and market impact. In a neighborhood revitalization approach, the lending objective is not just to make a lot of loans, but to make loans that create impact. There are several key lending impact needs in Towerview (and potentially other neighborhoods). These include:

• Home improvement loans that raise exterior standards on properties;
• Loans that promote energy conservation;
• Loans to home purchasers for acquisition and rehab;
• Small incentive loans to stimulate multiple home improvement projects;
• Rehab financing to competent, qualified investors.

The following are some scenarios for loans that could be provided as part of this strategy:

Purchase-rehabs on key properties

These may require purchase loans in the $75,000 – $125,000 range with rehab costs in the $75,000 – $150,000 range at an interest rate low enough to encourage a buyer to take on the project, e.g., 3% on the rehab portion.

Buyers would need to have the financial capacity to afford the overall debt and, as a result, will have incomes higher than 80% of median income.

The reason for providing larger, lower-interest loans for purchase-rehab on key properties are this: some of the larger homes need this level of improvement, particularly in raising exterior standards. The neighborhood needs buyers who want to make this kind of investment and having funds to lend at an attractive rate can be a factor in attracting those buyers.

Small incentive loans to stimulate multiple home improvement projects on a block

Outreach efforts often identify a potential loan customer. In a revitalization approach, the desired outcome is not just the individual loan but multiple home improvement loans that can start to transform the look of the block. Providing and then marketing a low interest loan for exterior face lifts can be a great way to stimulate this kind of activity.

Rehab lending to competent, qualified investors to raise standards on rental properties

The idea here is to identify competent investors and provide lending assistance to ensure buildings that provide good rental housing and buildings with strong exterior standards.

While the focus of neighborhood revitalization is primarily on homeownership, not all properties will be owner-occupied. In Towerview, there are significant numbers of investors, some providing quality units and others providing marginal units. Fewer investor-owned properties, and more competent investors remaining, would be a positive for the neighborhood.

 Winners of the 2007 Park Avenue Front Yard Make Over Contest. Erika and Jon entered the contest shortly after they purchased the home on the 1300 Block of Park Avenue.
In revitalization lending, the ultimate customer is the neighborhood and loans are structured to benefit both individuals and to achieve neighborhood change outcomes. The implications of this are as follows:

- All loans have to raise exterior standards and treat the house as a billboard that announces positive change.
- Loan sizes, interest rates, and terms may vary based on the importance of the loan in achieving change outcomes.
- For example, a purchase-rehab loan on a key corner house might receive a larger loan at a lower interest rate in order to create an incentive for a strong buyer to take on the project.
- Loans may be made to individuals with incomes in excess of 80% of median income.
- Interest rate reduction is done to provide an incentive to promote reinvestment, for example, introducing a loan on a block that drops the interest rate based on the number of households that participate in improvement projects.
- Certain items will not be included in loan packages: chain link fences, low water flow plumbing fixtures, steel security doors, new windows in reduced openings.

The objective here is not simply to make a lot of loans but to make loans that further revitalization outcomes. The key component in the lending decision, along with basic underwriting, is the extent of neighborhood impact.

There are two sources of capital for the range of lending described here. The first is the loan fund administered by the City of Racine and the second is a loan fund to be developed by NHS of Southeastern Wisconsin. NHS already has a loan fund and a structure that can be sourced by local financial institutions as a loan participation pool. The guidelines for such a pool are included in the Appendix.

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- All loans have to raise exterior standards and treat the house as a billboard that announces positive change.
- Loan sizes, interest rates, and terms may vary based on the importance of the loan in achieving change outcomes.
- For example, a purchase-rehab loan on a key corner house might receive a larger loan at a lower interest rate in order to create an incentive for a strong buyer to take on the project.
- Loans may be made to individuals with incomes in excess of 80% of median income.
- Interest rate reduction is done to provide an incentive to promote reinvestment, for example, introducing a loan on a block that drops the interest rate based on the number of households that participate in improvement projects.
- Certain items will not be included in loan packages: chain link fences, low water flow plumbing fixtures, steel security doors, new windows in reduced openings.

The objective here is not simply to make a lot of loans but to make loans that further revitalization outcomes. The key component in the lending decision, along with basic underwriting, is the extent of neighborhood impact.

There are two sources of capital for the range of lending described here. The first is the loan fund administered by the City of Racine and the second is a loan fund to be developed by NHS of Southeastern Wisconsin. NHS already has a loan fund and a structure that can be sourced by local financial institutions as a loan participation pool. The guidelines for such a pool are included in the Appendix.
Strategy: Promote green neighborhood revitalization

Fundamentally, any effort to revitalize an older urban neighborhood, reutilize existing buildings, and concentrate people and activity within an existing infrastructure is a green intervention. But there are additional components that can be added to enhance environmental sustainability and health. This strategy looks at promoting neighborhood-wide environmental sustain-ability with steps designed to make Towerview a “green” neighborhood.

Reduce energy consumption

Promote energy conservation as part of home improvement and purchase-rehab lending. This includes a wide range of energy-solving items such as:

- Bamboo flooring and tiles made of recycled materials;
- Low VOC (volatile organic compounds) paints and wheat board cabinets that have not been treated with formaldehyde;
- Energy Star rated windows and appliances;
- Low water use plumbing fixtures;
- Use of recycled building materials;
- Solar heating and cooling.

Develop one rehabbed home that can be added to enhance environment.

A rain garden is a planting depression designed to absorb rainwater runoff from impervious areas. They reduce rain runoff by allowing storm water to soak into the ground as opposed to flowing into storm drains which cause erosion, water pollution, flooding, and diminished groundwater. Native plants are recommended for rain gardens because they are more tolerant of the local area water condi-
tions. The plants take up excess water flowing into the rain garden and the root system helps enhance infiltration and redistribution of moisture as the water is filtered before it enters the groundwater system.

Develop a Towerview Walking Club.

A key component in a green neighbor-
hood revitalization strategy is promoting healthy lifestyles. One simple act is to encourage physical exercise — in this case walking. While people can walk on their own, there is an opportunity to create a social event when groups of people can walk together throughout the neighborhood.

