



*Investing in Middle Neighborhoods:
Building Social/Racial Equity through Housing*

October 15, 2020



Today's Speakers

- **Racquel Reddie**

Managing Director, Community Development: NCST



- **David Sanchez**

Director of Research and Development: NCST

- **Ernest M. Coney**

President & CEO: CDC of Tampa



- **Marcia Nedland**

Community of Practice Coordinator





Agenda

General Overview of Middle Neighborhoods	15 mins
Black Middle Neighborhoods	8 mins
Break: Explore an interactive map of middle neighborhoods in your area	5 mins
Panel Discussion	15 mins
Q&A	5 mins
Wrap-Up	5 mins

Middle Neighborhoods General Overview

Presented by David Sanchez and Marcia Nedland



What are Middle Neighborhoods?

- Middle neighborhoods are neither healthy and thriving, nor overtly distressed
- Long seen as stable communities for middle and working class families, today many middle neighborhoods are on the edge of growth or decline
- As a result of demographic, socioeconomic, and market trends in regions across the country, middle neighborhoods are steadily disappearing
- Despite their prevalence in America's cities and suburbs, middle neighborhoods tend to be overlooked by national and local policymakers and philanthropies



Many 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***

Why Middle Neighborhoods Matter

Investment in middle neighborhoods can help:

- Safeguard the home equity of middle households, many of whom are people of color.
- Bolster and protect city-wide fiscal health, thereby preventing reduced services or lower quality of life for residents.
- Maintain safe, affordable places to live with access to opportunity.
- In regions with strong economies, investment is needed to counter gentrification.
- Prevent the considerably higher cost of intervention in neighborhoods after they decline or gentrify.

Middle Neighborhoods Initiative

- Today, the Middle Neighborhoods initiative encompasses:
 - A **National Initiative** focused on mobilizing attention to reverse the trend of the disappearance of middle neighborhood. 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.
 - A **Community of Practice** that facilitates facilitate peer-to-peer learning among middle neighborhood practitioners. The CoP connects over 200 practitioners and city officials to organizations interested in their efforts.
 - The CoP is supported by **NeighborWorks America** and staffed by a small team of organizers.



**MIDDLE
NEIGHBORHOODS**



Middle Neighborhoods Community of Practice (CoP)

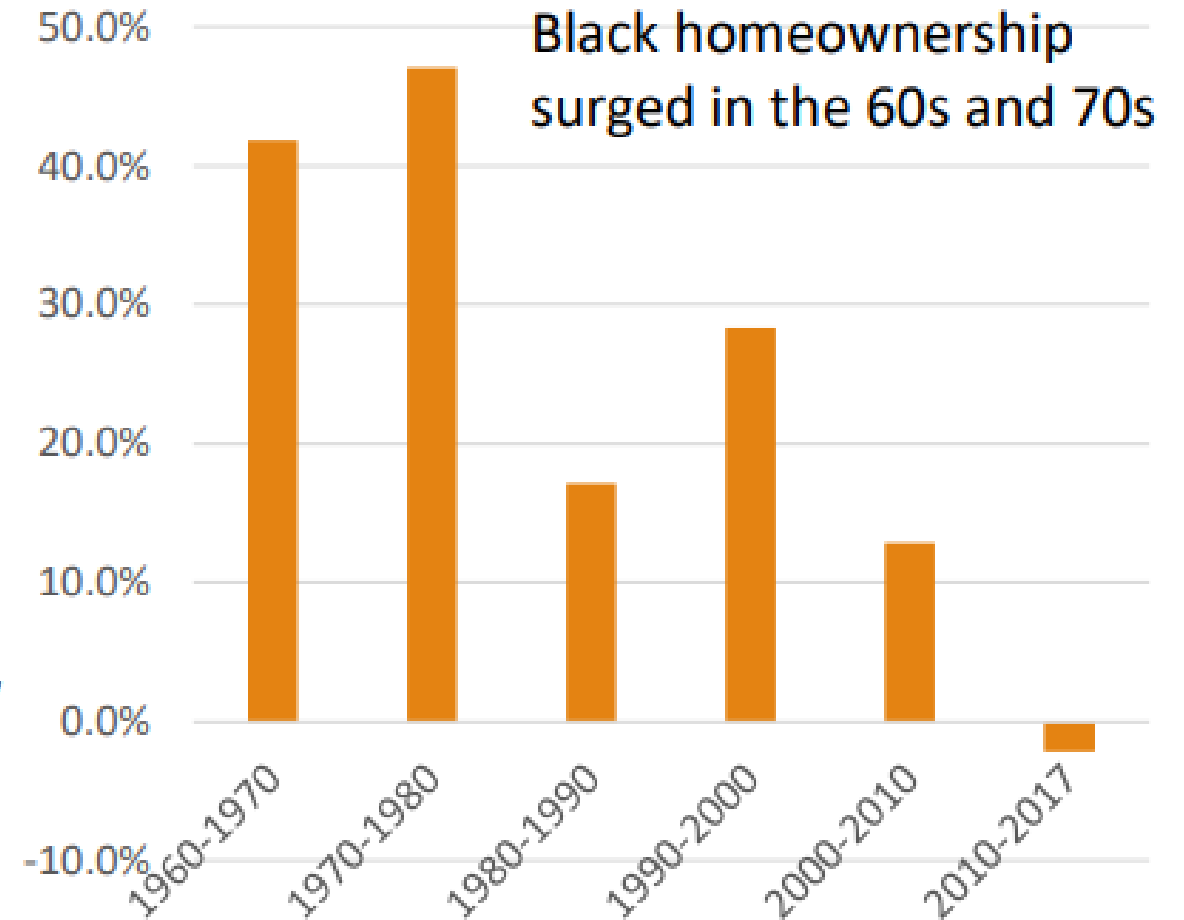
- The Middle Neighborhoods CoP is an informal, facilitated network of practitioners, researchers and policymakers working in the field to strengthen middle neighborhoods.
- The CoP also connects these practitioners to local and national intermediaries, financial institutions, and foundations who are interested in middle neighborhoods.
- Primary purpose: to facilitate peer-to-peer learning and technical assistance opportunities among practitioners.

