

# **Building upon Neighborhood Markets and Strengthening Middle-Market Neighborhoods: Exploring the Healthy Neighborhood Initiative as a Strategy to Forestall Decline in Flint's Neighborhoods**

*A Planning Report for the Genesee County Land Bank Authority*

**Lynette Boswell  
Genesee Institute Resident Research Fellow  
December 2007**

**Abstract.** Urban inner cities in the U.S. are experiencing increasing disparities between their wealthy and poor residents, as middle-class resident's numbers dwindle in older inner city neighborhoods. For cities experiencing weak market conditions due to substantial population loss and outsourcing of vital manufacturing jobs, neighborhoods are being abandoned at rapid rates by the middle and working class. Older suburbs in proximity to these declining cities are also transitioning at faster rates, as middle-class populations are not only leaving cities but inner ring suburbs. As a result, weak market cities are being characterized by increases in lower income neighborhoods, deteriorating housing stock, weakening municipal tax bases and aging infrastructure. To address the gamut of issues pertaining to declining, inner city middle-class neighborhoods, neighborhood markets have been employed by cities to provide information about neighborhoods and corresponding intervention mechanisms to forestall persistent and prolonged decline. This document proposes that these models be revisited and enhanced to include a framework that evaluates neighborhoods' image, physical conditions, market competitiveness, and self management. This over arching structure, developed by the Healthy Neighborhood Initiative (HNI) provides answers to why residents are refusing to invest and addresses their abilities to invest; thus creating a clearer understanding of neighborhood conditions to effectively guide interventions.

In addition, due to the gradual decline of middle-market neighborhoods in Flint, Michigan, and other weak market cities, intermediate neighborhood markets, which serve as the backbone for many communities, deserve attention. These neighborhoods represent strong housing markets with a significant presence of homeowners. If these neighborhoods remain ignored, cities like Flint, MI will continue to lose their tax base and stable neighborhoods. However, for intermediate or middle-market neighborhoods to be supported, organizations must exist to concentrate resources in these neighborhoods, robust neighborhood market studies must be accessible and reliable, and communities must engage in open discussion concerning the possibilities of urban triage. Cities must question whether it is plausible to focus on stronger neighborhood markets, which provide better opportunities for leveraging investments, or direct their attention towards needier areas. Going beyond neighborhood markets, cities must begin to focus on sustaining the middle, as they attempt to stabilize their declining edges or central core.

## **Acknowledgements**

I would like to express many thanks and appreciation to all the individuals and groups who contributed to my research while studying neighborhoods in Flint, MI.

I would especially like to thank Robert Beckley, the director of the Genesee Institute for his time and thought provoking discussions, and assisting me in cultivating my research. I would also like to thank Christina Kelly for her support and review of my work. Many thanks to the Genesee Institute research fellows who also contributed to discussions, assistance in compiling data and dissemination of scholarly research. I would also like to extend thanks to the Genesee County Land Bank staff for their assistance, site tours, long discussions, and contributions to data for this research.

I would like to thank the Flint community for accepting me with open arms as a researcher and temporary resident of Flint, MI. Many thanks, to the Eastside Business Association for taking out time, on numerous occasions, to discuss Eastside neighborhoods and providing me the opportunity to present my research at business meetings. Thanks to the Mott Park neighborhood association, Central Park neighborhood association and Metawanenee Hills association for interviews, and allowing me to attend neighborhood meetings. Special thanks to the Flint assessor's office, Metro Housing, Flint HUD office, and other housing agencies for additional resources.

I would finally like to thank all other individuals who assisted me in my research and provided me with a better understanding of socio-political issues in Flint, MI. I would like to individually thank Peter Goodstein, Barbara Griffith Wilson, Tracy Atkins, Donald Lada, Dale Scanlon, Steve Wall, Toni Palledeno and Ingrid Halling.

I would also like to thank David Boehlke with the Healthy Neighborhood Initiative and various groups in Baltimore and Saginaw Michigan associated with the organization, for the time in guiding me through the initiative at the ground level. Additional thanks to Dr. William Hanna for in class discussion concerning urban neighborhoods. Special thanks to Zachary Henry, for his critical input and time in editing this document.

To my loving family and dear friends, I hold deep appreciation for your support in my move to Flint MI and taking interest in my research endeavors.

## **I. Introduction**

Since the 1990's, Flint, Michigan has been defined as a weak market city. It is a city with limited growth characteristics (Burnett, 2006), and is greatly affected by the lack of demand within the housing market. From 1990 to 2000, the decline in Flint's housing demand was the result of substantial population loss throughout the city. Like many other Great Lake cities bearing the brunt of decline in manufacturing jobs from 1995 to 2005, Flint experienced its peak unemployment period in 1997 (Howard and Friedoff, 2006). During this time, Flint lost a total of 26,500 jobs, representing approximately 55% of employment in its manufacturing firms and industries. This significant job loss translated into an economic downturn in the city, and was the culprit for negative socio-economic changes occurring in Flint's neighborhoods. Declines in the economy in the 1990s were correlated to decreases in Flint's population. From 1970 to 1990, Flint experienced a 27% decrease in its total population and by 2000 another 20,000 residents had left the city. From 1970 to 2000, Flint's population size was cut in half. Flint's neighborhoods saw a significant jump in poor, single, female-headed households with children. There was a 26% decline in median family income, from \$46,000 to 33,700, with additional increases in poverty rates.

The 2000 Census presented a bleaker picture for Flint's housing market. The housing stock value and quality, based on maintenance, declined with the population and city's socio-economic changes. The number of vacant properties climbed in the city, even as the number of inhabitable housing units decreased through demolition (Mallach, 2005). According to the 2000 Census, vacant properties reached eight percent and the values of existing owner occupied units were down more than \$20,000. Flint's surrounding townships and small towns in Genesee County showed corresponding declines in population and socio-economic demographic changes. Overall, the out-movement of manufacturing jobs presented damaging effects on the city, surrounding communities and more importantly Flint's neighborhoods.

This significant loss in population was followed by the closure of departments in the city of Flint; one in particular, the City Planning Department. Planning activities administered by the planning department were reduced to a consultant working on case-by-case application reviews and associated services. Additional community grants and funds were re-integrated into the city's operating budget or circulated towards select community development agencies, leaving no central office to guide or direct planning and economic development activities in the neighborhoods. The last comprehensive plan completed in 1963, was outdated and designed for a larger population. Since 1970, the population declined from 190,000 to approximately 125,000, representing a 35% decrease. With a significantly smaller population, high vacancies, and under-utilized infrastructure, the city of Flint neighborhoods were left to fend for themselves among community development groups working with thinned and limited funding.

Lacking capacity and attention from city hall, the Genesee County Land Bank Authority (GCLBA), a governmental entity whose main purpose is to capture and address the conditions of vacant, tax delinquent properties (obtained by the County Treasure Department), stepped in to serve as an intermediary for the city. The Genesee County Land Bank (GCLB), owning much of its tax foreclosed properties in distressed neighborhoods, developed a Neighborhood Redevelopment Strategy to eliminate blight and jump start redevelopment in the City of Flint and its surrounding communities (GCLB Neighborhood Redevelopment Strategy, 2006). The strategy consisted of a neighborhood market study which identified housing and socio-economic factors, largely based on 1990 and 2000 census data, to reflect neighborhood market conditions (Mallach, 2006). Market indicators were geographically clustered into four neighborhood market

typologies which include: functioning, constrained, weak and very weak. Neighborhood intervention mechanisms followed the cluster analysis, categorizing neighborhoods by intervention strategies which include: preservation, stabilization, rejuvenation, and strategic interventions. The strategies were developed to guide Land Bank activities and cater to neighborhood markets and needs. In general, Land Bank activities occur in weak market areas, where a disproportionate quantity of taxed foreclosed properties exists, accounting for the Land Bank's income stream. Activities in these areas consisted of demolition, transferring side yards to adjacent homeowners, neighborhood based maintenance and gardening, Adopt-a-Lot, improving and managing rental housing, minor renovations, and property sales to homeowners or qualified land lords. The Land Bank actively invests in new development in the downtown and the River District Area, located along the Flint River, but remains limited by its large stock of housing in distress neighborhood markets.

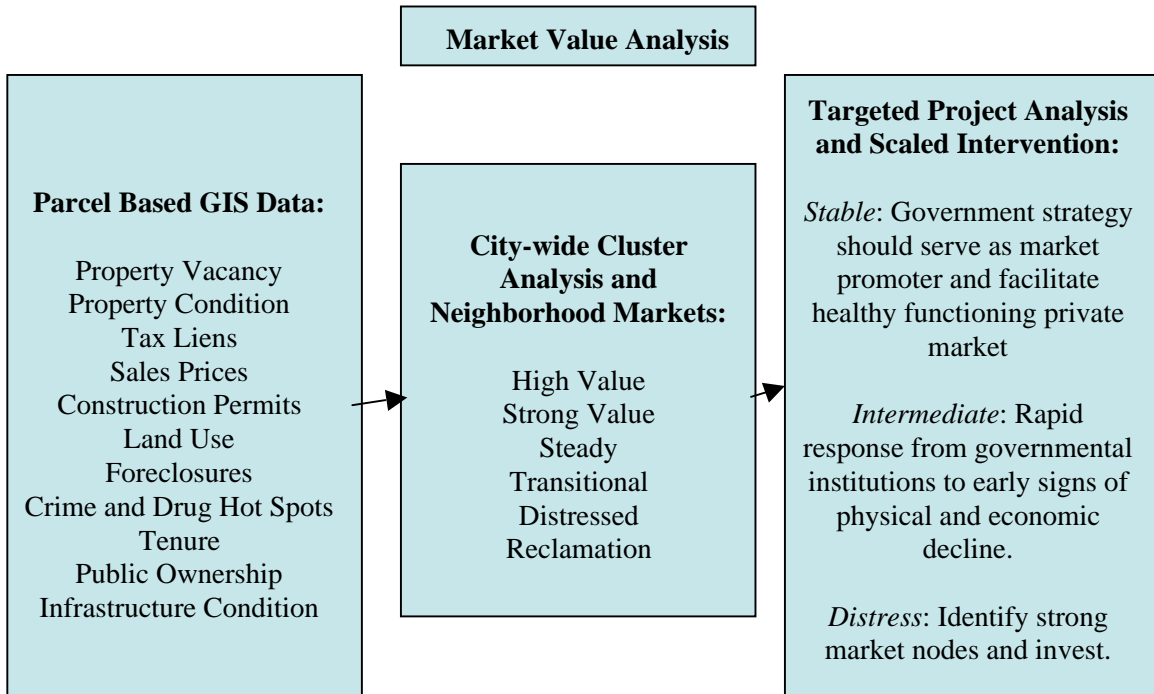
Similar to the GCLB's strategy, a growing number of cities are taking these same steps, developing market studies, to resist neighborhood decline and private sector disinvestment. Observing the GCLB approach to address distress markets and increasing vacancy, this report will attempt to address two questions. First, are neighborhood market studies sufficient enough tools to prescribe levels of interventions in neighborhoods? Furthermore, how can the GCLB, which controls large proportion of housing stock in "needier" neighborhoods, work proactively in ignored and vulnerable neighborhoods experiencing the early signs of neighborhood decay? In review neighborhoods' market models, this report will examine their utility as tools to guide intervention in tipping neighborhoods. In addition, the Healthy Neighborhood Initiative (HNI), a strategy which focuses on individual households and the neighborhood as a place that residents desire to live, will be observed in detail. The initiative goes beyond neighborhood markets, developing a framework to understand strengths and weaknesses of neighborhoods and further select areas exhibiting stronger neighborhood markets for recovery opportunities. The report will evaluate the HNI's approach in analyzing neighborhood markets to accurately understand neighborhood conditions, and its focus on ignored but important 'middle-market' neighborhoods. Based on its successes, this report will overlap the HNI principles to develop a preliminary framework for policy reform in Flint's "middle-market" neighborhoods. This report will further address opportunities for foundations and the Land Bank to serve as vital partners in improving not only "middle-market" neighborhoods, but also "at-risk" and weak market areas.