Developing the Towerview Walking Club is a way to engage neighbors in something beyond problem solving. It is fairly easy to coordinate and requires no resources other than a Towerview Walking Club T-shirt that provides one more vehicle to put the Towerview name out among residents.

Improve walkability and bikeability

Slow down traffic through the use of wraparound curb extensions and traffic circles. Speeding traffic was identified as an issue by residents. One technique is the use of wraparound curb extensions as a traffic calming device. Curb exten-
sions provide reduced crossing distance and greater visibility for pedestrians, reduce automobile speed, and create opportunities for landscaping and trees. The downside of this technique is that it reduces some street parking spaces and may make street sweeping and snow removal more complicated.

Traffic circles are constructed in the center of an intersection. They are often landscaped and fit to the size of the intersection. They dramatically decrease automobile speed and provide another opportunity for landscaping.

Increase the number of trees planted in Towerview. While parts of the neigh-
borhood have mature trees, other parts have few shade trees. Beginning a tree planting effort on residential streets can be a way of engaging neighbors and beautifying blocks.

Utilize rain gardens to better manage storm water runoff. A rain garden is a planted design which aids in absorbing rainwater runoff from impervious areas. They reduce rain runoff by allowing storm water to soak into the ground as opposed to flowing into storm drains which cause erosion, water pollution, flooding, and diminished groundwater. Native plants are recommended for rain gardens because they are more tolerant of the local area water condi-
tions. The plants take up excess water flowing into the rain garden and the root system helps enhance infiltration and redistribution of moisture as the water is filtered before it enters the groundwater system.

Develop one rehabbed home that can be added to enhance environment.

A rain garden is a

View

TOWE

L I V E  T O W E R V I E W

B U I L D I N G  A  N E I G H B O R H O O D  O F  C H O I C E

B U I L D I N G  A  N E I G H B O R H O O D  O F  C H O I C E

L I V E  T O W E R V I E W

B U I L D I N G  A  N E I G H B O R H O O D  O F  C H O I C E

LEFT – 2nd District Alderman Bob Anderson helps out at an alley clean up on Earth Day. Neighbors organized a clean up in the alley they share.

CENTER – Francisco and Kat hosting an open house for a new home buyer in the Towerview neighborhood.

RIGHT – College Avenue neighbors close the street and have a pot luck party in August. Towerview Balloons in the forefront.

Strategy: Engage residents in positive activities that improve physical conditions, strengthen social connections, and provide opportunities for leaders to emerge

Neighborhoods won’t succeed if neigh-
borhood leaders are not engaged in managing day-to-day issues. The traditional approach is involving neighbors in problem-oriented activities like crime watch. This involvement — if it stays focused on crime — reinforces the problem. Often, the only time neighbors get together is to complain about crime and to petition law enforcement to take action. In Towerview, crime watch activity and greater cooperation with the police have yielded important results. But for the neighborhood to improve, the narrative needs to move beyond crime. Complementing crime watch activities are positive events that can bring neigh-
bors together. These include landscaping projects, block parties, yard sales, block lighting projects, installing coordinated house numbers — a whole range of block-focused activities that encourage neighbors to work with each other.

Along with these block-focused projects there are events and activities that can help transform neighborhood image and engage people. These can include a neighborhood picnic, formation of groups of people interested in certain things like cooking, gardening, or youth activities. The Towerview Walking Club described earlier is an example of this.

All of these activities provide opportuni-
ties for identifying neighborhood leaders. Very simply, neighborhood leaders are individuals who are interested in playing a larger role. Initially, they may participate in the first event, but are willing to help plan a second event.

The interviews and meetings conducted as part of this plan revealed a few people who are either playing an informal leader-
ship role or have the potential to do so. The ongoing outreach in which NHS is engaged will likely continue to uncover such people.
**Strategy:**
Focus activities around areas of strength to create impact

While program loans and services are available throughout the neighborhood, impact will be more discernible if resources are targeted. There are many ways to target but the recommendation here is to target ground areas of strength — areas where physical conditions might be stronger or where other development is planned. Focusing adjacent to neighborhood strengths helps build on and reinforce those positives.

There are three areas of focus recommended with a rationale for each:

- **The area around the new COP House and Saint Catherine’s High School.** Intervening here can leverage off and complement the new COP House and the proposed improvements at Saint Catherine’s High School. Those latter improvements include closing off the street adjacent to the high school to create a more campus-like environment.

- **The corridor of blocks between 14th and DeKoven and south on Park and Villa.** This area is adjacent to the Southside Historic District where physical and market conditions are strongest. These conditions begin to drop off as one moves west. By addressing these blocks, the desired outcome is to expand physical stability and market actions further west.

- **Blocks around Hamilton Park.** This park has seen a reduction in crime. While the park has improved, it lacks identity as a special place. Intervention in these areas have the following components — promoting home-ownership and encouraging acquisition and rehab, lending to home-owners for standard-setting home improvement, direct development of properties and lots, engaging neighbors in pride projects, a coordinated code enforcement strategy, and loans to certain qualified investors to acquire and address troubled investor properties.

Promote home-ownership of for-sale homes with special acquisition-rehab financing. The basic idea is to attract buyers to homes that need work by offering them a superior loan product incentive. Properties can be marketed in conjunction with local realtors with the expectation of a large loan at a low interest rate for rehab. As an alternative, properties could be acquired, exterior standards treated, and sold to a buyer with special financing to complete the work. A third alternative is for NHS to acquire and rehab the property and sell it with special end mortgage financing.

The following chart illustrates the first scenario — a buyer buys a home for sale with special acquisition-rehab financing.

