

MIDDLE NEIGHBORHOODS

July-August 2019 Newsletter



Naturally occurring affordable housing in a Des Moines middle neighborhood. Photo credit: czbLLC.

Opinion: Naturally Occurring Affordable Housing is Hiding in Plain Sight

This piece was recently published in Shelterforce by CoP and Steering Committee members Paul Brophy and Cary Shea

Last month two former HUD secretaries, [Henry Cisneros and Mel Martinez](#), threw their expertise and commitment to affordable housing behind Habitat for Humanity's Cost of Home campaign. The need for affordable housing continues to grow, and as the former secretaries suggest, more action is needed at the local and state levels as the federal government's support for affordable housing wanes.

One housing affordability strategy that is often overlooked is the preservation of [naturally occurring affordable housing \(NOAH\)](#)—existing housing that is currently affordable for modest-income homeowners and renters, often found in urban and older suburban neighborhoods in danger of decline or gentrification. Now called [middle neighborhoods, these neither high-poverty nor affluent areas](#) are the remnants of a vast number of one-time working-class and middle-class communities. There is a mini-movement underway in some American cities to protect middle neighborhoods from decline or gentrification. [Read more.](#)

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Updates & Announcements

City of Des Moines Adopts Middle Neighborhood Strategy

The City of Des Moines, Iowa's Common Council recently adopted four middle neighborhood plans to be implemented by a new nonprofit, Invest DSM, funded by a significant investment of bond revenue and other general funds committed by both the City and Polk County. Middle Neighborhoods CoP and Steering Committee member **Amber Lynch**, former Senior Planner for the City, has officially moved to become the new Executive Director of Invest DSM. [Read more.](#)

NHIA (H.R. 1336) Introduced in the House of Representatives

The Neighborhood Homes Investment Act (NHIA) (H.R. 3316) was introduced on June 19 by Reps. Brian Higgins (D-NY 26th District) and Mike Kelly (R-PA 16th District).

The NHIA, introduced in the House of Representatives as H.R. 3316, calls for the creation of a new federal tax credit that will produce new equity investment dollars for the development and renovation of 1-4 family housing in distressed urban, suburban, and rural neighborhoods. [Read more.](#)

New City of Philadelphia Programs Benefit Middle Neighborhoods

The City of Philadelphia launched the Philly First Home program for homebuyers with income levels up to 120% of area median income. The Philly First Home program complements the Philadelphia Redevelopment Authority's Restore · Repair · Renew program, which helps existing Philadelphia homeowners with incomes up to 120% of area median income access low-interest loans to invest in their properties. [Read more.](#)

Federal Reserve Holding Event on Middle Neighborhoods of Chicago

The Federal Reserve Bank of Chicago will be holding an invitation-only event, *Preserving Chicago's Middle Neighborhoods*, on Friday, November 15, 2019, at the bank in Chicago.

At the forum, researchers will address the changing dynamics and trajectories of middle class neighborhoods. National and local experts will discuss policies for safeguarding the housing market and promoting place-based investments and public safety.

Confirmed speakers include CoP member Alan Mallach, Center for Community Progress. The Greater Chatham Initiative, led by CoP Co-Chair Nedra Sims Fears, is advising the Federal Reserve planning team for the event. [Read more.](#)

Enterprise Launches Funding for Economically Challenged Cities in Ohio

Enterprise Enterprise Community Partners has just launched an exciting program to support local government leaders from economically challenged communities in Ohio to take on their toughest problems. In many qualifying communities, effective strategies to stabilize and strengthen middle neighborhoods will be a crucial component of economic growth and revitalization. [Read more.](#)

CoP Reports and Action Items

Are you a member of the Middle Neighborhoods Community of Practice (CoP)? The CoP is an informal, facilitated network of practitioners, researchers, and policymakers who share learnings through topical webinars, referrals, site visits, phone calls, and occasional larger group events. If you have ever attended one of our webinars or events, completed the CoP Questionnaire, or expressed a desire to be added to our contact list, we count you as a member – it's that easy. To get yourself added to the CoP, complete the [Questionnaire](#) or email Marcia Nedland at marcia@middleneighborhoods.org.

