

# Impact:

## NeighborWorks America Catalytic Grant Program



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Working Together for Strong Communities







# **Impact:**

## **NeighborWorks America Catalytic Grant Program**

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## Introduction and Overview

Over an 18-month period, NeighborWorks America ran a program through its Community Initiative Department called the Catalytic Grant Program (CGP).

CGP was inspired by Community Initiatives' mission to **support efforts to build vibrant local communities that provide equitable opportunities for people to thrive**. Noting that even years after the Great Recession had officially ended, many communities across the United States were still suffering from housing disinvestment, foreclosures and concentrated poverty, NeighborWorks America set out to create a program that could build on the assets in these communities, strengthening the capacity of local organizations to tackle complex issues. The goal was to improve physical, social and economic conditions through collaborative approaches. The model builds on the rich history and experience of NeighborWorks America and its network, drawing on decades of experience with neighborhood-based initiatives.

A competitive call for applicants was issued in 2014 to select organizations and partnerships to:

- 1) Implement activities that result in meaningful and measurable gains in stabilizing a target geography.
- 2) Develop or improve a defined and intentional strategy to achieve transformation of a target community.
- 3) Strengthen local capacity to design, implement and measure the impact of collaborative approaches to community transformation.

The goals of the program were to:

- 1) Advance existing efforts that catalyze housing market recovery in places struggling with the effects of foreclosure and disinvestment.
- 2) Support comprehensive, place-based initiatives working to transform communities into vibrant and healthy places where residents are financially empowered; live in safe and affordable housing; and have full access to services, amenities and economic opportunities.
- 3) Build the leadership skills of residents so they remain active and engaged drivers of change.
- 4) Invest in efforts to address complex local challenges and pursue systems-level change through the creation and support of cross-sector partnerships and engagement of local government.
- 5) Learn from the experience of program participants and share this information with others to advance similar efforts in communities across the country.

The program brought together specific resources targeted to organizations working in focus neighborhoods to test the following assumptions:

1. Greater impact can be achieved by taking a comprehensive approach to neighborhood reinvestment to create more economically, physically and socially sustainable communities.
2. Targeting resources in focus neighborhoods leads to more visible outcomes.
3. Partnerships and resident engagement are critical to long-term neighborhood improvement.
4. Given the right support, organizations can build capacity by developing partnerships, collaborating and deepening skillsets that facilitate measurable success.



**Figure 1: Catalytic Grants were made to 14 communities across nine states.**

NeighborWorks America created a competitive grant program with clear guidelines, but allowed flexibility at the local level to best achieve the desired outcomes. Fourteen grants of \$125,000-\$500,000 each were awarded for implementation, staff outreach and partnership-building, planning and evaluation, and peer-to-peer learning, as shown in **Figure 1**. All of the grantees developed strategies for improving physical development, such as housing construction or rehabilitation; enhancing quality of life, such as resident engagement and neighborhood planning; and expanding economic investment, such as new business starts.

**The 14 selected participants were:**

- Avenue Community Development Corp. (*Houston, Texas*)
- Charlotte-Mecklenburg Housing Partnership (*Charlotte, North Carolina*)
- Corporation to Develop Communities of Tampa, Inc. (*Tampa, Florida*)
- Housing Partnership ( *Lake Worth, Florida*)
- Neighborhood Housing Services of the Inland Empire (*San Bernardino, California*)
- St. Ambrose Housing Aid Center (*Baltimore, Maryland*)
- Atlanta Neighborhood Development Partnership (*Atlanta, Georgia*)
- Community Housing Partners–Hopewell (*Hopewell, Virginia*)
- Fahe and Knox Housing Partnership (*Knoxville, Tennessee*)
- Neighborhood Housing Services of Chicago (*Chicago, Illinois*)
- Rural Neighborhoods Incorporated Collier County (*Immokalee, Florida*)
- Chinatown Community Development Corp. (*San Francisco, California*)
- Self-Help Enterprises (*Goshen, California*)
- NeighborWorks Waco (*Waco, Texas*)

## Program Design

NeighborWorks America identified three priority areas – physical development, quality of life and economic development – and encouraged recipients to work with partners in a comprehensive approach to make an impact in their communities. We provided extensive technical support to assist the local lead organizations in learning best practices, setting up an evaluation plan, exchanging ideas with other grant recipients and learning from each other.

The design of the CGP was informed by other such comprehensive models that have shown positive results over the past decade, but tailored to the unique capacities and mission of NeighborWorks America organizations. These initiatives include LISC's Building Sustainable Communities, the Living Cities Integration Initiative and HUD CHOICE neighborhoods.

### Engage Residents



Community Housing Partners in Hopewell, Virginia, began resident outreach months before construction of The Summit Apartments, a public housing redevelopment, was complete so it could form relationships with tenants and city stakeholders before the move. Rather than focusing only on residents of the building, outreach was conducted to the surrounding neighborhood as well. According to Stacie Desper, grant manager and resident service coordinator, “the Catalytic Grant allowed us to think and act big.”

### ANDP Addresses Underwater Mortgages in Suburban Areas



In Atlanta, 36 percent of homeowners still were underwater in 2013. Atlanta Neighborhood Development Partnership (ANDP) targeted the hardest-hit areas, then tracked a number of outcomes from a major resident-engagement and community-leadership campaign. “The sheer number of foreclosures has declined, but the challenge is in the aftermath: neighborhoods with a high number of underwater homeowners,” according to George Burgan, senior director of communications and technology for ANDP. A strategic effort was made to reach homeowners in areas that were traditionally under-resourced.

### Among the learnings from these other initiatives are:

- **Be comprehensive, but focused.** Several models of comprehensive community development launched over the past decade have demonstrated that moving beyond programs focused on individual client outcomes to a more collaborative, partnership-based model can have greater impact on the lives of families.
- **Provide clear guidance, but allow flexibility for design and implementation.** Specific parameters should be set out – including designation of a target area, development of a plan and specification of outcomes related to factors such as counseling, lending, rehabilitation, quality of life and economic activity. However, grantees should be allowed (and, in fact, required) to organize resident- and stakeholder-engagement activities, with the insights used to inform their strategies. This allows organizations to tailor strategies to match local conditions and opportunities.
- **Focus on specific geographic areas where neighborhood results can be measured over time.** Selecting a focus neighborhood is one of the most crucial aspects of a successful program, thus building on local assets to create visible changes that restore confidence in investing locally. The strongest target areas are those that concentrate activity in a discrete location, with defined boundaries and some homogeneity in characteristics and identity.
- **Define a clear role for a coordinating organization in place-based change work.** Grantees must be committed for the long term and work to build trust across the community. They must either lead a resident-engagement process or recruit a partner to lead it. Most importantly, grantees must allow their work to be informed by the feedback received and be willing to change strategies as a result.

## Target-Area Characteristics

The table that follows summarizes the demographic challenges facing many of the Catalytic Grant recipients, from low income levels to high vacancy and unemployment rates. As the table shows, a range of communities was selected so lessons learned could be applied in comparable communities in their regions or in other similar markets.

### Characteristics of Focus Neighborhoods

		Population 1 person per 10,000 people	Median Income 1 dollar per \$10,000	Homeownership 1 home per 10%	Unemployment 1 briefcase per 10%	Vacancy Rate 1 home per 10%
<b>National Comparison</b>		Focus neighborhoods are large enough to show impact, but small enough to develop one-on-one relationships with community residents.	\$51,579	65%	6.6%	9%
Organization	Neighborhood					
Atlanta Neighborhood Development Partnership (ANDP)	Five counties across suburban Atlanta, GA	1,600,000	\$40,900	55%	15%	16%
Avenue Community Development Corporation (CDC)	Near Northside and Northline Neighborhoods Houston, TX	99,000	\$33,600	50%	9%	10%
Corporation to Develop Communities of Tampa, Inc.	East Tampa and Sulphur Springs Tampa, FL	41,000	\$34,000	51%	22%	16%
Charlotte Mecklenburg Housing Partnership (CMHP)	Druid Hills Charlotte, NC	2,500	\$21,900	40%	29%	15%
Community Housing Partners (CHP)	Hopewell, VA	4,300	\$31,500	46%	4%	15%
Federation of Appalachian Housing Enterprises (FAHE) and Homesource East Tennessee	Five Points and Park City Knoxville, TN	12,000	\$16,600	27%	15%	9%
Housing Partnership, Inc. (HPI)	Neighborhood east of I-95 Lake Worth, FL	13,000	\$36,100	28%	17%	28%
Neighborhood Housing Services (NHS) of Chicago	Rosemoor and North Pullman neighborhoods Chicago, IL	11,000	\$32,300	43%	27%	15%
Neighborhood Housing Services of the Inland Empire (NHSIE)	Waterman Gardens area San Bernardino, CA	41,000	\$27,500	33%	24%	10%
Rural Neighborhoods, Inc.	Eden Park - Esperanza Place Immokalee, FL	14,000	\$28,700	52%	15%	22%
St. Ambrose Housing Aid Center	Belair-Edison neighborhood Baltimore, MD	22,000	\$40,100	55%	15%	14%

## Physical Development

<input type="checkbox"/> Home Ownership Units Rehabbed (Owner Occupied)	<b>73</b>
<input type="checkbox"/> Home Ownership Units Rehabbed (Acquisition Rehab)	<b>98</b>
<input type="checkbox"/> New Homes Constructed	<b>55</b>
<input type="checkbox"/> Multi-Family Rental Units - Rehab or New Construction	<b>102</b>

## Quality of Life

<input type="checkbox"/> Number of Properties Improved Through Blight Reduction	<b>84</b>
<input type="checkbox"/> Number of Residents Engaged in Catalytic Grant Program Activities	<b>1,690</b>
<input type="checkbox"/> Number of Residents Engaged in Education or Leadership Development Programs	<b>820</b>
<input type="checkbox"/> Number of Community Plans Produced	<b>5</b>
<input type="checkbox"/> Number of Community Safety Initiatives in Progress	<b>5</b>

## Economic Development

<input type="checkbox"/> Number of Clients Provided with Housing Counseling Services	<b>1,621</b>
<input type="checkbox"/> Number of Down Payment Assistance Grants Provided	<b>47</b>
<input type="checkbox"/> Number of Clients Provided with Improved Financial Literacy Skills	<b>757</b>
<input type="checkbox"/> Number of Jobs Secured	<b>185</b>
<input type="checkbox"/> Number of Business Facades Improved	<b>20</b>
<input type="checkbox"/> Number of Businesses Attracted or Retained	<b>2</b>
<input type="checkbox"/> Number of Neighborhood Marketing Campaigns in Progress	<b>6</b>

## Physical Development

The core of the CGP is the drive to catalyze housing market recovery. Housing investments anchor other improvements by stabilizing the physical environment of a neighborhood. Achievements of the Catalytic Grant Program are:

- **73 owner-occupied homes rehabbed.** A core focus of NeighborWorks America has been to support reinvestment in the existing housing stock and thus help current homeowners stay in healthy, energy-efficient homes.
- **98 for-sale homes rehabbed.** Many of the focus neighborhoods were marked by vacant properties that often cause the spread of further deterioration like an infection. Rehabbing these homes for new occupants was a critical tactic.
- **55 new homes constructed.** New homes were built on vacant parcels or on the sites of former public housing

## Accomplishments

Approved CGP activities included three major components that were tracked over time: physical development, quality of life and economic development.