<table>
<thead>
<tr>
<th>Description</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Acquisition cost</td>
<td>$90,000</td>
</tr>
<tr>
<td>Rehab cost</td>
<td>$75,000</td>
</tr>
<tr>
<td>Total project cost</td>
<td>$165,000</td>
</tr>
<tr>
<td>Appraised value</td>
<td>$140,000</td>
</tr>
</tbody>
</table>

**Sources:**
- **Buyer down payment**: $10,000
- **NHS loan**: $100,000
- **City loan**: $55,000

**Cost to borrower:**
- **NHS loan**: $656
- **City loan**: $363
- **Taxes/insurance**: $250
- **Total**: $1,219

Income needed to qualify at 32% housing cost to income: $45,750

There are several challenges in this scenario:
- The total project cost exceeds the market value by 117%. Market change will require lending ahead of market.
- In order to spread the risk on this loan, it would be made out of a pool where lenders take a portion of each loan.
- The key challenge will be finding a buyer who is creditworthy and willing to make this kind of investment. This is more possible when the buyer is offered a great deal and there is a neighborhood revitalization plan in place.

Make home improvement loans to homeowners that raise exterior standards. The basic idea here is to provide an incentive for homeowners to make improvements that show positive turnaround. The more improvements people see around them, the more they believe the neighborhood is getting better and the more likely they will make a decision to invest.

There are several ways impact can be achieved with home improvement lending:
- **Beginning with a set rate of 6%, the interest rate is reduced based on the number of applications on a given block.** For example, one borrower would pay 6%, two borrowers would pay 5%, three would pay 4%, and four or more would pay 3%. This model gives an individual owner an incentive to encourage other neighbors to fix their homes.
- **Beginning with a 6% rate, the rate is reduced based on the number of applications on a given block.** For example, one borrower would pay 6%, two borrowers would pay 5%, three would pay 4%, and four or more would pay 3%. This model gives an individual owner an incentive to encourage other neighbors to fix their homes.
- **A 3% loan product marketed on a block solely for exterior standard setting work, e.g., porch restoration, painting, exterior concrete work.**

Engage neighbors through pride projects. These pride projects include things like the front yard beautification project NHS promoted last year. These projects can include various landscaping projects, clean-ups, and other self-help efforts.

This is an important strategy in strengthening social connections, creating a greater sense of neighborhood, identifying potential neighborhood leaders, and making the block look better.

Work with Code Enforcement on a coordinated inspection program. Creating impact in these target areas will require close cooperation with the code enforcement officials working in this area. It will be essential to know which properties currently have notices and what the progress is on each.

Provide incentive loans to qualified investors to acquire troubled investor-owned properties. There is a potential opportunity to assist qualified investors to buy and rehab some of the investor-owned properties that come on the market and are unlikely to be acquired by home buyers. Qualified investors could acquire, rehab, and maintain the property as quality rental housing or offer it for sale to a homeowner. By participating in the financing, NHS can have more control over the outcome of the property.

Qualified investors own and manage properties that are of high quality. They are usually full-time in the real estate business or in the building trades. They provide services that attract good tenants and carefully screen them.

While NHS should not necessarily create a program for investors, they should consider making loans for acquisition and rehab when they purchase troubled properties. NHS cannot acquire all the properties that need to be turned around, but NHS can use its lending tools to create positive outcomes.
Partnership Roles

The successful implementation of this plan requires a set of commitments and shared expectations from a series of partners. These expectations and commitments are outlined below.

The City of Racine
The City is a key partner in the revitalization of Racine neighborhoods. To move this plan forward, the City will commit to:
- Flexible use of its loan funds in a demonstration effort to spur revitalization.
- Support, in partnership with others, the costs related to marketing the neighborhood and strengthening the image of Towerview.
- Target capital infrastructure investment in Towerview for streetscape improvements and park improvements at West Park and Hamilton Park. This can include the traffic calming strategies described earlier. Explore the use of a Neighborhood Improvement District (NID) to facilitate this investment.

Neighborhood Residents
Neighborhood residents are a key partner in the revitalization of Towerview. They commit to:
- Work in planning and carrying out pride projects;
- Encouraging the involvement of other neighbors;
- Welcoming new home buyers;
- Assistance to NHS in recruiting home buyers;
- Participating in home improvement efforts and encouraging neighbors to do the same;
- Participating in NHS committees.

Financial Institutions
Financial institutions have been major partners with NHS. To move this plan forward they need to:
- Commit capital to the NHS loan fund;
- As board and committee members, help direct the strategy so it achieves the desired outcomes.

Financial institutions should expect:
- Investments by the City in Towerview in lending, enhanced code enforcement, and capital investment in infrastructure;
- A high level of resident engagement and participation in home improvement;
- Support from local employers in promoting home-ownership and support for the approach;
- Realtors who will have a positive orientation toward Towerview.

Local Employers
Local employers can commit to:
- Promoting home-ownership among their employees in Towerview in partnership with NHS;
- Support — both financial and through volunteer engagement — of the implementation of the plan.
Local employers can expect from the other partners:
- Availability of loans to support home buyer decisions;
- City investments that add value to the neighborhood;
- Realtors with a positive orientation toward marketing the neighborhood;
- Strong engagement by neighborhood residents.

Local Realtors
Realtors who will have a positive orientation toward Towerview.

At the same time, residents can expect from the other partners:
- Lenders to commit capital;
- The City of Racine to invest in lending, improved code enforcement, and capital improvements;
- Realtors to be a positive element in marketing the neighborhood;
- Local employers to promote home-ownership of their employees in the neighborhood.

Local Employers
Local employers can commit to:
- Promoting home-ownership among their employees in Towerview in partnership with NHS;
- Support — both financial and through volunteer engagement — of the implementation of the plan.
Local employers can expect from the other partners:
- Availability of special loan products to assist buyers;
- Residents engaged in neighborhood improvement activities;
- Local employers promoting home-ownership in Towerview among their employees.

All of these partner commitments are reasonable but they all need to be made together to make implementation successful. One or two groups committing without the others will not be sufficient.

As a recommended next step, these groups should be convened and the specific commitments and expectations discussed toward reaching a real sense of partnership.
Racine is aggressively pursuing an agenda to position the city as a desirable location for people, businesses, and the arts. It is critical that neighborhood revitalization be seen as complementary to that agenda.

The old ways of doing community development — categorical programs, spreading money around, unclear outcomes, supporting groups instead of strategies — has to change if Racine is going to position itself as a first choice city.

While focused on the Towerview neighborhood, the approach outlined here can have implications for other neighborhoods in Racine. Focusing on strengthening neighborhood image, intervening in the market to build demand, establishing strong standards for physical improvements, and engaging neighbors in positive activities — all these represent a different way to do community development that builds strong markets and healthy neighborhoods.