## **II. Use of Neighborhood Markets to Address Decline**

In an attempt to address the downward spiraling nature of inner city neighborhoods, particularly those in weak market cities, there is a new inclination by cities to move from the traditional path of investing public funding solely into poor areas. Creating little impact, post-industrial cities are shifting from directly targeting areas representative of extreme disinvestment, and to re-distributing funds towards areas showing initial signs of decline. Understanding neighborhoods are diverse in scope and impacted differently based on location, demographic composition, and even housing characteristics, cities are starting to analyze neighborhoods from a market-oriented perspective. Even within weak market cities neighborhoods vary. Some neighborhoods are stable or regionally competitive, while others contain real estate markets which are functioning poorly or not at all (Mallach, 2006; 233). Cities are therefore taking steps to develop neighborhood models where neighborhood indicators are used to first categorize different neighborhoods, and then provide prescriptive interventions to address existing decline or to forestall impending disinvestment. The approaches to developing these neighborhood markets vary as much as the neighborhoods in these weak market cities.

Approaches examining neighborhood markets begin with an analysis of quantitative and socio-economic data regarding the area. The quality of these studies is based on cities' accessibility to information and analytical tools (Mallach, 2006), which range from identifying neighborhood indicators at census block level to larger, city-wide, and complex cluster analysis of market conditions. The cluster approach identifies patterns among neighborhoods in cities and classifies neighborhoods based on robust, detailed and focused information. However, there are simpler approaches, as used in the analysis of Flint neighborhoods by Alan Mallach. Mallach used socio-economic variables as indicators to measure housing market conditions, and aggregated market weakness for each census tract which he clustered into four categories, ranging from functioning to very weak (Mallach, 2003). The four categories are used to guide intervention and investment decisions in neighborhoods. The limitations of Mallach's approach are its reliance on census tract data. Neighborhoods experiencing decline may be overlooked based on the centennial collection system of the census which only collects data every 10 years. The Philadelphia Reinvestment Trust Fund (TRF) uses the cluster approach to analyze neighborhood markets providing a more robust method to address the census data short comings.

The method devised by TRF uses two tier market value analysis of cities including both cluster and target project methods. This analysis focuses on place and people-based indicators (e.g. housing stock characteristics and socio-economic variables) and categorizes neighborhoods into a six-level market typology: Regional Choice, High Value/Appreciating, Steady, Traditional, Distressed, and Reclamation areas (Mallach, 2006). The targeted project method provides a more in-depth analysis of area categories by focusing on property investments and uses. Targeted project analysis is "data driven" and provides a micro-level understanding of neighborhoods using transaction data and mortgage origination data from Home Mortgage Disclosure Act (HMDA) sources, to track investments or the lack thereof in neighborhoods. The purpose of this step is to associate or connect markets with nearby strengths, support investments along critical thoroughfares, and prioritize investments in stronger areas first followed by weaker areas. Information compiled from the two-step process translates into scaled intervention methods for neighborhoods at different neighborhood stages.



**Diagram 1: TRF Neighborhood Market Analysis**

The TRF model is followed by a growing number of cities with accessible data and sophisticated tools to conduct complex market analysis. This approach, as presented in diagram 1, is linear and simple. Neighborhood data is used to develop neighborhood classifications, and then broken down into typologies with corresponding interventions and goals for redevelopment. Three general areas of (suggested by a model developed in Minneapolis, MN) neighborhood markets include:

- *Stable, Regionally Competitive* neighborhoods (Protection): Areas contain functioning or strong housing markets if there is steady housing demand. Vacancy rates are very low, and stability is measured by the prevalence of high homeownership (Sampson, 1999; 258). There is little disinvestment, and investment activity occurs on the part of the private sector and individual homeowner. In this classification, however, home values are lower than regional values and gradual decline may be possible. This area must be protected from surrounding decline and residents must be motivated to invest, preventing deterioration or slowed maintenance of properties.
- *Intermediate Neighborhoods* (Revitalization): Areas cover more of the city than disinvested areas (Mallach, 2006). Intermediate neighborhoods may see maintenance and homeownership slipping on once sound neighborhood blocks (Mallach, 2006). Home values may be lower than stable area home values and vacant properties a little higher. The intervention aims to prompt home investment among existing homeowners and potential residents, and tackle homes in need of rehabilitation and vacant properties.
- *Disinvested Neighborhoods* (Redirection): Areas represent neighborhoods at the tail end of decline and in need of extensive and long-term investment for economic turnaround. Neighborhoods contain pockets of strengths and assets, but generally these neighborhoods have experienced significant levels of property vacancies, abandonment

and disinvestment. There may be a need to ‘re-brand’ (Mallach, 2006) these neighborhoods and undertake revitalization efforts over a long period of time.

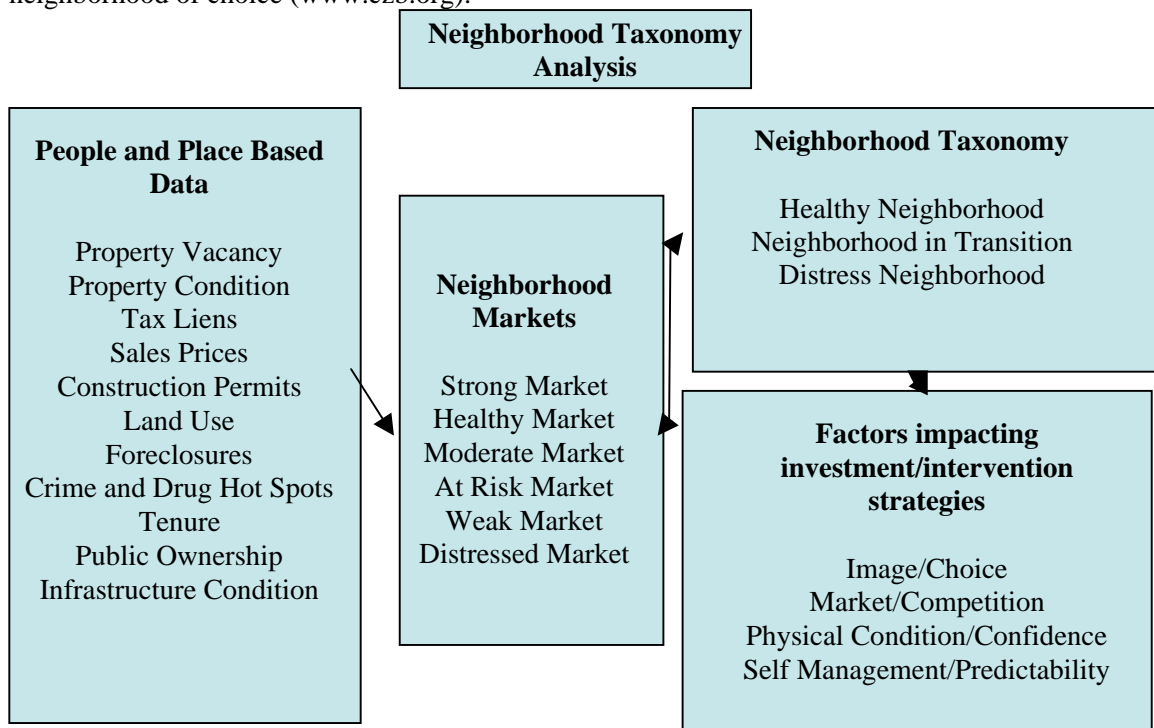
TRF ‘data driven’ model is heavily quantitative and focuses on leveraging government subsidies. Funding is used to re-attract the private sector to invest in all neighborhoods markets at various scales and levels. This model acknowledges resources must be tied to market and physical boundaries, assets, and market strengths to maximize impact. Even more, strategies must be scaled and appropriately sequenced based on location. TRF also recognizes that market realities must be based on accessible property and neighborhood data for effective neighborhood interventions. Both TRF and Mallach models provide implications for neighborhood activities at the local level, for neighborhoods at different life cycle stages, and in different market typologies, though TRF’s model is more reliable and robust. However, are neighborhood market models enough in guiding intervention methods? Should efforts be scaled to address all neighborhood typologies, or should cities with limited funds focus considerable significant amount of funding and efforts towards stronger markets? . Should cities give more attention to areas which are functioning but vulnerable to surrounding decline? This next section will review the Healthy Neighborhood Initiative, a program which builds upon neighborhood market models and focuses exclusively on neighborhoods in the middle, areas characterized as intermediate neighborhoods.

### **III. Healthy Neighborhood Initiative (HNI)**

The HNI, spearheaded by David Boehlke in Battlecreek, Michigan, was developed around a specific theory of neighborhood change. Using the term “healthy neighborhood”, it posited that neighborhoods should be “places where it makes economic sense for people to invest time, money and energy; and where neighborhoods successfully manage day-to-day issues (czb.org).” The initiative works to improve the condition of housing, restore housing markets, and assist residents in upgrading and reshaping their neighborhoods. Based on its principles, the initiative asserts older neighborhoods have assets and neighborhood efforts must reinforce those qualities. In a block by block approach, the strategy emphasizes the positive elements of neighborhoods rather than targeting isolated problems. Moreover, it focuses on neighborhood strengths and assets to create “healthier” communities. The HNI process uses the initial steps employed by common neighborhood market models. HNI first identifies people and place- based data, including mortgage data and housing stock quality data to classify neighborhoods. Stable/Regionally competitive neighborhoods are classified as strong and healthy markets. Intermediate neighborhoods are classified as moderate and at-risk markets. Disinvested areas are classified by HNI as weak and distressed markets. HNI three general typologies for neighborhoods include healthy neighborhood, neighborhood in transition, and distressed neighborhoods. These typical cycles of decline serve as indicators to determine neighborhood intervention levels. Based on these typologies, HNI develops a framework for which to cultivate intervention aims. This framework is based on individual household needs, referring to their *ability* to invest, and neighborhood demand, which relates to prospective households’ *willingness* to invest.

To understand what is working and what is not, who is moving in and who is moving out, and further why, HNI adds to the overall framework to include: physical conditions of housing stock, capacity of residents and institutions to manage change, market strengths and neighborhood image. Developing an understanding of the strengths and weaknesses of neighborhood markets, a framework is used to create categories which provide direction for neighborhood intervention mechanisms. The framework is based on four concepts which impact housing markets and

individual residents' behavior regarding whether they move in, out or remain in a neighborhood. These concepts include: image, market, self-management, and physical condition. Image addresses assets and neighborhood niches (e.g. historic homes) that build upon both households and neighborhood equity. Markets take into consideration investments in the form of home purchases and improvements, which are dependent on market conditions. As a result, investments must reinforce housing markets and home values. Neighborhoods physical condition deal with outcomes and not outputs, claiming that neighborhoods must be places for neighbors to invest and build equity. Lastly, self-management is based on the homeowner's and resident's ability to make important decisions and control their environment. Additional factors of resident's choices, confidence and predictability, along with neighborhood competition are taken into consideration. These factors further provide "a baseline understanding of where a neighborhood's strengths and weaknesses are in the competitive context" (www.czb.com). With this baseline in place "it becomes possible to intervene [in vulnerable neighborhoods] at the right moments in the right ways so as to be intentional about ensuring the neighborhood becomes a neighborhood of choice (www.czb.org)."



**Diagram 2: HNI Neighborhood Market Analysis**

After the baseline quantitative analysis, the HNI digs a little deeper into the sub-housing market and identifies strong housing markets, addressing solely, transitional areas, which represent middle-market neighborhoods. Middle market neighborhoods are not rich or poor, but defined as areas where "maintenance is slipping [with] traditionally high homeownership rates...and abandoned properties (Mallach, 2005; 5)." Furthermore, "the market is functioning but is visible under threat." In these neighborhoods housing values have fallen significantly lower than replacement or rehabilitation. "Neighborhoods in the middle", a term coined by the HNI, are "those communities that do not grab headlines for high rate of crime and vacancy but that also does not get much community attention and attract only limited investments (Boehlke, 2004)." They are "attractive and in good repair" but some level of disinvestment is occurring. These areas contain homes "built to last", are affordable, have historic architecture, are in close



proximity to arts and entertainment, and represent vital communities for the future of urban cities (Boehlke, 2004). Middle-market neighborhoods are identified by HNI based on detailed criteria such as: percentage of vacant properties, homeownership rates, home values and prices, and neighborhood organizations and resident involvement (see Appendix E for criterion). Analyzing middle-market neighborhoods based on this baseline, HNI provides several corresponding interventions.

