



A Practical Method for
Assessing the Physical
Conditions of Every
Property in Your Middle
Neighborhood – and
Exciting Ways to Put the
Data into Action

Moderator: Marcia Nedland



MIDDLE NEIGHBORHOODS

National Initiative focused on mobilizing attention to reverse the trend of decline in middle neighborhoods. The initiative does this through research, policy analysis, communications, and advocacy.

The initiative is coordinated by the **National Community Stabilization Trust** and is advised by a **Steering Committee** of 20 prominent researchers, practitioners, and policy makers.



This webinar presented by
The Middle
Neighborhoods
Community of
Practice
(CoP)

The **Middle Neighborhoods CoP** is an informal, facilitated network of over 340 practitioners, researchers and policymakers engaged in revitalizing middle neighborhoods. CoP members share learnings through topical webinars, referrals, site visits, phone calls, and occasional larger group events.

The CoP is supported by **NeighborWorks America** and staffed by a small team of organizers.

Join the Community of Practice at middleneighborhoods.org.



Characteristics of Middle Neighborhoods

- Mostly single-family housing, built for families with children.
- Still well more than 50% owner-occupied, but slowly eroding.
- Housing stock is aging, still in generally acceptable condition, but lacks features and updates to compete well for today's homebuyers.
- Property values range from slow decline to flat to underperforming against city and/or inflation.
- Most of our members do not see hyper-inflation of housing price as a risk in their middles. Only a few middle neighborhoods, those in prime locations and usually mostly white, are appreciating, even gentrifying.
- More racially and ethnically diverse, a holder of hard-won middle household wealth.



Middle Neighborhoods Are Faltering In Their Sustainability

- Ability to ***reliably attract replacement owner occupants*** and other neighborhood-friendly buyers.
- Ability to ***generate home values that support quality maintenance***, repairs and updates without appraisal gaps.
- Ability to ***repel irresponsible investors***.
- Ability to ***maintain engaged residents taking stewardship*** of the neighborhood.
- Ability to ***deliver home equity to owners and revenue to municipal government***.

Click [here](#) to learn more about defining Middle Neighborhoods

Refresh Your Map Zoom Questions or feedback? Type in location GO

Your Map

Map Satellite

Choose a 2014-2018 layer to display

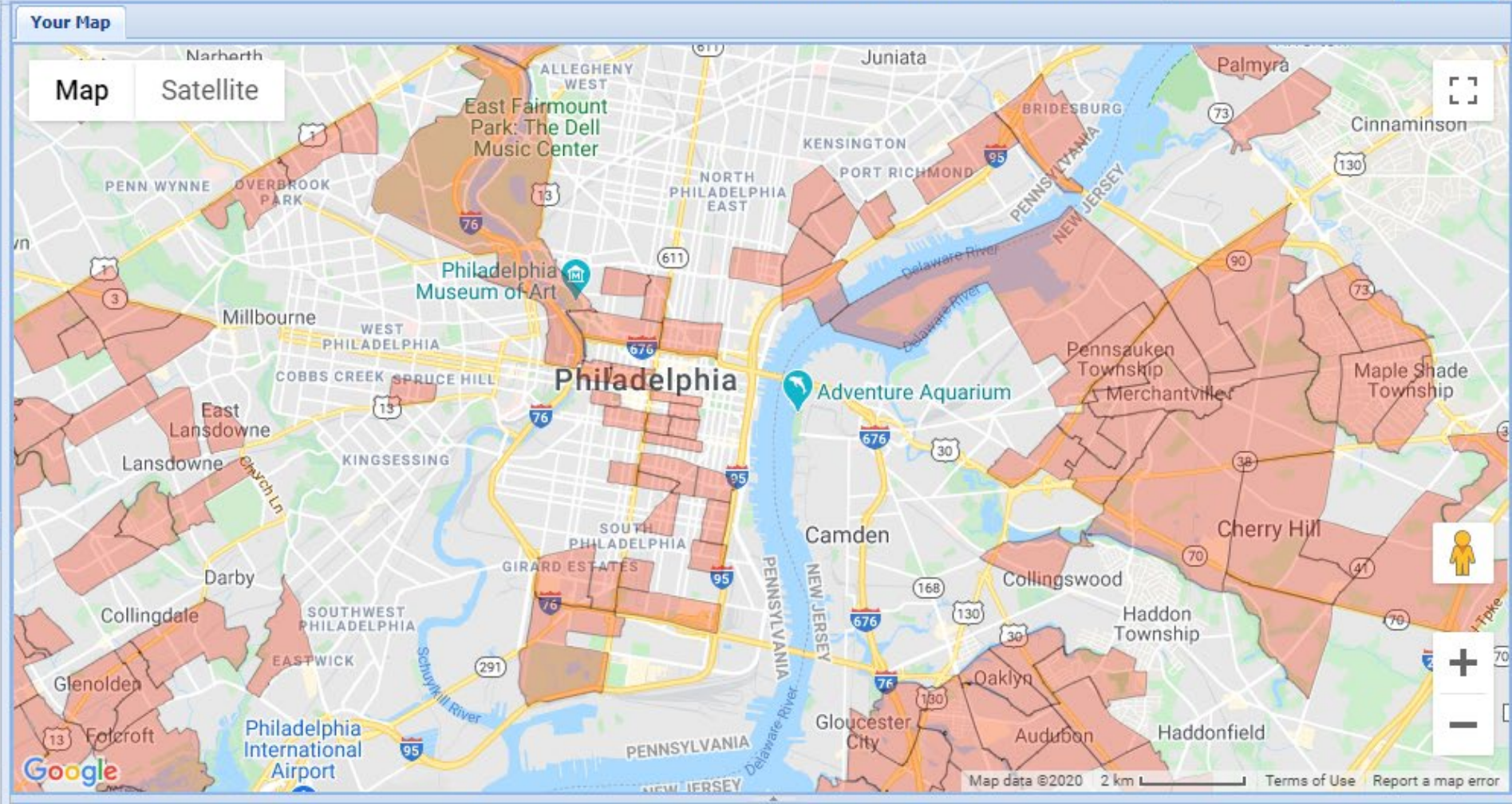
- 2018 City Test 1: 60-100% CMI
- 2018 City Test 2: 80-120% CMI
- 2018 National Test 1: 60-100% NMI
- 2018 National Test 2: 80-120% NMI
- 2018 Regional Test 1: 60-100% AMI
- 2018 Regional Test 2: 80-120% AMI
- 2018 Regional Test 3: 100-160% AMI