Acknowledgements
The author wishes to acknowledge and thank the neighbors of Towerview and other key stakeholders who shared their vision and experience in the individual meetings, focus groups, and the community meeting. I also want to express my gratitude for the staff and committee members at Neighborhood Housing Services of Southeast Wisconsin, Inc, particularly Rachel Westergren, in facilitating and supporting this work.

Thanks are also given to the City of Racine for their overall support of this project and to NeighborWorks America for their support of the resident engagement process.

I can be reached at mfscds@aol.com for questions and comments.

Conclusion

NHS Steering Committee members evaluate the Towerview neighborhood on a cold January Day.

NHS of Southeast Wisconsin Board of Directors
President Brian Anderson, Community Liaison SC Johnson
Vice President Robert Muth, Retired M&I Mortgage Lender
Treasurer Michael Capodarco, Vice President of South Port Bank
Secretary Kat Thornton-Wells, Towerview Resident
Nomination Chair Donald Trotter, Vice President District Manager of M&I Bank
Francisco Sanchez, Vice President of Chase Bank
Maria Campbell, Diversity Director SC Johnson
Michelle Christensen, State Farm Insurance
Scott Kelly, Johnson Bank President
Anne Bergo, Resident Board Member
Ken Smith, All State Insurance
Domenick Martellini, NHS Executive Director

Healthy Neighborhoods Committee
Co-Chair Scott Kelly, Johnson Bank President
Co-Chair Kat Thornton-Wells, Towerview Resident
Donald Trotter, Vice President District Manager of M&I Bank
Francisco Sanchez, Vice President Chase Bank
Maria Campbell, Diversity Director SC Johnson
Michelle Christensen, State Farm Insurance
Robert Anderson, 2nd District Alderman and Towerview Resident
Robert Hartmann, Towerview Resident
Gordy Kacala, Director of Racine County Economic Development Corporation
Kristen Niemiec, Commercial Corridor Specialist Racine County Economic Development Corporation
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Appendix I
Housing Rehabilitation Standards

Purpose
The purpose of these housing rehabilitation standards is to assist owners in properly rehabilitating their property. The intent is not to impose or require complete restoration but, rather, to insure that as homes are repaired and updated, as much as possible of the original exterior character is maintained. A walk through Towerview illustrates a number of well intentioned but hapless attempts at remodeling that both obscure the original character of the house and take away value. Well informed decisions about the treatment of a home’s exterior both add to the character of the neighborhood as a place of pride and preserve the value of the house.

There are three things every homeowner in Towerview should be aware of:

1. It is possible to make one’s home safe, comfortable, attractive, and energy efficient without changing the appearance of the exterior of the building.
2. While people can do whatever they want on the inside, they should resist the temptation to do whatever they want on the outside. Each home contributes to the look of the neighborhood. The exterior is a billboard for the neighborhood announcing whether it is a place of order and pride or one of chaos and disorder.
3. The more the exterior is modified away from its original character, the more likely it is that the potential resale value of the home will be reduced. Conversely, the more the exterior is restored, the higher the resale value.

The second major purpose of these guidelines is to provide a framework for the home improvement lending of NHS. When NHS lends money for rehab or in a purchase-rehab situation, NHS needs to achieve the outcome of a substantially better looking home — one that contributes to a higher neighborhood standard. What that standard is and what it is not is the domain of these guidelines.

NHS is not simply in the lending business. It matters what people do with NHS loans. As such, NHS needs to control the outcome of its loan — through encouraging borrowers to aim at higher standards, providing technical assistance to help them achieve those standards, and using loan terms as an incentive to influence their decision.

General Principles
1. The original design of the building should be respected, including those details that contribute to architectural character (gingerbread, eaves, cornices, doors, windows, brickwork, columns, porch details, and lattice work).
2. Original materials should be preserved whenever possible. They should be visible from the street and not covered over.
3. Original building elements should be preserved whenever possible. When replacement is required, they should be done reflecting the scale of the original component.
4. Even when restoration of the exterior is not possible, the home should communicate pride of ownership and visual appeal.

Porchs and exterior stairs
1. Original porch floor materials should be preserved and maintained.
   • Original porch floor materials, such as wood and concrete, should be maintained and preserved;
   • Wooden porch floors should not be replaced with concrete;
   • Porch floor areas that are damaged should be replaced with matching materials

2. Original porch columns should be preserved and maintained.
   • Porch columns should be repaired rather than replaced if possible unless there is deterioration in the column;
   • Wood columns that match the original should be used on the front façade;
   • Aluminum, wrought iron, or metal columns should not be used.

3. Original porch railings and details should be preserved and maintained.
   • Replacement of porch railing elements should be of materials that match the original and at a similar scale. If the original porch had spindles, the replacement porch should also have spindles;
   • The installation of a porch railing for a porch that was built without one should be discouraged. If such a railing is necessary, the railing should be simple in design;

4. If original, front and side porches should be preserved and maintained.
   • Original wood, brick, or concrete stairs should be either repaired or replaced with stairs of matching material;
   • Precast or pre-formed concrete stairs should not be installed on the building façade;
   • Wood or pipe is the preferred material for handrails. Wrought iron or simple 2x4 handrails are discouraged but simple designs may be acceptable.

Exterior Doors
1. Original doors and their entrance surrounds, sidelights, transoms, and detailing should not be removed or changed

2. Replacement of missing original doors should be like the original in style, materials, glazing, and lights.

3. New doors should be of designs appropriate to the style of the buildings.

4. Original doors should not be replaced with solid core doors.

5. Screen aluminum storm and screen doors with a baked enamel finish are appropriate, although the preferred treatment is a wooden storm or screen door. Aluminum screen doors should be full view in dark colors, and without excessively ornate or decorative grill work.

6. The use of metal security doors is discouraged.

Windows
1. Windows on the façade should be preserved in their original location.