- **City of Baltimore's Middle Neighborhoods Working Group:** Several CoP members in Baltimore – **Charlie Duff of Jubilee Housing, Mark Sissman of**

Healthy Neighborhoods, Kari Snyder of Southeast CDC, Johnette Richardson of NHS Baltimore and Mereida Goodman of GO Northwest - are participating members of the City's Middle Neighborhoods Working Group. The group was established with a goal of developing policy recommendations and pilot projects to strengthen Baltimore's middle neighborhoods. [Read more.](#)

- **CoP in action:** Four CoP members -- Martina Guilfoil from Chattanooga Neighborhood Enterprise, Jenny Hope from Healthy Neighborhoods Inc. in Baltimore, Sally Martin from the City of South Euclid, and Tom Goddeeris from Detroit Future City) responded quickly last week to a call for vignettes of local action and the general impact of middle neighborhoods on democratic civic engagement and civic infrastructure. These responses will help Steering Committee members leading our resource development efforts respond to an inquiry from a potential national funder. [Read more.](#)
- **To all CoP members, don't forget you have an army (well, approximately 200) of peers who can help answer questions, brainstorm ideas and make connections to people you need to know.** If you have such a request, contact Marcia Nedland at marcia@middleneighborhoods.org.
- **CoP members propose session for APA national conference in 2020:** Lori Schwartz and Amber Lynch, both AICP certified planners, proposed a session about middle neighborhoods for the 2020 APA conference. The title of the proposed session is *Caught in the Middle*, and will inform participants about middle neighborhoods generally and the middle neighborhood strategies at work in the cities of Plano, Des Moines, and Cleveland. CoP member Jason Powers will join Lori and Amber as a panelist if the session is approved.
- **Proposing sessions to your networks about middle neighborhoods is a great way to gain more recognition and support for middle neighborhoods and the practitioners who work and invest there.** If you have a connection and an idea for a session, we would be pleased to assist you with finding panelists, designing the agenda, etc. Contact Marcia at marcia@middleneighborhoods.org.
- **New action item:** Please take a look at the new and improved middleneighborhoods.org. We'd love for you to poke around, see what's new, and let us know if anything is amiss, such as links or typos. Of particular note: six new or updated profiles of middle neighborhood practitioners and locations. Check out what your peers are doing [here](#). If you would like to have a profile on the website, let Marcia know.

marcia@midlneighborhoods.org.

- **Welcome new CoP members:** Please welcome Bryan Gillooly from [Bellaire Puritas Development Corporation](#) in Cleveland to the Community of Practice. BPDC works in much of Jefferson and all of the Bellaire Puritas neighborhoods of the West Park area of Cleveland – a town annexed by the City in 1928 and located at the western end of Cleveland. Please also welcome new CoP member Eileen Flanagan, of **Community Development Advisors**. Eileen is a national consultant and former executive director of two housing nonprofits. She has extensive experience in neighborhood market analysis and strategy development, as well as outcomes-based evaluation of neighborhood change.



Photo credit: City of Plano, Texas.

In the News

- [“Des Moines council expected to form nonprofit to oversee neighborhood improvement program”](#), Business Record.
- [“Chicago’s Housing Jam”](#), Crain’s Forum,
- [“Opinion: Naturally Occurring Affordable Housing is Hiding in Plain Sight”](#), Shelterforce.
- [“The Importance of Middle Neighborhoods”](#), Citizens Planning and Housing Association [Baltimore].
- [“City Loan Program Targets \\$40 Million At Fixing Up Older Homes”](#), The Philadelphia Tribune.