Choose a 2006-2010 layer to display

- 2010 City Test 1: 60-100% CMI
- 2010 City Test 2: 80-120% CMI
- 2010 National Test 1: 60-100% NMI
- 2010 National Test 2: 80-120% NMI
- 2010 Regional Test 1: 60-100% AMI
- 2010 Regional Test 2: 80-120% AMI
- 2010 Regional Test 3: 100-160% AMI

MSAs

- Panama City, FL Metro Area
- Parkersburg-Vienna, WV Metro Area
- Pensacola-Ferry Pass-Brent, FL Metro Area
- Peoria, IL Metro Area
- Philadelphia-Camden-Wilmington, PA-NJ-DE-MD Metro Area
- Phoenix-Mesa-Scottsdale, AZ Metro Area
- Pine Bluff, AR Metro Area
- Pittsburgh, PA Metro Area
- Pittsfield, MA Metro Area



Displaying census tracts with median household incomes between 80 and 120 percent of regional/MSA median (\$69,465), or \$55,572 - \$83,358

Guests

Charles Buki

- Founder and President
- czb LLC

Peter Lombardi

- Director of Revitalization Planning
- czb LLC

A Practical Method for Assessing the Physical Condition of Every Property in Your Middle Neighborhood

And Exciting Ways to Put the Data into Action

**czbLLC for the
Middle Neighborhoods
Community of Practice**



Webinar Overview

What you will learn about czb's approach to condition assessment during this webinar:

- Why and how it was developed
- How it gets used
- How to do it

About czb

- Six-person planning consultancy with experience in over 40 states since 2001
- Comprehensive plans, neighborhood plans and revitalization strategies, affordable housing strategies, market and policy analyses

About czb – current or recent projects

- **Poughkeepsie, NY** – comprehensive plan and zoning update
- **Muncie, IN** – comprehensive plan and land bank plan
- **Greenville, SC** – comprehensive plan and zoning update
- **Rochester/Monroe, NY** – rental housing market analysis
- **Memphis, TN** – neighborhood revitalization planning
- **Fargo, ND** – core neighborhoods master plan
- **Des Moines, IA** – neighborhood revitalization planning
- **Johnstown, PA** – market-rate housing strategy
- **Troy, NY** – neighborhood investment strategy
- **Corry, PA** – community strategic plan

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Field Survey

czb's Field Survey

Why and how it was developed



Each home is
a billboard for
the image of the
neighborhood.



MARKET

Who is living in the neighborhood

The MARKET must be strong.

When a home hits the market, it readily finds a good buyer.

IMAGE

Perception of the neighborhood by broader market

Neighborhood IMAGE must be positive.

Signals sent by conditions have to communicate pride and instill confidence.

CAPACITY

Ability and willingness to manage home and neighborhood

Resident CAPACITY must be high.

Residents must demonstrate they are managing the neighborhood.

CONDITIONS

Resulting level of care and investment

Housing and neighborhood physical CONDITIONS must be good.

Residential blocks appeal to the regional market.



