

REBUILDING SOCIAL ORGANIZATION IN LOW-INCOME NEIGHBORHOODS:  
THE INFLUENCE OF HABITAT FOR HUMANITY

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Doctor of Philosophy  
Planning, Design & Built Environment

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by  
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December 2014

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## ABSTRACT

Research has linked neighborhoods of concentrated poverty with high crime, low employment, poor health, and low educational achievement. Because of these linkages, federal housing policy over the past few decades has often tried to “deconcentrate” or disperse the poor from these neighborhoods into more affluent neighborhoods with the hope that better institutions and better neighbors will motivate these families to improve their lives. However research on large mobility programs such as Gautreaux and Moving to Opportunity (MTO), has found mostly mixed results and criticized the programs for having a small impact. Race and income have also proven to be significant barriers to low-income residents realizing the benefits of their new neighborhoods. These shortcomings have led to renewed interest in neighborhood revitalization efforts through federal policy. However, the mixed-income neighborhoods sought in many of these programs still assume that low-income residents utilize more affluent neighbors as role models to better their lives. This research instead examines the influence of residents who are similar in race and income to their neighbors, but motivated to better their lives.

This investigation hypothesizes that Habitat for Humanity families are more motivated to better their lives than their neighbors because of Habitat’s selection criteria and because they have completed the process of becoming a Habitat homeowner. The theory also suggests that Habitat homeowners have a positive effect on their neighbors, and their neighborhood. This effect is measured through components of social organization. The dissertation takes advantage of the Making Connections survey sponsored by the Annie E. Casey Foundation as well as qualitative interviews,

neighborhood observations and GIS analysis in order to determine the effect Habitat homeowners have on their neighborhoods.

## DEDICATION

This dissertation is possible only because of the support, encouragement and love of my wife, Chandler Lattimore. Thank you dear, I love you. And to the rest of my family, each one of you continues to inspire me in unique ways. You are all a gift I don't deserve, but gladly accept.

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## CHAPTER I

### INTRODUCTION

Delores Fitch was tired. She was tired of seeing drug dealers in her apartment complex. She was tired of hearing the violence outside her thin apartment walls. She was tired of being shuffled around and forced to move several times in government housing. But most of all, she was tired of worrying about how this environment would affect her three grandchildren living with her. Finally Miss Dee, as most know her, decided it was time for a change. She had heard a little about Habitat for Humanity from friends and neighbors and decided it was time to find out more.

Miss Dee attended a local information session about Habitat and found out she could help build her own house. She also found out she would have to take homeownership classes and that it would take about a year to complete the program and move into a new home in a nearby neighborhood. She would still pay a mortgage, but it would be interest free and similar to what she paid for her public housing. She was excited, but nervous. She hadn't been to class in a long time, and the thought of building a house seemed overwhelming. But she left the meeting with an application...three separate times. "I think I was just scared of the responsibility that I wouldn't be able to do it," she recalls. "I kept finding excuses."

Finally the hope of a better future for her grandchildren drove her to complete and return her third application. "I did go back and took my application and talked with Miss Anne (Assistant Director of Family Services). She said 'Come on Delores. We'll work

with you. We're family and we'll stay with you.'” That gave Miss Dee the confidence she needed. Once accepted, she immediately began taking Habitat’s life skills classes, including budgeting and home maintenance courses. She also started working on the construction site building Habitat houses, filing papers and answering phones at the Habitat office, and about anything else they’d let her do to complete her 400 hours of “sweat equity,” a staple of the Habitat program. Her grandkids even got involved by earning hours for making good grades and helping their grandmother cook meals for Habitat construction teams.

After about 14 months of classes and service hours, Miss Dee and her grandchildren moved into their new three-bedroom, two-bath house next door to five other Habitat families in the Portland neighborhood of Louisville. Though they’ve only been in their home just over a year now, Miss Dee has already put her new skills to use. She used her housewarming gift of a new drill to install pulls on her kitchen cabinets, and later fixed a leaky faucet all by herself. “I was able to do it because I learned how in class,” Miss Dee boasts. “And I never realized that [budgeting] class would come in as handy as it has.”

Miss Dee uses her new financial skills to pay bills each month, including the 20-year, zero-interest mortgage for her house. She also uses her home maintenance and gardening skills she learned in class to keep up her house and beautiful yard, which she is especially proud of. But she is most proud that she finally did find a better environment for her grandkids. “They just seem to be doing much better now that we have a place of our own. And it feels so good to know we will never have to leave.”

Miss Dee's story is a success story, one of thousands boasted through local Habitat websites, newsletters, newspapers and now even social media. These are the stories Habitat staff and volunteers across the globe point to as evidence that the program works, and that Habitat does make a difference in people's lives and even the neighborhoods in which they live. But it is not the typical story of those caught in the web of poverty. Newspapers and nightly news casts are filled much more with the stories of crime, drugs and violence that Miss Dee and her grandkids know all too well. And the research largely backs it up as neighborhood poverty continues to be a major concern for scholars, policy makers and advocates.

Studies have linked neighborhood poverty with high crime, low employment, poor health, and low educational achievement. Because of these linkages, federal housing policy over the past few decades has often tried to "deconcentrate" or disperse the poor from these neighborhoods into more affluent neighborhoods with the hope that better institutions and better neighbors will help these families to improve their lives. However research on large mobility programs such as the Gautreaux program and Moving to Opportunity (MTO), has found mostly mixed results and criticized the programs for only affecting a few. Several researchers have also shown that race and income prove to be significant barriers to low-income residents realizing the benefits of their new neighborhoods (Galster and Zobel 1998; Schwartz & Tajbakhsh 2005; Clark 2005; Turney et al. 2006).

These shortcomings have led to renewed interest in neighborhood revitalization efforts through federal policy. Hope VI, Promise Neighborhoods, and Choice

Neighborhoods are recent examples. However, the mixed-income neighborhoods sought in many of these programs still assume the need for low-income residents to utilize more affluent neighbors as role models to better their lives. Yet very little is known about other characteristics that may play a part in revitalization of these neighborhoods. This dissertation instead investigates the influence of neighborhood residents who are similar in race and income to their neighbors, but motivated to better their lives.

This dissertation proposes that Habitat for Humanity families are more motivated to better their lives than their neighbors because of Habitat's selection criteria and because they have completed the process of becoming a Habitat homeowner. The purpose then is to discover the impact Habitat homeowners have on the neighborhoods where they live. In other words, the point is to discover if these individual success stories lead to better neighborhoods?

## CHAPTER II

### CONCENTRATED POVERTY, NEIGHBORHOOD CONDITIONS & SOCIAL MOBILITY

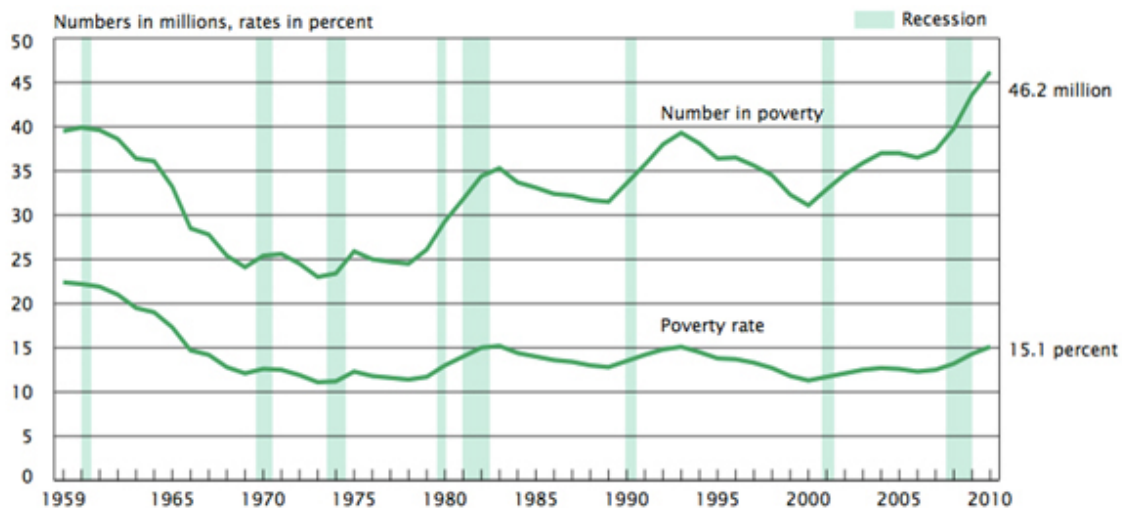
The relevant research for this dissertation begins with an understanding of American poverty and its effect on the people and places within its grasp. It is also important to discuss the policy implications of high-poverty neighborhoods and the lessons learned from the programs implemented. Habitat for Humanity is discussed as well, and what little is known about the organization's impact from a research perspective. Finally this section concludes by discussing the concept of social organization as a theoretical framework used to measure the influence of Habitat for Humanity on low-income neighborhoods.

#### American Poverty

Poverty is a context dependent concept. The World Bank defines the international poverty threshold as \$1.25 per day, meaning anyone with less than this is considered impoverished. But the fact that nearly half the world population, or more than three billion people live on less than \$2.50 per day, or that at least 80% of humanity lives on less than \$10 per day (\$3,650 annually) doesn't seem much better (World Bank, 2011). These numbers hit harder when we also understand that poverty is blamed for the death of nearly 22,000 children under the age of five each day (UNICEF, 2010). This death toll would equate to that of a 2010 Haitian earthquake occurring every 10 days (Shah, 2011).

However, these facts and analogies are literally foreign concepts in the U.S. where the poverty threshold for a family of four in 2010 was \$22,314 (U.S. Census Bureau), and only 15% of Americans live below that threshold as seen in Figure 2.1 below. However this doesn't mean that the U.S. does not have poverty concerns of its own. The graph also shows that the 46.2 million Americans considered impoverished is the largest total since poverty tracking began in the late 1950s. This is not surprising in the wake of the recent recession and due to the U.S. population continuing to grow, but the upward trend is also reflected in the poverty rate rising to 15.1%, the first time it has been above 15% since the early 1990s.

**Figure 2.1 U.S. Poverty rate**

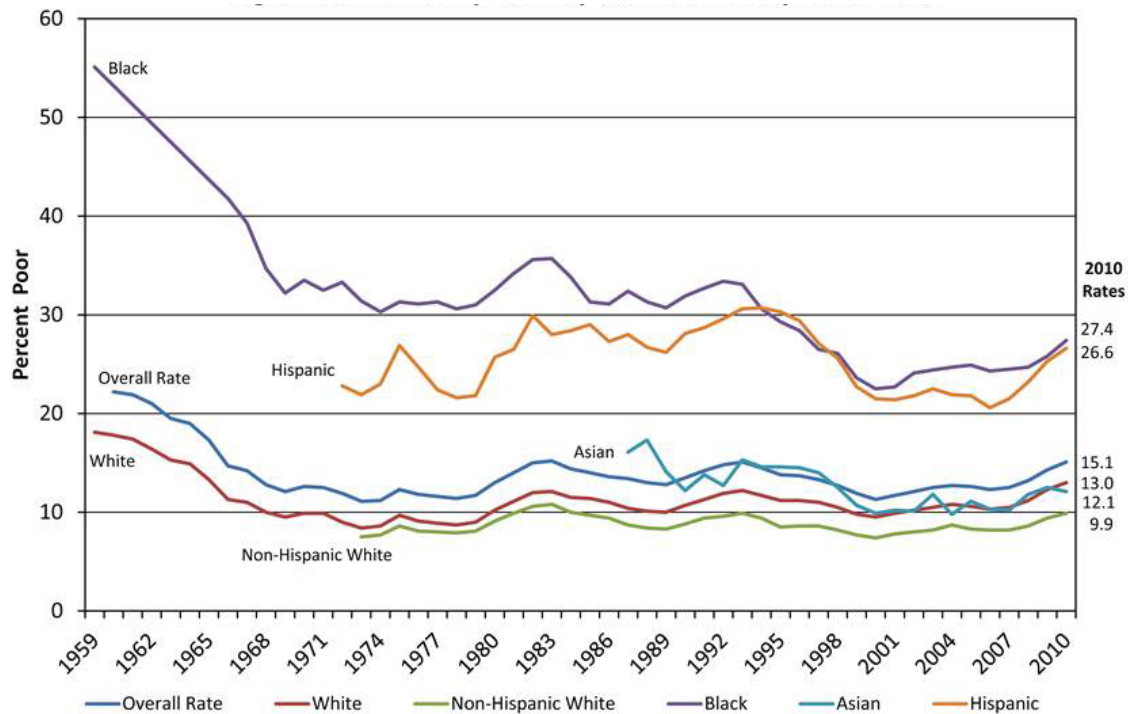


*Source: U.S. Census Bureau, 2011*

However the trend upward doesn't appear to be due to any new shift in the data. Figure 2.2 below shows that the majority of Americans in poverty are still minorities, especially those identifying as Black or Hispanic. And with the exception of Asians, all groups are currently trending toward higher poverty rates. And though these rates are

considerably lower than rates in the early 1960s prior to Johnson’s “War on Poverty,” they also show minorities are consistently the majority of the American poor.

**Figure 2.2 U.S. Poverty rate by race**



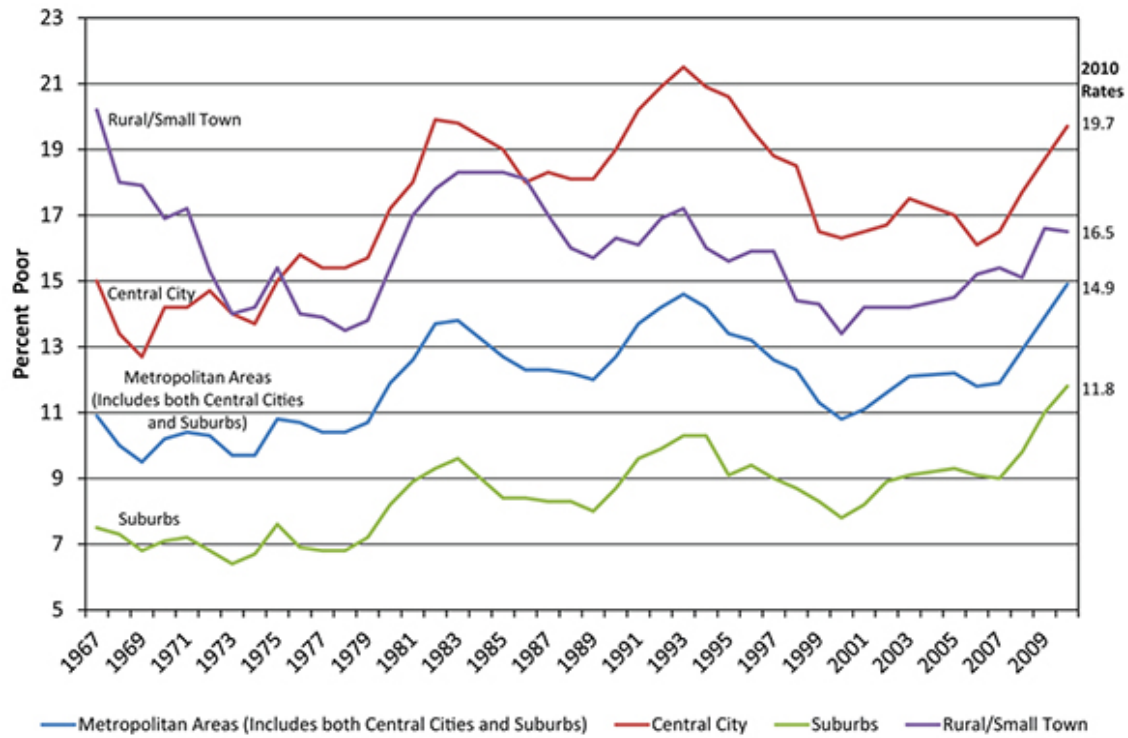
*Source: Institute for Research on Poverty, 2014*

Similarly, where poverty occurs hasn’t changed much since the late 1970s. Figure 2.3 shows that Central city areas still have the highest rates of poverty, though rural areas are close behind. Yet again, with the exception of rural areas, all categories graphed show a trend toward higher rates since the recent recession, and rural areas have only recently shown signs of leveling. Perhaps most informative here is that suburban poverty has been consistently rising for the past decade.

Poverty according to family type has also proven consistent over the past several decades. Figure 2.4 shows that of households with children, single moms are far more

likely to be in poverty than married couples. Again this is not a shock, but emphasizes the consistency over time of what we know about who is poor in America.

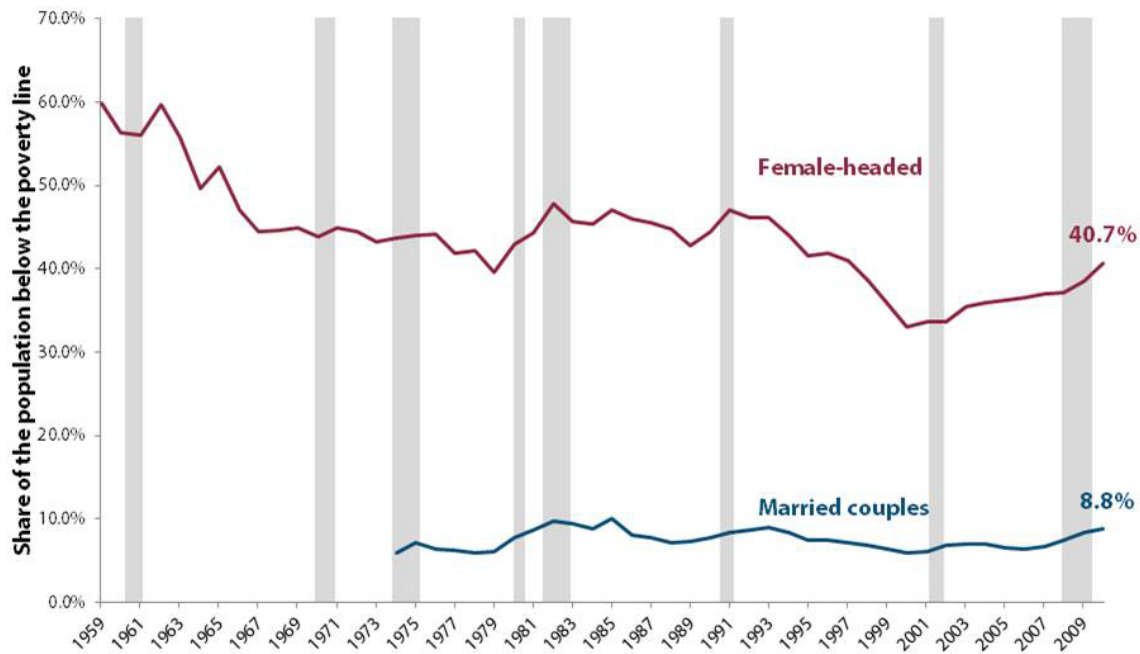
**Figure 2.3 U.S. Poverty rate by residence type**



*Source: Institute for Research on Poverty, 2014*



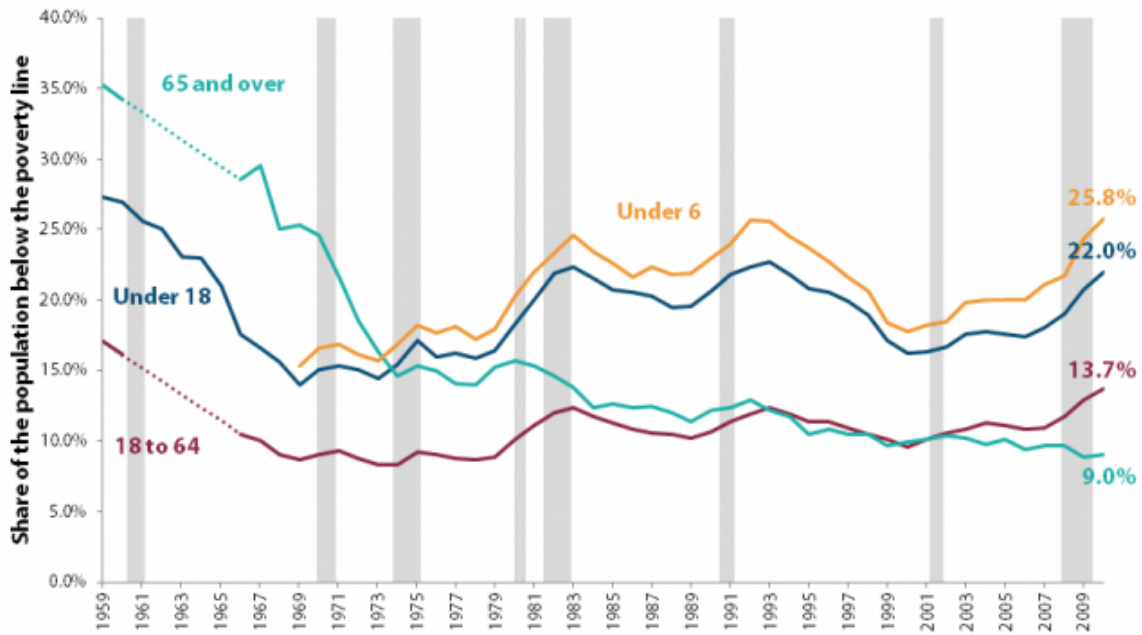
**Figure 2.4 U.S. Poverty rate of households with children**



Source: [www.stateofworkingamerica.org](http://www.stateofworkingamerica.org), 2014

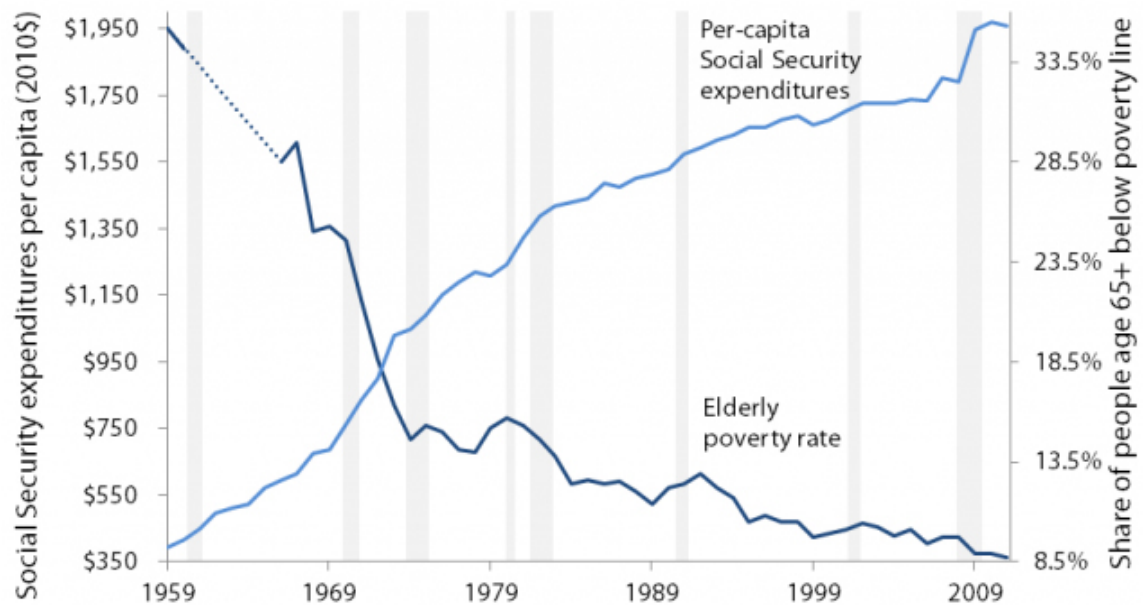
The one area to show consistent change over the past 55 years is in age. Figure 2.5 indicates that poverty rates have been higher for children since the mid1970s. The graph also shows that the only population to see consistent decline in poverty rates has been the elderly. This dramatic decrease in elderly poverty coincides with higher and higher levels of spending for social security as seen in Figure 2.6. However, aside from elderly poverty rates significantly decreasing, rates for other age groups have remained consistent with children under 6 years old having the highest rate of poverty at 25.8%.

Figure 2.5 U.S. Poverty rates by age



Source: [www.stateofworkingamerica.org](http://www.stateofworkingamerica.org), 2014

Figure 2.6 U.S. elderly poverty rate and per capita social security expenditures



Source: [www.stateofworkingamerica.org](http://www.stateofworkingamerica.org), 2014

The demographics of American poverty are important to know for effective policy creation that aims for a more equal society, but the bulk of poverty research goes beyond demographics to examine the causes and effects of poverty. The goal of much of this research has been to find intervening variables or variables that can mitigate the effects of living in poverty.

### *Researching Poverty*

Poverty elicits certain images. Whether these are images of the inner city or rural landscape, pictures of poverty are used to bring attention to both the people and places of poverty. At least since Charles Booth's maps of London, researchers have understood a connection between poor places and poor people. Booth demonstrated that poverty was concentrated on London's east side while wealth was concentrated on the west (Booth, 1902). In the U.S. Jacob Riis, using photographs, showed the bleak conditions of immigrant tenement residents concentrated on New York City's Lower East Side in the early 1900s, and in similar fashion James Agee and Walker Evans showed the stark reality of rural poverty for sharecropper families in 1930s Alabama (Berube, 2008). These early researchers and journalists documented the link between poverty and place as well as the tendency for poor people to live among other poor people.

By the middle of the 1900s, researchers were more and more concerned with the causes and effects of poverty, and in the context of deindustrialization, rapid suburbanization, and out-migration of working and middle class residents, the center city was the setting for growing concern over American poverty. Stories of life within inner-

city neighborhoods gave support to the view that these residents lived outside middle-class norms in what some writers considered a “culture of poverty” (Lewis, 1966). This view emphasized the role of destructive individual behavior in perpetuating poverty. But other authors argued that structural explanations such as industrial transition (Kasarda, 1989), employment suburbanization or “spatial mismatch” (Kain, 1968), and racial segregation and discrimination (Massey & Denton, 1993) were more to blame than individual behaviors. Considered a turning point in the debate, William Julius Wilson’s *The Truly Disadvantaged* (1987) argued in favor of structural factors such as the decline of manufacturing jobs for less-skilled inner-city workers as the major catalyst for growing geographic concentrations of poor minority families in urban areas. He also argued that these concentrations contributed to high rates of crime, out-of-wedlock births, female-headed households, and welfare dependency.

Wilson went beyond any single structural debate and instead argued that extreme neighborhood poverty was the result of a complex web of causal events, policies and phenomena. Wilson’s thesis hinged on the concept of a “social buffer.” Focused on Chicago, he explained that urban ghettos of the 1940s and 1950s consisted of black middle, working and lower class residents who all lived, worked, recreated, worshipped, and in general found community in the same basic geographical area. This provided a buffer for the community in times of economic hardship that helped “keep alive the perception that education is meaningful, that steady employment is a viable alternative to welfare, and that family stability is the norm, not the exception” (pg. 49).

However, according to Wilson, the social organization of the urban ghetto crumbled throughout the 1960s as Civil Rights legislation gave new opportunities for middle class and working class blacks to move out to other parts of the city to take advantage of better employment and education opportunities. The result of this new mobility left the lower-income residents isolated in the ghetto without the buffer of a diversified class structure in times of economic decline. This “social isolation” in effect created a highly disadvantaged underclass unable to maintain the neighborhood institutions and collective norms.

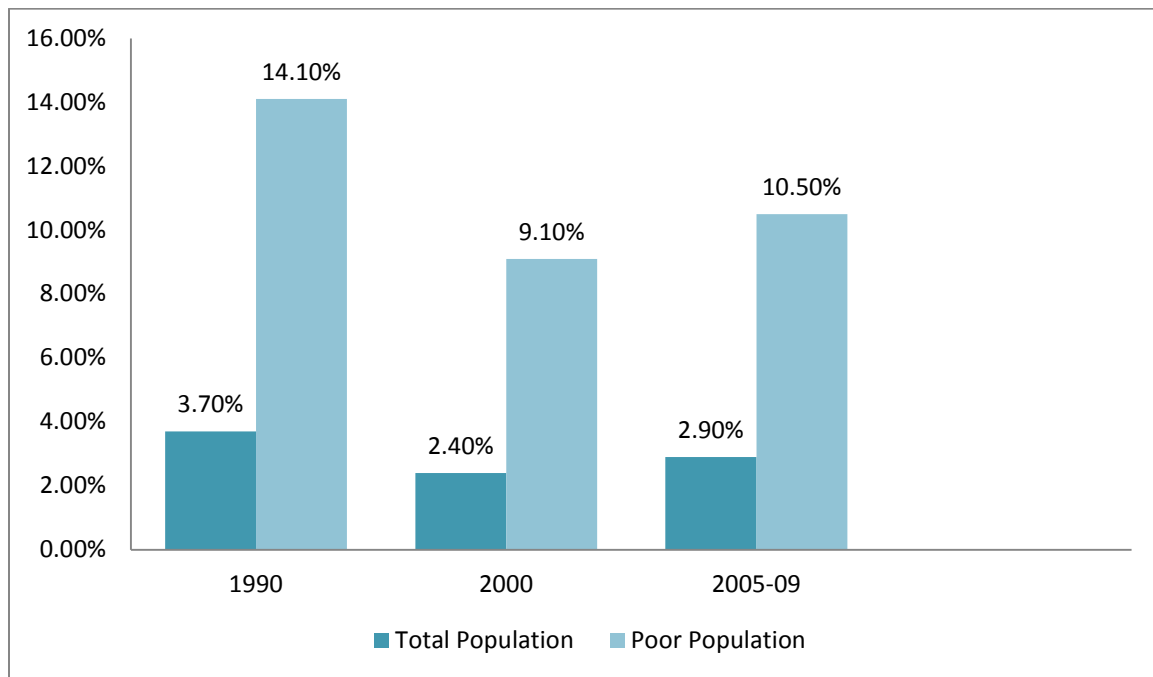
Arguing against Murray’s (1984) claim that welfare caused poverty, Wilson’s theory of social isolation effectively replaced the “culture of poverty” as the key theoretical concept behind sustained ghetto poverty. But some have also considered Wilson’s work to “bridge the gap between structural and behavioral explanations for concentrated poverty” (Berube, 2008). Wilson also coined the term “concentration effects” to describe the differences in experiences of low-income families living in the ghetto compared to those living elsewhere in the city (Wilson, 1987, pg. 56). Wilson’s theories of social isolation, social buffer and concentration effects were catalysts for an explosion of research in the 1990s surrounding neighborhood poverty. Much of this research has focused on the related, but somewhat tangled concepts of concentrated poverty and neighborhood effects.

### *Concentrated Poverty*

Paul Jargowsky (1997) built on Wilson's concentration effects by quantifying many of Wilson's claims. Operationalizing neighborhoods of concentrated poverty to mean census tracts with 40% or more of their residents living in families with incomes at or below the federal poverty line, Jargowsky showed that between 1970 and 1990 the number of poor Americans living in concentrated poverty tracts within U.S. metropolitan areas nearly doubled from 1.9 million to 3.7 million (pg. 37). This meant that just more than 14% of the American poor were living in concentrated or "extreme poverty" neighborhoods. Yet almost no change occurred in national poverty rates during this same period. Jargowsky thus noted that while there was little change in poverty rates, there was a fundamental shift in where the poor lived.

Updating this research, Kneebone et al (2011) found that after a significant drop in the concentration of the poor during the 1990s, there has been a re-concentration in the early 2000s. This is illustrated in Figure 2.7 below. The authors also found that the total number of concentrated poverty tracts has followed a similar growth trend. Table 2.1 below shows that similar to the percentage of poor in concentrated poverty tracts, the number of tracts has consistently grown since 1970, aside from the similar reprieve in 2000. Troubling for researchers is the fact these tracts have more than doubled since 1970, confirming Jargowsky's earlier conclusion.

**Figure 2.7 Share of total population and poor population in extreme poverty tracts, 1990 to 2005-09**



*Source:* (Kneebone, Nadeau & Berube, 2011)

**Table 2.1 Number of Concentrated Poverty Tracts by Decade**

Year	Number of Concentrated poverty tracts
1970	1,177
1980	1,767
1990	2,726
2000	2,075
2005-09	2,822

*Source:* (Kneebone, Nadeau & Berube, 2011)

Factors leading to both the decline in concentration by 2000 and the re-concentration taking place by 2005-09 are likely numerous, largely structural and

complexly related as Wilson (1987) showed earlier, but the strong economic growth in the 1990s as well as the recession in the late 2000s certainly rank high among the more recent factors. But the more troubling challenge for researchers and policy makers has been examining the problems associated with concentrated poverty. Scholars consider those living in these areas “doubly disadvantaged” beyond what their own individual circumstances would dictate (Gennetian, 2013). A family is poor, but also subject to fewer job opportunities, more crime, poor performing schools, and higher costs of goods and services (Kneebone et. al, 2011). The effects of the greater burden are often discussed as being an effect of living in a concentrated poverty neighborhood, or more generally, a neighborhood effect.

### *Neighborhood Effects*

The thought that neighborhood or community context could influence individual outcomes is typically linked to the early research of the “Chicago School.” In the early 1900s, University of Chicago sociologists examined the relationship between collective institutions such as schools or neighborhoods and criminal behavior, work attachment, educational attitudes and health effects (Briggs, 1998; Sampson, 2008). The early work focused on crime and delinquency, but these studies fueled more research and a broader reach as concern for inner-cities grew in the 1970s and 1980s.

Published in the wake of Wilson’s work, Jencks and Mayer (1990) helped push the theory of neighborhood effects with their review of early quantitative studies. The authors identified five conceptual models of how neighborhood effects operate. These



models were meant to test the basic assumption that children who grow up in a good neighborhood are more likely than children who grow up in a bad neighborhood to “work hard in school, stay out of trouble, go to college, and get a good job when they become adults” (p. 113). These models include: 1) Contagion or Epidemic theories, 2) Collective socialization, 3) Institutional models, 4) Relative deprivation or Social Comparison and 5) Competition theories.

Contagion or Epidemic models, according to Jencks and Mayer, focus on the way in which peers influence each other’s behavior. Thus if a child grows up in a neighborhood where a lot of his neighbors vandalize, he will be more likely to vandalize. The theory works in reciprocal fashion as well meaning that if a child grows up where most of his neighbors graduate from high school, he will be more likely to graduate.

Collective socialization models focus on the way the adults in a neighborhood influence young people who are not their children. These models emphasize the effects of adult monitoring and positive role models. Here adults are viewed as both enforcers of established norms and role models of success who prove that hard work and good behavior pay off. This is evident in Wilson’s (1987) concept of a “social buffer” where mixed-class neighborhoods offer adult role models even in times of economic hardship.

Institutional models primarily focus on how adults from outside the community influence children inside the community. These adults work in the community institutions such as schools, police departments, and other neighborhood institutions. These models have the important possibility of providing what Briggs (1998) terms “social leverage.”

This leverage is a component of social capital that helps one “get ahead or change one’s opportunity set” (p. 178).

Jencks and Mayer (1990) as well as Briggs (1998) point out that contagion, collective socialization and institutional models all operate on the assumption that having more affluent neighbors is an advantage. The authors also argue that the three models are hard to distinguish in real world settings as they all predict positive outcomes with affluent neighbors. In practice, however, there has been little attempt to distinguish between the models, and instead the effect is attributed broadly to “neighborhood effect.”

Following in the footsteps of Jencks and Mayer, Sampson et al. (2002) examined 40 studies of neighborhood effects conducted in the 1990s and early 2000s, and concluded that four related, but independent classes of neighborhood mechanisms work to influence individual outcomes: social ties/interaction, norms and collective efficacy, institutional resources, and routine activities. The social ties/interaction class is largely concerned with the concept of social capital, a resource that is realized through social relationships (Coleman, 1988; Leventhal & Brooks-Gunn, 2000). More specifically, these mechanisms are concerned with the density of social ties and support networks, and the frequency of interaction among neighbors.

Norms and collective efficacy mechanisms are concerned instead with the willingness of neighbors to intervene on one another’s behalf, or on the behalf of neighborhood children. Sampson et al. (2002) argue that the willingness to intervene is largely due to conditions of mutual trust and clearly shared expectations or neighborhood

norms. Collective efficacy then is the combination of mutual trust and a shared willingness to intervene for the public good (Sampson et al., 1997).

Going beyond social relationships, Institutional resources refers to the quality, quantity and diversity of community institutions (Sampson et al., 2002). These institutions are typically geared toward the needs of local youth but may include facilities for libraries, schools, child care, medical care, job training and support centers. Similarly the final class of mechanisms, routine activities, focuses on how land use patterns and the distribution of institutional resources affect individual well-being. This may involve the location of schools and public transportation nodes as well as the mix of residential, commercial and industrial uses.

But regardless of the specific mechanisms at work, or exactly how neighborhoods effect residents, there has been overwhelming evidence that neighborhood context does in fact matter for individual outcomes. Who lives in a neighborhood, the relationships between neighbors, the services present, and the ability to access those services and other parts of the city can all play a part in outcomes. The below sections briefly review some of the key findings on problems associated with living in concentrated poverty neighborhoods.

## Effects

### *Outside Investment*

Large collections of low-income families and low-skilled workers make areas of extreme poverty less attractive to developers, investors, and potential employers, limiting job opportunities, amenities and even decent housing. This continues to create a “spatial mismatch” between residents and employment centers (Kain, 1992). And the goods and services that are available in these extreme poverty areas tend to be of lower quality and cost residents more than they would elsewhere in the city (Caplovitz, 1967; Fellowes, 2006). As a result of paying higher prices for items such as food, insurance and utilities, residents may take on unsustainable debt or have less money for investments such as a reliable car that could improve their long-term economic situation (Berube, 2008).

### *Employment*

Similarly, low labor force participation in concentrated poverty tracts can be detrimental to fostering informal networks important for helping residents find good jobs and advance in their careers (Kasinitz and Rosenberg, 1996). Also hurting workers in these tracts is the stigma employers attach to poor neighborhoods discouraging them from hiring residents (Neckerman and Kirschenman 1991). And as Wilson (1996) has argued, high levels of unemployment can change the social norms around work leading to less investment by younger generations in training and education necessary for career development.

### *Education*

Investigating education, Crane (1991) found that high school drop-out rates and teen pregnancy rates were much higher for both black and white teens living in areas of concentrated or extreme poverty. But Crane also noted that rates greatly improved in “neighborhoods even slightly better than the worst” (pg. 318). Following in Wilson’s (1987) footsteps, Crane advised that high-status workers were needed as role models in extreme poverty areas and suggested that it is both their affluence and influence that can bring needed resources into their communities. Recent research performed by the Century Foundation Task Force on the Common School (2002) also lends weight to Wilson’s claims. The Task Force found that children from concentrated poverty tracts tend to attend schools where most of the students are poor and at greater risk for failure. Specifically the Task Force found these schools to have low standardized test scores and grade retention as well as high drop-out rates in comparison to other schools in the area.

Ainsworth (2002) argues that this is in part due to children in poor areas facing reduced educational expectations and homework demands leading to weaker outcomes. Part of this is likely due to the uphill battle that schools in these tracts face. Classroom stability is often frustrated by student mobility, and attracting the best teachers is also difficult as extra resources are spent on issues of disorder and student social welfare (Kahlenberg, 2001; Jacob, 2007). Yet when schools do manage to cope with the extra pressures of poverty there is increasing evidence of many social benefits for the community as graduation rates reach higher, especially in regards to reduced crime and incarceration rates (Lochner & Moretti, 2003).

### *Crime*

In general, however, areas of concentrated poverty have higher crime rates overall and especially higher rates of violent crime when compared to other local tracts (Ellen & Turner, 1997). Sampson and Wilson (1995) argue that neighborhood poverty can be used as a trusted predictor of crime, and Case and Katz (1991) showed that neighborhood peer groups have significant influence on adolescent crime and drug use. Berube (2008) suggests that higher crime rates in concentrated poverty neighborhoods may be due to lower social penalties for delinquent behavior, and that poor access to jobs and quality schools further reduces opportunity costs of crime. Higher rates of crime and delinquent behavior are also evident in negative health outcomes.

### *Health*

Residents in concentrated poverty areas have higher rates of negative health outcomes in general. The stress of being poor along with living in dilapidated housing and at greater risk to environmental hazards such as lead-based paint, pollution and cigarette smoke are all likely factors (Berube, 2008). Studies have found higher rates of depression, asthma, diabetes and heart ailments in concentrated poverty neighborhoods (Cohen et al., 2003; Diez-Roux et al., 2001), and the quality of care in these neighborhoods is often much worse than that of wealthier neighborhoods (Berube, 2008). However, research has also found that moving to areas of reduced violence and disorder along with improved community resources such as better parks and schools can have

significant mental health benefits, similar to that of clinical and pharmacological interventions (Levanthal & Brooks-Gunn, 2003).

Earlier, Brewster et al. (1993) also found that community context can play a large role in teen sexual activity and contraceptive use, leading to higher rates of sexually transmitted diseases and infant mortality in poverty areas. The authors argued that socioeconomic status of the community and female labor force participation were important indicators, and likewise important mediators, for teen girls becoming sexually active and using contraceptives. Adolescent girls living in extreme poverty areas tended to have loosely enforced or unclear normative standards in regards to sexual activity and contraceptive use. Also important, the authors showed that teen girls tend to be influenced more by adults who are “like them” than the community at large in regards to educational attainment and future work and family lives. This suggests the immediate environment or neighborhood context is most important for role models.

### *Wealth Building*

According to the Brookings Institution, only 29% of residents in high-poverty census tracts were homeowners in 2000. This is far below the national homeownership rate of 67.4% for the same year (U.S. Census Bureau). But even for the 29% that do own their homes, market devaluation in many of these distressed areas stifles wealth accumulation enjoyed by owners in wealthier areas (Goetz, 2007). Galster et al. (2008) quantified this by showing that owner-occupied housing in concentrated poverty

neighborhoods compared to other neighborhoods in large metropolitan areas is worth approximately 13% less.

### *Effects on the Larger Community*

Cities also face the burden that problems found in high-poverty neighborhoods may spillover to surrounding areas as well. For instance, a neighborhood's inability to attract investors and employers reduces housing and retail options as well as employment opportunities for residents in a wider area (Berube, 2008). Crime is also a likely spillover into adjacent or nearby areas, and Aud et al. (2010) shows that low performance in high-poverty schools can effect entire school districts when parents choose to either move to wealthier districts or enroll their children in private schools. Cities also have higher costs of government in concentrated poverty areas due to higher welfare case loads, indigent patients at hospitals and health clinics, and the need for more police presence. This in turn diverts resources from other areas of the city and can lead to increased tax burdens on other city residents and local businesses (Pack, 1998). Consequently, this can also lead to greater out-migration of wealthier households into suburban and exurban areas, resulting in fewer tax dollars and the diversion of state funding to address the problems of concentrated poverty and disadvantaged populations (Joassart-Marcelli et al., 2005).

Research examining the problems of concentrated poverty neighborhoods has led governments to seek policy solutions. And though anti-poverty policy includes a broad spectrum of interventions and programs, of interest here is the solution of housing mobility programs and recent revitalization efforts.



### Solution: Mobility & Revitalization

The theoretical basis for housing mobility programs is generally tied to Wilson's theories of social isolation and concentration effects. This in turn leads to the solution of de-concentrating or dispersing the poor into neighborhoods that create a new "geography of opportunity" (Briggs, 2005). Williams (1998) shows that five separate types of mobility programs operate within the United States, and in all, more than 50 programs operate within 35 metropolitan areas across the country. They all operate with the basic assumption that high-poverty households will fare better outside of poverty neighborhoods. The two largest mobility programs to date, the Gautreaux program and Moving to Opportunity for Fair Housing (MTO), however have not overwhelmingly supported this assumption.

#### *Gautreaux*

In 1976 public housing lawyers convincingly showed the Supreme Court that public housing families in Chicago had been denied the opportunity to live in more integrated neighborhoods, and they blamed the Chicago Housing Authority and the office of Housing and Urban Development (HUD). As a result, low-income black families who were in Chicago's public housing projects became eligible for relocation vouchers to neighborhoods that were 30% African-American or less (Rosenbaum, 1995). Between 1976 and 1990, more than 7,000 moved across the Chicago area. Families were placed in new neighborhoods by housing counselors on the basis of their position on a waiting list. Interestingly about half moved to mostly white suburbs, and about half to non-public

housing city neighborhoods, allowing for comparison. This opened the door for researchers to examine how changes in neighborhood translated into improvements in family and child well-being (DeLuca & Rosenblatt, 2010).

Researchers found that those who moved to suburban communities were more likely to be employed (although their salaries were not necessarily higher) compared to city movers (Rosenbaum & Popkin, 1991). More generally DeLuca and Rosenbaum (2003) found nearly two decades later that mothers who moved to less segregated, more affluent areas were more likely to still live in such communities, less likely to be on welfare, more likely to be employed and earning slightly more than those who relocated to less advantaged areas. In terms of education, significant positive impacts showed that children who moved to the suburbs attended much more rigorous schools, made better grades, and were more likely to attend college (Rubinowitz & Rosenbaum, 2000).

Aside from positive findings in education and employment, the research on Gautreaux also raised many questions and potential drawbacks. Clark (2008) noted that the program was criticized for selection bias as the 7,000 movers were a small proportion of all the applicants, meaning that it is hard to decipher a neighborhood effect from the motivation wrapped into family and individual values. The program has also been criticized for focusing much more on suburban movers than city movers and for not having a true control group from which to base comparisons. Researchers for the most part also did not attempt to disentangle race and class, leaving one to only speculate as to whether it mattered more that the neighbors were white or affluent. Galster and Zobel (1998) point out that the gains found among movers may not come from a lower

concentration of poverty or of minorities, but rather from the structural advantages of the suburban areas, such as better schools, public services, and job accessibility. However, the positive findings in employment and education were enough to warrant future research on intentional mobility.

### *Moving To opportunity (MTO)*

Largely motivated by the Gautreaux outcomes, the Department of Housing and Urban Development (HUD) conducted a randomized experiment between 1994 and 1998 that gave several thousand public housing families a chance to relocate to higher-resource neighborhoods through the Moving to Opportunity (MTO) experiment. Families were recruited from Baltimore, Boston, Chicago, Los Angeles, and New York. They were randomly assigned into one of three groups: an experimental group that received housing counseling and a special voucher that could only be used in census tracts with 1990 poverty rates of less than 10% (unlike the Gautreaux program, there was no racial restriction); a second treatment group, the Section 8 group, that received a regular voucher with no geographic restrictions; and a control group that received no voucher through MTO, although they could continue to reside in their public housing units or apply for other housing subsidies (usually a regular Section 8 voucher) (DeLuca & Rosenblatt, 2010).

In all, about 4,600 families were part of the MTO program, and more than 1,700 were randomly assigned to the group offered the low-poverty neighborhood vouchers. A little over half of these families used the vouchers to successfully “lease up” in a low

poverty neighborhood. Nonprofit agencies provided the housing counseling in partnership with public housing authorities, which administered the vouchers. Although families were given housing counseling, they chose their own housing units within allowable census tracts. Housing counseling did, however, vary widely across the sites (Sampson, 2008).

In general MTO investigators have looked at five main outcomes of the study. These outcomes include economic self-sufficiency, mental health, physical health, education, and risky behavior or crime. No significant differences have been found between experimental and control groups for adult economic self-sufficiency or physical health (Sampson, 2008). However, significant positive findings have been reported for adult mental health, young female education, physical and mental health of female adolescents, and risky behavior (e.g., crime, delinquency) among young girls (Ludwig, Hirschfield, & Duncan, 2001). Interestingly, adverse effects of moving were found for the physical health and delinquency of adolescent males, and null effects have been reported for a number of outcomes, such as cognitive achievement (Sampson, 2008). Turney et al (2006) also showed that more affluent neighbors seemed little help for MTO experimental in-movers seeking jobs partly because the MTO families didn't interact much with neighbors, and in part because neighbors had few ties to industries or job possibilities for lower-skilled labor.

The largely mixed results for MTO to date have led to extensive methodological debate. Regardless of the randomized design, many researchers point to selection bias as a spurious problem, and others have argued that the study may have different results if

families were required to use their vouchers (Briggs et al., 2010). As it stands, those that did use vouchers make up a selective group. Only 47% of the experimental group actually used their vouchers, and because they were only required to stay in their new neighborhoods for one year, few spent much time in the most advantageous neighborhood setting (Clampet-Lundquist & Massey, 2008). Orr et al. (2003) showed that nearly 70% of all controls moved after random assignment, which is another reason for skewed results (controls didn't stay put). Ultimately the authors found that 60% of the entire sample spent no time in a low-poverty tract, and the average amount of time spent in a low-poverty integrated tract was very short (2.7 months for controls, 1.8 months for non-compliers, and 14.9 months for compliers). And Clark (2008) found that the majority of MTO experimental movers moved again after their initial year in the low-poverty neighborhood. The majority of this group moved either back to their original neighborhood or to a neighborhood of similar race and income as their origination neighborhood.

### *Mobility vs Revitalization*

The mixed results from Gautreaux and MTO have opened the door for debate over the strategy of deconcentration versus revitalization and repair that has largely been the domain of Community Development Corporations and private investment (see Imbroscio, 2008 and rebuttal by Goering & Feins, 2008). But there has also been an increase in revitalization efforts on the national level. HOPE VI, Promise Neighborhoods and Choice neighborhoods are all recent policy initiatives aimed at creating better

neighborhoods for more positive individual outcomes in many cities across the country. And though it is too early to judge the success of these programs as a whole, a brief understanding here is instructive for the setting of this study.

### *HOPE VI*

Launched in 1992, HOPE VI has been the largest neighborhood and community revitalization effort in the United States over the past two decades. Targeting the most distressed public housing in the country, HOPE VI grants through 2007 have provided more than \$6 billion to local housing authorities to demolish more than 150,000 units and replace them with 247 mixed-use projects in 34 states (Turner & Kingsley, 2008, p. 10). The HOPE VI program has had the overriding goal of promoting resident self-sufficiency. But the program also seeks to contribute to the improvement of HOPE VI neighborhoods, to provide housing without concentrating poverty and to build sustainable communities (Popkin et al., 2004). New Urbanism principles have also been utilized including front porches, a mix of incomes and ages, and weaving the developments into the surrounding city fabric with form and density. Defensible space strategies, a higher quality of construction and amenities, and independent management have made HOPE VI attractive to a mix of residents and developers alike (Cisneros & Engdahl, 2009).

Few have argued that HOPE VI developments have not shown a dramatic improvement over the distressed housing they replace, but there are still problems. The largest of these is that replacing large scale distressed public housing with smaller scale mixed-income developments has created a net loss in affordable housing units that are

already too few in number for the amount of needy Americans. Kingsley (2009) showed that in total only 55% of the units demolished or rehabilitated with HOPE VI will be replaced with new public housing. Added to this is the fact that residents who lost their homes due to HOPE VI may not qualify for a unit in the new development because of tougher screening standards (Popkin, Cunningham & Burt, 2005). Lengthy construction schedules have also led to attrition of original residents resulting in the estimate that only 38% of the original residents would ultimately move back to completed developments (Kingsley, 2009). Those displaced have sought rental vouchers, units in other developments or left subsidized housing all together. Generally those that were able to obtain vouchers have moved into better neighborhoods, though many have reported having trouble paying for their higher living expenses (utilities), and feeling a loss of community and isolation after moving away from their social networks and support systems (Popkin, Katz et al, 2004). The debate continues for HOPE VI as to the benefits and the costs, but in general it has been accepted as a success over past public housing and it has helped change the perception of public housing.

### *Continuing Toward Mixed-income*

Hoping to build on the successes of HOPE VI, the Obama Administration has recently funded the Neighborhood Revitalization Initiative. Reminiscent of the Model Cities Program, this initiative seeks to coordinate several federal programs of aid into an integrated place-based strategy that focuses on transforming distressed neighborhoods into “neighborhoods of opportunity” (White House, 2010). Mixed-income housing,

quality schools, crime prevention and preventative community health centers are the focus of the coordination. In part, the initiative calls for the formation of the Choice Neighborhoods program under the direction of HUD. Specifically, Choice Neighborhoods aims to transform “distressed public and assisted housing into sustainable mixed-income housing that is physically and financially viable over the long term, to promote positive outcomes for families, and to transform neighborhoods of concentrated poverty into viable, mixed-income neighborhoods with access to key assets and services” (White House, 2010, p. 3). It remains to be seen how well Choice Neighborhoods and the Neighborhood Revitalization Initiative will transform these neighborhoods of distress, but the policy shows a clear direction toward place-based strategies as opposed to people-based mobility programs and vouchers.

### *Non-profit & Faith-based alternatives*

The results from Gautreaux, MTO and HOPE VI bring into question the assumption that poor people will benefit from more affluent neighbors. Mobility programs and revitalization efforts that stress mixed-income strategies discussed here both emphasize the need for more affluent role models. This is not in opposition to Wilson’s (1987) theories, but the research from these programs suggests that neighbors who are similar in race and/or income may have more interactions with one another as well as more influence on one another. In general people migrate toward neighborhoods with residents similar to their own race and income over time. This suggests that mobility programs, which are limited already in scale, may have large drawbacks in terms of a



cost-benefit ratio for actually moving families out of generational poverty, and revitalization needs to look beyond mixed-income as race and income continue to present barriers for low-income families.

Clearly there is no silver bullet in housing policy; it is complex by necessity as there are numerous housing problems. But the volatile political environment of these policies and programs coupled with the mixed results from research conducted on their outcomes has also called attention to the importance of alternative interventions, specifically those provided by non-profit and faith-based housing organizations (Schwartz, 2010). These organizations typically have a varied pool of funding to pull from, giving them greater stability than government departments relying solely on government funding. Here, faith-based organizations that operate outside any government funding may be the most stable partners for future projects. But non-profits in general also operate on a mission and not for a profit, giving them more incentive than private developers to reach the most distressed neighborhoods. These organizations also often provide multiple services other than building or rehabilitating housing including pre and post occupancy counseling, community building efforts, and more personalized attention (Bratt, 2007).

Non-profits as a whole also have existing structure in place in all types of communities to work toward increasing the stock of affordable housing. These organizations may be better aware of the local problems and more willing to nurture tenants or homeowners that need extra help (Bratt, 2007). And Shook (2006) found that many faith-based organizations have utilized various models outside the scope of more

mainstream policy with great success in specific contexts. Some of these models include sweat equity, grassroots empowerment, community land trusts, co-ops, community trusts, and various forms of tenant management. Taken together the benefits from non-profits and faith-based organizations along with mainstream efforts create a more comprehensive housing policy, but there is also the possibility that these alternative initiatives can inform mainstream policy. Of particular interest for this dissertation is what can be learned from Habitat for Humanity.

### Habitat for Humanity

#### *Overview*

Habitat for Humanity International is a nonprofit ecumenical Christian housing ministry that focuses on providing homeownership opportunities to low-income individuals and families. Founded in Americus, Georgia in 1976, the organization now includes more than 1,500 local offices or “affiliates” in all 50 U.S. states, and more than 70 national organizations around the world. Together this network has built and repaired more than 800,000 homes and served more than 4 million people worldwide (Habitat for Humanity-a, 2014).

Each Habitat affiliate is founded on the belief that “every man, woman and child should have a decent, safe and affordable place to live” (Habitat for Humanity-a, 2014, para. 1). Local affiliates offer homeownership opportunities to families who are unable to obtain conventional house financing. Generally, this includes those whose income is 30 to 50 percent of the area's median income. In most cases, prospective Habitat homeowner

families make a \$500 down payment. Additionally, they contribute 300 to 500 hours of "sweat equity" on the construction of their home or someone else's home. Sweat equity is also earned in often mandatory homeowner readiness classes focused on financial independence and home maintenance. Partner families purchase their homes through no-profit, no-interest mortgage loans or innovative financing methods that in turn build more Habitat homes. Because Habitat houses are built using donations of land, material and labor, mortgage payments are kept affordable (Habitat for Humanity-b, 2014).

But aside from building decent, affordable homes, Habitat has also claimed an equal part of their mission is to build or rebuild “strong and vital neighborhoods that strengthen people and build solid families” (Fuller, 2000, p. 53). Fuller suggests that this is done best by building Habitat homes in clusters, which have ranged from four or five in a row or group to several hundred. But more recently, the organization as a whole has realized that while one new house or even a handful of new houses on a block is a start, it isn’t enough to transform a neighborhood.

In late 2009 Habitat International launched the Neighborhood Revitalization Initiative (NRI) in an effort to affect more families in a neighborhood than homeownership could alone. The NRI program offers an array of housing services to low-income homeowners including house repair and maintenance, weatherization, landscaping, and accessibility upgrades. The program also claims a more holistic approach to transforming neighborhoods by encouraging the local affiliate to partner with local government, other non-profits, businesses and residents to create a “shared vision of revitalization (Habitat for Humanity-c, 2014, para 6). The NRI program has occurred in

conjunction with a shift in the organization from focusing on the number of houses built to the number of families served. This shift has reportedly helped smaller affiliates especially due to the smaller donation amounts required to help more families, enabling greater local exposure for the affiliate (personal communication, C. Civitate, June 17, 2013). But little formal research has been done to support Habitat's claims of building strong families and strong neighborhoods before or after the introduction of the NRI program. However, what little is known about Habitat's programs from research studies is discussed below.

### *Habitat Research*

In 1998 HUD funded *Making Homeownership a Reality: Survey of Habitat for Humanity International Homeowners and Affiliates* with the goal of learning more about "one of the most productive and successful homeownership programs for low-income families" (AREA, 1998, pg. 1). This research was the first (and only to date) to present systematic information collected from Habitat homeowners and their experiences with homeownership. Applied Real Estate Analysis (AREA) Inc. interviewed and conducted focus groups with homeowners and Habitat staff from 19 U.S. affiliates in both urban and rural locations (N=95). The study was conducted with the major goals of identifying the types of homeowners assisted by the program and to determine what they perceive as the benefits and burdens of homeownership.

The study showed that Habitat owners are considered low and very low income families with 43% earning less than 50% of the area median income (AMI) and another

34% earning between 50% and 80% of the median. Sixty-six percent of Habitat homeowners also identified as minorities. However, 60% are two-parent families, and 82% are high school graduates with 33% claiming “some college.” In terms of employment, 91% of Habitat homeowners are households with a working adult, and 67% are working full-time (AREA, 1998). Investigators also found that on average homeowners spent only 27% of their monthly income on mortgage, taxes and insurance, and they considered zero-interest loans and very low purchase prices the keys to many families being able to achieve homeownership. Together the affiliates boasted less than a 2% foreclosure rate, though typically just less than 10% of owners were currently behind on their payments (AREA, 1998).

The most common benefits of homeownership cited by owners were not financial but social-psychological. The number one benefit was pride and increased stability that a family received from feeling safe and secure in their home. Many homeowners planned to keep on living in the home and eventually pass it on to their children (AREA, 1998). This importantly may help stabilize neighborhoods that often have high resident turnover, which research has shown to correlate with low collective efficacy and higher crime rates (Sampson & Groves, 1989). And though no significant statistical conclusions were claimed for education benefits and revitalization efforts, many homeowners claimed in qualitative interviews that they felt their children were in significantly better educational situations and many expressed that Habitat was helping revitalize distressed neighborhoods through clusters or subdivisions within previous areas of disinvestment. Others mentioned the feeling of security being next to other Habitat owners, and in

general homeowners that expressed the greatest neighborhood satisfaction were those living in clusters or subdivisions of habitat homes (AREA, 1998). Study findings here show Habitat homeowners to be similar in terms of income and race to their neighbors in general. However, findings in terms of education, employment, and neighborhood tenure speak to the ability for Habitat homeowners to act as role models in low-income neighborhoods.

In another investigation of Habitat for Humanity, Bratt (2007) argued that Habitat's pre and post occupancy counseling is a key to resident success and low foreclosure rates. Bratt also noted that the tendency for Habitat affiliates to be more lenient than other financial institutions in times of economic hardship and job loss allows for greater success. The enhanced feeling of security and community for Habitat owners in clusters also helps them succeed where other low-income homeowners might not (Bratt, 2007). These elements of the Habitat for Humanity program speak to the ability of Habitat homeowners to succeed even with repairs, neighborhoods of low land value, and decreased ability to save for emergencies that many researchers have shown to be problematic for low-income homeownership (see Belsky, Retsinas & Duda, 2007; Goetz, 2007; Rohe, Quercia & Van Zandt, 2007).

Hays (2002) also argued that the significant use of volunteers in the Habitat model leads to greater social capital accrual for volunteer and homeowner alike. Hays specifically cites the interaction between low-income homeowners and middle or higher-income volunteers during home construction and classroom education as examples of social capital bridging, where more affluent volunteers can introduce resources to low-

income neighborhoods. Though often unintentional, this may have the effect desired, but unfulfilled in many mixed-income developments.

A handful of dissertations have also investigated pieces of the Habitat model. Studies have examined the self-help model, the practice of sweat-equity, the use of empowerment to change individual outcomes, and the use of theology in organizational action. This dissertation hopes to add to the research on Habitat for Humanity and to the theories and assumptions behind housing policy decisions by investigating the influence of Habitat developments on low-income neighborhoods. Measuring this influence can be done in many ways, but staying within the structure found in much of the concentrated poverty and neighborhood effects literature, this study utilizes social organization as a guiding framework.

### CHAPTER III

#### SOCIAL ORGANIZATION & RESEARCH QUESTIONS

##### Theoretical Framework: Social Organization

Most scholars agree that the theory of social organization (or disorganization) begins with the Chicago School research of Shaw and McKay. In their seminal work, *Juvenile Delinquency and Urban Areas* (1942, 1969), Shaw and McKay argued that the structural dimensions of low economic status, ethnic heterogeneity and residential mobility led to a disruption of community social organization. This disruption, or social *disorganization*, is generally defined as the inability of a community structure to realize the common values of its residents and maintain effective social controls (Kornhauser, 1978 p. 120). Shaw and McKay argued that the levels of these dimensions in urban neighborhoods were responsible for variations in crime and delinquency. Further, the solution to this *disorganization* was in three intervening dimensions: 1) The ability of the community to supervise and control teen peer groups, 2) Informal local friendship networks, which allow for more control as neighbors can recognize strangers, and 3) A high rate of local participation in formal and voluntary organizations. Importantly, Shaw and McKay's work argued for and has led to the measurement of intervening variables not often found in macro-level poverty and delinquency research that depends on census data. But determining which intervening variables have the greatest impact on social disorganization continues to be debated. Researchers do agree, however, that the components of social disorganization are largely structural.



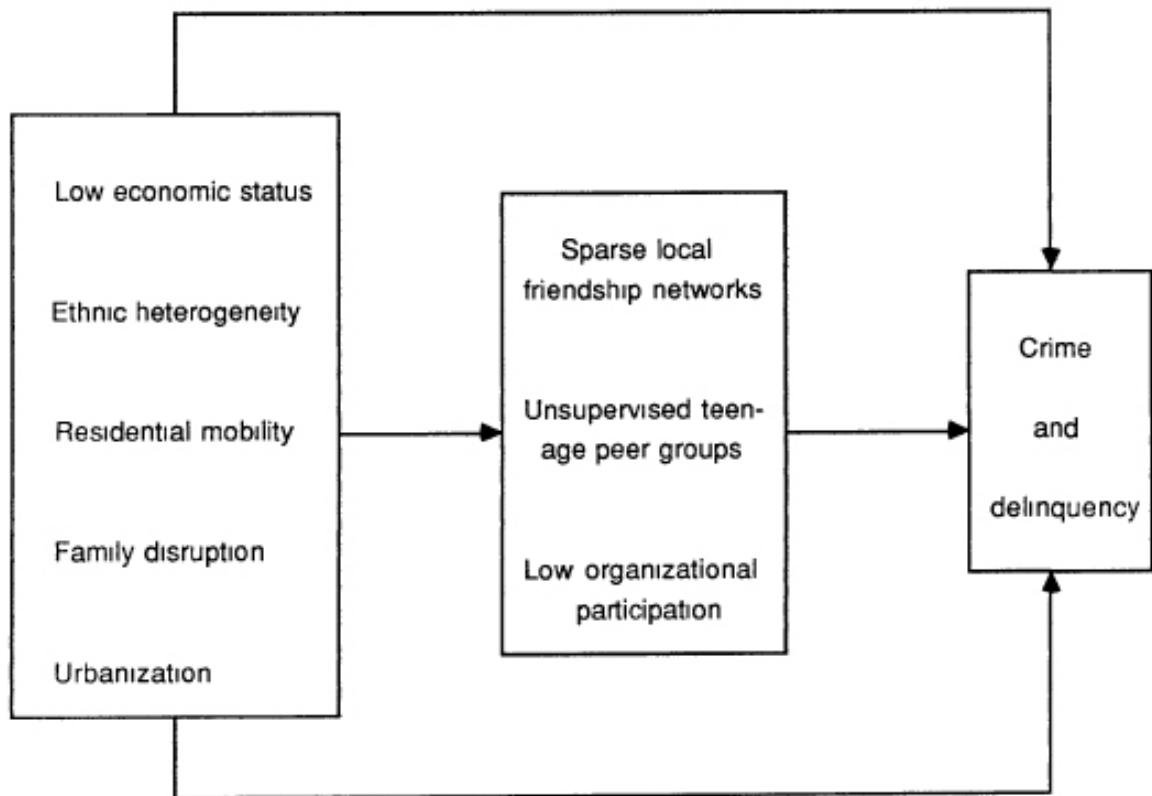
This structural nature of the theory is found at the heart of the *systemic model* presented by Kasarda and Janowitz (1974). The authors argued that local community should be viewed as a complex system of friendship and kinship networks and formal and informal ties rooted in family life and continual socialization processes. Thus as Bursik (1984) notes, the systemic model and the theory of social disorganization share the assumption that structural barriers impede development of the formal and informal ties that promote the ability to solve common problems. This has led to the view that social organization and social disorganization are different ends of the same continuum with respect to systemic networks of community social control. Therefore, neighborhoods with a healthy amount of community social control are largely organized, while those with little community social control are disorganized.