In just an 18-month period, significant progress was achieved in all three areas, supporting the premise that a strategic approach that is responsive to local conditions and opportunities and driven by residents and other stakeholders has greater impact than pursuing independent goals in dispersed areas with varying programs.

## Physical Development

The core of many of the programs was housing rehabilitation, construction and related activities. CGP infused new resources into this work and facilitated coordinated tactics to match them with complementary strategies. The goal was to improve market stability, thus paving the way for families to improve their homes and leverage additional investment.

## Quality of Life

Community engagement is about more than holding meetings and recruiting people for programs. It is about building relationships and leadership opportunities. Nearly 1,700 residents were directly engaged through the CGP, with more than 800 receiving education and leadership training. These are the leaders who will sustain the activities, emboldening other residents to seek the resources needed to continue to improve their neighborhoods over time. Additionally, community safety initiatives were implemented in multiple CGP communities.

## Economic Development

In some areas, homeowners were deeply underwater or there was little confidence in buying a home or investing in a business. Through a range of tactics, CGP recipients helped families build equity and accumulate wealth so they could rise out of poverty and/or stabilize their household's financial position. Grantees also worked directly with businesses to encourage reinvestment (such as façade improvements) and launched campaigns to attract new businesses.



developments.

- **102 multi-family rental units built.** New rental housing also was built either as part of public housing redevelopment or as infill.

### Quality of Life

Beyond the physical parameters of the home, quality of life refers to a range of factors such as the spirit of “connectedness.”

Achievements include:

- **1,690 residents engaged via effective infrastructure.** One of the most crucial elements of the work has been building the infrastructure needed for genuine resident engagement – not just outreach for people to come to a meeting, but formation of long-term relationships.
- **Of the 1,690 residents engaged, 820 completed education and leadership development programs.** Recipients recruited residents to attend the NeighborWorks Community Leadership Institute, other classes we provided or their own training programs (such as ANDP). Leadership training is fundamental to sustainable neighborhood development.
- **84 properties improved through blight reduction.** In some cases, it was crucial to remove buildings to pave the way for a new start that could provide a higher quality of life for the community.
- **5 community plans produced.** Community plans were required as the foundation of the CGP work. In some cases, grantees worked from plans that had been completed prior to their participation. In five communities, new, resident-driven plans were created. In Houston and Chicago, the plans became calls to action to mobilize residents and partners to implement projects.
- **5 community safety initiatives initiated.** These were important avenues for community building and neighborhood involvement.

### Economic Development

Economic development strategies include building homeowner equity business development. Grantees work with local businesses and economic development organizations to stabilize the community, making more goods and services available to local residents, and expanding the job pool. Achievements include:

- **1,621 clients educated through housing counseling.** Counseling has proven to be one of the most valuable vehicles for setting residents on a path toward homeownership. Through the CGP, grantees were able to build on their existing housing counseling services to deepen their relationships and broaden referrals to other programs.
- **757 clients with improved financial-literacy skills.** Grantees built on their financial literacy training to strengthen family security and overall well-being in the community.
- **47 down-payment grants awarded.** As banks tighten up lending practices, down-payment assistance is critical to enable buyers to purchase homes and invest in their communities.



Charlotte Mecklenburg Housing Partnership is in the process of redeveloping a large public housing development into a mixed-income community in Druid Hills. It partnered with a local church, St. Luke Missionary Baptist, to provide services and teamed up with the neighborhood association for resident outreach. The church contributed “authenticity and trust” as an on-the-ground partner.



NHS Chicago developed a quality-of-life plan for the North Pullman and Rosemoor neighborhoods that built on the momentum of the recent designation of the former as a National Historic Monument by the National Park Service.



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- **185 jobs secured and two new businesses attracted.** The CGP program emphasized economic development, including working with residents to help them secure jobs and encouraging businesses to expand or move to the focus neighborhoods.

- **20 business facades improved.** Housing revitalization often takes place in advance of commercial corridor improvements. Grantees such as St. Ambrose Housing Aid Center invested significantly in improving commercial streets. Not only are these corridors the entry way to neighborhoods, they also serve as symbols of the community’s economic health.

- **6 neighborhood marketing campaigns launched.** Even when residents love their neighborhoods, a perception among real-estate agents or homebuyers that an area

is deteriorating will depress property values and cause equity to stagnate. Marketing campaigns are critically needed to shift perceptions of the broader community in a more positive direction.

**Leveraged Funds**

Financial sustainability was another major CGP emphasis. The program required participating organizations to develop partnerships, and provided technical assistance and other support to assist with raising additional funds. Many organizations were able to pool other resources and use CGP funds as an “accelerator” or multiplier. The plans and marketing materials developed through the program motivated local organizations to work together to expand their resources. These efforts broke down organizational barriers, facilitating a more collaborative approach to fundraising, marketing and activity coordination.

**\$4.3 million invested**  
**\$58 million leveraged**



## Results Achieved

The organizations selected for the CGP demonstrated a wide range of skills, with a common goal of transforming communities through comprehensive, place-based strategies. Detailed descriptions of each organization, its strategies and accomplishments are provided in the final section of this report. A summary of their strategies and accomplishments are provided in the table below.

### Lead Organizations and Accomplishments

#### Atlanta Neighborhood Development Partnership (ANDP), Atlanta, GA

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##### Strategy

ANDP used a combination of strategies to restore market stability and build community capacity in five Atlanta counties deeply impacted by negative equity.

##### Highlighted Accomplishments

- Leveraged \$16 million
- Rehabbed 57 single-family homes
- Engaged 177 residents
- Provided 35 soft second mortgages
- Installed 1 community garden

#### Avenue CDC, Houston, TX

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##### Strategy

Avenue CDC implemented two comprehensive, place-based initiatives in the Near Northside and Northside/Northline neighborhoods of Houston, promoting equitable, resident-driven growth.

##### Highlighted Accomplishments

- Leveraged \$22 million.
- Built 24 single-family homes.
- Repaired 25 owner-occupied homes.
- Helped 130 residents secure employment.
- Improved 6 business facades.

#### Corporation to Develop Communities of Tampa, Tampa, FL

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##### Strategy

CDC of Tampa worked to revitalize East Tampa and Sulphur Springs through housing development and counseling, workforce training and community engagement among residents of all ages.

##### Highlighted Accomplishments

- Leveraged \$2.7 million.
- Reclaimed 6 vacant properties.
- Secured funding to construct 7 homes.
- Engaged 234 residents in education and training (including leadership training).
- Helped 55 residents secure jobs.

#### Charlotte-Mecklenburg Housing Partnership, Charlotte, NC

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##### Strategy

CMHP focused on comprehensive development and leadership-building among residents in Druid Hills, a neighborhood experiencing gentrification pressures just outside of downtown Charlotte.

##### Highlighted Accomplishments

- Rehabilitated 25 owner-occupied homes.
- Constructed 5 new homes.
- Engaged 19 residents in leadership development.
- Installed 1 community garden.
- Provided 3 down-payment grants.

#### Community Housing Partners, Hopewell, VA

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##### Strategy

CHP built strong partnerships across Hopewell, VA, to improve public housing infrastructure and provide greater social, economic and civic opportunities for the community.

##### Highlighted Accomplishments

- Built 54 affordable units.
- Engaged 78 residents in training programs.
- Rehabbed 1 community center.
- Created 1 community mural.

## **Fahe and HomeSource East Tennessee, Knoxville, TN**

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### **Strategy**

Fahe and HomeSource East Tennessee partnered to develop a loan fund, engage residents and enhance the housing market through green development to revitalize the Five Points/Park City neighborhoods of Knoxville, TN.

### **Highlighted Accomplishments**

- Created framework for \$1 million loan fund to support revitalization.
- Engaged 8 residents in leadership development.
- Prepared 7 families for homeownership.
- Trained 10 appraisers in improved valuation of energy-efficient homes.

## **Housing Partnership Inc., Lake Worth, FL**

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### **Strategy**

HPI “changed the odds” for Lake Worth residents by reducing residential blight, increasing resident engagement, and providing educational opportunities for youth and adults.

### **Highlighted Accomplishments**

- Rehabbed 4 owner-occupied homes.
- Improved 1 community arts center.
- Trained 239 residents.
- Provided 51 clients with housing counseling.
- Recruited 1 minority-owned business.

## **Neighborhood Housing Services of Chicago, Chicago, IL**

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### **Strategy**

NHS Chicago worked to stabilize Rosemoor and North Pullman, two neighboring communities in Chicago, through property rehabilitation, strengthened partnerships and resident engagement designed to foster connections.