Field Survey Scoring



1
Excellent condition



2
Good condition



3
Average condition
(neither distressed nor showing signs of obvious pride and investment)



4
Moderate distress
(disinvestment becoming apparent)

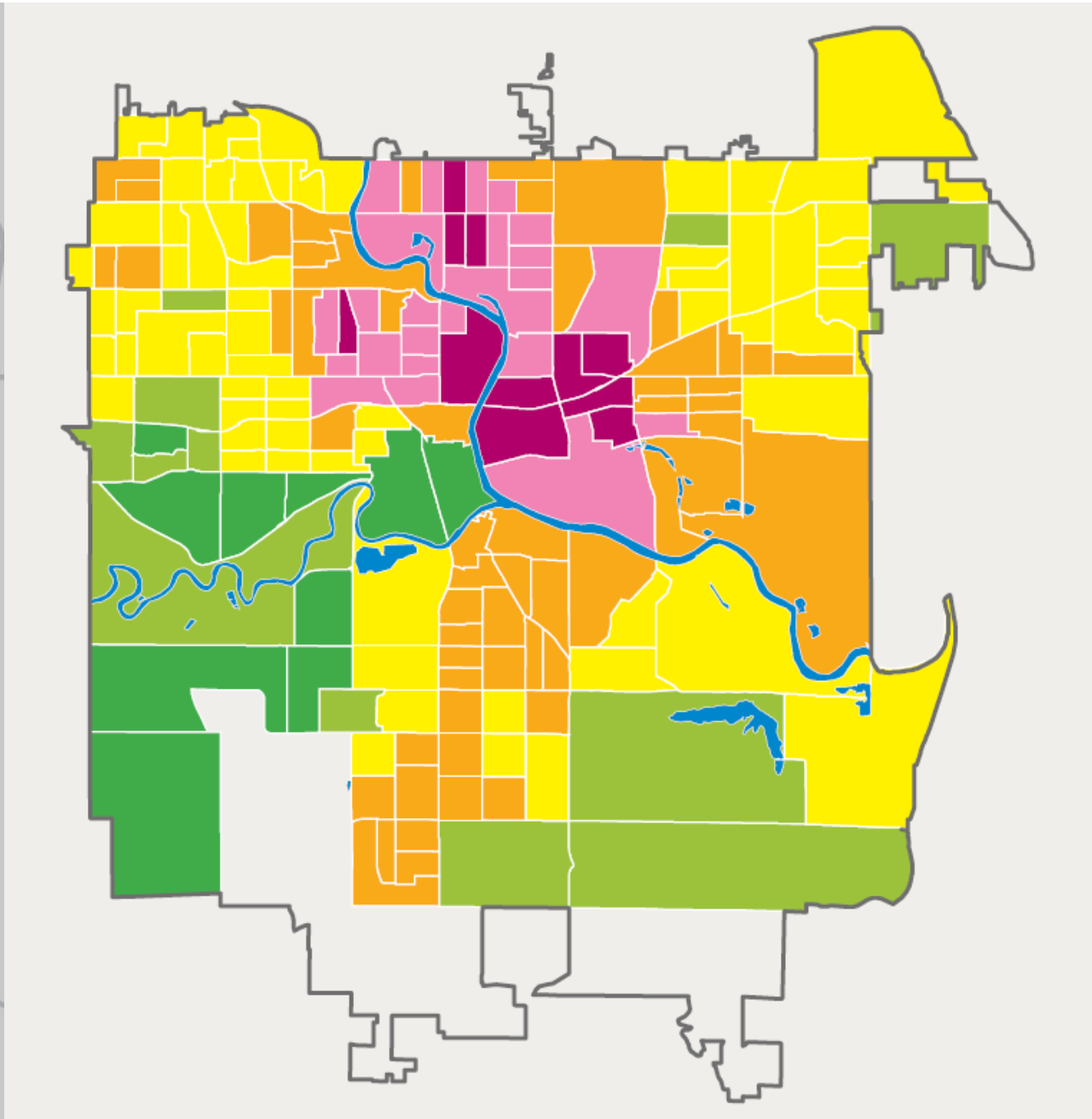
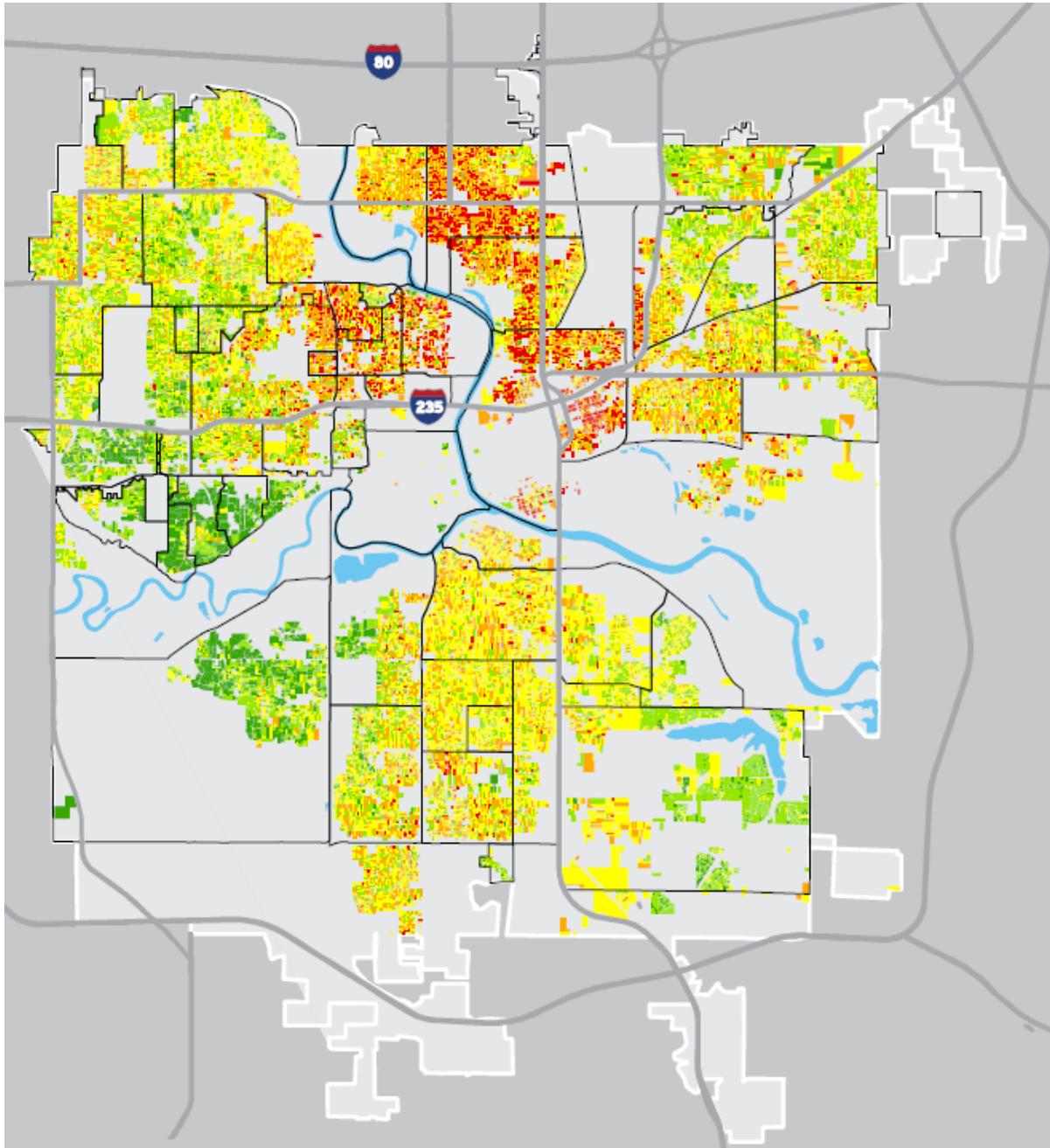