Black Middle Neighborhoods

Presented by Ernest Coney, Jr.

The origins of legacy city Black middle neighborhoods

- Poor housing conditions
- Pent-up homeownership demand
- Removal of (some) barriers of discrimination
- White flight ➡ opportunity



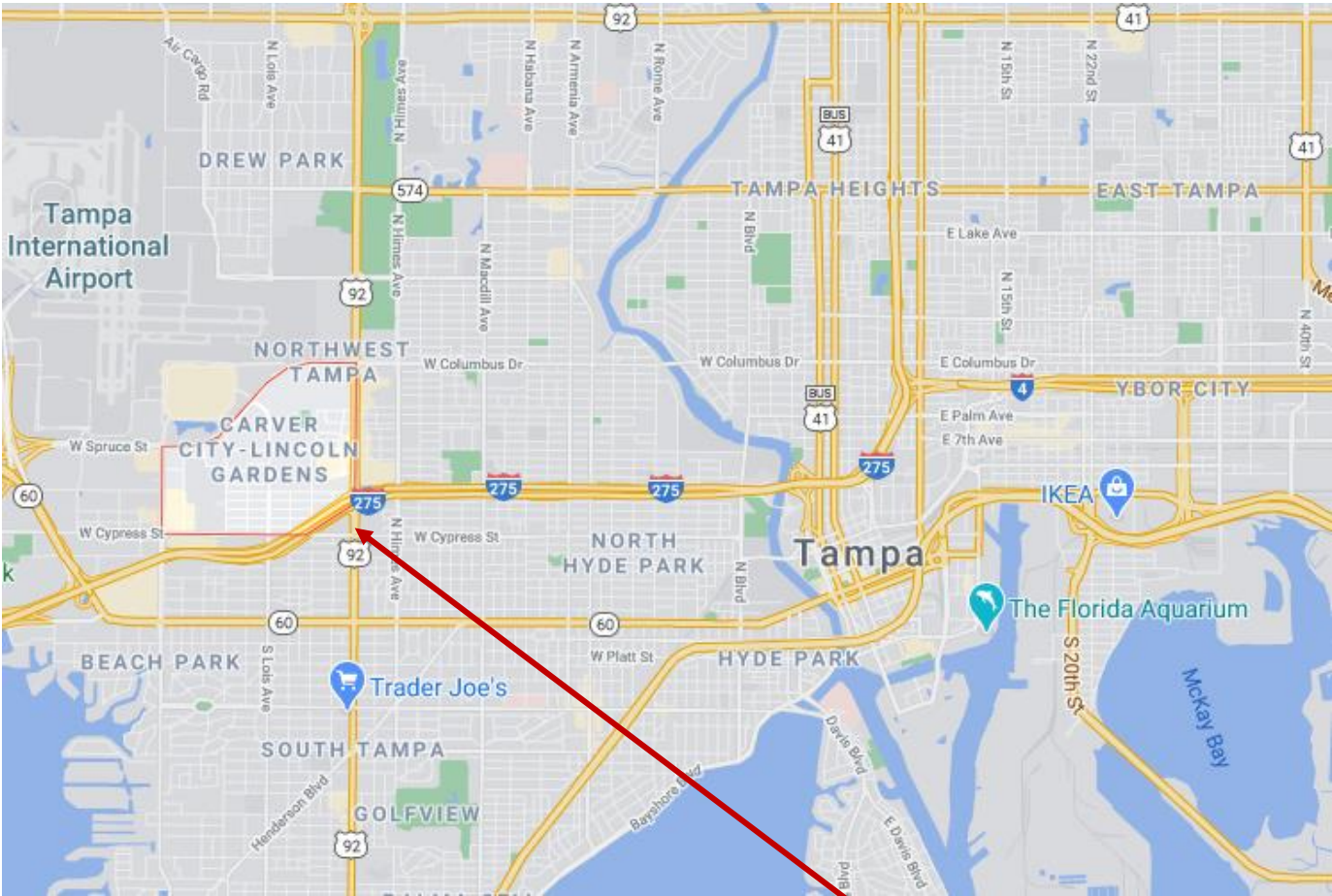
Some of the factors that drive low demand in Black middle neighborhoods