### **Highlighted Accomplishments**

- Rehabbed 14 owner-occupied homes.
- Engaged 8 residents in leadership-development activities.
- Improved 34 vacant properties.

## **Neighborhood Housing Services of the Inland Empire, San Bernardino, CA**

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### **Strategy**

NHSIE worked to create a safer, more engaged community in the Waterman Gardens area of San Bernardino by enhancing neighborhood livability and improving community safety.

### **Highlighted Accomplishments**

- Rehabbed 10 single-family homes.
- Completed 1 block-continuity and 2 curb-appeal projects.
- Created 2 community murals.
- Engaged 15 residents in leadership development or education.

## **Rural Neighborhoods, Immokalee, FL**

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### **Strategy**

Rural Neighborhoods helped create a more cohesive neighborhood by assisting Eden Park-Esperanza residents in investing in housing development, resident engagement and financial education.

### **Highlighted Accomplishments**

- Leveraged \$13 million in additional funding.
- Purchased and managed 48 rental apartments and 3 single-family homes.
- Constructed 18 single-family homes.
- Remediated and banked 24 acres of land.
- Engaged 21 residents in leadership development and education.
- Created 3 public art installations.
- Completed a community-led revitalization plan.

## **St. Ambrose Housing Aid Center, Baltimore, MD**

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### **Strategy**

St. Ambrose strengthened the Belair-Edison neighborhood through residential and commercial revitalization, resident engagement and strong neighborhood marketing.

### **Highlighted Accomplishments**

- Leveraged \$4.2 million in additional funding.
- Renovated 26 single-family homes.
- Improved 12 owner-occupied homes.
- Engaged 20 residents in leadership development and education.
- Improved 14 businesses through façade beautification.

## Lessons Learned

### 1) Comprehensive approach

One of the greatest lessons of the Catalytic Grant Program has been that comprehensive, place-based approaches work. The success of the CGP can be attributed to a number of factors that should be taken into account in the future:

First, NeighborWorks America developed clearly defined parameters for the program that informed the creation of guidelines, selection of grantees and provision of support. Grantees understood they needed to focus on physical development, quality of life and economic development. NeighborWorks America selected organizations with a high level of capacity that had either demonstrated they already were doing this type of work or had the capacity to expand. One variable NeighborWorks found to be important was the existing diversity of the organizations' programs. Those groups that had already expanded beyond housing tended to have an easier time implementing a comprehensive approach in a timely way.

Similarly, there was a learning curve for organizations that had historically focused on delivering housing-related client services, without devoting as much time to resident engagement beyond families directly served. Organizations are more successful in this work when they have staff experienced in outreach and building trust across organizations and constituencies.

While some may believe comprehensive approaches lead to mission drift, CGP participants found the opposite. The organization focused their efforts on the key drivers and challenges facing their neighborhoods and enabled them to think more flexibly about how to maximize their resources to effect change.

For example, Community Housing Partners (CHP) in Hopewell, Virginia, found that by developing a new, state-of-the-art community center, providing dedicated resident services staff, and offering a full range of services and outreach efforts, they were able to convert community concerns into positive working relationships. The mayor became a strong supporter of CHP and he now volunteers at events. Other key community institutions such as the school district, the health department, parks and recreation, and a community foundation all came to see CHP as a positive partner and catalyst for change.

### 2) Targeting and partnerships

The choice of a target area is one of the most important decisions for place-based approaches. Sometimes there is a tendency to select either a very large area to maximize opportunities, or a small area of just a couple of blocks to concentrate impact.

Lessons include:

- Build on your organization's strengths, such as the history of your work or existing relationships in the community. Partners matter. Grantees found they could not do the needed work alone. Comprehensive approaches mean you will need strong partners. Neighborhoods where a number of partners with similar outlooks can come together around a common purpose will be far more eager to work together to get things done.
- Understand the housing and commercial markets and choose the right strategies for local conditions. While most grantees worked to stabilize and improve local housing markets that had weakened during the recession, as well as alleviate the foreclosure crisis, others focused on how to retain affordable opportunities in fast-appreciating markets. Understanding the local housing and commercial markets allowed organizations to maximize impact by investing strategically.
- Build sustainable leadership from the beginning. Since comprehensive, place-based approaches depend on resident leadership, grantees were required to nurture, support and train local leaders. The goal was to empower neighborhood partners to become the social glue that sustains resident confidence and self-leadership. For example, historically, NHSIE had served all of San Bernardino and Riverside counties. However, through the

Catalytic Grant Program, it was able to focus on one target area with a coordinated set of actions. NHSIE's role in the community shifted to being a leader and quarterback among partners. At the start of the grant program, NHSIE had been working with two other partners. By the end of the 18-month period, NHSIE was part of various leadership teams such as Promise Zone and Commercial Corridor Redevelopment. NHSIE now attends monthly meetings with the city to address the revitalization strategies within the area.

### **3) Technical assistance and peer-to-peer learning**

Throughout the Catalytic Grant Program, NeighborWorks America provided a consistent and professional level of technical support to grantees. Both internal staff and a team of consultants provided assistance on a number of key issues. NeighborWorks staff arranged a face-to-face kick-off meeting, peer-to-peer visits with other organizations that had faced similar challenges, a neighborhood-planning convening, several best-practice webinars, monthly phone calls and an in-person convening to share final results of the program.

In addition, technical support was provided to each grantee for planning and evaluation. Consultants worked with each participant to conduct an environmental scan and market study and SWOT analysis, and offered recommendations for tailoring best practices to local conditions. An evaluation consultant worked with each grantee on a custom evaluation plan so they could implement a research approach that worked best for them, fit the resources of the organization and its partners, and produce the most meaningful metrics. Thus, participants learned from both market data provided by NeighborWorks America and from local residents, allowing them to respond to changes in their community as they worked through the program.

#### **Comments from grantees included:**

*“Technical assistance helped us set out neighborhood strategies for hard-to-address issues such as the poor conditions and number of dilapidated mobile homes. It also improved the reporting out of resident-driven strategies.”*

*“Technical assistance helped particularly with respect to our challenge of focusing our work through a place-based lens.”*

*“The technical assistance focused on helping us craft a short- and medium-term measurement tool that would help us determine the overall impact of the program.”*

*“The peer-to-peer sessions were most helpful. It enabled us to hear from others that had implemented a similar plan.”*

### **4) Upfront outcome measures**

One element that distinguishes CGP from other comprehensive programs is its flexibility. Although there were a clear set of expectations for program participants, each organization was allowed room to develop its own strategies for their unique local markets, traditions and strengths. Other comprehensive, place-based programs have tended to either be too specific and thus restrictive or too general, making it very difficult to measure progress across programs.

Long-term, neighborhood-level outcome metrics were established based on a survey of the goals set and activities conducted. As referenced above, each participant also created its own evaluation framework, using Success Measures tools.

In areas like Charlotte or Houston with fast-growing economies, physical, social and economic outcomes were necessarily connected to the larger regional economies. In contrast, in places like Chicago and Atlanta, developing social infrastructure was necessary in communities that had been disconnected from the larger economic systems.

### **5) Financial and community sustainability**

One of the hallmarks of the CGP was a focus on building capacity for a program that both leveraged existing resources and provided a platform for raising additional funds. Thus, communities were selected that had a proven track record of leveraging funds and building successful partnerships.

In a survey of grantees, 91 percent said the CGP “helped in a significant way” to “strengthen the organizations’ capac-

ity to design, implement and measure the impact of their collaborative approach to community transformation.”

## 6) Planning and prioritization

The CGP required a plan be created to guide each recipient’s work. About half of the grantees based their work on plans completed previously, while the other half created new plans. The planning process provided an efficient way to gather input from and create buy-in from residents. In Houston and Chicago, for example, the resulting community-driven plans had clear objectives and outlined specific projects with assignments indicating which organization or individual would lead each. These plans help coalitions to communicate their objectives to city leaders and assist the nonprofit community in working in a more coordinated manner to build on local assets and address local challenges.

For example, Avenue CDC created a 2010 Quality of Life Agreement with community involvement and updated the plan in 2015. During the planning process, ownership was assigned to each of the goals, and the organization continues to negotiate those relationships six years later. NeighborWorks America provided a consultant and internal expertise to help the organization think through an effective approach toward implementing the plan goals. The updated plan produced for the CGP allowed the organization to create more specific, quantitative goals and hold partners accountable through shared metrics. This plan is being used as a model by the City of Houston and is being shared with other organizations as an example of the success and opportunity that place-based, collaborative efforts offer communities.

## 7) Adaptable to different markets and leadership models

Grantees were selected to represent a variety of market types and community-engagement approaches. Some of the organizations have a local focus, such as Avenue CDC in Houston and CDC of Tampa. They tended to have the strongest historical roots and local relationships prior to receiving the grant. Other organizations have a much larger, even regional focus, such as ANDP in Atlanta and NHSIE in San Bernardino. These organizations tended to have greater connections to city-wide institutions and often created partnerships with community institutions to facilitate local outreach, or took the role of a place-based convening agency.

In addition, there were marked differences in the housing and economic markets in the cities. While the majority of organizations worked to turnaround distressed markets, a few – like Charlotte-Mecklenburg Housing Partnership (CMHP) and Chinatown Community Development Center in San Francisco – were focused on providing more affordable housing in fast-growing markets. The table below summarizes the varying approaches to revitalization based on market type.



Figure 5: Highlights from the Near Northside 2015 Quality of Life Agreement

## Looking Forward

Based on the experience of the Catalytic Grant Program, NeighborWorks America has learned a number of lessons that will help guide our work as well as provide valuable information to other organizations working in the field. Key among them:

- Comprehensive, place-based models work and are an efficient use of funds to maximize measurable impact.
- This model is responsive to different types of communities, whether they are urban, suburban or rural.
- Leadership matters. Organizations with strong local leaders and relationships are able to move quickly to achieve results.
- Investing in technical assistance and peer-to-peer learning is critical to helping organizations get started, make adjustments as needed and set up systems to measure results.

