



Addressing Property Tax Inequity to Preserve Homeownership in Middle Neighborhoods

NHS of Chicago offers a suite of programs aimed at preserving homeownership in their middle neighborhoods by addressing property tax inequities and assisting homeowners in protecting themselves from overpaying or losing a home through unpaid taxes.



Data from the University of Chicago's Harris School of Public Policy and its [Property Tax Project](#) show that, across the nation, lower-priced homes are more often overtaxed than higher-priced homes. Since income and race correlate, this over-taxing of lower-priced homes can disproportionately impact Black middle neighborhoods and feed the racial wealth gap.

Local tax assessment methods and re-assessment intervals often result in property owners paying too much or too little in property taxes each year relative to the value of their homes. Experts estimate the inequity of lower-income and minority homeowners paying too much exists in about 90% of US jurisdictions. These assessment inequities can result in higher tax foreclosures which interrupt the passing on of wealth to the next generation.

Whether or not a home is overtaxed, another scenario causing unpaid taxes and subsequent foreclosures is that of homeowners who have paid off their home loans, so don't have a monthly escrow account to help them plan and save for annual tax payments. Hit with a large annual tax bill of thousands of dollars all at once can be an insurmountable obstacle, especially for older homeowners on fixed incomes. Solutions include working with households to help them anticipate and plan for future tax payments, and working for policy change that creates mechanisms for quarterly or even monthly property tax payments after a mortgage lender stops managing an escrow account.

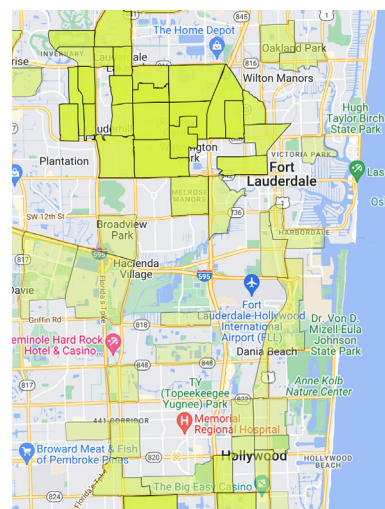
[CLICK LINK: READ THE CASE STUDY](#)

New Mapping Capability for Middle Neighborhoods!

The NCST staff that supports Middle Neighborhoods now have the capacity to track middle neighborhood census tracts all the way back to 1970. This can translate to fascinating map series of cities that show the changes in middle census tracts decade by decade.

We anticipate that these map series, combined with local expertise on the forces that impacted cities over time, can tell a detailed story about middles in a context meaningful to each city's leadership and residents. Stay tuned for more announcements about the availability of this data to our members.

Many thanks to Kris Goff, NCST's Business Development Analyst, who worked on this project and also maintains the Middle Neighborhoods mapping tool, [which you can access here](#).



The current mapping tool allows you to toggle up different income ranges and two time periods for census tracts in any MSA. You can also hover over any tract to gain info on race and ethnicity.



Community of Practice Membership Campaign

Next month, the Middle Neighborhoods CoP is launching a membership campaign! In this newsletter you'll see a number of ways you can help us recruit more Community of Practice members and improve our communication and engagement strategies.

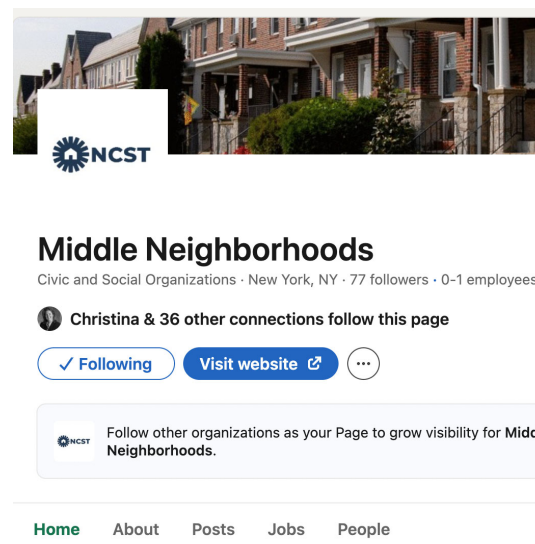
You'll see we are going to be communicating more through LinkedIn, and that we want to fill gaps in our geographic reach by recruiting more members from the western and southeaster states, as well as more local government practitioners. Thanks in advance for your follows, ideas and referrals!