2. The size and design of the original windows will be maintained with their original materials and number of panes.

3. While repair of existing windows is preferred, replacement windows should match the original in materials and design.

4. Filling in the top or bottom of the window opening with a metal or wood panel to permit the use of a standard replacement or storm window is not allowed. Window openings should not be enclosed, reduced, expanded, concealed, or obscured.

5. Replacement windows should not have snap on or flush muntins.

6. Storm windows should match the original window in dimension and proportion.

7. Storm windows should be of baked enamel. Raw or untreated aluminum frames are not acceptable.

8. Metal or vinyl window shutters are generally not appropriate.

9. Security bars should not be visible from the street.

Decks and other exterior structural elements
1. Decks should be located in the rear of the house.

2. Handicap ramps should be located on the rear of the building which are not readily visible.

3. If this is not possible, ramps should be of wood construction with design and detailing compatible with the existing structure.

4. Exterior staircases which connect to upper floors should not be on the front façade of the building.

Exterior Lighting
1. Exterior light fixtures should be simple in design. Ornate carriage lights should not be installed.

Roofs and chimneys
1. Roofs should be preserved in their original size, shape, and pitch and, if possible with original roofing materials.

2. Asphalt shingles may be used if the original material is not economically feasible.

3. Asphalt roofs should be in the colors of black, dark red, brown, or dark green rather than lighter colors.

4. Original chimneys should be preserved and maintained.

5. Repair and repointing of brick chimneys should be with brick and mortar to match the original.

6. The application of stucco to cover brick chimneys is not allowed.

Siding
1. The preferred siding treatment is the original wood clapboard — repaired, treated, and painted in two or three colors.

2. If after careful consideration, the owner chooses to install substitute siding, the following considerations are necessary to maintain the architectural integrity of the building:

   A. The width of the new siding must match the original clapboards (most likely 4 over 4);

   B. The original trim around windows and doors should be left uncovered;

   C. Any decorative brackets, cornice moldings, sages, or soffits should be left uncovered.

3. NHS should prioritize the removal of old asbestos siding. The removal of this siding has to be done carefully because of the presence of asbestos particles.

4. Siding should be left uncovered.

5. The use of lattice, stockade, or chain link fences is necessary.

6. The width of the new siding must match the original clapboards (most likely 4 over 4).

7. The original trim around windows and doors should be left uncovered.

8. Any decorative brackets, cornice moldings, sages, or soffits should be left uncovered.

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12. The width of the new siding must match the original clapboards (most likely 4 over 4).

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14. Any decorative brackets, cornice moldings, sages, or soffits should be left uncovered.

15. NHS should prioritize the removal of old asbestos siding. The removal of this siding has to be done carefully because of the presence of asbestos particles.

16. Siding should be left uncovered.

17. The use of lattice, stockade, or chain link fences is necessary.
Build a Neighborhood of Choice

Landscaping
1. Mailboxes should be of high quality and affixed to the front facade of the building. Freestanding pedestal mounted mailboxes in the front yard are discouraged.
2. Every house should have a clearly visible house number, visible either on the transom over the front door or adjacent to the front door mounted on the facade. NHS should encourage the use of quality house numbers.
3. Satellite dishes and utility boxes should be mounted in the rear of the parcel away from street view.
4. Driveways and service walks will be maintained free of significant breakage, deep cracks, and pitching. Drive way ribbons at a width of 1’6” and 2’6” are preferred to solid surfaces.

Miscellaneous
1. Mailboxes should be of high quality and affixed to the front facade of the building. Freestanding pedestal mounted mailboxes in the front yard are discouraged.
2. Every house should have a clearly visible house number, visible either on the transom over the front door or adjacent to the front door mounted on the facade. NHS should encourage the use of quality house numbers.
3. Satellite dishes and utility boxes should be mounted in the rear of the parcel away from street view.
4. Driveways and service walks will be maintained free of significant breakage, deep cracks, and pitching. Drive way ribbons at a width of 1’6” and 2’6” are preferred to solid surfaces.

Conclusion
While many of these standards describe what to avoid, it is important to remember what is at the heart of this exercise. NHS wants to help owners make good decisions about their properties that are both good for the property and good for the neighborhood. From NHS’s standpoint, it is essential that when the rehab work is done the house inspires its owner and neighbors on the block.

Appendix II

Racine Strategic Loan Fund

Introduction
The Racine Strategic Loan Fund (RSLF) is a participation fund to support reinvestment in older properties in the Towerview neighborhood and other neighborhoods determined by NHS of Southeastern Wisconsin. The Fund will make loans for purchase rehab, refinance rehab, and rehab. The Fund will not make straight purchase loans.

NHS will be the Principal Lender (Principal) and fund loans up until the end of the construction process. At that time they will be sold to lenders in the Pool based on their share of participation. NHS will service these loans. The initial objective is to raise pool of $4.0 million dollars over a three-year period for this Fund.

The basic assumptions underlying the description of this are:
1. NHS would originate, and the Pool would purchase, loans for purchase rehab and refinance rehab as well as rehab loans.
2. These loans would generally be larger than loans NHS has typically done. Purchase rehab loans may be in the $75,000 – $150,000 range, while basic home improvement loans will be in the $5,000 – $15,000 range.
3. The interest rate to the borrower would be low enough to provide an incentive to carry out a major, or even a smaller, rehab project.
4. It is assumed that the City of Racine Rehab Loan Program could be done in tandem with the loans to be purchased by the Pool. This would reduce the amount of NHS capital invested in each loan.

In order to achieve the larger program outcomes in the Towerview neighborhood strategy, there would be no income restrictions on the borrower. All loans would be in CRA eligible census tracts.

This document outlines the structure and operations of the Fund, the basic underwriting guidelines, and the loan process. The structure and operations of this Fund are drawn in part from the Healthy Neighborhoods Initiative Loan Fund in Baltimore and adapted to the local situation.

Lender Commitments
Each Pool Participant agrees to fund annually for three years to the loan pool thirty-three percent (33%) of its respective commitment in Year One and Year Two, and thirty four percent (34%) in Year Three. Funds will be available as follows:
• 33% at signing of agreement;
• 33% at one year anniversary of signing of agreement;
• 34% at second anniversary of signing of agreement.