5
High level of distress
(significant disinvestment apparent)



czb's
Field Survey

How it gets used



Four Special Investment Districts

1 Franklin Area

Charming homes on tree-lined streets with friendly neighbors; top-rated schools, convenient location; walk and bike to neighborhood icons including Snookie's, Waveland Cafe, the Franklin Avenue Library, and the re-activated Franklin Jr. High.

2 Drake

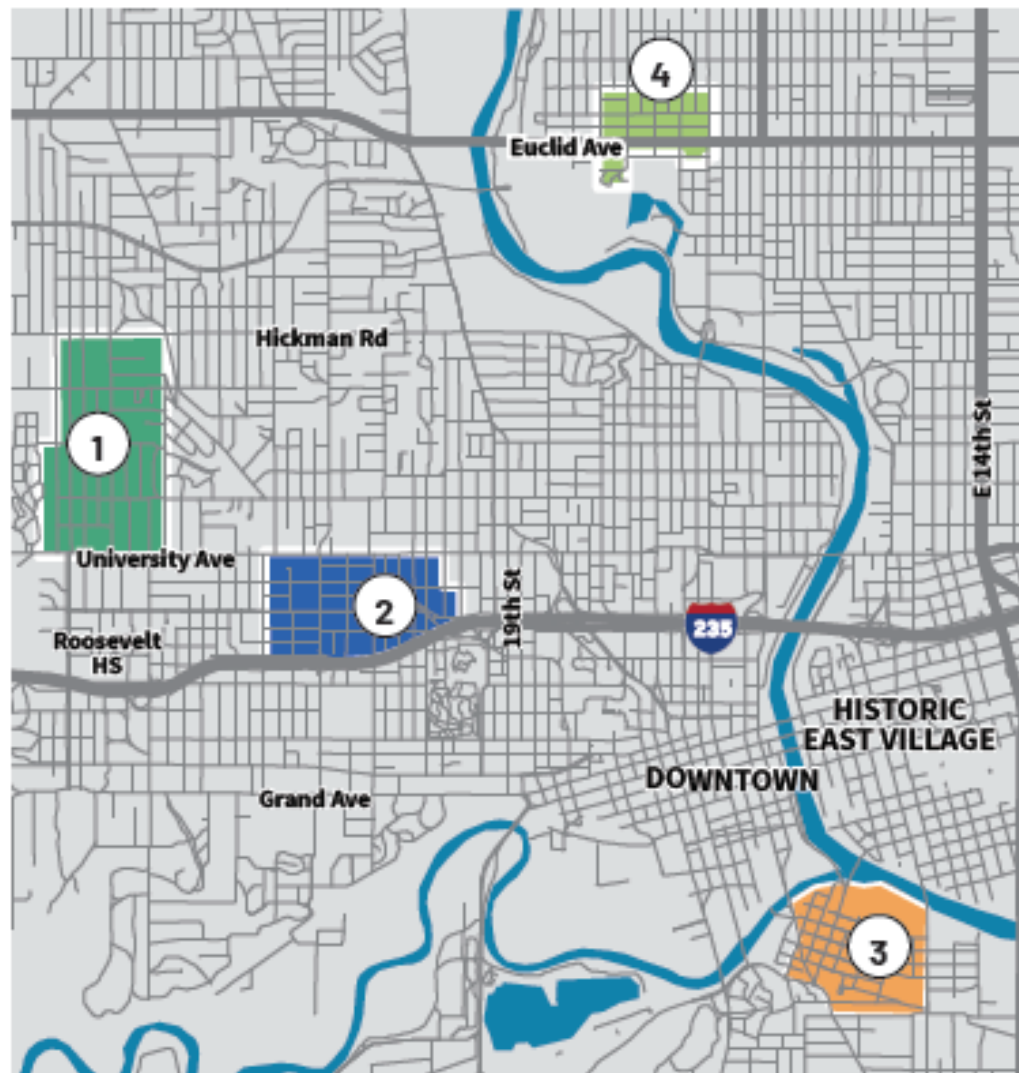
Beautiful historic homes on stately boulevards in an eclectic and diverse neighborhood, home to Drake University, friendly neighbors, and unique community events.

3 Columbus Park

Little Italy on the rivers, spectacular views of downtown, affordable single-family homes plus upscale, modern apartments.