Follow Us at LinkedIn

We are revving up the Middle Neighborhoods LinkedIn account by recruiting followers and posting webinars, best practices, engagement chats and everything anyone should know about middle neighborhoods.

If you have a LinkedIn account, please take a moment to follow us by [going to our page](#) and clicking the Follow button.

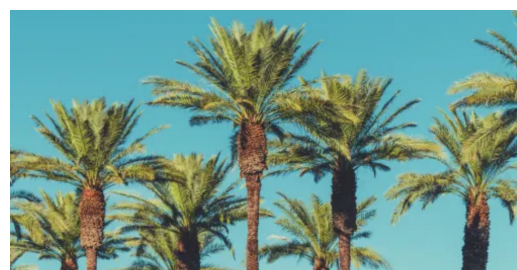
If you don't have a LinkedIn account, please consider it by [signing up here](#). LinkedIn is social media for business networks and you'll likely see many of your colleagues there, as well as referral networks, events and more.



And when you are a LinkedIn account holder, please like and comment on the posts by Middle Neighborhoods. Greater name recognition and awareness of middle neighborhood issues and successes put all practitioners in a better position to garner support. Thank you!

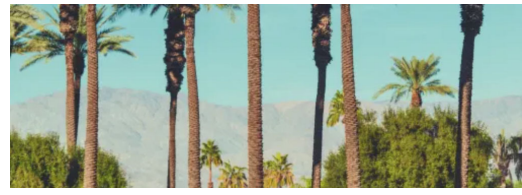
Calling All Western and Southeastern Middle Neighborhooders

The Middle Neighborhoods CoP was started by practitioners in the Northeast and Midwestern regions, but has been steadily gaining members from Western and Southeastern states.



Nonetheless, the CoP remains underrepresented in the West and the Southeast, and we'd like to accelerate the process of recruiting new members. If you have any colleagues engaged in supporting middle neighborhoods, please encourage them to join us by:

- Forwarding this newsletter,
- Sending them [this link](#) to follow our LinkedIn account,
- Sending them [this link](#) to sign up for the Community of Practice,
- [Suggesting topics](#) of concern in your middle neighborhoods for webinars and best practices,



- [Identify events](#) popular with community developers and local government staff where we might lead a session,
- [Invite us](#) to do a custom webinar on middle neighborhoods for a group in your city.

“Our brains are hardwired to think in terms of place and to associate psychic value or meaning to the places we inhabit.”
— Colin Dickey

Meet the Middle Neighborhoods Steering Committee: Part 2

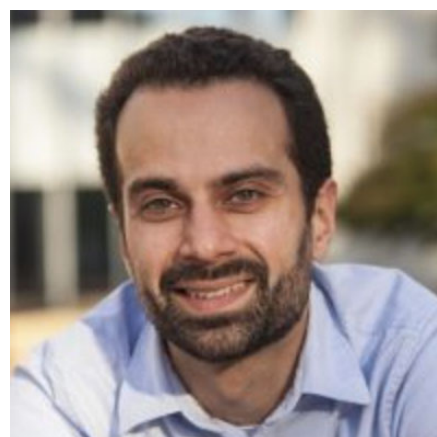
We have a powerhouse of practitioners, policymakers and researchers leading the movement on the National Middle Neighborhoods Steering Committee. With a number of new members recently joining, we thought it would be a good time to introduce all of them. Please meet our second group of four.



[Deborah Moore](#) is President/Owner, Moore Community Consulting. She served as Director of Neighborhood Strategies for Neighborhood Housing Services of Chicago for 25 years. She directly managed the growth of urban neighborhoods, south suburban municipalities, and place-based initiatives that affected her and the organization's vision for change. In 2019 she was selected by Mayor Lori Lightfoot to sit on the Chicago Plan Commission and she continues to amplify the voices of resident leaders and neighborhood development through her consulting practice, with a focus on homeownership, resident engagement and strategic planning.



[Frank Woodruff](#) is Executive Director of the National Alliance of Community Economic Development Associations (NACEDA), since 2012. During a time of significant political and economic challenges for community development, he saw this as an opportunity to take NACEDA to a new level of success and sustainability. As our country emerges from the great recession, he believes community and economic development will be a critical tool for those communities and neighborhoods that are organized, demanding, and capable of instituting change.



[Paul Singh](#) is Vice President, Community Initiatives at NeighborWorks America.