HNI intervention aims can be summarized into five steps; 1) prioritizing program and funding, 2) targeting geographic areas for reinvestment, 3) creating incentives for investment, 4) marketing neighborhoods and 5) forging partnerships with neighborhood residents and institutions (to be discussed in more detail later in the report). The overall goals are to restore market confidence in selected neighborhoods through investments and strategic physical improvements; build or contribute to wealth creation for residents in target areas by restoring homeowner equity and market appreciation of the value of homes; and to strengthen and enhance the social fabric of target neighborhoods by supporting existing neighborhood organizations and community building activities ([www.czb.org](http://www.czb.org)).

This approach is geared towards leveraging short-term investments by encouraging existing and potential residents to invest in neighborhoods. It addresses the market but focuses on the behavior of residents and takes proactive measures to address urban decline to strengthen, improve and stabilize stronger markets, specifically middle-market neighborhoods.

HNI success is demonstrated in the numerous cities currently employing its approach. Progress is tracked over five years based on trends in the targeted zone, observing: decreases in median days homes remain on the market, increases in median sale prices, increases in number of units sold, decreases in foreclosures, and increases in homeowner and private sector investment activities. This approach has been successful in a variety of places with different housing structures and typologies, market realities and even local economies, such as by Baltimore, Maryland, Hartford, Connecticut, Hammond, Indiana; Battle Creek, Michigan and Philadelphia, Pennsylvania. Will these steps be plausible and effective for Flint Michigan?

The next section will focus on Flint Michigan neighborhoods, first addressing the importance of focusing on Flint's middle-market neighborhoods and then how HNI interventions can be employed by the city of Flint Land Bank and community organizations working in middle-market neighborhood.

#### IV. Developing the HNI Model in Flint Michigan

##### *Why Focus on Middle-market Neighborhoods in Flint, MI?*

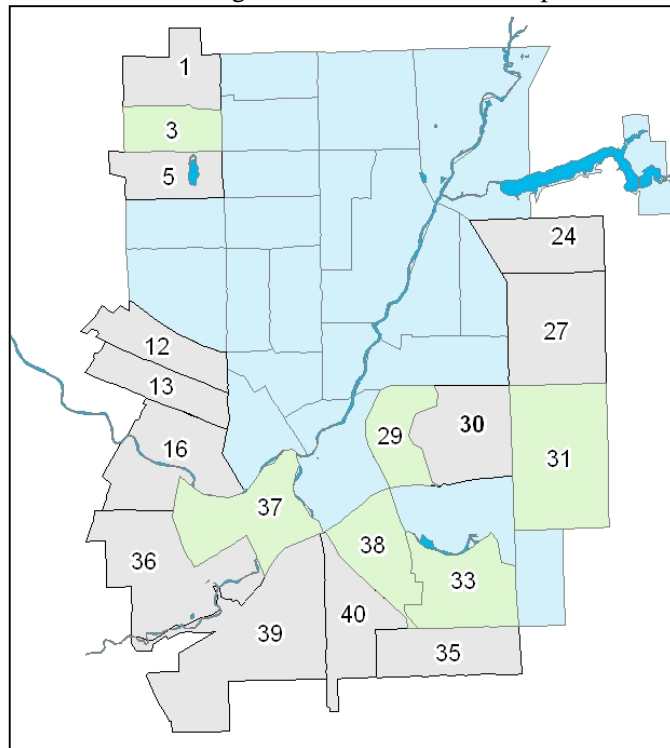
Middle-market neighborhoods represent a significant proportion of neighborhoods within weak market cities, though they are overshadowed by the growing number of disinvested neighborhoods. These neighborhoods serve as the backbone of cities experiencing economic and social distress yet they remain the last to receive attention in terms of neighborhood upgrading and renewal. Though, they appear stable, many are in the initial stages of decline and if they remain ignored, their disinvestment will lead to a declining housing market.

Why are middle-market neighborhoods important? And why is it imperative for the Land Bank, city agencies, and other community organizations, to focus any attention on Flint's middle? A Brookings Report (Galster et. al, June 2006) stated that 41% of middle-class neighborhoods

continue to exist in larger and medium-size metropolitan areas, however these neighborhoods are disappearing. From 1970 to 2000, middle-class neighborhoods as a proportion of all metropolitan neighborhoods declined from 58% to 41%. Even more importantly, the proportion of middle-income neighborhoods shrank faster than the proportion of middle income families, suggesting that middle income residents are living in neighborhoods which quickly transitioned into lower income neighborhoods. In addition, cities are not isolated cases affected by economic decline; studies show suburbs surrounding weak market cities declined faster than their city counterparts. In a study observing 12 metropolitan areas (Galster, et. al, June 2006), 40% of suburban neighborhoods contained middle income residents in 2000, an approximate 20% decrease from 64% in 1970. Suburban middle income neighborhoods were replaced in roughly equal measure by low-income and very high-income neighborhoods. For the first time in U.S. history, larger cities and their suburbs showed nearly equal numbers of poor individuals and in 2005, the suburban poor outnumbered inner city poor by at least one million (Berube, et. al, Dec. 2006).

In view of Flint, MI, these startling statistics have also been replicated at the local level, in the city and surrounding suburbs. In 1990, 56% of neighborhoods in Flint represented

middle/moderate income neighborhoods, and 41% represented low income neighborhoods (2000 U.S. Census). By 2000, middle/moderate income neighborhoods declined to 51%, while low income neighborhoods increased to 44%. Much of this decline occurred within the central core, in proximity to the downtown area. This gradual decline also occurred in surrounding suburbs, with declines among suburban median incomes, population and home values. In a study of Genesee County (Orfield and Thomas, 2003) suburbs, 39 suburban communities were sorted into five distinctive categories (see appendix F). Both stressed and at-risk suburbs experienced declines in population from 1990 to 2000, and at-risk low density suburbs experienced three percent increases in its population.



**Image 1: Selected neighborhoods. Gray tracts represent Flint's Middle-market Neighborhoods.**

Decreases in the percentages of middle-class residents signal a lower tax base for education, city infrastructure, and basic public services. This decline leads to an alarming drop in the number of stable neighborhoods to absorb the urban poor, which contain a significant percentage of homeowners, thus creating an imbalance in urban neighborhoods. As cities age and surrounding suburbs deteriorate at faster rates it is important for the GCLB and other city organizations to take steps beyond identifying neighborhood markets and give attention to investing in middle-market neighborhoods, which are vulnerable and susceptible to decline.

### *HNI Model in Mott Park*

During initial data collection, neighborhoods for this study were selected based on neighborhood life cycle stages, ranging from neighborhoods in the initial stages of decline and neighborhoods experiencing significant decline. Neighborhoods selected for the study represented middle/moderate income neighborhoods which were not very wealthy neither considered poor. The importance of selecting the neighborhoods was to observe why some of Flint neighborhoods fared better than others. Overall, four neighborhoods were studied in detail. Those neighborhoods included: Mott Park (tract 16), Central Park (tract 29), Kearsley Park (tract 26) and Metawanenee Hills (tracts 10, 14) (see appendix B for neighborhood locator map). Not all neighborhoods fit the criteria for middle-market neighborhoods.

Criteria to identify middle-market neighborhoods in Flint, was developed utilizing Allan Mallach's study<sup>1</sup> of Flint Michigan, literature reviews, and case studies of organizations working to develop strategies for older middle-market neighborhoods. Five predominating indicators were identified, which include:

- Median family income (*incomes between \$20,000 and \$50,000*<sup>2</sup>);
- Vacancy rates (*not higher than 10%*);
- Homeownership rates (*35 to 40% of the neighborhood*);
- Home values (*no less than 80% of the city median*); and
- Investment activity.

Based on income criteria, Flint contains 18 middle-class neighborhoods<sup>3</sup>, representing 45% of all neighborhoods in the city. Thirty-three percent (33%) of these neighborhoods show vacancy rates above ten percent. In addition, one neighborhood has less than 35% homeownership rates. Ninety-four percent (94%) of the middle-class neighborhoods have median property values at 80% of the city median. Of the 18 neighborhoods classified as middle-class neighborhoods, only 12 neighborhoods represent middle-market neighborhoods based on aforementioned criteria. Between 1990 and 2000, four identified middle-market neighborhoods experienced more than ten percent decrease in population, which is important to note because this data is based on 2000 census data, and the 2005 data estimates show these neighborhoods will continue to decrease in population.

Mott Park is the only neighborhood in the study which demonstrates a middle-market neighborhood status, based on criteria. Central Park is not a middle-market neighborhood due to low median family incomes, high vacancy rates and low homeownership rates. Kearsley Park over the past 10 years experienced significant declines in its median family income, transitioning from a middle-market neighborhood to a low income neighborhood. Finally, Metawanenee Hills Neighborhood, despite high homeownership rates and high median home values within concentrated sections of the neighborhood, does not represent a middle-market neighborhood because of aggregate low income averages and other negative externalities. Metawanenee Hills represents an anomaly because its high proportion of homeowners, middle income residents and

---

<sup>1</sup> See Appendix C for Mallach's criteria.

<sup>2</sup> Income range is based on Flint's median family income of \$28,010.

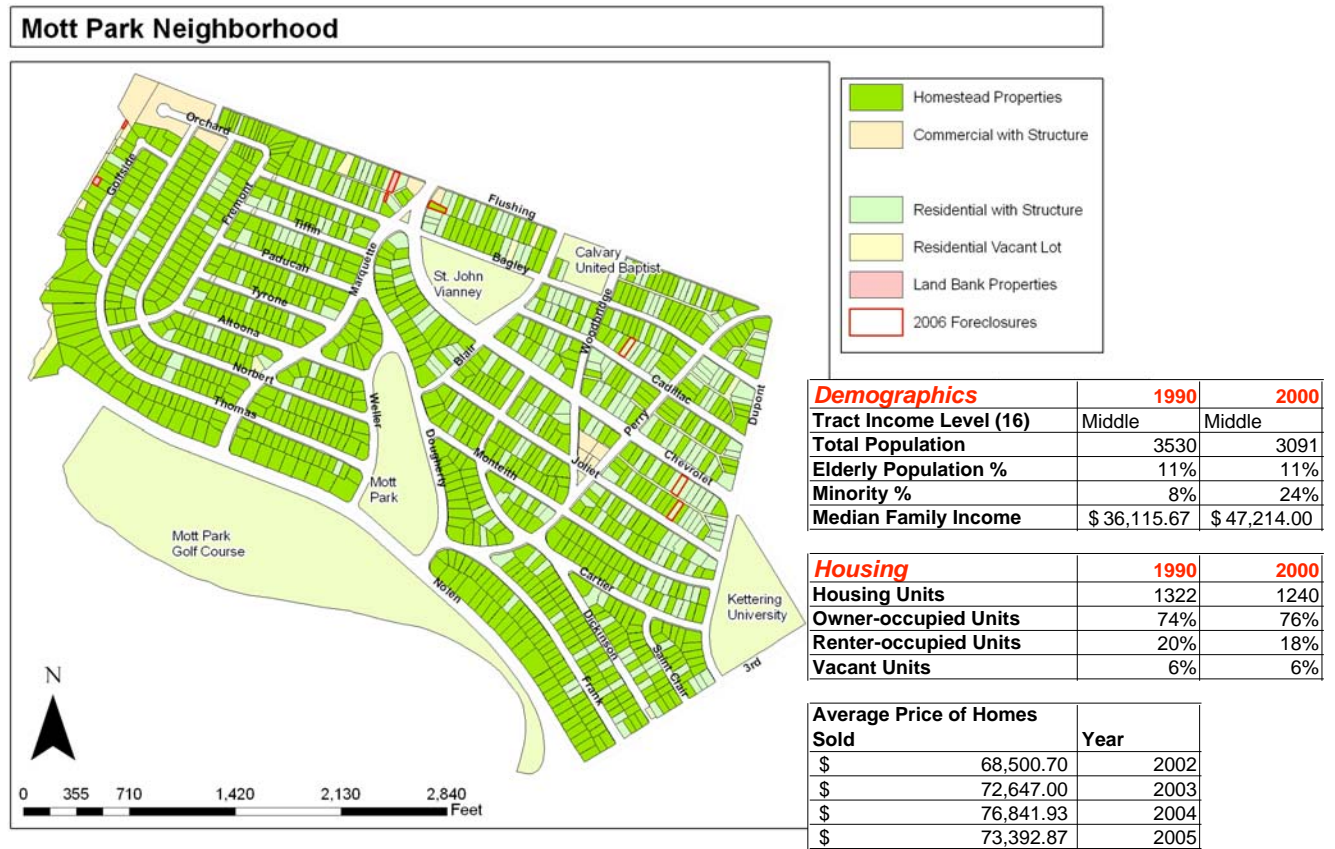
<sup>3</sup> Neighborhoods are defined based on Census tracts based on the ability to capture data.

moderately priced homes clustered in proximity to a major thoroughfare, Welch Street. The remainder of the neighborhood is experiencing significant decline and blight.<sup>4</sup>

*Case Study: Mott Park*

(Neighborhood Boundaries: To the north Flushing Road, to the east Dupont, to the west Ballenger Highway, and to the south is Mott Park)

Mott Park is a middle-class, predominately Caucasian professional neighborhood located around a six acre park, called Mott Park. Located on the west side of Flint, MI, the neighborhood is made up of largely owner-occupied, median-sized starter homes, along curvilinear streets. Mott Park is the largest neighborhood in the study of middle-market neighborhoods, with 1,240 housing units.



