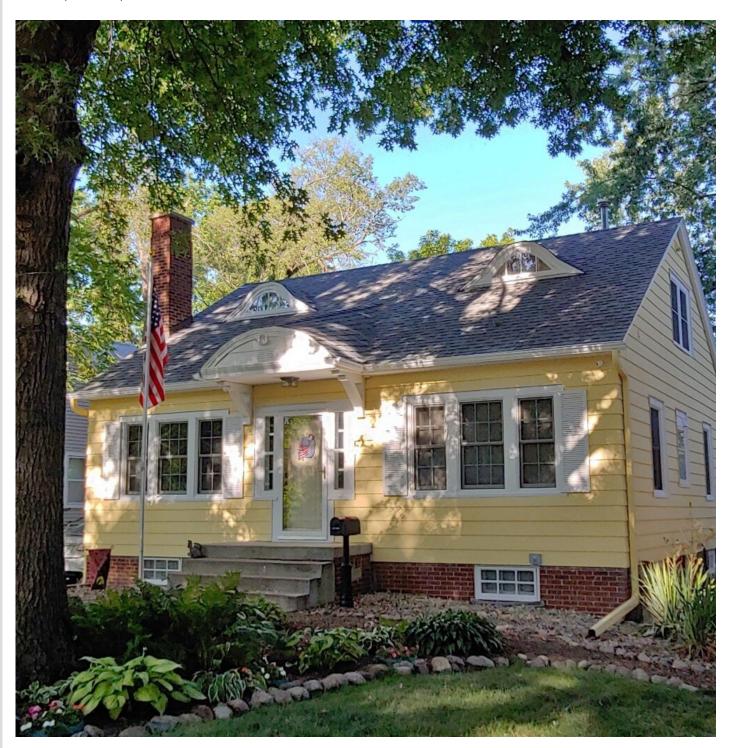
MIDDLE NEIGHBORHOODS

January-February 2021 Newsletter

Block Challenge Program Builds Neighborhoods and Neighbors

Invest DSM, Des Moines, IA



Invest DSM's Block Challenge Grant Program was wildly successful in its first year with 16 teams participating, one at the \$1,000 level and 15 at th \$2,500 level. The total number of participating households was 240 and the average investment per property was \$4,576. Overall, the program prompted nearly \$1.1 million of investment in 2020. This included significant private investment; for every dollar Invest DSM contributed, proper

owners invested \$1.51.

There are additional benefits to this type of project. It creates new networks and connections in the neighborhood, improves homes and beautifies the neighborhood. In instances involving rentals, it strengthened relationships between landlords and tenants. The program built a sense of pride and possibility. It motivated others to get involved and participate. It extended support to neighbors and created a resource for mutual aid – if someone has a problem, they now have options for support. The program created a foundation for future relationships. By requiring households t work in teams, it built social cohesion and visible impact. Invest DSM plans to offer this program annually, each spring.

Read the case study

PUBLISHED: New Alan Mallach Paper on Strategies for Black Middle Neighborhoods in Legacy Cities

Making the Comeback: Reversing the Downward Trajectory of African American Middle Neighborhoods in Legacy Cities, has been published by The Lincoln Institute of Land Policy, and Center for Community Progress. Alan Mallach is Senior Fellow at Center for Community Progress.

A webinar launch event of the paper will be moderated by Keith Boykin, CNN political commentator, New York Times best-selling author, and a former White House aide to President Bill Clinton. Panelists will include Mallach, Nedra Sims Fears, Executive Director of the Greater Chatham Initiative and Co-Chair of the Middle Neighborhoods Community of Practice; and Councilmember and Majority Leader Cherelle Parker, Philadelphia City Council. The launch event will be held March 17. from 2:00-3:30 EST. Register here.

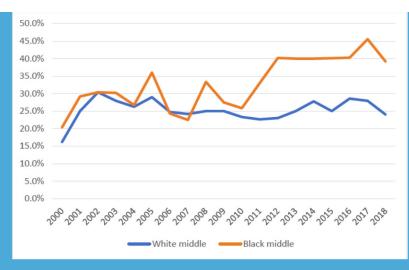
In *Making the Comeback*, Mallach examines trends in Black middle neighborhoods in six legacy cities between 2000 and 2018 and identifies strategies for their stabilization and revival. He finds that those neighborhoods declined sharply over the two decades compared to predominately white middle-income neighborhoods in the same cities.