- Low expectations of equity growth
- Difficulty accessing capital for homebuyers
- Obsolete housing stock
- Public safety (real and/or perceived)
- School quality (real and/or perceived)
- Racially-driven homebuying decisions by non-Black buyers

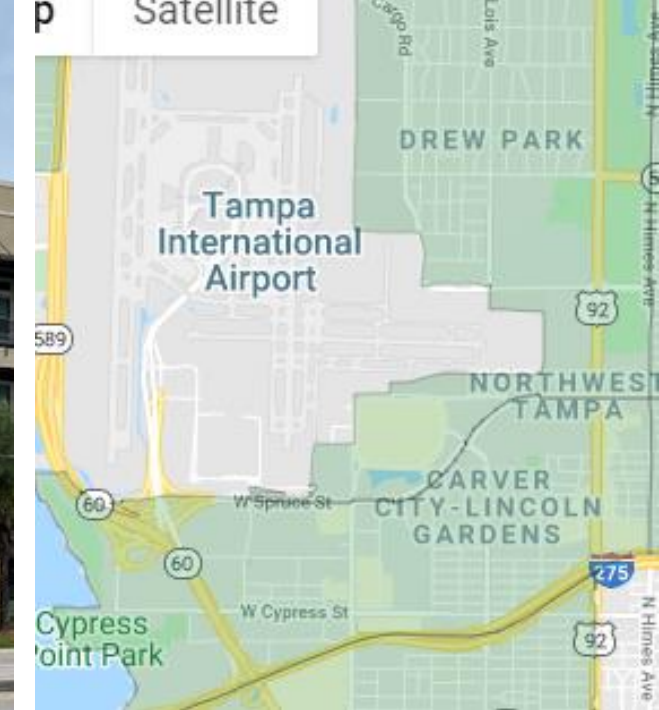
Carver City, South Tampa

- Area remains 76% minority
- Developed as a Black suburb between 1956-1962 and occupied by lower to middle income families moving up to new housing from the older inner city slums
- This area of the city is close to downtown, the airport, and major highways increasing land values over time
- Rapid development, especially of new multifamily housing, in an area that was primarily older single-family homes
- Sharp rises in median incomes and rents



	Median household income	Number of households	Share with Bachelor's degree or higher	Share of units that are renter occupied	Median gross rent
2006-2010	\$34,387	1308	27.3%	54.9%	\$908
2014-2018	\$60,452	2536	53.4%	78.8%	\$1589

Source: American Community Survey 5-year Data for Census Tract 12057004600



Carver City/Lincoln Gardens Rankings

Niche ranks thousands of neighborhoods based on key statistics from the U.S. Census and expert insights.