Source: 1990, 2000 Census Tract 16, Block Groups 1,2,3

Mott Park experienced little transition over the past 10 years. The neighborhood contains a functioning housing market, though the neighborhood has lost population due to the dismantling of General Motors. Homes have remained on the market for more days than previously. Some single family occupied units have become rental properties, though the percentages are not significant. Since 2006, Mott Park contains only two tax foreclosed properties, owned by the Genesee County Land Bank. This number is not significant

<sup>4</sup> See appendix for additional neighborhood studies and maps.

enough to present red flags in the neighborhood; however this number is also not reflective of the increasing number of mortgage foreclosed properties in the neighborhood<sup>5</sup>.

Over two months, between September and November of 2006, Mott Park had approximately 20 mortgage-foreclosed properties. The number is approximate due to limitation in data collection of these properties. A housing specialist with the Flint area Metro Housing organization asserted that the increasing number of mortgage foreclosed properties in Mott Park and in many Flint neighborhoods are the result of continued job loss and residents obtaining unaffordable home loans. Predatory lending, interest only loans and un-informed refinancing which lead to higher fees, are triggering issues which caused a spike in mortgage foreclosures not only in Mott Park, but in all neighborhoods. These factors affected individuals regardless of their income bracket or indiscriminately.

Housing values have also fluctuated in the neighborhood. A realtor working in Mott Park stated fluctuations in housing prices were reflective of regional housing conditions. The realtor also stated that the increased number of days homes in Mott Park remained on the market, from six months to almost two years, is also a picture of a lagging market at the regional scale. In addition, Mott Park's stability is vulnerable with 59 homes for sale in the neighborhood. This represents only four percent of housing units in the neighborhood; however there is concern of the socio-economic characteristics of the individuals that will replace out-moving residents. Will current residents become anxious due to the number of days homes are on the market and lower their sale prices, triggering market devaluation? Will the current out-mover convert the unit into a rental? The decisions of residents impact the direction of the neighborhood, whether small or great.

#### *Overlaying Healthy Neighborhood Initiative Model*

Upon determining that the Mott Park neighborhood represents an intermediate housing market, intervention methods should be tailored based on both quantitative and qualitative evidence about the community. The predominating problems identified in Mott Park, through numerous interviews with neighborhood residents and public/non-profit staff members, were: declines in the physical maintenance of properties owned by residents and landlords, declines in neighborhood policing, declines in neighborhood participation at neighborhood events, and significant increases in homes for sale. These neighborhood push factors impact both investors and neighborhood resident decisions to remain in the neighborhood, those with interest in moving to the neighborhood, and those with intentions on leaving the neighborhood. Therefore, -the neighborhood niches become important; and further questions concerning Mott Park's ability to compete both regionally and locally. The neighborhood must be able to continually attract and retain current residents, in spite of the city's lagging home values, fewer job opportunities and government services (due to declining tax base), to remain stable. To provide an understanding of HNI utility, its tools of analysis will be discussed, as a mechanism to stabilize Mott Park. HNI uses four defining elements to evaluate neighborhoods' strengths and weaknesses, which include: image, market, physical condition, and self-management. These elements lead to intervention strategies catered to specific neighborhood needs. A review of HNI intervention strategies include: prioritizing programs, targeting resources geographically, creating opportunities for

---

<sup>5</sup> The mortgage foreclosure process differs from the tax foreclosure process. The mortgage foreclosure process is a legal process by which a mortgagee, in case of a mortgagor's default, forces sale of the mortgaged property to provide funds to pay off the loan (Miles, et. al., Real Estate Development Principles and Process (2007)).

investment, marketing neighborhoods, and forging partnerships among institutions and neighborhood residents.

**Image/Choice:** Mott Park neighborhood, with slightly over 3,000 residents, is a large neighborhood. Bounded by Kettering University to the south, and major thoroughfares to the east, it is difficult to detect where Mott Park begins or ends. The neighborhood park is a significant landmark and a defining character of the neighborhood. In an interview, a resident who has lived in Mott Park for 15 years, stated she enjoys living in the neighborhood because of the park, not that she uses the park but that she feels it is an attractive asset to the neighborhood. "There are always activities going on either in the park or around the neighborhood", the neighbor commented, "that showed residents were committed to the area." However, Mott Park still contains an image problem, and its large size must be addressed for residents to begin to associate with the 'place'.

**HNI Intervention:** Draw on the strength of the neighborhood assets, by providing an "asset oriented strategy that builds on both households and neighborhood equity". Neighborhood conditions impact individual choices in deciding what neighborhood to buy into or when existing residents should invest. Strategies must include efforts to make outsiders and existing residents aware of neighborhood assets. Marketing agendas should focus on resident confidence, neighborhood capacity building, and developing neighborhood pride among residents. Middle-market neighborhoods contain strong social and physical urban fabric and if not appropriately marketed, will remain unknown to the general public. Marketing Mott Park will change many perceptions of the neighborhood, highlight community assets and educate residents about available neighborhood and local resources as well as assistance.

**Strategy:** Assist Neighborhoods in *Marketing Efforts*

**Actions**

- Provide programs to assist neighborhood leaders in marketing strategies.
- Assist residents in marketing programs, educating potential and existing homeowners about low interest loans and grant opportunities for home improvements.
- Provide grants to support or assist in code enforcement material and information.
- Assist neighborhood groups in funding market studies and analysis to identify the right market to target for marketing efforts.
- Fund neighborhood signage as demarcations of the neighborhood.
- Provide sub-names for sections of the neighborhood based on particular characteristics of the area.
- Work with close employers to survey employees of interest in the neighborhood
- Assist residents in aggressive marketing campaigns such as home shows, etc, to market properties whether for sale or vacant (allows groups to recruit good neighbors).

**Partners:** Flint's foundations and Mott Park neighborhood association

**Outcome:** Marketing efforts will improve neighborhood image, attracting and informing outsiders about neighborhood assets.

**Strategy:** *Prioritize programs* in specific neighborhoods or sections of the neighborhood for the greatest impact

**Actions**

- Identify areas to prioritize programs.
- Identify areas based on concentration of vacant properties and /or properties in code violations.

- Prioritize rehab and demolition programs into identified blighted areas along the corridor in proximity to Kettering University, which serves as a major institution and asset in the neighborhood.
- Prioritize foundation neighborhood renewal funds in particular sections of the neighborhood which will bring about best results.

**Partners:** Genesee Land Bank Authority, Neighborhood Association, City of Flint, Flint Foundations

**Outcome:** Market values on once stable blocks will increase through targeted property maintenance. Increase in property maintenance and activities in the neighborhood will increase investment of surrounding residents. Even if properties are converted into rentals due to lagging housing conditions, the Land Bank will still be able to obtain higher rents due to location within a stronger, functioning housing market.

**Market/Competition:** The vulnerability of Mott Park’s housing market demonstrates early signs of destabilization. If residents ride the market changes out, Mott Park may stabilize, because lagging housing market conditions is a regional phenomenon. However, if residents continue to feel strained by declining home values and decreases in home sales, Mott Park may begin to see increases in property abandonment and declines in property maintenance. Furthermore, predatory lending practices will also affect the housing market with significant percentage of residents unable to maintain their mortgages with increasing interest rates.

**HNI Interventions:** Investments which reinforce the housing market work to increase home values. Investments in one property improve the value of surrounding properties. The neighborhood must be able to attract and retain new residents. An effective strategy to address neighborhood markets and their competitive abilities must first provide adequate data for neighborhood groups and the GCLB to have a clear and accurate picture of Flint’s neighborhood markets. The data must be robust and parsimonious in nature (e.g. HMDA data, utility records) to demonstrate which area markets are functioning and why. Data can further be used to understand what incentives are needed to get residents and the private sector reinvesting in neighborhoods. Small investments in middle-market neighborhoods have large returns, and the presence of homeowners means more residents taking risk in investing their private dollars into the neighborhood. Existing homeowner involvement can leverage private sector interest, improving the market and neighborhood perception making it more competitive regionally. Therefore incentives must be made to get residents investing which include, financial resources, training, technical assistance, innovative loans, and neighborhood outreach programs to let residents know about opportunities.

**Strategy:** Use reliable data to identify and address market conditions; and provide programs to educate residents who may potentially fall victim to predatory lending practices.

**Actions**

- Develop uniform system to analyze neighborhood data.
- Develop typology map to guide organizations in making strategic decisions.
- Develop up-to-date criterion to analyze place based indicators (e.g. housing values, vacancy rates, household income).

**Partners:** Flint local universities, Michigan Research Engines, Flint municipal offices (e.g. assessor, clerk), University research organizations (CAER), Foundations (funding sources) and Genesee Land Bank research intermediaries.

**Outcome:** Neighborhood typology map will assist not only Land Bank but create an overall system in addressing and prescribing actions in neighborhoods based on market conditions and place-based data. However data must be current to be effective bench markers.

**Strategy:** Create opportunities for investments among existing and potential residents

**Actions**

- Complete rehab-and-sell, or rehab-and-rent projects to leverage opportunities for private/public sector investments
- Provide low-interest loans without income restrictions to potential and remaining residents.
- Provide educational pamphlets concerning MSHDA loans and HUD loans to assist existing homeowners and landlords (property owners).
- Provide educational pamphlets about predatory lending

**Partners:** Genesee County Land Bank Authority, Local banking institutions committed to working in urban neighborhoods, Neighborhood CDC, and neighborhood Foundations.

**Outcome:** Investments in the form of rehabs will leverage surrounding investment from homeowners, landlords or potential property owners. Loans will assist low to moderate income earners to assess housing options in older neighborhoods seeing declines in populations and declines in home sales.

**Physical Condition/ Confidence:** Declining property maintenance in the neighborhood appears to occur along major thoroughfares and in proximity to universities. Mott Park president noted that slipping property maintenances were due, in part, to landlords which provide student housing. Another issue is the impact of adjacent decline. With decline occurring at the core, much of Flint's weak market conditions and distressed areas are located in the central part of the city and Mott Park is adjacent to this distress, located on its eastern boundary. This decline can negatively impact the neighborhood.

**HNI Intervention:** Outcomes must be targeted and measurable to detect improvements in the neighborhood as a place for residents to build equity, and residents must be assured by these improvements that other neighbors are investing in their homes and new residents are moving into the neighborhood. Focusing on individual blocks experiencing decline or solid blocks showing early signs of disinvestment must be identified and targeted with resources such as financial loans, beautification projects, and in some cases, large scale projects. Targeting must consist of highly visible blocks or problem "showcases" properties, with distinct architectural features, selected for rehab-and-sale projects. Other resources, demolitions, and neighborhood organizing should be targeted also. Once areas present results, in the form of home sales, decreased time on market, and increase home values, then organizations can move on to target other areas.