[Jeffrey Verespej](#) (Co-Chair, Middle Neighborhoods Community of Practice) is the Chief of Staff &

Mr. Singh leads NeighborWorks America's support for comprehensive community development efforts that build vibrant local communities that provide equitable opportunities for people to thrive. Singh oversees the Stable Communities, Community Building and Engagement, Rural and Healthy Homes and Communities Initiatives and the work of these teams to elevate and strengthen local practice through grant making, technical assistance, capacity building, peer-to-peer learning, demonstration projects, stakeholder convenings, and research.

Operations at Cleveland Neighborhood Progress. Previously, Mr. Verespej was the Executive Director of Old Brooklyn CDC, serving the largest neighborhood in Cleveland with over 30,000 residents and assets such as the Cleveland Metroparks Zoo and MetroHealth. Under his leadership, the corporation was named the 2017 CDC of the Year by the Ohio CDC Association. In 2016 the organization established an innovative community healthy strategy that blends public health and community development. He also spent four years at Ohio City Incorporated as the Director of Operations and Advocacy.



ADUs as a Strategy for Increasing Housing Supply in Middle Neighborhoods

February 8th 2:00 pm eastern

[REGISTER HERE](#)

Accessory Dwelling Units, or ADUs, are a hot topic across the nation as cities and towns struggle to meet affordable housing supply demands of the current market. To citizens, they are often a more palatable idea for increasing housing supply than multifamily buildings because the density is low and they can increase monthly income and property value for homeowners. AARP advocates for ADU-friendly legislation in order to increase the supply of affordable, accessible housing for seniors in the walkable community environment they prefer. But many neighborhood residents worry about the potential for parking problems and attracting more investor purchases of single-family homes for this purpose.

Setting the table for our webinar will be the Joint Center for Housing Studies' Ellie Sheild, who recently concluded research on the state of ADU legislation and production across the nation. Sheild found that significantly increasing the production of ADUs almost certainly requires the passage of statewide legislation mandating by-right, local approval of ADUs that meet meaningful state standards related to their size, design, and use. However, getting legislatures to pass such measures is a complicated and difficult undertaking that requires the active support of a broad and diverse statewide coalition.

Lori Gay is the CEO of NHS of Los Angeles County, an organization that is "all in" on ADUs as a strategy to increase housing supply and will talk about the supportive regulatory environment in California as well as her strategies for lending and construction of ADUs. Our third panelist will be Dover, New Hampshire Deputy City Manager Christopher Parker, who has managed to assist in the permitting of more ADUs than much larger NH cities, despite the much less supportive regulatory environment created by state government there.

Join us for this useful introduction to the ins and outs of ADUs, and to discuss with our panelists the conditions under which ADUs can be a useful tool for increasing housing supply in middle neighborhoods.

Panelists

Ellie Sheild, Research Assistant and Author

Joint Center for Housing Studies
Cambridge, Massachusetts

Lori Gay, CEO

Neighborhood Housing Services of Los Angeles County
Los Angeles, California

Christopher G. Parker, AICP Deputy City Manager

City of Dover, New Hampshire
Dover, New Hampshire

Moderator:

Marcia Nedland, Organizer
Middle Neighborhoods Community of Practice



Why Every Middle Neighborhood Needs a Strategy to Thrive

February 15th 12:00-1:30 pm eastern

[REGISTER HERE](#)

Join other middle neighborhood practitioners for an interactive talk with authors Alan Mallach and Todd Swanstrom about their new book, *The Changing American Neighborhood: The Meaning of Place in the Twenty-First Century* and the lessons it contains for managing the life cycles of middle neighborhoods.

The authors will share their perspectives on:

- why neighborhoods matter,
- the forces that drive change in neighborhoods,
- how neighborhoods react to these forces,
- how to think strategically about tracking and navigating change in your middle neighborhood,
- and what we can realistically do to help middle neighborhoods thrive as they change.

Middle neighborhoods need practitioners' best thinking to adapt and evolve in ways that continue to support a high quality of life for current and future residents. Mallach and Swanstrom help us see the difference between a passive set of programs and a proactive strategy to implement them that harnesses every asset a place has, in the midst of constant economic, social and political change.

We will be raffling a copy of the book, and offering a discount code for its purchase.