Best Neighborhoods to
Live in Tampa

#3 of 78

Best Neighborhoods for
Young Professionals in
Tampa

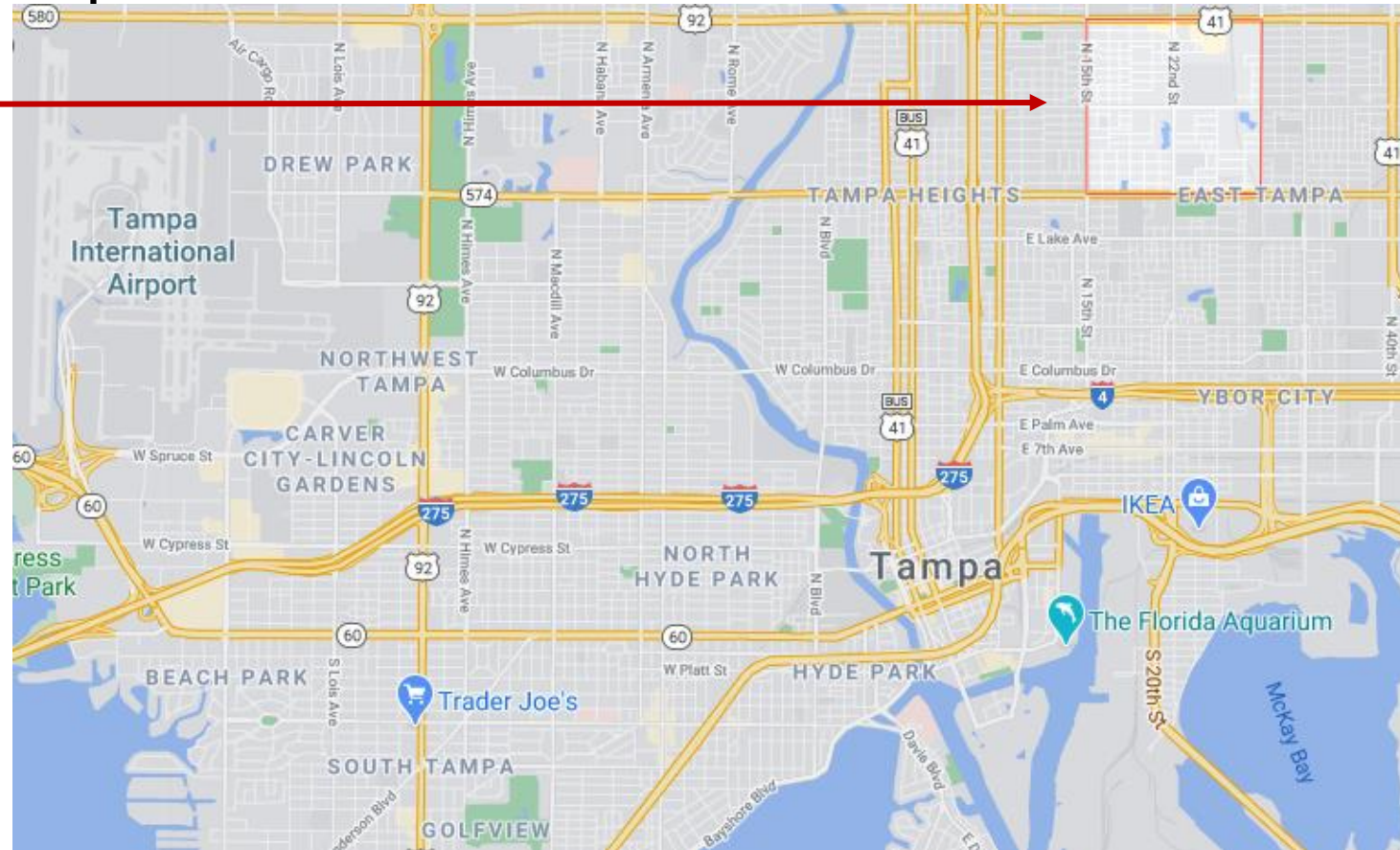
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Best Neighborhoods to
Buy a House in Tampa