**Strategy:** Address neighborhood physical condition through *targeting* efforts along neighborhood edges and corridors

**Actions**

- Provide set aside funds for property acquisition in targeted areas.
- Target beautification efforts and rehab grants into targeted blighted zones.
- Use data collection to identify concentrations of vacant units or units with code violations for targeting efforts.
- Target code enforcement.

**Partners:** Genesee Land Bank Authority, Flint's foundations, Philanthropy Support, and University research centers.

**Outcome:** Targeting sections of Mott Park which contain high concentrations of properties cited for code enforcement or contain significant percentages of vacant properties, will spur



reinvestment efforts. Additionally, foundation support in the form of beautification efforts targeted near the neighborhoods' anchors (e.g. schools, parks, commercial corridors, or institutional buildings), major corridors, and vulnerable blocks will produce visible results while increasing residents' confidence in neighborhood conditions, retaining existing residents, and attracting potential residents to the neighborhood.

**Self Management/Predictability:** Homeowner and resident participation was a major issue highlighted during interviews in Mott Park. The neighborhood association president stated she felt Mott Park retained its high percentage of homeowners because their association enforced social norm in the community. Residents were compelled to maintain their properties at the risk of being isolated as neighborhood eyesores or as an individual unwilling to conform to neighborhood norms. The president, in an interview, affirmed vacant homes were maintained by surrounding residents, as not to appear abandoned. However, these norms are beginning to change with fewer residents turning out for neighborhood events, organized clean-ups, and other neighborhood functions. This change can be associated with age, race or socio-economic changes occurring in the neighborhood. Over ten years, Mott Park has experienced subtle changes in all the above categories. Lack of neighborhood cohesion can be the result of the isomorphic nature of the neighborhood's institutional strength, in that communities can exhibit intense private ties among friends and even kins but lack the institutional capacity to achieve social control (Sampson, 1999; 257).

**HNI Intervention:** To address these issues, and highlight the assets of Mott Park, residents and neighborhood associations will need additional capacity building assistance and financial capital to leverage investments on the part of disinterested residents. Strategies must target homeowners and residents as decision makers, and understand that these residents' decisions depend on their predictability in the direction of the neighborhood and new residents moving into the neighborhood. Residents, through collaborative processes on community, targeted projects, are encouraged to work together for a shared outcome, which motivate residents to gain interest in their neighbors, neighborhood projects and activities. In addition, self-help neighborhood projects should be used to develop cohesion among residents around a common goal, identifying neighborhood leaders or block leaders to carry projects on after renewal efforts have been initiated. Neighborhood group leaders should be trained on how to *effectively* manage day to day issues that may arise in the community. Programs should address the following questions: How do you talk to City Hall? What things do you need to do if you want to see change? How do you get your neighbors together? How can you get moving? How can you get the city to do this? How can you get people to get together on an issue?

**Strategy:** Develop partnerships with existing institutions and neighborhood organizations

**Actions**

- Partner with existing housing and real estate agencies.
- Work with neighborhood organizations or develop non-profit neighborhood incorporations which focus solely on middle-market neighborhoods and issues.
- Work with banking institutions to partner with organizations to understand options for residents based on market conditions.

**Partners:** Flint housing associations, surrounding neighborhood community development organizations involved in neighborhood renewal efforts.

**Outcome:** At-risk middle-market neighborhoods will obtain access to additional social and monetary capital by partnering with other organizations.

**Strategy:** Forging partnership with residents

**Actions:**

- Work with residents in organizing neighborhood efforts and leadership development projects to assist neighbors in managing every day issues
- Provide community self help projects through improvement grants in target areas
- Provide workshops in community development
- Provide resident training in neighborhood planning and social development

**Partners:** Flint Foundations, Other community organizations (e.g. Flint United Way, Flint Resource Center, and other social service-related organizations), University associated neighborhood partnerships

**Outcomes:** Efforts will strengthen neighborhood cooperation and assist neighborhood in self-management of their neighborhood

#### **IV. Evaluation of HNI Model**

The HNI approach provides a public-individual partnership (Carmon, 1998) referencing cases “in which investments by individual households and small businesses are supplemented directly (subsidized) or indirectly by public involvement.” This process deals with incumbent upgrading (Clay in Carmon, 1998) where residents decide to invest their meager resources to upgrade their living conditions (Carmon, 1998). However, there is a need for additional/supplemental grants or funds, from either public agencies or private sources. Incentives are created for residents to invest in these communities based on investment resources. Marketing hidden assets and neighborhoods, along with targeting and prioritizing public/private resources into geographic areas impacted by impending disinvestment, allow efforts to be more efficient. This approach views the individual householder as social capital, creating environments which afford “informal social control mechanisms, network ties to extralocal power, mutual trust, capacity of efficacious action and organizational resources (Sampson, 1999; 243).” However, are HNI steps plausible in stabilizing middle-market neighborhoods in Flint? Can the HNI model be successfully applied to weaker markets, where organizations like the Land Bank are limited to more distressed areas?

In this report, the discussions evolve around cities and organizations’ need to build upon quantitative data which provides critical information about neighborhood markets and conditions. Furthermore, this report presents justification for organizations to prioritize resources and efforts in middle market neighborhoods. For many cities like Flint, much of the attention has been focused on previously identified distressed markets, and the development of intervention mechanisms to forestall decline; while middle market areas remain vulnerable. By ignoring middle markets, there is a slow transformation of these areas from “at risk” to permanently poor neighborhoods. In a declining, weak market environment, middle market neighborhoods are constantly susceptible to surrounding and persistent decline as populations and demand for housing follows a negative trajectory.

The utility of the HNI approach is its framework, which is systematically structured to understand neighborhoods. This framework provides ground level insight into Flint neighborhoods, identifying way to make them more competitive, and places where residents are willing to invest. It is applicable to both middle and weak neighborhood markets. The more important elements of the approach concentrate resources on developing public-individual partnerships, geographically targeting at-risk areas, and building capacity among neighborhood residents. However, its effectiveness lies in the capability of influential institutions and groups working in the city, accessibility of accurate and reliable data, and finally an open discussion regarding how limited funds are targeted in an area characterized by aging housing stock and under-utilized

infrastructure. For redevelopment areas, the approach does not argue that these markets be ignored completely, but that middle-market neighborhoods which appear stable should be given considerable focus.

#### *Opportunities for Land Banks and Foundations*

GCLB, in the void left by the city, serves as an intermediary organization to bring resources to distressed neighborhoods. To address middle-markets, the GCLB, with the authority to capture and hold tax foreclosed properties, can play a vital role. Targeting problem properties that are few and scattered in middle-market neighborhoods, allows the organization to be proactive. The GCLB is currently involved in prioritizing demolition and rehab programs in these neighborhoods, focusing on vulnerable areas to reduce the block's tipping effect. These actions will greatly impact neighborhoods' physical appearances and property values on stable blocks experiencing the initial stages of decline. Consequentially, it is important to note the disadvantageous position of the GCLB which holds much of its properties in distressed neighborhoods. As an organization, the GCLB cannot ignore these areas though they are located in dysfunctional housing markets. Furthermore, it is unlikely that the GCLB will remove vital resources and attention from its 4,000 tax foreclosed properties, and work solely in middle market neighborhoods as Mott Park. Currently, the GCLB attempts to prioritize resources in more salvageable neighborhoods where it holds a significant proportion of property, and has also begun to look closely at partnering with organizations to assist neighborhoods like Mott Park as priority areas. Therefore, in Mott Park, the GCLB can be effective in prioritizing and targeting resources to address the few and scattered properties, while in other neighborhoods like Metawanenee Hills, the strategy is to partner with existing neighborhood groups to target "small projects" that may spark private sector interests. Focus in more distressed areas is centered on thriving nodes amongst disinvestment, and bundling land for heavily invested, long term, larger projects. In both middle and weak market areas, the work of the Land Bank is based on fostering vital relationships and serving as a link to provide resources as a step in the redevelopment process.

Foundational support is non-income restrictive and not limited to needier neighborhoods (though much of their funds go to these areas), so middle-market neighborhoods can be prioritized for assistance. However, foundations, similar to the GCLB, have a mission to address and improve the conditions of distressed and marginal areas. To have a "coordinated impact" in Flint's neighborhoods, foundations can begin targeting efforts into select geographic areas demonstrating declining or weak conditions. This assistance can be in the form of neighborhood self-help projects in proximity to visible corridors or neighborhood institutions. Additional grants can assist neighborhoods in marketing efforts and community leadership training. Foundations involved in brick and mortar projects can provide monetary support to central organizations working through rehabilitation and new construction programs to improve middle-market neighborhoods. For further examples of how foundations and the GCLB can be effective in weak markets, using HNI framework, see Appendix B.

#### *Developing Robust and Parsimonious Market indicators*

In an explorative analysis, observing abandonment and homeowners decisions in Flint, MI, Ellen Bassett (2006) et. al., identified a gap in obtaining accessible or annual data for Flint's neighborhoods. Bassett encountered difficulty determining mortgage foreclosures, and defining vacancy and abandonment based on limited, detailed data from the city and Genesee County. For outside investors and urban pioneers, middle-markets remain unknown due to the lack of policy

makers' and cities having a "fundamental understanding of what is happening in these housing markets [or] strategies to advance them. (Betts, 2006;1)" These limitations are outcomes of cities *just* collecting data; giving little regard to the data's consistency across agencies and city departments, methods and systems of data collection, and the access and reliability of the information.

Market actors ---residents, consumers, private-sector actors, government agencies, non-profit organizations and researchers (Betts, 2006; 21), have to be able to collaborate and address critical needs by connecting information with operational or "actionable knowledge". Betts (2006) define "actionable knowledge" as the linkage between research and action taken at the local level. This may include early warning systems developed through analysis of databases, or neighborhood plans based on community surveys. But first and foremost, the data must also be multi-dimensional and robust, providing contextual layers such as housing, crime, and health data which may lead to asset mapping and framing of issues. The data must not only be uniform but also transparent and accurate. Whereas census data present numerous limitations; more reliable data such as the HMDA data, which provides information about mortgage approval rates, loan amounts and loan applications, and Dunn and Bradstreet data on business enterprises (Galster, 2005, 256), should be used to understand neighborhood markets. This detailed data will serve as effective tools to explain disruptive impacts of neighborhood decline, such as mortgage and tax foreclosures. This "actionable knowledge" will assist groups working in middle-market and weak market neighborhoods to successfully monitor, measure, or track housing markets, and city/organizational intervention impacts.

### *Re-examining the Triage Planning Approach*

Lastly, cities like Flint need to begin the discussion of 'triage planning'. Triage is a term related to the World War I French military's allocation of scarce medical resources which denied medical assistance to wounded soldiers who could survive without treatment or who would not survive with it (Newman, 1995; 5). This concept was at some levels demonstrated in the HNI approach. In the triage approach, assistance was provided only to soldiers when medical staff believed treatment would make a difference. For cities dealing with limited resources, it infers that "it is time...to turn attention to those communities for whom a little bit of help could make a very big difference. (Newman, 1995, 5)." However, when cities selectively focus on areas with fewer vacancies and higher percentages of homeowners, fewer resources are available for weaker neighborhood markets. Whether cities should continue to spend significant funds in places where people either do not want to live or exist in small numbers on once populated blocks, is a valid question for cities with shrinking populations. Should they continue to invest in an oversupply of aging housing stock and infrastructure, or direct efforts to preserve communities like Mott Park, which will benefit from short term investments? This discussion is important but politically contentious, especially in Flint, a racially and economically stratified city. Approximately 55% of middle-market neighborhoods in Flint are predominately Caucasian, while only 27% of these neighborhoods are African American. Furthermore, many poor neighborhoods in the city are represented by high percentages of either poor African Americans or mixed populations. A focus on stronger neighborhoods because they are functioning, and less attention to areas that show little sign of turnaround, will appear the city is ignoring its distressed areas, which hold a significant percentage of lower income, marginalized groups.