4 Oak Park/Highland Park

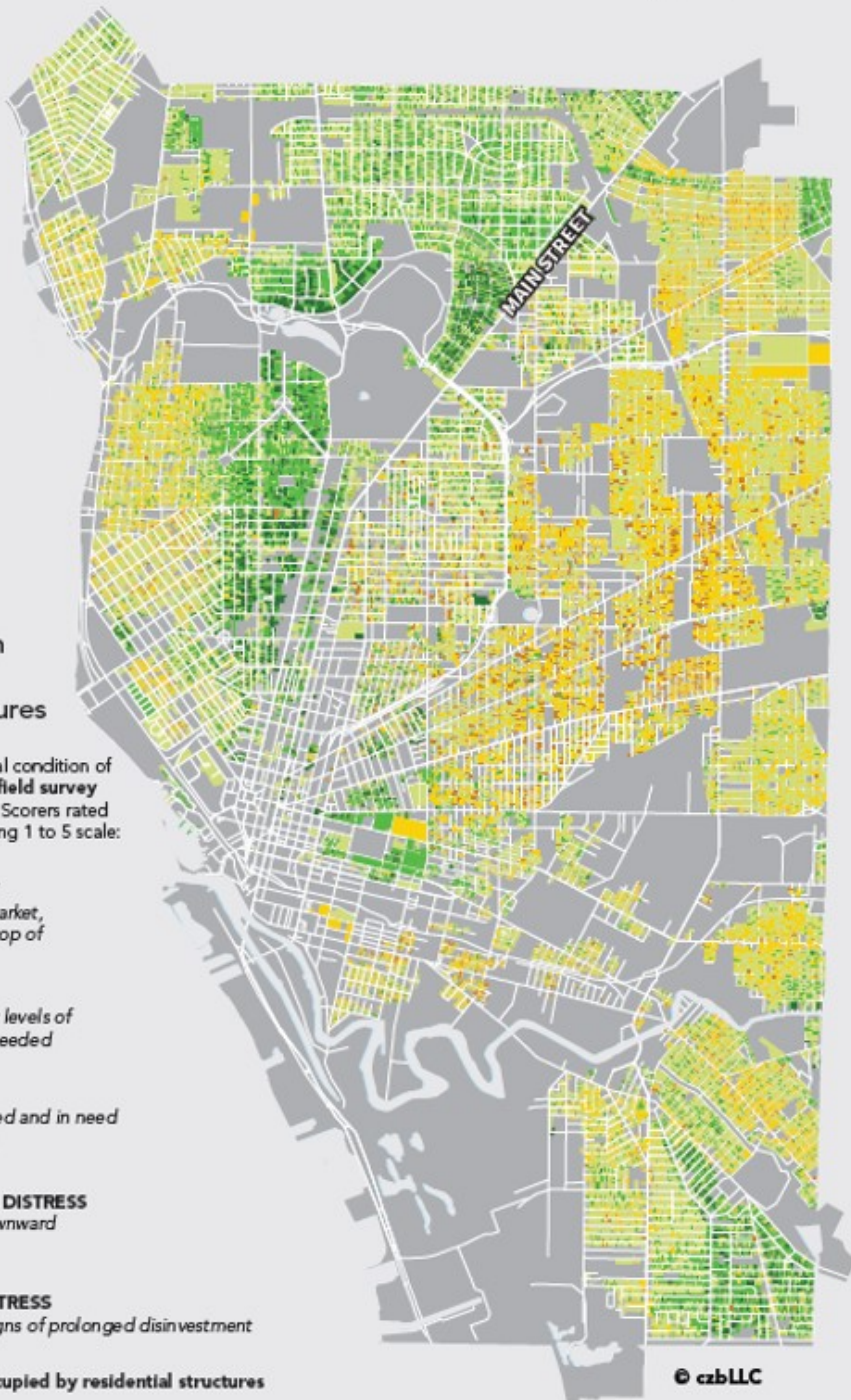
Historic neighborhood business district surrounded by well-built homes plus beautiful McHenry Park overlooking the river – a great value close to downtown employment and amenities.