Community social organization is at the heart of William Julius Wilson's *The Truly Disadvantaged* (1987). As mentioned earlier, Wilson argued that black, urban ghettos were socially organized before 1960, and though these areas had higher rates of poverty, they had lower rates of teen pregnancy, crime and unemployment in 1960 than in 1980. Social organization is therefore an important characteristic for Wilson of neighborhoods without at least some of the social problems so often discussed with concentrated poverty. For Wilson, social organization consisted of three dimensions: a sense of community, positive neighborhood identification, and explicit norms and sanctions against aberrant behavior (p. 56). Wilson defined social organization with intervening variables similar to and encompassing of Shaw and McKay's, but perhaps

broader and less well-defined. Wilson also linked the presence of these intervening variables with the presence of neighborhood role models.

Nearly simultaneous to Wilson's work, Sampson and Groves (1989) continued to build on the theory of social organization with their examination of the first British Crime Survey conducted in 1982. Here Sampson and Groves added family disruption and urbanization to Shaw and McKay's original structural forces that lead to social disorganization. Their general conceptual model is given below in Figure 3.1. The authors viewed their model as "an extended version of Shaw and McKay's theory of community systemic structure and rates of crime and delinquency" (p. 783). In general the model theorizes that when the five structural forces on the left are present in an urban neighborhood local friendship networks will tend to be sparse, unsupervised teen peer groups will be present, and participation in local organizations tends to be low. In turn these dimensions of social disorganization lead to higher rates of crime and delinquency.

**Figure 3.1 Dimensions of Social Organization**



*Source: (Sampson & Groves, 1989)*

Sampson and Groves helped solidify the theory by providing empirical evidence that the conceptual model worked. But perhaps more important, the authors showed that variations in the three dimensions of community social disorganization in large part mediated the effects of community structural characteristics (low SES, residential mobility, ethnic heterogeneity, and family disruption – Urbanization was not significant). This meant that theoretically if it was possible to increase friendship networks, supervise teen peer groups and promote organizational participation, the structural forces present may not lead to increased crime and delinquency. The research also showed that

perceived direct effects from these structural forces were often in error, and that future research would need better measures for dimensions of social disorganization.

Using the second British Crime Survey (BCS), Sampson (1991) looked at different community-level dimensions of social disorganization. Though unsupervised teen peer groups and local organizational participation were not measured in the second BCS, measures for social cohesion and collective neighborhood satisfaction were included. Sampson was able to show that both cohesion and collective satisfaction can be significant intervening variables or dimensions of social *organization*. Sampson also provided evidence that increased length of tenure for individual residents and collective community stability increase local friendship ties that in turn increase attachment to community and level of community social cohesion. This shows that residential mobility may be the most difficult structural characteristic to overcome with intervening variables, if it is possible at all. But this finding does support low-income homeownership programs such as Habitat for Humanity that produce longer tenure.

One of the major limitations from the BCS was that only a few measures of social organization dimensions were included and those included often had to be extrapolated from others. The Project on Human Development in Chicago Neighborhoods (PHDCN), a continuation of Chicago School research techniques, helped to solve this limitation. This 1995 survey of more than 8,700 residents in 343 Chicago, IL neighborhoods included several likert-scale measures for informal social control, social cohesion or trust, intergenerational closure, reciprocal exchange, and physical and social disorder.

Measures for organizational participation, services present, friendship ties, voluntary associations, and neighborhood activism were also included.

Examining the PHDCN, Sampson, Raudenbush and Earls (1997) showed that informal social control and social cohesion or trust, though measured separately, are significantly correlated when aggregated at the neighborhood level. The authors, therefore combined the intervening dimensions of social organization into a summary measure they coined “collective efficacy.” Sampson, Morenoff and Earls (1999) also argued that there are slightly different dimensions of social organization that affect children. These include intergenerational closure, reciprocal exchange, and child-centered social control. Intergenerational closure measures the valuable relationships between children and adults from various generations such as teachers, family members, police officers and clergy. Reciprocal exchange similarly captures the exchange of advice, information, or even material goods between children and other community members. Finally, child-centered social control aims to measure how adults within the community help control the community youth. Child-centered social control is now synonymous with informal social control in most research. It should be noted that these dimensions are very similar to mechanisms discussed earlier in regards to how neighborhood effects operate.

Sampson and Raudenbush (1999) showed that physical and social disorder as well as condition and presence of neighborhood amenities and services were also important variables of *disorganization*. The authors also argued that systematic social observation (neighborhood observation) techniques may be the best way to measure these variables. A decade later, Sampson and Graif (2009) summed up much of the work from Chicago

by presenting seven dimensions of neighborhood social organization. These dimensions included collective efficacy (informal social control and social cohesion), neighborhood activism (often measured by talking with local leaders about neighborhood problems), intergenerational closure, reciprocal exchange, density of friendship ties, organizational participation, and police efficacy and reliability. The authors also updated Shaw and McKay's structural characteristics. What was originally low economic status was now concentrated disadvantage (measured with census data: % below poverty, % on public assistance, % unemployed, and % female-headed household). Ethnic heterogeneity was replaced with racial/ethnic diversity measured again with census data. And residential mobility was now neighborhood stability measured by the percentage of homeowners and percentage of those living in the same residence as five years prior.

Sampson and Graif (2009) also argued that social organization (or disorganization) theory should be considered a guiding framework, but that many dimensions of the theory are also constructs for social capital. The authors specifically name organizational involvement, density of friendship networks, collective efficacy, and conduct norms here. They cautioned that more research is needed to disentangle the various dimensions and how they interact with one another. However, they also conclude that all dimensions have shown evidence of value in creating better communities. The collection of dimensions of social organization is used here as a guiding framework for the evaluation of Habitat's influence on low-income neighborhoods.

### Summary of the Literature

The rising rates of neighborhood poverty in the U.S. are troubling as research consistently shows that the residents of these neighborhoods will face more crime, fewer job opportunities, poorer quality education, and more factors leading to poor mental and physical health. The large housing policy initiatives have helped some families find greater opportunity, but the number affected is only a select few. Research on these initiatives has also shown race and income to be consistent barriers to poor families realizing benefits from more affluent neighbors. An alternative to these large federal initiatives has been localized non-profit and/or faith-based programs. One of the largest of these organizations is Habitat for Humanity. Habitat is a well-known organization in many cities, but little is known from a research perspective about the effectiveness of their programs and especially the impact on low-income neighborhoods where Habitat homes are built. The purpose of this dissertation is to examine this impact with the guiding framework of dimensions of social organization. This leads to the research questions presented below.

### Research Questions, Propositions & Hypotheses

As mentioned in the introduction, the guiding research objective for this dissertation is to determine the effect Habitat for Humanity homes have on the low-income neighborhoods in which they are built. However, assessing this effect or influence can be done in many ways. Following Wilson's findings that socially organized neighborhoods have lower rates of social problems, the dimensions of social organization

are used here to assess the effect of Habitat for Humanity. This leads to the main research question:

1. What is the effect of Habitat for Humanity developments on dimensions of neighborhood social organization in low-income neighborhoods?

The main research question also leads to several propositions for this research:

1. Characteristics of local Habitat affiliates affect how Habitat developments influence neighborhood social organization.
2. Physical neighborhood characteristics affect the impact Habitat homes have on their surrounding neighbors and blocks.
3. Patterns of development affect the impact of Habitat for Humanity homes on neighborhood social organization.

The research question and propositions above in turn lead to the following hypotheses:

1. Blocks where Habitat is present will have greater social organization than those with no Habitat presence.
2. Blocks with clusters of Habitat homes will have greater social organization than areas with only one or two homes scattered in an area.
3. Habitat affiliates that are older, have built more homes, and require more hours of sweat equity will produce greater social organization in the neighborhoods where they operate.
4. Habitat affiliates with programs specifically targeting neighborhood revitalization will produce greater social organization in the neighborhoods where they operate.

The research question, propositions and hypotheses presented here will be examined through the research design explained in Chapter 4.



## CHAPTER IV

### A COMPARATIVE MULTIPLE CASE ANALYSIS

The more than 1,500 Habitat for Humanity affiliates in the United States operate in many different geographic situations and contexts. Affiliates build homes in extremely rural as well as extremely urban areas, and all are subject to local codes, covenants, design guidelines and planning regulations. Operating procedures also vary widely as smaller affiliates may only build a house every few years while larger affiliates may build and repair several hundred homes each year. The variance of geography and operating procedures even within the U.S. affiliates makes it difficult to assess a true “Habitat effect.” This dissertation examines the effect in five large U.S. cities spread across the country. This provides for some variance but also much greater common ground for comparisons. A multiple case study design is utilized based on the real life context of Habitat’s work in these cities. Yin’s (2009) advice was followed closely. Data from surveys, interviews, neighborhood observations, and archival research as well as qualitative and quantitative analysis procedures are used to build a comprehensive understanding of Habitat’s influence. The various study components are discussed in detail below.

#### Study Area

This dissertation takes advantage of the Making Connections survey data (sponsored by the Annie E. Casey Foundation) collected in three waves from 2002

through 2011. Data was collected in 30 low-income neighborhoods within 10 U.S. cities geographically spread across the country. This study focuses on the third wave of survey data collected between 2008 and 2011 in seven of the ten cities. Based on the amount of Habitat homes present in the study area, five of the seven cities were selected for a multiple case study design: San Antonio, Des Moines, Indianapolis, Louisville and Providence. All five cities rank in the top 100 Metropolitan Statistical Areas (MSA) according to their 2010 population. MSA rankings are provided for each city below in parentheses within Table 3.1. These five cities also represent three different typologies of neighborhood poverty and several sections of the United States:

1. Industrial deconcentration: Louisville, KY (South); Indianapolis, IN (Midwest)
2. Immigrant in-movers: Des Moines, IA (Midwest), Providence, RI (East)
3. Stable Hispanic communities with persistent poverty: San Antonio, TX (West)

Each case study city has an identified study area determined by Making Connections researchers. These study areas comprise of between one and four low-income neighborhoods generally located adjacent or in close proximity to one another. A map for each study area is included in Appendix A. The size of the study areas varies widely. Table 4.1 below shows this variation based on Census 2000 data.

**Table 4.1 Study Areas**

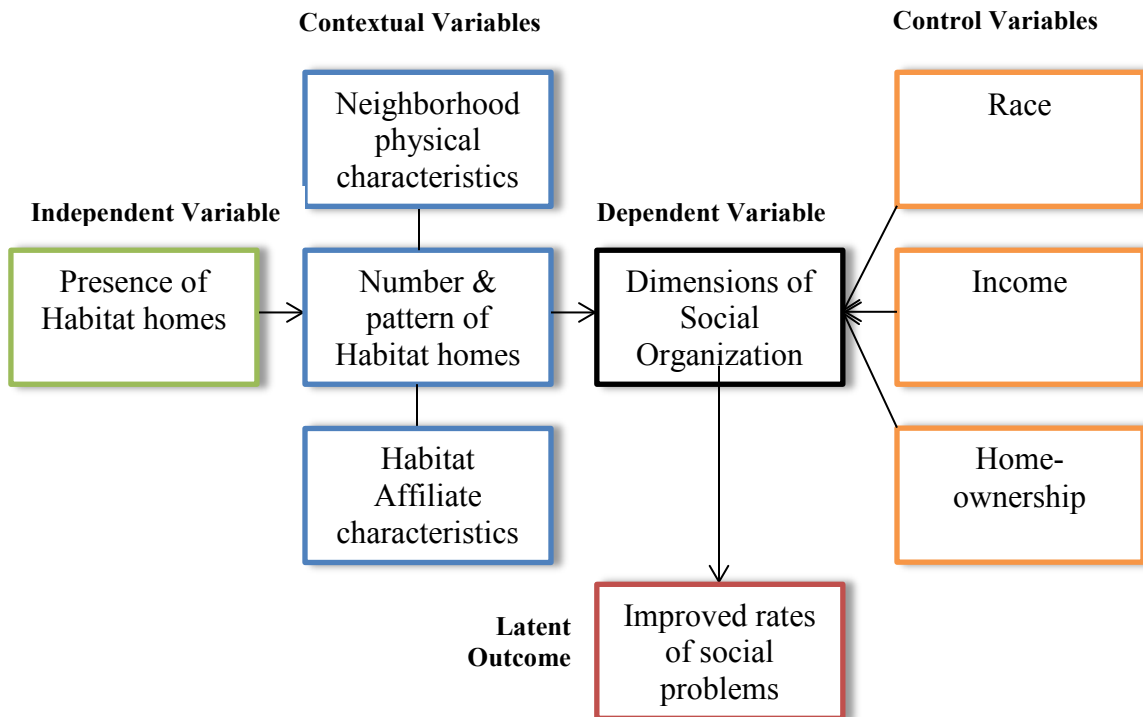
Study Area	Population	Area (Sq. Miles)
Des Moines (88)	31,673	17.94
Indianapolis (34)	37,589	23.25
Louisville (42)	15,760	6.76
Providence (37)	38,514	7.64
San Antonio (25)	137,448	31.80

*Source:* (Coulton et al., 2009)

### Variables of Study

Each case study follows the conceptual model presented here (Figure 4.1). The model illustrates the variables of study, which are discussed in detail below.

**Figure 4.1 Conceptual Model**



### *Independent Variable*

The Independent variable for this investigation is the presence of Habitat for humanity homes. This was operationalized as census blocks with at least one Habitat home present and census blocks with no Habitat homes present. Blocks with Habitat homes were divided into two treatment groups: 1) Scattered Sites (blocks with one Habitat home, and 2) Clusters (blocks with two or more Habitat homes) in order to help determine if clustering has any greater effect. Blocks with no Habitat presence (Non-Habitat) were considered the control group.

### *Dependent Variable*

Social Organization is operationalized for this study with Wilson's (1987) dimensions and several intervening variables from the literature. The dimensions, variables and indicators from the survey instruments are provided below. Coding is provided in parentheses where applicable.

### **Sense of Community**

Neighborhood Activism (1=yes, 2=no, 3=DK, 4=refused)

2.1: spoken with local political official

2.2: talked to local religious leader or minister

2.3: gotten together with neighbors

Cohesion (1-5 likert-scale, 5=strongly agree, 1=strongly disagree)

1.5a: live in close-knit neighborhood

1.5b: people willing to help their neighbors

1.5c, 2.7a: generally don't get along with each other (reverse code)

1.5d, 2.7b: do not share the same values (reverse code)

1.5e: neighbors can be trusted

#### Organizations/Volunteerism

- 4.1: over past 12 months volunteered or helped with activities in community (1=yes, 2=no, 3=DK, 4=refused)
- 4.2: do you attend religious services inside or outside neighborhood (1=in, 2=out, 3=don't)
- 4.3: has there been any neighborhood get-together during past year (1-4 as above)
- 4.4: in past year have you served as an officer or on committee of local club, organization or religious institution (1-4 as above)

#### **Positive Identification with Neighborhood**

- 1.4: good place to raise children (1=yes, 2=no, 3=DK, 4=refused)
- 1.8: how does future look for neighborhood (1=get worse, 2=stay same, 3=get better)

#### Safety (1-7 likert, 1=very strongly disagree, 7=very strongly agree)

- 2.5a: neighborhood is safe for children
- 2.5b: feel safe at home at night
- 2.5c: feel safe being out in neighborhood alone during day
- 2.5d: if someone stopped at night to ask directions, I would stop to speak with them
- 2.5e: on Halloween most kids go trick-or-treating in this neighborhood
- 2.5f: most criminal activity here is committed by people living outside of neighborhood

#### Disorder physical/social (0-6, 0=does not occur, 6=very common)

- 2.6a: graffiti on buildings and walls
- 2.6b: litter or trash on sidewalks and streets
- 2.6c: vacant, abandoned, or boarded-up buildings
- 2.6d: drug dealers, drug users or drunks hanging around
- 2.6e: traffic safety problems
- 2.6f: gangs and gang activity
- 2.6g: prostitution
- 2.6h: racial incidents

#### Services and Amenities (1-7, likert, 1=very dissatisfied, 7=very satisfied)

- 3.1a: trash collection
- 3.1b: street repair
- 3.1c: fire department
- 3.1d: ambulance services
- 3.1e: neighborhood schools
- 3.5g: park or playground
- 3.5h: recreation or community center
- 3.5i: library
- 3.5k: job placement, counseling & training

Police (1-5 likert, 5=strongly agree, 1=strongly disagree)

3.2a: helpful when dealing with residents

3.2b: honest when dealing with residents

3.2c: quick to respond when called

### **Explicit Norms, Sanctions against Aberrant Behavior**

Informal Social Control (1-5 likert, 5=very likely, 1=very unlikely)

1.7a: if child showing disrespect to an adult, how likely others would stop it

1.7b: if group of kids skipping school, hanging on street corner

1.7c: if kids spray-painting graffiti on local building

1.7d: if fight broke out in front of their house

1.7e: if fire station closest to their house was threatened by budget cuts

### *Contextual Variables*

Though the real life context of this study allows for the presence of many contextual variables, three are specifically measured here: Physical characteristics of study area neighborhoods, the number and pattern of Habitat homes, and Habitat affiliate characteristics.

### *Habitat Affiliate Characteristics*

One of the challenges to studying Habitat for humanity as a whole is the differences between their affiliates. Small, rural affiliates may only build a new home every two years, yet larger, more urban affiliates can build more than 1,000 housing units in the same time span (personal communication, C.Civitate, June 17, 2013). This difference in scale typically coincides with differences in operation as well. And though affiliates have similarities of mission and programming protected by their charters with Habitat for Humanity International, each is an individual non-profit free to operate how it

prefers. Some affiliates take a more active role in neighborhood revitalization and community partnerships and others focus more on family education and relationships (personal communication, D. Baker, June 17, 2013). Programs such as the Neighborhood Revitalization Initiative (NRI) are encouraged by the parent organization, but local participation is left to agreement among board members.

The five case cities selected for this project include affiliates that vary in their building capacity, program requirements, neighborhood focus, and overall affiliate characteristics. These differences are theorized to have an effect on the social organization of the blocks in which each Habitat builds. For this reason, the local Habitat affiliates within each case city are considered embedded units of analysis along with census blocks. Data from interviews with Habitat staff members as well as archival data from websites and internal publications are used to explain contextual effects.

### *Number and Pattern of Habitat Homes*

Following the qualitative findings from the AREA (1998) study discussed previously, the number of Habitat homes and pattern of development was measured as another contextual variable. It is theorized from the literature that clusters of Habitat homes in close proximity to one another have a larger effect on overall block social organization than do scattered site homes. For measurement purposes “scattered sites” were operationalized as blocks with only one Habitat home present and “clusters” were considered blocks with two or more Habitat homes present. Data for the number and pattern of Habitat homes was largely provided through Habitat address lists provided by

local affiliates. Similar to the determination of Habitat and Non-habitat blocks, addresses were entered into ESRI Business or Community Analyst and blocks with two or more homes were coded as cluster blocks.

It is noted here that the distinction of two homes is based on a small number of studies. In her thesis work, Browning (2006) suggested that a small cluster of five Habitat homes produced minimal spillover effect on neighbors in terms of neighborhood improvement. In a dissertation, Zhu (2006) argued that it was more instructive to examine Habitat “neighborhoods” of at least 10 homes. This study makes the distinction at two homes in order to have large enough cohorts for analysis, but also examines larger clusters to determine if a critical mass can be calculated for any spillover effect. It is also important to note that clusters do not always fit within census block boundaries. Because streets are often used as boundaries for census blocks, those clusters that consist of several homes on one side of the street and several more on the other are not measured as clusters within this study, but are identified where appropriate.

### *Neighborhood Physical Characteristics*

The neighborhood context of each case site is considered a contextual variable as well. It is theorized here that physical characteristics of the study areas may play a large role in determining the level of social organization within Habitat and Non-habitat blocks. Observations from the study areas provide empirical weight for survey and interview data, and help explain differences across case sites. Observations also provide data not addressed in survey and interview instruments, which allow for a more complete



understanding of the challenges and aids to social organization. Physical characteristics are undoubtedly broad, but the existence of natural or man-made barriers such as rivers and highways, established historic districts and parks, and the inclusion of university campuses and student housing may have a significant effect on neighborhood social organization.

### *Control Variables*

The main control variables for this study include race/ethnicity and income. Based heavily on the literature, it is theorized here that these can act as both barriers and aids to social organization therefore they are important to control. However, homeownership is also an important control variable. It is necessary to decipher between a perceived “Habitat” effect and the effect of homeownership alone. These variables are in general operationalized similar to census research and they were measured through survey instruments.

### Methods & Data Collection

Data collection involved multiple sources of evidence for each case site including: 1) Making Connections survey data, 2) supplemental survey data, 3) interviews with Habitat staff, 4) neighborhood observations, 5) GIS data and analysis, and 6) documents and archival data.

### *Making Connections Survey*

As mentioned above, this project takes advantage of the Making Connections survey sponsored by the Annie E. Casey foundation conducted in low-income neighborhoods in several U.S. cities. The survey addresses topics including mobility, social capital and networks, neighborhood processes, resident perceptions and participation, economic hardship, the availability and utilization of services and resources, and child and adolescent well-being. These topics include the variables and measures of social organization outlined above. The survey was designed in order to comply with academic standards of design, sampling, and content. The design team included methodologists and researchers from the National Opinion Research Center (NORC) at the University of Chicago, the Urban Institute, Case Western University, University of North Carolina Chapel Hill and the University of Chicago. NORC researchers conducted the survey. NORC/University of Chicago statisticians designed the sampling and calculated the weights for analytic purposes. University researchers from Case Western University, University of North Carolina Chapel Hill, and University of Chicago oversaw all aspects of the survey (Making Connections-a, 2014).

### *Participants*

Participants of the Making Connections survey in each of the five case cities are provided in Table 4.2 below.

**Table 4.2 Making Connections Survey Responses**

Case City	Total Survey Responses
Des Moines	796
Indianapolis	789
Louisville	795
Providence	811
San Antonio	842
Total	4,033

*Source:* Data calculated by Author

### *Procedures*

The data used here comes from the third wave of the survey conducted in the five case study sites between 2008 and 2011. Surveys were completed both in-person and over the phone as an interview with sample households located in the case city study area. Respondents were required to 18 years of age. Approximately 30 NORC researchers were used per site to conduct the survey, and typically each survey took 50 minutes to complete. Survey respondents were paid \$20 for their participation, and survey response rates for the third wave ranged from 74% to 87% (Making Connections-b, 2014).

### *Supplemental Survey*

A second survey instrument was created using the same indicators as the Making Connections survey for social organization dimensions. The survey also included indicators for control variables. In total each survey included 23 questions and was

assumed to take 15-20 minutes to complete. (The survey was not included in pilot testing because it was developed later, but it was tested on four colleagues. Each completed the survey in less than 15 minutes).

The survey was mailed to Habitat homeowners in each case city study area in order to determine a “Habitat homeowner” response for comparison purposes. The survey was also mailed to Non-Habitat residents of census blocks with five or more Habitat houses present in each study area in order to determine if Non-Habitat residents in cluster areas significantly differed from other Non-Habitat respondents. These were considered “cluster neighbor” responses. Addresses for Habitat homeowners were obtained from local Habitat affiliates through email correspondence between January, 2012 and April, 2012. Addresses for cluster blocks were obtained by the author during neighborhood observations in each case city between May and July of 2013.

### *Participants*

The supplemental survey was mailed to the entire population of Habitat households in each study area as well as the entire population of Non-habitat neighbors in cluster blocks for each study area. The total population and responses received for each case are provided in Table 4.3 below.

**Table 4.3 Supplemental Survey Responses**

Case City	Habitat Homes	Habitat Responses	Cluster Homes	Cluster Responses	Response Rate
Des Moines	150	46	112	31	29%
Indianapolis	105	42	23	10	41%
Louisville	61	22	16	6	36%
Providence	44	12	32	11	30%
San Antonio	274	74	273	64	25%
<b>Total</b>	<b>634</b>	<b>196</b>	<b>456</b>	<b>122</b>	<b>29%</b>

*Source:* Data calculated by Author

### *Procedures*

Surveys were mailed out in two separate waves. The first wave was mailed in November, 2013 and the second wave was mailed in February and March of 2014. Salant and Dillman's (1994) suggestions for mail surveys were used to guide the process. For the first wave, an introductory letter was first sent to all survey recipients notifying them that they would receive a survey about their neighborhood within a week. The introductory letter also explained the survey and its purpose and informed recipients that one \$100 gift card would be randomly awarded among returned and completed surveys. Surveys were then mailed using bulk mail rates in 6x9 envelopes along with a letter of instructions and introduction and a folded reply envelope with business reply postage already printed. Spanish and English surveys and letters were provided for Des Moines, Providence and San Antonio based on a large percentage of Hispanic population in the

study area. Louisville and Indianapolis only received English surveys due to less than 10% Hispanic population in the study areas. Follow-up postcards were also sent to survey recipients 10 days after surveys were sent. Postcards provided a phone number and email recipients could use to be re-mailed a survey. Sixteen calls and emails were fielded for additional surveys. All survey materials are provided in Appendix B.

After a response rate of approximately 12% for wave one, a second wave of surveys was sent with minor modifications. The second wave did not receive an introductory letter before receiving the survey. However, each survey was sent with a \$1 bill provided as a thank you for completing and returning the questionnaire. All mail was hand addressed with actual stamps, including the stamped response envelope provided. Labels were used for return addressing. No \$100 gift card was awarded for the second wave of surveys. The second wave attained a slightly better response rate of 17%, giving an overall response rate for the survey of 29%.

### *Interviews*

Interviews were conducted with Habitat staff in each case city in order to better understand affiliate operations, mission and neighborhood influence. Interviews were semi-structured and used the interview questions in Appendix C as a guide to keep conversation moving and to ensure comparable information was gathered. Questions were focused on affiliate operations and programs for contextual data, though interviewees were also asked about components of social organization and neighborhood outreach. Between one and three interviews were conducted at each site typically lasting

45-90 minutes. One interview was scheduled for each site, however in Des Moines and San Antonio more staff members were asked to join in order to answer specific questions. After asking permission, a tape recorder was used for all interviews. The Providence interview was conducted over the phone to accommodate scheduling conflicts, but all other interviews were conducted in person at Habitat offices. Table 4.4 below provides the participants for each case city.

**Table 4.4 Interview Participants**

Case City	Interview Number	Participant Title
Des Moines	1	Director of Development
	2	Director of Strategic Partnerships
	3	Rock the Block Outreach Coordinator
Indianapolis	1	Neighborhood Outreach Director
Louisville	1	Chief Executive Officer
Providence	1	Chief Executive Officer
San Antonio	1	VP of Development & Communications
	2	Marketing Assistant

### *Neighborhood Observations*

Direct observations were recorded for each case site study area during a 5-10 day visit during May and June of 2013. Procedures for observations were adapted from the Systematic Social Observation method outlined by Earls, Raudenbush, Reiss and

Sampson (1995) in their work for the Project on Human Development in Chicago Neighborhoods (PHDCN). Observation techniques explained by Jacobs (1985) and Meinig (1979) were also incorporated. Observation logs and guide sheets created from sources mentioned here were used to guide documentation and data gathering. These items can be found in Appendix D.

Observations were recorded with field notes, photographs, voice recording and a small amount of video recording. Observation was done via walking, bicycling and driving in each study area. Effort was made to at least drive through all sections of each study area, though not every street of the San Antonio study area was visited due to its large size and time constraints. All Habitat clusters were visited along with most Habitat homes in each study area. Observation focused on signs of disorder, decay and dislocation including graffiti, litter, drug deals, loitering, public drinking, dilapidated housing, and poor yard maintenance. However, items suggesting social organization were also recorded such as well-maintained housing and land, well-used parks, diversity in public spaces, transit nodes, accessible job centers, recreation paths, and symbols for neighborhood organizations and celebrations. Table 4.5 below provides the dates for each site visit. All dates are 2013.



**Table 4.5 Site Visits & Dates**

Case City	Site Visit Dates / Duration
Des Moines	June 17-21 / 5 days
Indianapolis	June 10-14 / 5 days
Louisville	June 3-8 / 6 days
Providence	June 25-30 / 6 days
San Antonio	May 15-24 / 10 days

#### *GIS data*

GIS data was used largely for preliminary analysis. Two web-based GIS programs, ESRI Business Analyst and ESRI Community Analyst, were used to visualize the layout of Habitat homes and clusters within each study area. Program data also allowed for the identification of area schools, parks, churches, and land use typology. These programs were also used for general mapping done throughout the dissertation document and some descriptive statistics for each case city and study area.

#### *Documents and Archival data*

Documents and archival data were used to support the other forms of data in this project. Perhaps most important, address lists of Habitat homes within each study area were provided by local affiliates. Each Habitat affiliate website was also examined for basic program components, staff directories and contacts, and affiliate history and

mission. Several affiliates also offered internal publications as a research aid for various missional components and statistics. For instance, vision plans, fact sheets, annual meeting reports, volunteer packets, and newsletters were used to better understand the context and operations for each affiliate.

#### *Summary of Data Collection*

Table 4.6 below provides a summary of all evidence collected for each variable in the conceptual design and the corresponding method of data collection.

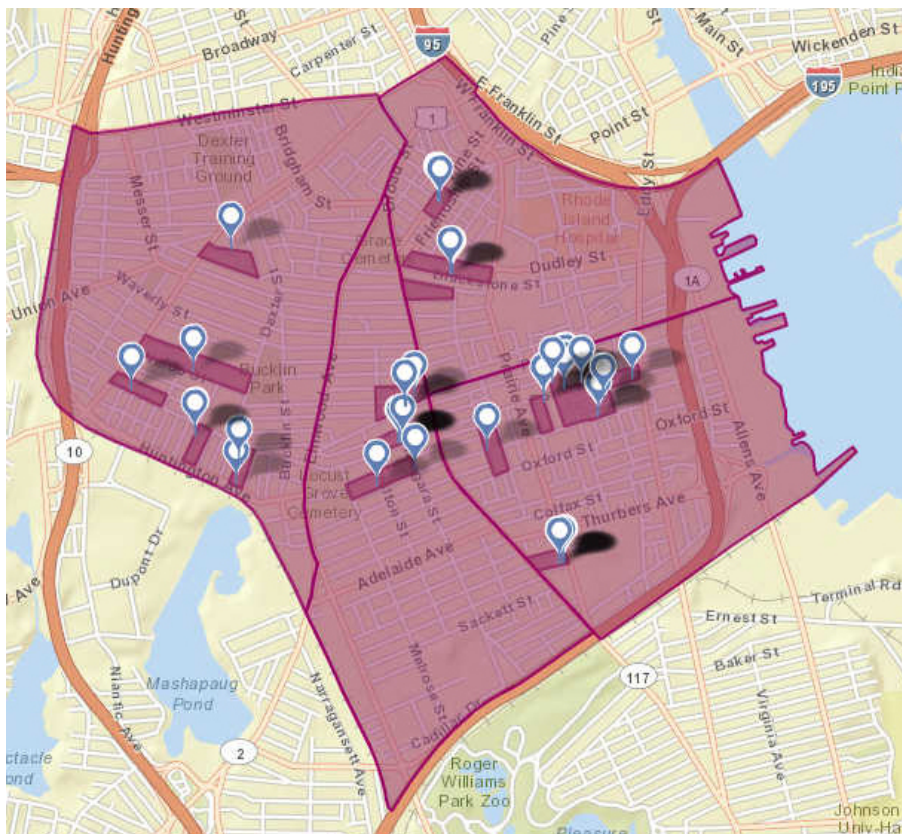
**Table 4.6 Summary of Evidence & Data Collection**

Project Variables	Data Collection Method(s)
<b>Independent Variable</b>	
<i>Presence of Habitat Homes</i>	Archival Records (Address Lists)
<b>Dependent Variables</b>	
<i>Neighborhood Activism</i>	Making Connections & Supplemental Survey
<i>Cohesion</i>	Making Connections & Supplemental Survey
<i>Organizations/Volunteerism</i>	Making Connections & Supplemental Survey
<i>Safety</i>	Making Connections & Supplemental Survey
<i>Disorder</i>	Making Connections & Supplemental Survey
<i>Services &amp; Amenities</i>	Making Connections & Supplemental Survey
<i>Police</i>	Making Connections & Supplemental Survey
<i>Informal Social Control</i>	Making Connections & Supplemental Survey
<b>Contextual Variables</b>	
<i>Habitat Affiliate Characteristics</i>	Interviews / Archival Records
<i>Number &amp; Pattern of Habitat homes</i>	Archival Records / GIS data
<i>Neighborhood Physical Characteristics</i>	Neighborhood Observations / GIS data
<b>Control Variables</b>	
<i>Race/Ethnicity</i>	Making Connections & Supplemental Survey
<i>Income</i>	Making Connections & Supplemental Survey
<i>Homeownership</i>	Making Connections & Supplemental Survey




### Data Analysis Procedures

Data analysis includes both quantitative and qualitative procedures. Analysis began by identifying all census blocks in each study area as Habitat blocks (scattered site and Cluster) or Non-habitat blocks. This was determined for each case by inputting Habitat addresses (provided by local Habitat affiliates) located in each case study area into ESRI Business or Community Analyst software. Once input, study area census blocks with one Habitat home present were coded as Scattered Sites, blocks with two or more Habitat homes were coded as Cluster blocks and blocks with no Habitat presence were coded as Non-habitat blocks. Scattered Site blocks and Cluster blocks were considered the two Treatment groups and Non-habitat blocks were considered the control group in each study area. This is illustrated in the map of Providence, RI below (Figure 4.2). The study area for Providence is in light purple. Habitat blocks are outlined in dark purple and the blue and white pins indicate Habitat homes, which were used to determine Scattered Sites and Clusters. As is illustrated here, study areas had more Non-habitat blocks than Habitat blocks overall. The thick purple borders also represent the four adjacent neighborhoods within the Providence study area.

**Figure 4.2 Habitat and Non-Habitat Blocks in Providence, RI**



**Source:** (ESRI Business Analyst, 2014)

Key	
	Non-habitat Blocks
	Habitat Blocks
	Habitat Homes

Making Connections survey responses (provided at the block level) were then coded as Scattered Sites (treatment), Clusters (treatment 2) or Non-habitat block responses (Control). Using SAS software, analysis of variance (ANOVA) procedures were run on treatment and control group responses to determine if significant differences

in variables of social organization existed. The Tukey Method (Tukey-Kramer method) was used to test for significant difference due to its correction for experiment-wise error rate (Type I errors), however F values and p values were also checked for significance. Control variables (race/ethnicity, income and homeownership) were also analyzed with SAS software for descriptive statistics. Attempts were also made to group Making Connections responses that come from cluster blocks (those with five or more Habitat homes), but there were not enough for statistical comparison in each individual city.

The Supplemental survey was conducted to provide an overall Habitat response in each case city as well as a response for non-habitat residents living in cluster blocks with five or more Habitat homes present. Responses from Habitat homeowners were coded as “HH” and responses from Non-habitat residents of cluster blocks were coded as “5+NBR.” The Supplemental survey responses are used for comparison with Making Connections responses, however because the surveys had key differences in procedures (mail vs. face-to-face and timing especially) they are not directly compared with ANOVA procedures. Salant & Dillman (1994) suggest that interview procedures provide better response rates and understanding of each question, but mail surveys may provide more uninhibited responses as the respondent does not have to answer in front of an interviewer. Therefore it is assumed here that the supplemental survey may provide somewhat different answers based on different collection procedures. However, Supplemental survey responses aid in the discussion of project propositions and hypotheses and provide greater understanding of each study area and the level of social organization found where Habitat homes are present.

Interview data, affiliate archival research and neighborhood observation data relied on both themes from the literature and themes to emerge through content analysis. Differences between Habitat affiliates allowed for pattern matching in cross-case analysis and explanation building throughout the analysis. Neighborhood physical characteristics were analyzed in much the same way, but both contextual variables were also used to explain the variance (or lack thereof) in mean scores for survey findings. In general all qualitative data was used to better understand and assess rival explanations for variance in means. In this way, explanation building was used as the main analytic strategy for the dissertation as an explanation was built on each new piece of evidence.

The number and pattern of Habitat homes was analyzed with GIS tools in ESRI Community and Business Analyst. This information was used to identify clusters for address gathering, coding and again to explain differences in variance for survey data. Other background analysis included the analysis of comparative statistics for each study area and larger Metropolitan Statistical Area (MSA) in order to better understand the level of disadvantage present. This was performed using data analysis tools with the ESRI software. Data for these procedures came from Census 2010 findings.

### *Reporting the Findings*

Though each case city was researched as a separate case within the multiple case study design, the findings of the dissertation are reported as a cross-case analysis by variable. This was done to allow for easier comparison between the cases for each variable. Findings for contextual variables are presented first to build the explanation of

each case. Dependent variable findings are then presented along with discussion for each individual variable that incorporates contextual and control findings. Again this is done to build the explanation of each case and allow for the maximum ease of comparison between cases.

### Validity & Reliability

#### *Construct Validity*

This study best counters threats to construct validity by utilizing data from the Making Connections survey. This survey (as well as the supplemental survey) used well established measures in social science literature for variables of social organization. The research design here also used multiple sources of evidence (triangulation) including survey results, interviews, neighborhood observations as well as GIS and archival data. Though not all sources of data were used to directly measure social organization, several measures for each variable of social organization were incorporated into Making Connections survey questions, and observations in the neighborhoods were partly used to confirm survey findings. Case sites were also picked that clearly distinguished a difference in neighborhood poverty and the pilot study also helped here by refining research and interview questions. Finally, a clear chain of evidence has been established with guidance from the case protocol and case study database.



### *Internal Validity*

This is the greatest concern of the study. Rival explanations pose a significant threat. The inclusion of contextual and control variables that may be considered rival explanations is one strategy to used here to build internal validity. The contextual variables especially will then be used to aid in pattern matching and explanation building to better understand if any significant difference in variances can be considered a “habitat” effect. Other influences from these neighborhoods cannot be ruled out, but the large sample of Making Connections responses, the inclusion of the supplemental survey and different geographic and poverty contexts helps to show Habitat influence in various situations. Also a case description of each Making Connection study area is included in the findings as part of the contextual results. Habitat staff also helped here by providing local knowledge of other organizations and interventions at work in each study area.

### *External validity*

The use of a multiple-case design in different poverty contexts is used to help defend against threats to external validity. It is also hoped that replication over time in other regions of the country and within other contexts can help verify these results. Generalizing to any greater population is not the intent of this study, but it hopes to work toward building greater understanding of how neighborhood effects operate and in what contexts neighbors have the most influence. This study should also open the door to greater examination of the Habitat for Humanity program and the use of motivation to

better one's life as a characteristic for revitalization. In this way, the goal of this study is for analytic generalization building on the theoretical framework discussed earlier.

### *Reliability*

Threats to reliability for this project are countered with the creation of a case study protocol and case study database. A detailed case study protocol was used to guide data collection and reporting. The case study database also includes the array of evidence including supplemental survey results, interview transcriptions, field notes, photos, videos and voice recordings from observations and maps created with GIS tools. Making Connections survey results are not included due to security issues with the data, however coding explanations and analysis procedures are included.

## CHAPTER V

### DES MOINES: CONTEXTUAL FINDINGS

Chapters 5-9 examine the Habitat affiliate characteristics and physical characteristics of each study area as well as the development pattern of Habitat homes within those areas. These chapters present findings from Habitat staff interviews, neighborhood observations and GIS mapping and analysis to help build the explanation of each case city and study area.

#### Habitat Characteristics

##### *Homeownership Program*

In operation since 1986, Greater Des Moines Habitat for Humanity has built or renovated 221 homes in the Des Moines area through 2013 with plans to add 30 more homes in 2014 (27 new construction and three renovations). The majority of the affiliate's homes have been built in the study area and plans for at least the next five years will expand on this presence (personal communication, C. Civitate, June 17, 2013). The affiliate largely builds new homes through the flagship Homeownership program; however there are typically 3-4 each year that are rehabs of homes acquired in decent enough shape to rehabilitate instead of demolishing and building new construction.

The affiliate targets residents making between 30% and 60% of the Area Median Income (AMI). This range is partly derived in order to meet the local need for housing, and partly to make sure the prospective homeowner has sufficient income to pay a 20-

year mortgage at 0% interest along with taxes and insurance. Despite having more than a dozen plans they build, the typical Habitat house in Des Moines is built for \$106,500 and appraises for around \$125,000. This leaves families with a monthly mortgage payment around \$450. The affiliate doesn't build less than three bedrooms despite the family size to protect resale value, and has built up to a seven bedroom house, but generally homes are 3-5 bedrooms depending on family size and ability to pay. But before families move into to a new Habitat home they have to complete the homeownership program. For all prospective Habitat homeowners this begins with an application and the process of getting qualified, which mostly has to do with credit and debt.

The Des Moines affiliate typically has 75-100 people for applicant information meetings held once every two months. Beyond dispelling the common misconception that Habitat "gives away" houses, this meeting covers the basics of Habitat, where they are building, what they are building and what is required of each applicant. Those interested can then take an application to complete. From this meeting the Des Moines affiliate usually receives 35-40 applications and will ultimately accept 8-15 applicants into the program based on their "readiness" from each applicant information meeting. Readiness is based heavily on minimum credit score and debt to income ratio. The affiliate acts as the bank, but families still pay their no-interest mortgage so they must have enough income to cover this payment and any other debt. Each application is reviewed by the affiliate's Family Services Department and each applicant family or individual will meet one-on-one with a staff member to discuss the application. If any deficiencies are found, the staff member counsels the family on how they can ultimately qualify. For those

willing to work on their application deficiencies, Habitat staff members are willing to help even if it takes several months or even years:

If somebody who applies isn't qualified or they're rejected for some reason there's an invitation. If you want to come in and talk and basically learn what you can do or what other services might help you get more ready, we will chat with you. That step's up to them but the invitation is always there and some families take us up on it...some families we'll work with a year or two to help them get ready. And there are families that will apply two or three times, but if they're listening and doing what they can, they become more likely to be accepted (personal communication, B Shird, June 17, 2013).

Once families have a qualifying application, they begin working through the homeownership program and “earning” their house through sweat equity. The sweat equity model is the basis for the parent organization and all affiliates claiming the program is “a hand up, not a hand out.”

### *Sweat Equity*

The sweat equity model is a cornerstone of all Habitat affiliates and functions to replace the monetary down payment with a down payment of work or “sweat.” At Greater Des Moines Habitat, program participants are required to complete 400 hours of sweat equity before they move into their new house, and 200 of those hours must be complete before families can select their property. Another common misconception of Habitat is that families only earn sweat equity by building their own house or other applicant's homes; however, the Des Moines affiliate like many others offers many avenues to earn hours. Besides construction, adults can also help with filing, answering phones and similar tasks at the Habitat office. Others spend time as cashiers and helpers

at the Habitat Restore, which functions as both a thrift store with second-hand clothes, furniture and housewares, and as a hardware store with many new and used construction items including paint, tools, roofing, doors, windows and other hardware items. Elderly or disabled applicants who have trouble performing the more physical tasks can help provide treats and drinks to construction volunteers along with words of encouragement. In general the affiliate tries to stay flexible based with schedules, physical ability, age, and comfort level.

Other than all the optional possibilities for sweat equity, all families must complete a mandatory curriculum of homeownership classes designed solely by the affiliate. *Blueprint to Homeownership* is a core curriculum of 30 classroom hours to help prospective homeowners learn skills necessary to maintain homeownership. The emphasis is on basic home finance such as setting a budget and opening a checking account, but topics also include home insurance, being a good neighbor, home maintenance and even landscaping. Not only does the classwork provide a base level of knowledge on key topics for successful homeownership, but it also works to build new relationships between partner families and Habitat staff, community volunteers and each other. It is the relationships built between the applicant families that are perhaps the most lasting:

I think they build a real sense of community when they go through the classes together... They kind of become like a family even though they come from such different backgrounds and they all probably speak different languages. But they somehow build this bond, and it's though they've come through this shared experience and it's kind of like putting them all on a bus and going on a trip together. It makes this common bond and they become like a family. (personal communication, P. Maurer, June 17, 2013).

The building of community through the group homeownership classes is an inadvertent outcome, but one that comes as no surprise to Habitat staff. “I think it is just a natural, residual outcome. It comes because they are all working toward the same goal. I think because they all kind of come from that same starting point...and they can relate to each other” (personal communication, P. Maurer, June 17, 2013).

### *Homeownership*

Approximately 10%-15% of families who complete an application make it through the program to homeownership. This process takes 12-18 months for most, but the relationship with Habitat doesn't end there. Because Habitat acts as the bank for their homeowners, the financial relationship continues at least as long as the 20-year mortgage. This works to the homeowners' benefit as Habitat is more willing to work with their partner families in times of financial change or stress. “We work with them, and a bank would not necessarily work with our population...but our goal is to keep them, and they will accept different payment plans to get it taken care of” (personal communication, P. Maurer, June 17, 2013). The affiliate boasts zero foreclosures in their 28-year history and at any one time claim to typically have less than 5% delinquent on mortgage payments. They also boast other financial success for program participants in many ways other than home ownership. “Typically when a homeowner or perspective homeowner comes into our program their credit score will rise almost 100 points from the time they start the application process to the time they purchase the home” (personal communication, P.

Maurer, June 17, 2013). The reason behind the success is part learning new skills and knowledge and part relationship:

I think it's what we do on the front end with them. I think it's the blueprint to homeownership classes that we go through with them. I think it's because we are diligent on the front end with our application process. And yes, I think it is because we continue the relationship with them (personal communication, P. Maurer, June 17, 2013).

But just as staff point to the relationships built with program participants as important to a family's success with Habitat and in homeownership, they point to the relationships and partnerships built block by block through both the homeownership program and their Rock the Block program as the key to neighborhood success.

### *Clusters & Neighborhoods*

Though the Homeownership program remains the foundation of Greater Des Moines Habitat for Humanity, the affiliate has distinguished themselves from other affiliates with their neighborhood revitalization work. As discussed in the literature review, Habitat supporters have long claimed that Habitat homes help revitalize neighborhoods one house at a time. Some affiliates try to build several houses together (clusters) to make more of a neighborhood impact, but that is determined largely by the ability to obtain large sections of land together. The Des Moines affiliate does try to build in clusters when possible, but that hasn't been often in their history. They do have five census blocks in the study area with more than five Habitat houses (considered a cluster here) and their largest cluster has 10 homes together, however most of these clusters were built up over time by completing infill projects in one area of several years. In fact cluster



building for the Des Moines affiliate has been more intentional for the ease of construction than for the impact on a neighborhood or block.

The Des Moines affiliate, however, has been at the forefront of a more intentional and larger scale revitalization initiative. In 2006 The Des Moines affiliate was selected as one of two affiliates in the nation to be part of a pilot program called Thrivent Builds Neighborhoods (TBN). The program was a partnership between Thrivent Financial for Lutherans (a not-for-profit Fortune 500 financial services organization) and Habitat for Humanity International. As part of the pilot, Des Moines Habitat became the leader of a collaborative partnership between 28 different local agencies to revitalize urban neighborhoods in Des Moines. The pilot was “sort of a way to test some of the theories about community development that some people at Habitat International had with a willing partner” (personal communication, B Shird, June 17, 2013).

Though the initial focus was more geared toward beautification, the affiliate realized early on that more needed to be done to make a lasting difference:

It quickly became apparent that a lot more needed to happen than block clean up days. Like, you can put flowers in somebody’s yard and you can clean their alley and it fit what we called ‘neighborhood pride and perception,’ but the more we did, the more we realized it’s wonderful for looks but it’s a bit like putting lipstick on when the rest of you is falling apart (personal communication, B Shird, June 17, 2013).

Soon the affiliate began targeting home repair and improvement over more cosmetic block clean-ups, though always with the goal of helping an entire neighborhood:

Instead of just saying we’re going to do home repairs with low income families or improvements here there and everywhere, we wanted to say let’s focus it, focus our resources and efforts in neighborhoods where we have strong partnerships where we’ve either built or are planning to build and renovate a significant

number of homes. So that makes the neighborhoods better for the families we're serving when they're moving in as well as for everyone already there (personal communication, B Shird, June 17, 2013).

By 2008 Greater Des Moines Habitat realized their homeownership program wasn't enough to really change a neighborhood, and the lessons they were learning with the TBN pilot were starting to have an effect on the direction of the affiliate:

We were only serving the families who were going through our home ownership program and you know, you could look up and down the block. Maybe you put, in a two block area, five new houses and you've renovated another one. That's great and you'd see residents starting to improve their home, those who had the means, but what about the elderly woman on social security?

...I remember standing next to our Executive Director on one of our Thrivent sponsored house builds and there was a woman who came out and said something like "I sure wish somebody could help me trim my trees. My husband used to." He looked at me, and I remember him saying "We really should be able to do that. You know, it really should fit into what we do. It's about keeping people in their homes, it's important to the entire neighborhood."

Now we go into specific neighborhoods and there are the home repairs and home maintenance and all these different components...but I think our new families moving in there, it's everybody's kind of got a piece of habitat now in their neighborhood as opposed to only these new people who are coming in (personal communication, B Shird, June 17, 2013).

In late 2008 the affiliate changed the name of the TBN pilot program to Rock the Block to help foster excitement for neighborhood residents. The new direction for the affiliate was simultaneous to new ideas forming at the national level and within many other Habitat affiliates as well:

It's important to realize that several years ago Habitat in general realized that putting a home, a brand new home in a neighborhood or rehabbing a home in a neighborhood is not enough...There's a lot of missing links there. Dropping a home into a neighborhood is one thing, but when you're not helping the neighbors next to them you might put in \$100,000 worth of value...and if the home next to

it is only worth \$25,000 that home is not actually worth \$100,000. So you put in all this work for a new home, and you might watch the next door neighbor work on his house for the first time in a while, but that is still a small effect...we need to do more (personal communication, C. Civitate, June 17, 2013).

By late 2009, the parent organization did just that by announcing the Neighborhood Revitalization Initiative (NRI). The initiative, an outgrowth of the success from the TBN pilot, was again geared toward home repair, maintenance and weatherization and included 55 affiliates (Des Moines is one of them) in the program's pilot stage. Home repairs and maintenance remains a major portion of the NRI focus, but also important is that Habitat affiliates are not alone in the work. The emphasis is on building partnerships with other community organizations, local government and area residents to create a "shared vision of revitalization" (Habitat for Humanity-c, 2014). This is exemplified in the work that continues with Rock the Block.

### *Rock the Block*

Though the Habitat homeownership program has a more indirect and inadvertent effect on neighborhoods, the Rock the Block program is all about neighborhoods. The program provides home maintenance and repair for low-income homeowners (not Habitat homeowners) in an effort to help revitalize targeted Des Moines neighborhoods. The repair and maintenance can range from a few hundred dollars to a ceiling of \$5,000. The work is largely exterior and focuses on critical home repair, weatherization and home preservation. Typical repairs include adding ramps for accessibility, porch and siding repair, painting, new roofing, adding attic insulation to lower utility bills, as well as

landscaping and driveway repair. Interior items often focus on the larger systems such as new plumbing, electrical panels and wiring or even a more efficient furnace. And though the work is geared toward individual homeowners, the emphasis is largely on blocks and neighborhoods:

We start off when we're trying to qualify families we go block by block, but we are always thinking about the entire neighborhood. Here in Des Moines a neighborhood itself might be 50 blocks by 20 blocks or something. So we'll go into that whole neighborhood and focus there for at least three years (personal communication, C. Civitate, June 17, 2013).

Emphasizing “focus neighborhoods,” or neighborhoods the affiliate and its partners have targeted for revitalization efforts due to Habitat presence and specific need, staff members begin by going door to door to find out what repair needs might exist and introducing the program to residents. Importantly, focus neighborhoods are also the neighborhoods where the affiliate focuses their new construction. Focusing both programs in the same neighborhood allows for maximum impact. Typically the affiliate focuses on a neighborhood for 3-5 years and has 1-3 focus neighborhoods at any point.

Qualification is similar to the homeownership program, but more lenient as participants don't need to qualify for a full mortgage loan. This allows the affiliate to help any family earning 60% of the Area Median Income and below, with no bottom threshold. During the qualification process staff members perform a home assessment in order to find the needs of each family, but also to begin building a relationship:

We go in and try to listen to the homeowner first. The biggest thing is building a partnership with the homeowner where they trust you in their home. So it's asking them what they need help with first and then trying to find a difference between their needs and wants (personal communication, C. Civitate, June 17, 2013).

Similar to the homeownership program, once the qualification process is complete new partner families embark on earning sweat equity hours to cover the cost of the repair. The sweat equity requirement is a sliding scale for Rock the Block families but all have a minimum of six hours, which equates to one day working on their house or a neighbor's. And just like the homeownership program participants, sweat equity can be earned at the Restore, Habitat office, or taking classes (though classes are not required). However, because sweat equity is often performed at the time of construction instead of before, if material costs exceed \$1,000 families are given a forgivable loan until all sweat equity is completed.

The relationships built with residents helps the affiliate establish goodwill in a neighborhood they plan to work in for several years. This goodwill also helps the transition for new Habitat homeowners moving into a new neighborhood. The small amount of backlash the affiliate does receive often revolves around a fear of gentrification:

When we first started getting into more neighborhood revitalization residents wanted their neighborhood to improve, but they didn't want their own bills to go up. We kept hearing stuff like "we don't want to be gentrified," and "oh no my taxes are going to go up." Well if you have houses in your neighborhood instead of abandoned places, it may go up a little, but you'll also have less crime and a better place to live (personal communication, B. Shird, June 17, 2013).

The affiliate has largely been able to dispel any worries of increased taxes or annoyances with construction activity by talking with all residents on the blocks they work and concentrating their presence in a handful of targeted neighborhoods. Another important component of dispelling fear and gaining trust with neighborhood residents has been the

inclusion of community space projects in the regular work of the program. These projects have included planting 27 trees in a neighborhood park, taking out fencing to create baseball and soccer fields, and painting a gymnasium so it could be used for community events. The community projects work to spread goodwill in the neighborhood as well as form relationships with local organizations and neighborhood stakeholders:

To help the Grub YMCA we were putting down rock and clearing out sod so they could move their bleachers. They had new bleachers for their ball fields that are used by a lot of neighborhood residents but they had a lot of budget cuts, so they had enough money for the equipment but not the installation. So we were able to help them in that way. A year or two before that we had repainted and cleaned up a room so they could have a GED classroom, because that's a huge community asset in that area (personal communication, C. Civitate, June 17, 2013).

The most visible public space projects have involved revitalizing parks:

As part of Rock the Block we had painted and cleaned up a bunch at Edna Griffin Park, but it was still old park equipment. And finally the city came up with the money for new equipment but not the labor. They didn't know how to balance that or get it done. Well, Habitat provided the volunteers and the leadership...I mean I've had excited kids and residents but literally "Lady, are you here to help build the park?" Little kids in fenced areas going "When will it be done?" And when we finally had it done and took off the caution there's like kids streaming, rushing in. It made such a huge difference and for everybody in that neighborhood it improved the quality of life. Whenever I drive by that park there's always some child or group playing or shooting hoops. And it's pretty awesome to see that because we understand that community space is a big part of why a neighborhood is successful (personal communication, B. Shird, June 17, 2013).

The affiliate recognizes that community space projects foster goodwill with the area residents, but they also realize that they need to build deeper relationships beyond these projects in order to create and maintain lasting success for Habitat homeowners and their neighbors. This speaks to the emphasis on "partnering" that is evident in all aspects of Greater Des Moines Habitat for Humanity.

### *Focus on Partnerships*

In many ways partnering for the Des Moines affiliate begins with families. Participants in the homeownership program are given the title of “family partners” even for single applicants (which are somewhat rare). Staff members emphasize that this is at the heart of Habitat’s claim that the programs are a hand up not a hand out. Though it is a nurturing relationship, the emphasis is on families as equal partners with the affiliate in a shared goal of homeownership or neighborhood revitalization. This has also changed how the affiliate discusses success and goals. Instead of the number of houses built or repaired, the affiliate now measures the number of families partnered with and blocks and neighborhoods served. The concept of partnership carries over to how the affiliate relates to their focus neighborhoods, local government, other local organizations and sponsors, but it begins with building neighborhood relationships.

### *Neighborhoods*

Neighborhood partnering begins with focus neighborhoods. The affiliate currently has five focus neighborhoods in which they concentrate their efforts to acquire land for new construction or rehabs and perform Rock the Block repairs and maintenance along with community space projects. Each focus neighborhood typically has at least 25 of these various projects either being completed or planned for completion in the near future. In one such neighborhood, for example, the affiliate completed eight new homes, one rehab and 40 Rock the Block projects in 2013. The energy created by the

concentrated work often bleeds over to other neighborhood residents who want to get involved in making their neighborhood better:

We're doing a 3-house blitz build in one of our neighborhoods now and we've had several of the neighborhood residents come out to help, many of whom have benefited from Rock the Block on their houses...these elderly women are out helping make sandwiches and serving lunch. One of them got her church together to do lunch for over 100 people on Saturday. You know, that's pretty cool (personal communication, B. Shird, June 17, 2013).

However, word of these revitalization efforts also manages to spread to other low-income neighborhoods that want Habitat to help them as well:

This latest neighborhood actually came to us. We had a couple, maybe three or four Habitat houses, maybe five, scattered in their neighborhood over several years but never a concerted effort there. They came to us for a letter of support asking if they were selected by the city, would Habitat come in there...And as a result our land development manager has been scoping, working with the city and others in the community to purchase as much land as possible in that community. So, boom, the new construction there is going to go on for a few years (personal communication, P. Maurer, June 17, 2013).

Beyond the physical work of revitalization, the affiliate has also learned to build relationships with neighborhood associations and local leadership. This has been as simple as helping to provide ice cream and lemonade for neighborhood socials and as involved as working with neighborhood committees and subcommittees in a long term relationship. Many of the lessons in working with neighborhood leadership come from the early days of the TBN pilot, where the affiliate learned to build up local leaders:

I think that's one thing we learned from TBN. We kind of led that whole effort and we learned that when we left we kind of took the leadership with us. So this time when we went into MLK we went in and built up the leadership first. We helped to identify the leaders, but they were all their own local people...they weren't Habitat families, they were within the neighborhood. So we started



talking with them and working with them so when we leave their leadership is still in place (personal communication, B. Shird, June 17, 2013).

The affiliate's willingness to build up local leaders allows for more sustainable leadership; however this practice has also at times disrupted leadership already in place in favor of more Habitat friendly leaders:

...We learned in two other neighborhoods that the leadership in place...they were nice people but they didn't want to continue the [revitalization] efforts so we identified leadership that would help carry this effort forward, and I think that's what we're finding is successful (personal communication, P. Maurer, June 17, 2013).

The comments above show the double-edged sword for Habitat. On one hand, Habitat-influenced leadership can result in greater neighborhood change, but on the other hand that may not be what is best for the neighborhood or what the residents really want regardless of what is "good" for the affiliate. Habitat International promotes an Asset-Based Community Development model (ABCD) that focuses on uncovering the strengths within communities as a path toward sustainable development. However, the ABCD approach isn't necessarily enforced or well communicated to each affiliate. That knowledge is largely left to each affiliate to gain on their own, and many likely never seek that understanding.

### *Local Government*

One of the longest lasting partnerships for the Des Moines affiliate has been with the city of Des Moines, and it has often revolved around land acquisition. A small portion of land is donated to Habitat through estates or individual donations, but the majority of land is bought through tax sales or agreements with land owners. Having a good relationship with the city is important in order to find land in the areas the affiliate is interested in purchasing. The city has also worked closely with the affiliate to identify the neighborhoods with the greatest need. “We really work where the city wants us to focus. We try to work with city planners in areas they’ve adopted for new projects. This helps us build the momentum together” (personal communication, C. Civitate, June 17, 2013). With the city’s help, Des Moines Habitat attempts to buy as many properties together as possible or at least in close proximity to one another. This helps with the ease of construction work, but also helps turn a blighted block around:

A lot of times we’re trying to buy properties adjacent to ours that are just in horrible repair and often abandoned...we try to purchase those that are a blight to a neighborhood. We’re not just trying to get those cleaned up, but rather than just infill we’re trying to concentrate in a block by block effort (personal communication, C. Civitate, June 17, 2013).

Besides land acquisition, Des Moines Habitat has also learned to partner with several city departments and programs to further revitalize neighborhoods outside of what the affiliate can accomplish on their own:

It’s the whole holistic approach to what is a neighborhood? What does it look like? How can we all work together? The city of Des Moines’ emergency relief program for homeowners a lot of times would look at a home and they would say “This home is too far gone. We aren’t going to put any money into it.” Well, it’s not going to change the neighborhood if they’re not able to do anything. That

home is going to sit there and those homeowners are still going to be there. The home is just going to continue to deteriorate. So we've worked with the city of Des Moines and Polk County where if they're able to fix the roof maybe we can fix the siding. So they might have determined that it was too much for them to do but in that partnership we can work with them in order to get that fixed. So the homes that have been neglected and forgotten because they wouldn't qualify them are now being qualified and we're working with them (personal communication, C. Civitate, June 17, 2013).

Habitat has also worked with the police department in several neighborhoods to increase patrols so residents feel safer using neighborhood parks and community open space, and the affiliate has worked with the Parks Department on several joint projects including some programming elements:

We worked with the Parks Department to paint some stuff and get rid of some graffiti...a lot of different things but to also get programming in the park. There was no programming. So if you went to the park, unless you had a basketball you couldn't play basketball...They have someone that staffs their wading pool, so we got them to keep baseballs and bats and basketballs and soccer balls actually there. So you can check them out now. It was just a simple easy thing and it was like "Oh yeah, we can easily do that." The Parks Department said "Yeah, that's not an issue...No one in the neighborhood has those things? Well, yeah, we can put those there. That's less than 100 bucks worth of stuff." I think they've realized now that they have more people using the park. It's just those little things, I think, talking to neighbors and seeing the trust build. It took about two years to build trust in that neighborhood (personal communication, C. Civitate, June 17, 2013).

Building trust with neighborhood residents also allows the affiliate to help connect residents to services other than Habitat:

When Chris is out knocking on doors with people one of the cool things is sometimes it's either not Habitat that needs to help the people...or it is Habitat plus. So he's telling them about programs at the county and city or other organizations that might be able to assist them, and then he's directing them to that service (personal communication, P. Maurer, June 17, 2013).

In this way the affiliate works as both a catalyst for change and as a bridge to the needed services or organizations that provide needed resources. This also allows for Habitat to partner with many community organizations to serve a greater overall need.

### *Community Organizations*

Partnering with community organizations has been an intentional part of the Rock the Block program as well as the Neighborhood Revitalization Initiative nationally. The goal is a shared vision of revitalization with Habitat only being one part of that vision.

This leads Habitat staff to actively seek partnerships with community organizations:

We actually have a meeting monthly now with the partner organizations that are working in the neighborhood. So for the youth aspect I sent emails, called, and personally shook the hands of every organization that does anything with the youth programming and said “Hey, come to this meeting. We need your help.” So now four or five of those people come on a regular basis and are focusing on youth programming...So YMCA on the best side of the river is now coming over to this neighborhood and doing like a satellite outreach in the park there. So there are a lot of things going on just by partnering with people (personal communication, C. Civitate, June 17, 2013).

These new partnerships have led to new synergies as well; allowing similar organizations to share resources such as survey results and needs assessments. The partnering has also led to a more cooperative instead of competitive environment between several organizations working toward similar goals:

I was in meetings with our executive director and people from the city and other organizations, where we would be talking about pieces of land and things and saying “Does that make more sense for Habitat or do you think Home Inc. or another group would be a better fit for this?” And chatting back and forth about it to try and find a solution, especially if it was a piece of property the neighborhood had said they really wanted to see something done about (personal communication, P. Maurer, June 17, 2013).