Is it plausible for the HNI approach to be applied at a scaled level of intervention for poorer areas experiencing decline or should Flint, explore disinvesting in areas considered 'too far gone'? The first concept of the question is tested on middle/moderate income neighborhoods (see Appendix

B) but did not represent middle-market neighborhoods based on the criteria developed to identify Flint's middle-market. Neighborhoods such as Central Park and Kearsley Park contain assets and areas of strength which demonstrated their potential for redevelopment. Metawanenee Hills also contain nodes of strength that could be built upon. Using the HNI framework, intervention methods could be developed to address these neighborhoods' image, physical condition, competitiveness and self-management; not restricted to neighborhoods satisfying all criteria of middle-market characteristics (appendix E). The latter portion of the question addresses cyclical disinvestment; a process being explored by other rustbelt cities acknowledging they will never again experience the population growth of the 1970's. Cities like Youngstown, Ohio and Richmond, Virginia have begun to explore methods of targeting more viable markets in the face of increasing abandonment. Should Flint consider a spatially compact and smaller city? is a question in need of further research?

## **V. Conclusions**

What is the purpose of understanding neighborhood markets? Market studies completed by organizations such as TRF, posit neighborhood market analysis provides an understanding of housing markets and leads to effective interventions to address all neighborhoods at various stages of decline in the neighborhood cycle. Other approaches to understanding neighborhood markets, such as the HNI approach, assert the starting point is to identify neighborhoods at the tipping point, areas "where the public order is deteriorating but not irreclaimable, (Wilson and Kelling, 1982; 9), and to determine community assets to target and market in a neighborhood. Neighborhood markets which are 'data driven' models present shortfalls in reflecting the realities of housing markets, and neighborhoods' abilities to compete. Operational neighborhood market analysis must provide an understanding of how neighborhoods can be regionally competitive, addressing household choices and why people decide to move in, remain or exit neighborhoods. Quantitative data must be coupled with qualitative data to provide more effective intervention aims. Neighborhood niches must also be highlighted and neighborhood assets advertised.

Consequentially, vulnerable middle-markets must not go unrecognized. Though these areas appear stable, they are rapidly disappearing. Cities throughout the US are recognizing their vulnerabilities in various new reports, "The missing Middle-class," (International Herald Tribune, April 2006), "Cities Shed Middle-class, and are richer and poorer for it" (New York Times, July 2006), and "US losing its middle-class neighborhoods" (Washington Post, June 2006). Joel Kotkin (Fall 2006) notes, "the craze over coffee shops and condos won't revive American cities...improving urban life for the middle-class will." For if middle-market areas continue to struggle, there will be limited possibilities for downtowns attempting to come back. Therefore, revitalization efforts can not only look to redeveloping poor areas which may result in gentrification or thinning out urban downtowns, because "...fancy bookstores, organic markets, sushi bars, and art galleries are important parts of urban life, but they only represent a critical factor for a small slice of the population" (Kotkin, Fall 2006). "Neighborhoods in the middle" still represent a significant proportion of urban neighborhoods, therefore it will be important for cities to focus resources in preserving and improving them. Instead of waiting to the tail-end of decline to address the physical and socio-economic conditions of these neighborhoods, policies impacting federal and local spending, must be directed towards the renewal of middle-market neighborhoods.

Without ignoring weak market areas, organizations like Flint's Land Banks must take active roles in fostering neighborhood relationships to engage in "small projects" to initiate levels of local

change. Cities should work beyond neighborhood markets and build a ‘data driven’ and qualitative framework to create places where existing and potential residents are confident enough to invest their ‘time, energy, and money’ into areas with adequate access to much needed capital, thus, being participants in stabilizing *their* communities.

## Appendices

Appendix A: Bibliography

Appendix B: Neighborhood Maps and Studies

Appendix C: Mallach's Study

Appendix D: Baseline Overview of Intermediate Markets (Healthy Neighborhood Initiative)

Appendix E: Characteristics of Target Areas (Healthy Neighborhood Initiative)

Appendix F: Genesee County Metro-patterns Community Classifications

## Appendix A: **Bibliography**

Clay, Phillip L. 1979. *Neighborhood Renewal*. Lexington, Massachusetts: Lexington Books

Clay, Phillip L, Hollister, Robert M. 1983. *Neighborhood Policy and Planning*. Lexington, Massachusetts: Lexington Books

Cohen, James. *Abandon Housing: Exploring Lessons from Baltimore*. Housing Policy Debate. (2001) Volume 12, Issue 3.

Green, Ebby. *Dedication to Rehab*. NeighborWorks bright ideas (Summer 2006).

Alexander, Frank S. April 2005. *Land Bank Authorities: A Guide for the Creation and Operation of Local Land Banks*. Local Initiatives Support Corporation.

Fox, Radhika K., Treuhft, Sarah. “*Shared Prosperity, Stronger Regions: An Agenda for Rebuilding America’s Older Core Cities*”. Policy Link. (2006); 29-32.

Mallach, Alan. 2006. *Bringing Buildings Back: From Abandoned Properties to Community*. National Housing Institute.

Burnett, Kim. *Strengthening Weak Market Cities: A 10-Step Program for CDCs*. Shelterforce Online. (September/October 2003) Issue #131,

Mallach, Alan. *Restoring Neighborhoods, Rebuilding Markets: New Housing Directions for Struggling Cities*. National Housing Institute (2005).

Mallach, Alan. *Building a Better Urban Future: New Directions for Housing Policies in Weak Market Cities*. Community Development Partnerships’ Network. June 2005

Burnett, Kim, Brophy, Paul C. *Building a New Framework for Community Development in Weak Market Cities*. The Community Development Partnership Network. April 2003

Accordino, John, Galster, George, Tatian, Peter. *The Impacts of Targeted Public and Nonprofit Investment on Neighborhood Development: Research based on Richmond, Virginia Neighborhoods in Bloom*. Community Affairs Office of the Federal Reserve Bank of Richmond (July 2005).

Kromer, John. *Vacant- Property Policy and Practice: Baltimore and Philadelphia*. Fels Institute of Government, University of Pennsylvania. (October 2002)

Rohe, William M., Stewart, Leslie S. *Homeownership and Neighborhood Stability*. Housing Policy Debate. Fannie Mae Foundation (1996) 1, vol. 7.

Betts, Phllis G. *Neighborhood Housing Markets and the Memphis Model: Linking Information to Neighborhood Action in Memphis, Tennessee*. Urban Market Initiative. Washington, DC: Brookings Institution. November 2006.



Kotkin, Joel. Fall 2006. Urban Legend. Democracy Journal.org

*Blight Free Philadelphia*. Report collaboration between Eastern Pennsylvania Organizing Project and Temple University Center for Public Policy. Oct. 2001.

Boelhke, David. 2004. *Great Neighborhoods Great City: The Healthy Neighborhood Approach*. For the Goldseker Foundation.

Bassett, Ellen M., Schweitzer, John, Panken, Sarah. *Understanding Housing Abandonment and Owner Decision-Making in Flint, Michigan: An Exploratory Analysis*. Lincoln Institute of Land Policy Working Paper (2006).

Artken, Stuart. *Local Evaluations of Neighborhood Change*. Association of American Geographers. (1990)

Rosenthal, Stuart S. *Old Homes, Externalities, and Poor Neighborhoods: A Model of Urban Decline and Renewal*. June 28, 2005.

Apgar, William C., Duda, Mark. May 11, 2005. *Collateral Damage: The Municipal Impact of Today's Mortgage Foreclosure Boom*. Homeownership Preservation Foundation.

Higgins, Lindley R. September 2001. *Gathering and Presenting Information about Your Neighborhood*. Center for Home Ownership Technical Series. Paper #1.

The Reinvestment Fund. *One Industry's Risk is Another Community's Loss: The Impact of Clustered Mortgage Foreclosures on Neighborhood Property Values in Philadelphia*. Presentation before the Federal Reserve Bank of Philadelphia's Reinventing Older Communities: People, Places, Markets. April 2006.

Katz, Bruce. *Transformative Investments: Unleashing the Potential of American Cities*. Federal Reserve Bank of Philadelphia. April 2006.

czbLLC. Czb Neighborhood Taxonomy: An Analytical Tool for Community Development. [www.czb.org](http://www.czb.org)

Mallach, Alan. *Flint, Michigan: Initial Assessment Report*. Prepared for the Charles Stewart Mott Foundation and David Hollister. April 2003.

Poland, David (presenter). May 6, 2006. The Neighborhoods of Hartford, Inc.: Rising Star Block & Pride Block Reinvestment Strategy "A Healthy Neighborhoods Approach". The National Association of Latino Elected & Appointed Officials Education Fund. Policy Institute on Sustainable Communities. Session II "Creating Opportunities for Community Revitalization & Workforce Housing".

Berube, Alan, Kneebone, Elizabeth. December 2006. *Two Steps Back: City and Suburban Poverty Trends 1999-2000*. *Living Cities Census Series*. The Brookings Institution.

Brophy, Paul C., *Making Neighborhood Investment County in Baltimore: A Comparison with Other Cities*. Baltimore Community Development Alliance. June 2003

Vey, Jennifer S. October 16, 2006. Revitalizing Weak Market Cities in the U.S. 16<sup>th</sup> Annual Conference on the Small City. The Brookings Institution and Metropolitan Policy Program.

Wial, Howard and Friedhoff, Alec. Bearing the Brunt: *Great Lake Manufacturing Job Loss in Great Lake Regions*. Brookings Institution. July 2006

Orfield, Myron, and Luce, Thomas. "A Regional Agenda for Community and Stability in Genesee County, Michigan". Genesee County Metro patterns. Ameregis. Metropolitan Area Research Corporation, April 2003.

Belsky, Goodman, and Drew, et. al. *Middle-market Rentals: Hiding In Plain Sight*. Joint Center for Housing Studies at Harvard University. May 2004.

Galster, George, et. al. *Identifying Robust, Parsimonious Neighborhood Indicators*. Journal of Planning Education and Research (2005) 24; 265-280.

Newman, Oscar. *Defensible Space*. Journal of the American Planning Association (Spring 1995) 2, vol. 61; 149-160.

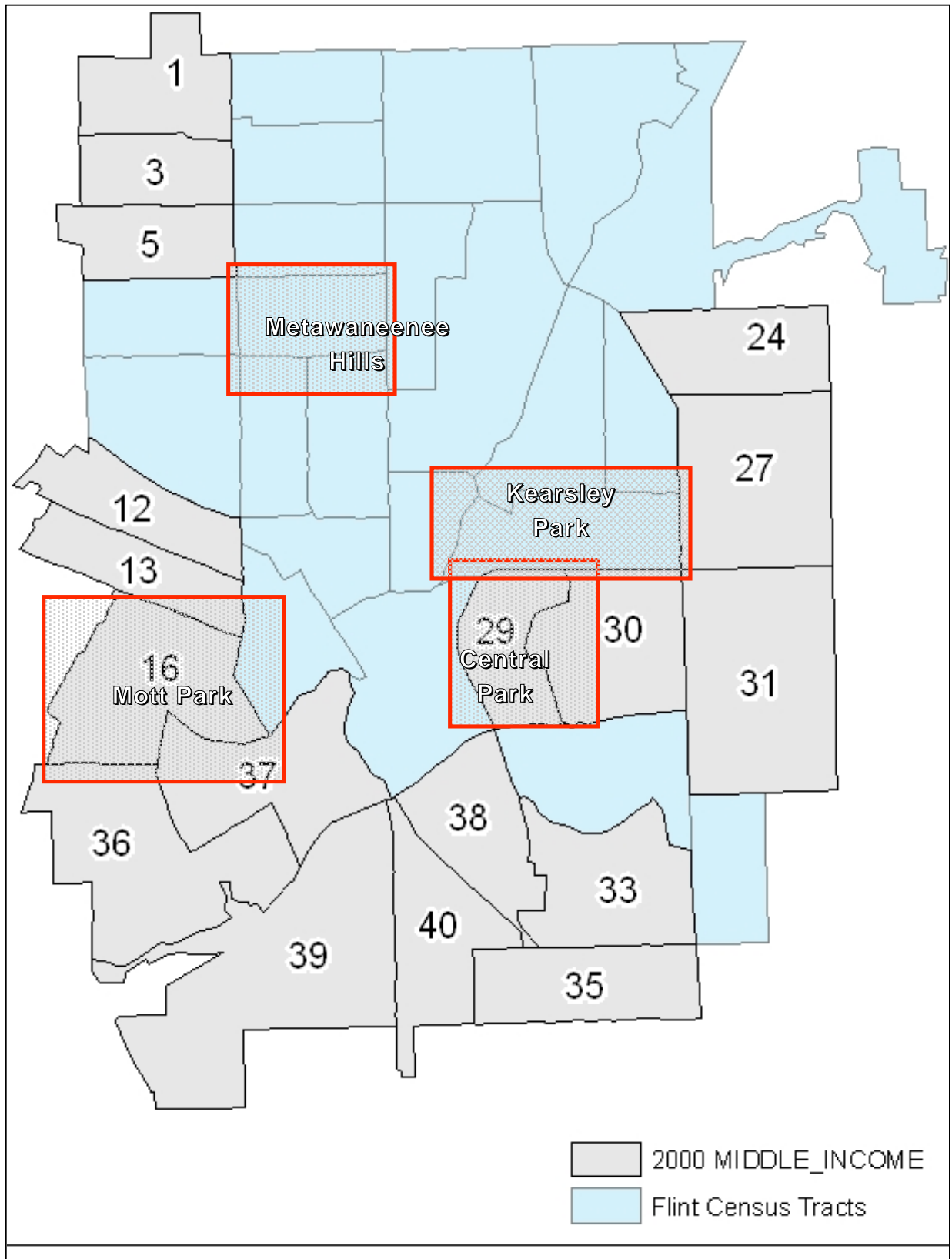
Greenburg, Michael. *Improving Neighborhood Quality: A Hierarchy of Needs*. Housing Policy Debate (1999) 3, vol. 10; 601-624.