There are common lessons learned that can be applied to organizations throughout the country, as shown in the table below.

	<b>Local Focus and Historic Roots</b> Lead organizations based on local neighborhoods with a strong history and relationships	<b>City or Regional Organization</b> Citywide or regional organizations that focuses on a neighborhood with local partners
<b>Emerging or Growing Market</b> Market is heating up, causing increased speculation. Aim is to reinvest in the community without causing displacement	<p>“CG resources allowed us to literally catalyze a network of organizations and firm up the commitment of these partners to each other. We consider ourselves to be a mature network.”</p> <p><i>Jenifer Wagley, Deputy Director</i></p> <p>Avenue CDC updated a five-year-old quality-of-life plan to engage more partners and track specific, measurable outcomes</p>	<p>“We decided to partner with local organizations, including a local church and the neighborhood association, to deepen authentic relationships and provide services identified in a comprehensive neighborhood plan.”</p> <p><i>Kim Graham, Vice President, Community Engagement</i></p> <p>Charlotte-Mecklenburg Housing Partnership used a comprehensive strategy to rebuild the market and reinforce its strong connection to the target area</p>
<b>Distressed Market</b> Focus is on stabilizing and/or improving market conditions.	<p>“We had a long history of resident engagement through the schools, but were now able to expand outreach throughout the community with the goal of changing community outcomes through the nature of our engagement.”</p> <p><i>Pat McNamara, President and CEO</i></p> <p>HPI created a diverse range of services building on a long history of resident engagement, partnered with CRA for housing strategies</p>	<p>“We have been able to move beyond the challenge of San Bernardino’s bankruptcy and set up partnerships that have become more collaborative and strategic. We are working together to align strategies, funding opportunities and services to create greater impact.”</p> <p><i>Melanie Seawright-Steele, Community Strategies Manager</i></p> <p>NHSIE this was their first place-based initiative and used this project as a springboard for resident involvement</p>



## **Community Initiatives Theory of Change**

In 2016, NeighborWorks America created a strategic plan, with a guiding principle that every community in America become a place of opportunity. The Community Initiatives team supports both people and places, as well as works to influence the complex systems that surround people and places, through programs like the Catalytic Grant Program. Using the lessons learned through the CGP, NeighborWorks America will continue to test its Community Initiatives Theory of Change, a framework created to address comprehensive community development within the National Initiatives division at NeighborWorks America.

### **People**

We have deepened our understanding of how our work interacts with the residents, staff and organizational resources in the neighborhoods in which we work. Place-based models are most successful when they engage residents at several points including: strategy development, building relationships across organizations, and resident involvement. To sustain programs over time, the Catalytic Grant organizations are building local leadership that can respond to external changes and pressures like housing conditions, shifting economic markets and social challenges.

### **Place**

Place matters. Physical improvements have lasting effects beyond program activities. Having a secure home that a family can afford improves community stability, school performance and neighborhood safety. Building on NeighborWorks America's long track record, we remain committed to investing in communities by supporting housing rehab, new construction, neighborhood beautification and economic development.

### **Local Community Systems**

The CGP helped build the civic infrastructure needed to promote partnerships, improve local policies and develop greater capacity to address local challenges. Partnerships between nonprofit organizations and local governments are leading to solutions that engage residents to build greater, longer-lasting success through a combination of public and private resources.



**Appendix**  
**Participant Profiles**



[www.andpi.org](http://www.andpi.org)

*Atlanta Neighborhood Development Partnership is using a combination of systemic and “on-the-ground” strategies to restore market stability and build capacity in suburban Atlanta communities deeply impacted by negative equity.*

COMMUNITY SNAPSHOT			
<b>Population</b>	1.6 million	<b>Unemployment</b>	15%
<b>Median Income</b>	\$40,900	<b>Vacancy Rate</b>	16%
<b>Poverty Rate</b>	22%	<b>Homeownership</b>	55%

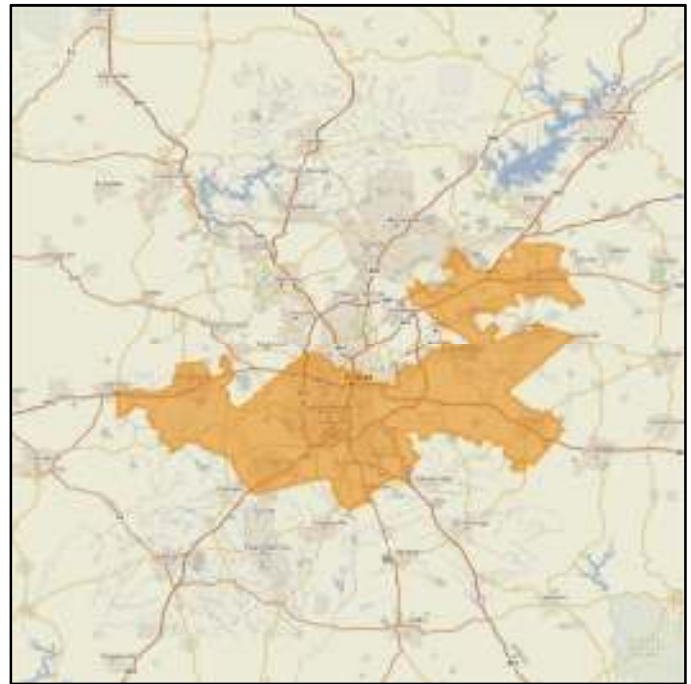
### Neighborhood Context

Atlanta Neighborhood Development Partnership (ANDP) is increasing the scale of its work to mitigate the impact of the foreclosure crisis on the **Atlanta** metropolitan area.

The target area, which includes thousands of neighborhoods and subdivisions in six counties, was one of the hardest-hit regions in the country.

It included 13 of the nation’s top 20 underwater zip codes, where an average of 50 percent of homeowners owed more on their mortgage than the value of their homes. In the most severely distressed neighborhoods, the rate was as high as 70 percent.

Since 2008, ANDP has become a nationally recognized community quarterback in a coordinated response to the foreclosure crisis. However, the region continues to struggle with blight, vacancies and depressed home values. Growing suburban poverty—88 percent of metro Atlanta’s poor now live in the suburbs—has further slowed the region’s ability to rebound.



### Impact

With support from the Catalytic Grant, ANDP maximized its effectiveness through a combination of systemic and “on-the-ground” strategies. These strategies are impacting property development, advocacy and resident engagement by:

- Generating new market sales and homeowner equity to lift overall neighborhood values and wealth.
- Increasing opportunities for loan modifications, rehabs and homeownership for residents.
- Building partnerships across municipalities.
- Providing opportunities for stakeholders to exchange knowledge and advocate for solutions to negative equity in their communities.
- Developing a model for coordinating neighborhood leaders to strengthen resident engagement across the target region.

Through this work, ANDP is creating neighborhoods where property values are on the rise, sustainable homeownership options are available, resident leaders have the resources they need and governments enjoy a stronger tax digest.

## ACCOMPLISHMENTS

Leveraged **\$15,963,564** in additional funding.

Rehabbed **57** single-family homes.

Engaged **177** residents in leadership development or educational training.

Provided **35** soft second mortgages.

Installed **1** community garden.



### Building Capacity

As a sub-grantee of the Neighborhood Stabilization Program (NSP) in the Atlanta market, ANDP had access to federal funds to acquire and redevelop foreclosed properties in its target area. When the program largely ended in 2014, ANDP needed a new strategy to attract capital for future foreclosure-focused development and lending activities.

The Catalytic Grant not only provided some of the necessary capital, but made it possible for ANDP to leverage more than \$14 million in additional funding to support its work.

Notably, it has provided momentum and funding for two major programs: the ANDP Loan Fund and Piece by Piece Initiative. Although both programs pre-date the Catalytic Grant program, the latter has been critical in two ways:

- Aiding the recapitalization of ANDP's CDFI Loan Fund to provide capital for affordable housing, including much-needed capital for single-family rehab or new construction.

- Expanding the Piece by Piece program, therefore expanding the ability of ANDP and other regional stakeholders to accelerate long-term recovery from the foreclosure crisis.

Because the Federal Housing Finance Agency selected Atlanta as a Neighborhood Stabilization Initiative (NSI) market, ANDP will be able to continue scaling up its housing development work. NSI gives nonprofits like ANDP expanded "first-look" access to foreclosed properties held by Fannie Mae and Freddie Mac at up to a 20 percent discount. ANDP now can acquire homes at a discounted rate and rehabilitate them more quickly.

## SPOTLIGHT

Through the Catalytic Grant program, ANDP learned that developing a systematic approach to community engagement is critical to sustaining long-term community change. It's building this system through various trainings and continuous engagement, as well as by providing a forum for building relationships among residents and local groups across socio-economic and racial differences.

After attending the NeighborWorks Community Leadership Institute (CLI) in 2015, ANDP was inspired to create its own mini-CLI in June 2016. More than 100 residents attended.

### Media Stories

The Wall Street Journal covered the lasting impact of the foreclosure crisis in poorer communities, including Lithonia, Georgia, one of ANDP's target communities: [Why the U.S. Housing Recovery Is Leaving Poorer Neighborhoods Behind](#).

NeighborWorks highlighted ANDP's their work to address the lasting impacts of the foreclosure crisis: [Underwater homes still challenge many communities](#).



*Avenue is implementing two comprehensive, placed-based initiatives in the Near Northside and Northside/ Northline neighborhoods of Houston, Texas, to promote equitable, resident-driven growth.*

COMMUNITY SNAPSHOT			
<b>Population</b>	99,000	<b>Unemployment</b>	9%
<b>Median Income</b>	\$33,600	<b>Vacancy Rate</b>	10%
<b>Poverty Rate</b>	31%	<b>Homeownership</b>	50%

### Neighborhood Context

Using the Catalytic Grant, Avenue Community Development Corp. (Avenue CDC) is enhancing and expanding its community stabilization services in Houston, Texas.