## *Sponsors*

No discussion of partnering is complete without discussing the role of sponsors within Habitat's mission. Habitat relies on partnerships with sponsors in order to accomplish their mission. Each house built is sponsored by a local business or group of businesses or organizations who are responsible for the full cost of the house including most of the labor. This allows the mortgage payments of each Habitat homeowner to fuel more Habitat homes, while simultaneously fulfilling philanthropic goals of local organizations and giving employees a tangible sense of helping their community. Habitat has also recognized that Rock the Block provides new and different sponsorship opportunities beyond the homeownership program, including a more immediate and tangible impression of revitalization:

So when a sponsor is looking at "Okay, let's see I can give this money to a family or I can give this money and impact all of these people." You try to tell them that when you're giving to a family actually you're really impacting far more than just one family...but it's a little bit of a stretch for them to see that vision. But for Rock the Block they can see "If I give this now I can see this now." For new construction you have to think about long term effect on the neighborhood and the community. If you're there volunteering every day you can start to see a difference...but you have to be there to see the stories. With Rock the Block, if you're there, especially for three days, and anywhere from 10 to 20 properties are being impacted, that's very visible, very tangible and it happens in a short time...And there's a lot of energy in that when you get 150 volunteers every day there for three days. You can feel the energy just running around (personal communication, C. Civitate, June 17, 2013).

But beyond the tangible results there are also more practical draws to the program for sponsors including cost, amount of volunteers and time commitments. Instead of requiring the full cost of a new home, Rock the Block offers a scale of sponsorship opportunities as each home repair typically has a ceiling of \$5,000 and community

projects can range significantly as well. This allows organizations to sign on for as much as they can afford without having to find partners on their own as is typical for new construction sponsorship. But often more important to sponsors is the ability to bring out large numbers of volunteers at once instead of small numbers over a longer period of time:

It's less money to begin with than a whole house sponsorship but it's also higher volunteer numbers on one day. So a lot of places are like "Oh, I can shut down a department for a day. Then instead of having three volunteers over three months per day, you know I can just get it done with. We can all go together. It's a big team building opportunity." So a lot of times we're doing 20 projects at a time. We take up to 200 people a day...and often 500-600 in a three day period (personal communication, C. Civitate, June 17, 2013).

### *Summary Table*

Table 5.1 below summarizes the key characteristics for Greater Des Moines Habitat for Humanity.

**Table 5.1 Habitat Characteristics – Des Moines**

Affiliate Characteristic	Des Moines
Age of Affiliate	28 years (1986)
Houses built through 2013	221
Houses built in Study Area	150
New construction vs. rehab (2013)	23/4
Population served	30% - 60% AMI
Cost of new construction	\$106,500
Mortgage duration	20 years
Style and size of homes	A dozen different plans, 3-5 bedrooms mostly but have built 7 bedroom
Sweat equity requirement (hours)	400 (300 for rehab)
Length of program	12-18 months
Sweat equity breakdown	Homeowner classes (30 hours), construction, thrift store, office, others as needed
Make it from application to homeowner	10-15%
Foreclosure rate	0%
Blocks with 5+ Habitat homes	5
Largest cluster in one census block	10 homes
Neighborhood Revitalization Initiative	Yes – Rock the Block (300+ families through 2013)
Distinguishing Characteristics	Neighborhood work, partnerships

## Study Area Overview

Des Moines is one of the three Making Connections survey sites located in the Midwest United States. Des Moines and Indianapolis, however, are the only two Midwest sites investigated in the third wave of the survey that is used as a data source for this dissertation. Des Moines is Iowa's most populous city with a 2010 population of nearly 204,000 inside the city limits and 570,000 in the five-county Metropolitan Statistical Area (MSA). This ranks Des Moines 88 among U.S. MSAs. It is the smallest MSA of the case sites selected here and the only one outside the top 50 (U.S. Census, 2010). Figure 5.1 illustrates the Des Moines MSA and the placement of the city in regional context.

**Figure 5.1 Des Moines MSA & Regional Context**



*Source: Esri Business Analyst, 2013*

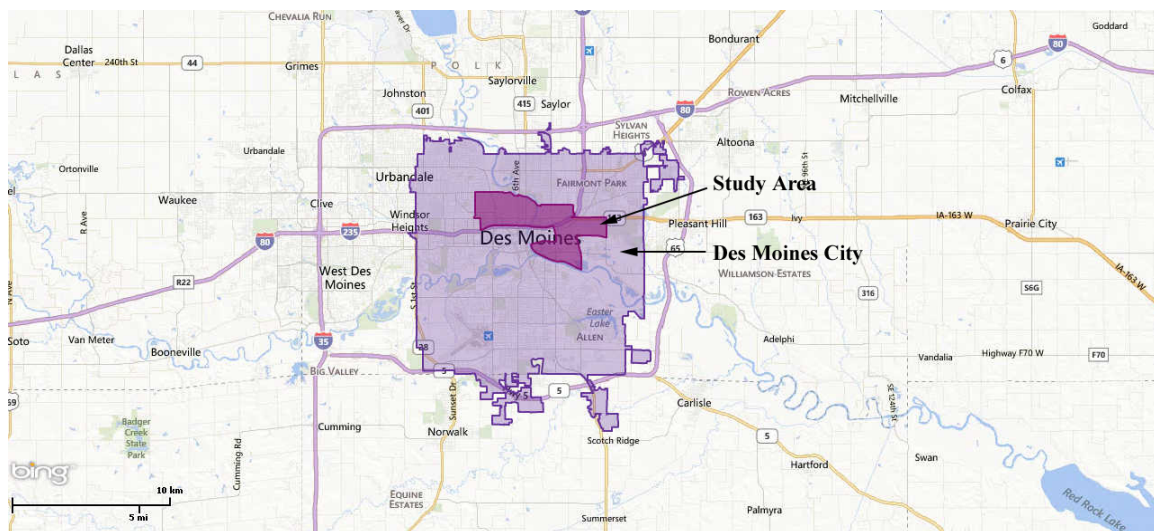
Besides representing the Midwest, Des Moines was also selected as a Making Connections site because it represents a new American dynamic. Des Moines is a city with several disadvantaged urban neighborhoods leftover from an industrial past, but it also faces new pressure from an expanding immigrant population. The study area of



Central Des Moines East and Central Des Moines West includes many of these disadvantaged neighborhoods. Figure 5.2 shows the study area in comparison to the Des Moines city limits, and Figure 5.3 illustrates the two portions of the study area.

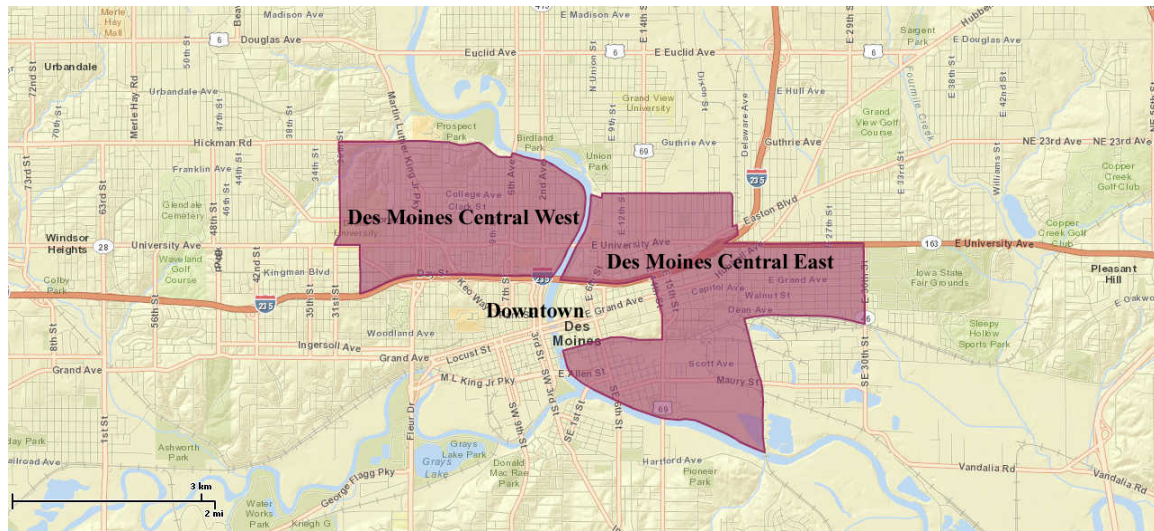
Though the study area surrounds a newly revitalized downtown and several of the neighborhoods within this area enjoy National Historic District status, they still suffer greater rates of poverty, crime and minority population, and lower rates of homeownership and educational attainment than the surrounding city. This leaves these neighborhoods with a concentrated disadvantage as seen in Table 5.2 below.

**Figure 5.2 Des Moines City & Study Area**



*Source: Esri Business Analyst, 2013*

**Figure 5.3 Making Connections Study Area**



Source: Esri Business Analyst, 2013

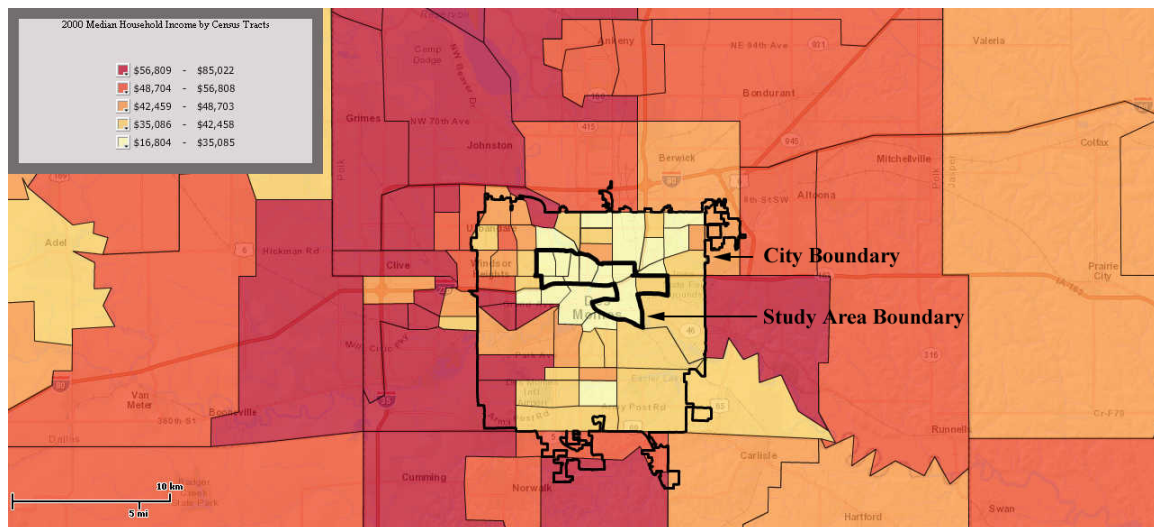
**Table 5.2 Des Moines comparisons**

Variables	MSA	City	DM Central	DM Central
			West	East
Total Population	569,633	203,433	17,207	13,812
White (%)	87.2	76.4	46.3	61.0
Black (%)	4.7	10.2	28.4	15.0
Total Hispanic (%)	6.7	12.0	22.9	28.8
Owner occupied (%)	71.4	62.8	41.7	59.9
Renter occupied (%)	28.6	37.2	58.3	40.1
Vacant (%)	7.1	8.3	14.4	11.4
Below poverty (%)	7.3	10.4	23.9	18.9

Source: Esri Business Analyst, 2013 & U.S. Census 2010

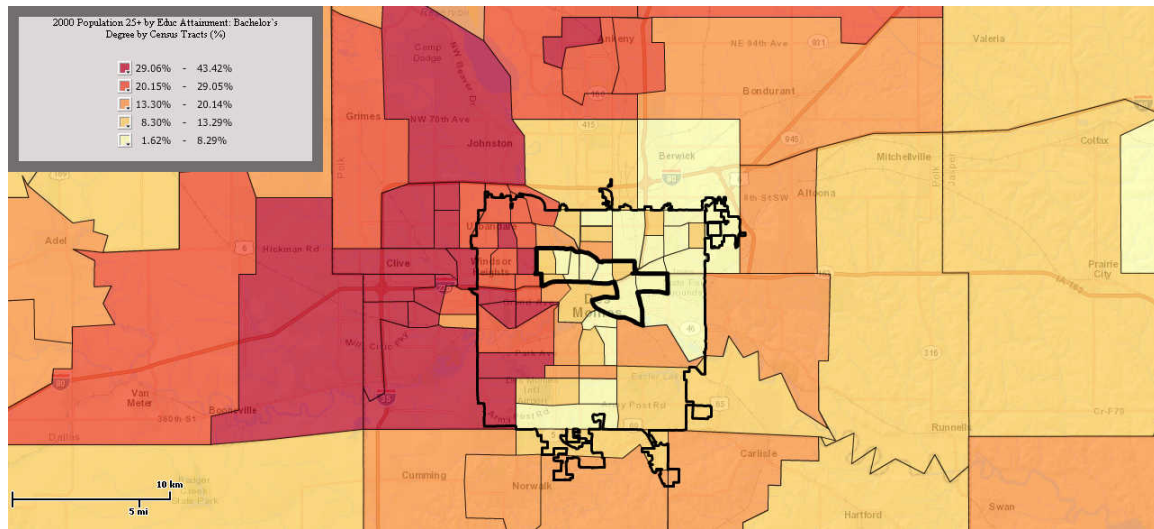
Table 5.2 shows the study area to have a higher concentration of minority population, lower homeownership rates, more vacant property and more population living under the poverty threshold than the city of Des Moines or the Des Moines MSA. This is not a shock, but shows in part why this area was selected for the Making Connections study. The Des Moines Central West section also proves to be the more disadvantaged of the two study area sections with more minorities, more renters, and a higher rate of vacancy and households in poverty. Figure 5.4 and 5.5 below show the income and education discrepancy between the study area, the city of Des Moines and the Des Moines MSA. The study area proves to have a concentration of low income households in comparison to the surrounding context as well as a much lower percentage of adults over 25 with a bachelor's degree. Though not at the severe poverty levels discussed in the literature, the table and maps presented here show that the Des Moines study area is disadvantaged in comparison to the surrounding city context.

**Figure 5.4 Median household income (Census 2000)**



Source: Esri Business Analyst, 2013

**Figure 5.5 Percentage of 25+ adults with a bachelor's degree (Census 2000)**



*Source: Esri Business Analyst, 2013*

### Neighborhood Physical Characteristics

The Des Moines study area is approximately 17.94 square miles in size made up of two sections: Central Des Moines West (7.41 sq. miles) and Central Des Moines East (10.53 sq. miles). These two sections of the study area are separated by the Des Moines River and surround downtown. Each section is described in detail below.

#### *Central Des Moines West*

Two recurring findings from field notes for the West section included a comfortable feeling of safety and a lack of loitering, graffiti, and dilapidated housing common in disadvantaged areas. In general most neighborhood streets in this section included decent sidewalks and a mix of revitalized older housing stock and housing that needed some maintenance but was still in good or fair shape. Housing stock of poor



quality or boarded up and abandoned homes were rare in the west section. Figures 5.6, 5.7 and 5.8 below provide a glimpse of the style, age and condition of the majority of housing in the section.

**Figure 5.6**



*Source: Author*

**Figure 5.7**



*Source: Author*

**Figure 5.8**



*Source: Author*

Commercial centers were focused on arterial streets and at key neighborhood intersections. Similar to the housing mix, some commercial areas showed signs of needed repair and others had recently been revitalized. Figures 5.9, 5.10 and 5.11 show the range of commercial areas in the section.

**Figure 5.9**



*Source: Author*

**Figure 5.10**



*Source: Author*

**Figure 5.11**



*Source: Author*

Observations also showed that key ingredients existed in the west section to provide for feelings of safety and a lack of physical disorder. Specifically, the presence of

ethnic and income diversity coupled with the existence of several Historic Districts, the placement of Drake University, and the distribution of parks and public spaces were important factors.

Though ethnic diversity is discussed later with the other control variables, it was obvious walking and riding the streets of the west section that the area was diverse in terms of race and income. At least from a visitor's perspective, this gave the impression that no one race or income was out of place, and all were welcome. Safety was at least perceived through anonymity. Residents from a mix of races/ethnicities and incomes were regularly observed sharing the same commercial and public spaces (especially park playgrounds) and interacting with one another, especially children. The reasons for the diversity here are likely numerous and complex, however the existence of several Historic Districts and the placement of Drake University within the boundaries of the west section appear to play a significant role in terms of diversity.

Nine federally recognized Historic Districts exist in the west section of the study area. Together the districts only account for approximately 13% of the land area in the area, but buildings and public space within these districts were generally found to be in better shape than surrounding areas. These districts have the largest homes in the section and typically the best maintained homes and yards. Blocks within historic districts also appeared to have more revitalization efforts ongoing and greater diversity of race/ethnicity and income. Table 5.3 below provides the name and map code for each district. Map codes correspond to symbols on Figure 5.21 found at the end of the section.

Images of homes found within these historic districts are also provided below in Figures 5.12, 5.13 and 5.14.

**Table 5.3 Historic Districts in Central Des Moines West**

Historic District	Map Code
Bates Park	A
Sixth & Forest	B
The Oaklands	C
Prospect Park Second Plat	D
West 9 <sup>th</sup> Streetcar Line	E
Goddard Bungalow Court	F
Chautauqua Park	G
Newen's Sanitary Dairy	H
Drake University	I

*Source: National Register of Historic Places, 2013*

**Figure 5.12**



*Source: Author*

**Figure 5.13**



*Source: Author*

**Figure 5.14**



*Source: Author*

The presence of historic districts suggests revitalization to the area as a whole due to the array of rules and design guidelines that necessarily come with the federal recognition and the attraction of those willing and wanting to live in and maintain historic homes, adding to the income and ethnic diversity of the area. The historic districts observed in the west section also provide symbols of defined community with signs marking district boundaries and welcoming visitors and residents, as well as signs warning of a low tolerance for criminal activity. Though similar symbols of community cohesiveness existed in other neighborhoods throughout the section, they were generally more prevalent in historic districts.

Located on the far west side of the section, Drake University also enjoys historic district status for several of the older buildings on campus. However, Drake is also a vibrant liberal arts university with more than 5,500 students and 280 full-time faculty (Drake University, 2014). Drake's campus anchors the west side of the study area providing student housing, restaurants and night life, shopping, community events and public open space. Though the university population only includes 9% minorities (excluding international students), the largely white and middle-class student body, staff and faculty add to the diversity of the section as a whole (Schmitt, 2010). The presence of campus security, well maintained campus buildings and grounds, and college students in general adds to the feeling of safety and vibrancy of the west section. Campus grounds including athletic fields (likely intramural fields) also provide recreation space for area residents. Area children were observed riding bicycles through the campus and adults



often used walking paths and the track for exercise. Figures 5.15-5.17 below provide images of the campus.

**Figure 5.15**



*Source: Author*

**Figure 5.16**



*Source: Author*

**Figure 5.17**



*Source: Author*

Finally, the amount and distribution of parks and public space within the west section also appeared to be an underlying cause for feelings of safety and order. Several neighborhood parks exist in the section and are well distributed so that residents don't have to travel far for park space. Evelyn Davis Park is also a large community park in the center of the section located adjacent to a large public library branch. Surrounding the section on the east along the Des Moines River are two linear parks and just past the northern border of the section is Prospect Park, a large regional park. Collectively the parks in and around the section provide for a diversity of uses including playgrounds, basketball, splash pads, soccer and baseball, picnicking, fishing, and biking/walking trails. Parks accommodated local residents, those working nearby as well as visitors from outside the area. Figures 5.18-4.20 provide park images, and Table 5.4 provides a list of area parks, the park type, and map codes corresponding to Figure 5.21 below.

**Figure 5.18**



*Source: Author*

**Figure 5.19**



*Source: Author*

**Figure 5.20**

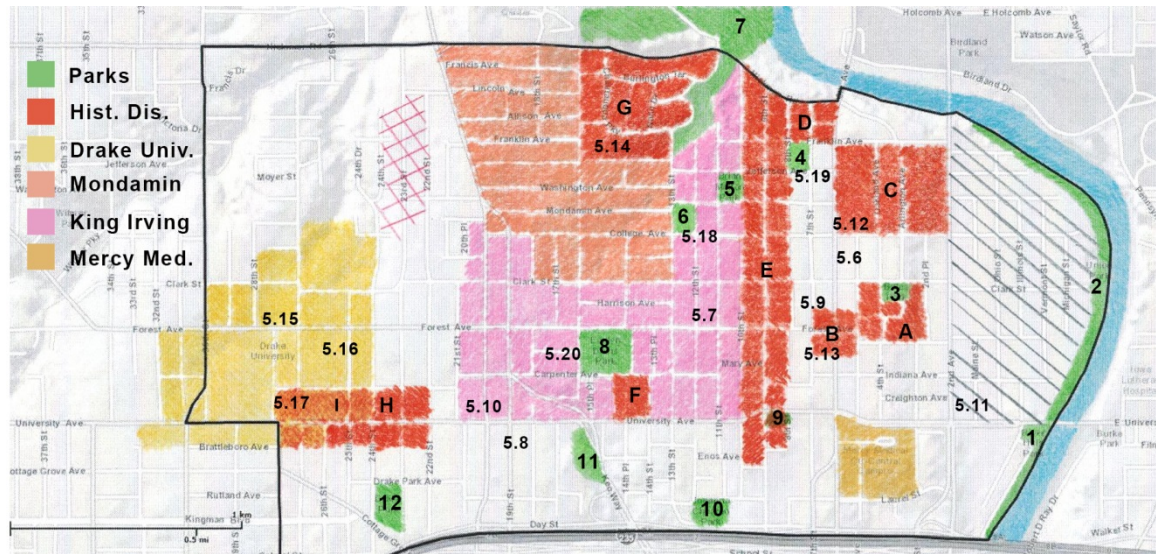


*Source: Author*

**Table 5.4 Central Des Moines West Parks**

Park	Park type	Map Code
River Hills Park	linear, river	1
Union Park	linear, river	2
Bates Park	neighborhood	3
Royal Park	neighborhood	4
Brian Melton Park	neighborhood	5
Edna Griffin Park	neighborhood	6
Prospect Park	regional	7
Evelyn Davis Park	community	8
Nash Park	pocket	9
Joenna Cheatom Park	neighborhood	10
Good Park	neighborhood	11
Drake Park	neighborhood	12

**Figure 5.21 Central Des Moines West Composite Map**



*Source: Author*

Figure 5.21 above is a composite map of the west section. The map shows the west boundary as a thick black line. Area parks, historic districts and the Drake University campus discussed above are all highlighted here. Figure numbers are also provided to show the location of photographs. The boundaries for the Mondamin-Presidential and King Irving neighborhoods are also provided here. These are two well-established and well-bounded neighborhoods in the section. Overall, the housing conditions in these neighborhoods are not as good as the historic districts, but they are generally better than surrounding areas. These two neighborhoods also appear to have somewhat active neighborhood associations and at least the appearance of positive neighborhood identification and some sense of community.

The Mercy Medical Center campus is also highlighted here. In operation since 1893, this catholic hospital is highlighted because it stands as a major job center for the

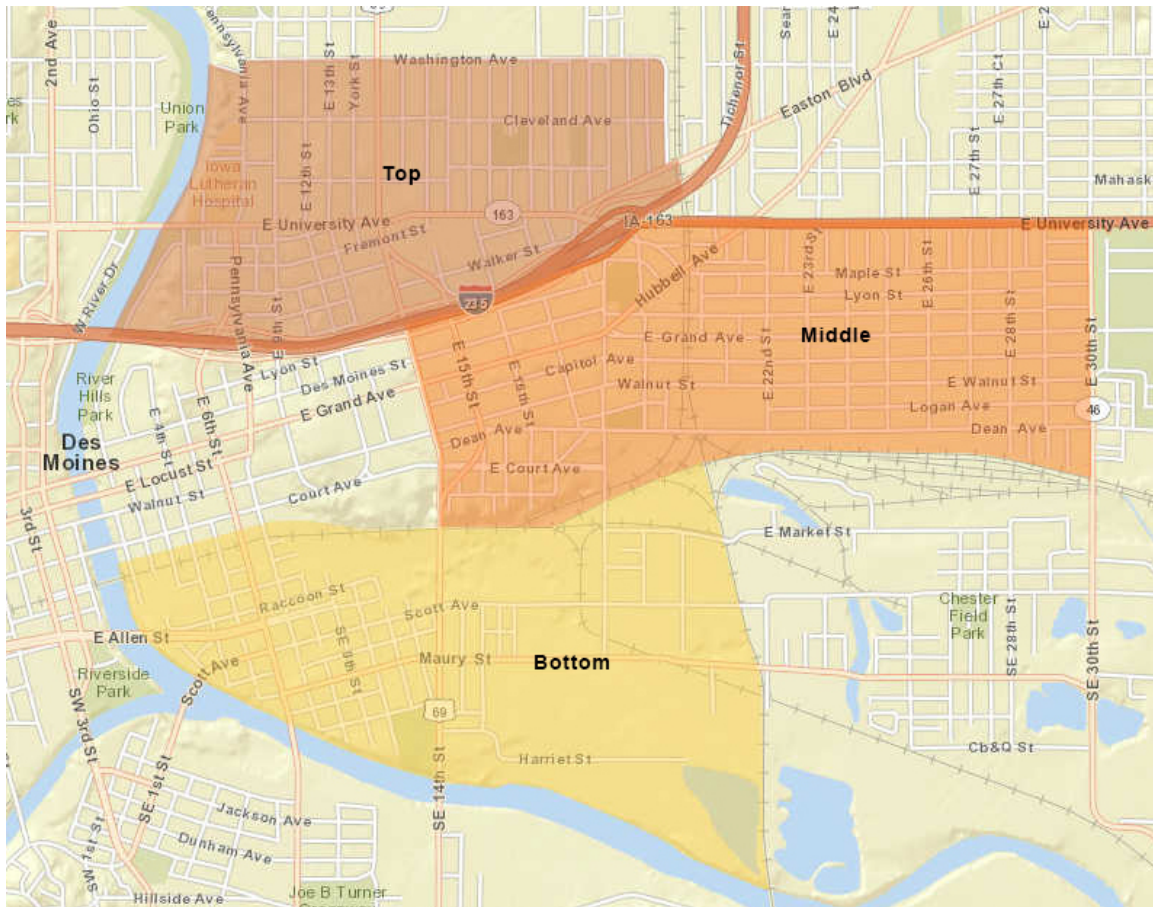
section and Des Moines as a whole, employing more than 7,000 people (Mercy Medical Center, 2013). The placement of the hospital campus is another avenue of diversity for the section as well. The gray hatched section on the right side of the map indicates a mostly industrial area with only a small amount of housing and the red cross-hatch area to the upper left of the map indicates the area with the most visible signs of disorder and dilapidated housing. In general the bare spots on the map illustrate the more disadvantaged areas. The findings from the composite map lead to the theory that the bare zones will be the most socially disorganized, but it also shows that in general social organization should be relatively high overall due to the many positive physical characteristics in the west section.

#### *Central Des Moines East*

The east section of the study area, though adjacent to the west section has a very different feel from ground level. Unlike the west section, there is only one historic district in the east section (Veneman's Bungalow Court) and it only includes five homes. However, there are several recognizable neighborhoods in the east section. In general the homes are smaller than those in the west section with mostly single-story found throughout the section, and there is more of a suburban or even rural development pattern at times with more vacant land and industrial zones. One of the most consistent findings from field notes is that the section functions in three relatively distinct zones or areas. Figure 5.22 below illustrates the three separate areas.



**Figure 5.22 Central Des Moines East Zones**



*Source: ESRI Business Analyst, 2014*

The top section includes two established neighborhoods: Capitol Park neighborhood and MLK Jr. Park neighborhood. These distinct neighborhoods are separated from the middle section as well as downtown by Interstate 235, which acts as a major barrier. Homes are typically larger and in better shape as they approach the Des Moines River, and overall Capitol Park housing stock is in slightly better shape than what is found in MLK Jr. Park, though both neighborhoods are “fair” overall. There were also many homes actively being repaired throughout the neighborhoods at the time of observation. However, there were significantly more boarded and abandoned homes and

vacant lots than were found in the east section and the most are single-story homes. But similar to the west section very little graffiti, trash or loitering was found in either neighborhood. Sidewalks and streets were also well maintained in general. The East High School campus and Lutheran Hospital campus were bright spots for Capitol Park and MLK Jr. Park is a well-maintained and well-used park for the area. Several parks in the area also have “splash pads,” which are water features for children with soft, pervious pads and fountains of water shooting from the ground. The splash pad at MLK Jr. Park was a gathering spot for families with children from the surrounding community, similar to others observed in the nearby area.

Interestingly, Capitol Park appeared to have a majority of white residents and MLK Jr. Park a majority of African-American residents, and both were majority low-income neighborhoods. However, similar to the west section, both neighborhoods felt safe to walk through during the day. Figures 5.23-5.25 are images from the top section.

**Figure 5.23**



*Source: Author*

**Figure 5.24**



*Source: Author*

**Figure 5.25**

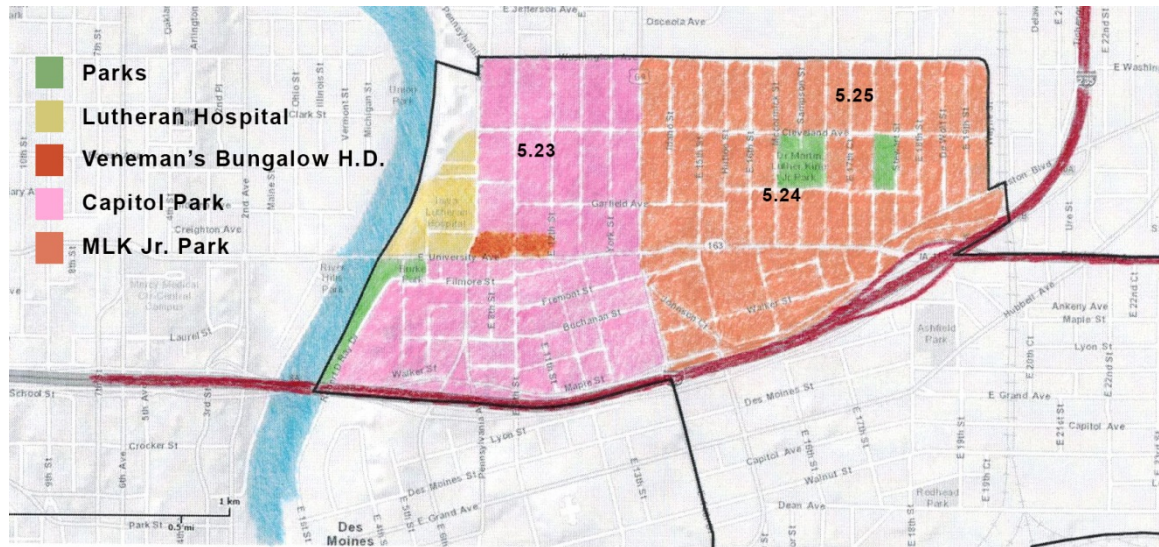


*Source: Author*

Figure 5.26 below is a map of the top section showing image locations, neighborhood boundaries and key physical characteristics discussed above. Again, the

section is bounded by a thick black line. The Des Moines River is shown in blue on the west border and Interstate 235 is shown on the south border in red.

**Figure 5.26 Central Des Moines East – Top section**



*Source: Author*

The middle section of Central Des Moines East is similar to the top section as it is dominated by two main neighborhoods: Capitol East and Fairgrounds. Grant Park is also a smaller neighborhood inside Fairgrounds, but all are relatively well bounded and defined. Capitol east has more commercial areas throughout and the only two parks in the section. Capitol East however, is not as well-defined as Fairgrounds and Grant Park. In general, housing stock is in good and fair condition throughout the middle section. The streets closer to the south of the section are more industrial and have many vacant lots, and abandoned commercial or industrial uses. Housing near these areas is the worst in the section. Again, this section is dominated by single story homes. Streets and sidewalks are in good shape throughout, though there is a noticeable lack of park space in Fairgrounds and Grant Park and both Ashland Park and Redhead Park in Capitol East are difficult to

access due to heavy traffic on the boundary roads. However, communal space appeared to be found in the many churches throughout Fairgrounds – the neighborhood with the most churches in the study area. In general the neighborhoods provided a safe walking environment, however, Fairgrounds especially felt more isolated from the vibrancy of the city and outsiders were more noticeable. Walking near the industrial sections bordering the rail areas felt less safe and more signs of physical disorder were present such as trash, some graffiti and large areas of vacant land and industrial buildings. Images 5.27-5.29 highlight some of these features.

**Figure 5.27**



*Source: Author*

**Figure 5.28**



*Source: Author*

**Figure 5.29**

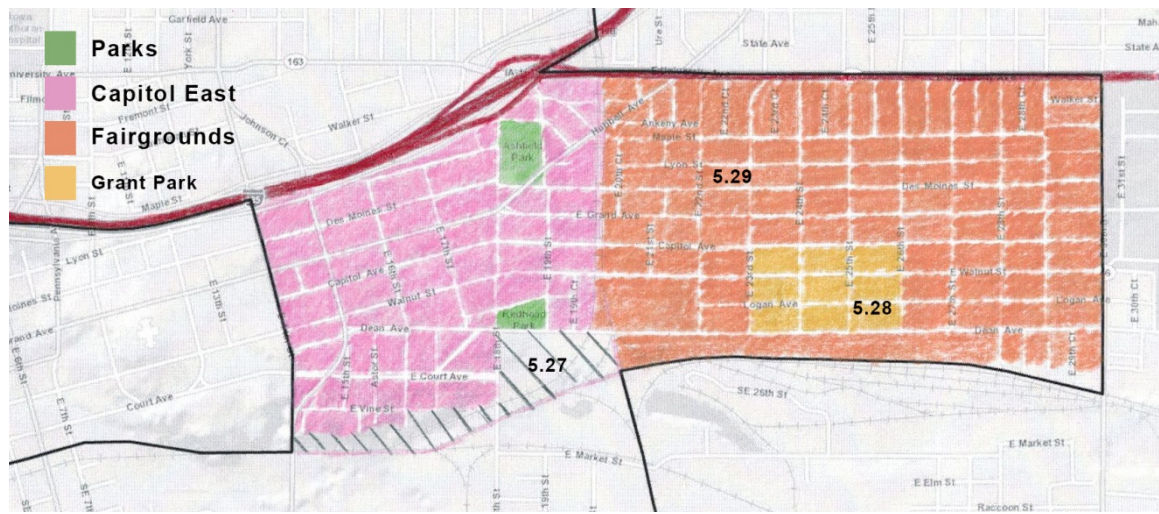


*Source: Author*

Figure 5.30 below illustrates the features of the middle section as well as the boundaries for the various neighborhoods. Again, images are mapped according to their placement in the section. Industrial zones within the study area are marked with a gray hatch, though there is a large industrial section just to the south of the Fairgrounds neighborhood outside of study area boundaries that still has an effect on the neighborhood. Interstate 235 is in red on the north boundary of the section.



**Figure 5.30 Central Des Moines East – Middle section**



*Source: Author*

The bottom section of Central Des Moines East is dominated by industrial and rural land. Highway 69 is also a major barrier through the middle of the section attracting suburban commercial use. To the east or right of the highway is mostly light industrial and rural land use. To the left or west of the highway is the somewhat bounded Des Moines neighborhood. The Des Moines neighborhood has a very diverse population as well as diverse housing stock. The older homes have a rural farmhouse style, but several homes from the past several decades can also be found. Several new houses were also observed under construction or recently finished. Homes were generally in “good” condition with a few “fair” or “poor” condition homes. Sidewalks generally only exist continuously on the newer blocks, and in general the neighborhood maintains a rural feel as well as being somewhat isolated from the urban center of Des Moines just a few miles away.

Hawthorne Park is a large, well-kept and well-used community park for the area. It is also the southern start point for the John “Pat” Dorrian bike/walk trail, which runs north along the Des Moines River for 3.5 miles to Birdland Park just past the top section

of Central Des Moines East as defined here. Hawthorne Park has another popular splash pad as well attracting a diverse community population. Again, the diversity of population helped with feelings of safety while walking through the neighborhood. The new Youth Center adjacent to Hawthorne Park also appeared to be a well-used community asset by residents, and the back side of the Youth Center also accommodates a local police office adding to the safety in the neighborhood. Figures 5.31-5.33 provide images for some of these features.

**Figure 5.31**



*Source: Author*

**Figure 5.32**



*Source: Author*

**Figure 5.33**



*Source: Author*

Figure 5.34 below provides a map of the bottom section. The Des Moines neighborhood boundaries are provided as well as the location of Hawthorne Park and the adjacent Youth Center. Again, the gray hatch indicates industrial and rural land use where very little housing exists. Images are also mapped as they are for the above sections.

**Figure 5.34 Central Des Moines East – Bottom section**



Source: Author

### Habitat Development Pattern

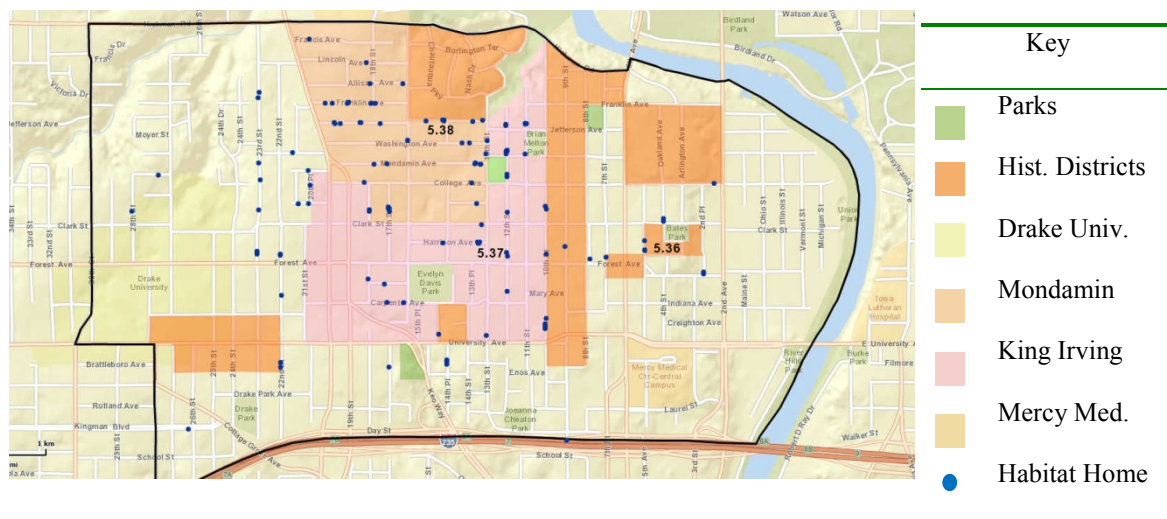
The physical characteristics of the Study Area shed light on possible aids and barriers to social organization, but also important for this study is the placement and development pattern of Habitat for Humanity homes.

#### *Central Des Moines West*

Figure 5.35 is a map of the Central Des Moines East section of the Study Area. Habitat homes are provided on the map with blue dots. The map shows 125 Habitat homes scattered throughout the west section. The west section has the majority of Habitat homes in the Des Moines study area, with most found in the Mondamin-Presidential (peach colored zone) and King Irving (pink colored zone) neighborhoods. A small

amount of Habitat homes are found within Historic District (orange colored areas) boundaries and several more are found in the area between Drake University and the two established neighborhoods – the area observed to be in the worst physical shape. The map also shows that though many of the Habitat homes are concentrated in the center of the section, there are only four blocks with clusters of five or more homes based on census block boundaries. This means that the majority of Habitat homes in this section are considered either scattered sites or in small clusters. Figures 5.36-5.38 below provide examples of Habitat homes in the west section. Each figure number is also provided on the map to show the location of each image.

**Figure 5.35 Central Des Moines West – Habitat homes**



Source: ESRI Community Analyst, 2014



**Figure 5.36**



*Source: Author*

**Figure 5.37**



*Source: Author*

**Figure 5.38**

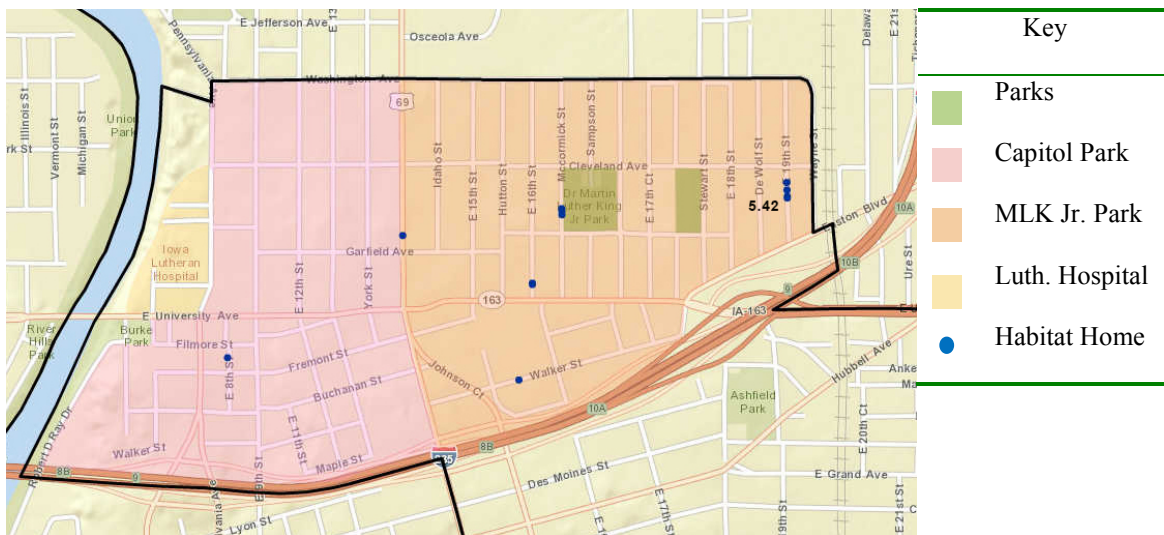


*Source: Author*

### *Central Des Moines East*

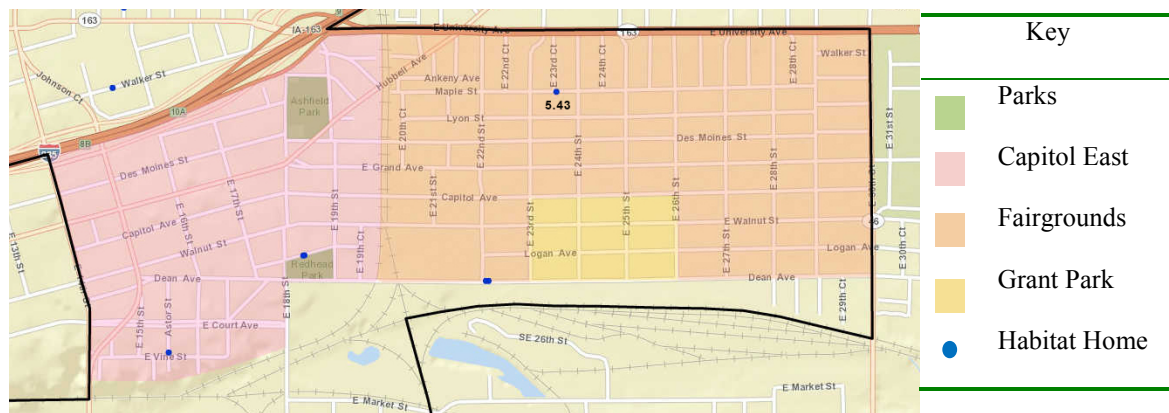
Figures 5.39-5.41 below provide maps for the top, middle and bottom sections of Central Des Moines East. Again, blue dots are used to represent Habitat homes and figure numbers from the images below are provided on the map for locating each image.

**Figure 5.39 Central Des Moines East – Top section Habitat homes**



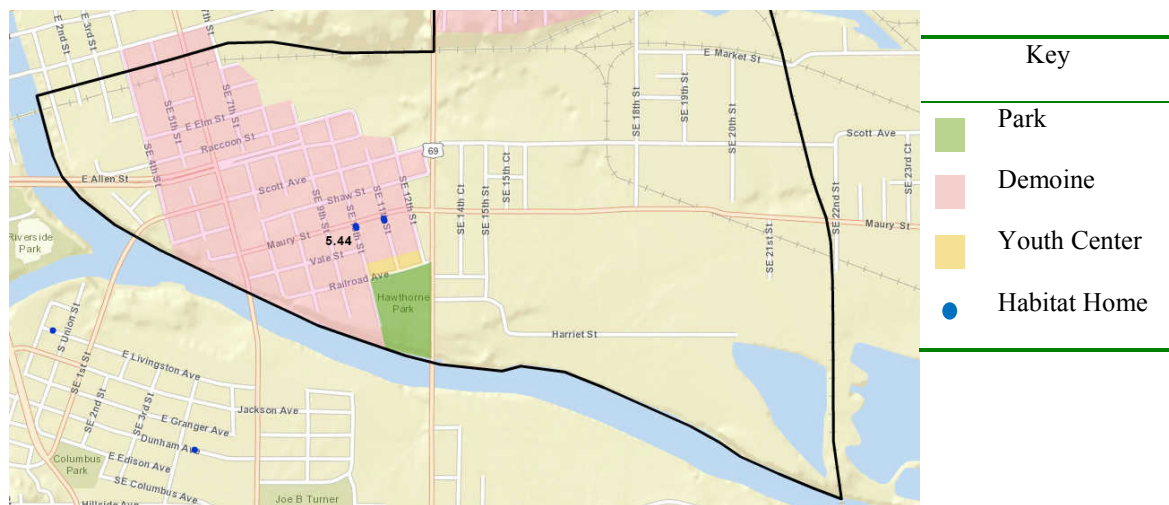
*Source: ESRI Community Analyst, 2014*

**Figure 5.40 Central Des Moines East – Middle section Habitat homes**



Source: ESRI Community Analyst, 2014

**Figure 5.41 Central Des Moines East – Bottom section Habitat homes**



Source: ESRI Community Analyst, 2014

Figure 5.39 shows that only 12 Habitat homes are located in the top portion with two located in the Capitol Park neighborhood (pink) and 10 located in the MLK Jr. Park neighborhood (peach). Again, scattered sites and small clusters dominate. Figure 5.40 illustrates the Habitat home distribution in the middle section. There are a total of six Habitat homes in this section: three in Capitol East (pink) and three in the Fairgrounds

neighborhood (peach). Figure 5.41 shows the bottom section distribution. There are 10 Habitat homes located in one cluster within the Demoine neighborhood (pink) just north of Hawthorne Park and the new youth center. The blue dots are hard to distinguish on the map, but they show 10 homes located back to back on one block. This is the largest cluster of Habitat homes on one block within the entire Des Moines study area. Figures 5.42-5.44 provide images of Habitat homes throughout the Central Des Moines East section.

**Figure 5.42**



*Source: Author*

**Figure 5.43**



*Source: Author*

**Figure 5.44**



*Source: Author*

### *Clustering*

In general Habitat homes appeared to be well-kept and in good overall condition in both the west and east sections. However, the top, middle, and bottom sections of Central Des Moines East combined only include 27 Habitat homes compared to 125 found in Central Des Moines West, meaning there is a much greater possibility of Habitat influence in the west section. Also of importance here is the influence of clusters versus

scattered sites. Table 5.5 below shows the number of blocks in the study area with various numbers of Habitat homes present.

**Table 5.5 Habitat Blocks and number of Habitat homes**

Habitat Block Type	Number of Blocks
One Habitat Home	33
Two Habitat Homes	15
Three Habitat Homes	8
Four Habitat Homes	6
Five or more Habitat Homes	5
Total	67

It is hypothesized in this study that clusters of Habitat homes will have more influence on social organization than homes built in scattered sites, therefore it is important to note that of the 67 total blocks with Habitat homes in the study area only five have clusters of five or more homes (considered the most influential). Table 5.6 below again shows the discrepancy between clustered homes and scattered site homes by providing the number of Habitat homes found in each cluster. The largest sized cluster in Des Moines includes 10 homes, and three of the five large clusters only have five Habitat homes each. The table shows that the five large cluster blocks combined include only 34 Habitat homes, and only one cluster of five or more homes is found in Central Des Moines East, though it is the largest cluster. Both tables presented here show that of the 152 Habitat homes present in the Des Moines study area, 118 are considered scattered



sites or small clusters of 2-4 homes. Though this dissertation considers two or more homes in a block a cluster, attention is also given to clusters of five or more homes because the literature states this as a key distinction.

**Table 5.6 Habitat Cluster Blocks**

Census Block	Section	Number of Habitat Homes in Cluster
11-1008	West	5
12-1007	West	9
12-1008	West	5
50-1004	West	5
52-4111	East	10
Total		34

### Conclusions

The Habitat affiliate findings show that the affiliate is very active in the study area with 150 of their 221 total houses being inside the study area boundary. The majority of these homes are found in the Central Des Moines West section. The affiliate is also actively engaged in neighborhood revitalization work, though this work is just starting to penetrate the study area. The Rock the Block program has targeted the MLK Jr. Park neighborhood for revitalization over the next three years. This likely adds to Des Moines' Habitat families striving to better their neighborhoods and may influence greater overall social organization. Unfortunately this work was not captured in the Making Connections

survey which was completed by the end of 2011. However, the growing saturation of Habitat homes within Central Des Moines West should have an effect on overall social organization for these blocks. The lack of Habitat presence within Central Des Moines East may have detrimental effects, however, the presence of strong neighborhood boundaries and many Historic Districts hint that context may play a significant role in terms of social organization as well as Habitat presence.

The descriptive statistics in Table 5.2 earlier show that the East section of the study area has fewer minorities, more homeownership, less vacancy and fewer residents living in poverty than the West section. This hints that the East section will also have higher rates of neighborhood social organization. However, the neighborhood observations and GIS analysis show that there is much less Habitat presence in the East section and only one small Historic District. The large presence of Habitat in the West section as well as the presence of several Historic Districts, parks and Drake University along with a greater connection to downtown may mitigate the statistical disadvantages. And though the majority of Habitat homes are considered here to be scattered sites or small cluster development, over time the effect of adding several scattered site Habitat homes in the same area may be as effective as cluster development. This is due to the longer overall presence of Habitat homes and families in the area. It is also important to point out that overall the Des Moines study area does not include many areas of extreme poverty or disorder from the ground level. This leads to the conclusion that one would expect higher rates of social organization here than study areas with greater disadvantage. This will be discussed further in Chapter 11.

## CHAPTER VI

### INDIANAPOLIS: CONTEXTUAL FINDINGS

#### Habitat Characteristics

##### *Homeownership Program*

Greater Indy Habitat for Humanity completed its 26 year of operations in the summer of 2013. Since 1987 the affiliate has built 420 homes in the Indianapolis area including 108 within the study area. They typically provide 25-30 opportunities for low-income homeownership each year. This is mostly through newly constructed homes; however the affiliate typically has 4-7 rehab homes as well. The rehab homes are most often Habitat homes that have been reclaimed due to foreclosure or other changes in family situations. The recent financial crisis has increased the number of rehabilitated homes, though not all of those have reached the point of foreclosure. In general, the affiliate receives back about four Habitat homes per year, which they typically rehabilitate and use for another partner family.

The Greater Indy affiliate focuses their homeownership program on the area population making 30%-50% of the Area Median Income (AMI). This range meets the local needs largely because the area Community Development Corporations (CDCs) have several housing programs for incomes at 50%-80% AMI. Because they don't compete for the same population, this has allowed for a cooperative relationship between Habitat and the CDCs where together they can meet the housing need for those with incomes at 30%-80% of AMI. This includes having representatives for the area CDCs at all Habitat

monthly interest meetings so those wanting to apply that might be disqualified due to high income can speak with CDC representative that may be able to help.

Greater Indy Habitat builds a handful of house plans, but all are between three and five bedroom plans. The affiliate builds mostly single story but does build a handful of two-story homes each in order to fit the specific neighborhood context. House costs range from \$70,000 to \$120,000 though the average monthly mortgage payment is \$350. Like all Habitat affiliates the mortgage is a 0% interest mortgage, however the affiliate offers between a 20-year and 30-year mortgage to accommodate different incomes.

In terms of entering the Homeownership program, this starts with the monthly interest meeting where those interested can come and learn about Habitat and apply for the program. The affiliate holds these in various locations central to the areas where they typically build to try and accommodate as many of the local residents as possible. At the meeting families can apply and find out in about 15 minutes if they have passed the first round of qualifications, which mostly depends on fitting into the income range and then passing minimum credit scores and debt to income ratios. Similar to the Des Moines affiliate, applicants that do not qualify at first are counseled on how they can qualify and are encouraged to apply again once they have done what is necessary.

The second step in the qualification process is what the Greater Indy affiliate calls a “documents meeting.” In this meeting applicants provide W2 forms, tax forms and other work history data, bank statements, or other documentation to verify income and work history. The final step before entering the program is a home visit to determine the need for Habitat housing, which can include many things but is most often either poor

quality of housing, cramped space or high rent. In general approximately 20% of those that complete an application make it through qualification and into the program (personal communication, J. Brammer, June 14, 2013). The next step is completing sweat equity.

### *Sweat Equity*

Greater Indy Habitat requires a minimum of 300 hours of sweat equity for participants in their Homeownership program. This is mostly made up of financial and homeownership classes and construction though program participants can complete hours working at the thrift store or Habitat office as well. One of the unique aspects of the Greater Indy affiliate is the focus on coursework. The majority of sweat equity hours are earned in the classroom through a series of classes focused on enhancing the financial literacy of program participants. Classes provide guidance on developing household budgets, managing finances and developing creditworthiness over time. In general courses are intended to reduce the risk of default and foreclosure for Habitat families. However there are also several courses focused on being a good neighbor, basic home maintenance and basic construction. Most participant families earn more than 150 of their sweat equity hours in the classroom (personal communication, J. Brammer, June 14, 2013).

The remainder of sweat equity hours are earned on the jobsite performing various construction duties. Greater Indy Habitat requires at least 100 hours building one's own home and a minimum of 30 hours building other Habitat participants' homes. The affiliate does address selection once per year and gives priority to participants with the

most sweat equity hours completed. Program participants select their top three choices for home sites, but can elect to stay in the program and wait until the next year's selection if they do not receive any of their choices. The typical program participant completes their sweat equity and moves into their new home in 8-12 months, however if they choose to wait for the next year's address selection it can take up to 24 months to complete the program.

### *Homeownership*

The affiliate claims that 11%-14% of those that complete an application make it through the program and into a Habitat home. Those that drop out of the program generally do so because of life changes such as job loss or the addition of another child that drops them below the income requirements in order to pay their mortgage. Families do have up to 30 days to find another job and stay in the program and the affiliate will help in any way they can to try and keep families in the program. "We try to work with them to help them find another job...we try to work with everyone because we know life happens" (personal communication, J. Brammer, June 14, 2013).

Greater Indy Habitat doesn't track foreclosures, however since the financial crisis started in 2007 the affiliate has consistently received back about four Habitat homes per year. These homes are typically rehabbed and provide new homeownership opportunities for other Habitat families. To protect themselves legally and financially the affiliate operates as similar to a bank as possible by sending out notices and legal letters as homeowners get 30 and 60 days late on payments. However as long as the homeowner

communicates with Habitat during the process the affiliate will do everything possible to keep a family in their home. “I would say we are not in the business of taking away homes, we are in the business of building homes...so once someone is in the home, our desire is to not have to take that home back” (personal communication, J. Brammer, June 14, 2013).

### *Clusters & Neighborhoods*

Similar to the Des Moines affiliate, Greater Indy Habitat has not built many clusters of Habitat homes. They have five census blocks within the study area with five or more Habitat homes present. However, these have mostly been built up over time through infill projects. The affiliate works with the CDCs to obtain much of their land and this often comes as infill lots on several different streets. Though the affiliate is working to obtain more land through donations, Sherriff sales and tax sales, they continue to depend on CDCs for several lots each year because they have access to the local land bank and then deed lots to Habitat in order to help revitalize targeted neighborhoods. Because Habitat works closely with CDCs much of their neighborhood impact in the past has been as one piece of a larger puzzle administered through the CDCs. Habitat has focused on their homeowners instead of neighborhoods:

I think, inadvertently, we were helping out neighborhoods, but I think our focus was always on the homeowner...making sure that individual was comfortable, that individual felt safe, and had a safe, decent, and affordable home (personal communication, J. Brammer, June 14, 2013).

Despite their focus on homeowners, the affiliate has always tried to build in clusters when possible. The reason for cluster building, however, is first construction efficiency and second having an impact on the neighborhood:

A lot of building in clusters is for construction efficiency – not having to have resources spread all over Indianapolis...and then it also helps with resident feel. We're not necessarily building in neighborhoods that have strong neighborhood associations or have that strong pull. And so, we do build in clusters to make a significant impact on that street that then could help with at least our block (personal communication, J. Brammer, June 14, 2013).

The one exception has been a 22-home Habitat subdivision in the study area made possible by a large land donation to the affiliate. This subdivision also includes the only Greater Indy Habitat community space project – a playground located in the middle of the subdivision. The playground provides communal space for the Habitat families, but has also had the drawback of figuring out how to maintain it:

So one of the missteps that we did when we built the subdivision is that we didn't establish a homeowner's association. And so, we have had to be the ones who are responsible for keeping up the park and the sign in front of the subdivision. We are still taking about how to empower them to do the upkeep for their own neighborhood (personal communication, J. Brammer, June 14, 2013).

The struggles with the subdivision have led Habitat staff to question building Habitat subdivisions in the future, and more broadly whether the affiliate should be worried about neighborhood revitalization at all. However as a new Neighborhood Revitalization Initiative (NRI) affiliate in 2012, Greater Indy Habitat is learning how more intentional revitalization work can actually aid their homeownership program.



## *NRI*

Greater Indy Habitat actually signed on as an NRI affiliate in November of 2011, but by the summer of 2013 they were just starting to implement some of the strategies. It took time to hire staff equipped for neighborhood work and to educate or train staff already in place on new neighborhood services. “It is a different beast. I just think there is a mind shift that needs to happen throughout the entire affiliate that we’re all still working through” (personal communication, J. Brammer, June 14, 2013). This mental shift is largely about looking beyond the homeowner and what Habitat can do and looking instead to what impact Habitat homeowners can have on their surroundings:

NRI has given us permission to think differently. So now we can look at where we did eight or nine houses in a row, and we can look at it differently and say, “We did touch lives of eight homeowners but we also changed the dynamics of an entire block.” We’re taking eight vacant lots and putting new tax base in there, and now you have people invested in their neighborhood. There is still the focus on the homeowner, but it’s looking at how they can impact their entire community...not just how we can impact them (personal communication, J. Brammer, June 14, 2013).

The affiliate has decided to start small with their neighborhood revitalization by focusing on a six block area in the Martindale-Brightwood neighborhood. Greater Indy Habitat has built 49 homes over their history in the neighborhood and has strong relationships with many local churches and the CDC for the neighborhood. Their focus section includes the local community center and several Habitat homes built in the last few years. This meets the Habitat International NRI strategy of focusing on a small section in order to show a real impact.

Another aspect of the national program embraced by the Indianapolis affiliate is partnering with other organizations in the area to revitalize together. This allows Habitat

to focus on their strengths while depending on other organizations to fill in the gaps. This also eases the worry over “mission drift” or performing activities and services outside the Habitat mission to build safe, decent and affordable homes for those in need. One example of using partnerships to avoid mission drift has been the affiliate’s partnership with Keep Indianapolis Beautiful, the local affiliate for Keep America Beautiful. Greater Indy Habitat partnered with them and the local neighborhood organization to clean up sections of the Martindale-Brightwood neighborhood during their scheduled beautification days in the month of April:

We have made sure to get a good balance of not doing any sort of projects that lead us to mission drift. We are trying our hardest to align ourselves with organizations that are already doing these things in the neighborhood and giving them the boost they need rather than trying to go out and organize a cleanup on our own (personal communication, J. Brammer, June 14, 2013).

Partnering with other organizations has helped transition the affiliate into more intentional neighborhood revitalization by easing staff concerns as well:

One thing our board and some of our staff were concerned about was “we’re a housing organization, why are we sponsoring an afterschool program,” or “we’re housing, why would we worry about beautification?” It is even written into the guidelines of NRI that we are not supposed to do everything; we are supposed to find partners that can come alongside while we still focus on housing...it’s making sure that when we do our builds we are integrating people into the neighborhood (personal communication, J. Brammer, June 14, 2013).

In terms of actual revitalization work, the affiliate offers home repair and maintenance to homeowners in the focus area. The homeowner has to pay some of the cost, though very minimal (\$50 of \$5,000 cost) and perform sweat equity. This sweat equity includes performing as much of the repair or maintenance activity as possible alongside Habitat volunteers and staff as well as an additional 24 hours. Staying true to

their classroom heavy sweat equity for the homeownership program, the additional hours include 4 mandatory homeownership classes in order to make sure participants receive some financial education. Depending on the size of the project, participants are also asked to perform a certain amount of community service hours. This can be teaching Sunday school, volunteering at the Boys & Girls Club or any number of activities, but the point is to help residents invest in their community.

Despite just beginning much of their neighborhood revitalization work, Greater Indy Habitat has already had promising results, but not necessarily in physical transformation. Instead the positive results have been in terms of new and better relationships with neighborhood residents. This is especially important in the Martindale-Brightwood neighborhood where residents have long felt ignored by the city and organizational help regardless of the nearly 50 Habitat homes present:

Because there has been so much disinvestment in the neighborhood for the last 50 years they have kind of become an insular community in the sense that they just don't want anyone else coming in. They'd rather have a vacant lot or abandoned house than have new people moving in (personal communication, J. Brammer, June 14, 2013).

However, NRI activities have given Habitat staff reason to start talking with long-time residents about their wants and needs. Established relationships with CDCs have also helped in connecting Habitat staff with key neighborhood leaders who have helped introduce Habitat to skeptical residents through church meetings and neighborhood get-togethers. Because the affiliate can offer repair and maintenance, residents who are angered that others receive a new house can at least get needed repairs done and learn more about Habitat's mission in the process. In general the affiliate is learning that

revitalization and community development are slow processes that begin with patiently building relationships:

People receive us differently and they are more open to us now. Even just a few months has made a difference. There is still a little tension, but people now feel more comfortable to come up to us and talk rather than passive-aggressively retaliating against us...so I think even little wins like that we need to take into account (personal communication, J. Brammer, June 14, 2013).

Table 6.1 below provides a summary of Greater Indy Habitat for Humanity characteristics.

**Table 6.1 Habitat Characteristics – Indianapolis**

Affiliate Characteristic	Indianapolis
Age of Affiliate	27 years (1987)
Houses built through 2013	420
Houses built in Study Area	105
New construction vs. rehab (2013)	20/5
Population served	30% - 50% AMI
Cost of new construction	\$70,000 - \$120,000
Mortgage duration	20-30 years
Style and size of homes	3-5 bedrooms mostly, occasional 2-story
Sweat equity requirement (hours)	300 hours
Length of program	8-24 months
Sweat equity breakdown	Financial & Homeowner classes, construction (130), thrift store and office
Make it from application to homeowner	11 - 14%
Foreclosure rate	No rate, but receive back approx. 4/year
Blocks with 5+ Habitat homes	5
Largest cluster in one census block	22 homes
Neighborhood Revitalization Initiative	Yes – just started in 2012-2013 in Martindale-Brightwood
Distinguishing Characteristics	Act more like a bank, partner with CDCs, heavy classroom hours, working to change mindset for neighborhood revitalization

### Study Area Overview

Indianapolis is the second Midwest case city examined here. Similar to Des Moines, Indianapolis is the capital city and largest city in its state (Indiana). The Indianapolis MSA is the 34<sup>th</sup> largest in the country with a 2010 population of 1,756,000, and the city of Indianapolis is the 12<sup>th</sup> largest in the U.S. with a population of 820,445 (U.S. Census, 2010). Figure 6.1 shows the Indianapolis MSA in its regional context.