Speakers:

Alan Mallach, Co-Author
Senior Fellow
Center for Community Progress

Todd Swanstrom, Co-Author
Des Lee Professor of Community Collaboration and Public Policy Administration
Graduate Director, Political Science
University of Missouri – St. Louis

Moderator:

Marcia Nedland, Organizer
Middle Neighborhoods Community of Practice

Other News + Resources

[Why North America Can't Build Nice Apartments](#), About Here, December 11, 2023.

[Austin's HOME Act: A Solution For Middle-Income Housing Or A Threat To Struggling Neighborhoods?](#), Monique Lopez, CBS Austin, November 30, 2023.

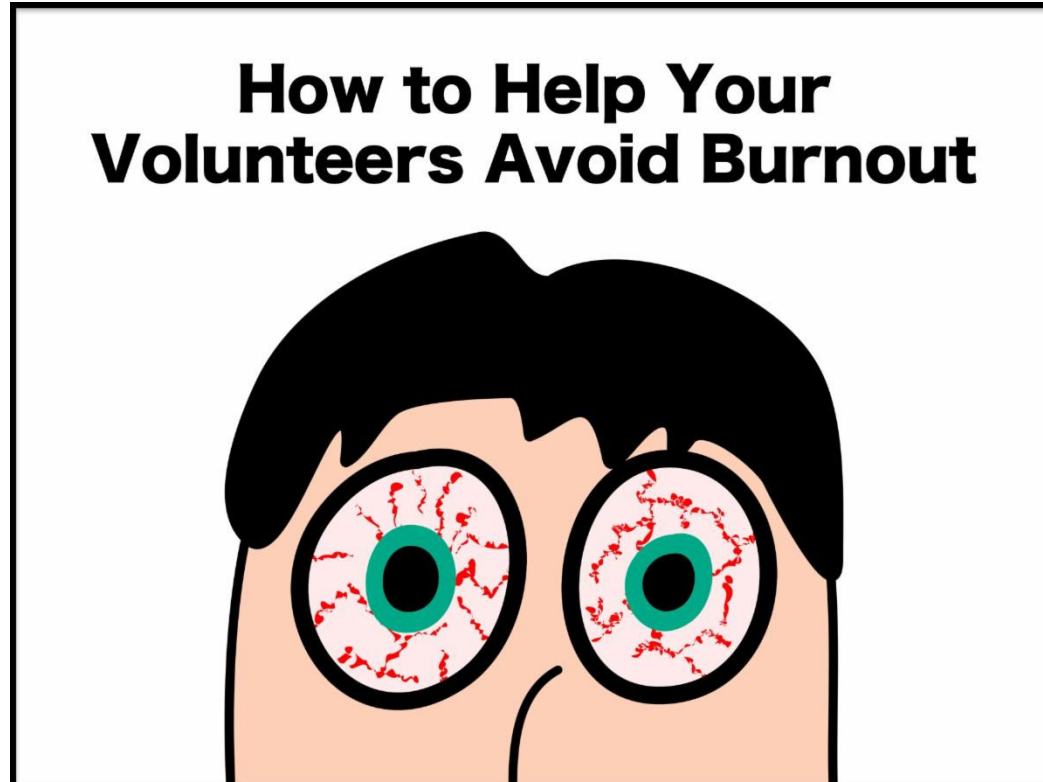
[This Isn't Your Parents' First-Time Homebuyer: More Millennials Are Breaking Into The Housing Market, But They're Older Than Boomers Were And Need To Earn A Lot More Money](#), Sydney Lake, Fortune, November 14, 2023.

[Charles E. Davis Built Homes For Pittsburgh's Black Middle Class That Still Endure](#), David S. Rotenstein, Next Pittsburgh, November 13, 2023.

[Learning From State Efforts To Encourage Accessory Dwelling Units](#), Ellie Sheild and David Luberoff, Joint Center for Housing Studies, November 9, 2023.

[Study: Middle-Income Buyers Suffer Most in Housing Shortage](#), REALTOR

Community Engagement Chat



Engagement Recap: Fixing Burnout – Taking Care of Loyal Volunteers

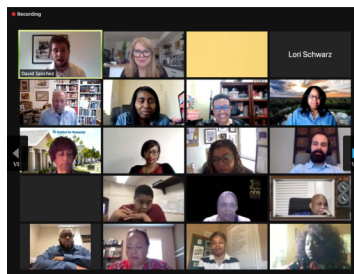
Our last engagement chat focused on the complexities of volunteer engagement; in particular on the issue of burnout among regular volunteers. Beyond the initial excitement that inspires people to act, the group talked about the signs and symptoms of burnout and prevention and intervention strategies.