Its target area includes the Near Northside neighborhood, where the organization has been active for more than 15 years. It also expanding to a new area, the adjacent Northside/Northline neighborhood.

The two areas have similar characteristics—both neighborhoods are primarily Latino, are low-income, and struggle with civic and social disinvestment. A recent survey found that residents considered more than 85 percent of the blocks in their communities to be unattractive.

However, the neighborhoods are close to downtown Houston and the local light rail system recently expanded--resulting in increased new development. Home prices in Near Northside increased 49 percent between 2010 and 2014, although Northside/Northline remains more affordable. Avenue is working to address the threat of gentrification and displacement, while also working to improve substandard housing and



public infrastructure in order to promote equitable growth.

### Impact

Avenue’s approach to community stabilization is wide ranging. Its Catalytic Grant activities incorporate 23 activities that strengthen the physical, economic and civic infrastructure of the area, with an emphasis on resident-driven actions. This approach is outlined in its updated Quality of Life Agreement (QLA).

From education and resident-capacity building to property development and neighborhood planning, Avenue’s comprehensive approach allows it to promote, among other things:

- Parental involvement and representation in local parent-teacher organizations.
- The ability of residents to increase their financial health, both by building savings and reducing debt.
- Opportunities for residents of all ages and incomes to live in the neighborhood.

By addressing these issues together Avenue, community residents and other stakeholders are enhancing the long-term quality of life in Near

Northside and Northside/Northline, and in doing so are creating safe and inviting neighborhoods for all.

## ACCOMPLISHMENTS

Leveraged **\$22,397,153** in additional funds

Built **24** single-family homes

Repaired **25** owner-occupied homes

Engaged **10** residents in leadership development activities

Provided financial literacy services to more than **400** residents.

Helped more than **130** residents secure employment

Improved **6** business façades



### Building Capacity

Through the Catalytic Grant, Avenue has further positioned itself as a community resource, particularly for other local organizations.

For example, it partnered with two local organizations, Wesley Community Center (which focuses on family income and wealth) and the MD Anderson YMCA (taking the lead on health initiatives). Sharing the role of neighborhood convener allows Avenue to serve as trainer and “quarterback.”

Meanwhile, Avenue’s resident engagement strategies have strengthened its capacity to effect change in the community. In 2015, Avenue’s community engagement efforts culminated in the approval, by City Council, of an ordinance that

restricts lot size in an historic area of Near Northside, protecting the neighborhood from certain types of undesired development.

This accomplishment, along with many others, would not have been possible without the support, leadership and mobilization of hundreds of residents.

## SPOTLIGHT

The success of Avenue is largely due to its strong foundation of resident leadership in Near Northside and Northside/Northline.

The first thing the organization did was hire a dedicated coordinator to organize the community and build momentum. This made it possible to launch a comprehensive planning process that put residents at the center through “GO teams” – 20 teams of residents focused on priorities such as safety, housing and youth.

The GO teams have proven to be a powerful force in the community. In May 2016, a devastating murder of an 11-year-old boy rocked the Northside community. Residents who had been trained in the GO team process took action and raised more than \$80,000 for the boy’s family in less than a week, including \$30,000 in one day.

### Media Stories

In May 2016, a devastating murder rocked the Northside community. Two residents wrote in The Houston Chronicle about the neighborhood’s fight to improve public safety: [11-year-old's brutal murder spotlights an urgent need for change.](#)

NeighborWorks America also highlighted Avenue CDC’s resident engagement efforts: [How to engage residents for community change.](#)



[www.cdcoftampa.org](http://www.cdcoftampa.org)

*Corporation to Develop Communities of Tampa is working to revitalize East Tampa and Sulphur Springs in Florida through housing development and counseling, workforce training, and community engagement among residents of all ages.*

COMMUNITY SNAPSHOT			
Population	41,000	Unemployment	22%
Median Income	\$34,000	Vacancy Rate	16%
Poverty Rate	32%	Homeownership	51%

### Neighborhood Context

Corporation to Develop Communities of Tampa (CDC of Tampa) is working to stabilize the Florida neighborhoods of East Tampa and Sulphur Springs.

These neighborhoods have struggled with poverty, unemployment and dilapidated housing for decades. They currently rank among the lowest-income neighborhoods in the city.

Past redevelopment efforts focused on economic activity in a part of East Tampa that was designated in 2004 as an Enterprise Zone and Urban Job Tax Credit Area, with the goal of incentivizing businesses to locate there.

However, the recession and foreclosure crisis had a devastating impact on the local housing market. Twenty-two percent of the homes fell into foreclosure in 2009, compared to 11 percent for the metro area as a whole. Years later, low home values, under- and unemployment, and high dropout rates remain troubling as the neighborhoods continue recovering.



### Impact

CDC of Tampa has adopted a multi-pronged, holistic approach to revitalization. Using the Catalytic Grant, it has helped bring about positive physical, social and economic change.

It is accomplishing this change by:

- Providing high-quality rental and homeownership opportunities to individuals of all income levels.
- Providing foreclosure counseling to members of households vulnerable to foreclosure.
- Restoring and rehabbing blighted properties and deficient infrastructure.
- Providing employment-readiness training.
- Promoting leadership, education and community engagement among residents.

## ACCOMPLISHMENTS

Leveraged **\$2.7 million** in additional funding

Rehabbed **6** vacant properties

Secured funding to construct **7** affordable single-family homes

Engaged **234** residents in leadership development or training

Helped **55** resident secure employment through employability soft-skills training

### Building Capacity

CDC of Tampa's catalytic activities have expanded the breadth and depth of existing programs by increasing organizational capacity. It is a "backbone organization," coordinating a collective-impact initiative in East Tampa and Sulphur Springs that is designed to increase individual wealth through job placement and financial coaching.

It also expects to expand community-wide wealth building through more strategic planning and revenue-generating activities, allowing East Tampa and Sulphur Springs to begin to fully benefit from the Community Reinvestment Act and tax-increment financing. Economic development also will attract more community reinvestment dollars to sustain future stabilization efforts.

Partnerships that resulted from the Catalytic Grant program will be crucial to this work, such as a collaboration with the University of South Florida. CDC of Tampa is working with the university on the development of a resident-driven neighborhood plan and a scorecard that will allow it to evaluate community change indicators and perceptions over time.

These findings will shape its goals and priorities in areas such as workforce development, youth development and community marketing.



## SPOTLIGHT

The main systems change CDC of Tampa desired was more effective service delivery to clients.

Its Economic Prosperity Center model is designed to provide clients with "bundled services," which connect clients to selected community services as part of a package. This allows quicker updates, easier reporting and effective analysis of partner participation—as well as more coordinated, seamless care.

The prosperity center is helping residents:

- "Earn it" by obtaining employment.
- "Keep it" by reducing expenses and starting a savings account.
- "Save it" by building assets and sustaining wealth.

In coordination with 18 local organizations, such as Hillsborough Community College and United Way Suncoast, residents are increasing their self-sufficiency, an integral part of sustainable community revitalization.

### Media Stories

United Way Suncoast featured the CDC of Tampa, highlighting the support its Economic Prosperity Center gave a local family: [What a difference a week can make.](#)





## COMMUNITY HOUSING PARTNERS

[www.communityhousingpartners.org](http://www.communityhousingpartners.org)

*Community Housing Partners is building strong partnerships across Hopewell, Virginia, to improve public housing infrastructure and provide greater social, economic and civic opportunities for the greater Hopewell community.*

### COMMUNITY SNAPSHOT

<b>Population</b>	4300	<b>Unemployment</b>	4%
<b>Median Income</b>	\$31,500	<b>Vacancy Rate</b>	15%
<b>Poverty Rate</b>	17%	<b>Homeownership</b>	46%

### Neighborhood Context

Through its Catalytic Grant work, Community Housing Partners (CHP) is building on a long track record of successful housing development in Hopewell, Virginia.

Although Hopewell remains an important industrial city, it has struggled since the 1960s with the effects of deindustrialization, high foreclosures and failed redevelopments. Today, low-income housing and aging rental properties dominate the city's housing stock, while many households spend more than 30 percent of their income on housing.

CHP is collaborating with the Hopewell Redevelopment and Housing Authority (HRHA) to address some of these issues. Together, they are redeveloping the city's distressed public housing infrastructure as part of the U.S. Department of Housing and Urban Development's Rental Assistance Development (RAD) program. RAD allows public agencies to partner with private owners to adapt their properties to rental-assistance units.



### Impact

Under RAD, CHP and HRHA redeveloped 56 units in The Summit at Hopewell, and are renovating 100 units at Kippax Place.

The Catalytic Grant also is making it possible for CHP to expand and implement a larger "Live Well" program within Hopewell. The focuses on:

- **Social impact**, through the improvement of a community center and initiation of resident-engagement and educational activities that increase self-sufficiency, build life skills and improve academic success.
- **Economic impact**, through promotion of overall well-being through education to improve financial stability, increase savings and build wealth.
- **Civic impact**, as residents become increasingly engaged in the community and invested in the city.

CHP engaged extensively with potential residents *before* The Summit was developed, in contrast to work in other communities, where resident engagement was implemented after the development was in place. At The Summit, CHP has seen a measurable increase in use of its services

among both residents of The Summit and the greater Hopewell community.

## PROGRAM ACCOMPLISHMENTS

- Built **54** quality, affordable rental homes
- Engaged **78** residents in leadership development or training
- Rehabbed **1** community center
- Created **1** community mural



### Building Capacity

CHP has recognized the critical importance of building stronger partnerships. It is deviating from the traditional model for delivery of services for renters and connecting across sectors to strengthen its portfolio of program offerings. This allows CHP to be more visible in the community, opens access to more resources and facilitates stronger connections between CHP properties and the broader Hopewell community.

Forty partners have committed to helping CHP make this difference in the community.

Some of these partners include:

- City of Hopewell.
- Hopewell public schools.
- Hopewell Department of Social Services.
- Hopewell Parks and Recreation.
- Salvation Army Community Education Center.
- Central Virginia Legal Aid Society.