#6 of 78

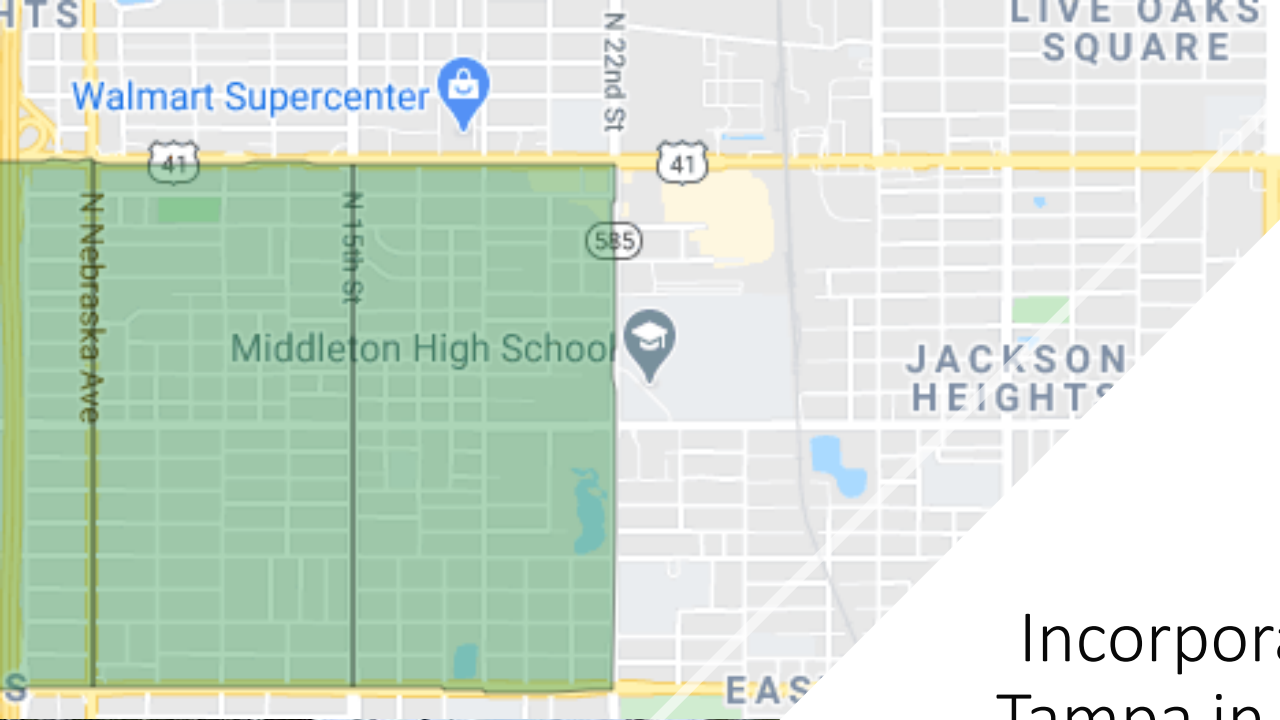
Belmont Heights, East Tampa

- Area is 87% minority
- Incomes remain stagnant
- Belmont Heights Estates –\$32.5 million public/private partnership that transformed an old public housing development into 860 units of beautiful mixed income, mixed housing residential units
- Educational hubs and job creation



	Median household income	Number of Households	Share with Bachelor's degree or higher	Share of units that are renter occupied	Median Gross Rent
2006-2010	\$32,824	837	8.3%	42.9%	\$971
2014-2018	\$31,342	935	11.8%	53.4%	\$1051

Source: American Community Survey 5-year Data for Census Tract 12057002000



Incorporated into
Tampa in 1923 and
expanded in 1953



Local Policies and Tools to Help

- Save Our Homes
- Down Payment Assistance
- Owner-Occupied Programs
- School District – Magnet Programs
- Commercial Corridor Improvements