Exterior Condition Field Survey of Residential Structures

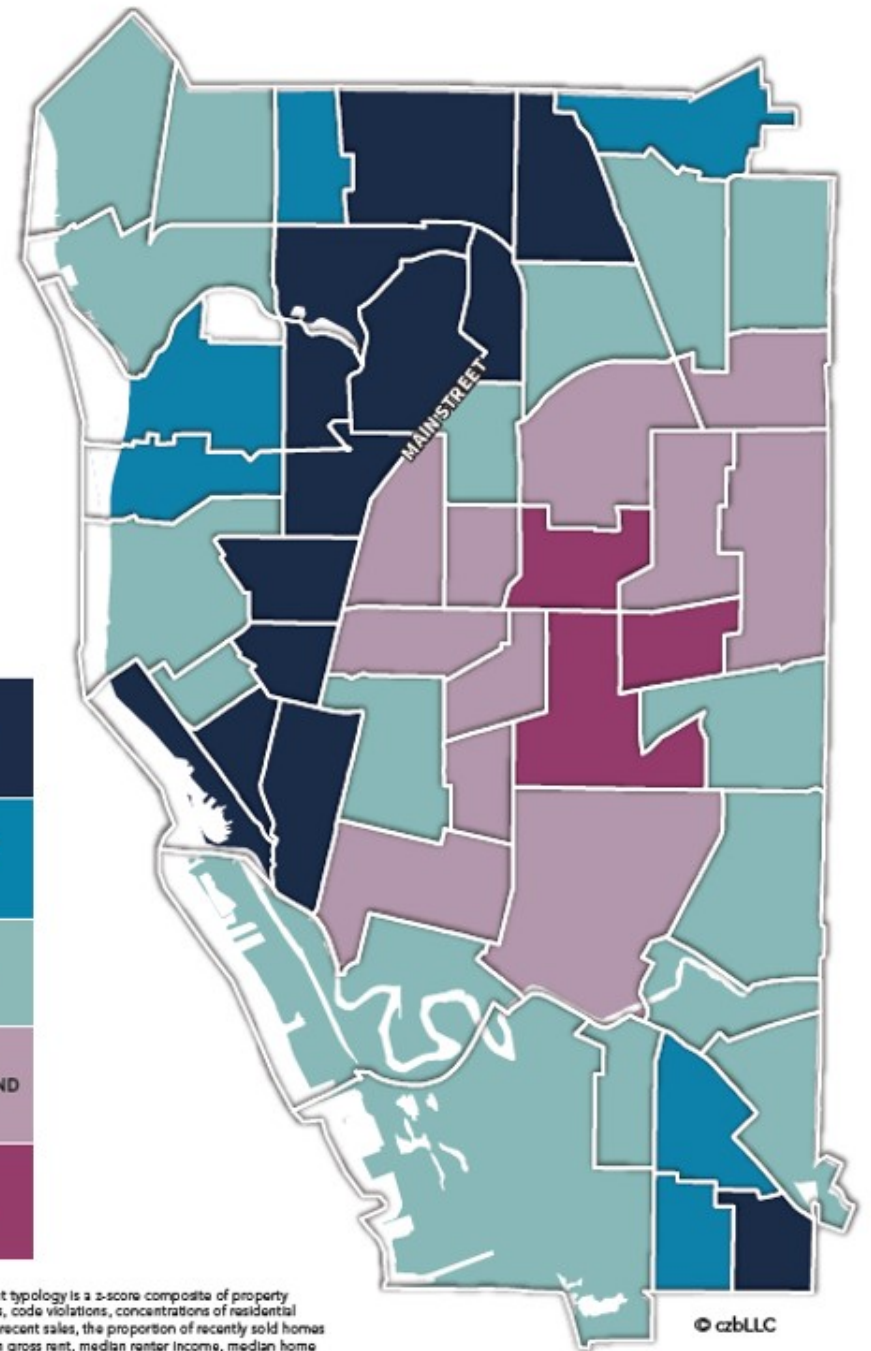
To gauge the current physical condition of each residential structure, a **field survey** was conducted in late 2016. Scorers rated each property on the following 1 to 5 scale:

-  **1 EXCELLENT**
Top of the market, "staying on top of the details"
-  **2 GOOD**
Only modest levels of investment needed
-  **3 AVERAGE**
Solid, but tired and in need of upgrades
-  **4 MODERATE DISTRESS**
Trending downward
-  **5 SEVERE DISTRESS**
Numerous signs of prolonged disinvestment
-  **Land not occupied by residential structures**



© czbLLC

Housing Market Demand



Note: This demand-based market typology is a 3-score composite of property conditions, improvement permits, code violations, concentrations of residential vacant lots, the average price of recent sales, the proportion of recently sold homes sold to owner-occupants, median gross rent, median renter income, median home value, median owner income, and population change.

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Realistic outcomes to strive for
(We'll know we're making progress if...)

General strategies to achieve key outcomes

Physical

Social

HIGHEST DEMAND

Healthy blocks remain healthy

Affordable options expand

Prioritize mixed-income infill development

MODERATE DEMAND

Healthy blocks remain healthy; number of blocks with distressed properties shrinks

Affordable options expand

Proactive code enforcement and compliance assistance;
Owner and rental rehab assistance;
Infrastructure investment near community assets

SOFT DEMAND

Number of blocks with distressed properties shrinks; blocks adjacent to city assets and stronger markets become healthier

Homeownership rates rise

Proactive code enforcement and compliance assistance;
Owner and rental rehab assistance;
Infrastructure investment near community assets

Stabilize blocks directly adjacent to stronger sub-markets;

Field Survey Scoring

VERY HEALTHY

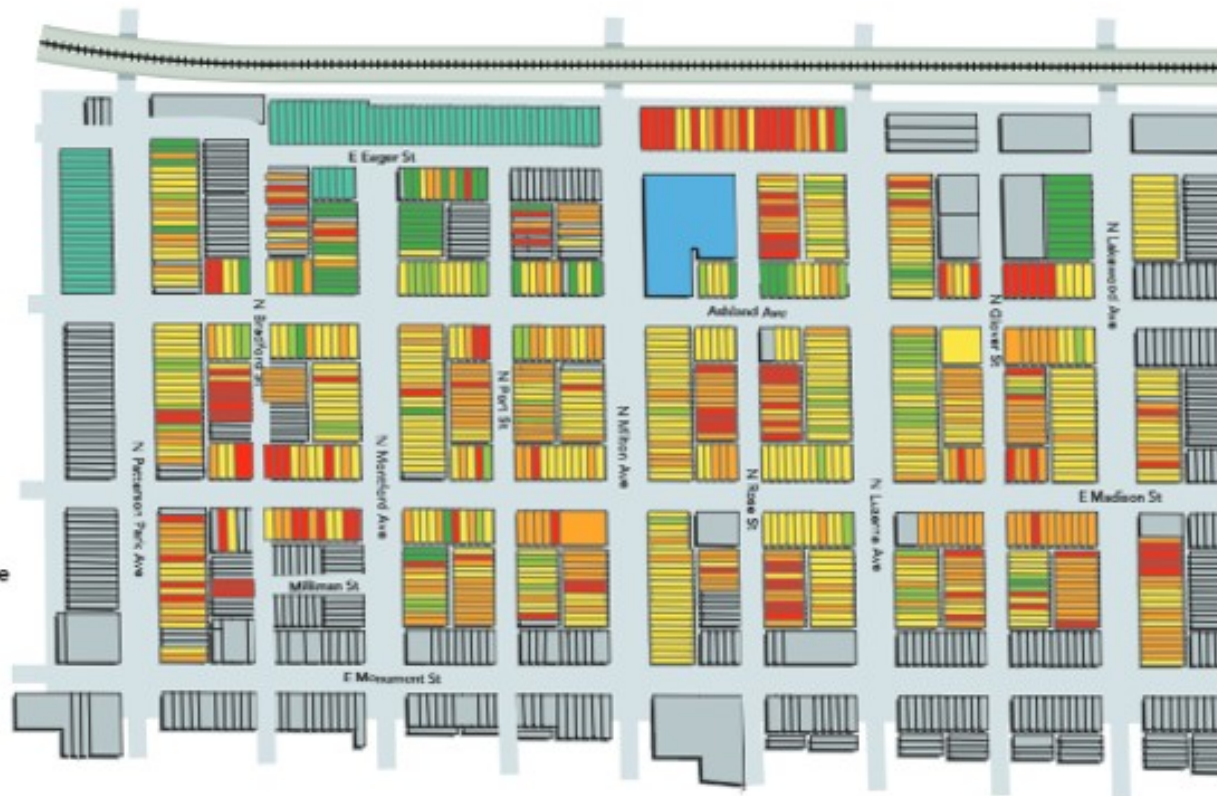
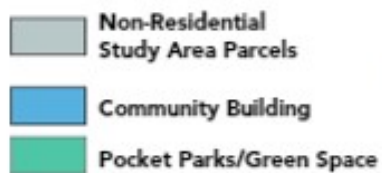