Why? In addition to the accumulated effects of racially invidious policies and practices, Mallach finds that these neighborhoods' decline reflects the disparate effects of the foreclosure crisis and the Great Recession, but even more the shortfall of homebuyer demand relative to supply since then, which has led to a loss of homeowners, property deterioration and abandonment

Mallach analyzes the reasons for that shortfall and presents a multifaceted framework for stabilization and revival of these neighborhoods which is grounded in the goals of strengthening quality of life and rebuilding housing markets, in order to both draw new homebuyers and motivate existing residents to remain.

CoP members Nedra Sims Fears, Greater Chatham Initiative; Kamla Lewis, City of Shaker Heights; Tom Goddeeris, Detroit Future City; and Johnette Richardson, NHS of Baltimore provided expert input to the paper through a focus group with Mallach.

Percentage of Sales to Absentee Investors in Cleveland Middle Neighborhoods by Racial Category



From Making the Comeback: Reversing the Downward Trajectory of African American Middle Neighborhoods in Legacy Cities, jointly published by The Lincoln Institute for Land Policy and Center for Community Progress.



Catch Up on the Discussion: Racial Bias in Appraisals

Racial bias in home appraisals is a hot topic right now. The system of using comps to establish value based on recent sales is ingrained in the home sales and mortgage lending industry. Most people think it is perfectly logical. But there is a new focus on longtime critiques of that system, which call out the racial bias that is built into it and is perpetuated by it.

For the recent Federal Reserve System virtual conference, Racism and the Economy: Focus on Housing, authors Junia Howell and Elizabeth Korver-Glenn submitted a paper that describes the racial biases in appraisals and proposes specific changes to the appraisal process to make it more equitable. Take a look: Reassessing Value: Towards A Racially Equitable Appraisal Industry.

In this issue

- <u>Updates, Events</u>
 - + Announcements
- CoP Reports + Action Items
- In the News + Resources



Updates, Events + Announcements

Free Webinar Series - Upcoming

Black Middle Neighborhoods: Reversing the Downward Trajectory in Legacy Cities

Wednesday, March 17, 2021 | 2:00 – 3:30 PM EST | REGISTER HERE

Black urban middle neighborhoods are facing an existential crisis. In city after city, the middle neighborhoods that face the greatest challenges and have seen the sharpest declines are those largely occupied by African-American families. Compared to other middle neighborhoods, these neighborhoods are not only declining more sharply, but are seeing the least benefit from their cities' revival.

Join CNN political commentator and author Keith Boykin, national community development scholar Alan Mallach, and local leaders Nedra Sims Fears
(Executive Director, Greater Chatham Initiative, Chicago) and Cherelle L. Parker (Majority Leader, Philadelphia City Council) to discuss how we reverse the trend of decline in Black middle neighborhoods.

Attend this panel event for:

- New findings from a report by Alan Mallach published by the Lincoln Institute for Land Policy and Center for Community Progress entitled "Making the Comeback: Reversing the Downward Trajectory of African-American Middle Neighborhoods in Legacy Cities,"
- A deep look at the impacts of decline for African-American communities and families, and
- Answers and ideas from leading local and national leaders on what can be done to stabilize and revitalize these neighborhoods.

Speakers:

- Alan Mallach, Senior Fellow, Center for Community Progress
- Nedra Sims Fears, Executive Director, Greater Chatham Initiative, Chicago
- Cherelle L. Parker Majority Leader and Councilwoman, 9th District, Philadelphia
- Keith Boykin, CNN Political Commentator and Author

This event is co-sponsored by the <u>Middle Neighborhoods Community of Practice</u>, the <u>National Community Stabilization Trust</u>, <u>NeighborWorks America</u>, the <u>Lincoln Institute for Land Policy</u>, and the <u>Center for Community Progress</u>.