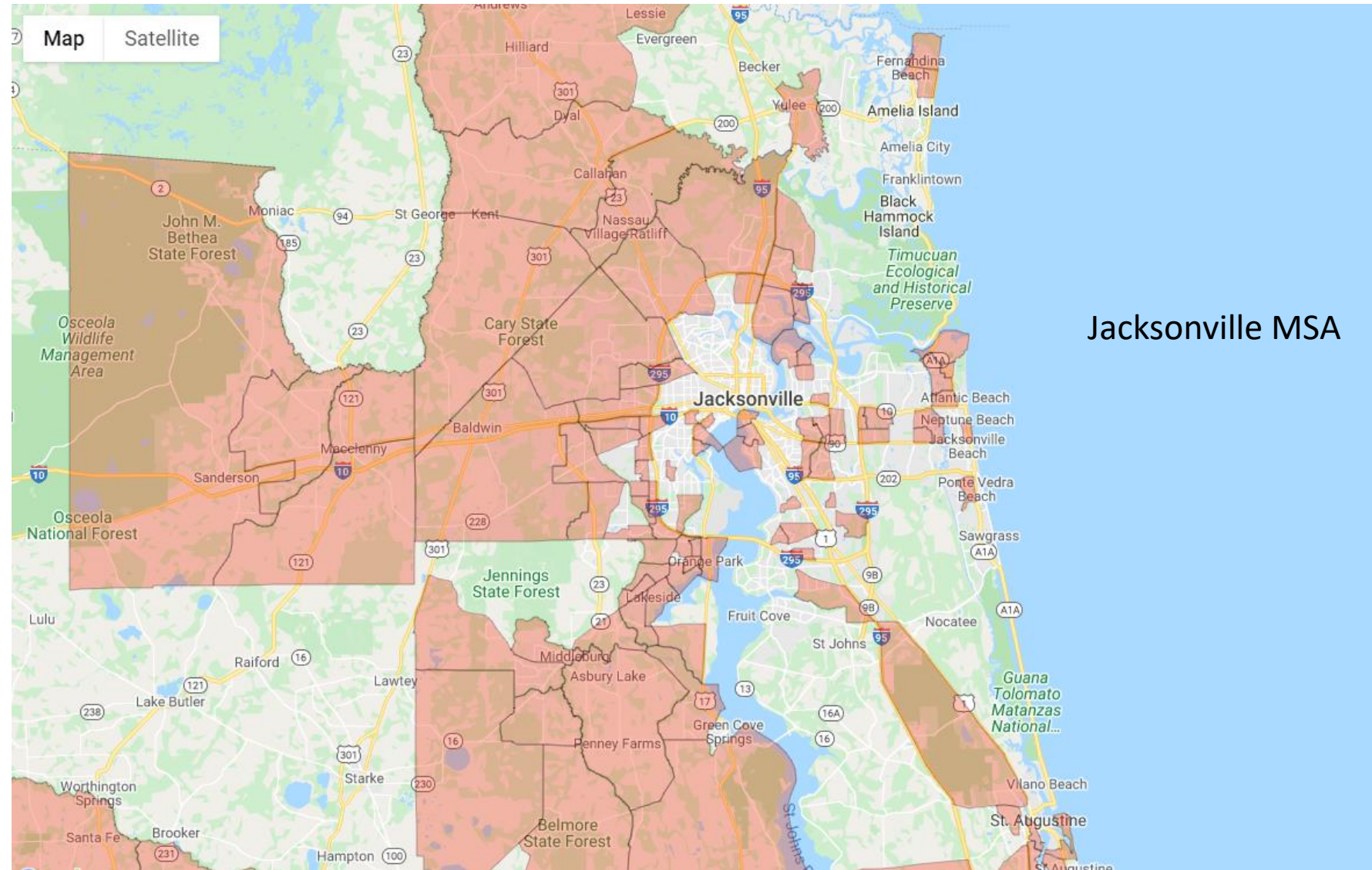
Florida Middle Neighborhoods (Maps)