Because of these partnerships, CHP is better positioned to lead collaboration efforts that

increase civic engagement and sustainable community change.

## SPOTLIGHT

CHP understands both the importance and challenge of engaging youth and improving educational opportunities. In Hopewell, reading and math scores are low and school dropout rates are high.

To build on improvement efforts already happening in the city, CHP participated in the National Education Association's Read Across America campaign. Its goal is to motivate children across the country to celebrate reading, with a special focus on children's author Dr. Seuss.



With the support of Catalytic Grant resources, CHP staff delivered 3,200 books to every child in kindergarten through second grade in the three elementary schools in the Hopewell Public School District.

It also worked to reach the families at home. Its staff hosted workshops at The Summit, providing specialists to consult with parents and making reading-assistance materials available.

Students and their families are well-equipped with the tools they need to promote the love of reading.

### Media Stories

[Langston Park Apartments, now The Summit, in Hopewell, VA](#), is the first conversion of a public housing to Project-based Rental Assistance under RAD in Virginia.

NeighborWorks highlighted CHP's resident engagement efforts: ['It takes a village' to serve low-income renters](#).



[www.cmhp.org](http://www.cmhp.org)

*Charlotte Mecklenburg Housing Partnership is rebuilding the market through comprehensive development and increasing resident leadership capacity in Druid Hills, a neighborhood experiencing gentrification pressures just outside of downtown Charlotte, North Carolina.*

### COMMUNITY SNAPSHOT

<b>Population</b>	2500	<b>Unemployment</b>	29%
<b>Median Income</b>	\$14,524	<b>Vacancy Rate</b>	15%
<b>Poverty Rate</b>	41%	<b>Homeownership</b>	40%

### Neighborhood Context

Charlotte-Mecklenburg Housing Partnership (CMHP), the oldest community development organization in the Charlotte metropolitan area, is implementing a comprehensive strategy to rebuild the market in Druid Hills, its target neighborhood.

Druid Hills is located less than two miles from downtown Charlotte, but it is a vastly different community. There are many aging and young residents; one in three households has children under 18 and 44 percent have a resident over 60. Additionally, many earn low incomes; half of renter households and a third of those that are owner-occupied pay more than 30 percent of their income on rent.

These dynamics, when combined with issues such as vacant lots and buildings, lack of retail and job centers, and low financial mobility, mean that Druid Hills lags behind comparable Charlotte neighborhoods that have benefited from past revitalization efforts.

However, development influences such as the proximity to downtown, a new planned development and the expansion of the light rail in close proximity to Druid Hills means it may only be a matter of time before outside forces begin to reshape the neighborhood.



### Impact

The needs of the Druid Hills community are broad and complex, and so too are the strategies to address them. CMHP's three-part plan to stabilize the Druid Hills neighborhood includes:

- Improving the physical environment by acquiring and converting commercial and vacant property into viable business and housing space, rehabilitating housing, and improving public infrastructure and green space.
- Enhancing quality of life through crime prevention, safety-promotion strategies, resident-leadership development, and a feasibility study to increase access to healthy food via traditional and alternative options.
- Strengthening the local economy through stable homeownership initiatives, economic development and mixed-income, market-driven housing.

These activities are improving community conditions and image in Druid Hills, engaging residents across generations, stabilizing the housing market and building momentum for more expansive projects so it will be a clean, safe and self-sufficient neighborhood.

## ACCOMPLISHMENTS

- Rehabilitated **25** owner-occupied homes
- Constructed **6** new single-family homes
- Engaged **17** residents in leadership development or educational training
- Installed **1** community garden
- Provided **3** down-payment assistance grants

### Building Capacity

CMHP has focused its efforts in Druid Hills on increasing its impact in both the short and long term. Supporting this is the Druid Hills Vision Plan. The plan focuses on opportunities for improvement in the Druid Hills neighborhood and provides the necessary justification for funding requests that CMHP makes to public and private partners.

The nonprofit already has seen evidence of increased investment. Its work in Druid Hills has influenced city and county priorities, and the local government has provided much-needed funding to the Druid Hills neighborhood for future improvements.

For example, along with residents and other key community stakeholders, CMHP successfully lobbied city council members to allocate \$1.5M in public funds to support an important traffic infrastructure project in the community. Although it was not slated for funding consideration until 2020, it now may start as early as 2017.

This project, which will straighten Norris Avenue, paves the way for a retail grocery store and other outlets and creates much-needed economic development opportunities for Druid Hills.

## SPOTLIGHT

- CMHP has consistently worked to build the capacity of resident leaders, including youth.
- CMHP and local partners created a pilot youth-leadership program called Empower U: Youth.

The program includes bimonthly meetings where youth focus on topics such as effective leadership and how to reflect a personal “brand” in their voice.

Held at one of CMHP’s senior apartment complexes or an SRO (single-room occupancy) apartment building for the formerly homeless, students engage with residents to learn more about the history of the community and how they can contribute. Students also are required to attend at least one neighborhood association meeting.

The latest cohort of the program culminated in a community action project chosen by the youth themselves: the “sprucing up” of a historic, family-owned horse farm in the neighborhood.

To wrap up the experience, there was a “graduation” ceremony during the neighborhood’s annual National Night Out celebration event. More than 300 residents and elected officials celebrated the youths’ successes.



### Media Stories

NeighborWorks America highlighted CMHP for its successful engagement of youth in Druid Hills: [Everyone wants youth engagement, but how?](#)



[www.fahe.org](http://www.fahe.org)  
[www.homesourcetn.org](http://www.homesourcetn.org)

*Fahe and HomeSource “east Tennessee” are partnering to develop a loan fund, engage residents and enhance the housing market through revitalization of the Five Point/Park City neighborhoods of Knoxville, Tennessee.*

COMMUNITY SNAPSHOT			
<b>Population</b>	12,000	<b>Unemployment</b>	15%
<b>Median Income</b>	\$16,600	<b>Vacancy Rate</b>	9%
<b>Poverty Rate</b>	41%	<b>Homeownership</b>	27%

### Neighborhood Context

The Fahe and HomeSource “east Tennessee” (Fahe and HomeSource) are collaborating to revitalize the Five Points/Park City neighborhood of Knoxville, Tennessee.

Like many urban neighborhoods, the communities of Five Points/Park City declined following suburbanization, urban renewal and white flight. What were once thriving streetcar suburbs now are low-income, struggling neighborhoods.

Roughly 45 percent of local tenants spend more than 30 percent of their incomes on rent. Yet, due to the disproportionate impact of the foreclosure crisis, average rent and house prices in the communities are well below the city’s average. This creates a need both for increased affordable rental housing and a stronger real estate market.

Unfortunately, recovery has been stunted by the inability to attract investment to the community, which would create much-needed equilibrium.

### Impact

The goal of the partnership between Fahe and HomeSource is to re-establish Five Points/Park City



as neighborhoods of choice with engaged residents and both high-quality and affordable housing.

Their strategy to accomplish this includes:

- Attracting private investment.
- Creating more homeownership opportunities through improved appraisals and valuation.
- Reducing the density of housing.
- Incentivizing engagement of residents and community leaders.

The partnership between Fahe and HomeSource is the cornerstone of this work; however, by engaging additional partners, collective impact is further increased. Pinnacle Bank and local investors are making it possible for Fahe and HomeSource to develop a single-family property, while Knoxville Community Development Corp. and the city of Knoxville are supporting initiatives to develop a resident-leadership group, provide financial-education services, and finance multifamily properties.

Residents have been an integral part of the process. In 2016, HomeSource hosted a Five Points logo contest to promote community pride and ownership. The winning logo, made by a local resident, will soon appear on banners and street signs throughout the community.

## ACCOMPLISHMENTS

Established framework for **\$1 million+** loan fund to support revitalization efforts

Engaged **8** residents in leadership development activities

Prepared **7** residents for homeownership

Trained **10** appraisers in improved valuation of energy-efficient homes

### Building Capacity

Fahe and HomeSource are working to establish Park City Revitalization, a corporation that will facilitate private investments in the area.

This corporation will be integral to encouraging future growth. As debts are repaid to the PRC loan fund, the funds will be used to leverage additional investments to scale up their revitalization work. Fahe and HomeSource expect the loan fund to continue supporting revitalization and community stabilization for years beyond the grant period.

## SPOTLIGHT

Fahe and HomeSource recognize the role that energy-efficient homes play in both individual and community well-being.

By building energy-efficient single-family homes, they help the residents of Five Points and Park City save money on their utility bills, conserve resources like water and energy, and live in safe homes made of healthy, durable building materials.

The green infrastructure adds value to the homes, thus increasing sales prices and attracting much-needed private investment in the neighborhoods. Fahe also hosted training for appraisers to help them better understand the valuation that green infrastructure adds to home values.



[www.cp-cto.org/housing-partnership](http://www.cp-cto.org/housing-partnership)

*Housing Partnership, Inc. is “changing the odds” for Lake Worth, Florida, residents by reducing blight, increasing resident engagement, and providing educational opportunities for youth and adults.*

COMMUNITY SNAPSHOT			
<b>Population</b>	13,000	<b>Unemployment</b>	17%
<b>Median Income</b>	\$36,100	<b>Vacancy Rate</b>	28%
<b>Poverty Rate</b>	40%	<b>Homeownership</b>	28%

### Neighborhood Context

Housing Partnership, Inc. (HPI) is working to improve Lake Worth, Florida, for residents of all ages.

Lake Worth was hard hit by the foreclosure crisis, and HPI’s target area represents four of the most negatively affected census tracts in Florida. Property values and neighborhood conditions were dramatically destabilized; home prices declined from a high of \$240,000 to a low of \$116,000.

Meanwhile, speculation, over-building and suburban migration have created a large amount of vacant commercial and residential properties and insufficient infrastructure. At the peak of the problem, one in six properties in the target area were abandoned and/or blighted.

Exacerbating this was a lack of civic engagement in the target area, which made mobilizing around neighborhood change difficult to achieve.