**Figure 6.1 Indianapolis MSA & Regional Context**

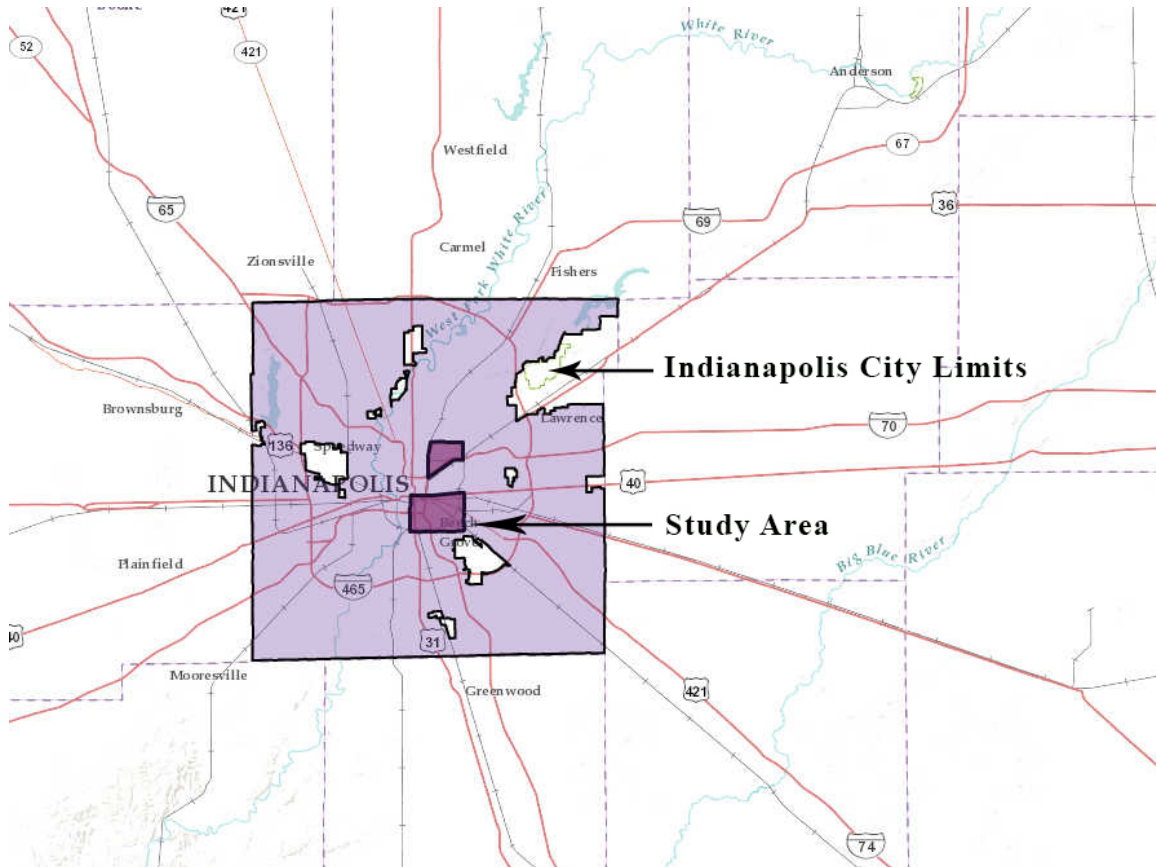


*Source: Esri Community Analyst, 2014*

Not unlike many American cities, Indianapolis had to cope with industrial deconcentration in the latter half of the 20<sup>th</sup> century. This left many disadvantaged neighborhoods within the core of Indianapolis. Many of these neighborhoods are located in the study area sections of Martindale-Brightwood and Southeast. The study area

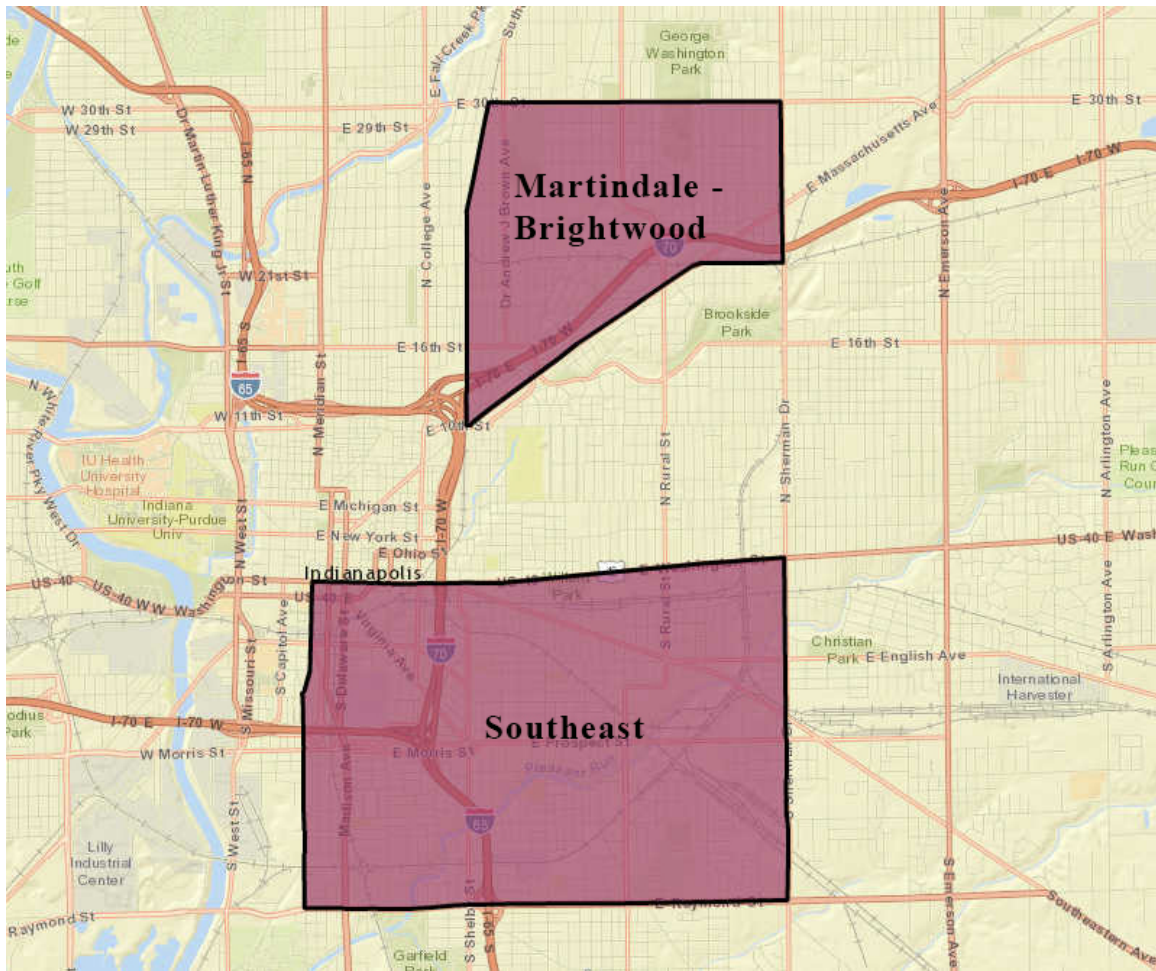
sections are illustrated in comparison to the Indianapolis city limits in Figure 6.2 below and alone in Figure 6.3.

**Figure 6.2 Indianapolis City & Study Area**



*Source: Esri Community Analyst, 2014*

**Figure 6.3 Indianapolis Study Area**



*Source: Esri Community Analyst, 2014*

The two study area sections touch and surround a vibrant downtown Indianapolis. The southeast section especially includes some pockets of revitalizing neighborhoods in the northwestern corner of downtown. However, these areas still suffer greater rates of poverty with more minority population and a lower rate of education attainment and homeownership than the city or surrounding metropolitan area. Table 6.2 below illustrates the disadvantage found in the study area sections compared to the city as a whole and the larger MSA.



**Table 6.2 Indianapolis comparisons**

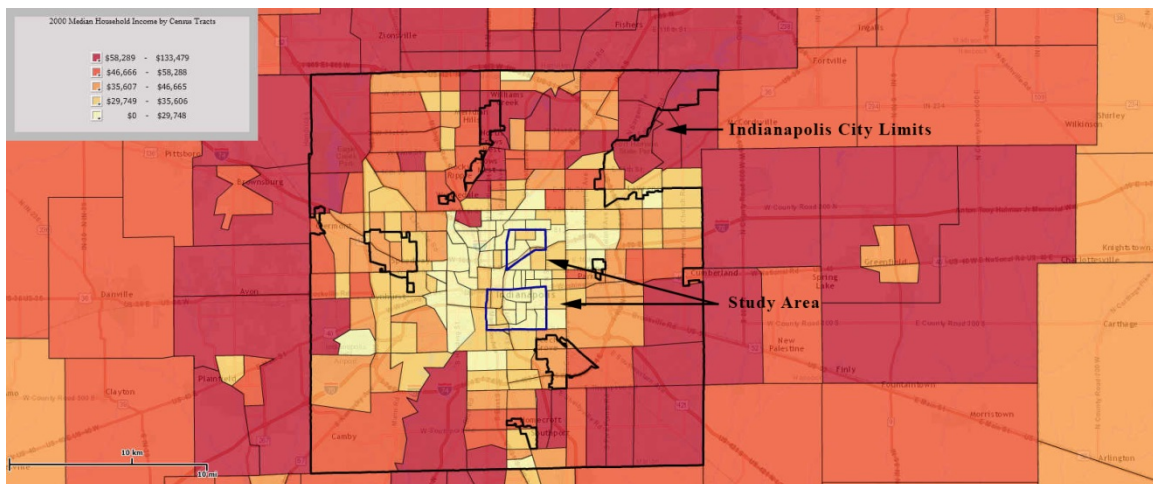
Variables	MSA	City	Southeast	Martindale- Brightwood
Total Population	1,756,241	820,445	25,697	6,001
White (%)	77.0	61.8	71.6	6.2
Black (%)	15.0	27.5	15.1	89.4
Total Hispanic (%)	6.2	9.4	13.6	3.2
Owner occupied (%)	66.5	55.8	43.2	53.0
Renter occupied (%)	33.5	44.2	56.8	47.0
Vacant (%)	10.2	12.5	23.1	27.6
Below poverty (%)	8.3	11.0	24.1	27.8

*Source: Esri Business Analyst, 2013 & U.S. Census 2010*

Table 6.2 shows that in general the Indianapolis study area has more minorities, fewer homeowners, more vacancy and more poverty than the city of Indianapolis or the surrounding metro area. It is also apparent that while Southeast has a greater white population than the city, Martindale-Brightwood is dominated by 89% black population. Southeast is also the only section with more renters than homeowners, which is likely due to more density from apartment buildings near downtown. Also of note are the high vacancy rates for both sections of the study area compared to the city and metro area. But the most obvious indicator of disadvantage is the rate of households below poverty in each section. The 24.1 % for Southeast and 27.8% for Martindale-Brightwood are each more than double the city rate of 11.0% and approximately triple the MSA rate of 8.3%.

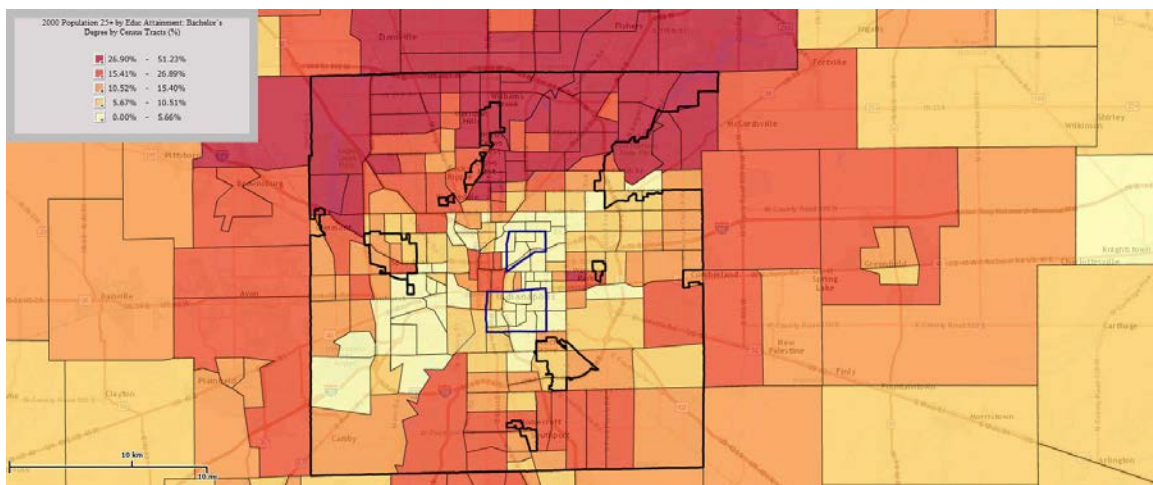
Figures 6.4 and 6.5 show the discrepancy in income and educational attainment between the study area sections, the city and the metro area. In general these figures provide further evidence of the disadvantage found in the study sections and the core of the city. But again, this area also shows some signs of revitalization, which is included in the Southeast section. Similar to Des Moines, the advantage for the study area sections is their proximity to a revitalizing downtown.

**Figure 6.4 Median household income (Census 2000)**



Source: Esri Community Analyst, 2014

**Figure 6.5 Percentage of 25+ adults with a bachelor's degree (Census 2000)**



Source: Esri Community Analyst, 2014

### Neighborhood Physical Characteristics

The Indianapolis study area is the second largest of all case cities at approximately 23.25 sq. miles in size and made up of two sections: Martindale-Brightwood (6.98 sq. miles) and Southeast (16.27 sq. miles). These two sections of the study area surround downtown Indianapolis and have many similarities, but as the table and maps above show there are also important differences. Each section is described in detail below.

#### *Southeast*

Figure 6.6 below is an outline map of the Southeast section. This map shows the intersection of two major Interstates Highways (I-65 and I-70) as well as several areas of intersecting railroads throughout the section. The Pleasant Run Creek also travels several miles through the section. Together these features present both barriers and connectors and provide for many contrasts in the larger and more diverse of the two study area sections. In general the Southeast section has many safe areas where revitalization is taking place and there is a feeling community pride and vibrancy. However, there are also several sections with graffiti, trash and loitering present. During observation in the Southeast section one fight was witnessed between a teenage boy and teenage girl as neighbors watched, and several homeless or nearly homeless were witnessed sleeping on sidewalks and vacant lots.





In somewhat surprising contrast, several areas adjacent to the interstate highways present pockets of revitalized housing and commercial buildings. The most noticeable of these areas is Fountain Square, a vibrant commercial and entertainment district located adjacent to the I-65 and I-70 intersection. Fountain Square is a tourist destination and employment center providing patrons to local restaurants and shops as well as jobs for area residents. The popularity of Fountain Square has also influenced revitalization on neighborhood streets surrounding the district. Figures 6.10-6.12 provide illustrations of Fountain Square and the surrounding area.

**Figure 6.10**



*Source: Author*

**Figure 6.11**



*Source: Author*

**Figure 6.12**

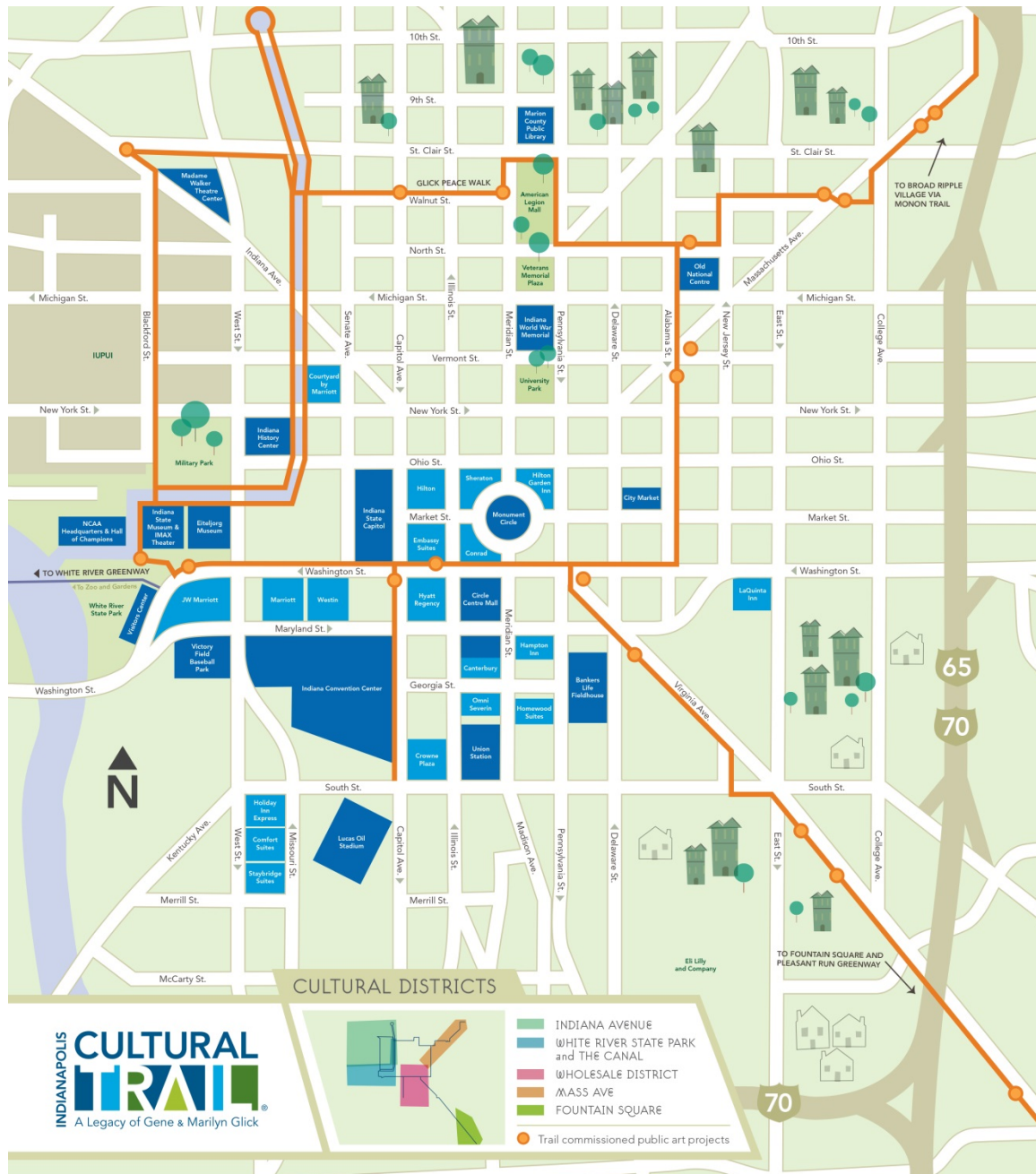


*Source: Author*

Though several neighborhood streets as well as the interstates connect the Southeast section to downtown Indianapolis, the section also includes two greenways that act as connectors. The Indianapolis Cultural Trail is the longest at eight miles in length. Though it is a paved walking, running and biking trail, unlike other greenways the Cultural Trail connects six cultural districts that border or are within downtown Indianapolis including Fountain Square. This provides tourists and residents alike the ability to commute from Fountain Square into and around downtown without using a car. Figure 6.13 below is a map of the Cultural Trail. The trail is represented in orange and its

connection to Fountain Square is just off the map to the bottom right. Figures 6.14-6.16 below the map provide images from the trail within the Southeast section and close by.

**Figure 6.13 Indianapolis Cultural Trail map**



Source: [indyculturaltrail.org](http://indyculturaltrail.org), 2014

**Figure 6.14**



*Source: Author*

**Figure 6.15**



*Source: [indyculturaltrail.org](http://indyculturaltrail.org)*

**Figure 6.16**



*Source: [indyculturaltrail.org](http://indyculturaltrail.org)*

The Southeast section also includes the Pleasant Run Trail, a more traditional greenway running seven miles along the Pleasant Run Creek. The Cultural Trail does connect into the Pleasant Run Trail, which connects several neighborhoods throughout the section to Fountain Square and several parks along the trail. The trail ends in Garfield Park, a large community park just south of the section's border. Together both greenways provide commuting and recreation opportunities for residents in the Southeast section. Figures 6.17-6.19 below provide images of the Pleasant Run Trail and its pocket parks.

**Figure 6.17**



*Source: Author*

**Figure 6.18**



*Source: Author*

**Figure 6.19**



*Source: Author*

Beyond the paths of circulation through the section, observation found a mix of good, fair and poor quality housing and commercial structures throughout the section. There was also a contrast in the feeling on the ground between rural and urban as the southeast corner of the section is much more rural than the northwest where Fountain Square is located and more density as the section approaches downtown. These contrasts are highlighted in Figures 6.20-6.25 below.

**Figure 6.20**



*Source: Author*

**Figure 6.21**



*Source: Author*

**Figure 6.22**



*Source: Author*

**Figure 6.23**



*Source: Author*

**Figure 6.24**



*Source: Author*

**Figure 6.25**



*Source: Author*

Figures 6.20 and 6.21 show the contrast between “good” quality multifamily housing and “poor” quality multifamily housing, and Figure 6.21 especially illustrates the more rural feel in the southeast portion of the section. Figure 6.22 is an example of a “good” quality single family home, but it also illustrates the more suburban or even rural



density of parts of the section. Figures 6.23-6.25 show the contrast between good, fair and poor quality housing found in the section. Figure 6.25 also shows that poor quality housing is typically accompanied by vacant land in close proximity.

It is also important to note the signs and symbols throughout the section as a determinant of the condition of public space and willingness for residents to keep that space in good condition. Figures 6.26-6.28 below give examples of these symbols. Figures 6.26 and 6.27 give evidence of neighborhood organization, boundaries, and pride, but the graffiti also points to the presence of disorder and perhaps a lack of youth programming. Figure 6.28 shows again the presence of pride through public art, but it also shows the age and disrepair of the infrastructure.

**Figure 6.26**



*Source: Author*

**Figure 6.27**



*Source: Author*

**Figure 6.28**



*Source: Author*

Finally, though there is not an abundance of parks in the section, both Bethel Park and Willard Park are bright spots for their surrounding communities. Both have an assortment of equipment and amenities including pools that appeared very popular, and Bethel included an adjacent community center with youth and adult programming. Both parks were well used and well-kept, and in combination with several pocket parks along the Pleasant Run Trail through the middle of the section there appeared to be ample

opportunities for recreation throughout the section. Figures 6.29-31 provide images of Bethel Park and the Bethel Family Center (community center).

**Figure 6.29**



*Source: Author*

**Figure 6.30**



*Source: Author*

**Figure 6.31**

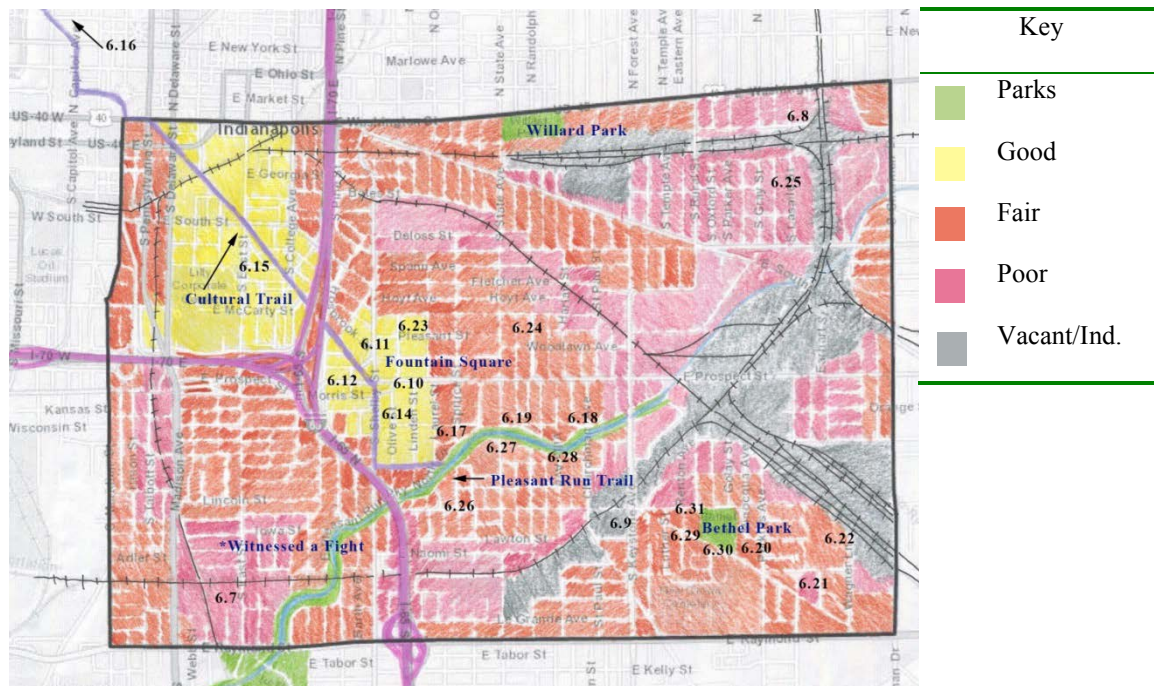


*Source: Author*

Figure 6.32 below is a composite map of the Southeast section. All figure numbers from the discussion above are included on the map along with key notes from observation. The yellow areas represent structures and infrastructure of “good” quality while orange and red areas represent “fair” and “poor” quality respectively. The gray areas represent industrial or largely vacant land use. Railroad tracks have also been outlined to highlight their influence as a barrier to neighborhoods and communities in the section. The Cultural Trail is outlined in purple and the Pleasant Run Trail is drawn in green along the Pleasant Run Creek.

The map shows that the poorest quality of housing and building stock follows the railroad lines in general, and the south and east parts of the section have more abandoned and industrial land due to the concentration of rail lines and rail yards. However, Fountain Square and the revitalization near downtown provide an anchor for the section that spills over to neighboring streets.

**Figure 6.32 Southeast Composite Map**



*Source: Author*

### *Martindale-Brightwood*

Martindale-Brightwood is the smaller of the two study sections located just northeast of downtown Indianapolis. The section encompasses the two previously independent settlements of Martindale (the west portion) and Brightwood (the east portion) shown in figure 6.33 below. Formed in the late 1800s by railroad employees, both Martindale and Brightwood were once thriving working class suburbs of Indianapolis with a diversity of white, African American and European immigrant families (The Polis Center, n.d.). However by the 1950s the railroads had left along with many manufacturing jobs and the now annexed community of Martindale-Brightwood suffered several decades of disinvestment and disrepair. The construction of Interstate 70

in the 1960s and 1970s severed the southern portion of the community and displaced many neighborhood residents. The desegregation of the public schools along with mandatory bussing during the same time period separated neighborhood residents from neighborhood schools causing further detachment within the community. By the 1980s and 1990s crime, drugs and gangs were a major concern for the area, jobs were scarce and most of the white and European immigrant population had been replaced by immigration of low-income African Americans (The Polis Center, n.d.).

The history of disinvestment in the area and a long standing feeling of being forgotten by the city of Indianapolis have made it hard for community partners such as Habitat to enter into the community and work toward revitalization. However, with the help of local churches, CDCs and local stakeholders, the area has started realizing positive change in the recent past (personal communication, J. Brammer, June 14, 2003).

There was a general feeling of uneasiness and a lack of safety during observation in Martindale-Brightwood. This was largely due to the presence of groups “hanging out,” especially on front porches and front stoops. This did show some sense of community for the area, and provided “eyes on the street” and social interaction for residents, but it also appeared to be an exclusive group where outsiders were not welcome. The heavy presence of African Americans in the section added to this feeling as other races/ethnicities “stuck out” including that of the observer. Residents throughout the section were also very suspicious of the observation and a general lack of trust for outsiders to the neighborhood seemed present. One drug deal (likely) was witnessed during observation as several residents in the area oversaw, giving the impression that





playground areas. The park also includes a family center established in 1921 that still offers youth and adult programming throughout the year. The park appeared to be well used by nearby residents of all ages. The neighborhood streets directly to the west of the park are also a bright spot for the section with many well-kept cottage homes from the area's founding, tree-lined streets, and well maintained sidewalks and yards. This largely Black, working-class neighborhood is the sole area of "good" housing stock found in the section as a whole. Figures 6.34-6.36 below provide snapshots of Douglas Park and the adjacent housing stock.

**Figure 6.34**



*Source: Author*

**Figure 6.35**



*Source: Author*

**Figure 6.36**



*Source: Author*

The only other area of building stock in "good" condition within Martindale-Brightwood is a relatively new light manufacturing and industrial park located in the middle of the section. The industrial park provides employment opportunities to local residents, but is also surrounded by several acres of vacant land that could be better utilized for neighborhood land uses. Similarly, Oscar Charleston Park located on the east side of the section presents a mixed bag of positive and negative for Martindale-Brightwood. The park includes several baseball fields, playground areas, picnic shelters and a walking trail, but it appeared poorly maintained and not well used providing more

space for antisocial activities. The park is also directly south of the much larger and better maintained George Washington Park located just north of the section border. George Washington Park also included several areas of new park equipment including playgrounds, playing fields and basketball courts. With newer equipment and more space George Washington Park likely attracts residents away from Oscar Charleston. Figures 6.37-6.39 illustrate the new light manufacturing facilities in the center of the section and the conditions of Oscar Charleston Park.

**Figure 6.37**



*Source: Author*

**Figure 6.38**



*Source: Author*

**Figure 6.39**



*Source: Author*

The major barriers within Martindale-Brightwood include Interstate 70 running along the bottom of the section and the railroad tracks running east-west through the heart of the section as well as the tracks running north-south that form the western edge of the section. The blocks along both the interstate and railroad are largely industrial, but most include streets of “fair” to “poor” housing as well. There are several old and partially vacant manufacturing facilities on these blocks or vacant land that creates un-walkable streets and a feeling of danger. The industrial zones along with the railroad and interstate also create separate insular areas within Martindale-Brightwood where outsiders feel threatened and out of place. Several residents questioned the work and intentions of the

observer during observation within these areas, which showed a sense of community pride as well as a fear of “others” coming into the area. These findings were supported by interviews with local Habitat for Humanity staff (see chapter 4). Figures 6.40-6.42 below illustrate the “poor” quality of housing found in the industrial zones and adjacent streets.

**Figure 6.40**



*Source: Author*

**Figure 6.41**



*Source: Author*

**Figure 6.42**

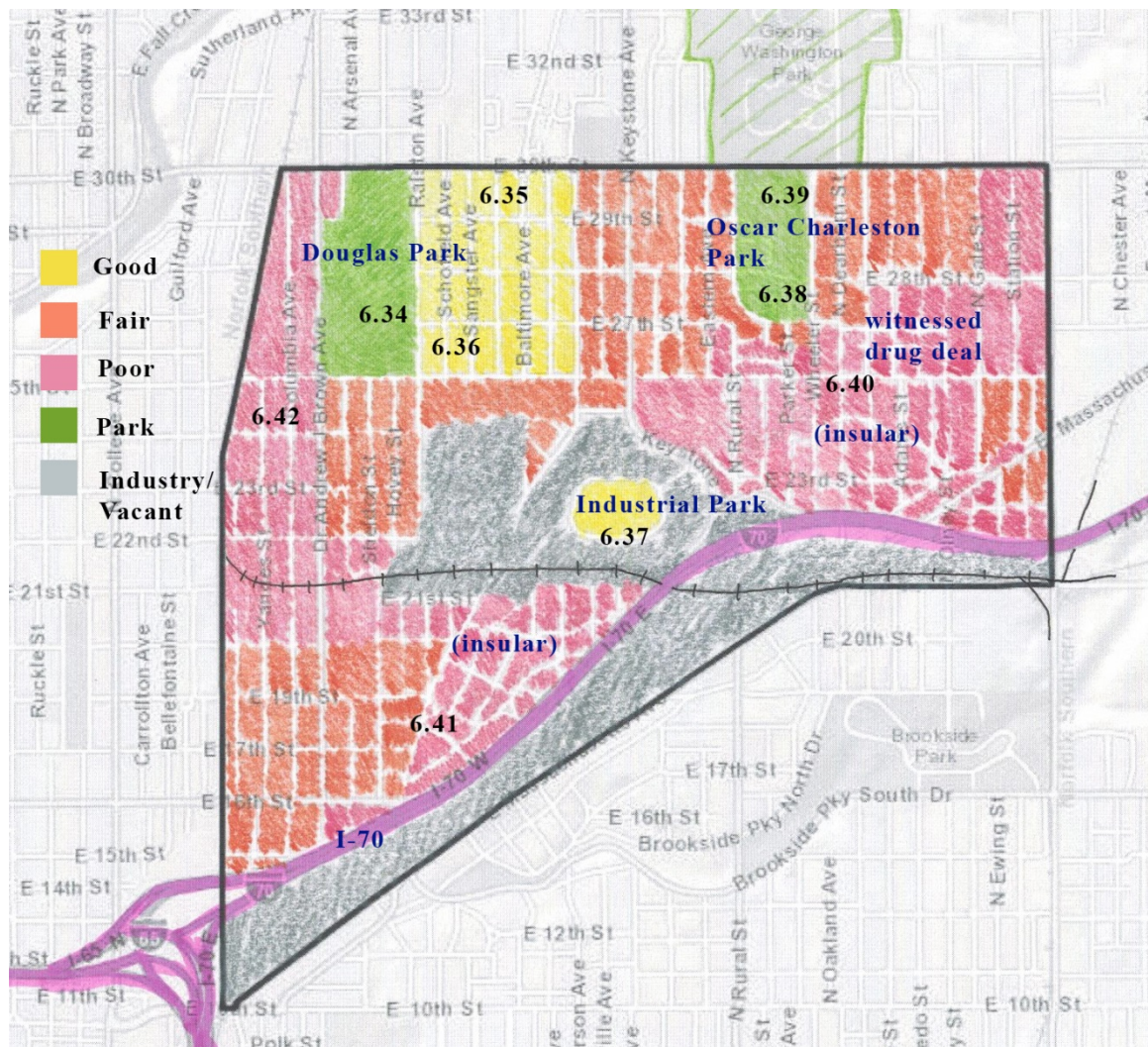


*Source: Author*

Figure 6.43 is a composite map of the Martindale-Brightwood section with key field notes included and all photos mapped for location. Once again the yellow areas represent “good” quality of housing or building stock while orange represents “fair” quality and red represents “poor” quality. Gray is used to show industrial or vacant areas and parks are colored in green. The composite map of Martindale-Brightwood shows the effects of both the amenities and barriers. The best housing is located adjacent to the largest and nicest park while the worst condition of housing and building stock is located adjacent to the railroad, interstate and industrial zones.



**Figure 6.43 Martindale-Brightwood Composite Map**



Source: Author

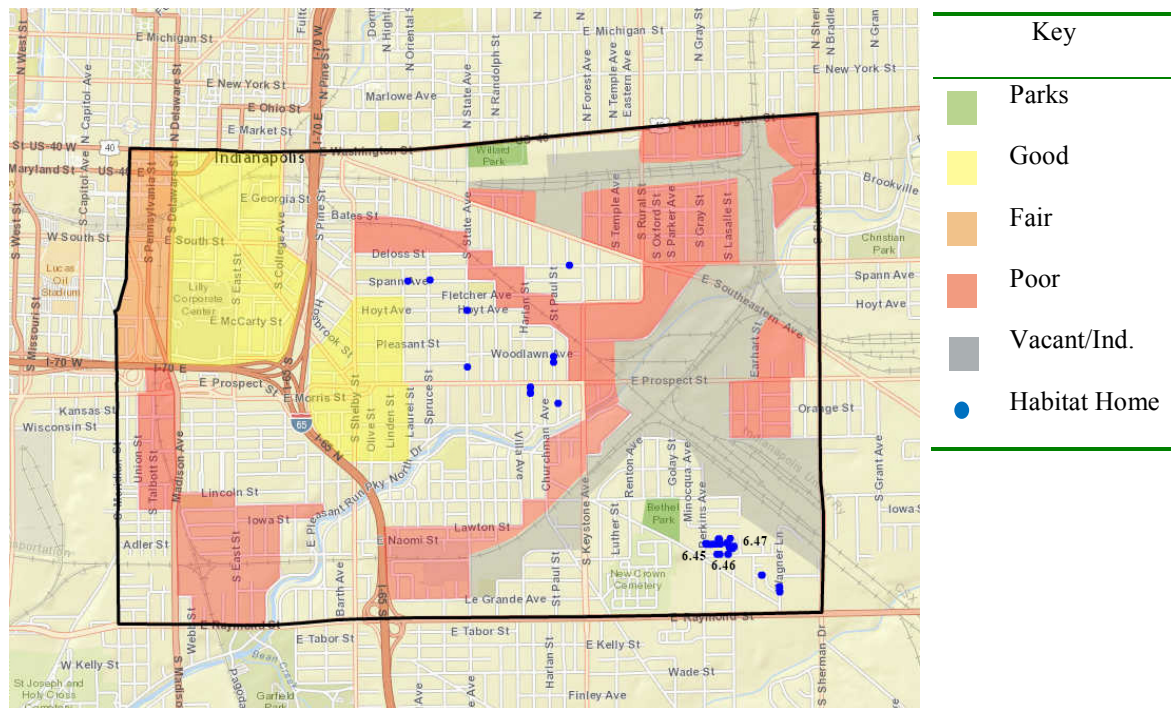
### Habitat Development Pattern

Both the Southeast section and Martindale-Brightwood prove to have many physical characteristics that may aid or hinder community social organization. It is also theorized here that the amount and pattern of Habitat homes within the study area plays a role in this social organization.

## Southeast

Figure 6.44 below illustrates the distribution of Habitat homes within the Southeast section. Habitat home locations are given with blue dots.

**Figure 6.44 Southeast Habitat Distribution**



*Source: Author*

The map above shows that of the 105 total Habitat homes in both sections of the study area 60 are found in the Southeast section with several clustered together in the lower corner of the map and smaller clusters of 2-3 homes appearing in several locations. The map also shows that all Habitat homes are located in what are considered the “fair” condition areas noted by orange color on the composite map discussed previously and here shown without color for more clarity. Importantly this illustrates that Habitat homes are not found on the worst blocks or the best blocks in terms of housing quality. Habitat

homes were generally found in good quality during observation. They are comparable to other well-kept or revitalized cottage homes found throughout the section. Figures 6.45-6.47 below provide snapshots of Habitat homes in the section. Each photo is mapped to figure 6.44 above. Figure 6.47 shows the playground built within the only Habitat-only block in Indianapolis. The condition of the playground also illustrates the difficulty of maintaining public space projects built by the affiliate as opposed to the city.

**Figure 6.45**



*Source: Author*

**Figure 6.46**



*Source: Author*

**Figure 6.47**



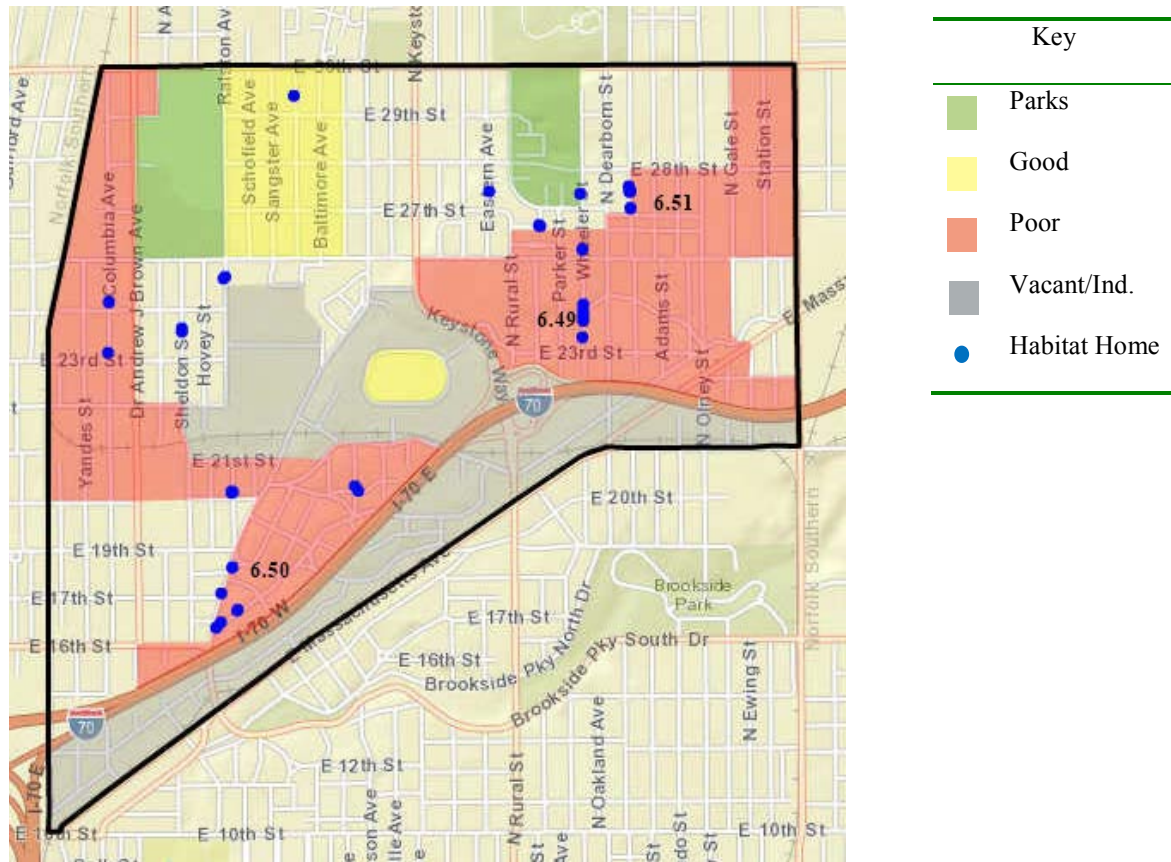
*Source: Author*

### *Martindale-Brightwood*

Figure 6.48 below shows the Habitat home distribution and development pattern for the Martindale-Brightwood section. The map shows the remaining 45 Habitat homes in the study area distributed in several small clusters throughout the section. Unlike the Southeast section nearly all Habitat homes are found in the red areas representing “poor” housing quality though one is also found in the “good” quality section adjacent to Douglas Park.



**Figure 6.48 Martindale-Brightwood Habitat Distribution**



*Source: Author*

Figures 6.49-6.51 below provide photos of Habitat homes from the section. Once again all photo locations are mapped to figure 6.48 above.

**Figure 6.49**



*Source: Indyhabitat.org*

**Figure 6.50**



*Source: Author*

**Figure 6.51**



*Source: Author*

### *Clustering*

Habitat homes are somewhat evenly split between the two study area sections with 60 homes in Southeast and 45 homes in Martindale-Brightwood. But also important for this dissertation is how many of those homes are found in clusters and how many are considered scattered sites. Table 6.3 below shows the number of Habitat blocks in the study area (blocks with at least one Habitat home) and how many Habitat homes are present on those blocks.

**Table 6.3 Habitat Blocks and number of Habitat homes - Indianapolis**

Habitat Block Type	Number of Blocks
One Habitat Home	16
Two Habitat Homes	6
Three Habitat Homes	2
Four Habitat Homes	5
Five or more Habitat Homes	5
Total	34

The table above shows that nearly half of all Habitat blocks are one-house blocks and of the 34 total blocks only five have clusters of more than five houses. This gives evidence to the interview findings that the Indianapolis affiliate has not specifically targeted building in large clusters in the past. Table 6.4 below shows the number of Habitat homes in each cluster of five or more homes. Again, it is theorized in this dissertation that larger clusters may provide more Habitat influence on community social

organization. The table shows again that clusters are somewhat even between the two sections with two clusters of five or more homes in Martindale-Brightwood and three in Southeast. However the Southeast clusters combine for 41 Habitat homes and Martindale-Brightwood only combine for 10 cluster homes. It should be noted that though the Southeast clusters are separate in terms of census block, the 28 homes from blocks 4022 and 4023 are along the same street facing each other and the 13 homes from block 4024 are one street over providing a close community feel for all 41 homes. These findings suggest that there will be greater Habitat influence within the Southeast section clusters than those of Martindale-Brightwood. However, the tables also hint that overall Habitat presence and influence may be greater in Martindale-Brightwood because of a broader distribution of Habitat homes. This will be discussed further with survey findings in Chapter 11.

**Table 6.4 Indianapolis Habitat Cluster Blocks**

Census Block	Section	Number of Habitat Homes in Cluster
21-1004	Martindale-Brightwood	5
21-2012	Martindale-Brightwood	5
74-4022	Southeast	22
74-4023	Southeast	6
74-4024	Southeast	13
Total		51

## Conclusions

The emphasis on educational classes along with a relatively high requirement in sweat equity hours likely adds to the motivation of Indianapolis Habitat families to better their lives. However, these families also have greater challenges to overcome based on the context in Indianapolis compared to Des Moines. The Greater Indianapolis Habitat affiliate is just beginning neighborhood revitalization work in the Martindale-Brightwood neighborhood that was not captured in the Making Connections survey. However, the affiliate's long history in both sections of the study area and relatively equal distribution of homes between the two leads to similar findings in terms of Habitat influence and development patterns. Again, the context surrounding the Habitat homes may play a large role in terms of their influence over social organization.

Investigating the physical characteristics of the Indianapolis study area helps in understanding the social organization present on the ground in each section. Though Martindale-Brightwood has a much higher percentage of minorities than Southeast, both sections suffer from relatively high poverty rates and areas of dilapidation and disinvestment. Unlike Des Moines, the Indianapolis sections each contain large areas of "poor" quality housing and industrial or vacant land uses providing space for antisocial behavior and general disorder to occur. However, the bright spots for each section including Fountain Square and the Pleasant Run Trail in Southeast and the well-maintained cottages and streets along with Douglas Park in Martindale-Brightwood provide anchors for renewal and hope for the future.

The similar Habitat influence also provides hope for both sections. The clustering present in the Southeast section provides stability for the areas further from the vibrancy of Fountain Square and the breadth of Habitat influence in Martindale-Brightwood steadily works to build trust with area residents. However, it is theorized here that the racial and economic diversity present in Southeast allow for greater community social organization than that of Martindale-Brightwood, but this will be further discussed along with the survey findings in chapter 11.



## CHAPTER VII

### LOUISVILLE: CONTEXTUAL FINDINGS

#### Habitat Characteristics

##### *Homeownership Program*

Habitat for Humanity of Metro Louisville has been in operation since 1985. In their 29 years of operation, the affiliate has built 400 single family homes in the Louisville area alongside partner families and 75 of those are located in the study area. Though it took the affiliate 24 years to build their first 300 homes, they are on pace to build their next 300 in 10 years. Currently Metro Louisville Habitat builds 25-30 new homes each year including 4-5 rehabilitated homes (personal communication, R. Locke, June 7, 2013).

Louisville Habitat focuses on area residents with incomes at 28%-70% of AMI. This is a larger range than some other affiliates partly due to the difficulty the affiliate has finding qualified families. In 2012 the affiliate received more than 1000 applications, but only 77 met the minimum credit score and debt requirement. Of those 77 that went through the full application process, 33 were selected to enter the program:

Folks have never gotten a credit report; they don't know what their credit looks like. They don't really fathom the depth of hell they are in due to the five figure debt they racked up on their credit card. And so a lot of people apply two or three times. My hope is that the discernment process is helping many more people than those who get in (personal communication, R. Locke, June 7, 2013).

The good news for the 33 that are accepted is that the affiliate works very closely with each participant to guide them through the program and into homeownership. This

process takes participants anywhere from nine to eighteen months, though the typical duration is about a year.

The typical Habitat house in Louisville costs \$80,000 and is appraised somewhere between \$90,000 and \$120,000. Participants generally pay a 20-year mortgage though the affiliate will go up to a 25-year mortgage to help affordability. Typical Habitat homeowners in Louisville pay about \$180 less for their mortgage than they were paying in rent elsewhere. The affiliate builds two, three and four bedroom homes and all are built to Energy Star standards saving homeowners even more in utility costs. In terms of sustainability, the affiliate also boasts the state's first LEED for Homes Platinum rated home, and several other LEED homes in their portfolio (personal communication, R. Locke, June 7, 2013).

### *Sweat Equity*

The affiliate requires 400 hours of sweat equity, though participants only have to complete 25 hours before being eligible to select their home site. Similar to the Indianapolis affiliate, Louisville Habitat emphasizes educational classes for the sweat equity component. Participants are required to complete eight weeks of intensive financial coaching performed in small groups. The curriculum comes from the Center for Financial Literacy and focuses on preparing first time home buyers as well as teaching basic budgeting and home finance. And perhaps because the Executive Director is a past Construction Department Director, participants also complete intensive workshops on construction and home maintenance training. These workshops are specifically meant to

break the renter mentality of depending on a landlord or maintenance staff for small home repairs and maintenance.

Together the educational component of sweat equity is approximately 150 hours. The remainder of the hours can be performed on the construction site working on one's own house or other participants' homes. However, participants can also work at any of the three Habitat restores (thrift stores) or the Habitat office in order to fulfill hours. These options provide flexibility for participants with different work schedules. But beyond learning new skills and simply fulfilling the program requirements, the affiliate understands a community building aspect of the sweat equity component as well:

The process of building community begins with modeling it, which happens in class...and because of building community in class together families show up at each other's dedications and ground blessings. I mean there's a huge component for us that is the harder measuring stick of quality, not just quality of the house, but quality of the relationships (personal communication, R. Locke, June 7, 2013).

### *Homeownership*

Continued success as a homeowner also often depends on relationships built at Habitat. Besides the skills learned during sweat equity, Habitat staff and volunteers also provide a nurturing relationship with homeowners to guide them through times of financial difficulty. "There's a lot of energy required to be a good bank...When families are delinquent, you've got to follow-up, if you don't, they're going to fail almost certainly" (personal communication, R. Locke, June 7, 2013). The process of following-up with families includes helping family members find a new job, re-organizing mortgage payments during times of job loss, or connecting families to other community resources meant to help families stay in their homes.

Louisville Habitat staff credits the educational component of sweat equity as well as the program as a whole with maintaining less than 2% foreclosures over the affiliate's history. However, the affiliate also admits that Habitat is not set up just like a bank, and so does not move as quickly as banks in the foreclosure process. This can and has allowed some homeowners to stay delinquent on their mortgage payment up to three years. This also hints at a larger problem for Louisville Habitat – attracting enough qualified families to maintain building and sponsor demands. In other words the affiliate has more demand than supply of qualified families. “So at times we have had to do a lot of hand-holding for families that probably shouldn't have made it this far” (personal communication, J. Temple, June 7, 2013).

The influx of African immigrant families into Louisville's low-income population has also helped the affiliate keep the foreclosure number low. Approximately 20% of Metro Louisville's partner families are African immigrants. None of these families has foreclosed and none have ever been delinquent on mortgage payments. Immigrant families also account for the majority of two-parent families that have gone through the program. Overall the majority of Habitat families in Louisville are single moms and their kids, and the majority is African-American, which reflects Louisville's low-income population as a whole.

### *Clusters & Neighborhoods*

The vision statement for Metro Louisville Habitat is “building community one block at a time” (personal communication, R. Locke, June 7, 2013). This speaks to the

affiliate's approach to clusters and neighborhoods. Though the affiliate only has two clusters of more than five Habitat houses on a block in the study area and the largest cluster is 10 homes, this has more to do with the fact that only 75 of the 400 Habitat houses in Louisville are in the study area as opposed to the direction of the affiliate. Since about 2007, Louisville Habitat has actively sought a neighborhood focus while working for a "strategic difference" and "sustainable lasting change" (personal communication, R. Locke, June 7, 2013):

We know that building is what we do, but the reason we do it is to change lives. We build homes because they are great building blocks for families and communities; especially when coupled with strong relationships and healthy neighborhoods (personal communication, R. Locke, June 7, 2013).

The first strategy for Metro Louisville Habitat was to acquire chunks of vacant and abandoned property, a persistent problem for the city. The affiliate focused on three neighborhoods where they already had several homes and had built some momentum (only one is in the study area – Smoketown). Over the next several years the affiliate created strategic plans for each neighborhood and acquired as much land as possible in those neighborhoods, but always tried to obtain land in chunks or close together. "I told the staff, 'find where we got some concentration. I mean go as few as two, but I really would like to see a chunk where we could do a dozen homes together'" (personal communication, R. Locke, June 7, 2013). The goal for the affiliate was always to acquire enough land on each block to make a real difference for that block as opposed to just the individual homeowners. "The strategy has always been if you can impact 20% of the units on a block, the economics ought to take over" (personal communication, R. Locke, June 7, 2013).

## *NRI*

Besides acquiring land for Habitat investment projects (traditional Habitat new construction homes) in each neighborhood, the affiliate has also somewhat embraced the Habitat Neighborhood Revitalization Initiative (NRI) over the last few years. However, the affiliate has a self-proclaimed “rebel alliance” with NRI. Habitat International asks all NRI affiliates to embrace Asset-Based Community Development (ABCD) and therefore not to engage in development work:

International sent a consultant down to us and told us, “If you are going to do NRI you have to do ABCD. If you don’t do ABCD, you’re doing it wrong.” And one of the core concepts as we were told of ABCD is you cannot be doing development work, period! That smacks against our core value of action. So it’s really difficult for us to just sit on our hands and do nothing when there is such a glaring need (personal communication, R. Locke, June 7, 2013).

The affiliate performs somewhat of a hybrid form of NRI. They facilitate repair work with low-income homeowners in targeted neighborhoods, but instead of doing the repair work themselves, they partner with a local neighbor works organization who does the actual repair work. Habitat’s responsibility is marketing and outreach oriented because they have a trusted name in the community. The affiliate finds the families and does some training with them on home maintenance. This allows the affiliate to have some relationship with these families and help targeted neighborhoods and blocks without changing the model that works for them already. “A full rehab to us, works with the program. We can gut the house; we can get it to Energy Star standards, so we’re sure that what we’re doing is sustainable...Repairs don’t always work that way” (personal

communication, R. Locke, June 7, 2013). NRI repairs are encouraged to stay below \$5,000, which the Louisville affiliate sees as short term help that doesn't allow for lasting change. "You're just band-aiding a problem. And we don't band-aid problems. That's not what we do. We create sustainable lasting change" (personal communication, R. Locke, June 7, 2013).

Repair work also presents the challenge of exciting volunteers and sponsors for short term work where they don't get to know the homeowner as well as when building traditional Habitat homes. "We're a partnership program, and that partnership and relationship that is built isn't just important to the staff, but also the volunteers and sponsors who work alongside you every step of the way" (personal communication, R. Locke, June 7, 2013). Finally, NRI repair work still calls for sweat equity and a loan from Habitat. This means that the affiliate must create a new scale for sweat equity on very small jobs and still has the work of qualifying the partner for the loan and then managing that loan. This can be a cumbersome task for an organization set up to do new construction and mortgage loans. "It's really hard to go through all the challenging bank work for a \$1,500 loan...repairs just aren't a good fit for us" (personal communication, R. Locke, June 7, 2013).

### *Collaboration*

Regardless of who performs the repair work, the partnership between Habitat and the neighbor works organization has provided needed repairs in these targeted neighborhoods. "We've been able to make this happen for the neighborhood that we're

invested in, and that's the biggest win" (personal communication, R. Locke, June 7, 2013). But the homeowner repair work is just one part of a much larger revitalization plan for each of the three neighborhoods Habitat is currently targeting. The Portland neighborhood plan is the first one to begin implementation. The plan calls for a collaborative effort between Habitat, other non-profits and even private developers to affect more than 80 families over the next three years. This is on top of the 70 homes Metro Louisville Habitat has already built in the neighborhood. As part of the plan Habitat has bought and started renovations on a new campus in the neighborhood for the organization's office, education space, and a thrift store. They have also acquired 13 parcels for new Habitat homes over the next three years and continue to perform the outreach and marketing for home repairs, which will last at least the same three years.

The plan also calls for some private development of market-rate housing. The affiliate has been involved in some mixed-income projects in the past few years where Habitat homes are not the most expensive on the block, but the strategic plans are the first time the affiliate has led the development and it seems to be working. One investor has plans for eight such homes to be completed over the next year and ultimately plans for \$20 million worth of investment in the neighborhood. By creating the plan and seeking collaborative partners, the affiliate also views their role as catalysts for investment above and beyond what they could do on their own. "I don't know that the only reason he's coming here is because we've put this plan together and that we are here, but it certainly helped" (personal communication, R. Locke, June 7, 2013).



The idea of being a catalyst for revitalization has also crossed neighborhood borders. The JP Morgan Chase Foundation asked Habitat to create a strategic plan for the Smoketown neighborhood (in the study area) based on what they witnessed in the Portland neighborhood. JP Morgan Chase has already invested more than \$1 million in the neighborhood and partnered with Habitat on a few houses, but asked for more from the affiliate: “They said, ‘You’re not thinking big enough. We want you to come to us with a six figure proposal that talks about a block-by-block housing strategy.’ We did. They bought it, and now we’re working on it” (personal communication, R. Locke, June 7, 2013).

Each strategic plan the Louisville affiliate has created relies heavily on collaboration from both non-profit and for-profit partners. This necessarily involves maintaining and at times massaging these relationships, including allowing others to get credit and making sure the local media knows it isn’t just Habitat, but several organizations working together:

Collaboration is hard. It is really tough in terms of relationships. We’ve learned that we can do whatever we want as long as we don’t care who gets the credit. So if the answer is that habitat brings people together and then needs to let them get the credit, that’s okay (personal communication, R. Locke, June 7, 2013).

The Louisville affiliate realizes their development ideas and strategic plans in some ways contradicts the NRI vision of Asset-Based Community Development, but they feel their core value of action is more important than worrying about what they might be doing wrong. “Part of this is built in faith, and you don’t really know what’s going to happen. But you got to aim for something or you’re bound to miss” (personal communication, R. Locke, June 7, 2013).

Table 7.1 below provides a summary of Metro Louisville Habitat for Humanity characteristics.

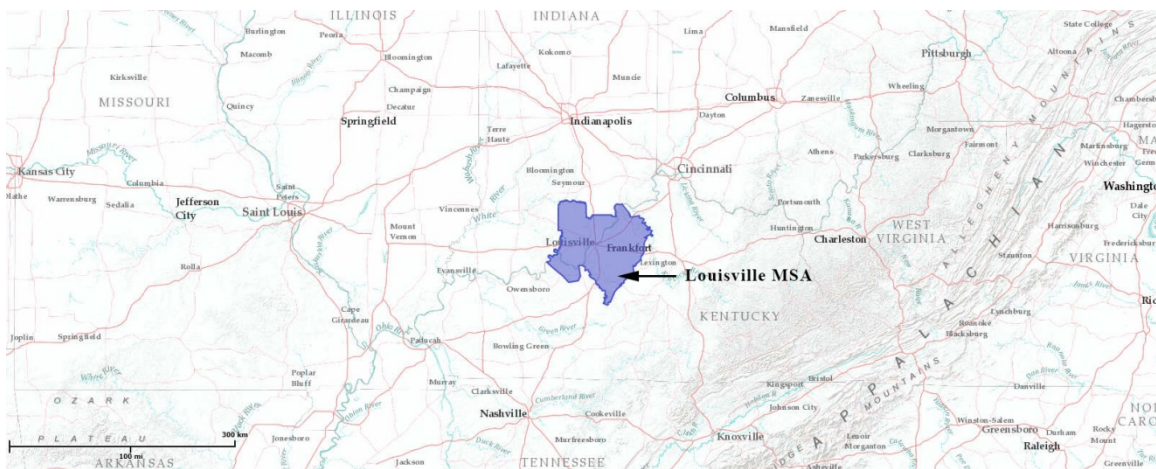
**Table 7.1 Habitat Characteristics – Louisville**

Affiliate Characteristic	Louisville
Age of Affiliate	29 years (1985)
Houses built through 2013	400
Houses built in Study Area	75
New construction vs. rehab (2013)	22/3
Population served	28% - 70% AMI
Cost of new construction	\$80,000
Mortgage duration	20-25 years
Style and size of homes	2-4 bedrooms
Sweat equity requirement (hours)	400 hours
Length of program	9-18 months
Sweat equity breakdown	Financial & Homeowner classes (100-150), construction, thrift store and office
Make it from application to homeowner	4% that apply begin program
Foreclosure rate	2% approx.
Blocks with 5+ Habitat homes	2
Largest cluster in one census block	10 homes
Neighborhood Revitalization Initiative	Yes – and do some development
Distinguishing Characteristics	Partner with others for repair work, 2-bedroom homes, large income range, development with partners

## Study Area Overview

Louisville, KY is the only site for the Making Connections survey and dissertation located in the South. Unlike Indianapolis and Des Moines, Louisville is not the capital of its state; however it is the largest city in Kentucky with a population of 597,337 inside the city limits and 1,283,566 in the Louisville/Jefferson County Metropolitan Statistical Area (MSA) that includes parts of Indiana. This ranks Louisville 42 among U.S. MSAs and 27<sup>th</sup> among U.S. cities in terms of total population (U.S. Census, 2010). Figure 7.1 below illustrates the Louisville MSA and the placement of the city in regional context.

**Figure 7.1 Louisville MSA & Regional Context**

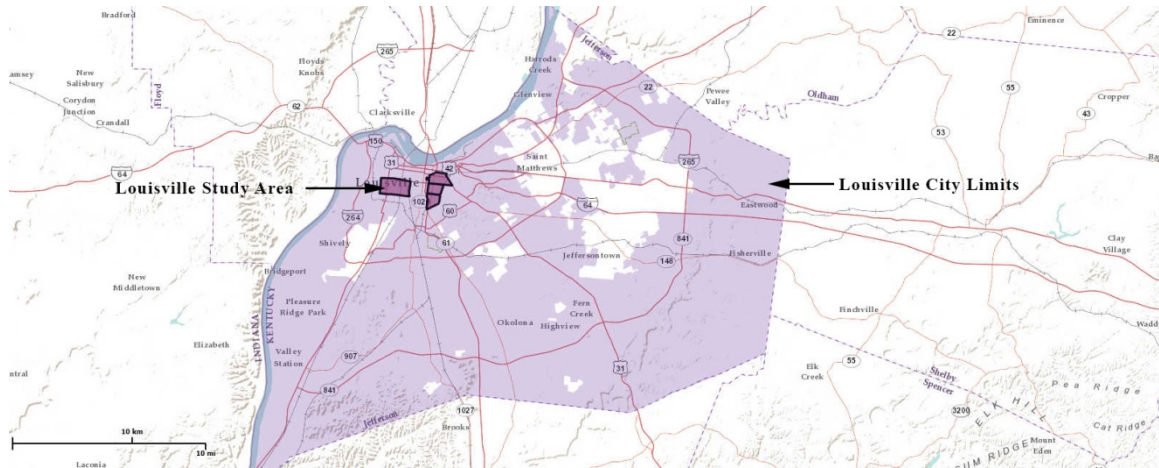


*Source: Esri Community Analyst, 2014*

Similar to Indianapolis, Louisville's poverty areas are largely a result of industrial deconcentration during the second half of the 20<sup>th</sup> century. The neighborhoods of California, Phoenix Hill, Smoketown and Shelby Park that make up the study area for this dissertation and the Making Connections survey represent some of the inner city areas hit hardest by the loss of manufacturing jobs, out migration of the middle class, and

subsequent in migration of low-income families. Figure 7.2 below shows these neighborhoods in relation to the Louisville city limits.

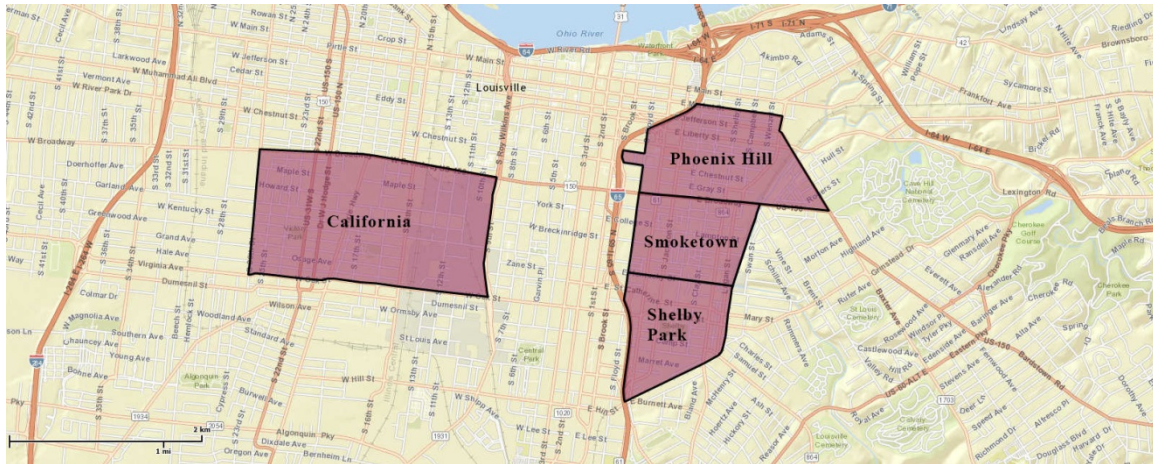
**Figure 7.2 Louisville City & Study Area**



*Source: Esri Community Analyst, 2014*

Figure 7.3 is a close-up of the four neighborhoods within the Louisville study area. The figure shows that Phoenix Hill, Smoketown and Shelby Park are all adjacent to one another while California is slightly west of the others. Figure 7.3 also shows that the neighborhoods surround downtown Louisville with sections of Phoenix Hill considered in downtown.

**Figure 7.3 Louisville Study Area**



*Source: Esri Community Analyst, 2014*

Table 7.2 below shows that compared to the MSA and city of Louisville the study area neighborhoods have many more signs of disadvantage. As a whole the study area neighborhoods have a much higher minority population than the city or MSA. There is very little Hispanic influence in the area in general, but the percentage of Black population in the study area ranges from approximately 50% in Shelby Park to almost 90% in the California neighborhood. Homeownership rates are also much lower in the study area neighborhoods compared to the city and MSA, and once again this fluctuates widely between 11% in Phoenix Hill and almost 40% in California. City and MSA rates are much closer to national averages at 61.6% and 68.2% respectively. Phoenix Hill is similar to city and MSA rates for vacancy at 9.6%, while the other study area neighborhoods are all above 20% vacant. But perhaps most telling are the high rates of population living below poverty in the study area compared to the surrounding areas. Shelby Park has the lowest rate of the study area at 34.1% while more than 55% of those in Phoenix Hill are living in poverty. But more than 40% of the residents in three of the

four study area neighborhoods are living in poverty, which illustrates extreme poverty as discussed in the literature in chapter two.