Carmon, Naomi. *Neighborhood Regeneration: The State of the Art*. Journal of Planning Education and Research (1997) 17; 131-144.

Galster, et. al. *Where did they go? Decline of Middle Income Neighborhoods in Metropolitan America*. Brookings Institution. June 2006.

Ferguson, Ronald and William T. Dickens, eds. 1999 Urban Problems and Community Development. Washington, D.C. Brookings Institution Press.

B. Neighborhood Maps and Studies





**Image 5: Residential Block in Central Park**

*Central Park: At-Risk Transitioning  
(Neighborhood Boundaries: To the north  
Kearsley, to the east Crapo, to the south E.  
Court Street, to the west I-475)*

Central Park is located within a middle-class census tract, but based on block level data, the neighborhood would be classified as a moderate income neighborhood. Central Park is a mixed neighborhood based on race and income, with 70% rental occupied units. Geographically located between downtown and the Flint Cultural Center, the neighborhood is bounded by the I-475

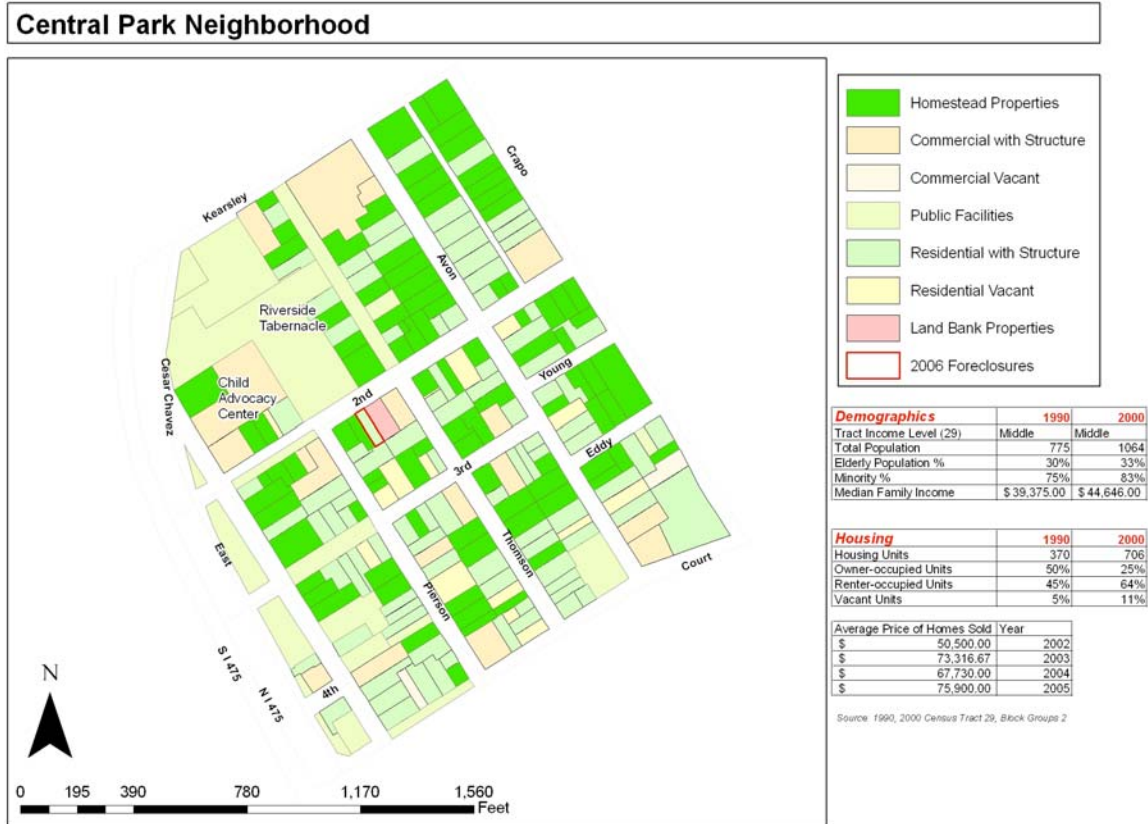
expressway to the north and west, Mott Community College and the Cultural Center to the east, and a major roadway, East Court

Street to the south. There are only two ways to enter the neighborhoods due to its cul de sac system, which runs along Second Street and Court Street. This interruption in through traffic insulates the neighborhood from the surrounding area.

Homes in the Central Park neighborhood are historic, larger Victorian style homes, and many of which are subdivided into rental units. The stability of the neighborhood has depended on the number of landlords which owned property and live in the community. Consequentially, over time the percent of invested landlords have declined, even though there still remains a small percent in the neighborhood. In 1970, the neighborhood association working with the city developed an ordinance to stop the subdividing of larger homes into smaller rental units, to make the neighborhood more attractive to homeowners. Some residents felt this actually made it harder to sell the larger homes which required more work due to their size. Rental units, in spite of the installation of cul-de-sacs and the closing off of the neighborhood to through traffic continue to increase with crime in the neighborhood.

Central Park is strong because it is in the service boundaries of a larger community development corporation, Court Street Village Neighborhood Association. Court Street Village is a non-profit community development corporation which focuses on Central Park, Fairfield Village, Grand Traverse and Carriage Town. The organization completes basic rehabs and exterior improvements on homes within these four neighborhoods. Even though Central Park does not have strong leadership, it leans heavily on Court Street Village and contains committed residents very concerned with the direction of the community.

The isolation of the neighborhood and significant presence of landlords which remain in the neighborhood kept Central Park stable. However, as a neighborhood experiencing changes, it will be important for Central Park to address its significantly high percentage of renters.



Presently, the neighborhood association is attempting to work with surrounding colleges and universities to attract international students, due to its proximity of the neighborhood to the University of Michigan and Mott College.

Strategies of Intervention:

- Market neighborhood assets, properties and available programs
- Provide incentives for rehab and renovation of large homes which are expensive to maintain. Provide access to resources for individual property improvement, and pre-sale improvement programs.
- Work with agencies in housing development to attract potential homeowners for smaller homes in the neighborhood.
- Educate landlords.
- Geographically target efforts near institutions.
- Target rental properties and address vacant “problem” buildings.
- Work with Court Street Village to target areas and segment the market. Identify key target markets, and develop market strategies that work best for them.



**Image 6: Declining Commercial along Franklin Street**

*Kearsley Park: At-Risk Declining*  
*(Neighborhood Boundaries: To the north Davison, to the east Franklin, to the south Robert T Longway, and to the west I-475)*  
 The Kearsley Park neighborhood represents an at-risk declining, moderate income neighborhood. Kearsley Park traditionally has been a moderate/working income neighborhood with a high percentage of homeowners living in smaller ranch style homes. Homes in proximity to Kearsley Park, are much larger and higher in value. The park which is approximately eight acres

is a jewel in the neighborhood and has received substantial upgrades. Over ten years the neighborhood has continued to experience significant disinvestment in the

form of declines in home values, income and homeownership rates. Some residents complain that the increase in rental properties has led to an increase in drug related crimes and declines in property maintenance on the part of absentee landlords. Other residents claimed the decrease in police presence enabled the increase in crime in the neighborhood.

In addition to declines in neighborhood home values, property maintenance, and overall investment, Kearsley Park is a divided neighborhood. The eight acre park, located off Robert T. Longway, serves as a natural divider of the Kearsley Park neighborhood. Residents on the north side of the park do not to recognize the south side of the park as part of the neighborhood, while south side residents insist that they have always been a part of the neighborhood. Furthermore, eastside neighborhood organizations also show the same lack of cohesion in addressing issues in the aging neighborhood.

Kearsley Park represents a different neighborhood from both Central Park and Mott Park. This neighborhood is in the late stages of decline due to vacant properties a significant increase in rental properties, and a decline in property maintenance. Even though Central Park is 70% renters, the decline in the neighborhood is not as visible as Kearsley Park which is only 46% renters. Many landlords, who own property in Kearsley Park, are absentee landlords, whose disinvestment correlates to the conditions of much of the rental properties in the neighborhood and the types of renters in the neighborhood. According to neighborhood churches, Kearsley Park has experienced decreases in household income and increases in single-headed female households. However, the Kearsley Park neighborhood contains generations of families living within the neighborhoods as either homeowners or renters.

The larger issues within the Kearsley Park neighborhood are the lack of cohesion among the community organizations. Various groups are represented within the community but resources are overlapped. Other areas within the neighborhood are ignored altogether in terms of community development services. Kearsley Park neighborhood has committed organizations but without strong leadership, major reinvestment or community development initiatives have been stalled. The most significant asset in the neighborhood is the community park and committed individuals hoping to see a change in neighborhood conditions.

## Kearsley Park Neighborhood



**Note 1: Gray zones are highlighted areas which present targeting opportunities due proximity to major commercial and visual corridors.**

### Strategies of Intervention:

- Target and prioritize activities (e.g. beautification and neighborhood policing) in select geographic areas.
- Target and highlight areas with highest concentration of vacant properties, and blight for revitalizations – demolition, etc.
- Aggressively target exterior improvements along commercial streets and major visible corridors.
- Provide home improvement initiatives, such as low interest loans.
- Use marketing strategies to identify market niches, which include female headed households and intergenerational groups.
- Use the Eastside Business Association to continue to disseminate information to community.



**Image 7: Problem Properties on edges of Metawaneene Hills Neighborhood**

*Metawaneene Hills: At-risk declining (Neighborhood Boundaries: To the north, Welch Street, to the east MLK, to the west Dupont, and to the south, Begole and 10<sup>th</sup> street)*

Metawaneene Hills' neighborhood name has changed many times since its inception in 1975. Initially the neighborhood was named Cook South after the Cook Elementary School. The name changed with boundaries and new leadership, but by 2006, the group finalized the name of the neighborhood as Metawaneene Hills. The neighborhood is unique for this case study because it is located within a weak census tract and classified as a low income neighborhood, however at the block level, this neighborhood contains characteristics of a

middle-market neighborhood. Due to Metawaneene's boundaries, there is a significant amount of homeowners, middle-class professionals and functioning home values. Metawaneene Hills is racially mixed among both homeowners and renters. In other middle-class communities white residents are the predominate homeowners, and blacks are predominantly renters. Though black homeowners in the city's middle-class neighborhoods have increased significantly, Metawaneene contains a high percentage of this group.