The ability to sell loans to the Pool will terminate at the end of the forty-eighth month from the date of the signing of the agreement.

Eligible Borrowers and Properties
Eligible borrowers will be those who are purchasing a home in the designated Towerview target area or who are existing owners and who are undertaking a rehabilitation project. Borrowers may also include investors, non-owner occupants who have been approved by NHS and are addressing select properties.

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Introduction
The Racine Strategic Loan Fund (RSLF) is a participation fund to support reinvestment in older properties in the Towerview neighborhood and other neighborhoods determined by NHS of Southeastern Wisconsin. The Fund will make loans for purchase rehab, refinance rehab, and rehab. The Fund will not make straight purchase loans.

NHS will be the Principal Lender (Principal) and fund loans up until the end of the construction process. At that time they will be sold to lenders in the Pool based on their share of participation. NHS will service these loans. The initial objective is to raise pool of $4.0 million dollars over a three-year period for this Fund.

The basic assumptions underlying the description of this are:
1. NHS would originate, and the Pool would purchase, loans for purchase rehab and refinance rehab as well as rehab loans.
2. These loans would generally be larger than loans NHS has typically done. Purchase rehab loans may be in the $75,000 – $150,000 range, while basic home improvement loans will be in the $5,000 – $15,000 range.
3. The interest rate to the borrower would be low enough to provide an incentive to carry out a major, or even a smaller, rehab project.
4. It is assumed that the City of Racine Rehab Loan Program could be done in tandem with the loans to be purchased by the Pool. This would reduce the amount of NHS capital invested in each loan.

In order to achieve the larger program outcomes in the Towerview neighborhood strategy, there would be no income restrictions on the borrower. All loans would be in CRA eligible census tracts.

This document outlines the structure and operations of the Fund, the basic underwriting guidelines, and the loan process. The structure and operations of this Fund are drawn in part from the Healthy Neighborhoods Initiative Loan Fund in Baltimore and adapted to the local situation.

Lender Commitments
Each Pool Participant agrees to fund annually for three years to the loan pool thirty-three percent (33%) of its respective commitment in Year One and Year Two, and thirty four percent (34%) in Year Three. Funds will be available as follows:
• 33% at signing of agreement;
• 33% at first year anniversary of signing of agreement;
• 34% at second anniversary of signing of agreement.

The ability to sell loans to the Pool will terminate at the end of the forty-eighth month from the date of the signing of the agreement.

Eligible Participants
Any time during the three years covered by the agreement, additional lenders may join the Pool as Pool Participants. Any additional Pool Participant added after the date of the agreement shall only participate in the Loan Pool for those loans sold to the Pool after the date on which each additional Pool Participant joins the Pool. When each additional Pool Participant joins the Pool, the applicable ownership interests in the Loan Pool are adjusted according to the applicable percentages of each Pool Participant’s commitment to the Pool. The new percentages shall apply to each loan sold to the Loan Pool from that date forward.

Eligible Borrowers and Properties
Eligible borrowers will be those who are purchasing a home in the designated Towerview target area or who are existing owners and who are undertaking a rehabilitation project. Borrowers may also include investor, non-owner occupants who have been approved by NHS and are addressing select properties.
An eligible property can contain 1-4 units. Loans are available for purchase and rehabilitation on homes initially priced at no more than $170,000. A minimum of $5,000 of the loan amount must be invested in the interior of the property.

Loan Approval
Loans will be made by the Principal to approved Borrowers at an interest rate recommended by the Principal (3% – 7%). Various interest rates are determined by the Principal. The Principal shall fund each loan and the settlement of the Loan interest will be payable to the Principal monthly by the borrower over the term of construction, as evidenced by the commitment letter from the Principal and executed by the borrower. Loans will be set up with interest calculated on the basis of a 30 day month and a 360 day year. Each loan will be secured with a Note executed by and between the Principal and the borrower. Proceeds of the loan will be advanced pursuant to the terms of the Construction Loan Agreement and will be secured with a Trust Deed covering the borrower’s property and all the improvements constructed upon it.

Loan Security and Borrower Payments
Loans will be secured by a first mortgage on the property payable to the Principal in fixed monthly payments. The borrower will make interest and escrow payments on the amount disbursed during the construction process as well as payments for taxes and insurance. Upon completion of the process and distribution of all loan proceeds, the loan will be modified and borrower’s payments will consist of principal and interest and escrow payments for taxes and insurance.

Sale to Pool
Loans shall not be sold to the Pool by the Principal until they have been converted to permanent loan status upon the completion of construction. Sale to the Pool will occur within thirty days of completion of construction.

At the end of the construction period, as evidenced by pay out of the construction loan escrow, a final inspection, and the collection of final waivers, the Principal will sell and the Participants agree to buy, a one hundred percent (100%) participation interest in each loan sold by the Principal to the Loan Pool. The purchase price for each loan shall equal the advanced unpaid principal balance of each loan at the date of purchase. Each Pool Participant shall have an interest in each loan equal to its percentage interest in the Pool.

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Loan Underwriting
Borrowers will apply to the Principal for a loan and will be underwritten by the Principal based on underwriting criteria acceptable to the Pool Participants. Borrower is responsible for upfront costs of credit report.

Borrowers must meet Freddie Mac/Fannie Mae underwriting guidelines. Housing expense including principal, interest, taxes, and insurance should not exceed 32% of the borrower’s income. Total long-term debt payments should not exceed 40% of the borrower’s income.

Maximum total loan amount secured by the property, including any settlement expense, will not exceed 120% of the after rehabilitation loan to value as established by appraisal. There will be no private mortgage insurance required for the borrower.

Loans will be underwritten by the Principal according to the underwriting standards acceptable to Pool Participants. All laws will be documented in compliance with all applicable laws, rules, and regulations.

Loan Fees and Down Payment
Borrower will pay 1.5 points to the Principal as a loan origination fee, plus other customary closing costs. Borrowers may be required to pay for the services of a rehab specialist. In such a case, the fee would be $500.00, which can be included in the loan amount as a cash down payment.