**Table 7.2 Louisville comparisons**

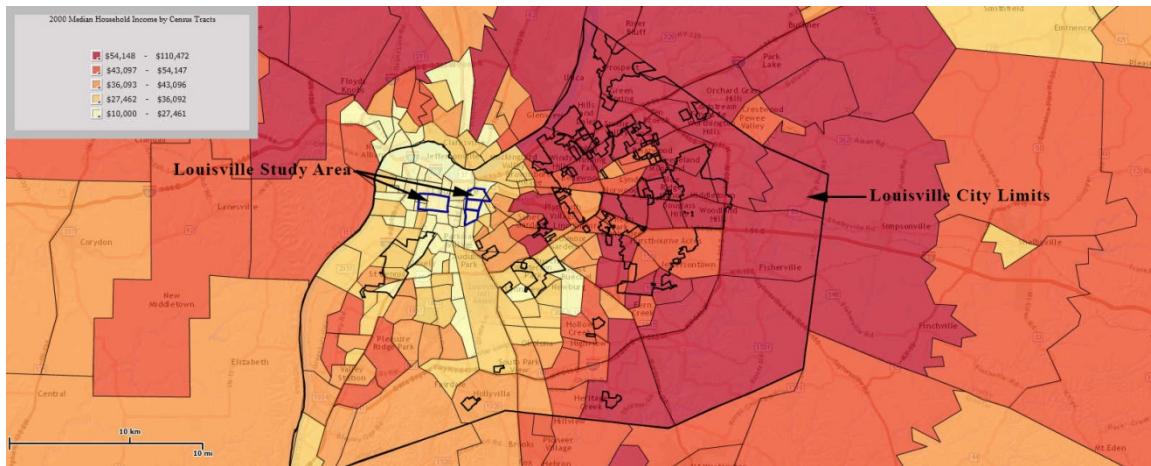
Variables	MSA	City	California	Phoenix Hill	Smoke- town	Shelby Park
Total Population	1,283,566	597,337	4,446	4,308	2,377	2,840
White (%)	80.8	70.6	7.1	32.9	15.5	43.4
Black (%)	13.7	22.9	89.5	61.6	80.4	50.3
Total Hispanic (%)	3.9	4.5	1.2	2.1	1.9	1.8
Owner occupied (%)	68.2	61.6	39.4	11.0	25.4	32.0
Renter occupied (%)	31.8	38.4	60.6	89.0	74.6	68.0
Vacant (%)	8.1	9.0	26.1	9.6	21.3	21.2
Below poverty (%)	11.1	18.2	40.7	55.2	43.7	34.1

*Source: Esri Business Analyst, 2013 & U.S. Census 2010*

Further illustrating the disadvantage found in the study area, figures 7.4 and 7.5 show that in terms of median household income and educational attainment the study area is at a disadvantage compared to the surrounding context. In general the areas to the east and north of downtown Louisville are more affluent and educated. Figure 7.5, however, does show that Phoenix Hill has a more educated population than the other study area neighborhoods. Along with the low vacancy rate and high renter rate this may hint at a large student population. Regardless, the area still shows signs of disadvantage in comparison to the city and MSA as a whole.

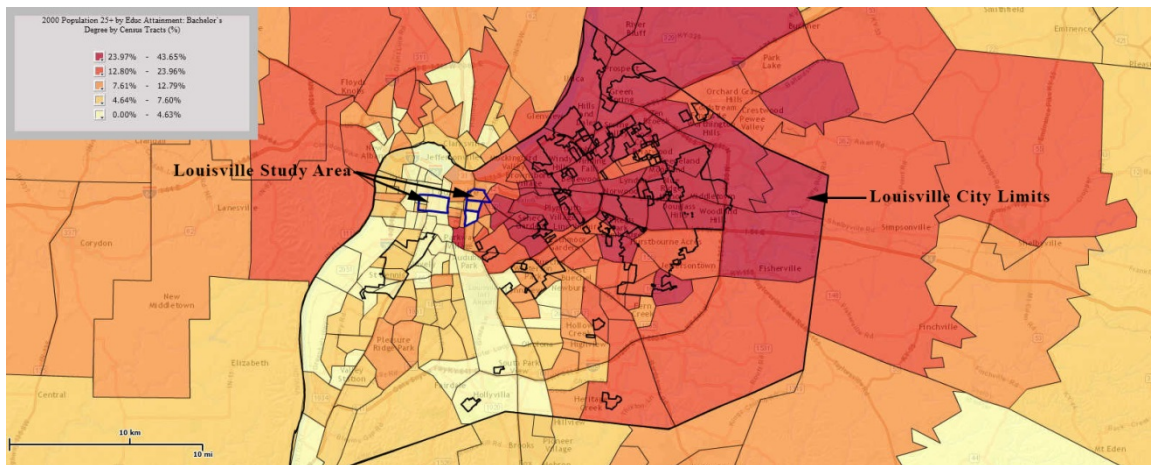


**Figure 7.4 Louisville Median household income (Census 2000)**



*Source: Esri Community Analyst, 2014*

**Figure 7.5 Louisville Percentage of 25+ adults with a bachelor's degree (Census 2000)**



*Source: Esri Community Analyst, 2014*

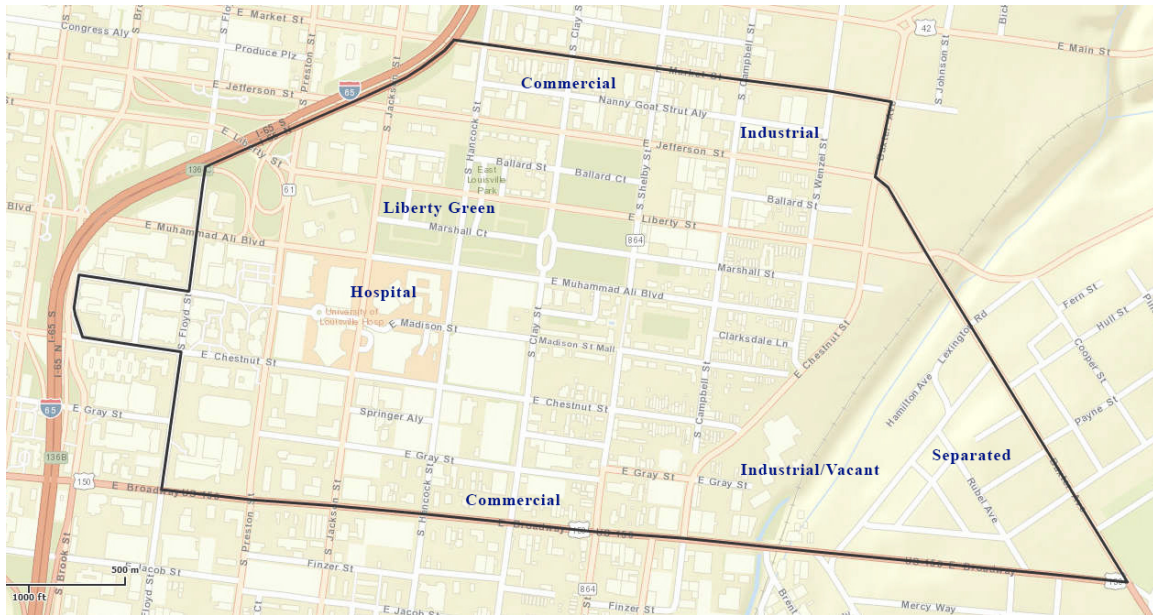
### Neighborhood Physical Characteristics

The Louisville study area is the smallest of all the cities based on area and population. The total area of 6.76 square miles includes four sections or neighborhoods: Phoenix Hill (1.5 sq. miles), Smoketown (1.01 sq. miles), Shelby Park (1.06 sq. miles) and California (3.19 sq. miles). Each section is described in detail below.

## Phoenix Hill

The Phoenix Hill neighborhood is characterized by the variety of components within its well defined borders. Figure 7.6 below shows these neighborhood borders and notes some of the major components discussed below.

**Figure 7.6 Phoenix Hill Outline & Notes**



*Source: Esri Community Analyst, 2014*

The building footprints visible in figure 7.6 show that many buildings in Phoenix Hill are commercial, industrial, institutional or multifamily. The most important finding from observation reveals only a selection of blocks on the east side of the neighborhood that are dominated by single family homes. The neighborhood is therefore a mix of many different uses. The northernmost blocks are largely commercial with revitalized downtown buildings housing boutique shops, restaurants and office space. To the east of the commercial blocks are more industrial uses such as machine shops, car repair, and



light manufacturing. This section also includes several historic downtown churches and urban single family homes in various conditions. Figures 7.7-7.9 below illustrate the character of these blocks. Figure 7.7 shows on street parking and the commercial buildings behind. Figure 7.8 is a snapshot of residential and neighborhood commercial buildings and figure 7.9 shows one of the historic downtown churches present along Market street, the northern border of Phoenix Hill.

**Figure 7.7**



*Source: Author*

**Figure 7.8**



*Source: Author*

**Figure 7.9**



*Source: Author*

Just west of the revitalized commercial area is Liberty Green, an approximately six square block HOPE VI development currently under construction, but with several units already occupied. Liberty Green is a \$200 million mixed-use development replacing the 1940's era public housing development once known as Clarksdale (Louisville Metro Housing Authority, n.d.). The areas within Liberty Green that are occupied are new, walkable and appear to promote safety and community with front porches and sidewalks. This is likely a vast improvement on Clarksdale. However, the blocks that will be built

out in future phases are currently vacant with litter, graffiti and in general space for antisocial activities. Many beer and liquor bottles were found during observation in this section along with a good bit of loitering. The loitering was likely compounded by the nearby homeless ministry found a block away from Liberty Green. However, the HOPE VI project has also brought in some new commercial that appears in good shape and helpful to the area, though more areas need to be occupied for the development to have the greatest impact. Images of the good and bad components of Liberty Green are provided in figures 7.10-7.12 below.

**Figure 7.10**



*Source: Author*

**Figure 7.11**



*Source: Author*

**Figure 7.12**



*Source: Author*

Also within the Phoenix Hill borders is the University of Louisville Hospital. The hospital itself takes up approximately four square blocks with several more blocks affected by parking lots and ancillary services including a children's hospital. The hospital is large and supplies a job source for local residents as well as residents for the new apartment and condominium projects present in the area. However, though the hospital buildings are in good shape with heavy usage during the day and into the night, the surface parking areas and industrial support areas again create unsafe pockets where

signage indicates unsafe walking and car theft. Figures 7.13-7.15 provide images for the less safe areas around the hospital.

**Figure 7.13**



*Source: Author*

**Figure 7.14**



*Source: Author*

**Figure 7.15**



*Source: Author*

A second commercial section is found along the southern border of the neighborhood at Broadway Avenue. This section has a little less downtown feel and has undergone less revitalization, but still houses many neighborhood commercial uses as well as some institutional use including churches and schools. This section shows signs of once vibrant department stores that have been repurposed into warehouse use and business services. Convenience stores and light industrial uses are also sprinkled throughout the section detracting from the more historic, walkable sections. Figures 7.16-7.18 below provide images of the variety found along Broadway.

**Figure 7.16**



*Source: Author*

**Figure 7.17**



*Source: Author*

**Figure 7.18**



*Source: Author*

Housing throughout Phoenix Hill is predominantly multi-family though single family homes are found along several blocks on the east side of the neighborhood especially. These blocks have a mix of homes in need of repair, newly renovated homes or small new developments, and multifamily buildings. The east section of Phoenix Hill also includes a handful of historic churches and a working convent. These institutional buildings act as somewhat of an anchor and provide neighborhood cohesion to housing found throughout. Figures 7.19-7.24 provide images for the east section.

**Figure 7.19**



*Source: Author*

**Figure 7.20**



*Source: Author*

**Figure 7.21**



*Source: Author*

**Figure 7.22**



*Source: Author*

**Figure 7.23**



*Source: Author*

**Figure 7.24**



*Source: Author*



Finally, the amount of litter and graffiti found throughout the neighborhood are worth noting. In general these two signs of disorder were more noticeable than what was found throughout Des Moines or Indianapolis. Road signs, mail boxes, building sides and fencing were all commonly tagged with graffiti, and though some of the graffiti may be viewed as urban public art it was prevalent enough to feel more like disorder. The amount of both litter and graffiti in the neighborhood is likely due to the mix of land use and lack of “eyes on the street” more common on residential streets, but both signs of disorder were also found in the predominantly residential sections. Figures 7.25-7.27 below provide a sampling of the graffiti found throughout Phoenix Hill.

**Figure 7.25**



*Source: Author*

**Figure 7.26**



*Source: Author*

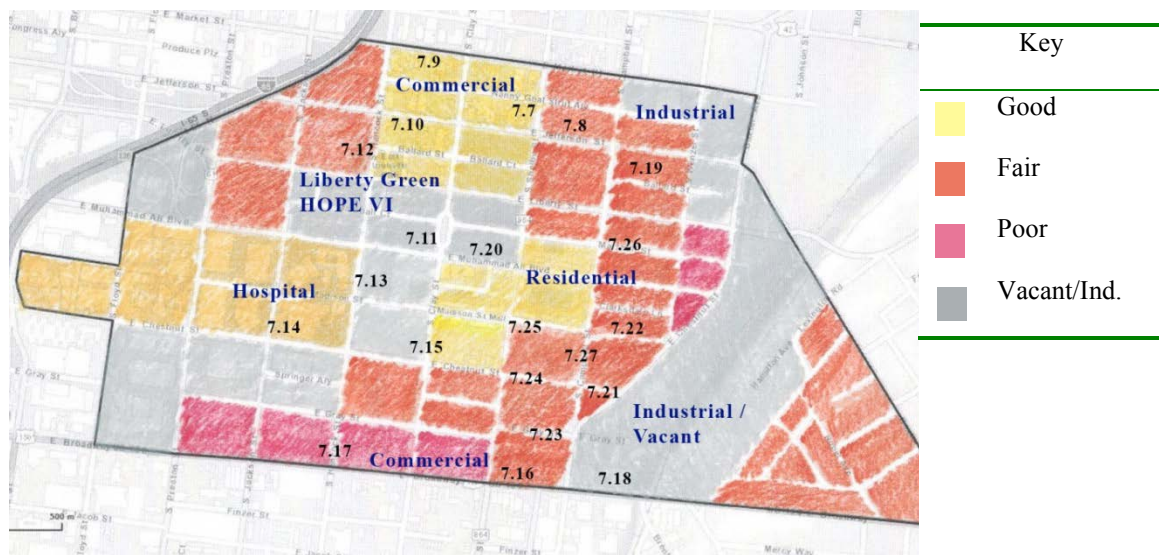
**Figure 7.27**



*Source: Author*

Figure 7.28 is a composite map of Phoenix Hill neighborhood. Once again yellow areas represent “good” quality housing and commercial structures, orange areas represent “fair” quality and red denotes “poor” quality. Gray is used to show heavily industrial or vacant areas. Figure numbers are present in black to show the location of images discussed above and notes are given in blue to help orient the discussion above.

**Figure 7.28 Phoenix Hill Composite Map**



*Source: Author*

### *Smoketown*

The smallest of the four study area neighborhoods is Smoketown. Smoketown shares the border of Broadway Avenue with Phoenix Hill, which is the major commercial outlet for the neighborhood. In general loitering, litter, and vacancy were major findings for Smoketown during observation. The neighborhood did not feel as much a part of the city as Phoenix Hill and several areas felt unsafe while walking in the middle of the day. Several abandoned cars and boarded up and abandoned homes were recorded during observation. At least one drug deal was likely witnessed and several homeless men and women were observed collecting recycling and sleeping in vacant areas throughout the neighborhood. However, there were also bright spots throughout Smoketown. The area around a small park near the southern end of the neighborhood showed signs of

revitalization with many homes under construction and under repair. A new child development center, a new community center and a large new three square block development all acted as signs of hope for Smoketown. There were also several streets with well-kept older homes and yards, and several small development projects by a handful of organizations throughout the neighborhood. Figure 7.29 below provides an outline of Smoketown with key notes provided on the map.

**Figure 7.29 Smoketown outline map**



*Source: Author*

Though Phoenix Hill had some unsafe and challenging areas, this appeared to be the norm for Smoketown, which is more residential in character with old industry found largely on the east and west edges of the neighborhood. But vacancy was the major theme for Smoketown during observation. This included vacant lots as well as boarded and

abandoned homes leaving large sections of blocks vacant and unsafe. Figures 7.30-7.35 below provide images of the vacant and depressed character of Smoketown.

**Figure 7.30**



*Source: Author*

**Figure 7.31**



*Source: Author*

**Figure 7.32**



*Source: Author*

**Figure 7.33**



*Source: Author*

**Figure 7.34**



*Source: Author*

**Figure 7.35**



*Source: Author*

However, the signs of revitalization and repair within the neighborhood are worth noting as well. The one large, new three-block development that is working to replace several a large section of vacant land is pictured below in figure 7.36. The community center in figure 7.37, new mixed use buildings in figure 7.38 and the child development center pictured in 7.39 are new structures providing stability to dilapidated blocks. Revitalized industrial and commercial buildings such as those in figures 7.40 and 7.41 also provide neighborhood anchors that along with the well-kept homes along residential streets further strengthen the neighborhood.



**Figure 7.36**



*Source: Author*

**Figure 7.37**



*Source: Author*

**Figure 7.38**



*Source: Author*

**Figure 7.39**



*Source: Author*

**Figure 7.40**



*Source: Author*

**Figure 7.41**



*Source: Author*

Finally, Ballard Park near the southern end of Smoketown and the surrounding streets with many newly constructed homes are also bright spots for the neighborhood. Because Ballard Park is the only park in Smoketown it has the potential to attract several area residents with new equipment and safe access, however only a few residents were observed at the park. Images of Ballard Park and the surrounding neighborhood streets are provided in figures 7.42-7.44 below.

**Figure 7.42**



*Source: Author*

**Figure 7.43**



*Source: Author*

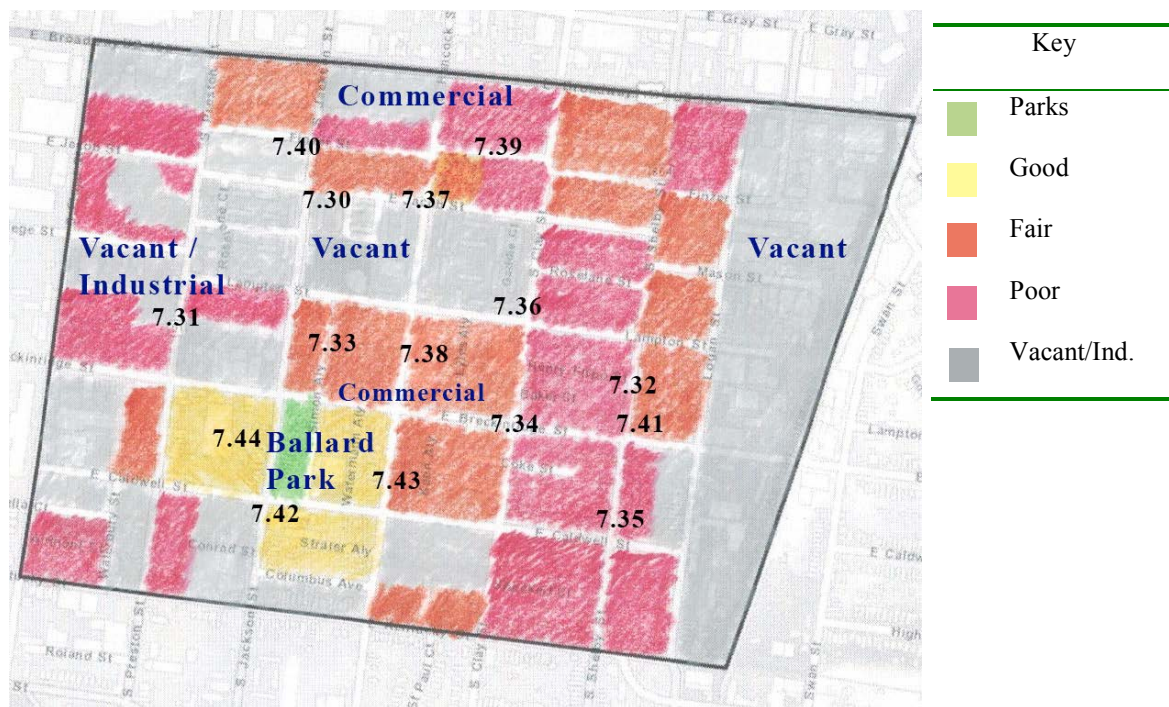
**Figure 7.44**



*Source: Author*

Figure 7.45 is the composite map for Smoketown with figure numbers to locate images discussed above and key notes from observation. Using the same color legend as previous maps with yellow, orange, red, and gray colors illustrating good, fair, poor and largely vacant or industrial conditions respectively, it is easy to see the vacancy within Smoketown. Ballard Park also shows positive influence toward the southern end of the neighborhood with the best housing conditions surrounding the park. This is largely due to new construction and revitalization projects. In general Smoketown needs more of these projects to fill in the vacant land and decrease the opportunity for antisocial behavior.

**Figure 7.45 Smoketown composite map**



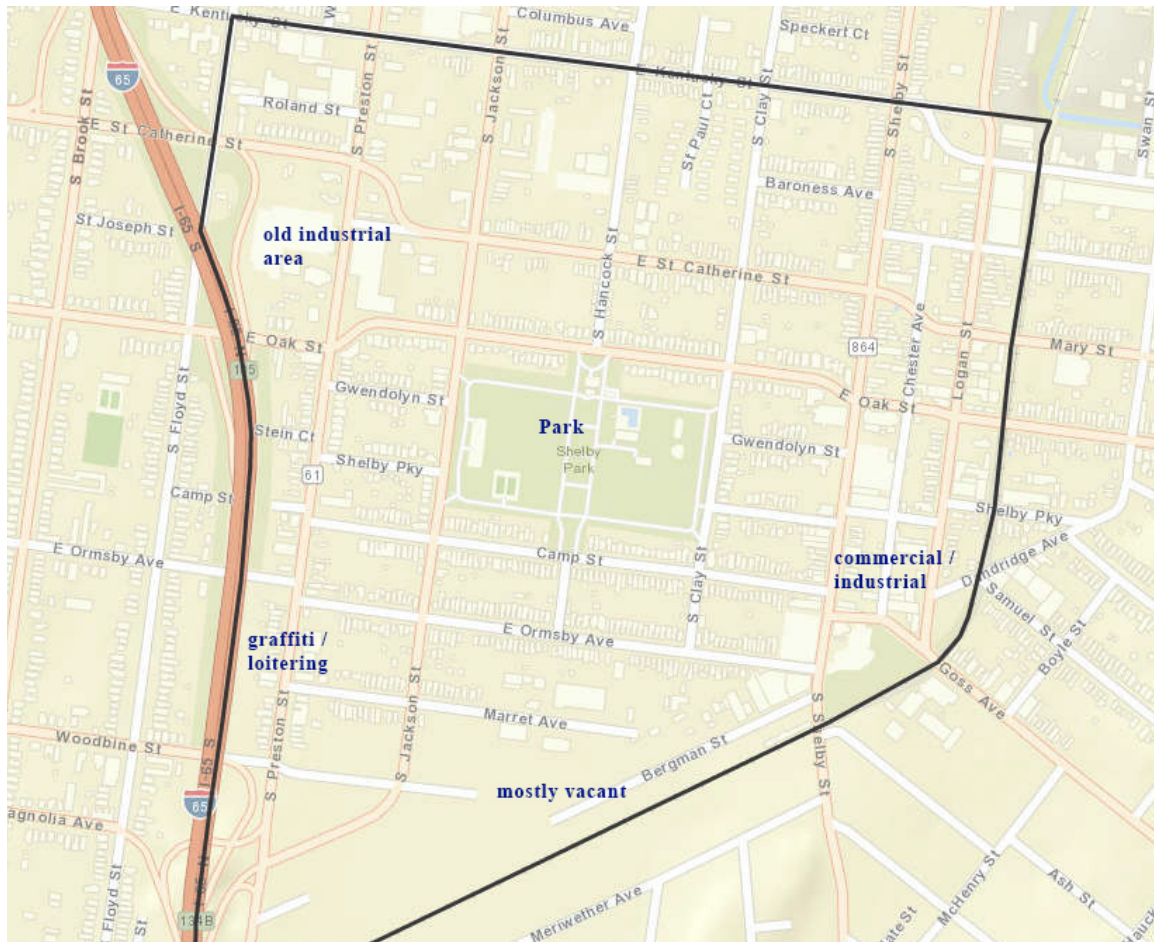
*Source: Author*

### *Shelby Park*

Shelby Park is the third neighborhood in the three neighborhood bunch for the study area found just east of downtown Louisville. Similar to Smoketown, Shelby Park feels much less a part of downtown compared to Phoenix Hill, but unlike Smoketown it centers around the large community park - Shelby Park. Including the park, Shelby Park neighborhood is largely residential with commercial and industrial uses found on the perimeter of the neighborhood. Figure 7.46 below shows the boundaries of the neighborhood along with key notes from observation.



**Figure 7.46 Shelby Park outline map**



*Source: Author*

In general the area around the park is residential and the best quality of housing in the neighborhood. The further one moves away from the park there is more and more vacancy, graffiti, loitering and deterioration. Uses also change from residential to commercial and industrial outward from the park toward the neighborhood boundaries. A good bit of the industrial uses are partially vacant and create potentially dangerous areas. Commercial land use includes some office space, but also important neighborhood commercial uses such as a Sav-a-Lot grocery store that appeared very popular for residents and several neighborhood convenience stores. Several blocks had a mix of

homes in good shape and those actively being repaired or needing repairs. Overall there was less “poor” quality of housing and buildings in Shelby Park than Phoenix Hill and Smoketown. Figures 7.47-7.49 below shows housing found closer to the park as well as images of the vacant industrial buildings found near the perimeter of the neighborhood.

**Figure 7.47**



*Source: Author*

**Figure 7.48**



*Source: Author*

**Figure 7.49**



*Source: Author*

Shelby Park itself is a large and well-maintained park. Facilities were found in good shape and the park was well attended by residents in the middle of a summer afternoon. The splash-pad in the center of the park was the main draw as was the case for most parks observed in all case cities. However, basketball courts and playing fields were also being used during the day and a walking path around the park also appeared well maintained with lighting. Figures 7.50-7.52 below provide images of the park.

**Figure 7.50**



*Source: Author*

**Figure 7.51**



*Source: Author*

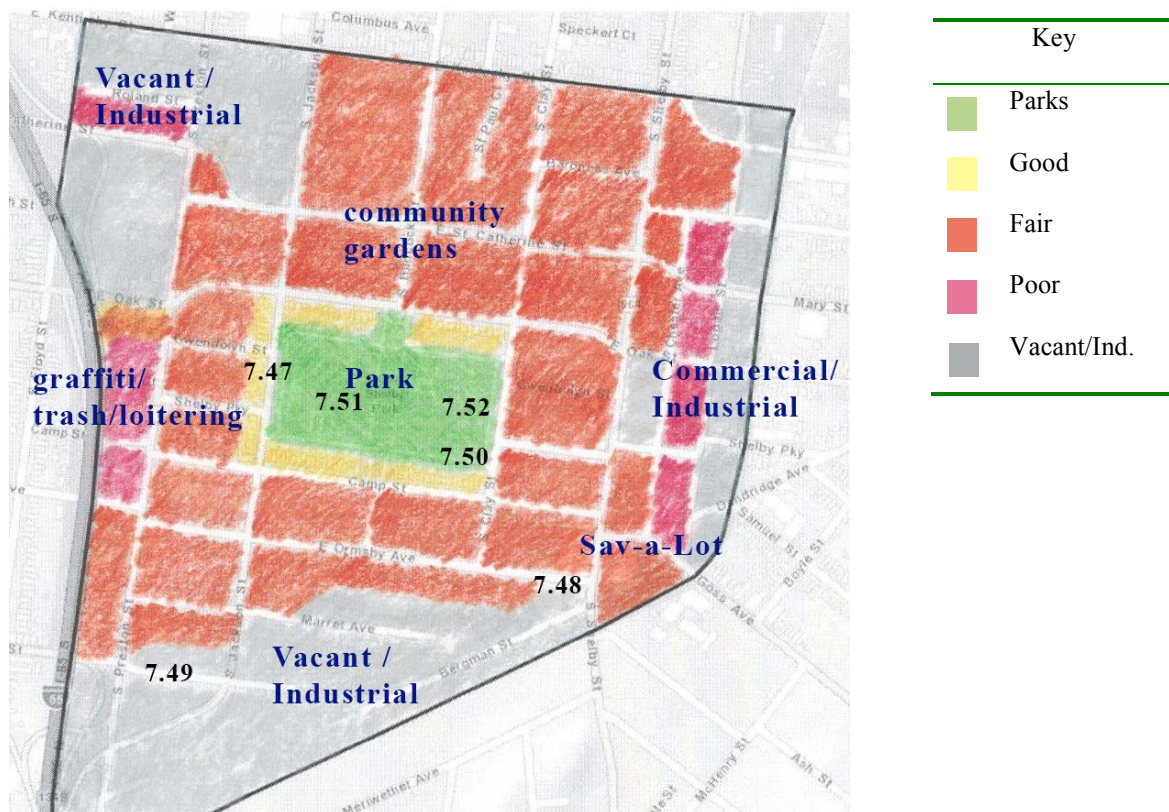
**Figure 7.52**



*Source: Author*

Figure 7.53 below is the composite map for Shelby Park with notes, image locations and colors for housing and building conditions. The map shows that the neighborhood centers on the park with good housing found in yellow nearest the park, fair conditions in orange and only a small amount of poor conditions found in red. Fair conditions dominate the housing within the neighborhood. However, as discussed above there is still a fair amount of vacant industrial uses around the perimeter shown in gray on the map. The areas around the park and throughout the orange section generally felt safe, while walking the streets around the perimeter felt less safe.

**Figure 7.53 Shelby Park composite map**



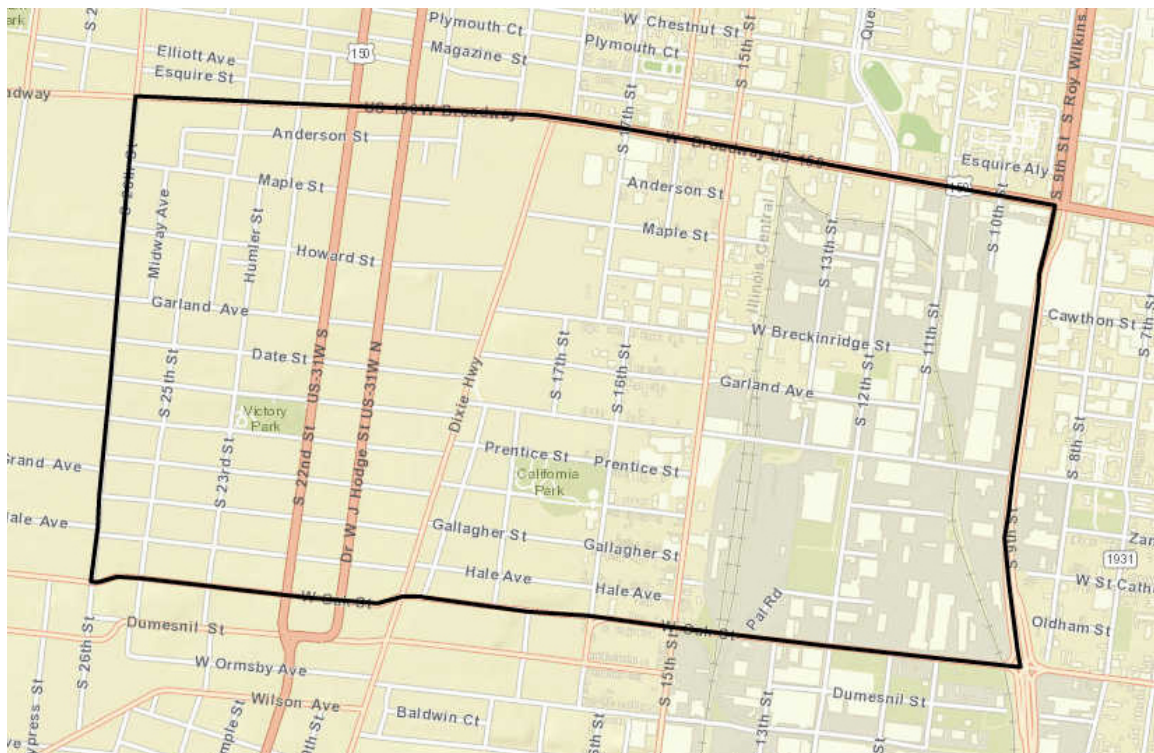
Source: Author



## California

At just over three square miles, California is twice the size of any other neighborhood found in the Louisville study area. California is also found just west of downtown and therefore slightly west of the three-neighborhood cluster that forms the rest of the study area. Figure 7.54 below shows the neighborhood boundaries for California. Notes are not included for clarity here, but the map still shows a heavily industrial section on the east and several major arterial roads traveling north/south effectively dividing sections of the neighborhood.

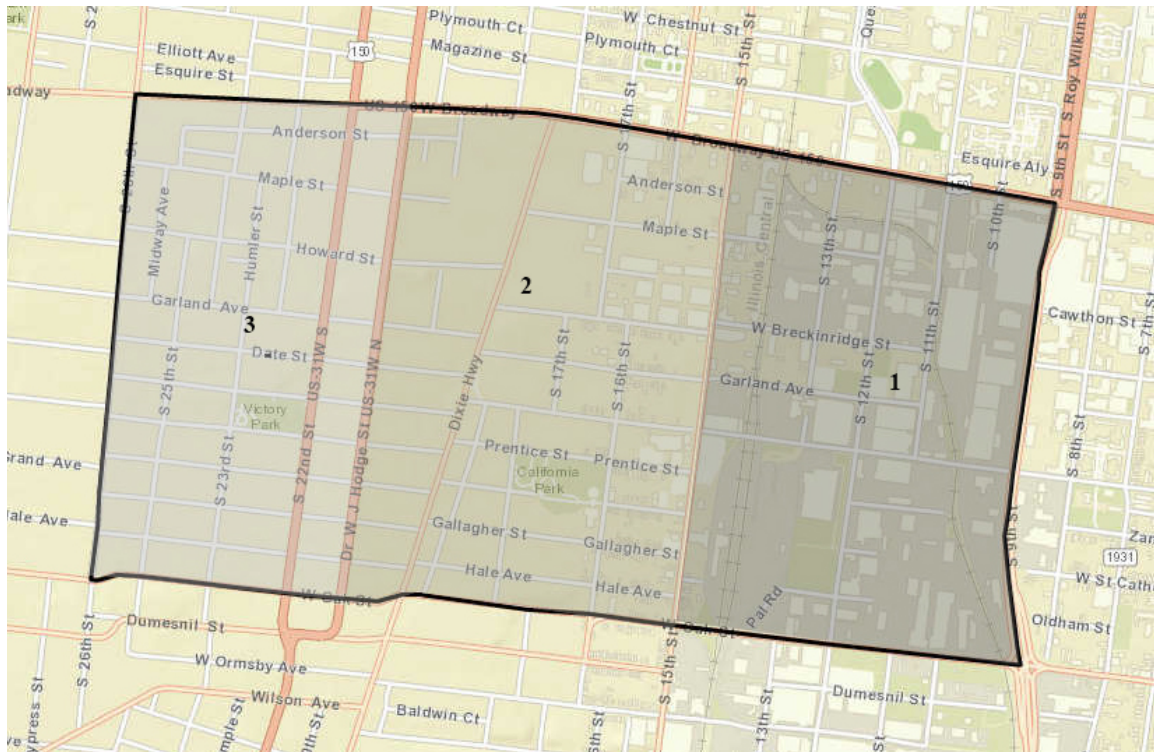
**Figure 7.54 California outline map**



Source: Author

The railroad tracks and major arterials divide California into three main sections. These sections are illustrated in various shades of gray in figure 7.55 below.

**Figure 7.55 California sections map**



*Source: Author*

In general California is dominated by an industrial feel, but the east section (number 1 on the map above) is all industrial with no housing found throughout the section. The railroad and supporting services are found in this section, though large sections are also vacant. The section is somewhat active throughout typical working hours but shut down at night creating large areas of dark, vacant space. Graffiti, litter and signs of antisocial activity in general were found throughout the section including beer and liquor bottles, encampments for homeless individuals and some drug paraphernalia. Figures 7.56-7.58 below provide images from the area.



**Figure 7.56**



*Source: Author*

**Figure 7.57**



*Source: Author*

**Figure 7.58**



*Source: Author*

The middle section also contains large sections of industrial use and vacant buildings to the north, but the southern section includes a large amount of housing and the largest park in the neighborhood, California Park. Housing is sparse in the north section and lacks a community or neighborhood feel. It is mostly in poor condition with no sidewalks and busy streets surrounding the few neighborhood sections. The housing around California Park however is much better, and the park is a bright spot with equipment in good condition and the park well maintained. There appear to be several long-time residents in this section, but it is depressed economically and shows in the yards, porches and housing fronts. Loitering, graffiti and litter continued to be an issue in the middle section and observation felt unsafe walking or even bike riding with many residents home throughout the day. Despite the residential areas, the section is still somewhat dominated by large industrial buildings, some vacant and some in use but also in need of repair. Many broken windows and weathered brick or siding were observed even on buildings with current tenants. Once again the areas around these large buildings felt particularly unsafe. Figures 7.59-7.61 provide images for the middle section.

**Figure 7.59**



*Source: Author*

**Figure 7.60**



*Source: Author*

**Figure 7.61**



*Source: Author*

The final section on the west side of the neighborhood is the least industrial and most occupied. US 31 which is also 22<sup>nd</sup> Street and Dr. W.J. Hodges Street act as a major barrier between this section and the rest of the neighborhood. The commercial uses found in the section and the border with the middle section include several convenience stores, pawn shops, liquor stores, and some fast food. The housing is a mix of dilapidated and better kept older homes. Homes are generally small, but those around Victory park especially are somewhat larger and better kept. The park is a bright spot and is adjacent to a neighborhood school that also appears in good shape and accommodates some community functions as well. The west section is the most residential and also the most vibrant section in terms of kids playing, houses being kept up and residents out and about in their neighborhood. A large Baptist church in the northern part of the section appeared to be a community gathering spot and provided recreational activities and space. More residents were observed on the church grounds “playing” than at Victory Park just down the road. Safety was better in this area as well and residents did not appear as suspicious of observation activities. Figures 7.62-7.64 below show images from the third section of the California neighborhood.

**Figure 7.62**



*Source: Author*

**Figure 7.63**



*Source: Author*

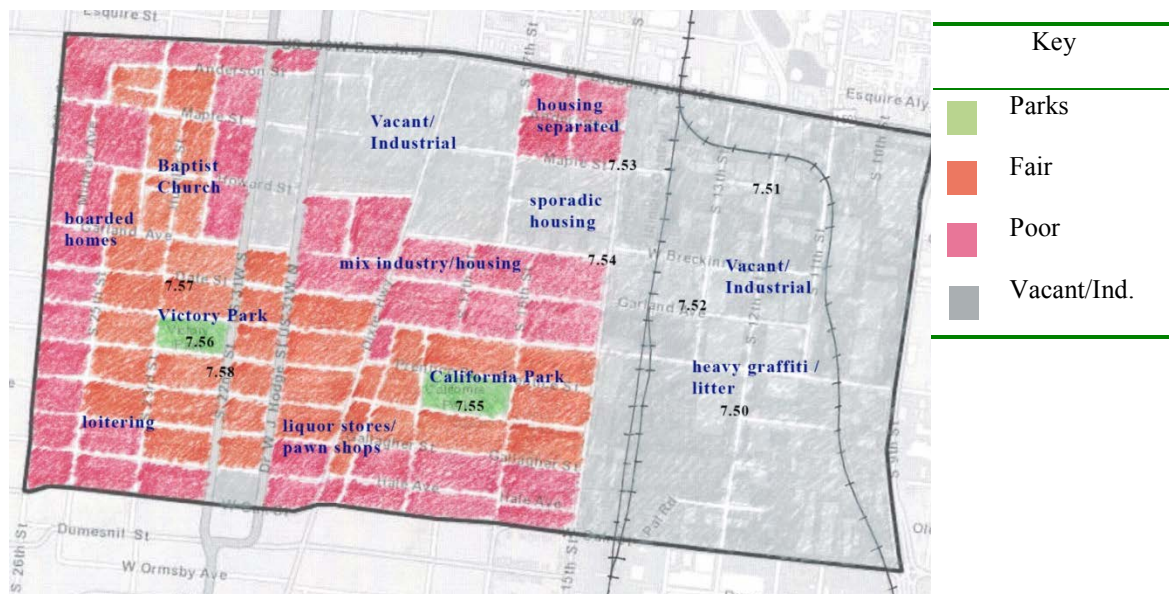
**Figure 7.64**



*Source: Author*

Figure 7.65 below is the composite map for the California neighborhood. Key notes, phot locations and the color scheme showing good (yellow), fair (orange), poor (red) and industrial/vacant (gray) conditions are included.

**Figure 7.65 California composite map**



*Source: Author*

The composite map of the California neighborhood shows that nearly half the neighborhood consists of vacant and industrial land use. The parks are bright spots where housing is generally in better shape, but there are large sections of poor quality housing

and dilapidated commercial buildings. The map also shows however that the vacant and industrial land presents many opportunities for new developments in the future that could help create more neighborhood feel and pride to the area.

### Habitat Development Pattern

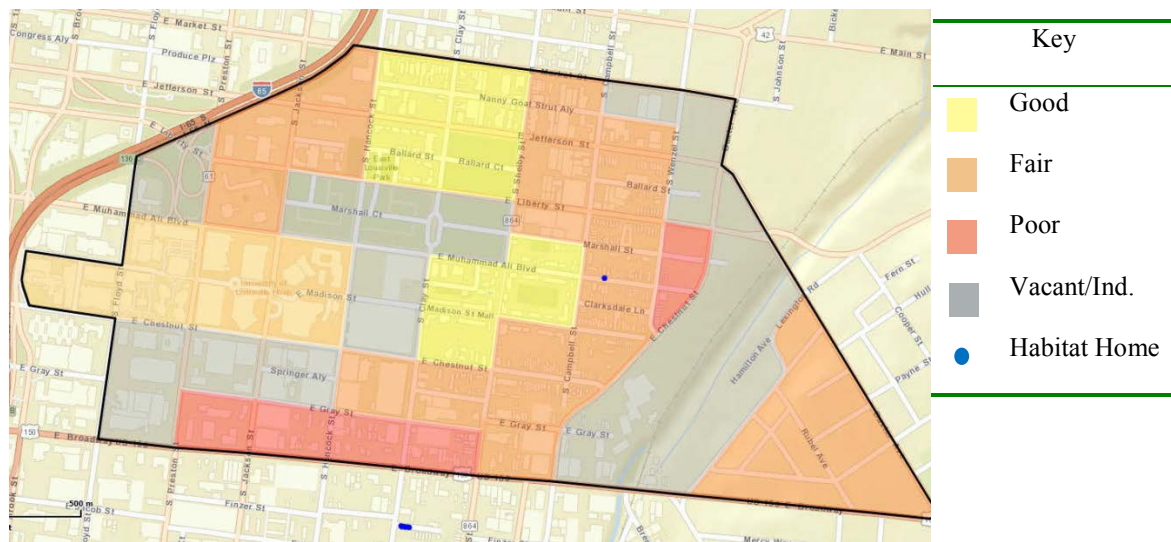
The four neighborhoods that create the Louisville study area are plagued by vacant, boarded homes, and industrial areas that foster antisocial behavior. However each neighborhood is also distinct from the others based on the amenities present as well as significant barriers. The development pattern of Habitat homes within each neighborhood is also very different across the neighborhoods. In general the Louisville study area does not have a large influence with only 61 Habitat homes spread across the four neighborhoods, but there are still significant differences. The Habitat homes in each neighborhood are discussed below.

#### *Phoenix Hill*

The Phoenix Hill neighborhood has the distinction of including the first Habitat home built in Louisville. Completed in 1988, this home is also the only Habitat home built in Phoenix Hill. This is likely in part due to the Phoenix Hill neighborhood being the densest and highest occupancy of the four study area neighborhoods. But it also hints that there is likely little Habitat influence in the neighborhood in terms of components of social organization. Figure 7.66 below shows the location of the lone Habitat home in Phoenix Hill with a blue dot. The colors here are meant to show the findings from the

composite map of the neighborhood meaning that the home is located on a block that on the whole is considered in fair shape.

**Figure 7.66 Phoenix Hill Habitat map**



*Source: ESRI Community Analyst, 2014*

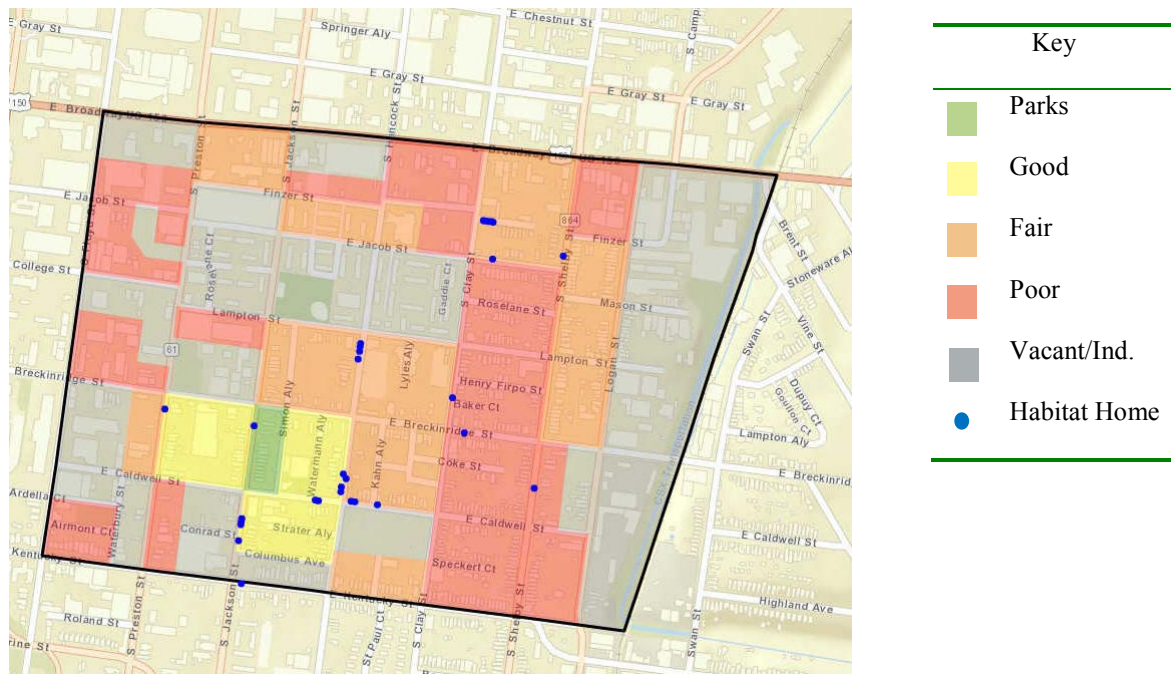
### *Smoketown*

Just south of Phoenix Hill, Smoketown has a very different Habitat story with 34 Habitat homes within its borders. These 34 homes are also arranged in several small clusters of three or four homes each and one large cluster of 10 homes. Together these homes provide a much greater Habitat influence in Smoketown than Phoenix Hill. Figure 7.67 below illustrates the development pattern within Smoketown. The smaller clusters on the south side of the neighborhood form a pocket of 20 homes within a five block radius. Though this dissertation defines clusters as being five homes within the same block, the pattern in Smoketown shows how many smaller clusters can together form



more influence without any one block having five or more homes. The map also shows that the majority of Habitat homes are found in areas of good or fair housing quality with only a few located on blocks considered poor housing quality. This shows that Habitat doesn't always find the best blocks or the worst blocks to build. This also may show that the homes in the southern section have either influenced others to repair and revitalize or Habitat may have been part of a larger revitalization effort in the area.

**Figure 7.67 Smoketown Habitat map**



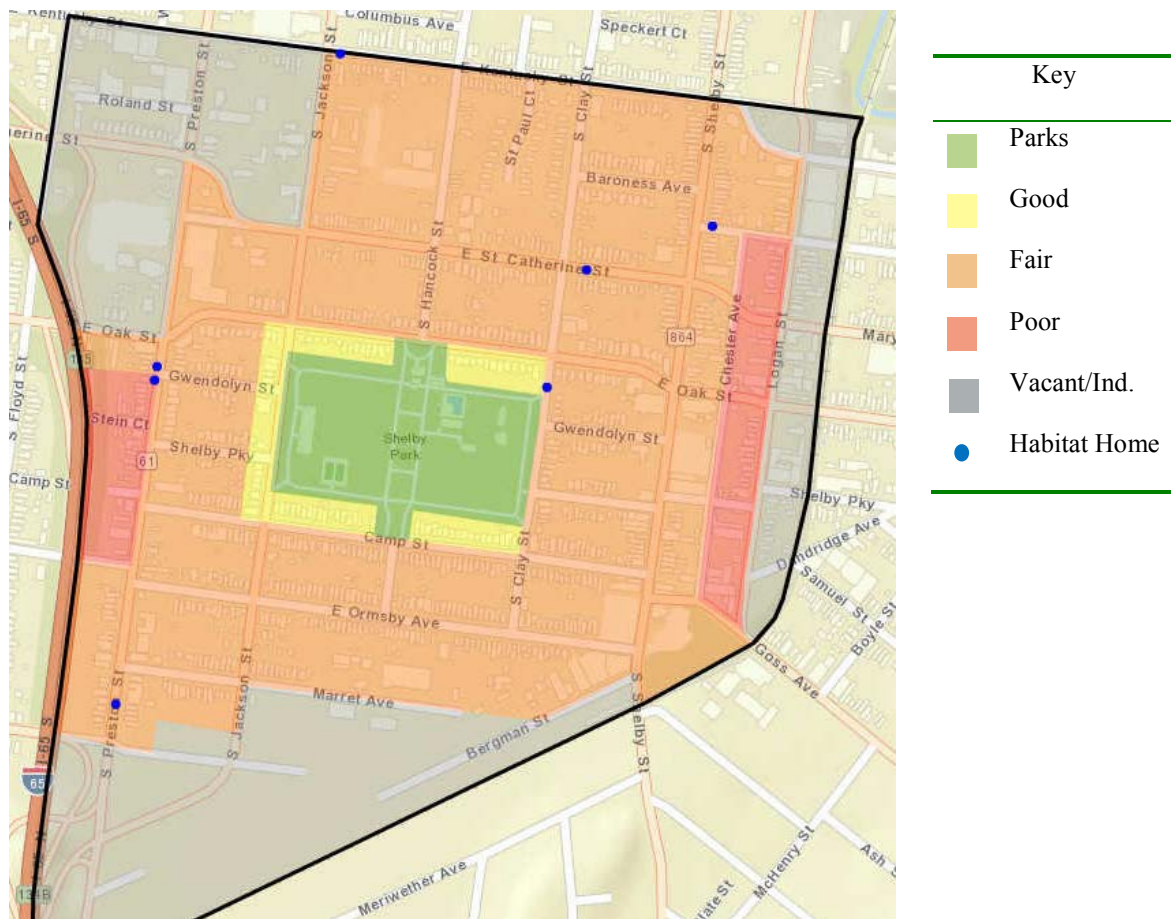
*Source: ESRI Community Analyst, 2014*

### *Shelby Park*

Similar to Phoenix Hill, Shelby Park has very little Habitat presence. There are seven Habitat homes total found inside the Shelby Park boundaries and they are well spread out with at most two found together on a block. Figure 7.68 below shows the

scattered site homes in Shelby Park. Again, the map here shows the Habitat homes to largely be located on blocks in fair condition though there are a few located on both good and poor condition blocks as well.

**Figure 7.68 Shelby Park Habitat map**



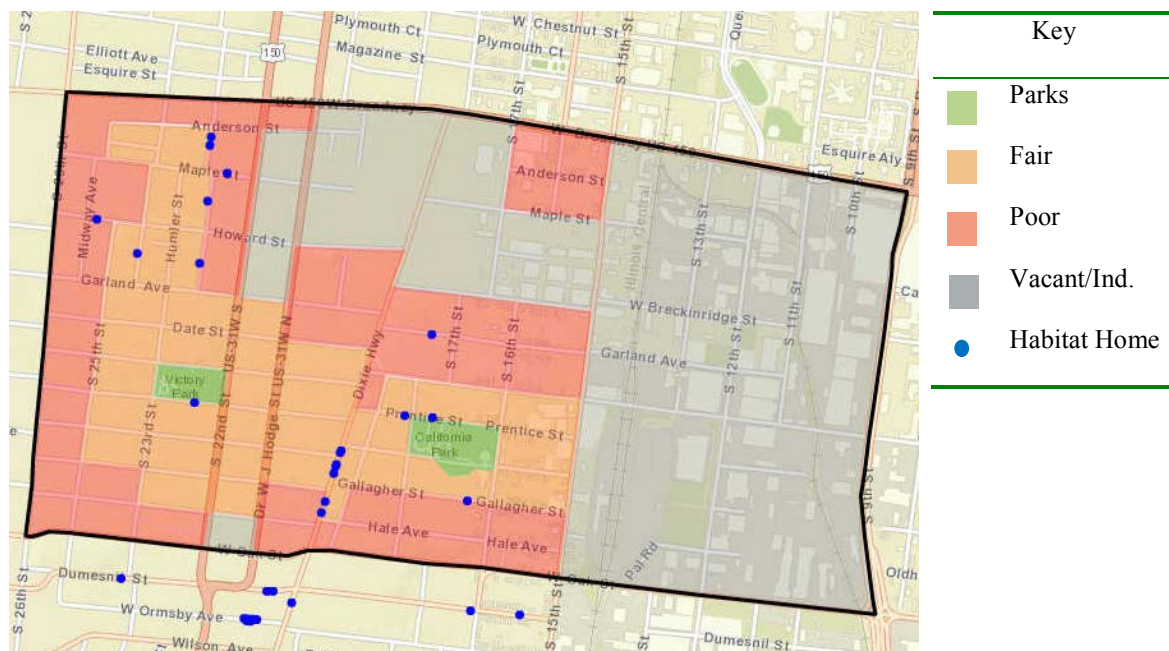
Source: ESRI Community Analyst, 2014

*California*

The California neighborhood is somewhat a mix of what is found in the others. There are 19 total Habitat homes in California and the majority of those are scattered sites with only one Habitat home on a block. However, two blocks together in the middle

section of the neighborhood have a cluster of five homes and two homes together providing for seven homes in the two-block area. Also, because California is dominated by industrial land use and large vacant areas the habitat homes are somewhat close together even as scattered sites because there are only so many sections of housing in the neighborhood as a whole. Again, Habitat homes are found on blocks of both fair and poor housing conditions and several scattered sites are located on adjacent blocks perhaps adding to their influence in the neighborhood. Figure 7.69 below shows the Habitat development pattern in California.

**Figure 7.69 California Habitat map**



Source: ESRI Community Analyst, 2014

### Clustering

As mentioned above there are only two clusters of five or more Habitat homes within the four-neighborhood study area. Table 7.3 below shows the number of Habitat



blocks in the study area (blocks with at least one Habitat home) and how many Habitat homes are present on those blocks. The table shows that 20 of the 31 total Habitat blocks have only one Habitat home present. This shows that in general the Habitat presence in Louisville is dominated by scattered sites. However, as shown within specific neighborhoods these scattered sites and smaller clusters may present a larger presence if in close proximity to one another.

**Table 7.3 Habitat Blocks and number of Habitat homes - Louisville**

Habitat Block Type	Number of Blocks
One Habitat Home	20
Two Habitat Homes	3
Three Habitat Homes	4
Four Habitat Homes	2
Five or more Habitat Homes	2
Total	31

Table 7.3 below shows the number of Habitat homes in each cluster of five or more homes mentioned above. Again, it is theorized in this dissertation that larger clusters may provide more Habitat influence on community social organization. The table shows that the only two clusters of five or more homes are also found in the two neighborhoods with the two most Habitat homes in total. However the table also shows that only 15 of the 61 total Habitat homes in the four neighborhoods are within a large

cluster, so again the scattered site development pattern dominates the Louisville study area.

**Table 7.4 Habitat Cluster Blocks - Louisville**

Census Block	Section	Number of Habitat Homes in Cluster
27-2013	California	5
62-1004	Smoketown	10
Total		15

### Conclusions

The Habitat affiliate findings in Louisville show an active affiliate with 400 homes built through 2013. The Louisville affiliate is also beginning neighborhood revitalization work and neighborhood development projects with local partners. Though the affiliate doesn't always follow the Asset Based Community Development (ABCD) model, their neighborhood emphasis is still considered here to likely aid in social organization. However, once again this neighborhood work is not measured in the Making Connections survey because the survey was conducted before any of this work began. And though the affiliate has been active in the community, less than one quarter of their homes are located within the study area boundary. This means that there may not be enough mass of Habitat homes to overcome perhaps the most disadvantaged context of the five case studies.

When taken as a whole the four neighborhoods of the Louisville study area suffer from similar problems. Vacancy, whether vacant lots or boarded up homes, proves across all neighborhoods to be the major concern in terms of community social organization. Graffiti, litter and loitering are also present in each neighborhood to varying degrees. But there are also many differences that separate the neighborhoods into unique situations as well. Phoenix Hill is really an extension of downtown with a vibrant commercial section including restaurants, boutiques and office space. Phoenix Hill is also dominated by multifamily housing including the brand new HOPE VI project Liberty Green. The major problem areas are industrial sections largely in support of the University of Louisville Hospital or light manufacturing services. Smoketown on the other hand is much more residential on the ground, but also much less dense with many vacant blocks or sections of blocks. Shelby Park is dominated with the grand park in the middle of the neighborhood, which acts as an anchor to the neighborhood. However, the homes around the park are separated from the rest of the city due again to industrial sections and vacant land surrounding the core. And though industrial sections are problematic for the three neighborhoods clustered together, it dominates the California neighborhood that feels much less a part of the city on the ground even though it is adjacent to downtown as well.

Similarly, the Habitat sections in all four neighborhoods are largely characterized by scattered site development. Yet in Smoketown and to a slightly lesser degree in California, these scattered sites are in close proximity to one another which may add to their influence on overall community social organization. The main question left, however, is whether this is enough to overcome the high rates of poverty, vacancy and

minorities found in these neighborhoods. This will be discussed further with the survey findings in Chapter 11.

## CHAPTER VIII

### PROVIDENCE: CONTEXTUAL FINDINGS

#### Providence

##### *Homeownership Program*

Habitat for Humanity of Rhode Island – Greater Providence built their first home in 1987. Through 2013 the affiliate has built a total of 70 homes in the Providence area, with 44 of those inside the study area for this project. This makes the Providence affiliate the smallest one investigated here building only 4-5 new Habitat homes each year. They do almost no rehabs, though occasionally when Habitat homes get turned back over to the affiliate they will rehab it for another partner family. Though Providence is the smallest affiliate in this dissertation it is also the only one building any multifamily structures. Approximately 25% of the affiliate's homeownership opportunities have been a part of a multifamily structure, which are most often duplexes or triplexes as opposed to large condominium structures. Multifamily structures fit into the dense Providence context, however they add difficulty and expense to construction for an already small affiliate, and they have the burden of creating a condominium association by law. "Multifamily has some very unique challenges with it. It's not very nimble...not by any stretch of the imagination" (personal communication, C. Hanner, June 30, 2013).

The Providence affiliate targets the area population with incomes within 30% - 60% of Area Median Income. However, because the typical cost of a Habitat home in Providence is \$100,000 - \$140,000 they will expand up to 80% of AMI, which is the highest allowed by their covenant with Habitat for Humanity International. The affiliate

also mostly builds three and four bedroom homes, but will build two-bedroom homes for aging couples or singles and five bedroom homes if family size permits it. All Habitat homeowners in the Providence area pay a 30-year 0% interest mortgage.

The process to homeownership for the Providence affiliate begins as with other affiliates at an informational meeting called a family selection briefing. The affiliate advertises throughout the service area for all interested to come and learn about Habitat, how the homeownership program works, and to complete a preliminary application. Applicants who pass an initial credit check are then invited to complete a more comprehensive application. This application incorporates a vetting process similar to that of a traditional lender. For those that continue on, the final step is a home visit to determine need for adequate shelter, which again can include physical, financial and social reasons. Unique to the Providence affiliate compared to others in this study, the applications that make it through this process are then presented to the board of direction blindly to determine which ones will be invited into the program for that cycle. The affiliate may have two or three cycles in a calendar year, with each cycle including 1-3 homeownership opportunities. The affiliate typically receives 200-300 applications for each cycle equating to less than 2% that ultimately enter the program each time. Because housing costs are high in Providence and the affiliate remains relatively small they can only afford to build 5-6 houses each year. “Quite frankly if we had the ability to build 300 houses a year I can guarantee you we would have applications for five or six hundred. The need is just so profound. We can’t build fast enough” (personal communication, C. Hanner, June 30, 2013).

### *Sweat Equity*

For the handful of applicants that do make it into the homeownership program, they are required to complete between 300 and 500 hours of sweat equity depending on family size. This sliding scale again is unique to the Providence affiliate among the other affiliates in this study. The amount of hours is determined on a case by case basis with no definite rules other than the range of hours mentioned above. However, also unique to the affiliate is that all sweat equity hours are performed with house construction. The affiliate does not have a thrift store or restore and does not allow office help for hour completion. Participants are required to complete a homeownership curriculum administered by the housing network in Rhode Island, which typically takes 4-6 weeks to complete, but these classes are in addition to construction sweat equity requirements and not included in the hours. However, all together the classes and sweat equity still typically take about a year to complete. Also unlike many of the other larger affiliates, once families enter the program they typically begin building their own house almost immediately, giving them incentive to stay with the program and complete their sweat equity as soon as possible.

### *Homeownership*

Staying small has been at least partly intentional in order to best serve the homeowners that they do have. Over their history the affiliate boasts less than 1% foreclosures even in the economic crisis. The affiliate attributes this success to being

comprehensive during the qualifying stages as well as being focused on the families.

“The entire mission begins with the family. The direction of the family, the training of the family, and giving them assistance when they need help like social service assistance and basic homeowner know how” (personal communication, C. Hanner, June 30, 2013).

The affiliate also points out that because the loans are 0% interest they don’t sell them into the secondary market, but instead service them in house. This allows the affiliate to stay plugged into how each family is doing and help quicker than a typical bank could provide assistance:

For a traditional mortgage a bank might start sending nasty grams, but by the time they really start to intervene with the family the family is so far behind that there is no hope for them to recover. Unlike us, we stay on top of these families because we interact with them on a regular basis (personal communication, C. Hanner, June 30, 2013).

The size of the Providence affiliate has allowed them to stay connected with their families and continue to ensure their success. Part of this regular interaction is on the job site as families who have already completed the program often continue to volunteer with the affiliate. “Habitat is an intoxicating nonprofit because the more you do, the more you want to do” (personal communication, C. Hanner, June 30, 2013).

### *Clusters & Neighborhoods*

Though the small size of the affiliate has helped them stay connected with their partner families, it has also kept them from having much neighborhood influence. The affiliate has only two census blocks with more than five Habitat homes present in the study area and the largest of those clusters is six homes:



There has not been anything systematic in any way, shape or form...if we have a lot we build a house. The whole concept of planned development, of really taking a look at where we can have a significant impact is something that we are just starting to look at (personal communication, C. Hanner, June 30, 2013).

Though the affiliate is not involved with the Neighborhood Revitalization Initiative (NRI) and has not done any targeted neighborhood work on their own, they understand this is the path of Habitat as a whole moving forward. “The shift in the model really cranked up about five years ago in that it’s about families served, not about houses built” (personal communication, C. Hanner, June 30, 2013). This shift can mean different things to different affiliates, but for the Providence affiliate it has meant rethinking how they can have greater impact with the same donation dollars:

If you’ve got a \$10,000 donation, how do we have the biggest impact with that \$10,000? Do we put it toward a single house that costs at least \$100,000, or do we go in and paint a house, fix a window, clean up a lot, or clean out gutters? It’s about how do we take that money and have the largest impact socially in an entire neighborhood (personal communication, C. Hanner, June 30, 2013).

The Providence affiliate is currently in their first year of trying to think in terms of families served and not houses built, but the affiliate is looking at ways to implement repair work and community projects as well as targeting specific neighborhood to have the greatest impact:

Unless a Habitat affiliate can go in and really do some neighborhood stabilization or neighborhood revitalization, the impact is not going to be as dramatic. Now when you can go in and have a significant impact, and you’ve got buy-in from the neighbors you can start to see some significant and measureable social change (personal communication, C. Hanner, June 30, 2013).

They know that larger affiliates are targeting more planned development that allows for collaboration with government entities as well as other non-profit and for-profit partners in order to have a “systematic impact.” Partnering also helps in terms of land acquisition.