### Impact

HPI is combating these challenges through a comprehensive, coordinated planning process with



emphasis on resident input, leadership development and evaluation.

This approach, coined “Changing the Odds,” builds upon ongoing efforts by HPI and other community stakeholders to enhance:

- Resident engagement through the development of neighborhood groups and leadership opportunities.
- Housing and infrastructure, by reducing blight and improving public safety.
- Commercial revitalization through micro-lending and neighborhood marketing and branding.
- Financial literacy and wealth through educational courses and individual development accounts (IDAs).
- Early child education through kindergarten-readiness campaigns and parent support networks.

HPI is offering multiple opportunities for strengthening social ties and economic advancement, while encouraging residents, local government and other partners to remain committed to neighborhood change. It also is working to increase human capital, leverage financial investments and build the strong infrastructure Lake Worth needs to sustain growth.

## ACCOMPLISHMENTS

Rehabbed **4** owner-occupied homes  
Improved **1 community** arts center  
Engaged **239** residents in leadership development or training  
Provided **51** clients with housing counseling  
Recruited **1** minority-owned business to the business corridor

### Building Capacity

HPI believes funding from the Catalytic Grant was critical to galvanizing a collective effort to build the capacity of residents to transform their community into a place of opportunity.

Not only is the grant catalyzing funder interest and investment, but it also is making it possible for HPI and Lake Worth as a whole to create a model that uses existing resources and minimal funding to mobilize stakeholders and make a lasting impact.

Today, for example, the BRIDGES Lake Worth Center and its kindergarten readiness campaigns are making it possible for more students to enter kindergarten ready to learn. A new generation of residents will be able to access the social and human capital they need to thrive in Lake Worth.

### Media Stories

The Palm Beach Post covered HPI's bilingual dialogue groups designed to engage Lake Worth residents: [Lake Worth reaching out to western-area residents](#).

NeighborWorks America highlighted HPI's resident engagement efforts: [How to engage residents for community change](#).



## SPOTLIGHT

HPI previously struggled with community engagement, because residents often stayed within their own affinity groups or had a difficult time coming to consensus.

HPI overcame both barriers through an approach originated by an organization called Everyday Democracy: Ideas and Tools for Community Change.

With support from the Catalytic Grant program, HPI organized a town hall meeting to brainstorm how to strengthen the community. Then, volunteers were sought for two, facilitated “dialogue-to-action” groups—with one specifically for Spanish-speaking residents. This was the organization’s first opportunity to support the residents with a group facilitated in Spanish.

Over six weeks, these groups developed action plans to improve the community. Each group presented its proposed solutions at a second town hall meeting. HPI gave each group \$750 to help implement their plan—a model somewhat similar to NeighborWorks America’s Community Leadership Institute.





[www.nhschicago.org](http://www.nhschicago.org)

*Neighborhood Housing Services of Chicago is working to stabilize Rosemoor and North Pullman, two neighboring communities, through property rehabilitation, strengthened partnerships and resident engagement.*

COMMUNITY SNAPSHOT			
<b>Population</b>	11,000	<b>Unemployment</b>	27%
<b>Median Income</b>	\$32,300	<b>Vacancy Rate</b>	15%
<b>Poverty Rate</b>	21%	<b>Homeownership</b>	43%

### Neighborhood Context

Neighborhood Housing Services of Chicago (NHS Chicago) is working to ensure Rosemoor and North Pullman, two small neighborhoods on the far south side are safer and stabilized.

These communities have struggled with disinvestment since the decline of manufacturing in the 1970s, and continued through the economic crisis and the foreclosure crisis.

Following the trends in the city of Chicago as a whole, the population of these two communities decreased 20 percent from 2000 to 2010. The housing market remains weak following the foreclosure crisis and crime and safety remain an issue.

However, in 2015 President Obama designated the Pullman community a National Monument due to its significant historic origins in the Pullman Company, one of the most famous company towns in the United States, and the scene of the violent 1984 Pullman strike. Also, the newly developed



Pullman Park Shopping District has brought in many new jobs and retail opportunities.

### Impact

NHS Chicago focused on a range of housing and resident-engagement activities to stabilize and stimulate the housing market in Rosemoor and North Pullman to enhance the communities' image and capacity for self-management.

To improve the physical and social conditions of both communities, strategies included:

- Developing a formal, resident-led community plan.
- Securing and/or rehabilitating vacant buildings.
- Providing grants to seniors to repair their homes.
- Facilitating resident-led, block-beautification projects.
- Supporting the development of block clubs and neighborhood associations.
- Conducting and implementing a marketing and branding plan.
- Providing a wide range of financial capability services.

NHS' catalytic work is moving these communities toward stability, with reductions in foreclosures

and vacant buildings, and growth in first-time homebuyers, neighborhood pride and unity across generations.

## ACCOMPLISHMENTS

Rehabbed **14** owner-occupied homes

Engaged **8** residents in leadership development activities

Improved **34** vacant properties through rehabilitation or creative board-ups

### Building Capacity

The Catalytic Grant has made it possible for ongoing engagement between the Rosemoor Neighborhood Association and the North Pullman Community Development Council. Prior to the Catalytic Grant, these two organizations did not have a working relationship. Through the efforts of the NHS Roseland office they are now working on joint projects and have come to see the benefit of an ongoing working relationship leading to increased neighborhood revitalization efforts.

It also has allowed NHS Chicago to partner with new institutions that bring added dynamics to its work. For example, Roseland Community Hospital is partnering with NHS to co-sponsor a series of workshops on health and housing. As a result of this collaboration, a representative from Roseland Community Hospital has joined the NHS advisory council.

These enhanced partnerships help NHS Chicago work toward its goal of improving neighborhood conditions for Rosemoor and North Pullman residents. In the future, it hopes the same model for development can be replicated in other neighborhoods facing similar issues.

### Media Stories

The Chicago Tribune covered NHS Chicago's increasing efforts to buy, rehab and sell homes in targeted neighborhoods across the city: [Housing group gets grant to buy, rehab and sell more than 200 homes.](#)

## SPOTLIGHT

Following the designation of the Pullman National Monument and Historic District, stakeholders in Rosemoor and North Pullman became increasingly concerned with preserving the affordability and character of their neighborhoods. However, they also sought to capitalize on the investments attracted by the designation to improve their communities for the current residents.

With the support of the Catalytic Grant, NHS Chicago responded to these concerns through community planning. In partnership with the University of Illinois-Chicago's Great Cities Institute, NHS engaged in a collaborative planning process to develop a community plan with residents and other stakeholders.

The plan, which was developed over six months, used a "bottom-up" approach to accurately reflect the ideas and desires of the community. Supplementing the broad, public-engagement process was a steering committee of residents, business owners and community organizations from both neighborhoods, which provided guidance during formation of the plan and will help with on-going plan implementation.



[www.nhsie.org](http://www.nhsie.org)

*Neighborhood Housing Services of the Inland Empire is working to create a safer, more engaged community in the greater Waterman Gardens area of San Bernardino, California, by enhancing neighborhood livability and individual leadership.*

### COMMUNITY SNAPSHOT

<b>Population</b>	41,000	<b>Unemployment</b>	24%
<b>Median Income</b>	\$27,500	<b>Vacancy Rate</b>	10%
<b>Poverty Rate</b>	46%	<b>Homeownership</b>	33%

### Neighborhood Context

Neighborhood Housing Services of the Inland Empire (NHSIE) is implementing a variety of programs and projects in the Waterman Gardens area of San Bernardino, California.

San Bernardino has seen economic decline since the 1990s, first with the loss of the area's military bases and related defense industry and then the 2008 recession. At the recession's peak, the area ranked fourth in the nation in the number of foreclosures. Recovery was slowed in 2012 when the city of San Bernardino declared bankruptcy.

Today, foreclosures and underwater mortgages are down, but negative equity and vacant properties persist in many neighborhoods, including the greater Waterman Gardens. Extremely low rates of homeownership and absentee landlords have slowed neighborhood progress.

### Impact

Assisted by the Catalytic Grant, NHSIE is working to enhance neighborhood livability and individual leadership.

It is addressing neighborhood livability through:

- Improving housing through the rehabilitation of vacant and owner-occupied homes.
- Enhancing public space through projects that focus on block continuity, curb appeal and public art.
- Improving public safety through community involvement and Crime Prevention through Environmental Design (CPTED).
- Lending tools such as down payment assistance
- Convening nonprofit and government partners into a collaborative known as the Neighborhood Transformation Collaborative aligning evidence based strategies and funding resources.

Resident development focuses on:

- Financial stability and asset-building through education for youth and adults.
- Training and strategic planning, including committees that promote resident safety and leadership development.

These strategies are part of a larger, collective effort. NHSIE is currently participating in two community revitalization initiatives in the Waterman Gardens area: the Neighborhood Transformation Collaborative and the crime-focused Byrne Criminal Justice Innovation Program.

Together with organizations such as the Institute for Public Strategies, the city of San Bernardino and mayor's office, the county's Housing Authority, Habitat for Humanity, National CORE, and NHSIE is creating new homeowners, reducing crime rates and increasing resident engagement across the community.

### ACCOMPLISHMENTS

Rehabbed **10** single-family homes

Completed **1** block continuity and **2** curb appeal projects

Installed **2** community murals

Engaged **15** residents in leadership development or educational training

Provided **9** down-payment assistance grants

Convened over **40** local partners to align strategies and resources

Educated **50** youth on financial literacy and wealth building practices

Launched a resident initiative called “Lights on!” encouraging community efficacy and safety through lighting

### **Building Capacity**

The Catalytic Grant has helped NHSIE implement a place-based strategy, which was a new approach for the organization. It is allowing the organization to offer a wide range of resources to residents of the greater Waterman Gardens area.

It also has strengthened its partnerships across the city and county of San Bernardino, leading to a better understanding of collective impact work overall. To facilitate this collective work, NHSIE developed a collaborative website and convenes an in-person meeting of stakeholders working in greater Waterman Gardens area, recently renamed Central San Bernardino.