Still Seeking Practitioner Panelists for Upcoming Webinar Topics

Do you work with any of these upcoming webinar topics in your middle neighborhood? Interested in sharing your insights and lessons learned? We would love to have you as a webinar panelist. Just contact Ann DiPetta to discuss. Here are some of our upcoming topics:

- Engaging and Supporting Effective Neighborhood Associations in Middle Neighborhoods
- Repositioning Middle Neighborhood Commercial Districts to Succeed
- Roles for Realtors in Middle Neighborhood Strategy
- Cultivating a Home Improvement Culture in Middle Neighborhoods

And we welcome your suggestions for other webinar topics!



Recent Webinar Recordings

<u>Saving Commercial Districts – Strategies for Supporting Small-Scale Manufacturing to Create Jobs and Revitalize Small Business Centers,</u> Februa 23, 2021 with Ilana Preuss of Recast City.

What's Worth Keeping from Fifty Years of Attempts to Revitalize Neighborhoods: An Interview with Paul Brophy, January 28, 2021 with Paul Brop and Marcia Nedland, Middle Neighborhoods Community of Practice Organizer.

<u>Updating Middle Neighborhood Housing Stock to Appeal to Today's Homebuyers, Part 2: Financing Strategies</u>, December 15, 2020, with panelists **Amber Lynch**, Executive Director, Invest DSM, **Jenny Hope**, Director of Neighborhood Programs, Healthy Neighborhoods and **Charelle Parker**,

Councilwoman & Majority Leader, Philadelphia City Council.

<u>Updating Middle Neighborhood Housing Stock to Appeal to Today's Homebuyers: Part 1</u>, November 18, 2020, with panelists **Kerry Quaglia**, CEO, Home HeadQuarters and **Jay Perlmutter**, Director Single Family Development, Atlanta Neighborhood Development Partnership.

Mapping Middle Neighborhoods: A National Tool and Local Perspectives, October 29, 2020, with panelists Amber Lynch, Executive Director, Inve DSM, Jason Powers, Middle Neighborhoods Project Director, City of Cleveland, and David Sanchez, Director of Research and Development, Natior Community Stabilization Trust.

Middle Neighborhoods 101, June 2020, presented by Marcia Nedland for the Middle Neighborhoods Community of Practice.



In the News + Resources

Please send us links to articles about your work in middle neighborhoods or topics relevant to middle neighborhoods.

Reassessing Value: Towards A Racially Equitable Appraisal Industry, Junia Howell and Elizabeth Korver-Glenn, University of Pittsburgh, presented at the virtual conference Race and the Economy: Focus on Housing, Federal Reserve System District Banks, March 1, 2021.

Where Have All the Houses Gone? The inventory of homes for sale is startlingly low. The pandemic is part of the reason, but it's not the whole story, Emily Badge and Quoctrung Bui, New York Times, February 26, 2021.

<u>Home appraisals drive America's racial wealth gap — 95% of Philly's appraisers are white,</u> Cherelle L. Parker, Ira Goldstein and Gregory D. Squires, WHYY, February 25, 2021.

Cleveland Working On Plan To Target Support For Mid-Level Neighborhoods Before They Decline, Cleveland.com, February 11, 2021.

Making Community Development Capital Work in Small and Midsize Cities, Brett Theodos

Jorge González, and Ananya Hariharan, Urban Institute, February 9, 2021.

The Life Cycle of Black Urban Neighborhoods, Pete Saunders, The Corner Side Yard (blog), February 7, 2021.

Don't Block Gentrification, Manage It, Pete Saunders, Bloomberg Opinion, January 31, 2021.



CoP Reports + Action Items

Stats: In 2020, the most popular CoP Webinar was *Black Middle Neighborhoods in Legacy Cities*, *Part 1*; *Challenges & Opportunities* with 493 attendees.

Announcement: The City of Cleveland's Middle Neighborhoods Initiative and Cleveland State University have been awarded a grant from the Robert Woods Johnson Foundation to study middle neighborhoods and explore how certain policies affect their success -- specifically the success of lower income residents in these places. For more information, contact CoP member Jason Powers, Director, Middle Neighborhoods, City of Cleveland

CoP Listserv: Don't forget to use our listserv, <u>MiddleNeighborhoodsCoP@googlegroups.com</u> 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 <u>Ann DiPetta</u>.

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** (virtually until in-person meetings are advisable) 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 We'll help with the proposal, recruiting panelists, planning, etc.



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