Currently the affiliate depends on land donations and buys what they can afford from the city, but partnering with the city on targeted neighborhoods may allow for better land prices and more impact:

Once again it really needs to be systematic. You need to be able to plan, and that's where working with the city and working on the front end and being a little more proactive saying, 'Let's take a look at X neighborhood and see if there are opportunities for us to go in and have a significant impact.' And if there are, what does that look like? Is that new construction? Rehabs? Repairs? As opposed to this hit or miss 'Oh happy day' kind of paradigm that we have operated on for years (personal communication, C. Hanner, June 30, 2013).

Currently, however, the Providence affiliate is a small player in the affordable housing development in the area, and partnering has challenges. The collection of organizations and government agencies working on affordable housing solutions all have a different approach to the problem, and while this doesn't create a context of competition it also hasn't created much cooperation:

Everybody is just different enough...the missions, objectives, and agendas would be so different that collaboration would get very muddy, very messy. So everyone pretty much does their own thing. Everyone's vision is just a little too different, it would not be smooth. It wouldn't work (personal communication, C. Hanner, June 30, 2013).

Whether it happens in collaboration or not, the affiliate understands that neighborhood revitalization is a slow process and requires more mass of projects than the affiliate currently has the ability or financing to complete:

It's not like a magic wand where all of a sudden a Habitat house goes up and kids start doing better in school and all that. Ultimately that's where we want to go, but that kind of change is slow to happen and it requires us having a larger intervention in a particular neighborhood. We're working on it (personal communication, C. Hanner, June 30, 2013).

Table 8.1 below provides a summary of Habitat for Humanity of Rhode Island – Greater Providence characteristics.

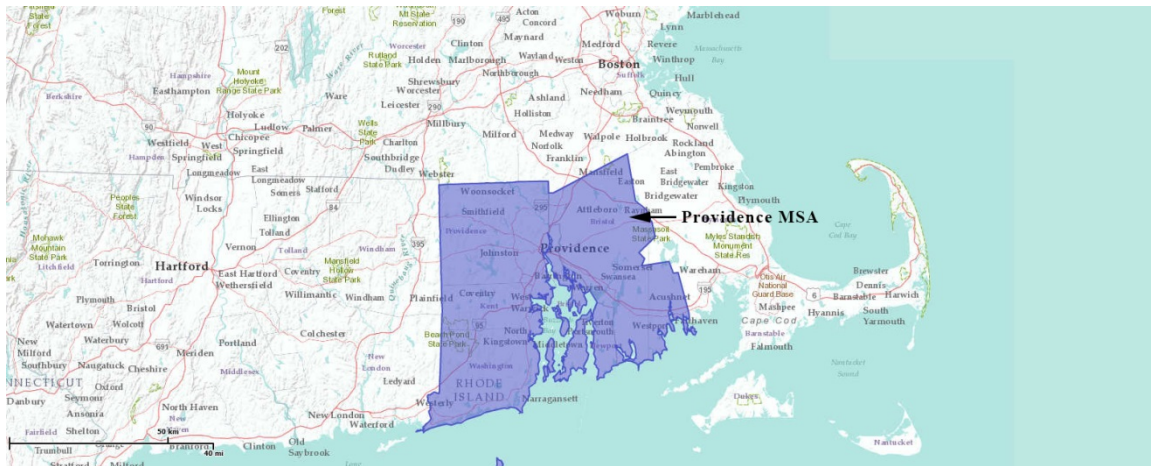
**Table 8.1 Habitat Characteristics – Providence**

Affiliate Characteristic	Providence
Age of Affiliate	27 years (1987)
Houses built through 2013	70
Houses built in Study Area	41
New construction vs. rehab (2013)	5/0
Population served	30% - 60% AMI
Cost of new construction	\$100,000 - \$140,000
Mortgage duration	30 years
Style and size of homes	Mostly 3-4 bedrooms, 25% multifamily
Sweat equity requirement (hours)	300-500 hours depending on family size
Length of program	12 months (approx.)
Sweat equity breakdown	Construction only, six weeks of classes are separate
Make it from application to homeowner	Less than 2%
Foreclosure rate	Less than 1%, but more get turned over
Blocks with 5+ Habitat homes	2
Largest cluster in one census block	6 homes
Neighborhood Revitalization Initiative	No, but realize this is future direction
Distinguishing Characteristics	Only build 5 homes/year, do some multifamily, hope for more large planned developments

## Study Area Overview

Providence is the only case city in this dissertation located in the Northeast United States. Similar to several other case cities Providence is both the capital of Rhode Island and the largest city in the state with a population of 178,042 inside the city limits. This makes Providence the smallest city in the dissertation in terms of population. However, the Providence Metropolitan Statistical Area (MSA), which includes the entire state of Rhode Island and parts of Massachusetts, ranks the third largest in the dissertation and 37<sup>th</sup> largest in the country at 1,600,852 people (U.S. Census, 2010). Figure 8.1 below shows the Providence MSA in regional context.

**Figure 8.1 Providence MSA & Regional Context**

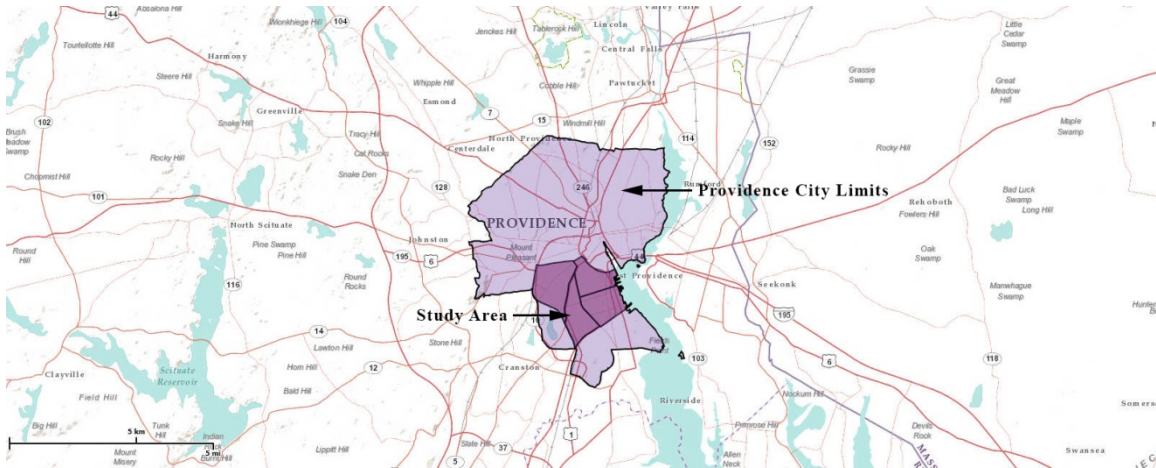


*Source: Esri Community Analyst, 2014*

The Providence city limits and four study area neighborhoods are shown below in Figure 8.2. The map shows that the study area is located just south of downtown Providence and that the four neighborhoods are adjacent to one another. Figure 8.3 is a

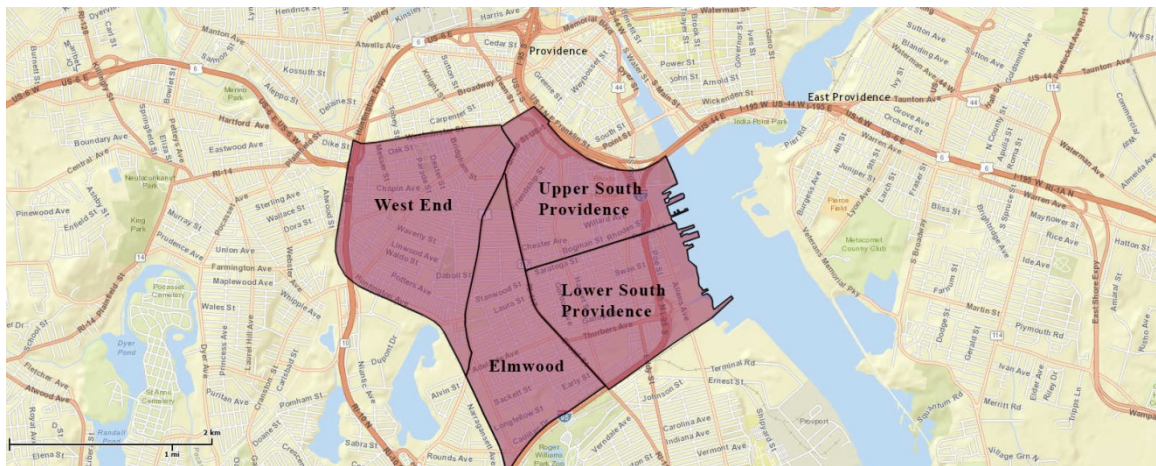
close-up of the four study area neighborhoods: West End, Elmwood, Upper South Providence and Lower South Providence.

**Figure 8.2 Providence City & Study Area**



*Source: Esri Community Analyst, 2014*

**Figure 8.3 Providence Study Area**



*Source: Esri Community Analyst, 2014*

Similar to the study areas of the other case cities, the Providence study area neighborhoods have suffered from industrial deconcentration over the last several decades. However along with Des Moines, Providence was selected as an Annie E. Casey

site because of the influence of immigrant in-movers, largely those of Hispanic descent. This influx of immigrant population in recent years adds another layer to the story of poverty in these neighborhoods. This brings new cultural diversity, differences in skills and education as well as specialized needs for these areas. The diversity within the Providence study area is shown in Table 8.2 below.

**Table 8.2 Providence comparisons**

Variables	MSA	City	West End	Elmwood	Upper S. Prov.	Lower S. Prov.
Total Population	1,600,852	178,042	16,255	10,755	4,849	6,119
White (%)	83.8	49.8	31.4	25.6	22.4	20.3
Black (%)	4.9	16.0	17.8	22.6	38.8	29.7
Total Hispanic (%)	10.2	38.1	57.7	62.5	44.8	63.8
Owner occupied (%)	61.2	34.9	23.0	26.7	19.1	26.6
Renter occupied (%)	38.8	65.1	77.0	73.3	80.9	73.4
Vacant (%)	9.7	12.3	14.9	14.2	15.0	15.0
Below poverty (%)	12.0	27.9	37.5	33.4	45.9	44.1

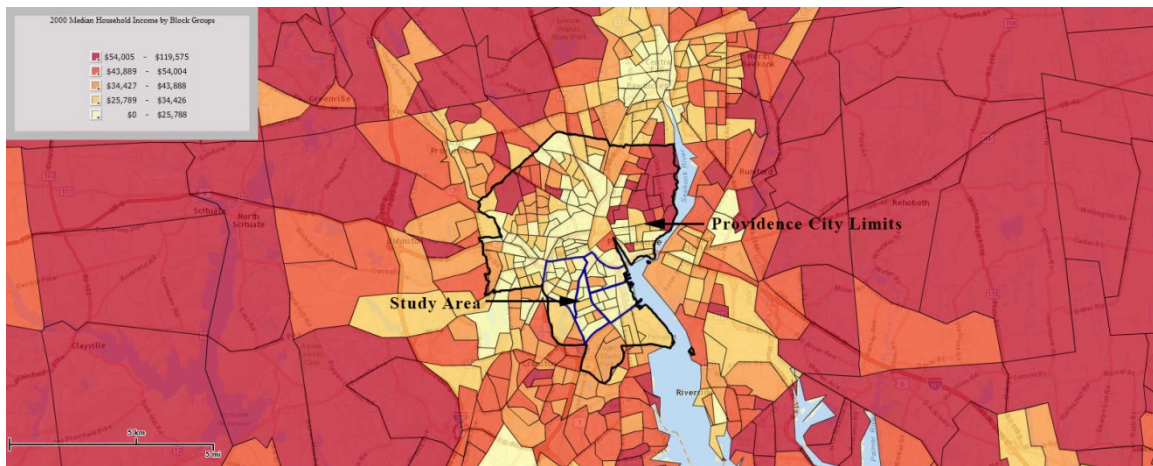
*Source: Esri Business Analyst, 2013 & U.S. Census 2010*

Table 8.2 shows that the West End neighborhood is by far the largest of the study area neighborhoods. However, other than size the neighborhoods are very similar in terms of minority population, homeownership, vacancy rate and the amount of residents living below poverty. The table shows that there is a large Hispanic influence in the study area as well as Providence in general. Homeownership rates are also very low compared to the national average and the MSA. It is significant to note however that the city



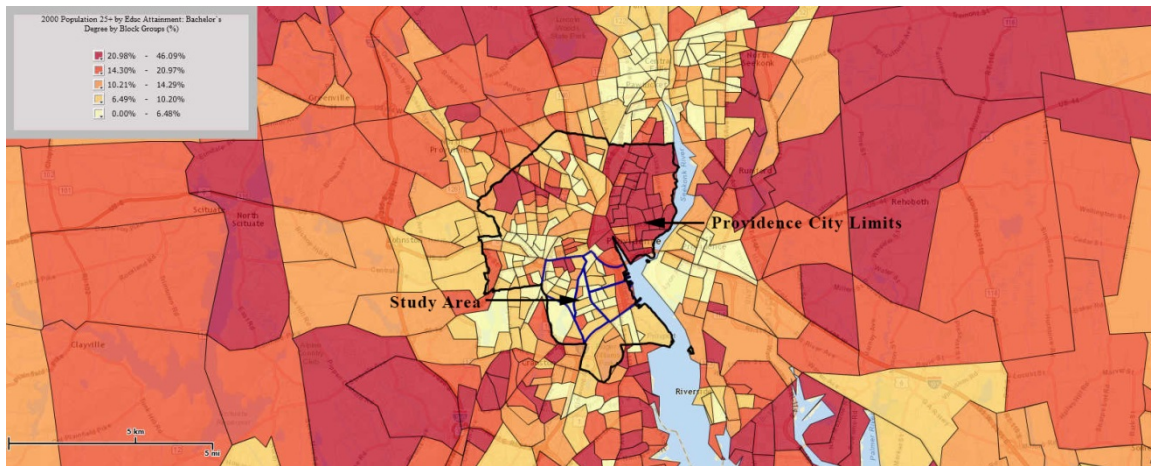
homeownership rate of 34.9% while higher than any study area neighborhood is also very low. Vacancy rates are also consistent and relatively low compared to other study areas in the dissertation. This likely reflects the greater density found in the Northeast as a whole. The percentage of residents living in poverty is also quite high in general with all study area neighborhoods showing more than 33% of their population impoverished, and Upper South Providence appears in the worst shape with nearly 46% living in poverty. The study area neighborhoods and the city of Providence as a whole stand in contrast to the larger MSA. This is also reflected in Figures 8.4 and 8.5 below that show the difference in median household income and educational attainment between the study area, city and MSA.

**Figure 8.4 Median household income (Census 2000)**



*Source: Esri Community Analyst, 2014*

**Figure 8.5 Percentage of 25+ adults with a bachelor's degree (Census 2000)**



*Source: Esri Community Analyst, 2014*

Though the figures above show that in general the areas outside of the study area and the city of Providence are more affluent and more educated, the study area neighborhoods shows pockets of higher rates in terms of both income and educational attainment. This is reflected in the physical characteristics discussed below.

### Neighborhood Physical Characteristics

The Providence study area is the second smallest among the case cities based on area and the second largest based on population. This hints at the density present in Providence compared to the other cities. The total area of 7.64 square miles includes four neighborhoods: West End (2.5 sq. miles), Elmwood (1.76 sq. miles), Upper South Providence (1.58 sq. miles) and Lower South Providence (1.80 sq. miles). Though there are many differences between these neighborhoods that are discussed below, there are also important similarities to the study area as a whole.



The main sign of disorder in Providence is the abundance of litter and graffiti. The Providence study area had the largest litter and graffiti problem of any case city observed. Litter was observed on the streets, sidewalks and housing fronts throughout the neighborhoods as well as in parks, commercial space and institutional lots. Graffiti as well was found throughout the neighborhoods on signs, building walls, curbs, and in general any object with a tag-able surface. The trash is likely due in part to the density of Providence, another defining characteristic. The study area is a mix of single family and multifamily homes. There are several apartment buildings, but the majority of multifamily units were found in duplexes and triplexes created out of the historic building stock throughout the study area. The single family homes that were found were often on small lots with little yard space. The abundance of two and three story multifamily structures creates more density of people on the streets and in the neighborhoods.

These structures also speak to the historic nature of the study area as a whole. First settled in 1636, Providence has a longer urban history than many other American cities. The study area has many historic structures and homes in varying conditions, but it is evident through observation that the housing and building stock as well as the infrastructure throughout the study area is older than that in the other case cities. This appears as both a positive and negative for study area neighborhoods. In some instances the historic structures draw residents able and willing to restore and revitalize the structures and streets around them. In other areas the deterioration appears more than residents can or want to maintain and infrastructure such as parks, roads and sidewalks are in need of repair as well. However, within each study area neighborhood there are

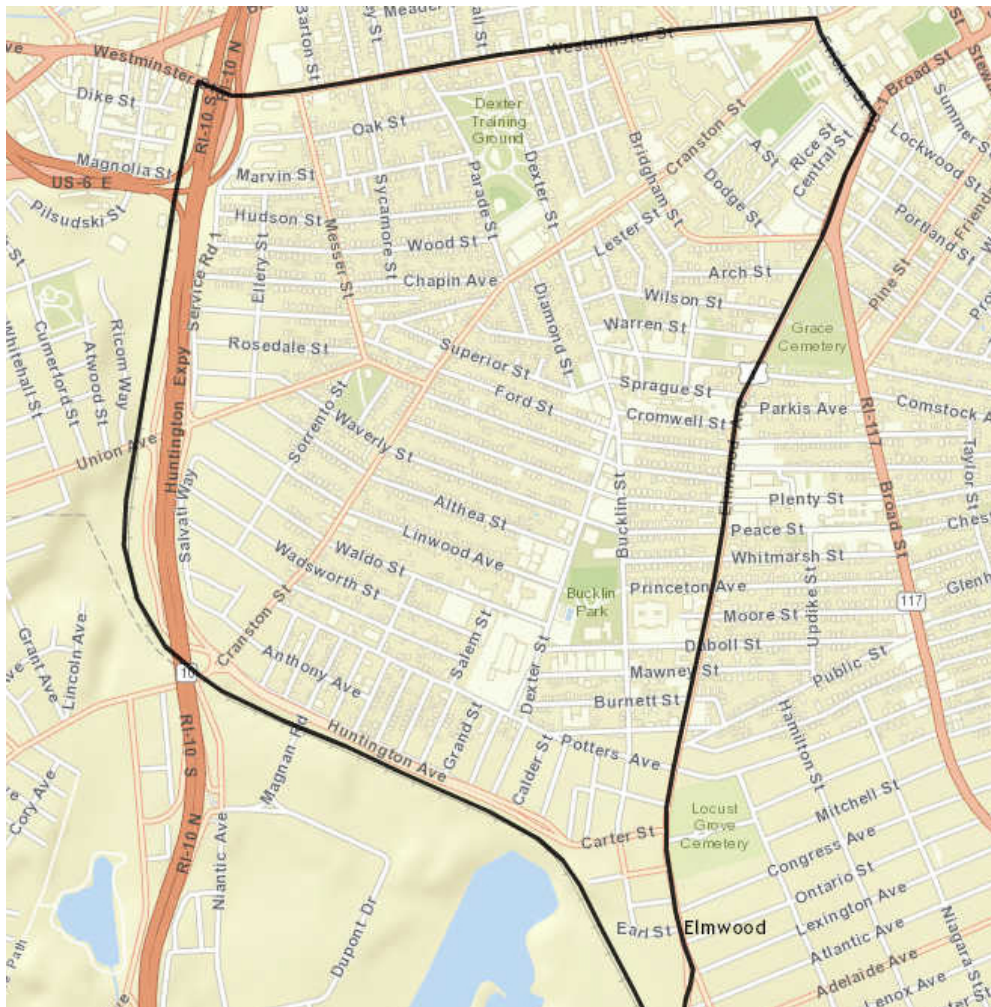
also unique pockets of repair and signs of revitalization. These will be discussed below along with the other characteristics of each neighborhood.

### *West End*

West End is also perhaps the most eclectic and diverse of the four neighborhoods.

Figure 8.6 below shows the boundaries for the West End neighborhood and some of the key features including two large parks and the boundary of state highway 10.

**Figure 8.6 West End outline map**



Source: Esri Community Analyst, 2014

The northern section of West End is dominated by Dexter Training Ground Park. The nine acre park was first used as a Civil War encampment and training ground, but now includes a playground, dog park, walking trail and several fields for various sports and activities. The park is heavily used throughout the day by various groups of people. During observation several local school groups and summer camp groups were observed in the park as well as several pick up soccer games. The dog park was heavily used during observation and many people used the walking paths to commute through the park as well as for exercise. A group of middle school and high school children were also observed performing a park “clean-up” by collecting trash and cleaning playground equipment. Figures 8.7-8.9 below provide images of the park.

**Figure 8.7**



*Source: Author*

**Figure 8.8**



*Source: Author*

**Figure 8.9**



*Source: Author*

The streets surrounding the park include several historic homes and revitalized sections as well as Cranston Armory, built in 1907. The armory is a large building anchoring the south end of the park and used by the National Guard until 1997. Now under state control, the armory houses several local events, but is in need of repair and largely vacant throughout the day (RI State Armory, 2014). Regardless, the armory is still a draw to visitors and has potential to help revitalize the area south of the park. The

armory is found below in figure 8.10. Figure 8.11 is an image of a historic home near the park and figure 8.12 shows an example of revitalized housing around the park.

**Figure 8.10**



*Source: Author*

**Figure 8.11**



*Source: Author*

**Figure 8.12**



*Source: Author*

The streets directly around Dexter Training Ground Park are the best in West End with many beautifully restored historic homes, large old-growth trees, and safe, well-maintained sidewalks and streets. Moving away from the park in all directions, however, the housing becomes more in need of repair with fewer trees and more trash and graffiti. Signs of disorder are greater in the areas near the highway on the west edge of West End as well as areas surrounding an industrial section in the middle of the neighborhood. The industrial section is especially dilapidated with several vacant warehouse buildings and old manufacturing facilities. The facilities that appear in use still often have long blank brick elevations providing no eyes on the street of vibrancy of life to the area. Figures 8.13-8.15 below show the condition in and around the industrial sections and edge areas near the highway.

**Figure 8.13**



*Source: Author*

**Figure 8.14**



*Source: Author*

**Figure 8.15**



*Source: Author*

Conlan Memorial Park and Bucklin Park are the other two parks that exist within the West End neighborhood. At the time of observation Conlan Memorial Park had no equipment within the park grounds. The park consists of one small field that was in need of mowing and trash collection. Several homeless individuals were observed drinking in the park during the day. Surrounding streets were also in poor shape with few trees and several burned, vacant and dilapidated homes. Figure 8.16 below shows the field at Conlan Memorial Park and figure 8.17 is an image of typical litter found in several spots at the park.

Similar to Conlan Memorial Park, Bucklin Park is also surrounded by streets, buildings and homes in poor shape. Though Bucklin Park is much larger and better attended than Conlan Memorial Park, it was still observed in disrepair. Mangled fencing (figure 8.18), trash and poorly maintained park equipment seem to fit within the somewhat vacant and dilapidated industrial section surrounding the park. The baseball fields were well used however, and the West End Community Center located adjacent to the park was in fair shape and also fairly well attended. However, even with signs of



disrepair Bucklin Park and the West End Community Center stand as needed community gathering spots in a blighted section of the neighborhood.

**Figure 8.16**



*Source: Author*

**Figure 8.17**



*Source: Author*

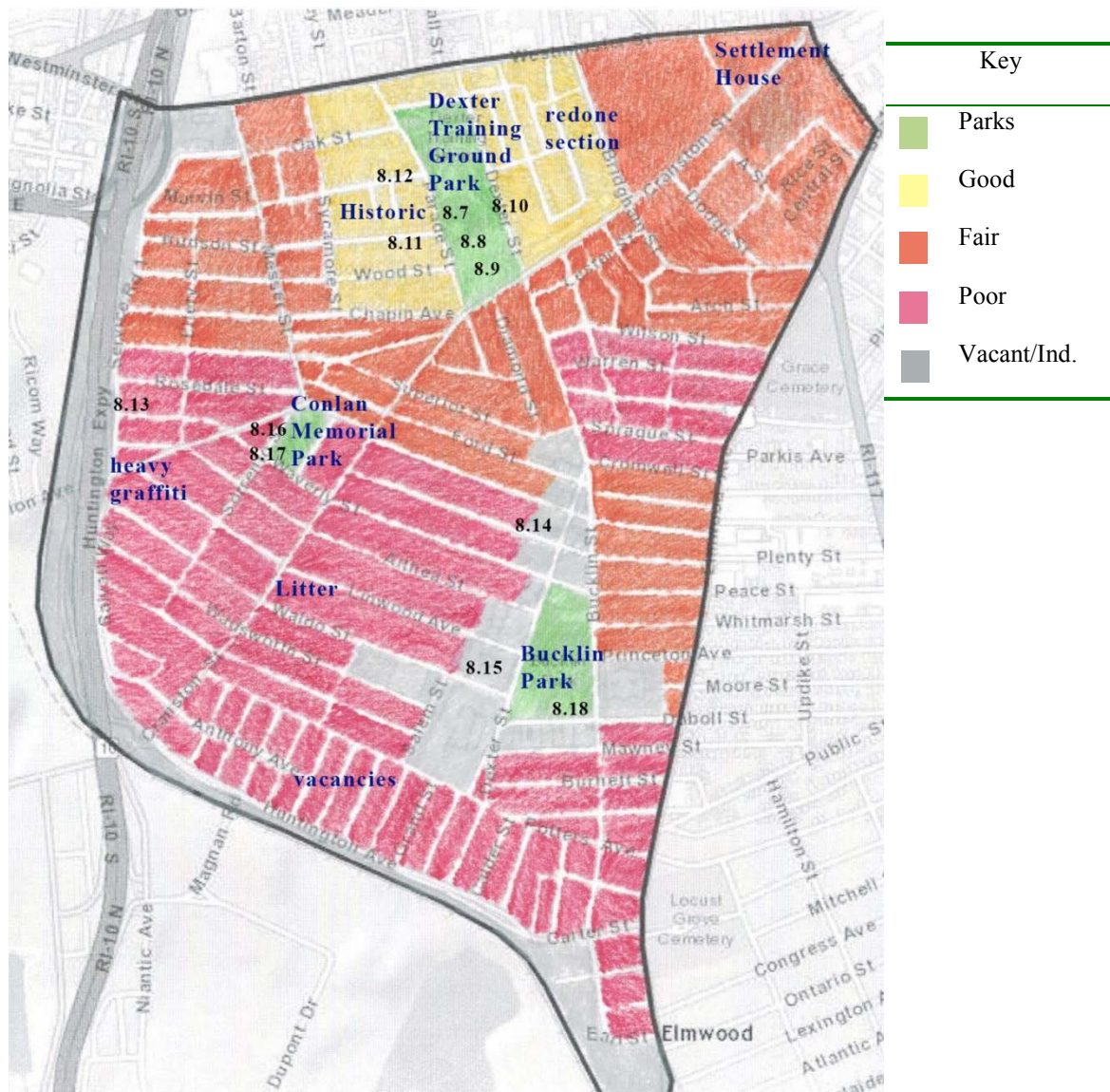
**Figure 8.18**



*Source: Author*

Figure 8.19 below is the composite map of the West End neighborhood. The parks mentioned above are labeled and all photos are located on the map with their figure number. Also, as with most neighborhood maps in the dissertation, the yellow areas are considered in good shape while orange and red are fair and poor respectively. The map shows that the area around Dexter Training Ground Park is the only area considered in good condition due in large part to the historic structures surrounding the park and the vibrancy of use at the park. Also of note is the industrial section indicated with gray color through the middle of West End leaving a noticeable hole of inactivity in the neighborhood. There is also a significant portion of area considered in poor shape generally with many signs of disorder including heavy litter and graffiti. Again this section is noted by the red color. Figure 8.19 also includes key notes from observation.

Figure 8.19 West End composite map



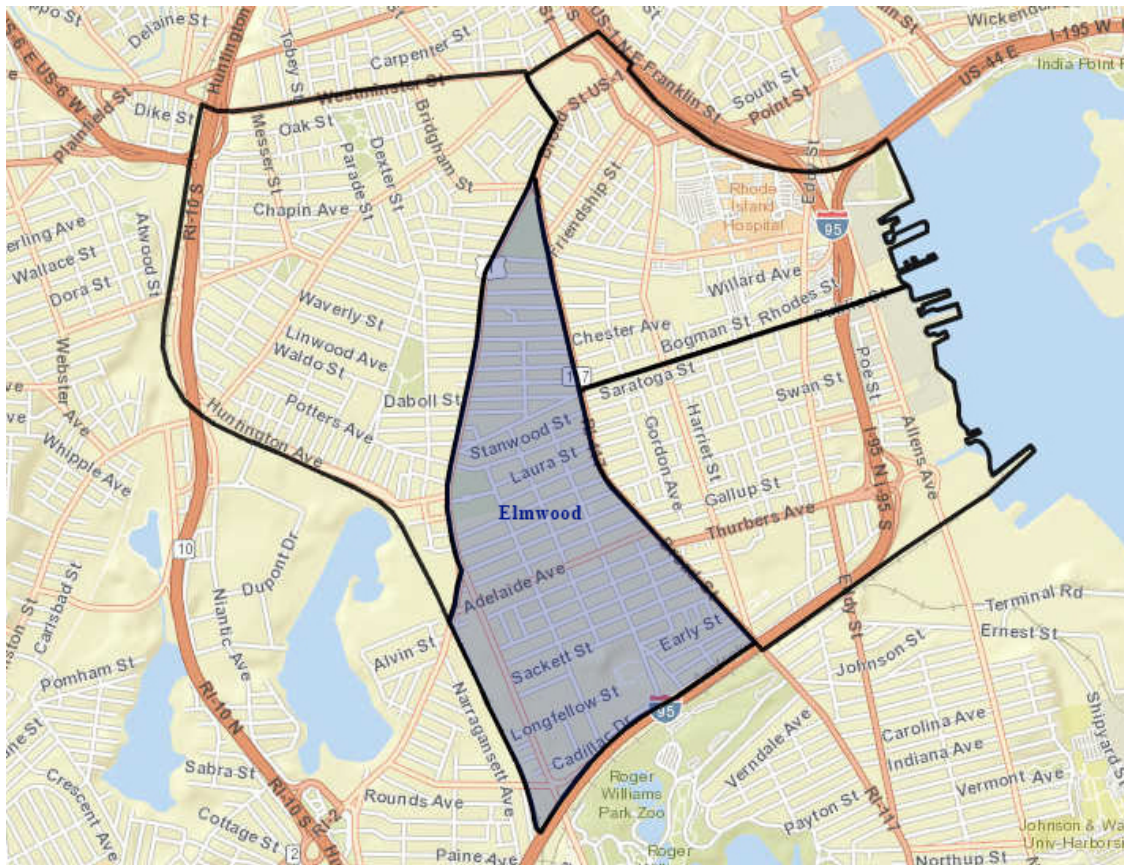
Source: Author

### Elmwood

The Elmwood neighborhood is very similar to West End with a mix of historic areas that have been well cared for and revitalized to some degree as well as vacant

industrial sections and the litter and graffiti that seems to follow. There is both less of the good and less of the bad in Elmwood with many streets having a mix of repair and disrepair taking place. Much like its position between the other neighborhoods, Elmwood has the feeling of being in between from the ground level. Figure 8.20 below shows the outline of the Elmwood neighborhood, which looks and feels like a small wedge taken out of the surrounding neighborhoods at first and then expands into its own entity.

**Figure 8.20 Elmwood outline map**



*Source: Esri Community Analyst, 2014*

Distinguishing characteristics of the Elmwood neighborhood include Grace Cemetery located on the north tip of the neighborhood and Locust Grove Cemetery located in the middle of the neighborhood though on its western edge. Both cemeteries



are historic and include graves of notable historic figures; however neither cemetery is particularly well cared for or utilized. The cemeteries tend to act as pathways for commuting on foot in between daily tasks for many area residents, and at night they become large sections of vacant land in need of police patrols. Figures 8.21-8.23 below provide a glimpse into the cemeteries.

**Figure 8.21**



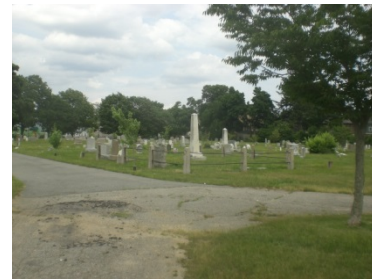
*Source: Author*

**Figure 8.22**



*Source: Author*

**Figure 8.23**



*Source: Author*

Similar to West End, graffiti was found throughout Elmwood on most surfaces available including telephone poles, mailboxes, and especially the brick walls of many vacant or industrial buildings. However, many examples of graffiti throughout the neighborhood were also embraced as local public art or even community murals with educational intent within Elmwood. Figures 8.24-8.26 below provide examples of graffiti more embraced by the community.

**Figure 8.24**



*Source: Author*

**Figure 8.25**



*Source: Author*

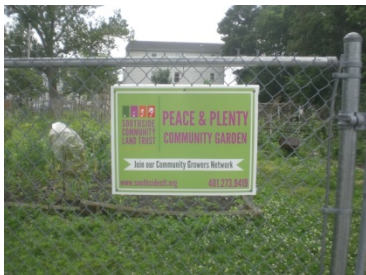
**Figure 8.26**



*Source: Author*

Another unique piece of Elmwood is the Peace & Plenty Community Garden and adjacent playground. Together the gardens and play space occupy approximately four or five lots in the north section of the neighborhood along Peace Street and Plenty Street. The gardens and playground are both products of the Southside Community Land Trust, which has helped provide 13 community gardens in the South Providence neighborhoods (including three in the study area). During observation several residents were observed tending the garden and using the playground, which also includes pieces of community art for educational purposes similar to the graffiti and murals mentioned above. Figures 8.27-8.32 below provide images of the gardens and play space.

**Figure 8.27**



*Source: Author*

**Figure 8.28**



*Source: Author*

**Figure 8.29**



*Source: Author*

**Figure 8.30**



*Source: Author*

**Figure 8.31**



*Source: Author*

**Figure 8.32**



*Source: Author*

Elmwood does have a few sections of vacant land and industrial uses near the southern edge of the neighborhood that create space for antisocial activities, but the neighborhood also had many positive signs as well. Some of these “signs” were actual street signs for crime stoppers, neighborhood watch, drug free zones and similar indicators showing that residents and perhaps outside organizations are actively trying to keep the neighborhood safe and welcoming. Elmwood also has many historic homes that have been repaired and/or well-kept over the years. These are woven throughout the neighborhood in general though perhaps not surprising many were found near the Peace and Plenty Community Gardens discussed above. Figures 8.33-8.35 below are representative of several homes found in Elmwood.

**Figure 8.33**



*Source: Author*

**Figure 8.34**



*Source: Author*

**Figure 8.35**

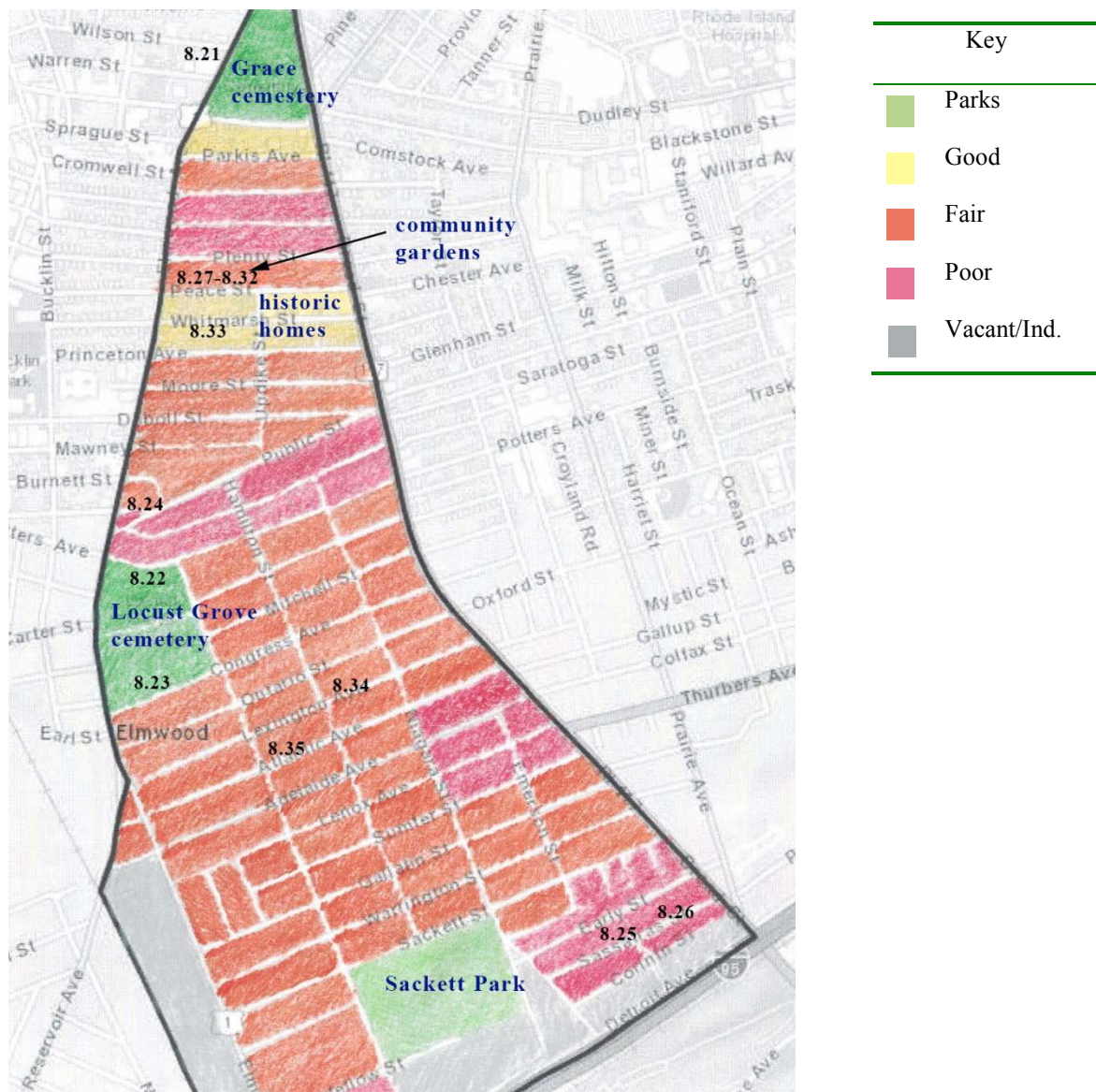


*Source: Author*



Figure 8.36 below is the composite map of Elmwood. Once again yellow sections indicate areas considered in good condition and orange and red sections are considered in fair and poor condition respectively. Gray is vacant and/or industrial land use, and a few key notes are included for reference to the discussion above. All images are also referenced on the map with their figure numbers as well.

**Figure 8.36 Elmwood composite map**

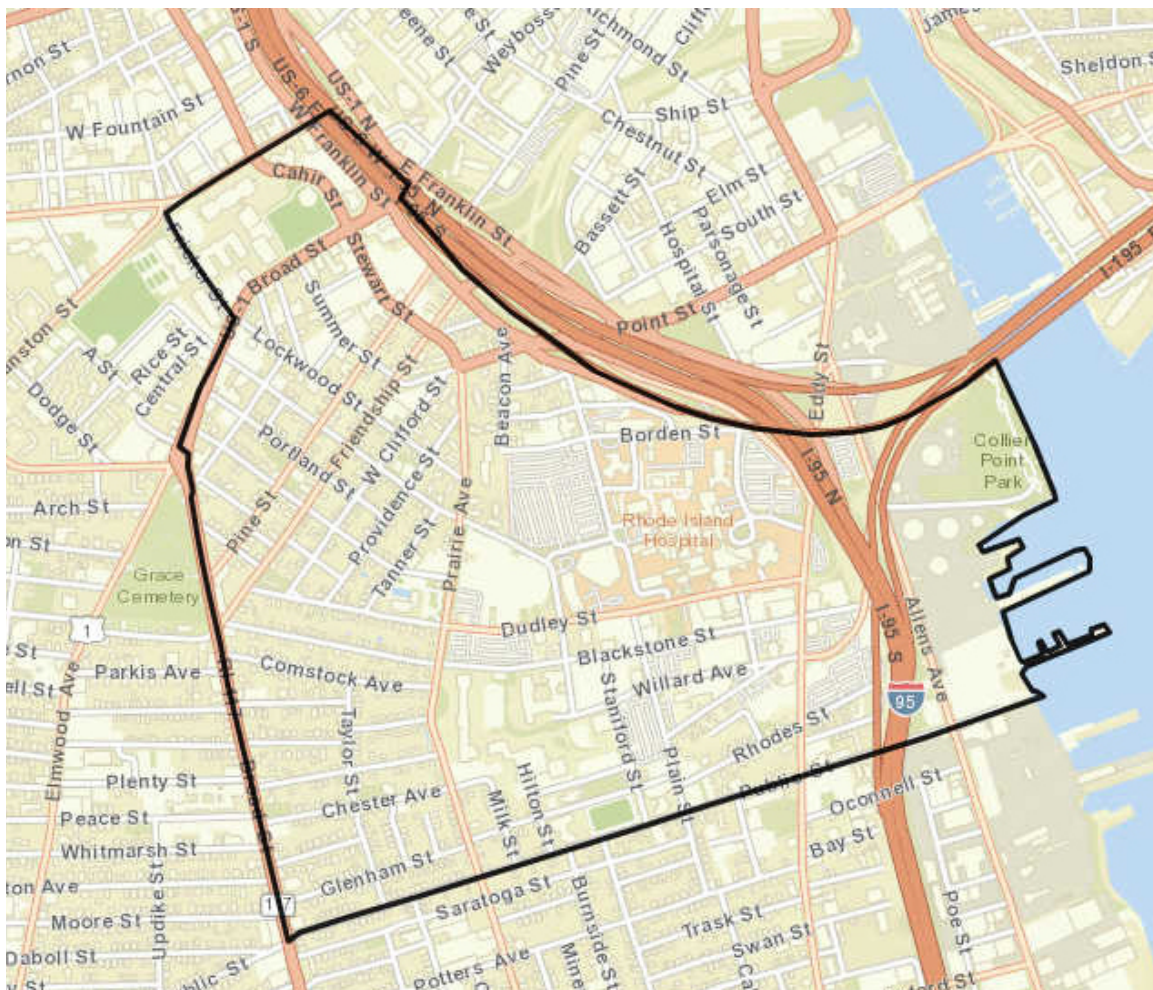


Source: Author

### *Upper South Providence*

Figure 8.37 below is the outline map of Upper South Providence. The map shows that the neighborhood has both I-95 as a border as well as part of the Providence Harbor. The interstate acts as a large barrier between the neighborhood and downtown Providence because it is not easy to cross on foot and also creates large areas of vacant space covered with litter and graffiti. The harbor's industrial nature also creates dangerous vacant areas throughout the day and night. Again graffiti and litter are present throughout the harbor.

**Figure 8.37 Upper South Providence outline map**



*Source: ESRI Community Analyst, 2014*

Though the interstate and harbor are difficult areas for the neighborhood to overcome, there are unique positive aspects to Upper South Providence. A three-school campus is located in the northern tip of the neighborhood. The campus includes Classical High School, Central High School and the Providence Career and Technical Academy (PCTA). All three schools are public high schools catering to different skill development. Founded in 1843, Classical High School is a public magnet high school nationally recognized for a rigorous college preparatory curriculum as well as a 99% graduation rate and 95% college bound rate (Classical High School, 2013). Central High school is also a well-established public school but does not have as rigorous a curriculum, and PCTA is a premier technical high school. Together the campuses bring vibrancy to the northern section of the neighborhood with the student body as well as community sporting and arts events. Figure 8.37-1 is an image of the main building on the Classical High school campus and figure 8.38 and 8.39 respectively are images of Central high and PCTA.

**Figure 8.37-1**



*Source: Author*

**Figure 8.38**



*Source: Author*

**Figure 8.39**



*Source: Author*

Another campus within Upper South Providence is the Rhode Island Hospital Campus. The hospital is a job source for area residents as well as the main teaching



hospital of the Warren Alpert Medical School of Brown University, located a few miles north of the hospital. The hospital campus, similar to Classical High School, adds people and vibrancy to the neighborhood. However, the campus also includes many surface parking areas and industrial buildings in support of hospital activities. This in turn creates a major break in neighborhood fabric and many vacant spaces throughout nighttime hours especially. And though most of the main hospital buildings are in good condition, the support spaces seem to collect graffiti and litter. Figure 8.40 below is an aerial photograph of the hospital. The photograph shows the vast surface parking and the disruption in neighborhood fabric from the hospital. The photograph also shows the industrial uses to the east of interstate 95 along the harbor that again exemplify industrial fabric very different from the neighborhood fabric found to the west of the neighborhood.

**Figure 8.40 Aerial of Rhode Island Hospital**



*Source: pillsburyphoto.com*

Despite some problems with the hospital support areas, the hospital also works as a catalyst for other commercial services and general commercial zoning in areas around the hospital. These areas house some important neighborhood services including one of the area's Neighbor Works organizations and several spaces for doctors' offices, dental clinics, restaurants and grocery stores. The western portion of Upper South Providence is a mix of commercial and residential land use with a diversity of quality as well. Figures 8.41-8.43 show some of this mix.

**Figure 8.41**



*Source: rischools.com*

**Figure 8.42**



*Source: Author*

**Figure 8.43**

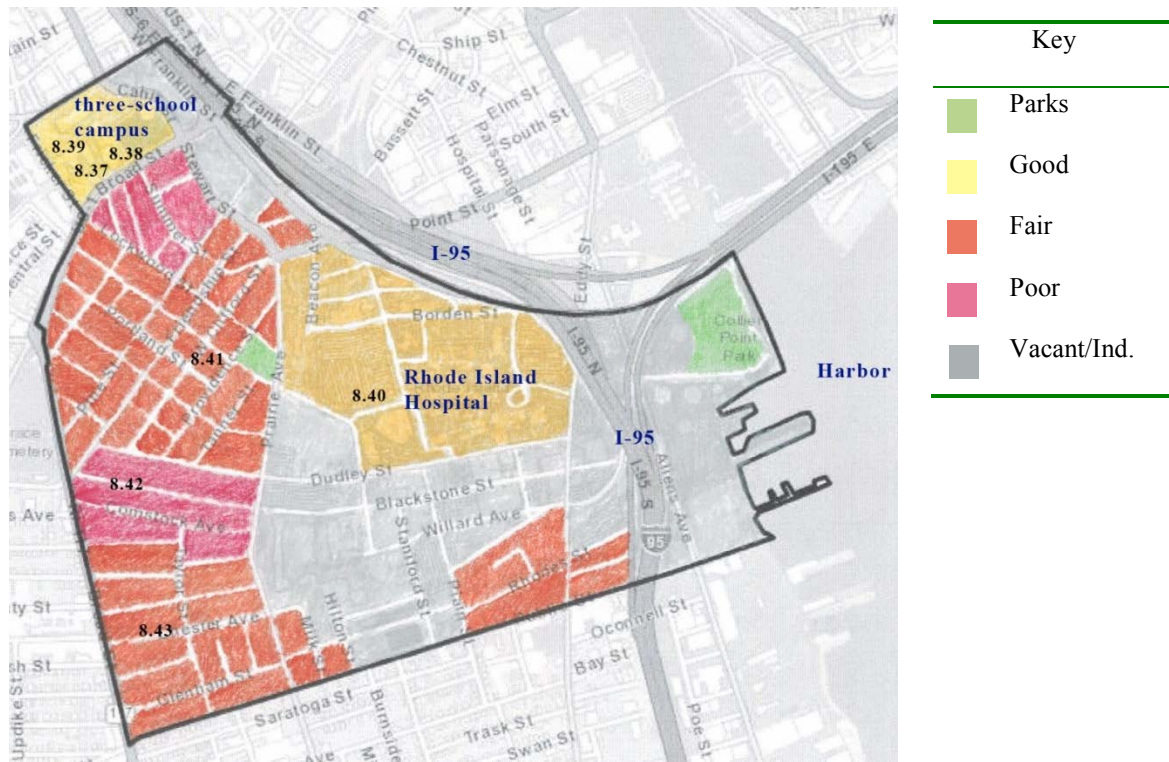


*Source: Author*

Figure 8.44 below shows the composite map for the Upper South Providence neighborhood. The impact of the hospital is noticeable as is the harbor area. Using the same color legend as previous composite maps there are only a few sections of poor neighborhood conditions, but the large amount of vacant or industrial land in gray shows the lack of neighborhood fabric here. And once again, the interstate proves to be a barrier as most spaces adjacent are industrial or vacant.



**Figure 8.44 Upper South Providence composite map**

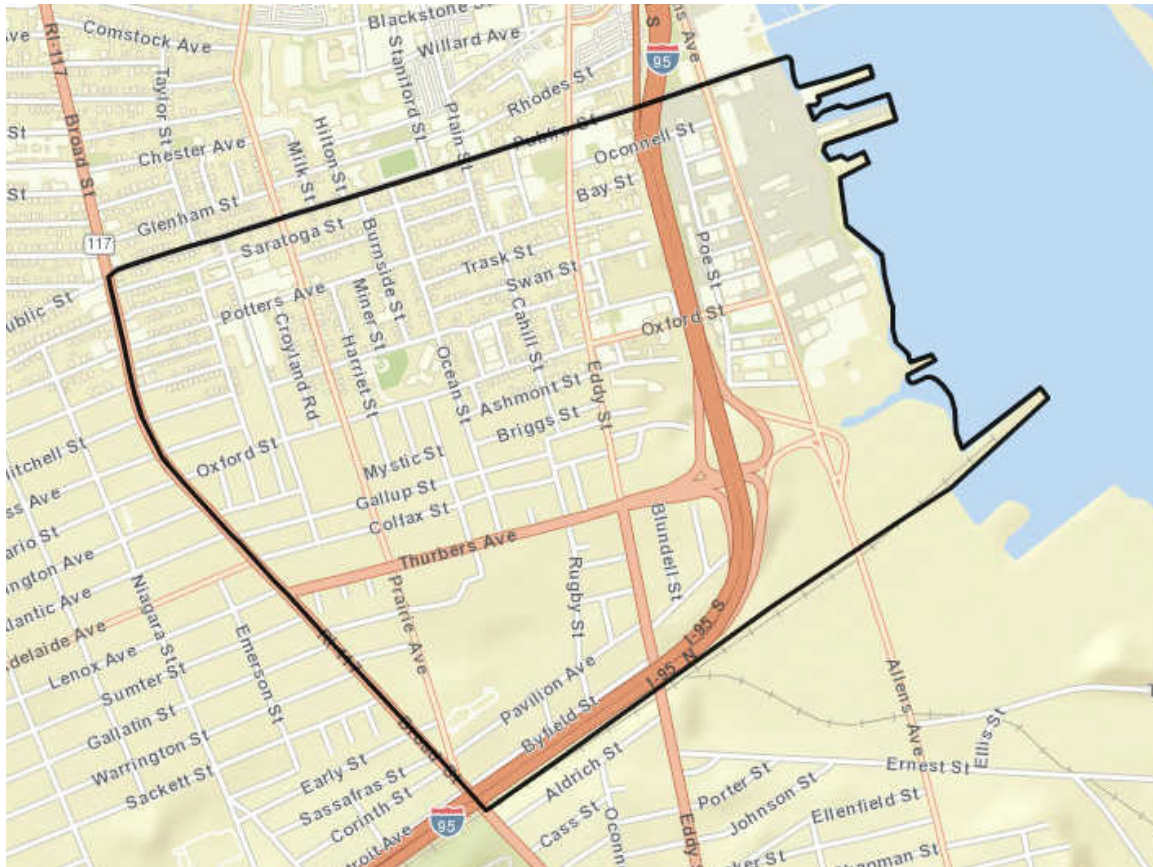


Source: Author

### *Lower South Providence*

Similar to Upper South Providence Lower South Providence includes the barriers of I-95 and an industrial harbor. These features are noticeable from the outline map of the neighborhood in figure 8.45 below. However, Lower South Providence includes more space for neighborhood fabric without the hospital or any major institutional campus.

**Figure 8.45 Lower South Providence outline map**



*Source: Esri Business Analyst, 2014*

But schools are still a main feature in Lower South Providence with several elementary and middle schools throughout the neighborhood. The basketball courts and playground space adjacent to both Roger Williams Middle School and the Providence Academy of Internationals Studies near the south end of the neighborhood were observed to be key communal spaces for area residents and youth especially. Images of the schools and communal park space are found below in figures 8.46-8.48.

**Figure 8.46**



*Source: rischools.com*

**Figure 8.47**



*Source: meetingstreet.org*

**Figure 8.48**



*Source: Author*

Several of the schools mentioned here as well as others in the South Providence neighborhood appeared to be undergoing major renovations or revitalization work. New development and neighborhood revitalization was also observed throughout the neighborhood with many neighborhood streets showing a mix of repair and dilapidation. Figures 8.49-8.51 give a glimpse of the mix found throughout the neighborhood.

**Figure 8.49**



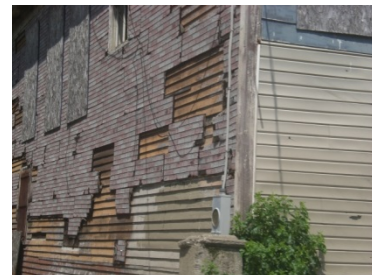
*Source: rischools.com*

**Figure 8.50**



*Source: Author*

**Figure 8.51**



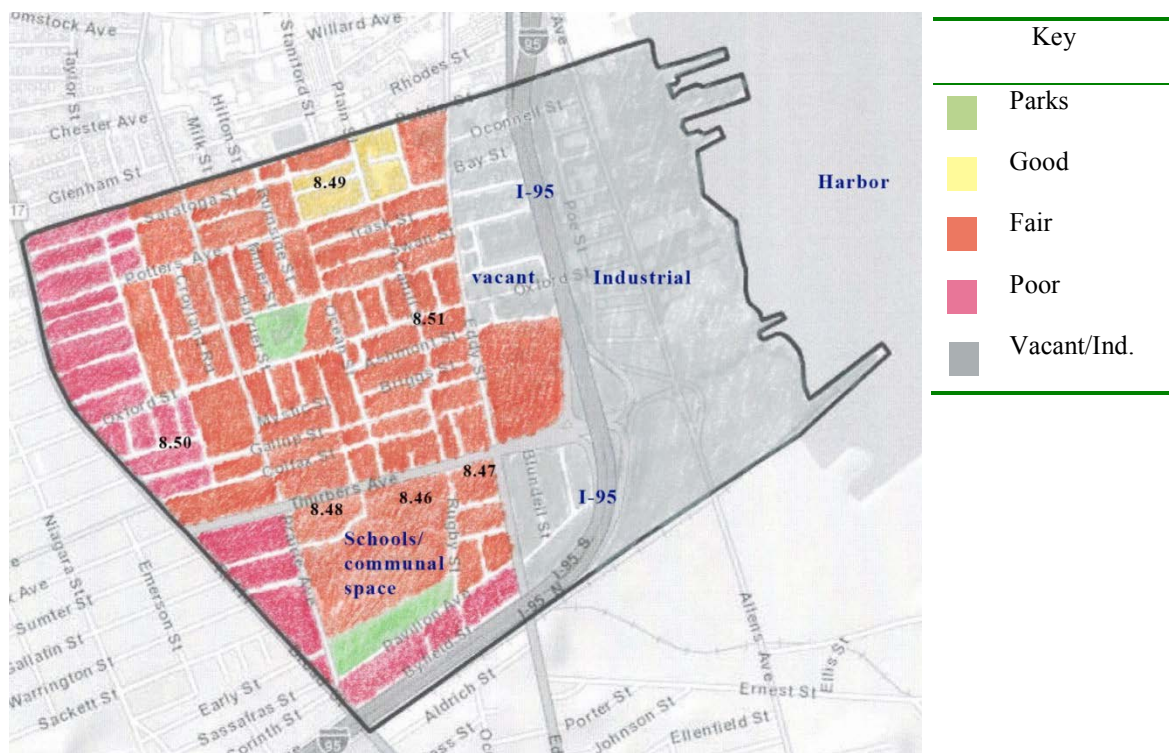
*Source: Author*

The composite map below in Figure 8.52 shows the most notable feature of the neighborhood, which is the large industrial section making up nearly the entire eastern half of Lower South Providence. The housing that does exist in this section is generally poor quality and scattered between industrial land use leaving little community feel. Again, this is not necessarily surprising due to the influence of I-95 and the industrial



harbor. The composite map also shows that several blocks of poor quality housing and commercial space along the western edge of the neighborhood and only three to four blocks of good quality housing where new development was present. However, streets generally felt safe in the neighborhood sections and less safe in industrial sections with several more areas of vacant buildings and partially developed lots.

**Figure 8.52 Lower South Providence composite map**



Source: Author

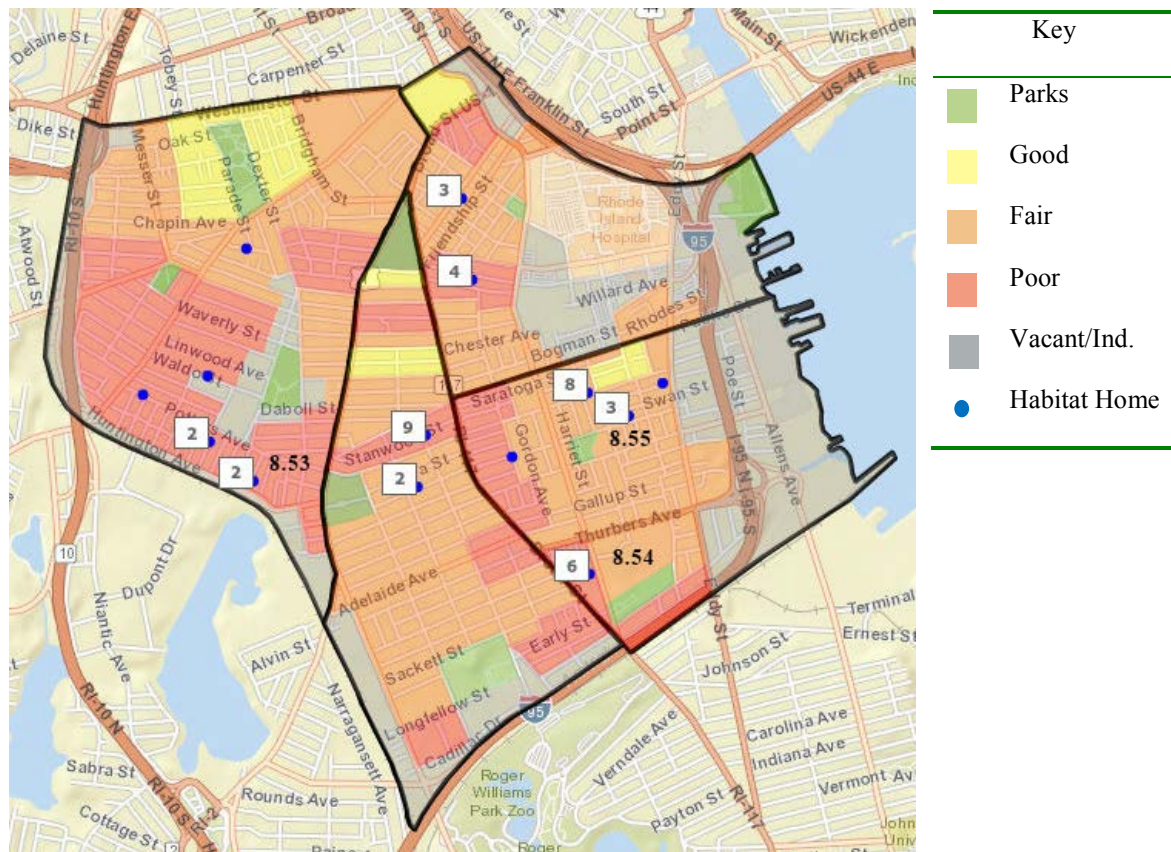
### Habitat Development Pattern

The four neighborhoods that create the Providence study area all have similar challenges of urban, dense sections of dilapidation with more litter and graffiti than was found in any other case city. The density is a challenge for Habitat and other

organizations to create enough mass of new developments to counter the dilapidation. This is especially challenging for the Providence affiliate, which has only built 44 homes in the study area and just more than 70 structures total throughout their 27-year history. Despite the small total number of homes in the study area, Habitat homes are somewhat evenly spread across the four neighborhoods with 7 in West End, 11 in Elmwood, 7 in Upper South Providence and 19 in Lower South Providence. Figure 8.52-1 below shows the development pattern of Habitat homes in the study area as a whole. Once again Habitat homes are represented in blue dots and those clustered close together are signified with the number of households found in that cluster. Color coding is kept the same as the composite maps discussed above to show the pattern of good, fair and poor quality blocks found throughout the study area as well as industrial and vacant land use patterns.

The map shows that three clusters of more than five houses, however there are only two such clusters of homes within the same census block. Regardless the map shows more homes clustered together (though less than five together) than are apart as single scattered sites. A major reason for this is that the Providence affiliate is the only Habitat affiliate studied here that builds multifamily housing as well as single family. Several of the Habitat homes in the study area house two, three and four families each. Figures 8.53-8.55 below the map show examples of Providence Habitat homes for multiple families as well as single families. The figure numbers on the map correspond to the location of the images.

**Figure 8.52-1 Lower South Providence composite map**



Source: Author

**Figure 8.53**



Source: [habitatprov.org](http://habitatprov.org)

**Figure 8.54**



Source: [habitatprov.org](http://habitatprov.org)

**Figure 8.55**



Source: Author

### *Clustering*

As mentioned above there are only two clusters of five or more Habitat homes based on census block boundaries within the four-neighborhood study area. Table 8.3 below shows the number of Habitat blocks in the study area (blocks with at least one Habitat home) and how many Habitat homes are present on those blocks. The table shows that 11 of the 22 total Habitat blocks have only one Habitat home present, but this also means that the other 11 Habitat blocks have at least two homes present and are considered clusters here. Though the clusters tend to be small, this does show that single scattered sites don't dominate the study area, which is different from several of the case cities in this study. And as the map in 8.52 above shows there are several larger clusters if the boundaries of census blocks were expanded slightly to include a few neighboring blocks, though again this is at least in part due to several Habitat households sharing a multifamily residence.

**Table 8.3 Habitat Blocks and number of Habitat homes - Providence**

Habitat Block Type	Number of Blocks
One Habitat Home	11
Two Habitat Homes	6
Three Habitat Homes	3
Four Habitat Homes	0
Five or more Habitat Homes	2
Total	22

Table 8.4 below shows the number of Habitat homes in each cluster mentioned above. As mentioned previously, it is hypothesized that larger clusters may provide more Habitat influence on community social organization. The table shows that the only two clusters of five or more homes are also found in the two neighborhoods with the two most Habitat homes in total. However the table also shows that only 12 of the 44 total Habitat homes in the four neighborhoods are within a cluster of five or more homes, meaning there is not a heavy influence from clusters in Providence.

**Table 8.4 Habitat Cluster Blocks - Providence**

Census Block	Neighborhood	Number of Habitat Homes in Cluster
3-2007	Elmwood	6
5-3004	Lower S. Providence	6
Total		12

### Conclusions

Findings from the affiliate interview in Providence show that though the affiliate is similar in age to the other affiliates, Providence Habitat has been far fewer homes in total. They also have the fewest total homes in the study area with only 44. The Providence affiliate also does not participate in any neighborhood revitalization work above their normal homeownership program and they do not join forces with any other organizations to create a larger effect. The weaknesses of the affiliate do, however, create



an interesting comparison with the other affiliates, but local context also plays a large role in Providence.

Observation results from the study area show that graffiti and litter are visible signs of disorder throughout the four neighborhoods. The composite maps also show that industrial land use and vacant land are especially prevalent in Upper and Lower South Providence due to Interstate 95 and an industrial harbor. These land uses lead to at least the perception of a lack of safety. Further complicating feelings of safety is the density found throughout the study area. The density produces more loitering and grouping of people that also fosters unsafe feelings.

When taken as a whole there also proves to be more bright spots or areas of “good” housing and building conditions in the northern sections of the study area. Though all four neighborhoods have many historic structures, these structures are generally in better condition and better maintained in the northern portion of the study area as seen in figure 8.52 above. Community gardens, well-used park spaces and joint institutional campuses are key positives for the study area and seem to attract more community involvement and better conditions on adjacent streets not surprisingly. These help balance the graffiti, litter and dilapidated industrial and commercial spaces throughout the neighborhoods.