Events

- **CoP Members to Deliver Session on Middle Neighborhoods to U.S. Bancorp Community Development Corporation:** CoP members Frank Woodruff of NACEDA, Jenny Hope of Healthy Neighborhoods, and Amber Lynch of InvestDSM will deliver the session *Middle Neighborhoods: An Ounce of Prevention* at an upcoming U.S. Bancorp CDC meeting in St. Louis. The session will draw on Middle Neighborhoods research, Community of Practice, and the consequences public policy has on these neighborhoods and households.
- **[The Center for Community Progress](#)** will hold its annual **[Reclaiming Vacant Properties](#)** conference on October 2-4, 2019 in Atlanta, GA.
- **Upcoming Conference Session: On the Edge: America's African American Middle Neighborhoods:** CoP members Nedra Sims Fears (Greater Chatham Initiative) and Alan Mallach (Center for Community Progress), joined by Derrick Duckworth (The BeltLine Team and the Beltline Chamber of Commerce) will present this session at the Reclaiming Vacant Properties Conference, October 2-4, in Atlanta. The session will explore the forces impeding the success of African-American middle neighborhoods, the implications of their unequal recovery, and strategies for their stabilization and revival, with examples of equity-focused stabilization efforts in Chicago and Atlanta. Register for the conference [here](#).

Upcoming Free Webinar Topics

We are working on a number of very interesting webinars featuring CoP member panelists. Keep an eye out for email announcements of dates and times. Topics in the works include:

Influencing Private Landlords in Middle Neighborhoods

Private investor-landlords are a fact of life in middle neighborhoods, and can have an enormous impact – for good or bad – on quality of life and the trajectory of the real estate market. In this webinar, learn how two practitioners have crafted and implemented strategies that engage landlords around their self-interests while influencing their investment choices to improve the quality and value of their properties. Date TBA

Branding Strategies for Middle Neighborhoods Part One and Two

A core strategy in middle neighborhood work is to reorient the community's image to capture the attention of, and compete effectively for, today's homebuyers, quality landlords, and businesses. Simultaneously, the new brand strategy has to engage and resonate with existing residents and build the confidence necessary to inspire investment of their time, money and energy in their properties, public areas and civic life.

Part One: Hear from two executive directors of citywide branding and marketing programs talk about the factors common to the most successful neighborhood

branding strategies they see in action in their cities. Date TBA

Part Two: Learn how three neighborhood practitioners have adapted private sector branding strategies to promote middle neighborhoods. Date TBA

Updating Middle Neighborhood Housing Stock to Appeal to Today's Homebuyers: Strategies and Financing Part One and Two

A key challenge for middle neighborhoods is that their housing stock is older and often lacks the features that today's homebuyers prioritize. Houses with only one bath, kitchen and bathrooms that have not been recently updated, and lack of closet space are common in middle neighborhoods, and make properties especially vulnerable to investor purchase. The other half of the challenge is that most middle neighborhood housing values are depressed just enough to create appraisal gaps, were a property owner willing to make important upgrades.

Part One: Learn how practitioners are determining what the most important home updates and improvements are, and how they are selling those to homeowners and homebuyers. Date TBA

Part Two: Learn how practitioners are helping these home improvements and updates get financed, through CDFIs, local portfolio products, private lender loan pools and more. Date TBA

Questions about webinars? Have a topic you'd like suggest? Email Marcia Nedland at marcia@middleneighborhoods.org

ICYMI

NOW AVAILABLE: Webinar Recording of *Roles for Cities in Middle Neighborhoods*

This webinar was held by the Community of Practice on June 18, with CoP members Lori Schwarz (City of Plano), Amber Lynch (City of Des Moines) and Jason Powers (City of Cleveland). On this recording, you'll from a medium sized midwestern city (Des Moines, IA), a northeastern legacy city (Cleveland, OH) and a first ring suburb in the sunbelt (Plano, TX) about those cities' decisions to invest in middles, their strategies and their funding mechanisms. You can listen to the recording [here](#).

NOW AVAILABLE: Webinar Recording of *Strengthening the Middle: Challenges and Strategies for Rebuilding Middle Neighborhoods*

This webinar was hosted by the Center for Community Progress as part of its

Cornerstone series, on July 25, 2019. Senior Fellow (and CoP member) **Alan Mallach** delivered this second of two webinars on middle neighborhoods. In this webinar, Alan zoomed in on the particular forces that are threatening middle neighborhoods' vitality today and described some of the strategies that may help stabilize some and revive others. Listen to the recording [here](#).



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