Taking burnout seriously is important for any manager that oversees volunteers. Emotional intelligence is key as well as the ability to actively identify signs of burnout and intervening when necessary. Even better, implementing prevention strategies can decrease stress for the manager and the volunteers too. Conducting ongoing check ins are key: this might include personal phone calls, written cards to say hello and express gratitude, hosting parties and events to build camaraderie, organizing coffee talks with small groups for more intimate interactions, and regular emails to maintain ongoing connection. The importance of these interactions should not be undervalued – volunteer feedback is an invaluable tool for shaping and enhancing the overall volunteer experience.

The best-case scenario is: volunteers are excited to be there! Below are some strategies: tried and true:

- Express genuine appreciation;
- Incorporate morale boosters such as prizes, awards and recognition;
- Create a fun and supportive environment;
- Encourage inter-generational events and recruitment strategies;
- Build in clear roles and expectations and create balance in duties;
- Provide guidelines for volunteers and enforce general rules of conduct;
- Build in support systems;
- Provide training and ongoing support;
- Be flexible to accommodate busy schedules;
- Highlight the broader impact – share data and success stories on social media, newsletters, annual reports, etc.
- Brainstorm *with* volunteers to identify ways to meet their needs; and
- Last but not least: Celebrate Success!

**Join us for our Next Engagement Chat:
Getting Money for Events (AND Volunteer Management Software)
When: Wednesday, April 17 -- Noon Eastern time
Zoom: <https://us06web.zoom.us/j/82464939821>**



Recent Webinar Recordings

Keeping and Supporting Seniors in our Middle Neighborhoods
[Watch Now](#)

Supercharging Home Maintenance and Updates Through DIY Support in Middle Neighborhoods
[Watch Now](#)

Updating Middle Neighborhood Housing Stock for Energy Efficiency and Climate Resiliency
[Watch Now](#)

Unveiling and Addressing Property Tax Inequities
[Watch Now](#)

The Implications of Shrinking Cities for Middle Neighborhoods
[Watch Now](#)

Researching the New Investor Population in Your Middle Neighborhood
[Watch Now](#)

New Research Produces Peer Mapping Tool and Reveals Greatest Threats to Middle Neighborhoods
[Watch Now](#)

How Partnering with a CDFI Can Get More Loan Capital Into Your Middle Neighborhood
[Watch Now](#)

Find all recordings of the Middle Neighborhoods' webinar series
[HERE](#)

Webinars are co-sponsored by the [Middle Neighborhoods Community of Practice](#), the [National Community Stabilization Trust](#), and [NeighborWorks America](#).

CoP Action Items

Custom Webinars: We often get requests for custom webinars on middle neighborhoods, which we gladly deliver! Please let us know if you'd like one for your staff, board, network, or community.

CoP Listserv: Don't forget to use our listserv, MiddleNeighborhoodsCoP@googlegroups.com to share announcements, news articles, questions and the like. If you are in the CoP, you are already a member of the listserv. If you are not a CoP member, but would like to join the listserv, email [us](#).

Actions You Can Take to Grow and Support the CoP

1. Join and participate in the listserv, MiddleNeighborhoodsCoP@googlegroups.com. This is the most direct way for CoP members to interact with each other. Share your questions and successes.
2. Submit an article, news item, or resource idea for the newsletter to [Marcia](#).
3. Host a Middle Neighborhoods 101 webinar for people in your organization or community to help them learn about middle neighborhoods and launch a discussion on local opportunities. [We](#) will help you plan this and deliver the webinar with you.
4. Submit an idea for a webinar or case study topic to [Ann](#).
5. Convene with other CoP members in your region to discuss a particular issue, or to start creating a regional action agenda. [Marcia](#) can help you contact your peers and plan your convening.
6. We can also help you convene a group of CoP members by interest rather than geography. Past convenings have included city government representatives.
7. Represent middle neighborhoods in local policy discussions. [We'll](#) share some talking points.
8. Propose and conduct a session on middle neighborhoods for conferences and other convenings or groups you participate in. [We'll](#) help with the proposal, recruiting panelists, planning, etc.

National Community Stabilization Trust | 910 17th Street, NW, Suite 810, Washington, DC 20006

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