Habitat appears to face an uphill battle in Providence. The Providence affiliate is the smallest of any case city and has the fewest number of homes in their study area at 44. Providence is also the densest city studied here with multifamily structures the norm in all study area neighborhoods. And because most clusters are created due to several

families in one structure it may lessen the influence of those families on neighbors because they are isolated to fewer visible structures on a street and have more ability to isolate themselves on dense streets. However, duplexes and triplexes also allow a small affiliate to impact more families per year and bring more density of Habitat into a neighborhood with one structure so it remains to be seen if that is enough to balance the negative influences on surrounding streets. This will be discussed further in Chapter 11.

## CHAPTER IX

### SAN ANTONIO: CONTEXTUAL FINDINGS

#### San Antonio

##### *Homeownership Program*

Habitat for Humanity of San Antonio is the oldest U.S. affiliate and site of the first house built by Habitat for Humanity in the United States. Started in 1976, (the same year Habitat for Humanity International was formed) the San Antonio affiliate has built more than 850 Habitat homes in their 38 years of operation. This includes 274 homes in the study area for this dissertation. The total also puts the San Antonio affiliate in the top five of all U.S. affiliates in terms of production of new single family homes. The affiliate built 57 homes in 2013 with plans to top 60 in 2014, and almost all are new construction. The 3-5 rehabs each year are Habitat homes that have been sold back to the affiliate or reclaimed in some form. At any one time the affiliate typically has 6-18 homes in various stages of construction.

The affiliate targets residents with incomes at 25% - 60% of the Area Median Income (AMI). This is partly because they know this range can pay for a 0% interest mortgage over 20-25 years, and partly because this is the local need. Several other organizations serve those at 60% - 120% AMI, but Habitat is one of the few serving the lower income range. “We’re really the biggest single family provider in San Antonio for the income range we have” (personal communication, S. Wiese, May 22, 2013).

Working to solve housing needs in San Antonio for the better part of 40 years has also taught the affiliate valuable lessons in efficiency. The typical Habitat house in San

Antonio costs \$71,300 and includes three or four bedrooms and one bathroom. The affiliate only offers four plans (two three-bedroom and two four bedroom options), and does not provide central heat and air due to high utility costs. Each Habitat home does receive a high-efficiency wall-unit air conditioner and a wall furnace. The modest square footage of Habitat homes in San Antonio (1,060 – 3 bedroom, 1,180 – 4 bedroom) makes the wall units more economical and efficient as each Habitat home is built to LEED (Leadership in Energy and Environmental Design) standards. “We really make sure that our houses are something that our families are going to be able to not just affordably buy, but affordably maintain as well” (personal communication, A. Marsh, May 22, 2013).

Efficiency is also a big part of the process of becoming a homeowner for the San Antonio affiliate. Families can enter the first step of the program through interest meetings, mission days at local churches, the Habitat website, and walking into the office and completing an application. Because the affiliate is so large they keep a rolling application process open and constantly have staff in the community spreading the word about the program. The first step includes a pre-qualification application that asks about income and debt. The affiliate does not use a minimum credit score, but asks for a “workable credit history,” which can include no credit. If applicants pass the pre-qualification step they are contacted by the affiliate to complete a more comprehensive application. If the applicant has three years of stable income history (including Social Security and/or child support), is a permanent resident of Bexar county with a verifiable social security number, is a first-time home buyer or hasn’t owned a home in the last

three years, and is willing to partner with Habitat to complete sweat equity and other program requirements they are in.

The rest of the vetting process occurs as families work through their sweat equity, and the affiliate has learned it is better to remove them from the program early if they are not living up to their end of the partnership. “We have learned through the years that if a family is not going to work up front, they are not going to work any better five years down the line” (personal communication, S. Wiese, May 22, 2013). The affiliate does have probation for families not performing before removing them from the program, but typically families on probation don’t make it through to homeownership. Those that do make it tend to show a greater motivation to partner:

By the time they buy that home they’ve got to have at least 300 hours. They’ve got to have been a part of the building and be excited about it, and that’s not every family. There are a lot of low-income families that aren’t wanting to do that much work. We’ve said it before and we say it with pride, “We are not your typical charity.” We are not a hand out program. We are a hand up program. We work with families that want to help themselves (personal communication, S. Wiese, May 22, 2013).

The “hand up” mantra of Habitat and the self-help model they promote is a cornerstone of the homeownership program for all Habitat affiliates, and it helps self-select the families more motivated to complete the program. This separates them from other housing providers including many government programs, which can make partnerships and collaboration more difficult. However, the affiliate does partner with other housing providers to share best practices as well as families to ensure as much need is met as possible, but they also realize their model is different from government programs especially:

They know a little bit about us, but what we do is really contrary to what they do. Section 8 housing families are not the families that we're working with. When we talk with them and they can't figure out why their model isn't working, we're like "it's not self-help" (personal communication, S. Wiese, May 22, 2013).

### *Sweat Equity*

A foundation of the self-help model for Habitat is sweat equity. As mentioned above, the sweat equity requirement is a minimum of 300 hours. At Habitat of San Antonio this includes 22 hours of classroom learning. Instruction includes basic home finance and budgeting, hands on construction and home maintenance training, conflict resolution, landscaping, and even code compliance and recycling. The remainder of the hours is often completed performing construction on one's own house or another Habitat house, however the affiliate does allow for up to 100 hours to be non-construction. This allows families to work in one of the three Habitat Home stores (thrift stores), at the Habitat office, or even go out in the community with Habitat staff to give speeches about the program. To accommodate older and younger participants as well as those with disabilities, the affiliate also allows sweat equity hours for providing lunches and snacks for volunteers, writing thank you cards to construction volunteers, and even getting good grades in school for Habitat children.

### *Homeownership*

The streamlined process, mass of volunteer support and ample opportunities for sweat equity allows program participants to complete the program and move into their new house in 6-9 months after completing their application. The affiliate also boasts less than a 1.5% foreclosure rate, which they attribute to working with their homeowners to

avert crisis. Because Habitat holds the mortgages they can adjust payment schedules when needed. “We’re able to readjust the mortgage if there’s a problem, but we can also help encourage them to find another job or get them into work force training if that’s what is needed” (personal communication, S. Wiese, May 22, 2013). But even before mortgage adjustment is needed the affiliate keeps close track of families delinquent on mortgage payments so they can intervene quickly if needed. “We’re very sophisticated in terms of keeping track of our families. We know how many families are two days delinquent versus 15 days delinquent and we have very few that are more than 30 days delinquent” (personal communication, S. Wiese, May 22, 2013).

### *Clusters and Neighborhoods*

Habitat of San Antonio has by far the most cluster development of the affiliates examined here. In the study area alone they have 10 census blocks with clusters of Habitat homes, and the largest includes 84 Habitat homes. Though it hasn’t always been the case, clustering is somewhat of a necessity for the large affiliate as they regularly manage multiple homes under construction at once. Over the years the affiliate has learned the benefits of cluster development versus scattered sites:

We have done a little bit of everything. We started off doing infill wherever we had funding. We had funding to buy one lot, bought it, and tried to raise money to build it. At the point we got to our 20<sup>th</sup> anniversary we decided we needed to maximize our volunteer efforts. We wanted to be more efficient and it’s much easier if you are working with 200 volunteers to get them all to one place as opposed to scattered sites all over the city. We have one volunteer coordinator we don’t have 50. So if one house is short you can move them to another. Our big communities have enabled us to build more and grow faster (personal communication, S. Wiese, May 22, 2013).

In the last 10-15 years Habitat San Antonio has built clusters of 88, 84, 68, 41 and 40 Habitat homes and the affiliate is currently in phase one of a 37-acre development that will ultimately have 185 Habitat homes exclusively. Though the affiliate will do some scattered development when they get donated lots in good areas, they typically try to get at least 5-15 lots at a time in close proximity for construction and volunteer ease and because they know it takes a mass of homes to make a difference in the community. The size of the affiliate allows them a large enough budget to buy many chunks of land at once, and their standing in the community also brings many donors and willing partners to their door. The affiliate has partnered with the city of San Antonio for multiple subdivision developments and even the San Antonio school district has provided land for new Habitat subdivisions.

Building large clusters and even Habitat-only subdivisions has also come with a learning curve. The affiliate generally seeks to be near retail, job opportunities, schools and transit, but they have also learned to find land near parks and recreation opportunities and other amenities. This allows the affiliate to avoid the creation of neighborhood associations necessary to maintain amenities built into a neighborhood. The affiliate has created and helped manage associations in the past, but now encourages their homeowners to form their own or join established associations.

We are not in the business of managing homeowner associations...we've learned not to be. In theory, I think, for a while people thought, "That's a great idea, get them all together." But they didn't start thinking about what their own neighborhood association was like...It's a challenge to get homeowners to say, "I want to be in charge of it." So we tend to stay away (personal communication, S. Wiese, May 22, 2013).



### *Revitalization One Homeowner at a Time*

Though the affiliate doesn't try to force community building and activism through neighborhood associations, San Antonio Habitat does believe their developments impact the larger community. The affiliate does not have a separate neighborhoods department or program and they are not a Neighborhood Revitalization Initiative (NRI) affiliate, but they do affect neighborhoods by the size of their intervention and their presence around town. They do it the traditional Habitat way – one homeowner at a time, just on a large enough scale where it can make a noticeable difference. “I think we're certainly helping families and I think helping families ultimately revitalizes neighborhoods” (personal communication, S. Wiese, May 22, 2013).

The San Antonio affiliate doesn't do rehabs (other than refurbishing their own homes) and they don't do repairs. For special events they have done community projects to help a neighborhood clean-up a park, paint houses or plant trees, but in general they feel that homeownership is the key to lasting change for San Antonio:

We're continuing to look at what we'll do in the future, but our feeling is that homeownership is what's needed. And that's a little contrary to International. International is doing more community revitalization where it is all about the numbers – painting 200 houses and then you've helped 1,000 people. But locally we really feel like homeownership is what's important. We're not against painting houses and helping families but we have limited resources, so we really make sure that homeownership is something that happens (personal communication, S. Wiese, May 22, 2013).

Evidence of revitalization for the affiliate is largely anecdotal, but it comes from a variety of sources. Large Habitat developments have been catalysts for other housing providers including private market-rate development on several occasions, and commercial development including restaurants, medical clinics and small grocery stores

have also followed Habitat development. Schools have also come to the San Antonio Habitat to ask them to build in certain areas where they are targeting new schools or refurbished schools in order to increase the homeownership rate and stability of the student body:

We have school districts that are saying, “Our schools are now exemplary status and we never hit exemplary status before.” We know that the first, second and third grade classes are filled with Habitat kids. So I do think that is revitalizing the community. We’re providing a really stable environment for families to grow and live and that makes all the difference (personal communication, S. Wiese, May 22, 2013).

However, the most powerful evidence the affiliate receives is from the Habitat homeowners themselves. These include the individual stories mentioned in the introduction that Habitat affiliates use to promote the program and gain sponsorships, but it is also what they regularly hear from families on the job site, in the classroom or at events:

We ask families, “What are you most excited about?” Obviously the fact they have a stable environment to provide for their kids. They love that. But I have heard so many families tell me that they are actually excited they are going to start paying taxes, which is pretty amazing. But our families have not been in empowering situations for most of their lives and in most cases neither had their parents. So the fact that they can pay into the community and know that the funding is going to their kid’s school or their government really makes them feel good. That is what our program is all about (personal communication, A. Marsh, May 22, 2013).

Table 9.1 below provides a summary of Habitat for Humanity of San Antonio characteristics.

**Table 9.1 Habitat Characteristics – San Antonio**

Affiliate Characteristic	San Antonio
Age of Affiliate	38 years (1976)
Houses built through 2013	852
Houses built in Study Area	274
New construction vs. rehab (2013)	54/3
Population served	25% - 60% AMI
Cost of new construction	\$71,300
Mortgage duration	Mostly 20 years
Style and size of homes	4 models all 3-4 bedroom, 1180 SF at most
Sweat equity requirement (hours)	300
Length of program	6-9 months
Sweat equity breakdown	Construction, classes (22), office, thrift store, speeches, mission days, lunch
Make it from application to homeowner	Not sure, but small number
Foreclosure rate	Less than 1.5%
Blocks with 5+ Habitat homes	10
Largest cluster in one census block	84 homes
Neighborhood Revitalization Initiative	No, think homeownership makes a bigger local difference
Distinguishing Characteristics	Oldest affiliate, first US Habitat house, top 5 in terms of houses built, 63 mortgages paid off, huge clusters

## Study Area Overview

San Antonio is both the westernmost and southernmost case city examined in this dissertation. San Antonio is also the largest of the five case cities with a city population of 1,327,407. The San Antonio MSA is also the largest of the five cities and only one topping two million at 2,142,508. This makes San Antonio the 7<sup>th</sup> largest U.S. city and 25<sup>th</sup> largest MSA (U.S. Census, 2010). Figure 9.1 shows the San Antonio MSA and the placement of the city in regional context.

**Figure 9.1 San Antonio MSA & Regional Context**

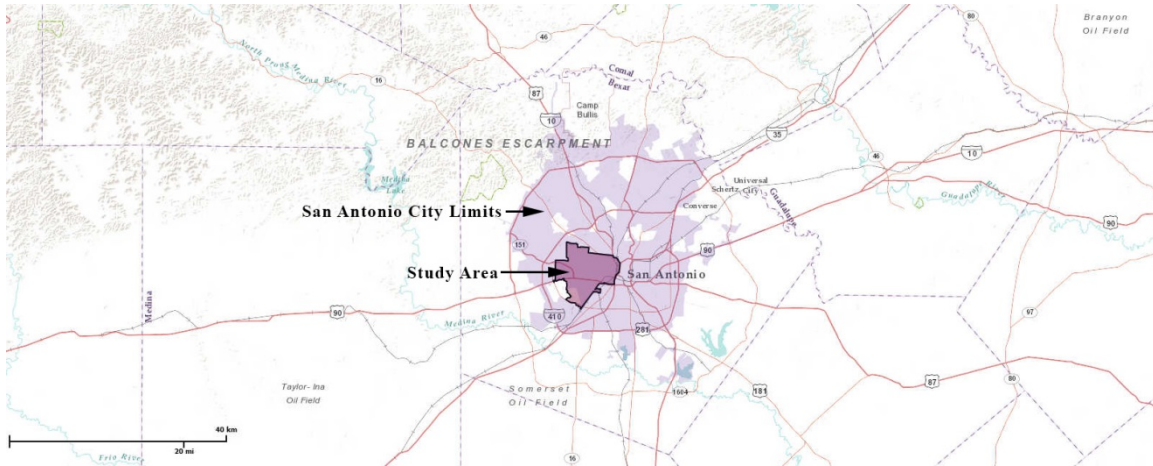


*Source: Esri Community Analyst, 2014*

Figure 9.2 below shows the expansive city limits of San Antonio as well as the outline of the study area. Besides being the largest city and MSA, the San Antonio study area is the largest of the five cities with an area of 31.8 square miles and total population of 137,595 based on the 2010 Census. San Antonio is also unique among case cities because the study area only consists of one neighborhood, West Side (based on the Annie

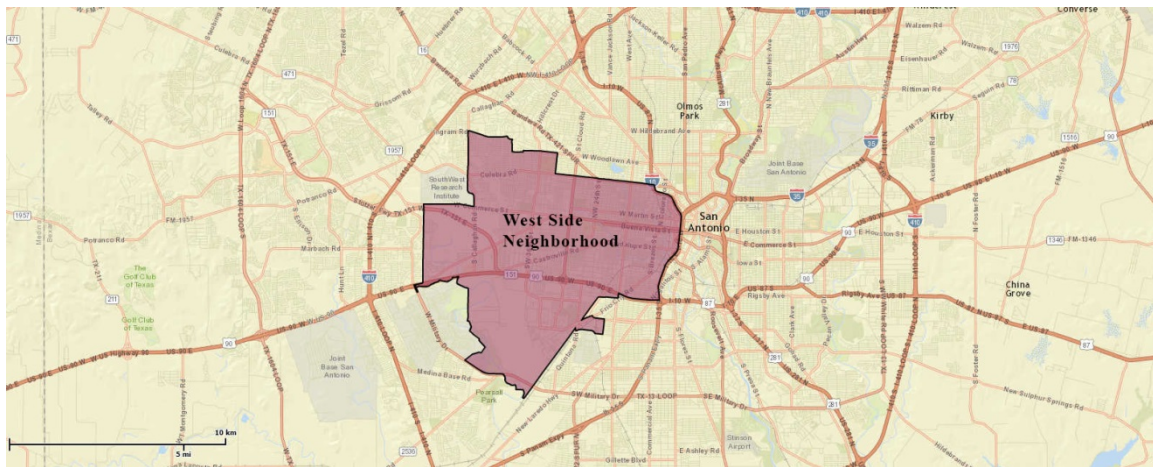
E. Casey designations.) Figure 9.3 below shows the grand size of the West Side neighborhood.

**Figure 9.2 San Antonio City & Study Area**



*Source: Esri Community Analyst, 2014*

**Figure 9.3 San Antonio Study Area**



*Source: Esri Community Analyst, 2014*

Again unique to San Antonio among other case cities is that the West Side neighborhood was selected not because of industrial deconcentration, though it has certainly played a significant role in the area's history, but instead for the consistently

poor, yet stable Hispanic population found there. San Antonio has a large Hispanic population in general as do many cities in Texas and the Southwest United States, but Table 9.2 below shows that nearly 93% of the West Side Population identifies as Hispanic in comparison to only 56.5% is the city as a whole and 54.1% in the MSA. The table also shows that this population is stable with 58.3% homeowners and only 9.3% of homes vacant, both consistent with the city and MSA rates. However, the West Side neighborhood also proves much lower income with 30.9% of households living below the poverty threshold, which is nearly twice the city rate of 15.6%.

**Table 9.2 San Antonio comparisons**

Variables	MSA	City	West Side
Total Population	2,142,508	1,327,407	137,597
White (%)	75.5	72.6	70.9
Black (%)	6.6	6.9	3.1
Total Hispanic (%)	54.1	56.5	92.9
Owner occupied (%)	64.0	56.5	58.3
Renter occupied (%)	36.0	43.5	41.7
Vacant (%)	8.9	8.5	9.3
Below poverty (%)	13.7	15.6	30.9

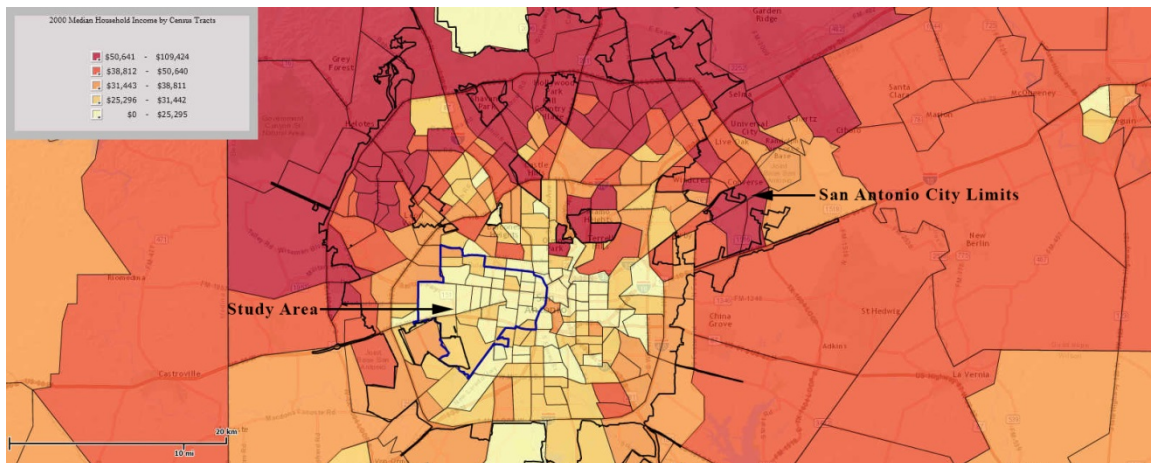
*Source: Esri Business Analyst, 2013 & U.S. Census 2010*

Figure 9.4 below illustrates the distribution of income in San Antonio. Similar to findings in Table 9.2 above, the West Side neighborhood is representative of the majority of the center city with higher incomes found on the outskirts of the city to the north.

Figure 9.5 paints a similar picture showing the distribution of adults age 25 and above that possess a bachelor's degree. Again the center city including West Side has far fewer adults with degrees than the northern suburbs.

The maps and tables presented here show that the West Side neighborhood is disadvantaged compared to the city as a whole and the MSA, but it also gives evidence to the stability and consistent poverty for West Side. As the maps help to illustrate, the West Side neighborhood has many similarities to the rest of the city, however the percentage of Hispanic population and the rate of those living below the poverty threshold are significantly higher in the West Side neighborhood. Findings from neighborhood observation discussed below help determine the effect of these differences and how Habitat homes might mitigate those effects.

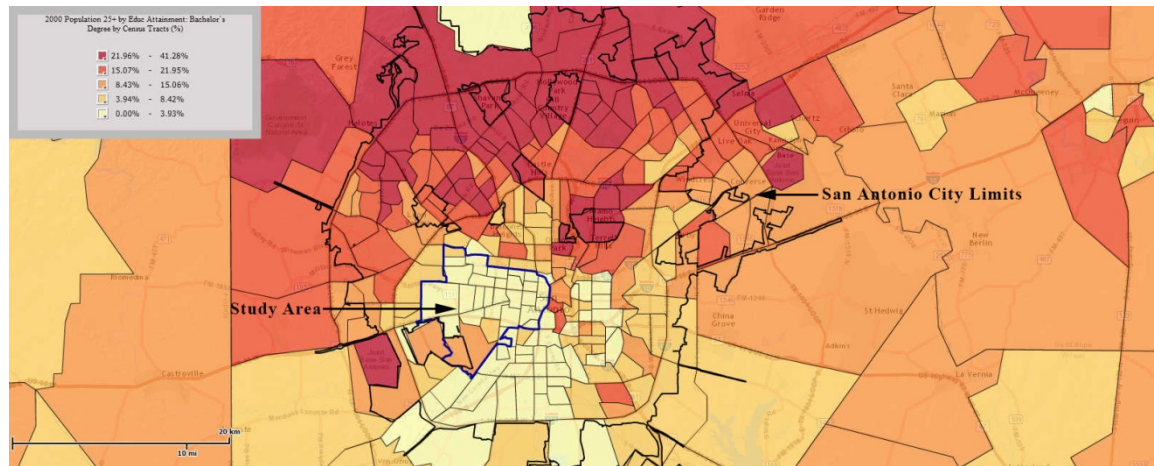
**Figure 9.4 Median household income (Census 2000)**



*Source: Esri Community Analyst, 2014*



**Figure 9.5 Percentage of 25+ adults with a bachelor's degree (Census 2000)**



Source: Esri Community Analyst, 2014

### Neighborhood Physical Characteristics

As mentioned above the West Side neighborhood makes up the entire study area for San Antonio. In total the neighborhood is approximately 32 square miles in area and includes almost 138,000 people in population. This makes the San Antonio study area by far the largest of all case cities in area and population. The West Side neighborhood includes more than 20 parks, two university campuses, a minor league baseball stadium, and the Lackland Air Force Base.

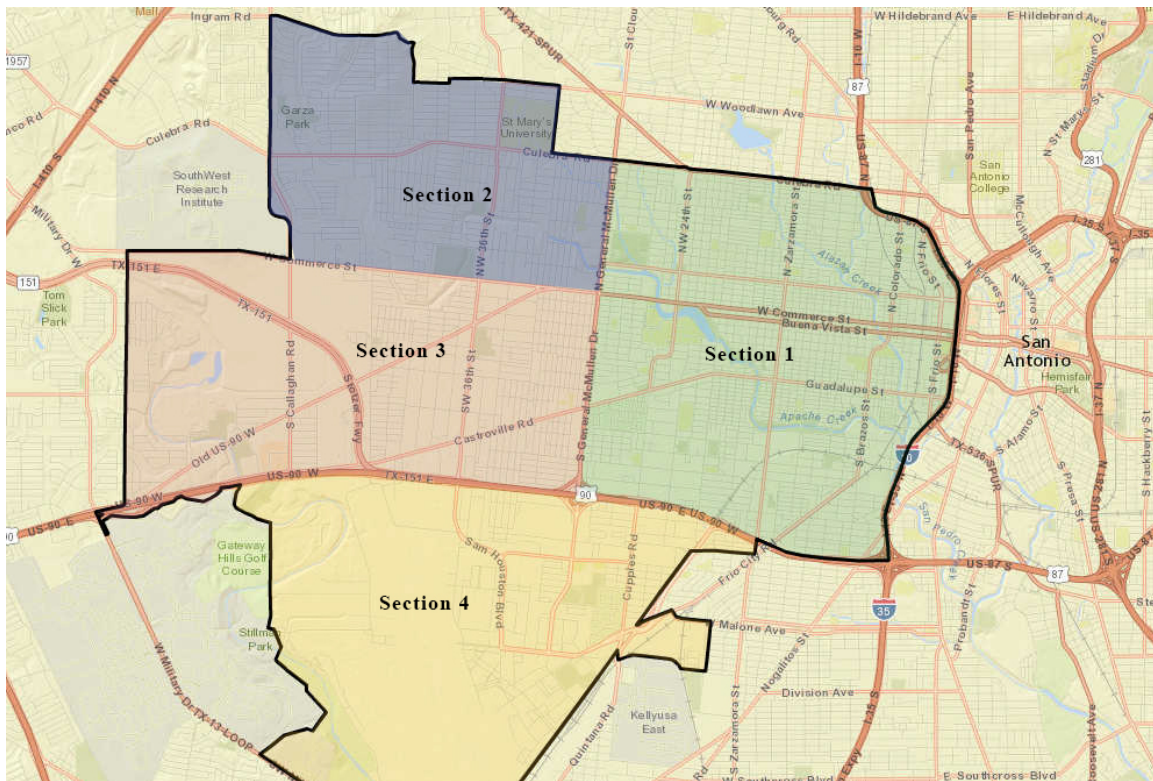
In general observation found good, fair and poor quality housing, buildings and infrastructure with none particularly dominant in the neighborhood. The areas closest to downtown are more dense and urban with sidewalks and greater capacity for mass transit (bus routes), and areas further out are more and more suburban with even some rural feel near the edges of the neighborhood. Very few areas felt unsafe to walk, ride or drive and the Hispanic culture was evident throughout based on signage, commercial areas and



people seen during the week of observation. Also evident was a large Catholic presence with many local churches in the area and two Catholic universities, the only universities in the neighborhood.

West Side also includes 275 Habitat homes with many located in large clusters. Both the amount of Habitat homes and the size of the clusters are unique to San Antonio compared to the other case cities. Because of these clusters and the large size of the neighborhood in general, West Side is divided into four sections here. The divisions are based largely on cluster location. Figure 9.6 below shows the outline of the neighborhood with the four sections highlighted. Each section is discussed below along with the clusters of Habitat homes found within them.

**Figure 9.6 West Side neighborhood outline map with sections**



*Source: Esri Community Analyst, 2014*

### *Section 1*

The first section is the closest to downtown San Antonio and includes many old neighborhood streets with pockets of good and bad, but most structures in fair condition. Many blocks had a mix of conditions and unlike other cities as residents were able to build bigger homes they seemed to do so in the neighborhood they already lived by tearing down older homes and building bigger instead of moving out to other areas. Besides perhaps being the oldest section other unique features include several creeks and Our Lady of the Lake University's campus near the middle of the section. The creeks funnel to the San Antonio River downtown, which helps create the San Antonio River Walk, but they are also featured in several parks throughout the section. The university campus with approximately 3,000 students is an oasis of greenspace and well-maintained historic structures along Elmendorf Lake, one of two lakes in the section. The campus fuels nearby restaurants and commercial space as well as many community events and learning opportunities.

Being the closest to downtown, this section has the most urban feel though most housing is still single family detached homes. Streets in general felt safe to walk, ride and drive during observation and many residents were observed out and about, especially using nearby greenways and parks. Some graffiti was observed and minor litter was also found. This first section also appeared to have the most loitering during the week of observation, though not as much as was found in other cities. There were several stray dogs and cats found, but also many animals in general some well-kept and others not. Figures 9.7-9.12 illustrate some of the features and challenges for this section.

**Figure 9.7**



*Source: Author*

**Figure 9.8**



*Source: Author*

**Figure 9.9**



*Source: Author*

**Figure 9.10**



*Source: Author*

**Figure 9.11**



*Source: Author*

**Figure 9.12**



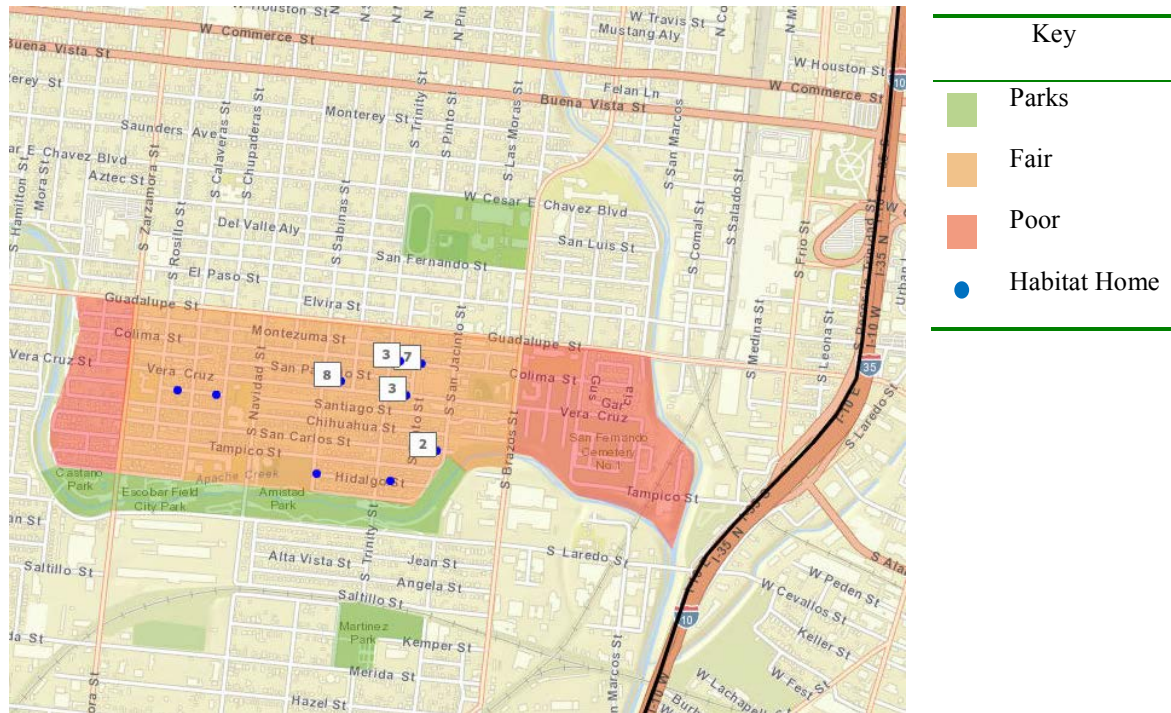
*Source: Author*

The first section also includes 32 Habitat homes with clusters of 5 and 10 houses and several blocks with two homes a piece. But similar to other cities many blocks with only one home are in close proximity to one another making larger clusters in a four or five block area. Figure 9.13 below is a close-up of the major clustering in section 1. The figure shows how nearby blocks can add to the overall Habitat impact. The boxed numbers represent the number of homes found in that cluster of blue dots. The colors are representative of composite map colors used throughout the observation findings with



yellow representing good conditions, orange for fair conditions and red for poor quality conditions. Park space is also highlighted with green color and gray is again used for industrial or vacant land use.

**Figure 9.13 Section 1 Clustering**



Source: Esri Community Analyst, 2014

## Section 2

Section 2 includes the second Catholic University in the West Side neighborhood, St. Mary's University, another oasis of greenspace and vibrant student life with more than 4,000 students, several graduate programs and several athletic teams that draw significant crowds from the community for events and competitions. Overall the neighborhood streets are similar to the first section as they are dominated by single family homes with some corner commercial uses as well as commercial strips. There is

more vacant land in Section 2 and larger lots with less of an urban feel though neighborhood areas are still somewhat compact. Streets again felt safe to walk, ride or drive for observation and there was less graffiti, litter and loitering overall than found in Section 1. Section 2 also included several new housing developments that may have been due to the heavy Habitat influence in the area.

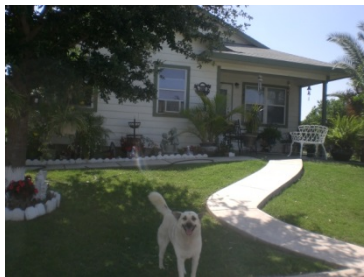
Section 2 includes the most Habitat homes of the four sections with 141 total homes found largely in the first Habitat neighborhood completed by the Sa Antonio affiliate in the 1990s. This neighborhood extends into surrounding blocks as well, which again adds to the impact of Habitat in the area. The mass of the Habitat neighborhood also seems to have helped turn the area from poor quality of housing to good quality, and as mentioned above new housing developments surround the Habitat neighborhood as well as well-maintained park land and institutions including an elementary school and several churches. Images below in figures 9.14-9.16 provide illustrations of this change.

**Figure 9.14**



*Source: Author*

**Figure 9.15**



*Source: Author*

**Figure 9.16**

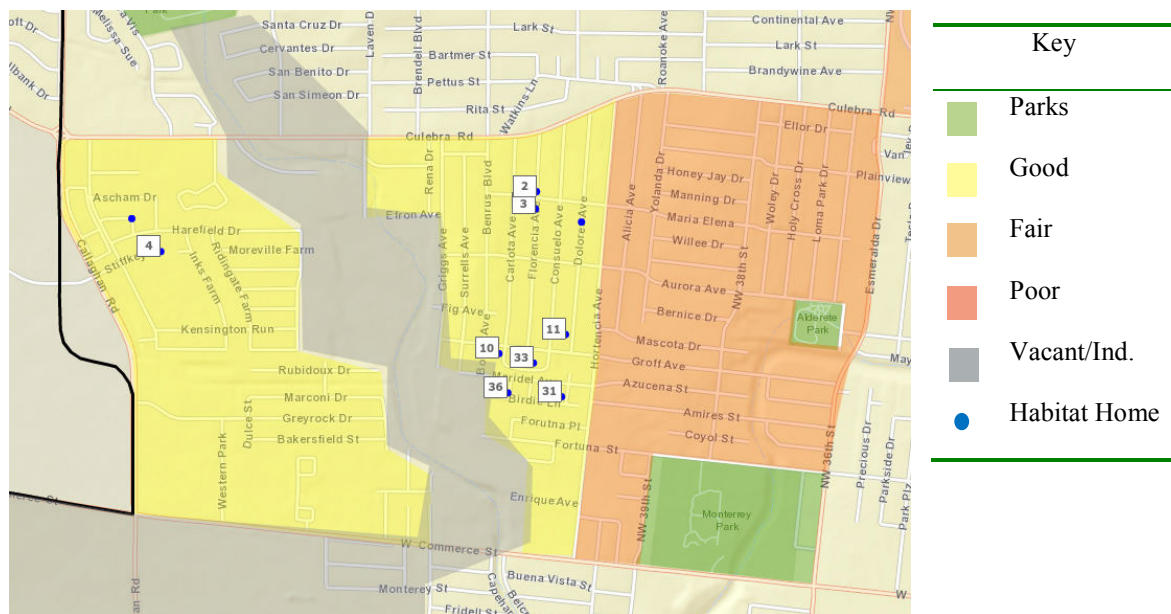


*Source: Author*

Figure 9.17 below shows the major clustering from the Habitat neighborhood in Section 2. Once again the color scheme is representative of the composite maps used to show findings from observation and the numbers represent the number of Habitat homes.

The map shows that the Habitat neighborhood and surrounding streets and blocks are all considered in good condition. The yellow area on the far left includes a few Habitat homes, but also many new housing developments from other local non-profits and developers alike. The gray area is currently vacant land, but there are several plans for more housing developments in that area. The map also shows the proximity of many Habitat homes to local parks. This has been a point of emphasis for the San Antonio affiliate and helped create a good relationship between Habitat and San Antonio Parks and Recreation.

**Figure 9.17 Section 2 Clustering**



Source: Esri Community Analyst, 2014

### Section 3 & 4

If Sections 1 and 2 are the urban sections than Sections 3 and 4 are the suburban and rural ones. These sections reach the farthest points west and south in the study area

and include many sections of open, undeveloped land. Section 4 includes the entire Lackland Air Force Base (LAFB) and has very little housing or structures in general. The housing that does exist has the feel of rural or suburban villages somewhat left on their own with little connection to the rest of the city. LAFB is surrounded by a large chain link fence further providing for a sense of separation in the sections of housing that exist outside of the base. There are a few parks in Section 4 that provide for some community feel, especially the larger Kennedy Park on the eastern side of the section adjacent to John F. Kennedy High School and Brentwood Middle School. However, the park is attached to two larger cemeteries that somewhat detract from the communal space of the park and school complex. Housing conditions are poor and fair in this section, and seem to reflect the “leftover” feeling of the area in general.

US 90 separates the two sections and appears to have bisected once thriving suburban neighborhoods adjacent to the base on the eastern side. However, the housing stock is mostly from mid-century and the sections south of the highway in Section 4 are generally poorly maintained. The neighborhood sections north of the highway in Section 3 are in better shape overall, but do have both good and bad on most blocks. However the neighborhood area north of the highway also includes a few Habitat clusters that have re-energized several neighborhood streets bordering the highway and some industrial land uses. The 14-house cluster is found on two streets in the same census block on the southern edge of Section 3. This cluster is shown in figure 9.18 below as well as the highway bisecting the neighborhood sections. The gray section to the west of the neighborhood areas is the northern portion of LAFB and vacant land use.

**Key**

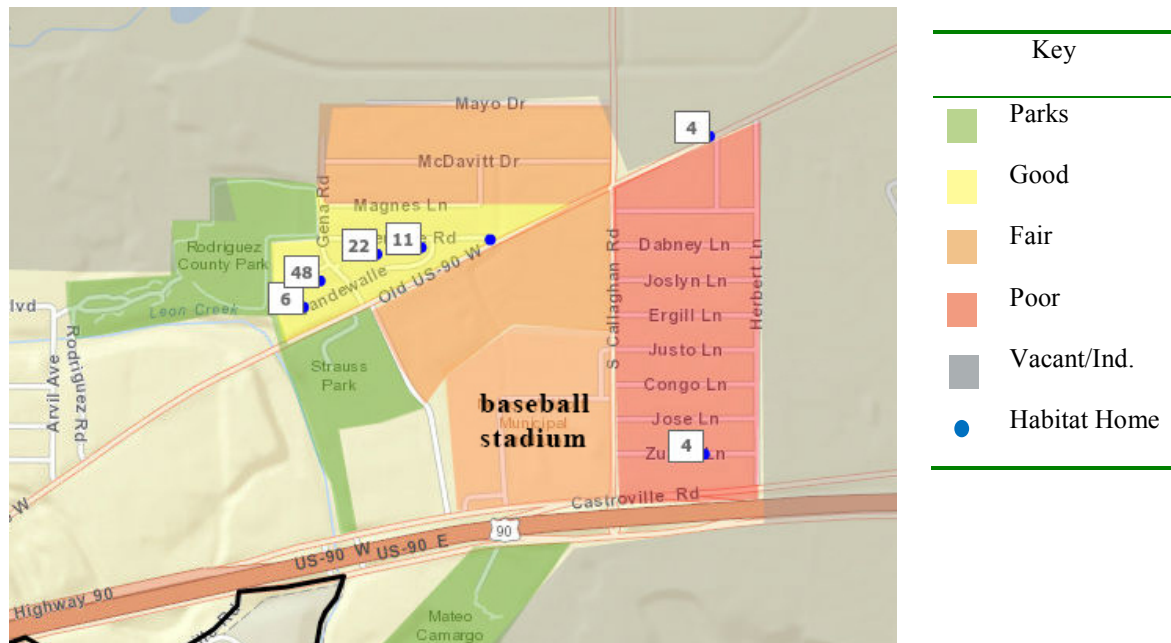
- Parks
- Good
- Fair
- Poor
- Vacant/Ind.
- Habitat Home

Section 3 also includes the stadium for the San Antonio Missions, a AA affiliate of the San Diego Padres Major League Baseball team. Adjacent to the stadium are two large regional parks as well as the offices for San Antonio Parks and Recreation. This area of the section borders several acres of vacant land and some light industrial uses but also includes several new developments within older suburban neighborhoods and several new apartment complexes. Within the older neighborhoods the San Antonio Habitat affiliate has built another Habitat “neighborhood” of 88 homes with 8 more on two



nearby blocks. Figure 9.19 below shows the cluster and the surrounding parks and baseball stadium.

**Figure 9.19 Section 3 Clustering**



*Source: Esri Community Analyst, 2014*

This development is attached to an older neighborhood, but again fits well within the surrounding housing stock and doesn't act as a separate neighborhood. The proximity to the park space and minor league stadium are nice amenities though there are large sections of vacant, mostly undeveloped land surrounding the area giving a rural feel to the area. However, the housing stock is considered in good condition including the Habitat homes and safety was not a concern during observation with very little litter, loitering or graffiti found in the area. The neighborhood streets to the east of the stadium in contrast had several dilapidated homes with much more graffiti, litter and loitering present. But in general the area is developing with newer, nicer homes and developments

filling in the vacant land and replacing the dilapidated housing. Figures 9.19-9.21 below provide images of the area. Figure 9.19-1 shows the minor league stadium during a game, figure 9.20 shows the expansive green space at Rodriguez Park and figure 9.21 shows a street view of the Habitat neighborhood built onto an existing neighborhood.

**Figure 9.19-1**



*Source: milb.com*

**Figure 9.20**



*Source: Author*

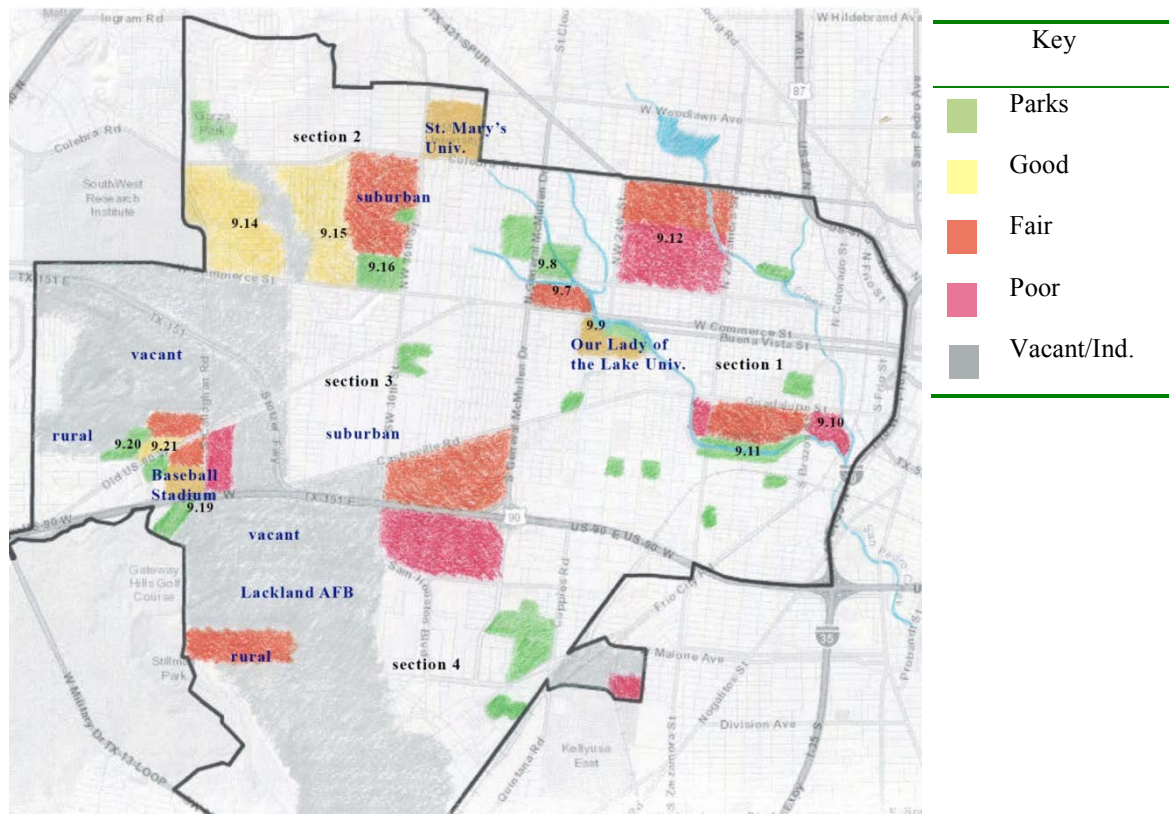
**Figure 9.21**



*Source: habitatsa.org*

Figure 9.22 below provides a composite map for the entire West Side neighborhood. The map includes key notes as well as the same color legend that is used throughout the dissertation with the exception of Des Moines. The map shows a wide distribution of parks throughout the area as well as the large sections of vacant or industrial land use in the western and southern portions of the neighborhood. The map also shows that good, fair and poor quality structures are found throughout with no one quality dominating. The colorless or empty sections were not directly observed due to the size of West Side, however, street grids show the continuation of a tight street grid in the eastern portion of the neighborhood and somewhat more suburban and even rural patterns as the neighborhood expands west.

**Figure 9.22 West Side Composite map**



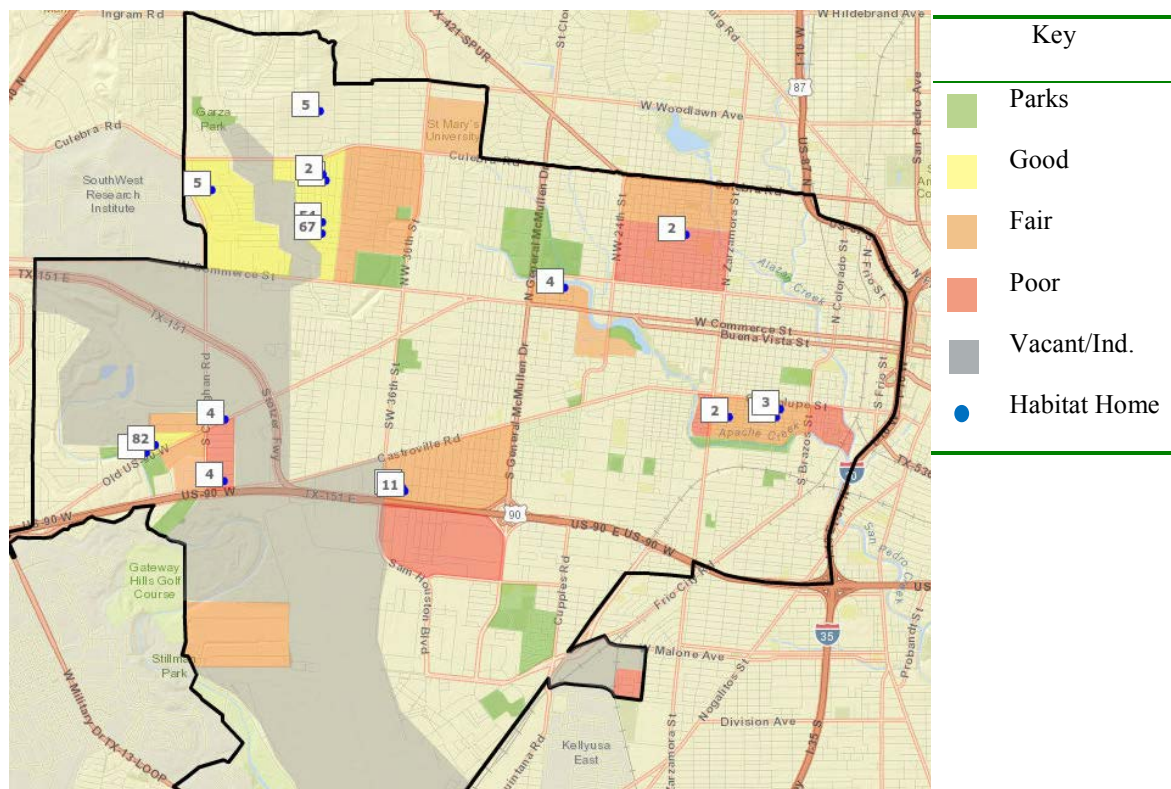
*Source: Author*

### Habitat Development Pattern

As has been discussed throughout this chapter, the San Antonio study area has many examples of Habitat homes clustered together. Figure 9.23 below shows the full West Side neighborhood composite map with Habitat homes present. Clusters are again identified by the white boxes with black numbers signifying the number of homes present. The map illustrates that though there are 275 Habitat homes within the West Side neighborhood they are largely concentrated in a handful of large clusters. The lack of good conditions found on the eastern half of the neighborhood also signifies the story of

stable yet consistent poverty in the area. The good conditions are only found on the western borders of the neighborhood and are largely due to several new developments in the area including the numerous Habitat homes. The map also illustrates the large sections of vacant land including Lackland Air Force Base. This area has potential for new housing developments in the future as the city grows west.

**Figure 9.23 West Side Habitat map**



Source: Esri Community Analyst, 2014

### Clustering

Though the maps illustrate the clusters of Habitat homes geographically, Table 9.3 shows the contrast between the number of clustered blocks and scattered site blocks.

Again, for this dissertation, census blocks with two or more Habitat homes are considered clustered blocks and those with only one are considered scattered site blocks, however blocks with five or more are also discussed as they are considered the most influential. The table below shows that one third of the total Habitat blocks found in San Antonio are blocks with five or more Habitat homes, and just less than a third are one house blocks. This stands in contrast to the other case cities. The last third represent blocks with between two and four Habitat homes present, but as the maps above have shown, the majority of these are in close proximity to other Habitat blocks often making them feel more a part of a larger cluster than what their census block borders dictate.

**Table 9.3 Habitat Blocks and number of Habitat homes – San Antonio**

Habitat Block Type	Number of Blocks
One Habitat Home	10
Two Habitat Homes	8
Three Habitat Homes	2
Four Habitat Homes	2
Five or more Habitat Homes	11
Total	33

Table 9.4 below illustrates the dominance of clustering in San Antonio further by showing the number of Habitat homes in each large cluster block. The table shows that there are several large clusters with the largest being 84 homes in one census block (according to Census 2000) and only three of the eleven blocks have the minimum of five

total Habitat homes. However, the most significant finding from the table is that 236 of the 275 Habitat homes in the West Side neighborhood are located in cluster blocks. This again stands in contrast to the rate found in other case cities and shows the dominance of clustering in the study area. This also allows for comparison with other case cities in terms of survey findings that will be discussed in Chapter 11.

**Table 9.4 San Antonio Habitat Cluster Blocks**

Census Block	Section	Number of Habitat Homes in Cluster
1702-2014	West Side	10
1702-3005	West Side	5
1714-2000	West Side	8
1714-2007	West Side	84
1714-2008	West Side	5
1714-2009	West Side	12
1714-2010	West Side	8
1716-2004	West Side	40
1716-2005	West Side	45
160701-1011	West Side	14
180504-3000	West Side	5
Total		236



## Conclusions

As the oldest Habitat affiliate and by far largest in this study, San Antonio stands in contrast to the other affiliates examined here. The large presence of Habitat homes in the study area is countered, however, with the massive size of the study area. Nevertheless, San Antonio's Habitat neighborhoods provide enough mass to theoretically influence social organization. These neighborhoods or large clusters have also been in place for several years providing time to influence one's neighbors. On the other hand this also provides the challenge of maintaining the motivation perhaps built during program completion and desire to better one's life.

There are many physical attributes to the San Antonio study area that stand in contrast to the other case cities. The large size of the West Side neighborhood is perhaps the most obvious, but the dominance of clustered Habitat homes may be the most significant for this research based on survey findings. Findings from observation did confirm the persistent poverty found in the study area as well as the stability of the area for which the area was chosen by Annie E Casey researchers. There were very few areas or streets that felt unsafe to travel by foot, bike or car and though graffiti and litter were present, loitering was rare and most families appeared to be working poor as opposed to those living solely from assistance programs. Many also appeared to stay in their neighborhoods even as they attained means for larger homes or nicer cars. Several streets included various size homes and a mix of quality. This also speaks to the 58.5% homeownership rate found in the study area as homeowners may elect to tear down their home and rebuild larger or build additions as means are available. Observation findings

also showed Habitat to be a significant local builder and active organization in the neighborhood. Habitat appeared to be the main non-profit housing organization working throughout the West Side and their success appeared to ignite others to build new developments in proximity to large Habitat clusters.

Perhaps the most surprising finding was the lack of other distinguishable neighborhoods throughout the West Side neighborhood study area. No obvious signage, distinct infrastructure or other patterns were observed to separate the many neighborhood streets found throughout the area. The college campuses added beauty and green space along with many large parks, but they acted less apart of the community and more as separate and distinct institutions. However, the Hispanic and Catholic influence was pronounced and very much ingrained in the community. Catholic churches and schools were found throughout the West Side and Hispanic language and culture clearly dominated this section of San Antonio and many other parts as well. It is yet to be seen, however, if these distinctive attributes will help create more or less community social organization. This will be discussed further in Chapter 11.



## CHAPTER X

### CROSS CASE ANALYSIS: CONTEXTUAL VARIABLES

#### Habitat Affiliate Characteristics

The contextual variable findings work to build the explanation for each case city of the social organization that currently exists and the capacity for Habitat homes and developments to affect that social organization. Table 10.1 below shows the differences between the Habitat affiliates in each case city. The table emphasizes the key pieces in each affiliate that aid this explanation.

**Table 10.1 Habitat Characteristics – All Cities**

<b>Characteristic</b>	<b>Des Moines</b>	<b>Indian-apolis</b>	<b>Louisville</b>	<b>Providence</b>	<b>San Antonio</b>
<b>Age (years)</b>	28	27	29	27	38
<b>Houses built</b>	221	420	400	70	852
<b>in Study Area</b>	150	105	61	44	274
<b>New vs. rehab</b>	23/4	20/5	22/3	5/0	54/3
<b>Length of program (months)</b>	12-18	8-24	9-18	12	6-9
<b>Sweat equity hours</b>	400	300	400	300-500	300
<b>Classroom hours</b>	30	150	100-150	Six weeks	22
<b>Foreclosure rate</b>	0	unsure	2 (approx.)	< 1	< 1.5
<b>Clusters in study area</b>	5	5	2	2	11
<b>Largest cluster in study area (homes)</b>	10	22	10	6	84
<b>NRI</b>	yes	yes	yes	no	no

The top four rows of Table 10.1 show a clear advantage for San Antonio. The first U.S. affiliate is nearly 10 years older than the others and unsurprisingly has built more than twice the homes in total and annually builds about three times the homes of the other affiliates. The San Antonio study area also includes 100 more Habitat homes than any other. However, Louisville and Indianapolis have admirable totals for the age of their affiliates and what Des Moines lacks in total homes it makes up for in having 150 Habitat homes within the study area. The clear disadvantage in these rows is with Providence who has only built 70 homes in the affiliate's history and just 41 of those are found within the study area boundaries. It is suggested here that affiliates with a longer history of building more homes may have a greater impact on the communities in which they build because of their length of experience and recognition within the community. It is also assumed that the more houses in the study area, the greater impact those homes may have on overall social organization measures.

The program length may also have an impact on social organization measures because completing the program may have the greatest impact on the individual homeowners. If the program is too short families may not have enough time to make meaningful connections with other participants, staff and even volunteers that can create new social support networks and even a new way of life. On the other hand if the program is too long, participants may lose interest and excitement as well as losing the shared experience of completing the program with others who started at a similar time. Providence appears to have some advantage here by trying to keep to a 12-month timeframe. However, San Antonio's shorter program may reap the same benefits for

families if not more because of the higher amount of families in the program at one time. Des Moines also specifically mentioned the deep relationships formed during program participation so the 12-18 month timeframe may be optional for affiliates with fewer families. Louisville and Indianapolis did not emphasize the relationships formed between families in the program perhaps meaning that longer ranges don't allow for the greatest benefit.

Program length is largely determined by the sweat equity requirement. Once again if too many hours are required it is difficult for families to stay in the program and maintain their motivation over the timeframe required to complete them. This may also hinder building greater motivation as families progress with the aid of staff and other program participants. However, too few hours does not allow for enough interaction between partner families, staff and volunteers. All affiliates examined here required between 300 and 500 hours. However, hours devoted to classroom education varied greatly between 22 and 150. Again, middle ground is assumed the best case here as the intimate setting of the classroom allows for more interaction, but a large requirement might fatigue even the most motivated families. The content remained similar at all affiliates with financial literacy the heavy load, and often cited by families in each case city as a major benefit of completing the program. It is also noted here that the discrepancy in classroom hours between affiliates may indicate that some define these differently, making the range tighter than is provided here.

Clustering and NRI affiliate status are discussed below in more detail with Table 10.3, but in general those affiliates that actively cluster their homes without segregating

them from larger neighborhood context and/or agreed to be NRI affiliates are assumed to have advantages in affecting neighborhood social organization. The consistent foreclosure rates also speak to the Habitat program as a whole allowing families to stay in their homes and influence the neighborhoods in which they are placed through longer tenure. This is also due in many instances to the affiliates not acting as banks in terms of foreclosure proceedings. Because the affiliate is more concerned with families succeeding than banks, they are more willing and able to adjust payment schedules and help families find resources in a time of need. It is also important to note than typically most affiliates had approximately 10% of their families behind on payments at any one time.

### Neighborhood Characteristics

Table 10.2 below presents a summary of descriptive data from each case city study area that was presented separately in the neighborhood observation findings from the previous five chapters. The differences and similarities are briefly discussed below.

**Table 10.2 Descriptive data for all Study Areas**

<b>Variables</b>	<b>Des Moines</b>	<b>Indian- apolis</b>	<b>Louisville</b>	<b>Providence</b>	<b>San Antonio</b>
<b>Total Area (Sq. Mile)</b>	17.9	23.3	6.8	7.6	31.8
<b>Total Population</b>	31,019	31,698	13,971	37,978	137,597
<b>Density (people per /sq. mile)</b>	1,732	1,360	2,054	4,997	4,326
<b>Habitat homes (per /sq. mile)</b>	8.4	4.5	9.0	5.8	8.6
<b>White (%)</b>	52.9	59.2	23.9	24.5	70.9
<b>Black (%)</b>	22.5	29.2	71.4	23.8	3.1
<b>Total Hispanic (%)</b>	25.5	11.6	1.7	58.4	92.9
<b>Owner occupied (%)</b>	50.4	43.5	25.6	24.1	58.3
<b>Renter occupied (%)</b>	49.6	56.5	74.4	75.9	41.7
<b>Vacant (%)</b>	13.0	24.0	19.4	14.7	9.3
<b>Below poverty (%)</b>	21.7	24.8	44.3	38.5	30.9

Similar to Table 10.1, Table 10.2 shows some of the clear distinctions between the case cities. San Antonio's size again dominates as the total area is more than four times the land covered in the smallest study area of Louisville, and the population is just short of ten times the population found in Louisville. In terms of density, the Providence and San Antonio study areas are far denser than their counterparts making a habitat impact on the neighborhood context more difficult. The fourth row of the table, however,

shows the Habitat homes per square mile within each study area. Surprisingly Louisville actually has the advantage with an average of nine Habitat homes per square mile. San Antonio and Des Moines are close behind with 8.6 and 8.4 homes per square mile respectively, and Providence and Indianapolis have the lowest averages at 5.8 and 4.5 per square mile. Though this does not take into account the clustering effects, it may prove that the higher the average here correlates with higher variable scores associated with social organization.

However, Louisville appears to be at a disadvantage in terms of minority population with only 23.9% white. Indianapolis and Des Moines have the greatest advantage with the smallest overall minority population, and San Antonio is difficult to assess with 70.9% white (the highest rate of all case cities), and 92.9% Hispanic. It is important to note that population homogeneity was considered a positive characteristic for social organization in the literature meaning that San Antonio may have the greatest advantage here. Providence, very similar to Louisville has only 24.5 % white, but along with Des Moines has a diverse population. This may help all groups from feeling any more ostracized than the others, at least within the boundaries of the study area, but again stands in contrast to the literature.

Homeownership rates again favor San Antonio and Des Moines who are both above 50% homeowners in the study area. Indianapolis is not far behind with 43.5%, and Louisville and Providence have dismal rates of 25.6% and 24.1% respectively. Not surprisingly these two cities are also high in vacancy rates with 19.4% and 14.7% vacant.

More surprising is the 24% vacant in Indianapolis compared to 13% in Des Moines and only 9.3% in San Antonio.

Finally, the rate of families living at or below the poverty threshold is again worst in Louisville and Providence. The Louisville rate is the highest at 44.3% and the only one over the 40% benchmark mentioned in the literature review as the determinate for concentrated poverty or extreme poverty neighborhoods. However, Providence is close behind at 38.5%. San Antonio is somewhere in the middle with 30.9% below the threshold and Indianapolis and Des Moines have relatively modest rates of 24.8% and 21.7% respectively. Taken together, the descriptive findings from Table 2 show that the Des Moines study area may have the greatest advantages here while Louisville and Providence have the greatest challenges to overcome.

### Development Patterns

Table 10.3 presents the Habitat block types (number of Habitat homes) for all Habitat blocks found within each study area. The number of each block type is given per city to show the extent of scattered site versus clustering that takes place. Again, this dissertation considers clustering as two or more Habitat homes within the same census block, but also discusses larger clusters with five or more Habitat homes present.

**Table 10.3 Development Patterns – All Cities**

<b>Habitat Block Type</b>	<b>Des Moines</b>	<b>Indian- apolis</b>	<b>Louisville</b>	<b>Providence</b>	<b>San Antonio</b>
<b>One House</b>	33	16	20	11	10
<b>Two Houses</b>	15	6	3	6	8
<b>Three Houses</b>	8	2	4	3	2
<b>Four Houses</b>	6	5	2	0	2
<b>Five + Houses</b>	5	5	2	2	11
<b>Total</b>	<b>67</b>	<b>34</b>	<b>31</b>	<b>22</b>	<b>33</b>

It is suggested here that the fewer Habitat homes within a block, the less likely it is for a spillover effect on social organization variables. The table shows that for Des Moines, Indianapolis and Providence approximately half of the Habitat blocks only contain one Habitat home. Louisville is more slanted toward scattered sites with almost two thirds of the Habitat blocks being one house blocks. However, in San Antonio less than one third of Habitat blocks are one-house blocks. This is in part due to the age of the affiliate, but it also shows that San Antonio tends to build homes together.

In terms of actual clusters of homes, not surprisingly San Antonio has the most with 11 cluster blocks of five or more Habitat homes out of 33 total Habitat blocks in the study area. Indianapolis and Des Moines each have five larger cluster blocks and Louisville and Providence only have two. This shows that clustering is much more prevalent in San Antonio, but it also argues that survey results for Habitat blocks in San



Antonio will likely be better than those in other cities because more responses should come from cluster blocks.

It is important to note that this table does not consider a “cluster effect” for the blocks that are in close enough proximity to one another to perhaps create a larger “cluster” even though it is a combination of several single scattered site homes or smaller clusters (2-4 Habitat homes). This may be especially true in Des Moines who has nearly twice the amount of Habitat blocks as any other case city with 67 total Habitat blocks and only five large cluster blocks. These nuances were discussed in more depth in the previous chapters on individual case city findings, but they are touched on below in the Contextual summaries for each city.

### Contextual Summaries

#### *Des Moines*

The Des Moines Habitat affiliate has built fewer houses in total than all other affiliates except Providence. However, they are currently building more per year than all other affiliates except San Antonio. This speaks to the current growth the affiliate is experiencing. Their 150 homes in the Des Moines study area is also the second most of any Habitat affiliate behind San Antonio. And though the Des Moines affiliate has not built a large number of Habitat clusters, their overall saturation of scattered site homes in the study area (especially Central Des Moines West) may have similar effects as several

adjacent blocks with two, three and four homes have still worked as a catalyst for other organizations and developers to help rebuild and infill blocks.

The saturation of homes also hints at the most powerful characteristic of the affiliate in terms of neighborhood social organization which is their philosophy of emphasis neighborhoods. Though not yet fully realized in the city or the study area at the time of surveying or observation, the affiliate's goals of concentrating neighborhood revitalization efforts through critical home repairs and connecting citizens to necessary community resources, along with new homeownership efforts in the same targeted neighborhoods goes above and beyond what the other affiliates are doing in terms of neighborhood revitalization.

The Des Moines affiliate also requires a rigorous 400 hours of sweat equity and 30 hours of classroom work for their families. Along with the emphasis on rebuilding targeted neighborhoods, this adds to the ability of the affiliate's actions to impact social organization in the neighborhoods where they work. Table 10.2 also shows that they have the advantage of working in a study area with the lowest poverty rate at 21.7%, the second lowest vacancy rate of 13% and the second best homeownership rate at just over 50%. These "better than most" findings as well as the advantages of popular Historic Districts, well-used and maintained parks and the vibrancy around Drake University in Central Des Moines West help the affiliate by not having to do too much. Des Moines is also unique in the findings by showing almost no signs of "poor" quality housing and infrastructure from a full-block perspective. Almost all blocks were considered in fair or

good condition meaning the homes found in poor condition were typically surrounded by those in better condition.