### **SPOTLIGHT**

NHSIE’s community mural has had both anticipated and unexpected results. As part of its community engagement efforts, NHSIE and local student artists curated a mural in a “pop-up park” that the organization created to beautify a particular lot.

The project not only engaged dozens of youth in the community, but also has inspired a spirit of collective efficacy—with residents now working to “protect” the mural.

According to the community building manager, “Since it went in, there’s been no dumping. Area

residents keep an eye out for anyone who may be out to vandalize it.”

### **Media Stories**

The San Bernardino Sun covered NHSIE’s mural project: [Community members plan mural in San Bernardino](#).



[www.ruralneighborhoods.org](http://www.ruralneighborhoods.org)

*Rural Neighborhoods is investing in housing development, resident engagement and financial education to assist the residents of Eden Park-Esperanza Place in Immokalee, Florida, in becoming a more cohesive community.*

COMMUNITY SNAPSHOT			
<b>Population</b>	14,000	<b>Unemployment</b>	15%
<b>Median Income</b>	\$28,700	<b>Vacancy Rate</b>	22%
<b>Poverty Rate</b>	36%	<b>Homeownership</b>	52%

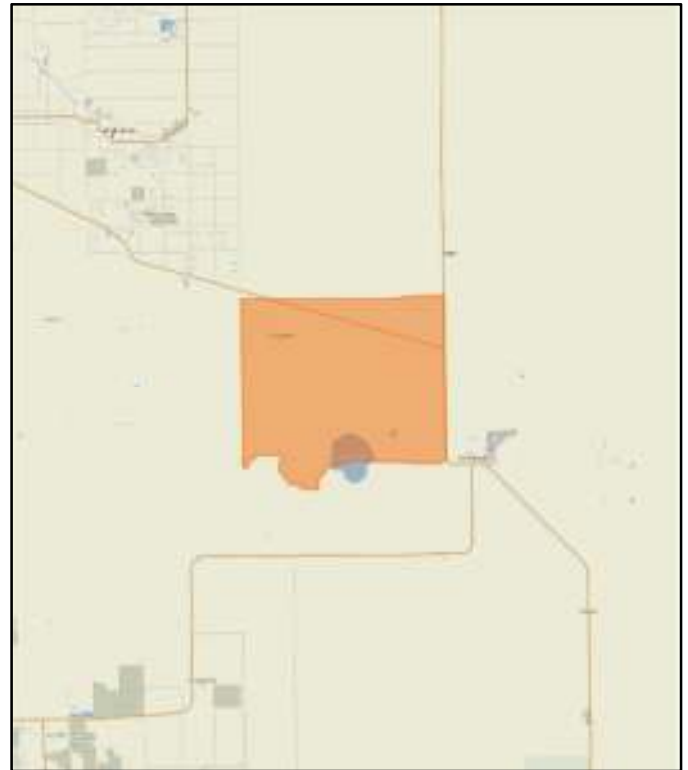
### Neighborhood Context

Rural Neighborhoods, Inc. (RNI) is serving as a community quarterback in Immokalee, a rural town in southwest Florida.

RNI's focus area—Eden Park-Esperanza Place—is low income but growing, with large households and a high percentage of migrant and seasonal farm workers. Eden Park-Esperanza Place has a uniquely challenging housing stock: 46 percent of the population lives in mobile homes and, overall, housing is older, overcrowded, overpriced and unsafe.

Immokalee also was and remains one of Florida's hardest-hit housing markets; at its peak, 26 percent of mortgages were seriously delinquent or in foreclosure, and local housing prices fell 41 percent, the highest drop in the state.

Although there is a strong local network of organizations committed to change, Eden Park-Esperanza Place remains a highly fragmented community.



### Impact

RNI is working to stabilize Eden Park-Esperanza Place. Through participation in the Catalytic Grant program, it is broadening its work in the neighborhood and engaging residents to a greater degree.

Its comprehensive approach includes:

- Significant housing and infrastructure-related development and investment.
- Working with residents and other stakeholders to create a neighborhood plan.
- Financial capability counseling, homebuyer education and assistance, and foreclosure-prevention interventions.

These activities not only build up the physical features of Eden Park-Esperanza Place, but also improve the social environment. Residents are working together, celebrating the culture of Immokalee's immigrants, and creating a healthy community for children and youth.

## ACCOMPLISHMENTS

- Leveraged **\$13 million** in additional funding
- Purchased and managed **48** rental apartments and **3** single-family homes
- Constructed **18** single-family rental homes
- Remediated and banked **24** acres of land for future development
- Engaged **21** residents in leadership development or training
- Created **3** public art installations
- Created **1** community-led revitalization plan



### Building Capacity

RNI credits the Catalytic Grant with driving momentum and adding velocity to the effort to change Eden Park-Esperanza Place to a community of choice.

The process, from preparing the grant application to engaging new partners and receiving technical assistance, has positioned the organization to be able to continue its work after the grant ends, especially by engaging residents and getting stakeholder “buy-in.”

In June 2016, the Southwest Florida Regional Planning Council and its region, which includes Immokalee, was designated a Promise Zone. The Promise Zone initiative pairs federal partners with local leaders to streamline resources across agencies and deliver comprehensive support.

This is expected to generate the resources needed over the 10 next years to support the work RNI, residents and local stakeholders have prioritized in their Eden Park-Esperanza-Place Stabilization Plan.

## SPOTLIGHT

RNI has been very successful in leveraging the Catalytic Grant to attract additional funding. For example, it leveraged \$13.1 million to support real estate development and administrative costs.

As an emerging “community quarterback” in Immokalee, RNI has built its reputation in the community and attracted a variety of new funders. These include small community foundations and banks, who have seen the impact RNI has had in Eden Park-Esperanza Place.

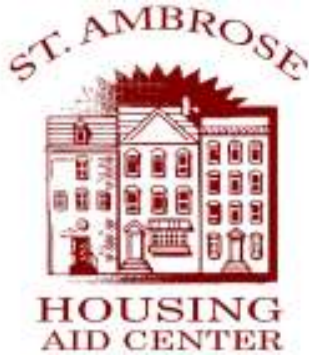
The revitalization has opened several new opportunities for small Community Reinvestment Act grants, which they could not previously access.

### Media Stories

The Naples Daily News covered RNI’s comprehensive revitalization efforts in Immokalee: [Group aims to revitalize Immokalee neighborhood.](#)

NeighborWorks America highlighted RNI’s efforts to improve Eden Park-Esperanza Place: [How to turn around a declining neighborhood.](#)





[www.stambros.org](http://www.stambros.org)

*St. Ambrose Housing Aid Center is strengthening the Belair-Edison neighborhood of Baltimore, Maryland, through residential and commercial revitalization, resident engagement and strong neighborhood marketing.*

COMMUNITY SNAPSHOT			
<b>Population</b>	22,000	<b>Unemployment</b>	15%
<b>Median Income</b>	\$40,100	<b>Vacancy Rate</b>	14%
<b>Poverty Rate</b>	19%	<b>Homeownership</b>	55%

### Neighborhood Context

St. Ambrose is working to stabilize the real estate market and strengthen the social fabric of the Belair-Edison neighborhood in Baltimore, Maryland.

In some ways, Belair-Edison is a stable neighborhood, with a median household income above the city’s average, active neighborhood organizations and unique institutional anchors. However, it also struggles with challenges such as low property values, a struggling commercial district and crime.

Thus, Belair-Edison hovers on the “tipping point” between decline and growth. St. Ambrose is a critical partner that has supported the neighborhood’s development since 1968.

### Impact

Through the Catalytic Grant program, as well as a partnership with Belair-Edison Neighborhood, Inc. (BENI), St. Ambrose has been able to increase its investment in the neighborhood.



Its improvement strategy includes:

- Supporting homeownership by rehabbing houses in need of repair.
- Strengthening the real estate market by increasing property values and shortening time on the market.
- Reducing blight through the property remediation and block improvements.
- Engaging and empowering residents through block events and leadership training.
- Creating an inviting commercial district through façade beautification and public art installations.

By achieving these housing, economic and resident leadership objectives, as well as implementing a strong branding and marketing campaign, St. Ambrose and BENI are positioning Belair-Edison as a neighborhood of choice for a diverse population of new homeowners and established residents.

### ACCOMPLISHMENTS

Leveraged **\$4.2 million** in additional funding  
Renovated **26** single-family homes

## SPOTLIGHT

Improved **12** owner-occupied homes through front-yard landscaping

Engaged **20** residents in leadership development or training

Improved **14** businesses through façade beautification



### Building Capacity

The Catalytic Grant has better helped St. Ambrose better position itself for future collaboration with both new and long-time partners.

These partners include the city of Baltimore (a vacant housing receivership program) and Morgan State University (landscape architecture designs).

Additional partnership opportunities have opened up as St. Ambrose seeks to incorporate more art into the commercial district by collaborating with local artists and arts-based nonprofits.

Meanwhile, peer-learning opportunities have exposed St. Ambrose staff to innovative business enterprises and commercial revitalization tactics. As St. Ambrose continues to build up Belair-Edison's commercial corridor, these ideas will inform its work.

St. Ambrose's robust neighborhood marketing and engagement strategy focuses on 18 objectives related to community promotion, curb appeal and community building/community pride. With BENI, it is making great strides to raise awareness of Belair-Edison's assets among residents and the broader Baltimore community.

One highlight of its marketing strategy is the promotion of equitable homeownership in the Belair Edison neighborhood, so that residents of all income levels are able to share in the progress. Real estate agents will be invited to breakfasts to introduce them to the neighborhood and encourage them to market homes in the neighborhood to residents of all income levels. Welcome packages are given to new homeowners.

St. Ambrose also is working to stabilize and/or preserve long-term affordable rental options. It is strongly committed to developing projects that will create equitable growth for everyone.



### Media Stories

The Baltimore Sun featured the long-term efforts of St. Ambrose to stabilize the neighborhood: [Belair-Edison: Fighting for a neighborhood for 'the middle'](#).





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