Construction Process
Borrower may hire a general contractor, self-manage a series of licensed subcontractors to complete specific tasks, or do the work themselves. In the case of owner built improvements, only the cost of materials, in place and inspected and evidenced by receipts, can be reimbursed from the loan proceeds. Based on the complexity of the renovations and the experience of the homeowner, the Principal, in its sole discretion, may require the approval of a consulting

rehabilitation specialist and may reject a contractor’s request to undertake work themselves or to manage a series of subcontractors.

Borrower’s acceptance of a contractor’s proposal should specify the intended period of construction and that borrower’s acceptance is contingent upon borrower obtaining sufficient financing for the scope of work described.

Upon loan closing, the rehab portion of the loan will be held in escrow for disbursement by the Principal and funds will be released during construction upon inspection by the Principal or its agent.

Borrowers have up to three months after closing to begin construction. If the borrower fails to begin construction within that time or has not secured

The Principal shall administer the loan pursuant to accepted mortgage practices, collect and account for all payments when they become due, maintain construction documentation files, conduct or have conducted draw inspections, and make all approved advances authorized under the construction loan agreement.

Borrowers have up to three months after closing to begin construction. If the borrower fails to begin construction within that time or has not secured an extension from the Principal, the loan will convert to a permanent mortgage and sold to the Pool without rehabilitation. If the borrower is likely to exceed the twelve month period of construction that begins at closing, the closure term can be extended.

Construction process will not exceed twelve months, but can be extended with the approval of the Principal.

Loan Pool Administration
The Principal shall provide each Pool Participant with a monthly report that shall describe the loans sold by the Principal to the Pool during the proceeding month. Each Pool Participant shall be given five business days prior to the date specified for funding. Each Pool Participant shall wire transfer to the Principal funds equal to its corresponding share of those loans sold to the Loan Pool as shown on the report.

The Principal shall retain possession of all loan documents for each loan and shall hold the documents in trust for the Pool Participants.

During the construction period of the loan, the duties of the Principal as outlined in the Construction Loan Agreement will be performed by the Principal. These will include monitoring the progress of construction, authorizing payouts from the construction Loan escrow, and collecting partial and final waivers of liens. The Principal shall administer the loan pursuant to accepted mortgage practices, collect and account for all payments when they become due, maintain construction documentation files, conduct or have conducted draw inspections, and make all approved advances authorized under the construction loan agreement.

Upon satisfactory completion of the construction described in the construction loan agreement, the loan will convert to permanent status and amortization, including monthly payments of principal and interest that shall commence for the term of the loan. Within thirty days of conversion of permanent status, the Principal will sell the loan to the Pool Participants, certifying that the loan was made according to the agreed upon loan underwriting guidelines and will make demand for reimbursement of principle amounts advanced by the Principal for the Loan. Thereafter the loan will be owned by the Pool participants.

Pool Participant will generate a report monthly to Pool Participants that discloses the current balance of each loan, loans overdue, and the status of delinquency or default procedures that are being taken.

Principal will disburse loan payments received during the month by wire transfer to Pool Participants after deducting the service fees. Disbursement will be made only for the loan payments actually received by the Principal from borrowers.

Loan Servicing
Through the life of the loan, the Principal will service the loan sold to the Pool Participants, collecting all monthly principal and interest payments. The Principal will be allowed to retain a servicing fee of .375% of each loan’s accrued and collected interest and, in consideration for such servicing fees, will retain any late fees. Servicing will be done in accordance with all applicable laws, rules, and regulations.

Pool Participants will have the right to dismiss the Principal in the event the Principal defaults on its obligations and duties as servicer. In order to change the servicer, Pool Participants owning at least a majority interest in the Pool shall notify the servicer of the default. The servicer has thirty days to correct the default. If the defaults are not corrected within that time period, the Pool Participants have the right to select a new servicer. The Principal has the right to sell its servicing rights to another entity provided that such sale is approved by the Pool Participants.

Loans more than 60 days delinquent shall be subject to the Principal’s usual collection and foreclosure procedures. Costs related to collection or foreclosure will be advanced by the Principal. The proceeds of sale shall be those funds remaining after the payment of expenses and reasonable trustee commissions allowed by the court. Principal shall reimburse the funds advanced by the Principal for collection and foreclosure before remitting the balance to the Loan Pool to reimburse or secure the amount of indebtedness owed to the borrower.

In the event that the Principal will take a property into title as the result of foreclosure, Principal shall advance the costs of management and maintenance until it can be resold. The Resale Proceeds less the direct costs constitute net proceeds which will be remitted to the Pool Participants to reduce the amount of indebtedness owed to the Pool Participants.

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Borrowers have up to three months after closing to begin construction. If the borrower fails to begin construction within that time or has not secured an extension from the Principal, the loan will convert to a permanent mortgage and sold to the Pool without rehabilitation. If the borrower is likely to exceed the twelve month period of construction that begins at closing, the loan term can be extended.

Construction process will not exceed twelve months, but can be extended with the approval of the Principal.

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If the strategies described in this plan are successfully deployed, people will be more confident in the future of the neighborhood. Confidence, unlike dollars spent on units rehabbed, is harder to count. The best, most proven vehicle for measuring confidence is some form of survey or set of questions used in a focus group to measure people’s level of confidence. In several studies of neighborhood confidence, a differentiation is made between the perception of recent buyers versus those of long-term residents. This survey, adapted from the 1977 Boston Neighborhood Confidence Study, and an evaluation of the impact on three Battle Creek neighborhoods by Neighborhoods Inc. in 1997, is designed for use with focus groups, but can it easily be adapted for a phone or in-person survey.

For Renters
30 Do you expect your rent will stay essentially the same or will it increase over the three-year period? If it will increase, how much do you think it will increase? How does that compare with the rate of increase over the past three years?
31 Why do you think rents will go up or stay the same?
32 Would you like to continue to rent in this neighborhood/area? Will anything change your ability to rent here?
33 Over the last couple of years, do you think the number of rental units available in this neighborhood/area has increased or decreased? Why is that?
34 Do you think you will still be in this neighborhood/area five years from now? If not, when do you think you would be moving out and why? Where would you likely move to? Why there? If yes, how long do you expect you will stay in this neighborhood/area?
35 In the past, have you ever considered moving out of the neighborhood/area? Why did you consider moving and why did you stay?
36 Compared with your feelings in earlier years, do you feel more optimistic or pessimistic about the future of your neighborhood/area? Why is that?