VERY UNHEALTHY

SCORE



Field Survey Score by Parcel



1,022 Total Parcels
47 acres
841 Residential Properties

**Development
Blocks**

**Legacy
Blocks**

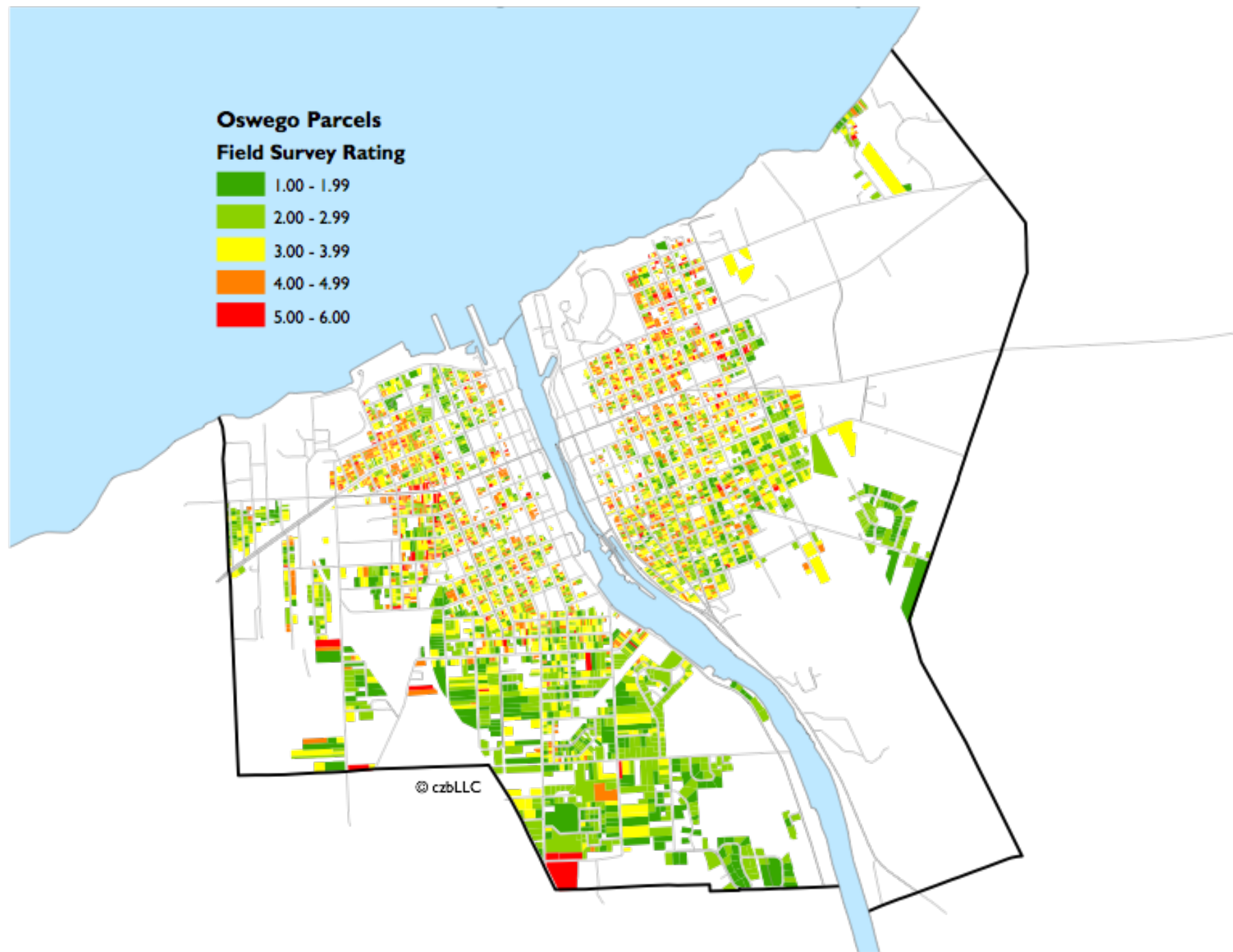
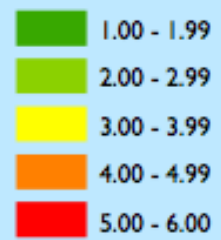
**Transition
Blocks**

**Opportunity
Blocks**



Oswego Parcels

Field Survey Rating





czb's **Field Survey**

How to do it

Field Survey Scoring



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Excellent condition



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5
High level of distress
(significant disinvestment apparent)



Score: 1 **EXCELLENT CONDITION – A VERY HEALTHY HOUSE**
Active, ongoing investment is readily apparent. The house expresses clear pride of ownership. Roof, porch, windows, yard, landscaping all in top-notch condition. Many "green flags."