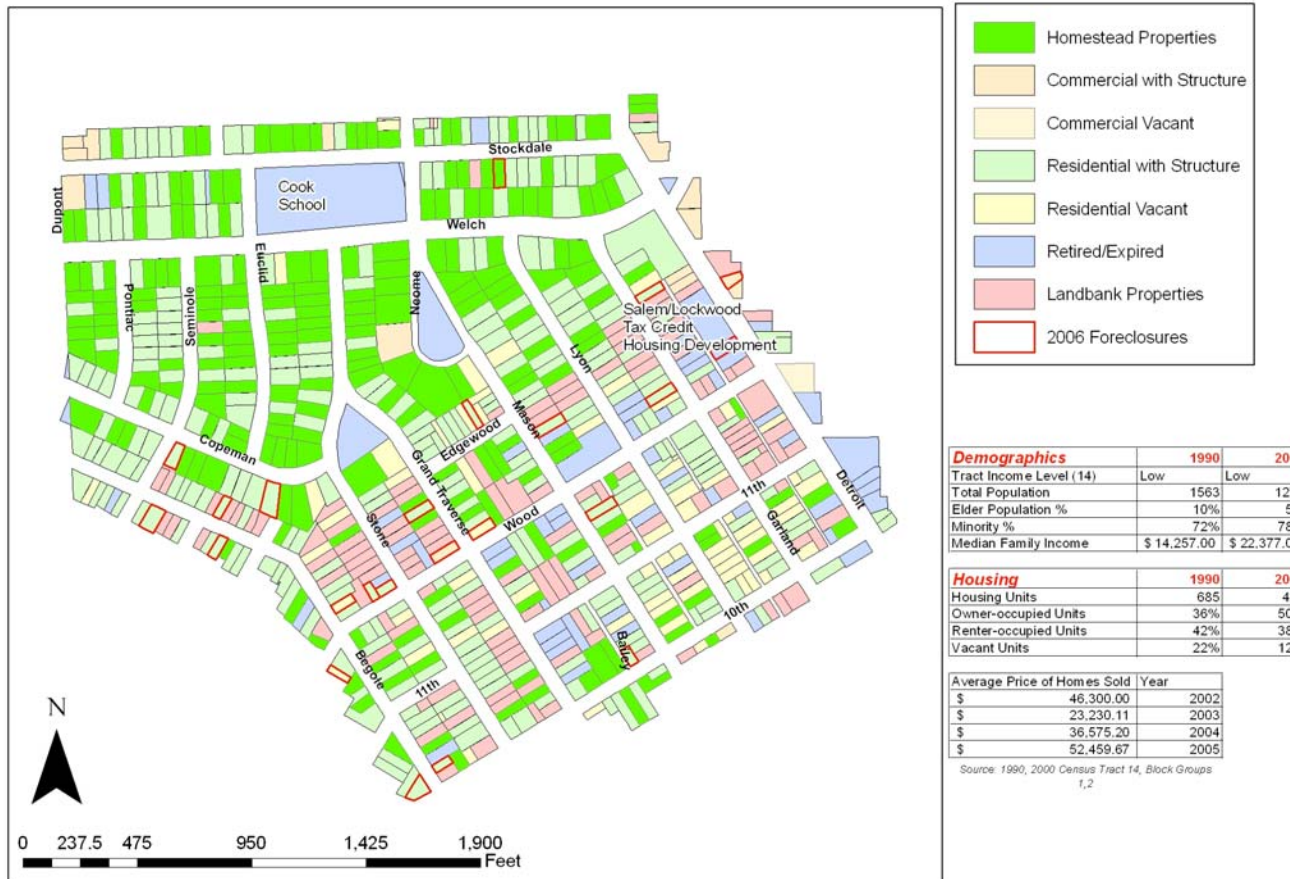
Furthermore, Metawaneene Hills is an ignored neighborhood by realtors. During interviews with residents who recently purchased homes in the neighborhood, many residents stated they found their homes by either driving through the neighborhood, seeing advertisement in the newspapers, or through word of mouth. One resident stated the he recovered his property from the city's demolition list.

The issues within this neighborhood are the surrounding blight, which according to residents may impact their decisions on whether to remain in the neighborhood. The Metawaneene Hills neighborhood boundary transcend to 10<sup>th</sup> street, however the neighborhood begins to transition between Wood and 10<sup>th</sup> street. South of Wood Street it appears there is a separate neighborhood with numerous vacant and abandoned properties, vacant lots with overgrowth and dumping, crumbling streets, and smaller homes. Welch Street is historically known for its large beautiful homes, however this image is beginning to change as the surrounding decline is seeping into the neighborhood, mainly through rental and foreclosed properties.

The Metawaneene Hills neighborhood is an anomaly as it is located in an area plagued by deteriorating homes and vacant lots. Metawaneene neighborhood assets are the quality of its large historic homes that affront Welch Street and some internal streets. The neighborhood is redeveloping its leadership; however there may be problems in defining the neighborhood boundaries. To improve neighborhood conditions, neighborhood organizations should focus on working within a more manageable area.



## Metawanenee Village Neighborhood



### Strategies of Intervention:

- Work along the edges.
- Overlap the resources of the existing Salem Housing Organization to tackle abandonment and blight along the edges and neighborhood boundaries.
- Aggressively market efforts to nearby institutions (university and hospitals).
- Target resources and beautification efforts in sections of the neighborhood.
- Develop strategies to identify market niches (e.g. large historic homes, pocket parks, etc)
- Focus on strategies which will inspire confidence in the future of the neighborhood among neighbors and potential homebuyers

### Appendix C: Alan Mallach's Housing Market Study

In June of 2003, Alan Mallach, the research director of the National Housing Institute in Montclair, New Jersey, who focuses on vacant property re-use, rental housing preservation, neighborhood revitalization, and housing policy, completed a study of Flint, Michigan housing markets for the Genesee County Land Bank. The study was used as a base to develop strategic re-investment areas. The study provided an assessment of the market based on census tracts and separated Flint's neighborhoods into market categories: 1) functioning, 2) constraint, 3) weak, and 4) very weak. Mallach provided place-based indicators to determine weak market housing conditions, and areas were categorized based on the number of indicators represented within the respective, census tract. Twelve census tracts fell within the functioning markets, while 10 tracts fell within the constraint markets. The other 18 tracts represented weak or very weak markets.

#### Mallach's Indicators of Weak Market Housing Conditions

1	Population loss greater than 10% between 1990 and 2000
2	25% or more of owner-occupied units have householder aged 65 or more
3	Loss of single family owner occupied units greater than 10% between 1990 and 2000
4	Vacant units 10% or more of total housing stock
5	Median owner-occupied house value under \$40,000 (under 80% of citywide median)
6	Median owner-occupied house value increase under CPI increase (28.4%) between 1990 and 2000
7	Percentage of vacant houses offered for sale 2.5% or greater
8	Absorption period greater than 1 year
9	Homeowner replacement ratio under .67

Appendix D: **Baseline Overview of Intermediate Neighborhood Conditions (Healthy Neighborhood Initiative)**

**1. Image**

- Residents behaviors are not fully confident or unconfident about the future
- Residents and outsiders have a “wait and see” attitude resulting in too little obvious signs of investment as a sign of confidence

**What czb does:** Develops public and private sector strategies to grow confidence and grow the quality of neighborhood stocks that “pull” investments IN

**2. Market**

- Supply and Demand bounce back and forth; resulting in a kind of equilibrium that generates “affordable” housing” due to persistently marginal neighborhood conditions
- Real estate prices rise slightly and fall slightly periodically
- The market appears to “urban pioneers” as a good “buy low” opportunity
- Racial and economic homogeneity are relatively mild to low; usually a good degree of “fleeting” diversity
- Under the right circumstances, gentrification is a potentiality

**What czb does:** Develops public and private sector strategies to INCREASE demand, make time on market more competitive, and attract investing better grades of in-movers

**3. Self Management**

- Neighbors win some and lose some with respect to warding off threats
- Some problems that arise are solved quickly; others linger. Often this occurs in concentrations by blocks, too spotty to be neighborhood-wide
- Public Institutions sometimes but unreliably accountable
- Properties communicate a very mixed degree of care. Large unexploited infill opportunities

**What czb does:** Develops strategies to increase capacity and willingness of residents to undertake “more than their fair share” of problems, and to solve problems as they arise

**4. Physical Conditions**

- Properties are inconsistently invested in
- Physical fabric has many missing teeth
- Most properties do not generate enough equity to leverage reinvestment
- Under-invested properties are beacons to “buy low” opportunities

**What czb does:** Analyzes a community’s physical assets and other stocks in their inventory, and develops a sequentially phased revitalization strategy to increase the quality of the built environment

Appendix E: **Characteristics of Target Areas (Healthy Neighborhood Initiative)**

**Characteristics of Hartford’s Target Areas**

<b>Criteria</b>	<b>Explanation</b>	<b>Guideline</b>
<b>Homeownership Rate</b>	Determine the number of structures that are owner occupied as a percentage of total structures.	Homeownership rate should be at least 35-40%.
<b>Investment Potential</b>	Determine the market value plus rehab for a typical house in the target area. Quality Rehab.	Value plus rehab should not exceed 110-120% after rehab market value
<b>Few Blighted Properties</b>	Determine the number of vacant and/or abandoned structures as a percentage of total structures.	Vacancy/Abandoned rate is less than 5%
<b>Household Income</b>	Estimate the number of households with earned incomes as a percentage of total households in the target area.	Households with earned incomes that exceed 60%.
<b>Resident Involvement</b>	Determine through interviews, surveys, or focus groups the level of resident interest in reinvestment and willingness to participate.	A majority of residents support a reinvestment initiative and would participate.
<b>Neighborhood Institution</b>	Identify institutions that are considered “positive” for the community.	At least one institution or agency is generally acknowledged as positive and would support reinvestment work.
<b>Unifying Characteristics</b>	Identifying topographical, architectural, and/or historical features that can be marketed as a unifying neighborhood.	At least one unifying characteristic can be identified.
<b>A Sellable Theme</b>	Identify some special feature that would make the target area “sellable”.	There is an active real estate market.
<b>Visibility</b>	Determine who will notice positive changes in the target area.	The target area is visible to a diverse market segment from an automobile.
<b>Absence of Negatives</b>	Determine if there is nearby drug activity, poorly managed retail outlets, industrial uses etc.	There are no negative elements or there is a realistic short-term plan for eliminating these elements.
<b>Infrastructure</b>	The curb, gutters, streets, sidewalks, etc. are in good repair or there is an improvement plan in place.	Infrastructure is in good repair. Any minor repairs will be addressed in the immediate future.

**Source: The Neighborhood of Hartford, Inc. Rising Star Block & Pride Block Reinvestment Strategy**

## Appendix F: Genesee County Metropatterns Community Classifications

The community classifications developed by the Amerigis Metropolitan Area Research Corporation (April 2003) derived from cluster analysis methodology, which provided variables displaying a snapshot of the community in two dimensions ---- its ability to raise revenue from its local tax base and the costs associated with its social and physical needs. The variables are provided in the table below with corresponding community classifications.

### Characteristics of the Community types

	Number	Share of Region's H'Hold	Prop Tax Base per HH	Pct Change in Prop Tax Base per HH	Median Income	H'Hold Growth (Pct)	H'Hold Density	Pct of Elem Students Eligible for Free Lunch
Central City	1	29	32704	11	28015	-7	1429	77
Stressed Suburbs	3	6	32836	25	37687	-1	311	65
At-risk, Established Suburbs	2	2	33125	25	36671	0	1221	24
At-risk, Low-Density Suburbs	8	22	50379	23	45690	3	232	34
Bedroom-Developing Suburbs	8	19	50339	22	46627	16	226	26
Low-Stress Suburbs	10	22	69090	24	61692	17	135	12
<b>Genesee County</b>	<b>32</b>	<b>100</b>	<b>47946</b>	<b>23</b>	<b>49059</b>	<b>4</b>	<b>261</b>	<b>43</b>

\*Source: Amerigis Metropolitan Area Research Corporation (April 2003)