Social Relationships
On a scale of 1-5 with 5 being the most positive things about living here, please respond to the following statements:
37 I believe my neighbors would help me in an emergency.
38 I believe I could successfully solve a problem in my neighborhood/area on my own or with the help of my neighbors.
39 I know the names of at least half of my neighbors that live on my block.
40 I believe the friendliness of my neighbors is one of the most attractive things about living here.
41 I feel safe in my neighborhood during the day.
42 I feel safe in my neighborhood at night.

Changes in Neighborhood and Its Occupants
13 What, if any, changes do you see taking place in the neighborhood/area now: its physical condition, its social composition, in other ways?
14 Do you think the rate of turnover of homes in the neighborhood/area has changed over the past couple of years? In what way?
15 I’m interested in finding out about the people who have moved out of the neighborhood/area over the past few years. From what you know about them, how would you describe the people who are moving out in terms of their age, their occupation, their ethnicity, or race?
16 What do you think are the reasons that these people have left the area? Where do you think they are moving to?
17 Did you know many of the people who have moved away over the past two or three years? Did you socialize much with them? If yes — tell me more about your contacts with them. (Note: Probe for frequency of contacts, setting, closeness of friendship, functions of the relationships.) Do you still maintain contact with any of these former neighbors?
18 How would you describe the people who are moving into the neighborhood, buying the homes of the people we’ve been talking about? What are they like in terms of age, occupation, ethnicity, or race? Where are they moving from?
19 How do these recent buyers get along with the people who have lived here a long time? Are there any problems between the groups? Have you had any problems with the new people? Do you like the people who are moving in? In what ways are they like you, different from you?
20 Have you gotten to know many of these newcomers? Is the neighborhood/area? What kind of contact do you have with them? (Note: Probe whether these are formal or informal contacts, social or organizational, how frequent, etc.) Did you know any of them before they moved in here?
21 What affects have they had on the neighborhood? (Note: Probe for both physical/structural changes and on social relationships.)
Recent Buyers

Residential History

1. How long have you lived in this neighborhood? How long have you lived in Racine?
2. Before moving to this address, where did you live? How long did you live there? Did you own or rent at that address? What was that area like as a place to live? (Note: Probe for physical condition, density, type of housing, social composition.)
3. Where had you lived immediately before that? How long did you live there? Did you own or rent? What was the area like as a place to live? (Note: Probe for the same things as above.) Why did you move from there?
4. At the time you moved here, what other areas had you considered living in? What did you find appealing about them? What didn’t you like about those areas?
5. In general, how do you feel living in the city compares with living in the suburbs? In what ways is it better, in what ways is it worse?
6. Do you feel that you’re living in a “neighborhood” right now? What does the word “neighborhood” mean to you — what ideas does it call up in you?
7. I’m interested in finding out about the different places you lived while you were growing up, before you turned eighteen. Let’s start with the place you were born. (Note: Specific questions about each place should include place name, part of the country it’s in, type of community — urban, rural, suburban — some idea of size, how long they lived there, approximate age at the time, whether they remember it as a good/bad place to live, what they remember about it briefly.)
8. Do you think your experiences as you were growing up in these places have had any effect on your decision to move to and stay in this neighborhood/area? In what way?
9. Between the time you turned eighteen and the time you moved to this neighborhood/area, where have you lived? (Note: Specific questions should include place name — not address, but neighborhood name or town name — part of the country it’s in, type of community, some idea of size, how long they lived there, when this was, why they moved, whether they owned or rented.)

Perception of Neighborhood and Forces Influencing

10. How would you describe your neighborhood/area to someone who knows nothing at all about it — being very honest and candid about both its good and bad features? (Note: Probe for descriptions of both its physical condition and its social make-up.)
11. When you speak with family or friends from outside the neighborhood/area, do they have the same impressions of this neighborhood/area that you have? What are their perceptions?
12. Did you speak with realtors in the area before buying here? What did they tell you about what this neighborhood/area was like? Were their views consistent among the realtors themselves?
13. Can you recall any particular news stories reported in the media about your neighborhood? What general picture do you get from radio, TV, or the newspapers? Do you think this is an accurate view?
14. If friends, realtors, and the news media all seemed to hold differing views of what the neighborhood was like, which would you tend to rely on as the most credible source?
15. Have you always thought about this neighborhood as a place in which you might like to buy a home? What prompted your initial interest in the neighborhood?
16. Do you use the Internet in your search for a home?
17. What finally made your decision to move into the neighborhood? In what ways have you been satisfied/dissatisfied with that decision?
18. What do you like best about the neighborhood? Like least about it?
19. What is the most important thing you feel the City could do to make this area a better place to live?
20. I’m interested in finding out about the people who have been moving into the neighborhood/area over the past few years. From what you know about them, how would you describe these people who are coming into this area in terms of their age, occupation, ethnicity, and race?
21. Why do you think they’re moving in here? Where are they moving from? What effect do you think they are having and will have on this neighborhood/area?
22. Do you have much contact with other recent buyers like yourself? What kind of contact do you have with them? (Note: Probe for frequency of contacts, closeness of friendship.)
23. How would you describe the people who are leaving and selling their homes to those moving in (in terms of age, occupation, race, or ethnicity)? How long had they lived here prior to moving? Why are they leaving?
24. How would you describe the people who have lived in this neighborhood/area a long time (in terms of age, occupation, race, or ethnicity)? In what ways are they like you and different from you?
25. Do you have much contact with them? What kind of contact do you have with them? (Note: Probe whether these contacts are formal or informal, social or organizational, how frequent, one-to-one or in groups, etc.)
26. How do these long-term residents get along with the new residents in the neighborhood/area? Are there any problems between the groups? Have you personally had any problems with the long-term residents? Do you like these people who have been here for some time?
27. Did you know any of the long-term residents or any of the recent buyers here before you moved in? Did this influence your decision at all? In what way?