Score: 2 **GOOD CONDITION**
Being maintained and well cared for. Small attention to detail missing in roof, porch windows, yard, or other areas, but pride of ownership is visible.

.....

Score: 3 **AVERAGE CONDITION – AN ‘IN-BETWEEN’ HOUSE**
This house is “in-between” and could be trending either way. Levels of maintenance are adequate, but attention to detail is clearly missing. Pride of ownership not readily apparent.

.....

Score: 4 **MODERATE DISTRESS – SLIPPING/ WEAK CONDITION**
Home is not being actively maintained and appears to be in decline.
1-2 "red flags" visible – could include porch in poor shape, neglected landscaping, roof in poor shape, etc.

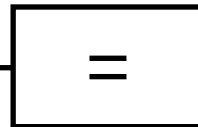
Score: 5 **HIGH LEVELS OF DISTRESS – A VERY UNHEALTHY HOUSE**
This house would need significant investment to get it up to healthy standards. 3+ red flags evident, such as debris, roof or foundation in poor shape. This house has been neglected for some time.

Green Flags

- Porch in good repair and visually appealing
- Roof and gutters are in good condition
- Paint and/or siding is in good condition and exhibits pride
- Landscaping is present and well-maintained
- Seasonally appropriate decorations

Red flags

- Paint is peeling or siding is faded or dirty
- Landscaping is overgrown or neglected
- Roof is old and deteriorating
- Trash or debris are visible
- Porch or entryway is cluttered or in poor condition



Active ownership
Well-maintained

Inactive ownership
Not well-maintained

























Q&A

Subscribe

Center for Community Progress

Check out: The Cornerstone Webinar Series

Next Webinar
November 16,
2021

Shut Out: Exploring the Impact of Institutional Investors on Middle Neighborhoods

- Timothy Kobie, City of Cleveland
- Jayme Lucas-Bauer, Old Brooklyn CDC
- Sally Martin, City of South Euclid
- Jeff Verespej, Old Brooklyn CDC

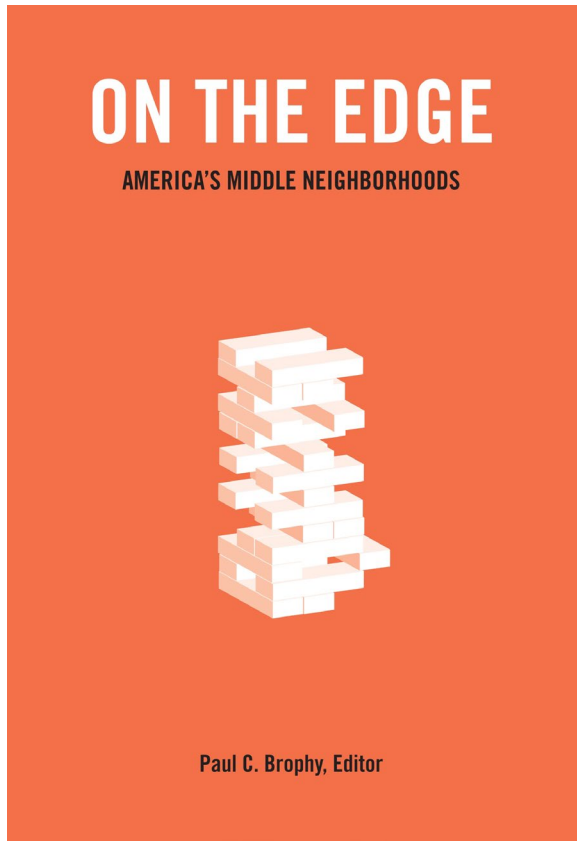
12:00 – 1:30 PM EST

Thank you for
joining us!

Please email us if you have ideas for webinars, case studies, news stories, etc.

Tell us about your experience today!

Questions or Ideas?



MIDDLE NEIGHBORHOODS

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Why Middle Neighborhoods Matter

In many cities, up to forty percent of residents live in middle neighborhoods, representing a major source of...

UPCOMING EVENTS

THE MIDDLE NEIGHBORHOODS CONVENING IN CHICAGO

WHEN

More information forthcoming

[Learn more >](#)

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MIDDLE NEIGHBORHOODS

May 2019 Newsletter



Cleveland community celebrates opening of new bike lane in Old Brooklyn with Mayor Frank Jackson. Photo credit: Old Brooklyn Community Development Corporation.

[What We Talk About When We Talk About Middle Neighborhoods](#)

By Nelson Beckford, The Cleveland Foundation

Picture this: a rectangular table with 30 leaders from Cleveland's community development field. We were there to discuss the concept of "middle neighborhoods" and to provide a recap of the Middle Neighborhood working group meeting in Cleveland for those who weren't able to join. I didn't know what to expect. Will the group take offense to the term "middle neighborhood"? [Read more](#)

For more Information

www.middleneighborhoods.org

Mapping Tool: <http://middleneighborhoods.reomatch.com/>