Presented by Racquel Reddie

Middle Neighborhoods Across Florida

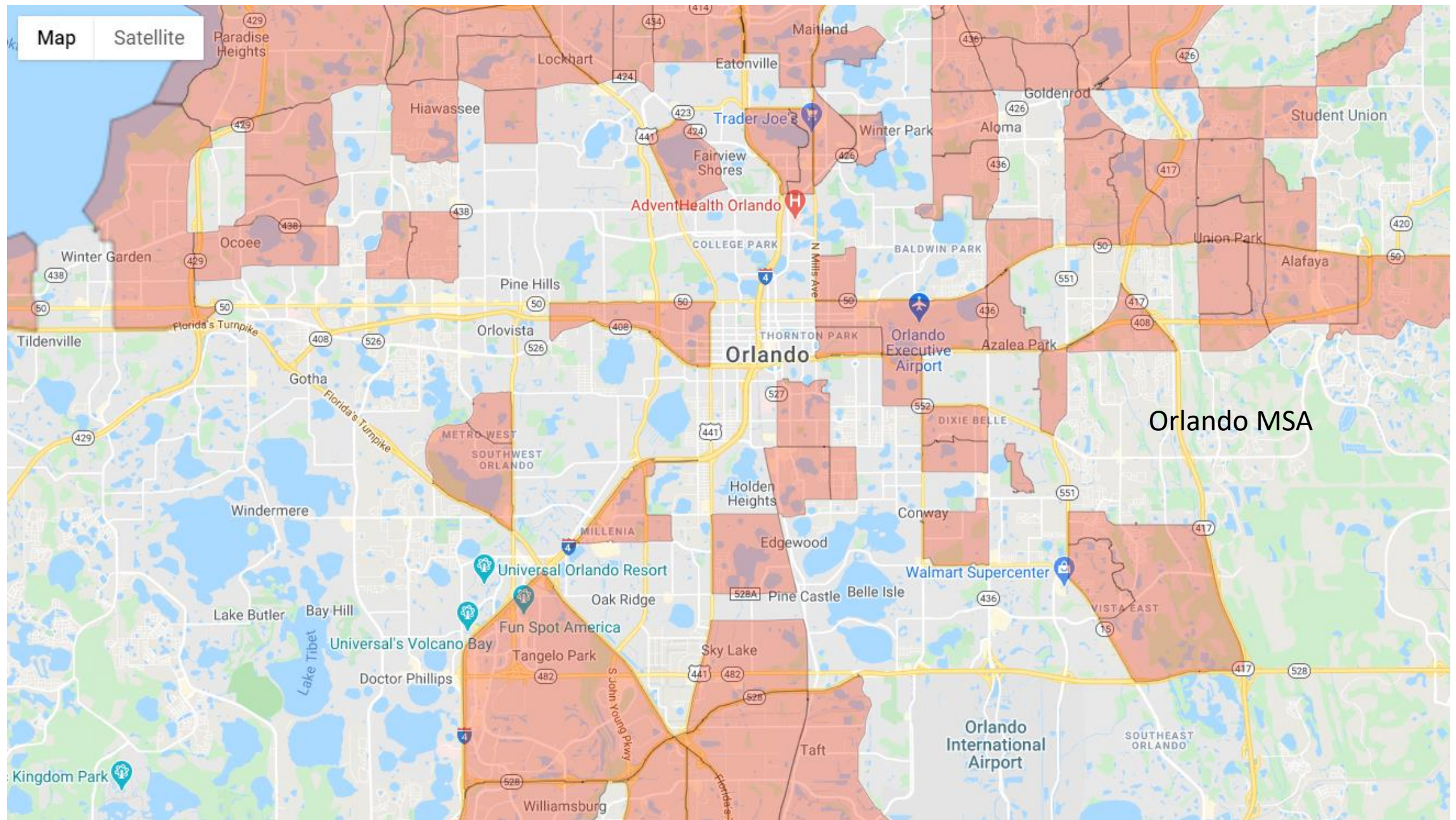
Census tracts
with median
incomes
between 80-120
of Area Median
Income are
highlighted

Jacksonville MSA Median
Household Income: \$58,957 City
Median Income: \$52,576 (2014-
2018)





Miami MSA Median Household Income: \$54,239 City Median Income: \$36,638 (2014-2018)



Orlando MSA Median Household Income: \$55,095 City Median Income: \$48,511 (2014-2018)

BREAK

Community Mapping Exercise

Quick Tips by David Sanchez

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

A photograph of a row of brick houses in a snowy neighborhood. The houses are multi-story with red brick exteriors and white trim. The roofs are covered in snow, and the ground is also covered in a layer of snow. Some bare trees and shrubs are visible in the foreground and background. A large, semi-transparent white circle is overlaid on the left side of the image, containing the text for the discussion.

Discussion

- What trends are you seeing in middle neighborhoods in your region, and how do those trends impact your work?
- What could the Community of Practice offer you to help you in your work in middle neighborhoods?
- What research or policy questions are most relevant to your experiences in middle neighborhoods?
- What public policies could help stabilize middle neighborhoods in your region?

Working with the Community of Practice

- **Join the CoP and subscribe to the newsletter**
 - Middlneighborhoods.org
- **Participate in the Listserv**
 - MiddleNeighborhoodsCoP@googlegroups.com
- Watch, propose or host a **webinar**
- **Submit ideas** for city profiles, policy case studies, research questions, or more
- Learn directly from your peers through **virtual convenings** (for now)
- Contact: marcia@middlneighborhoods.org

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