Finally, Des Moines also has the advantage of several recognizable and well-organized neighborhoods within the study area that appear to have at least somewhat active associations that help build pride of place and determine standards for residents. Though other case cities had several recognizable neighborhoods as well, they appeared to be a distinct advantage in Des Moines with a higher level of cohesiveness than found in most other cities. Taken together, the affiliate characteristics and physical attributes in both study area sections are hypothesized here to produce higher scores in terms of variables associated with social organization relative to other case cities.

### *Indianapolis*

The Indianapolis affiliate has built the second most houses of the Habitat's examined here with 420 through 2013. This is almost 200 more homes than the Des Moines affiliate, and illustrates the continued success of the affiliate. The Greater Indianapolis Habitat also has a large number of homes within the study area with 105. This includes five clusters of Habitat homes with the largest totaling 22 homes. This is the largest cluster outside of San Antonio. However, in the past clustering has not been a priority for the affiliate, nor has emphasizing certain neighborhoods. This is beginning to change as the affiliate eases into their role as a Neighborhood Revitalization Initiative (NRI) affiliate.

Indianapolis Habitat is beginning their revitalization work in a small section of the Martindale-Brightwood neighborhood (inside the study area boundaries) where they have several existing homeowners. Unlike the Des Moines affiliate, Indianapolis has had to start with rebuilding trust in a neighborhood that has felt “left out” in recent decades and therefore doesn’t want organizations or “others” in general to enter. There is also an internal battle within the affiliate for staff to understand the neighborhood repair and revitalization work as truly part of Habitat’s mission. This in part comes from a heavy emphasis on homeowner education and readiness within the 300 total hours of sweat equity required. Many staff members worry that neighborhood emphasis is “mission drift” for Habitat and therefore pulls key resources away from the mission of helping families through new homeownership opportunities.

With the heaviest class load required of any affiliate in this study, there is also the possible inadvertent outcome of greater community built between program participants as they spend more time with one another in the intimate setting of the classroom as opposed to a busy construction site. This should work toward higher social organization if families are kept in close proximity to one another once they are placed in their homes, but again this depends on having clustered lots, which is not a particular emphasis for the affiliate.

Also working against Habitat having an impact on greater social organization is the largest vacancy rate of any study area at 24%. This high rate has led to a greater emphasis on infill housing in scattered site patterns. Table 10.3 shows that nearly half the Habitat blocks are one-house blocks with only five of 34 blocks being cluster blocks.

However, Indianapolis does have the advantages of a relatively low poverty rate of 24.8%, a decent homeownership rate of 43.5% and a study area not dominated by minorities. Whether these advantages are enough to overcome wide sections of poor quality housing and infrastructure and vacant / industrial land as well as signs of disorder such as litter and graffiti remains to be seen. In this regard the Southeast neighborhood, which is tied to a revitalized downtown through the position of Fountain Square and the Cultural Trail along with 60 of the 105 Habitat homes, is no doubt in better position than the Martindale-Brightwood neighborhood to overcome the obstacles.

### *Louisville*

Louisville is a unique case for this dissertation. The Louisville affiliate has built a total of 400 homes and continues to build or rehab approximately 25 more annually. However, only 61 of those homes are located in the study area, meaning though Louisville Habitat has a strong presence in the city it is not well represented in the specific study area. Further complicating the case Louisville has the smallest study area in both area and population. This study area only contains two cluster blocks with the largest including 10 Habitat homes. But as is shown in Table 10.2 these characteristics work together to still give Louisville the most Habitat homes per square mile with nine.

The 400-hour requirement for sweat equity and up to 150 hours of classroom instruction is also the most rigorous combination. The high total hours and large requirement for the classroom gives partner families many opportunities to form new relationships during the program. This instruction also provides these families with new

knowledge that is assumed here to affect social organization scores in a positive way. However, the Louisville affiliate does face perhaps the most challenging neighborhood context compared to the other study areas as a whole. Louisville has the second largest minority population with only 23.9% white, the second worst homeownership rate with only 25.6%, the second highest vacancy rate with 19.4% and the most families living below the poverty threshold at 44.3%. These challenges were visible throughout observation with many boarded and abandoned homes seen throughout the study area and the worst loitering found in any case city. There was an overall sense of depression felt in Louisville compared to the other cities.

Battling these challenges, the Louisville affiliate has recently started neighborhood revitalization work through the NRI program. Similar to Des Moines, the Louisville affiliate has approached revitalization with many local partners in an attempt to make a larger impact and go beyond housing issues; however, the majority of this work has been located outside the study area so little impact from this new direction is expected here. Louisville also has the highest rate of one-house Habitat blocks with 20 of the 31 Habitat blocks containing only one house and only two blocks containing clusters of Habitat homes. This also argues for less impact to be found within survey results.

### *Providence*

Providence is somewhat of an outlier or extreme case. Though the Providence affiliate is similar in age to the other Habitats here, it has remained a small operation by only building 70 homes over a 27-year history and still only completing approximately

five homes each year. The 44 homes in the Providence study area is the smallest total among the five case cities. Providence is also the densest study area with nearly 5,000 people per square mile making it even more difficult for those 44 homes to have an impact noticeable in survey results. The Providence affiliate also only claims two clusters in the study area with the largest cluster only incorporating six households, three of which are in one triplex structure. Though Providence is the only affiliate to build any multi-family structures this may be a detriment here because there are fewer physical structures used to change the looks of the street and block. And though the Providence affiliate hopes to begin neighborhood revitalization work through NRI status soon, they have not started any of these projects at the time of publication.

Besides the highest density and the second lowest rate of Habitat homes per square mile at 5.8, the study area context presents several other obstacles to social organization. The study area is diverse, but remains heavily minority with only 24.5% white. Providence also has the lowest homeownership rate of the case cities at 24.1%, and though the vacancy rate is decent at 14.7% there are still 38.5% of households in the study area living below the poverty threshold. These findings coincide with observation findings of heavy graffiti and litter as well as many large sections of poor quality housing and infrastructure. The historic homes and other historic structures as well as a handful of nicely maintained and well-used parks and community gardens are doubtful to overcome the challenges here in terms of positive social organization scores. The lack of Habitat presence compared to the dense context also argues for little positive Habitat impact.

## San Antonio

If Providence is the extreme case on one end of the spectrum, San Antonio is the extreme on the other end. The San Antonio affiliate is the first U.S. affiliate outside of Americus, Georgia where Habitat for Humanity International was formed in 1976. Formed in the same year, the San Antonio affiliate is nearly a decade older than the other affiliates here. Over their history the San Antonio affiliate has built more than 850 homes and continues to build nearly 60 homes a year. The heavy housing demand in San Antonio also motivates the affiliate to require only 300 hours of sweat equity and 22 hours of homeownership readiness class time, both are on the low end compared to the other affiliates. However, the smaller requirements have not appeared to affect the affiliate's success negatively as they still boast less than a 1.5% foreclosure rate. San Antonio Habitat also does not participate as an official NRI affiliate largely because they tend to build at the scale of a neighborhood whenever possible. One third of the Habitat blocks in the study area contain five or more Habitat homes, which far outpaces the other affiliates in terms of clustering. Clusters of 40, 45, and 84 homes are included in the study area and 236 of the 274 total homes in the study area are found in cluster blocks.

The West Side neighborhood is also the largest study area in the dissertation and surprisingly nearly as dense as Providence. The 8.6 Habitat homes per square miles is second best to Louisville and the nearly 93% Hispanic population is the highest percentage of minorities among case cities as well as the least diverse. The San Antonio study area also has the highest homeownership rate at 58.3% and the lowest vacancy rate at 9.3%. The relatively high rate of poverty of 30.9% was observable, but along with Des



Moines San Antonio had very few areas that felt unsafe or were considered in poor condition during observation.

The size of the study area and pronounced Hispanic culture were obvious findings but both may influence social organization in difficult ways to assess. However, the large clusters of Habitat homes are also a distinct feature of the study area and are expected to impact social organization variables positively. Chapter 11 will discuss the survey findings for all case cities.

## CHAPTER XI

### CROSS CASE ANALYSIS: SURVEY FINDINGS

This Chapter presents the findings from both the Making Connections survey and the Supplemental Survey as discussed in Chapter Three. Analysis for Making Connection findings was run and categorized in two distinct ways or methods: 1) Analysis for all social organization variables was completed and is presented by variable with one overall treatment (all Habitat block responses together) and the control group (all Non-Habitat block responses), and 2) key variables were analyzed for each city with both treatment groups and the control group. The dual analysis helps show an overall Habitat effect as well as the cluster effect. This chapter presents and discusses the findings for both methods. Results for all measures (Habitat blocks vs. Non-Habitat blocks) are provided in Appendix E. Supplemental survey findings are presented for comparison with all tables.

#### Analysis Method I

Only composite scores are provided here for all Likert Scale measured variables in an effort toward brevity and easier comparison. Each table includes four columns representing the various cohorts examined. Making Connections findings are separated into Habitat Blocks (HAB): treatment, and Non-Habitat Blocks (NON): control. Again, this analysis method does not separate Habitat block clustering effect - that is done in the second analysis method. Supplemental Survey findings are separated into responses from

Habitat Homeowners (HH) and non-Habitat residents in cluster blocks of five or more Habitat homes (5+NBR).

Making Connections' findings with Likert scale variables were analyzed with Analysis of Variance (ANOVA) procedures. Supplemental survey findings were not analyzed with ANOVA procedures due to different data collection procedures, but are provided here for comparison. Results with significant variance at  $p=.05$  are marked (\*\*) and those with significant difference at  $p=0.1$  are marked (\*). High scores for each measure are bolded to show the overall pattern as well.

### Sense of Community

#### *Neighborhood Activism*

Three separate measures were used to inform neighborhood activism.

Respondents were asked to determine if they or a member of their household had been involved with any of the three activities below in the past 12 months:

1. Spoken with a local political official about a neighborhood problem or improvement.
2. Spoken with a local religious leader or minister to help with a neighborhood problem or improvement.
3. Gotten together with neighbors to do something about a neighborhood problem or to organize neighborhood improvement.

**Table 11.1 Neighborhood Activism (%)**

City / Variable	HAB	NON	HH	5+NBR
<b>Des Moines</b>	<i>N= 123</i>	<i>N= 677</i>	<i>N= 46</i>	<i>N= 31</i>
Political	9.8	<b>12.0</b>	26.1	12.9
Religious	7.3	<b>7.4</b>	10.9	19.4
Neighbors	<b>20.3</b>	20.2	28.3	25.8
<b>Indianapolis</b>	<i>N= 90</i>	<i>N= 712</i>	<i>N= 42</i>	<i>N= 10</i>
Political	<b>22.2</b>	16.7	23.8	10.0
Religious	13.3	<b>14.9</b>	14.3	10.0
Neighbors	23.3	<b>27.7</b>	26.2	10.0
<b>Louisville</b>	<i>N= 84</i>	<i>N= 713</i>	<i>N= 22</i>	<i>N= 6</i>
Political	13.1	<b>13.9</b>	36.4	66.7
Religious	<b>13.1</b>	10.4	22.7	0
Neighbors	<b>26.2</b>	21.7	22.7	66.7
<b>Providence</b>	<i>N= 47</i>	<i>N= 767</i>	<i>N= 12</i>	<i>N= 11</i>
Political	8.5	<b>16.8</b>	33.3	36.4
Religious	8.5	<b>9.3</b>	16.7	18.2
Neighbors	12.8	<b>18.5</b>	16.7	18.2
<b>San Antonio</b>	<i>N= 22</i>	<i>N= 824</i>	<i>N= 74</i>	<i>N= 64</i>
Political	<b>18.2</b>	10.4	16.2	9.4
Religious	<b>13.6</b>	7.4	16.2	20.3
Neighbors	4.6	<b>17.7</b>	16.2	15.6
<b>Pooled Data</b>	<i>N= 409</i>	<i>N= 3650</i>	<i>N= 196</i>	<i>N= 122</i>
Political	13.2	<b>14.0</b>	23.5	15.6
Religious	<b>10.5</b>	9.8	15.3	18.0
Neighbors	20.3	<b>21.1</b>	21.9	20.5

The table above shows that Habitat blocks are slightly less “active” overall than non-Habitat blocks in terms of discussing or taking action on a neighborhood problem. In general there are very few instances of large differences in activity within study areas or between them. Typically more citizens are comfortable getting together with neighbors to

discuss neighborhood problems or to take action toward improvements, but overall that is only slightly more than 20% of residents. The small number of Habitat block respondents in San Antonio calls into question the results, but only 4.6% of residents here have gotten together with neighbors - the lowest percentage of any measure examined here. Higher percentages in Louisville and Indianapolis could also show that there are more neighborhood problems in need of attention in these areas, which would coincide with observation findings as well. But again, the very similar percentages from the pooled data show little difference between Habitat and Non-Habitat blocks in general.

The Habitat homeowners and non-Habitat cluster residents, however, often appear much more active than Making Connections' respondents, with Habitat homeowners the most active overall. Low response numbers in individual cities gives caution to the findings, but the pooled data shows that both supplemental survey cohorts are more active. Again this may be due to the difference in responding in person versus anonymously through the mail and it may also signify that more problems exist on or around these blocks, but the differences may also be due to more empowered residents who have completed the Habitat program and now seek more from their surroundings.

### *Social Cohesion*

Cohesion is assessed here with five Likert scale measures. Each statement below was scored 1-5 by respondents (1=strongly disagree, 2=disagree, 3=neutral, 4=agree, and 5=strongly agree) and a composite score was calculated for total social cohesion for each case city. Statements three and four were reverse coded:

1. I live in a close-knit neighborhood.
2. People in my neighborhood are willing to help their neighbors.
3. People in my neighborhood generally don't get along with each other.
4. People in my neighborhood do not share the same values.
5. People in my neighborhood can be trusted.

**Table 11.2 Social Cohesion (composite mean scores)**

City / Variable	HAB	NON	HH	5+NBR
<b>Des Moines</b>	<i>N= 123</i>	<i>N= 677</i>	<i>N= 46</i>	<i>N= 31</i>
cohesion	<b>3.476*</b>	3.312*	2.98	2.93
<b>Indianapolis</b>	<i>N= 90</i>	<i>N= 712</i>	<i>N= 42</i>	<i>N= 10</i>
cohesion	<b>3.279</b>	3.242	3.22	2.78
<b>Louisville</b>	<i>N= 84</i>	<i>N= 713</i>	<i>N= 22</i>	<i>N= 6</i>
cohesion	<b>3.333</b>	3.239	3.13	2.72
<b>Providence</b>	<i>N= 47</i>	<i>N= 767</i>	<i>N= 12</i>	<i>N= 11</i>
cohesion	3.077	<b>3.161</b>	3.08	2.86
<b>San Antonio</b>	<i>N= 22</i>	<i>N= 824</i>	<i>N= 74</i>	<i>N= 64</i>
cohesion	<b>3.509*</b>	3.377*	3.09	3.27
<b>Pooled Data</b>	<i>N= 409</i>	<i>N= 3650</i>	<i>N= 196</i>	<i>N= 122</i>
cohesion	<b>3.341*</b>	3.262*	3.10	3.09

Table 11.2 above shows that overall respondents slightly agree with the statements above. Significant differences in mean scores are found in Des Moines and San Antonio. Both show that residents of Habitat blocks feel significantly better about the cohesion in their neighborhoods than non-Habitat block residents. The bold scores above also show the general pattern of Habitat blocks scoring slightly higher than non-Habitat blocks in all cities except Providence. This leads to an overall significant difference for

the pooled data showing Habitat blocks as significantly more cohesive than non-Habitat blocks.

Though there is not a significant difference in Providence both cohorts score the lowest of any groups across the cases. This is not surprising based on Habitat affiliate and neighborhood observation findings. With the smallest Habitat presence in the densest city and a study area facing significant challenges including a high poverty rate and low homeownership these findings continue to show Providence as one of the more disadvantaged study areas. It is also worth noting that San Antonio and Des Moines scored the highest overall, which also coincides with affiliate and observation findings.

Unlike the results for neighborhood activism, Habitat homeowners and non-Habitat cluster residents generally score lower than the other cohorts. Interesting here is that the lowest scores for Habitat homeowners come from Des Moines and San Antonio, the two highest scores for Habitat blocks. San Antonio also breaks the mold as cluster neighbors score higher than Habitat homeowners themselves. This is somewhat surprising as more Habitat homeowners live in clusters in San Antonio, which are assumed to produce more cohesion especially as families have the shared trait of a Habitat experience. However, non-Habitat neighbors seem to benefit more from the clusters in San Antonio. The low scores for both Des Moines cohorts in the supplemental survey again point to a difference in collection procedures and what respondents are willing to say on paper versus face-to-face, as well as Habitat homeowners and their neighbors perhaps expecting more from their neighborhoods after going through the program or witnessing an influx of new homeowners.

### *Organizations and Volunteerism*

The final variable associated here with a sense of community focuses on the level of involvement respondents have with volunteering and organizational involvement.

Table 11.3 below reports on the percentage of respondents who said “yes” to the following questions:

1. Over the past 12 months have you volunteered or helped out with activities in your community?
2. Do you attend religious services either inside or outside your neighborhood?
3. To your knowledge has there been any sort of neighborhood get-together during the past year (festival, celebration, picnic, etc.)?
4. In the past 12 months, have you served as an officer or served on a committee of any local club or organization or religious organization?



**Table 11.3 Organizations and Volunteerism (%)**

City / Variable	HAB	NON	HH	5+NBR
<b>Des Moines</b>	<i>N= 123</i>	<i>N= 677</i>	<i>N= 46</i>	<i>N= 31</i>
Volunteered	<b>34.1</b>	28.5	34.8	42.3
Religious Services	<b>64.2</b>	54.5	68.9	58.1
Get-together	<b>50.4</b>	42.8	41.3	51.6
Officer/committee	<b>13.8</b>	12.3	27.3	32.1
<b>Indianapolis</b>	<i>N= 90</i>	<i>N= 712</i>	<i>N= 42</i>	<i>N= 10</i>
Volunteered	24.4	<b>29.1</b>	35.7	10.0
Religious Services	<b>68.5</b>	62.0	61.0	50.0
Get-together	<b>68.2</b>	59.7	50.0	30.0
Officer/committee	11.1	<b>12.6</b>	21.4	10.0
<b>Louisville</b>	<i>N= 84</i>	<i>N= 713</i>	<i>N= 22</i>	<i>N= 6</i>
Volunteered	<b>32.0</b>	31.8	54.5	16.7
Religious Services	<b>71.8</b>	71.0	86.4	83.3
Get-together	56.5	<b>62.4</b>	63.6	66.7
Officer/committee	9.4	<b>13.5</b>	50.0	33.3
<b>Providence</b>	<i>N= 47</i>	<i>N= 767</i>	<i>N= 12</i>	<i>N= 11</i>
Volunteered	17.0	<b>25.3</b>	0.0	27.3
Religious Services	<b>61.7</b>	61.5	91.7	54.5
Get-together	42.6	<b>43.6</b>	41.7	45.5
Officer/committee	4.3	<b>13.3</b>	25.0	18.2
<b>San Antonio</b>	<i>N= 22</i>	<i>N= 824</i>	<i>N= 74</i>	<i>N= 64</i>
Volunteered	<b>50.0</b>	21.8	21.6	15.6
Religious Services	<b>86.4</b>	69.3	75.7	67.2
Get-together	<b>72.7</b>	44.3	27.0	25.0
Officer/committee	<b>9.1</b>	7.7	16.2	17.2
<b>Pooled Data</b>	<i>N= 409</i>	<i>N= 3650</i>	<i>N= 196</i>	<i>N= 122</i>
Volunteered	<b>30.7</b>	27.0	30.1	21.3
Religious Services	<b>68.0</b>	63.8	73.0	58.2
Get-together	<b>58.3</b>	50.0	40.3	36.1
Officer/committee	11.2	<b>11.7</b>	24.0	20.5

The level of organizational involvement and volunteerism found in Table 11.3 above varies somewhat between case cities, but generally speaking between one quarter and one third of respondents have volunteered in the last year, two thirds to three quarters attend religious services in their community, around half are aware of a neighborhood get-together in the past year and typically only 10-15% have served as officers or on committees for locals clubs or organizations. Volunteerism is especially strong in Des Moines and Louisville, and Louisville and San Antonio have a slight edge in religious service attendance with proximity to the Bible Belt and a heavy Catholic influence respectively. And not surprisingly neighborhood get-togethers were stronger in areas where observation found better defined neighborhoods such as Des Moines, Indianapolis and Louisville.

Differences between Habitat and Non-Habitat blocks continue to follow a similar pattern as other variables with Des Moines and San Antonio Habitat blocks showing higher percentages with all measures. Louisville and Indianapolis favor Habitat blocks for some measures and Non-Habitat blocks for others, but often with little variance. Providence continues to show better percentages for Non-Habitat blocks, and Habitat block scores are the lowest of any cohort in terms of volunteerism and holding officer or committee positions for local clubs and organizations. The continued pattern for Providence may also show that Habitat homes are built in some of the most disadvantaged blocks in the study area. The pooled data does again favor Habitat blocks overall with only a slight edge to non-Habitat blocks for officer and committee positions.

This continues to provide evidence for Habitat homes having a positive effect on community social organization.

The Habitat homeowner and non-habitat cluster findings again support the theory that Habitat homes have the ability to impact overall social organization. Des Moines, Indianapolis and Louisville Habitat homeowners show a higher rate of volunteerism and service as an officer or committee member than almost all other cohorts. Pooled data findings show similar results with religious service attendance and duty as an officer or committee member especially strong compared to the other cohort results. Again, the supplemental survey results are viewed with caution due to differences in collection procedures; however, they do help explain the more positive results for Habitat blocks.

#### Positive Identification with Neighborhood

The positive identification with neighborhood dimension begins with two of the more direct questions found in the survey instruments. Respondents were asked 1) Do you think this neighborhood is a good place to raise children, and 2) How does the future look for this neighborhood? Table 11.4 below provides the results for these questions with a percentage of “yes” answers to the first question and percentages for “get better,” “stay the same” or “get worse” for the second question.

**Table 11.4 Positive ID questions (%)**

<b>City / Variable</b>	<b>HAB</b>	<b>NON</b>	<b>HH</b>	<b>5+NBR</b>
<b>Des Moines</b>	<i>N= 123</i>	<i>N= 677</i>	<i>N= 46</i>	<i>N= 31</i>
Good to raise kids	72.4	<b>75.2</b>	52.3	35.5
Future better	34.2	<b>41.5</b>	32.6	31.1
Stay the same	<b>56.1</b>	44.6	52.2	44.8
Get worse	9.8	<b>13.9</b>	15.2	24.1
<b>Indianapolis</b>	<i>N= 90</i>	<i>N= 712</i>	<i>N= 42</i>	<i>N= 10</i>
Good to raise kids	60.0	<b>63.2</b>	50.0	50.0
Future better	<b>27.8</b>	27.1	28.6	10.0
Stay the same	<b>52.2</b>	50.0	66.6	70.0
Get worse	20.0	<b>22.9</b>	4.8	20.0
<b>Louisville</b>	<i>N= 84</i>	<i>N= 713</i>	<i>N= 22</i>	<i>N= 6</i>
Good to raise kids	<b>64.7</b>	63.3	50.0	16.7
Future better	<b>42.4</b>	32.4	54.5	16.7
Stay the same	40.0	<b>49.4</b>	45.5	50.0
Get worse	17.7	<b>18.2</b>	0.0	33.3
<b>Providence</b>	<i>N= 47</i>	<i>N= 767</i>	<i>N= 12</i>	<i>N= 11</i>
Good to raise kids	57.5	<b>62.6</b>	16.7	0.0
Future better	27.7	<b>31.3</b>	25.0	27.3
Stay the same	48.9	<b>52.3</b>	66.7	63.6
Get worse	<b>23.4</b>	16.4	8.3	9.1
<b>San Antonio</b>	<i>N= 22</i>	<i>N= 824</i>	<i>N= 74</i>	<i>N= 64</i>
Good to raise kids	<b>81.8</b>	73.1	56.8	48.4
Future better	22.7	<b>40.9</b>	28.4	25.0
Stay the same	<b>63.6</b>	41.8	44.6	60.9
Get worse	13.6	<b>17.4</b>	27.0	14.1
<b>Pooled Data</b>	<i>N= 409</i>	<i>N= 3650</i>	<i>N= 196</i>	<i>N= 122</i>
Good to raise kids	<b>67.6</b>	67.3	50.5	39.3
Future better	32.7	<b>34.8</b>	32.7	24.6
Stay the same	<b>52.0</b>	47.4	52.0	59.2
Get worse	15.3	<b>17.8</b>	15.3	17.2

Table 11.4 above shows that in general respondents react positively about the future of their neighborhoods and raising children where they live. The majority of study area residents in all cities feel that their neighborhood is a good place to raise children with San Antonio and Des Moines once again the most positive. Continuing the trend, Providence has the lowest score for this measure with only 57% of Habitat block residents agreeing that their neighborhoods are good places to raise children. On the other hand, 81.8% of Habitat block residents in San Antonio responded “yes” to this measure.

In terms of the future outlook for the study area neighborhoods the table shows a positive trend overall with only 15.4% of Habitat blocks residents and 17.8% of non-Habitat block residents feeling that their neighborhoods will get worse. About one third of both cohorts agree that the neighborhood will improve in the future, and the majority of respondents feel their neighborhoods will stay the same. Providence again shows the greatest negative response with 23.4% of Habitat block residents deciding their neighborhood will get worse over time. Somewhat surprisingly, Louisville Habitat block residents are the most positive with 42.4% encouraged by a better future for their neighborhoods.

Habitat homeowners and especially cluster block neighbors are considerably less positive about raising children in their neighborhoods with only 50.5% and 39.3% respectively viewing their neighborhoods as good places to raise children. They are also slightly less positive than the other cohorts about the future of their neighborhoods, though also slightly less negative with more agreeing that their neighborhoods will remain the same in the future. However, supplemental survey respondents do largely

match the trends of other cohorts in their case cities with Louisville and Des Moines still remaining the most positive. But the pooled data for all cohorts shows little difference between the groups and all relatively positive.

### *Safety*

The feeling of safety and security is important for a positive identification with one's neighborhood. Safety is examined through six measures scored 1-7 on a Likert Scale (1=very strongly disagree to 7=very strongly agree; 4=neutral) included in both survey instruments. Respondents were asked to score the following statements:

1. My neighborhood is a safe place for children.
2. I feel safe at home at night.
3. I feel safe being out alone in my neighborhood during the day.
4. If someone stopped me at night to ask directions, I would probably stop to speak with them.
5. On Halloween, most of the children in this neighborhood go trick-or-treating.
6. Most criminal activity going on here is committed by people living outside of this neighborhood.

Table 11.5 below includes the composite scores for safety for each case city. Complete tables for each case city can be found in Appendix E.

**Table 11.5 Safety (composite mean scores)**

City / Variable	HAB	NON	HH	5+NBR
<b>Des Moines</b>	<i>N= 123</i>	<i>N= 677</i>	<i>N= 46</i>	<i>N= 31</i>
safety	4.975	<b>5.064</b>	3.86	4.25
<b>Indianapolis</b>	<i>N= 90</i>	<i>N= 712</i>	<i>N= 42</i>	<i>N= 10</i>
safety	4.562	<b>4.777</b>	4.31	3.63
<b>Louisville</b>	<i>N= 84</i>	<i>N= 713</i>	<i>N= 22</i>	<i>N= 6</i>
safety	4.622	<b>4.646</b>	4.67	3.33
<b>Providence</b>	<i>N= 47</i>	<i>N= 767</i>	<i>N= 12</i>	<i>N= 11</i>
safety	4.462	<b>4.585</b>	3.56	4.44
<b>San Antonio</b>	<i>N= 22</i>	<i>N= 824</i>	<i>N= 74</i>	<i>N= 64</i>
safety	<b>4.859</b>	4.680	4.10	4.26
<b>Pooled Data</b>	<i>N= 409</i>	<i>N= 3650</i>	<i>N= 196</i>	<i>N= 122</i>
safety	4.736	<b>4.741</b>	4.12	4.17

The pooled data results from Table 11.5 above shows that residents of the study areas feel somewhat safe in their neighborhoods. No statistically significant differences were found between Habitat and Non-Habitat blocks in any of the case cities as well as the pooled data. The trend for high scores, however, is different for safety with non-Habitat blocks feeling slightly safer everywhere except San Antonio. This again coincides with observation and development pattern findings that showed San Antonio to generally feel safe while walking, riding and driving the streets. This also may show that the large clusters of Habitat homes in San Antonio foster greater safety for their residents.

Despite the results showing slightly less safety for Habitat blocks in general, San Antonio and Des Moines continue here to show higher scores than the other case cities. Observation findings in Des Moines agree with this finding as well, and the presence of well-defined neighborhoods, thriving historic districts and Drake University likely help

the feeling of safety throughout the study area. Also as expected, Providence again received the lowest scores for both Making Connections' cohorts.

These trends continue with the supplemental survey results. However, supplemental survey results overall show much less sense of safety with many case cities recording safety scores below neutral, including Des Moines which has the highest score in the Making Connections survey. It should also be noted (and can be observed with the full tables in Appendix E) that safety scores are generally lowered due to statements four and five from the list above. However, statements two and three generally score much higher and show a greater sense of safety overall even if there are not significant differences between the cohorts.

### *Disorder*

Disorder was measured during observation by building maps of the separate study areas and noting heavy areas of graffiti, litter, vacancies and similar recognized signs of neighborhood disorder. However, both survey instruments also included measures of disorder. These measures were again scored on a rating scale by respondents. For the conditions below, respondents were asked to determine how often the condition occurs (1=never; 2=very rare; 4=neither rare nor common; and 7=very common):

1. Graffiti on buildings and walls
2. Litter or trash on the sidewalks and streets
3. Vacant, abandoned or boarded-up buildings
4. Drug dealers, drug users, or drunks hanging around



5. Traffic safety problems
6. Gangs / gang activity
7. Prostitution
8. Racial incidents

**Table 11.6 Disorder (composite mean scores)**

City / Variable	HAB	NON	HH	5+NBR
<b>Des Moines</b>	<i>N= 123</i>	<i>N= 677</i>	<i>N= 46</i>	<i>N= 31</i>
disorder	<b>3.233</b>	3.020	3.36	3.24
<b>Indianapolis</b>	<i>N= 90</i>	<i>N= 712</i>	<i>N= 42</i>	<i>N= 10</i>
disorder	3.436	<b>3.510</b>	3.23	4.25
<b>Louisville</b>	<i>N= 84</i>	<i>N= 713</i>	<i>N= 22</i>	<i>N= 6</i>
disorder	<b>3.789*</b>	3.434*	3.79	4.79
<b>Providence</b>	<i>N= 47</i>	<i>N= 767</i>	<i>N= 12</i>	<i>N= 11</i>
disorder	3.236	<b>3.389</b>	3.59	5.00
<b>San Antonio</b>	<i>N= 22</i>	<i>N= 824</i>	<i>N= 74</i>	<i>N= 64</i>
disorder	3.141	<b>3.395</b>	3.55	3.15
<b>Pooled Data</b>	<i>N= 409</i>	<i>N= 3650</i>	<i>N= 196</i>	<i>N= 122</i>
disorder	3.348	<b>3.360</b>	3.47	3.51

Table 11.6 above shows that signs of disorder are not common in the study areas overall. However it is noted here that litter, vacancy and drug use are the most common and very few instances of prostitution or racial incidents were reported by respondents. Again, these full results can be viewed in Appendix E. Composite scores seen here are somewhat mixed as seen by bold scores above (disorder is the one variable where a high score is a negative instead of a positive).

Once again only slight differences are found between Habitat blocks and non-Habitat blocks in most cities, and the group showing the most disorder varies. The only significant difference occurs in Louisville as Habitat blocks are significantly more disordered than non-Habitat blocks. This is also the high score for any cohort in any city showing these blocks to be in worse shape in terms of disorder indicators than the others. Again, this should not come as a surprise based on observations and interviews that found vacancy to be especially high in the Louisville study area. Litter and graffiti were also somewhat common during observations and two drug deals were witnessed.

Once again, Des Moines and San Antonio in general have better scores than other case cities. However, Louisville and Indianapolis both appear more disordered than Providence. This is slightly surprising because more litter and graffiti were observed in Providence than anywhere else, though Louisville and Indianapolis were close behind and have the added problems of more vacancies and drug activity based on observation results as well as full table results in Appendix E. San Antonio Habitat blocks have the second lowest score of any cohort behind non-Habitat blocks in Des Moines. This may indicate some benefits from the large clusters. However, the supplemental survey results in San Antonio (with better N's) muddle these results as Habitat homeowners feel their neighborhoods are at least somewhat disordered while cluster residents have the lowest overall score.

The pooled results show a very slight difference in favor of Habitat blocks, but as one of the more outward signs of neighborhood revitalization the fact that there is little difference here is perhaps evidence that Habitat NRI efforts have not yet been realized.

The relatively high Habitat homeowner score here of 3.47 and slightly higher 3.51 for cluster residents shows that Habitat blocks nor habitat clusters are exempt from indicators of disorder. These results show that Habitat homes are not placed on blocks particularly better or worse than surrounding context, which helps solidify findings for other variables even if Habitat homes are not able to completely overcome all the physical indicators of disorder.

### *Services & Amenities*

Another variable indicating a positive identification with one's neighborhood is the satisfaction with the services and amenities in and around that neighborhood. The survey instruments measured this satisfaction by asking responding to rate their level of satisfaction (1-7; 1=very dissatisfied, 4=neutral, 7=very satisfied) of nine typical neighborhood services:

1. Trash collection
2. Street repair
3. Fire department
4. Ambulance services
5. Neighborhood schools
6. Parks or Playgrounds
7. Library
8. Community Center
9. Job Placement or Job Training services

**Table 11.7 Services & Amenities (composite mean scores)**

City / Variable	HAB	NON	HH	5+NBR
<b>Des Moines</b>	<i>N= 123</i>	<i>N= 677</i>	<i>N= 46</i>	<i>N= 31</i>
services	5.912	<b>5.924</b>	4.78	4.95
<b>Indianapolis</b>	<i>N= 90</i>	<i>N= 712</i>	<i>N= 42</i>	<i>N= 10</i>
services	<b>5.936*</b>	5.743*	4.75	4.38
<b>Louisville</b>	<i>N= 84</i>	<i>N= 713</i>	<i>N= 22</i>	<i>N= 6</i>
services	<b>5.842</b>	5.824	4.79	3.92
<b>Providence</b>	<i>N= 47</i>	<i>N= 767</i>	<i>N= 12</i>	<i>N= 11</i>
services	5.389	<b>5.447</b>	4.47	5.17
<b>San Antonio</b>	<i>N= 22</i>	<i>N= 824</i>	<i>N= 74</i>	<i>N= 64</i>
services	<b>6.050</b>	5.957	4.57	4.75
<b>Pooled Data</b>	<i>N= 409</i>	<i>N= 3650</i>	<i>N= 196</i>	<i>N= 122</i>
services	<b>5.796</b>	5.783	4.68	4.78

Table 11.7 above reports the satisfaction study area residents have for the services in their neighborhoods. The table shows that in general residents are very satisfied with the services listed above. The pooled data shows a slight edge for Habitat block residents, but the only significant difference is found in Indianapolis as Habitat block residents there report the second most positive satisfaction for services of any cohort. San Antonio once again shows the most satisfaction of any case city with Des Moines close behind and Indianapolis and Louisville very similar as well. Providence again has the least satisfaction of the case cities and their Habitat block residents are the least satisfied of any Making Connections cohort. But again all Making Connections' cohorts responded as satisfied to very satisfied with local services.

Habitat homeowners and non-habitat cluster residents reported being much less satisfied with their neighborhood services. Small respondent numbers may skew some findings for individual case cities, but the pooled data shows these residents to be approximately a point less satisfied with Habitat homeowners the least satisfied overall. This is likely due at least in part to the difference collection procedures between the two surveys, but because the difference is slight between Habitat blocks and non-Habitat blocks the difference here gives evidence to Habitat homeowners expecting more from their neighborhoods than their neighbors. This provides at least some evidence that Habitat homeowners may have higher expectations for their living conditions including their neighborhood after completing the Habitat program.

### *Police*

Similar to neighborhood safety as well as satisfaction with local services, Police service is examined here. Police satisfaction is separated out because they play a significant role in low-income neighborhood satisfaction and positive identification. Survey respondents were asked to rate the following statements on another five point scale (1=strongly disagree; 3=neutral; and 5=strongly agree):

1. The police serving my neighborhood are helpful when dealing with residents
2. The police serving my neighborhood are honest when dealing with residents
3. The police serving my neighborhood are quick to respond when called

**Table 11.8 Police (composite mean scores)**

<b>City / Variable</b>	<b>HAB</b>	<b>NON</b>	<b>HH</b>	<b>CLUSTER</b>
<b>Des Moines</b>	<i>N= 123</i>	<i>N= 677</i>	<i>N= 46</i>	<i>N= 31</i>
police	3.708	<b>3.784</b>	3.62	3.51
<b>Indianapolis</b>	<i>N= 90</i>	<i>N= 712</i>	<i>N= 42</i>	<i>N= 10</i>
police	<b>3.642</b>	3.637	3.56	2.93
<b>Louisville</b>	<i>N= 84</i>	<i>N= 713</i>	<i>N= 22</i>	<i>N= 6</i>
police	3.701	<b>3.770</b>	3.19	3.08
<b>Providence</b>	<i>N= 47</i>	<i>N= 767</i>	<i>N= 12</i>	<i>N= 11</i>
police	3.634	<b>3.657</b>	3.22	3.43
<b>San Antonio</b>	<i>N= 22</i>	<i>N= 824</i>	<i>N= 74</i>	<i>N= 64</i>
police	<b>3.950</b>	3.792	3.52	3.70
<b>Pooled Data</b>	<i>N= 409</i>	<i>N= 3650</i>	<i>N= 196</i>	<i>N= 122</i>
police	3.700	<b>3.729</b>	3.50	3.54

The findings from Table 11.8 above show that residents of the study areas collectively are at least somewhat pleased with the helpfulness, honesty and quickness of their local police. Once again there is little difference between Habitat and non-Habitat blocks as well as little difference between case cities. The pooled data findings show that non-Habitat block residents are slightly more pleased with police than Habitat block residents, but no significant differences were recorded.

San Antonio once again has the highest overall satisfaction and their Habitat blocks are the most pleased cohort. This adds to the evidence that the large clusters have an impact on many variables associated with overall neighborhood social organization. However the small number of respondents (N=22) for Habitat blocks in San Antonio also suggests caution in interpreting these findings. Yet the high score for non-Habitat blocks in San Antonio (3.792) does show that study area residents in general are satisfied with

local police. Non-Habitat cluster residents in San Antonio are the most satisfied cohort for the supplemental survey, which supports cluster benefits as well. This again gives evidence to a possible spillover effect from Habitat developments more pronounced where clusters exist. However, overall cluster responses are again almost identical to Habitat homeowner responses when case cities are pooled together.

Des Moines and San Antonio respondents (in the supplemental survey especially) continue to show higher rates for variables associated with social organization. And the lower scores in general for supplemental survey respondents are again assumed to be due to mail survey procedures that allow for greater freedom to convey displeasure or more negative feelings, though the modest scores also add evidence that Habitat homes and clusters are not located in specifically “good” neighborhood context.

### Explicit Norms & Sanctions against Aberrant Behavior

#### *Informal Social Control*

The Norms against Aberrant Behavior dimension occupies only the variable of informal social control. Control is assessed here with five longstanding measures that again ask respondents to rate statements on a five point scale (1=very unlikely; 3=neutral and 5=very likely) of the likelihood their neighbors would act in a certain way:

1. If a child was showing disrespect to an adult, or acting out of line, how likely is it that people in your neighborhood would scold that child?
2. If a group of neighborhood children were skipping school and hanging out on a street corner, how likely is it that your neighbors would do something about it?
3. If some children were spray painting graffiti on a local building, how likely is it that your neighbors would do something about it?

4. If a fight broke out in front of their house, how likely is it that your neighbors would do something about it?
5. If the fire station closest to their house was threatened by budget cuts, how likely is it that your neighbors would do something about it?

**Table 11.9 Informal Social Control (composite mean scores)**

City / Variable	HAB	NON	HH	CLUSTER
<b>Des Moines</b>	<i>N= 123</i>	<i>N= 677</i>	<i>N= 46</i>	<i>N= 31</i>
Social control	<b>3.554</b>	3.469	2.69	3.09
<b>Indianapolis</b>	<i>N= 90</i>	<i>N= 712</i>	<i>N= 42</i>	<i>N= 10</i>
Social control	<b>3.620</b>	3.433	3.19	2.56
<b>Louisville</b>	<i>N= 84</i>	<i>N= 713</i>	<i>N= 22</i>	<i>N= 6</i>
Social control	3.311	<b>3.385</b>	3.37	1.87
<b>Providence</b>	<i>N= 47</i>	<i>N= 767</i>	<i>N= 12</i>	<i>N= 11</i>
Social control	3.191	<b>3.402</b>	3.00	2.98
<b>San Antonio</b>	<i>N= 22</i>	<i>N= 824</i>	<i>N= 74</i>	<i>N= 64</i>
Social control	<b>3.827</b>	3.644	3.03	3.44
<b>Pooled Data</b>	<i>N= 409</i>	<i>N= 3650</i>	<i>N= 196</i>	<i>N= 122</i>
Social control	<b>3.509</b>	3.466	3.02	3.16

Table 11.9 above tells a similar story to several previous tables. Once again study area residents as a whole somewhat agree that their neighbors would act to stop aberrant behavior. But results again lack any significant difference between Habitat and non-Habitat blocks. Results are also somewhat mixed as Des Moines, Indianapolis and San Antonio favor Habitat blocks and Louisville and Providence show favor toward non-Habitat blocks. The most noticeable difference is in Providence where Habitat blocks scored the lowest of any cohort yet again. On a more positive note, San Antonio Habitat blocks again scored the highest overall adding to the evidence that clusters correlate with



higher social organization. Cluster residents from the supplemental survey add again to this evidence with the highest cohort score of all supplemental survey respondents.

#### Summary, Collective Efficacy & Controls

Table 11.10 below collects the pooled data findings for all variables discussed above in order to summarize the cross-case findings.

**Table 11.10 Pooled Summary**

<b>Variable</b>	<b>HAB</b>	<b>NON</b>	<b>HH</b>	<b>CLUSTER</b>
	<i>N= 409</i>	<i>N= 3650</i>	<i>N= 196</i>	<i>N= 122</i>
<b>NBHD Activism</b>				
Political	13.2	<b>14.0</b>	23.5	15.6
Religious	<b>10.5</b>	9.8	15.3	18.0
Neighbors	20.3	<b>21.1</b>	21.9	20.5
<b>Cohesion</b>	<b>3.341*</b>	3.262*	3.10	3.09
<b>Volunteerism</b>				
Volunteered	<b>30.7</b>	27.0	30.1	21.3
Religious Services	<b>68.0</b>	63.8	73.0	58.2
Get-together	<b>58.3</b>	50.0	40.3	36.1
Officer/committee	11.2	<b>11.7</b>	24.0	20.5
<b>Good to raise kids</b>	<b>67.6</b>	67.3	50.5	39.3
<b>In the future...</b>				
Get better	32.7	<b>34.8</b>	32.7	24.6
Stay the same	<b>52.0</b>	47.4	52.0	59.2
Get worse (low bold)	<b>15.3</b>	17.8	15.3	17.2
<b>Safety</b>	4.736	<b>4.741</b>	4.12	4.17
<b>Disorder (low bold)</b>	<b>3.348</b>	3.360	3.47	3.51
<b>Services &amp; Amenities</b>	<b>5.796</b>	5.783	4.68	4.78
<b>Police</b>	3.700	<b>3.729</b>	3.50	3.54
<b>Social Control</b>	<b>3.509</b>	3.466	3.02	3.16

Of the six variables analyzed with ANOVA procedures only Cohesion produced a significant difference between Habitat blocks and non-Habitat blocks. The difference did favor Habitat blocks, however. Looking only at the high scores, 11 of the 17 measures favored Habitat blocks as well. Though these findings lack statistical significance at  $p=.05$ , they do show a pattern of Habitat blocks slightly out-performing non-Habitat blocks in terms of variables associated with social organization.

The table also shows that supplemental survey cohorts score significantly weaker than their Making Connections' counterparts on all rating-scale variables. Beyond the difference in collection procedures this may signal a misunderstanding of how to complete these questions by at least a segment of respondents. It is also interesting to note that Habitat homeowners score positively in 11 of the 17 measures when compared to their cluster block neighbors. The largest differences here show that Habitat homeowners are more motivated to speak with political leaders about neighborhood problems, volunteer in the community, attend religious services, and serve as officers or committee members with local organizations or clubs. Perhaps most significant is that Habitat homeowners feel much better about raising their children in their neighborhoods and generally have a more positive outlook on the future of their neighborhoods. These last two points are likely due to their transformation into homeownership and completion of the Habitat program.

### *Collective Efficacy*

As mentioned in the literature review, Collective Efficacy is can be considered a summary variable of social organization. Along with measures of social capital, collective efficacy has been used to determine a neighborhood's ability to mitigate major social problems (see discussion including Ralph Sampson in Chapter II). For these reasons it is briefly examined here following Sampson's (2008) definition as a combination of Social Cohesion and Informal Social Control measures.

**Table 11.11 Collective Efficacy (composite mean scores)**

City / Variable	HAB	NON	HH	CLUSTER
<b>Des Moines</b>	<i>N= 123</i>	<i>N= 677</i>	<i>N= 46</i>	<i>N= 31</i>
Collective Efficacy	<b>3.515</b>	3.394	2.84	3.01
<b>Indianapolis</b>	<i>N= 90</i>	<i>N= 712</i>	<i>N= 42</i>	<i>N= 10</i>
Collective Efficacy	<b>3.455</b>	3.337	3.21	2.67
<b>Louisville</b>	<i>N= 84</i>	<i>N= 713</i>	<i>N= 22</i>	<i>N= 6</i>
Collective Efficacy	<b>3.329</b>	3.311	3.25	2.30
<b>Providence</b>	<i>N= 47</i>	<i>N= 767</i>	<i>N= 12</i>	<i>N= 11</i>
Collective Efficacy	3.130	<b>3.279</b>	3.04	2.92
<b>San Antonio</b>	<i>N= 22</i>	<i>N= 824</i>	<i>N= 74</i>	<i>N= 64</i>
Collective Efficacy	<b>3.668</b>	3.509	3.06	3.36
<b>Pooled Data</b>	<i>N= 409</i>	<i>N= 3650</i>	<i>N= 196</i>	<i>N= 122</i>
Collective Efficacy	<b>3.428</b>	3.359	3.06	3.13

When Social Cohesion and Informal Social Control are combined to determine Collective Efficacy, Habitat blocks outperform non-Habitat blocks in every case city except Providence. Once again there are no statistically significant differences found here, but the trend summarizes the slight advantage found in blocks where Habitat homes are present. Higher scores are again found in Des Moines and San Antonio and the low

score is found in Providence as expected. The greatest difference between blocks is also found in both Des Moines and San Antonio, which again coincides with Habitat affiliate, development pattern and observation findings. Habitat homeowners showing the least collective efficacy further builds the case that these respondents expect more from their neighborhood after completing the Habitat program. This group also shows to be more active seeking help from local politicians and neighbors so perhaps they are also taking action to better the cohesion and informal social control in their neighborhoods.

### *Control Variables*

Though control variables have been examined with the observation findings for each study area, it is also important to understand important differences between survey respondents in order to evaluate rival explanations. Going back to the theory presented in the literature review, race/ethnicity, income and homeownership status are examined below for all survey respondents.

**Table 11.12 Control Variables**

City / Variable	HAB	NON	HH	CLUSTER
<b>Des Moines</b>				
Mean Income	\$29,473	<b>\$33,047</b>	\$25,956	\$30,410
% White	35.0	<b>59.0</b>	30.2	25.8
% Own	53.7	<b>54.1</b>	100.0	90.3
<b>Indianapolis</b>				
Mean Income	\$26,722	<b>\$29,142</b>	\$24,552	\$24,526
% White	11.1	<b>40.6</b>	14.3	30.0
% Own	37.8	<b>44.0</b>	100.0	60.0
<b>Louisville</b>				
Mean Income	<b>\$22,554</b>	\$21,495	\$18,853	\$20,590
% White	7.1	17.4	21.1	50.0
% Own	<b>39.8</b>	20.4	100.0	66.7
<b>Providence</b>				
Mean Income	<b>\$29,189</b>	\$26,691	\$14,129	\$23,825
% White	21.7	<b>23.8</b>	16.7	30.0
% Own	<b>31.9</b>	25.0	100.0	77.8
<b>San Antonio</b>				
Mean Income	<b>\$26,840</b>	\$25,944	\$22,624	\$25,850
% White	36.4	<b>41.4</b>	5.4	1.6
% Own	<b>63.6</b>	47.8	100.0	77.4
<b>Pooled Data</b>				
Mean Income	\$26,341	<b>\$27,309</b>	\$22,914	\$26,349
% White	21.4	<b>36.3</b>	13.4	14.8
% Own	<b>40.3</b>	38.6	100.0	76.2

The control variables above show that all cohort groups are low income, mostly minorities and only around 40% own their homes. Des Moines and Indianapolis Habitat block respondents have to overcome disparities in all control variables, making their gains in terms of social organization variables more impressive and possibly showing

greater Habitat impact. Louisville Habitat blocks collectively have a slightly higher mean income, but a decent advantage in terms of homeownership. The only variable to overcome is a large percentage of minorities.

Income and homeownership rates in Providence suggest the study area is less disadvantaged than others, yet they consistently scored low in terms of social organization variables showing that control variables do not necessarily determine outcomes. San Antonio Habitat blocks on the other hand have more than a 15-point advantage in terms of homeownership rate, which may be part of the reason for generally good social organization variable scores. Separating a homeownership effect from a Habitat effect is difficult here, but not necessarily important. Because most Habitat homes in San Antonio are found in cluster blocks several respondents from these blocks are likely Habitat homeowners, making any homeownership effect confounded with a Habitat effect. The small number of respondents for these blocks (22) may also somewhat misrepresent the true homeownership rate in these blocks, but the large clusters are assumed to nudge the overall rate up. The pooled data does show that overall the advantage is found more so with non-Habitat blocks in terms of control variables, again making higher variable scores in terms of social organization more impressive. This will be discussed with the dissertation conclusions in Chapter 12, but it is important based on the hypotheses here to note that Habitat homeowners are of similar income and race as their neighbors, namely poor and minority.

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### Analysis Method II

The second analysis method examines the clustering effect within Habitat blocks. Habitat blocks are categorized into two treatment groups: 1) Scattered Sites (HAB-SS), and 2) Clusters (HAB-CLU). Scattered Sites are considered blocks with only one Habitat house present and Clusters have two or more homes present. There were not enough responses from blocks with five or more Habitat homes present to produce meaningful results for a third treatment category. Non-Habitat blocks (NON) is again the control group, and Supplemental Survey results are also included for comparison. Results with significant variance at  $p=.05$  are marked \*\* and results significant at  $p=0.1$  are marked \*. High scores for each measure are in bold again to show the overall pattern.

Results are provided here by city to further build the explanation of each study area. Composite scores are again used for all Likert-Scale variables and select Frequency variable results are provided based on importance given to them in the literature. The frequency variable measures are provided below:

#### *Neighborhood Activism*

1. Spoken with a local political official about a neighborhood problem or improvement. (Politician)
2. Spoken with a local religious leader or minister to help with a neighborhood problem or improvement. (Religious)
3. Gotten together with neighbors to do something about a neighborhood problem or to organize neighborhood improvement. (Neighbors)



### *Organizations and Volunteerism*

1. Over the past 12 months have you volunteered or helped out with activities in your community? (Volunteered)
2. Do you attend religious services either inside or outside your neighborhood? (Religious Services)

### *Des Moines*

**Table 11.13 Des Moines Findings**

Variable	HAB-SS	HAB-CLU	NON	HH	5+NBR
<b>Likert Variables</b>	<i>N= 57</i>	<i>N=66</i>	<i>N= 676</i>	<i>N= 46</i>	<i>N= 31</i>
Cohesion	3.463	<b>3.488</b>	3.310	2.98	2.93
Safety	4.998	4.958	<b>5.063</b>	3.86	4.25
Disorder	3.205	3.226	<b>3.007</b>	3.36	3.24
Services	5.193	<b>5.238</b>	5.227	4.78	4.95
Police	3.664	3.745	<b>3.785</b>	3.62	3.51
Informal Control	3.442	<b>3.652</b>	3.450	2.69	3.09
<b>Frequency Variables %</b>					
Politician	10.5	9.1	<b>12.0</b>	26.1	12.9
Religious	5.3	<b>9.1</b>	7.4	10.9	19.4
Neighbors	15.8	<b>24.2</b>	20.2	28.3	25.8
Volunteered	<b>38.6</b>	30.3	28.5	34.8	42.3
Religious Services	57.9	<b>69.7</b>	54.5	68.9	58.1

Table 11.13 above shows no significant differences between the treatment groups and control group. However, responses from cluster blocks show a slight pattern of high scores meaning blocks where even small Habitat clusters exist have the highest level of social organization in Des Moines. The fact that safety and disorder scores both favor Non-Habitat blocks also shows that Habitat homes and clusters are not placed in the

safest or most advantageous blocks. This helps show that the higher scores in terms of cohesion and informal control are not due to better surroundings or context, but may be due to a Habitat effect. The slightly higher activism and religious service participation coincides with greater cohesion and perhaps shows some influence from the religious aspects of the Habitat mission.

Interestingly however, Habitat homeowners and 5+NBRs have very low scores in terms of both cohesion and informal control. Again, this may show higher expectations from Habitat homeowners after completing the Habitat program and that may spillover to neighbors in larger clusters as well. The two Supplemental cohorts also show relatively high scores in terms of neighborhood activism measures and volunteerism. This again may point toward greater involvement based on building motivation toward a better life and better community during the Habitat program, and the spillover effect on neighbors. The results show that these respondents are less satisfied with their neighborhoods, but more involved in solving these problems.

*Indianapolis*

**Table 11.14 Indianapolis Findings**

Variable	HAB-SS	HAB-CLU	NON	HH	5+NBR
<b>Likert Variables</b>	<i>N= 48</i>	<i>N=42</i>	<i>N= 712</i>	<i>N= 42</i>	<i>N= 10</i>
Cohesion	3.183	<b>3.381</b>	3.241	3.22	2.78
Safety	4.727	<b>4.756</b>	4.548	4.31	3.63
Disorder	<b>3.309</b>	3.559	3.499	3.23	4.25
Services	5.845	<b>5.859</b>	5.663	4.75	4.38
Police	3.571	<b>3.724</b>	3.634	3.56	2.93
Informal Control	<b>3.634</b>	3.605	3.433	3.19	2.56
<b>Frequency Variables %</b>					
Politician	14.6	<b>31.0</b>	16.7	23.8	10.0
Religious	6.3	<b>21.4</b>	14.9	14.3	10.0
Neighbors	16.7	<b>31.0</b>	27.7	26.2	10.0
Volunteered	<b>31.3</b>	16.7	29.1	34.8	42.3
Religious Services	60.4	<b>78.6</b>	62.2	68.9	58.1

Once again Table 11.14 shows no statistically significant differences between the treatment groups and the control group. However, cluster blocks in Indianapolis show the highest rates of social organization in 8 of the 11 variables measured. Scattered Site blocks have the high score in the other three variables, leaving non-Habitat blocks as the least socially organized in the Indianapolis study area. Similar to Des Moines, cluster block residents especially feel better about cohesion with their neighbors and adult role models in the neighborhood than non-Habitat block respondents. And though cluster respondents feel slightly safer and are more satisfied with services and police than Non-Habitat respondents, they still appear to live in more disorder around them again showing that contextual disadvantage can be mitigated with Habitat influence.

Habitat cluster block respondents also show to be active in terms of seeking solutions to neighborhood problems, but are surprisingly less active in terms of volunteerism. This may be due to a heavier involvement with their local church as 78.6% attend religious services, a higher rate than the other categories. The dominance of Habitat cluster respondents in general in Indianapolis adds to the hypothesis that clusters produce greater rates of social organization, perhaps utilizing communal motivation for better lives and communities. Habitat homeowners as a whole show lower rates of cohesion and informal social control again, but this continues to build the argument that these individuals have higher expectations for their lives and communities.

### *Louisville*

**Table 11.15 Louisville Findings**

Variable	HAB-SS	HAB-CLU	NON	HH	5+NBR
<b>Likert Variables</b>	<i>N= 63</i>	<i>N=21</i>	<i>N= 713</i>	<i>N= 22</i>	<i>N= 6</i>
Cohesion	<b>3.141</b>	2.714	2.973	3.13	-
Safety	<b>5.016</b>	4.550	4.829	4.67	-
Disorder	3.673	4.107*	<b>3.426*</b>	3.79	-
Services	5.726	<b>5.755</b>	5.723	4.79	-
Police	3.708	3.700	<b>3.770</b>	3.19	-
Informal Control	3.341	3.219	<b>3.385</b>	3.37	-
<b>Frequency Variables %</b>					
Politician	12.7	<b>14.3</b>	13.9	36.4	-
Religious	11.1	<b>19.1</b>	10.4	22.7	-
Neighbors	<b>28.6</b>	19.1	21.7	22.7	-
Volunteered	<b>32.8</b>	28.6	31.8	54.5	-
Religious Services	<b>71.8</b>	71.4	71.0	86.4	-

The findings from Table 11.15 show a different picture than Des Moines or Indianapolis. Habitat cluster respondents have the lowest scores of the three cohorts for several variables including cohesion and informal social control. In general the results are mixed, but the only significant difference shows that Habitat cluster blocks are significantly more disordered than non-Habitat blocks even with small number of respondents at N=21. Scattered sites, which dominate the Habitat development pattern in Louisville, generally have higher variable scores than cluster blocks. This contradicts the hypothesis here, but perhaps shows that the small number of clusters that do exist in Louisville are placed in more disadvantaged blocks. The small number of respondents for cluster blocks also provides caution in interpreting these findings, but these results do build evidence that the clustering effect cannot overcome high rates of disadvantage such as those found in Louisville.

Interestingly Habitat homeowners as a whole often score higher than Habitat cluster block respondents. Again, this is contrary to findings in Des Moines and Indianapolis, but may show again that scattered site blocks are less disadvantaged than cluster blocks in terms of their context. It is also worth noting that again Habitat homeowners appear to be very active in terms of seeking to solve neighborhood problems and in terms of volunteerism and religious service attendance. This is over and above the other cohort groups.

*Providence*

**Table 11.16 Providence Findings**

<b>Variable</b>	<b>HAB-SS</b>	<b>HAB-CLU</b>	<b>NON</b>	<b>HH</b>	<b>5+NBR</b>
<b>Likert Variables</b>	<i>N= 27</i>	<i>N=20</i>	<i>N= 767</i>	<i>N= 12</i>	<i>N= 11</i>
Cohesion	<b>3.267**</b>	2.820**	3.161	3.08	2.86
Safety	<b>4.769</b>	4.235	4.560	3.56	4.44
Disorder	<b>3.161</b>	3.320	3.381	3.59	5.00
Services	5.221	5.180	<b>5.277</b>	4.47	5.17
Police	<b>3.778</b>	3.442	3.658	3.22	3.43
Informal Control	3.285	3.070	<b>3.402</b>	3.00	2.98
<b>Frequency Variables %</b>					
Politician	14.8	0	<b>16.8</b>	33.3	36.4
Religious	<b>14.8</b>	0	9.3	16.7	18.2
Neighbors	<b>22.2</b>	0	18.5	16.7	18.2
Volunteered	18.5	15.0	<b>25.3</b>	0	27.3
Religious Services	<b>67.6</b>	55.0	61.5	91.7	54.5

No study area shows more difference than Providence between the two analysis methods. Examining the survey responses between Habitat blocks and non-Habitat blocks only shows that the non-Habitat blocks are far more socially organized. However, by separating out the cluster blocks from the scattered site blocks shows that scattered site blocks are more socially organized than any of the cohorts. Several possible explanations exist for this change. First, the lack of statistically significant differences found with either analysis method again provides caution for interpreting the findings as anything more than no difference. Also, separating Habitat block responses into Scattered sites and Clusters also creates smaller cohorts with N=27 and N=20 respectively, which

also show that there may just not be enough responses to gauge a true understanding of each variable.

However, the dramatic shift does at least hint that perhaps the cluster blocks are far more disadvantaged than the scattered site blocks to the extent that they could lower overall Habitat scores. This is strengthened by the significant difference in cohesion between scattered site blocks and cluster blocks as well as the large difference in informal social control. Despite the low number of respondents, cluster blocks also show dismal results in terms of neighborhood activism and volunteerism and church involvement compared to the other cohorts. This likely shows that the blocks where clusters exist in the study area are overall considerably more disadvantaged than scattered site or non-Habitat blocks. This may also show that the clustering that occurs due to multifamily units may not have the same effect as clustering with groups of single family homes. Meaning that clustering in Providence actually has the opposite effect of the effect hypothesized. The small differences found between scattered site blocks and non-Habitat blocks are mixed and likely have more to do with neighborhood context than any Habitat effect based on qualitative findings from affiliate interviews and neighborhood observations.

*San Antonio*

**Table 11.17 San Antonio Findings**

<b>Variable</b>	<b>HAB-SS</b>	<b>HAB-CLU</b>	<b>NON</b>	<b>HH</b>	<b>5+NBR</b>
<b>Likert Variables</b>	<i>N= 2</i>	<i>N=20</i>	<i>N= 824</i>	<i>N= 74</i>	<i>N= 64</i>
Cohesion	-	<b>3.530</b>	3.377	3.09	3.27
Safety	-	<b>4.800</b>	4.607	4.10	4.26
Disorder	-	<b>2.994</b>	3.382	3.55	3.15
Services	-	<b>5.921</b>	5.904	4.57	4.75
Police	-	<b>3.983</b>	3.792	3.52	3.70
Informal Control	-	<b>3.830</b>	3.644	3.03	3.44
<b>Frequency Variables %</b>					
Politician	-	<b>20.0</b>	10.4	16.2	9.4
Religious	-	<b>10.0</b>	7.4	16.2	20.3
Neighbors	-	5.0	17.7	16.2	15.6
Volunteered	-	<b>45.0</b>	21.8	21.6	15.6
Religious Services	-	<b>85.0</b>	69.3	75.7	67.2

Once again Table 11.17 shows no significant differences between the cohorts examined; however, San Antonio shows the clearest pattern of any city. Aligning with findings from the contextual variables, cluster blocks in San Antonio appear more socially organized based on the selected variables than non-Habitat blocks. Large differences exist in terms of social cohesion, the perception of safety, disorder, informal control and volunteerism and church involvement all favoring Habitat cluster block respondents. The large difference in disorder favoring cluster respondents may speak to the mass needed in clusters to turn the neighborhood context to one of order.

Despite the lack of significant differences found, these results show that Habitat clusters can mitigate structural disadvantage through components of social organization.



Habitat homeowners again show surprisingly low scores for nearly all Likert-Scale variables in comparison to Making Connections cohorts. This adds to the evidence that Habitat homeowners, especially those living in clusters, have higher expectations for their neighborhoods after completing the Habitat program. This may again speak to the motivation to better one's life and community that is fostered and even taught throughout the sweat equity process. And once again, the higher expectations are also met with higher involvement in terms of activism and community engagement than the other cohorts.

### *Pooled Findings*

**Table 11.18 Pooled Findings**

<b>Variable</b>	<b>HAB-SS</b>	<b>HAB-CLU</b>	<b>NON</b>	<b>HH</b>	<b>5+NBR</b>
<b>Likert Variables</b>	<i>N= 157</i>	<i>N=169</i>	<i>N= 3650</i>	<i>N= 196</i>	<i>N= 122</i>
Cohesion	<b>3.337</b>	3.325	3.267	3.10	3.09
Safety	4.682	<b>4.799</b>	4.741	4.12	4.17
Disorder	<b>3.344</b>	3.345	3.349	3.47	3.51
Services	5.686	<b>5.729</b>	5.688	4.68	4.78
Police	3.679	3.720	<b>3.729</b>	3.50	3.54
Informal Control	3.458	<b>3.547</b>	3.466	3.02	3.16
<b>Frequency Variables %</b>					
Politician	12.2	<b>14.2</b>	14.0	23.5	15.6
Religious	8.9	<b>12.2</b>	9.8	15.3	18.0
Neighbors	20.6	20.0	<b>21.1</b>	21.9	20.5
Volunteered	<b>33.2</b>	29.3	26.9	30.1	21.3
Religious Services	65.3	<b>71.7</b>	63.8	73.0	58.2

Table 11.18 again shows no significant differences for the pooled data. The table also shows somewhat mixed results as pooled data cannot account for contextual differences in each study area. However, Habitat cluster responses again show the most social organization among the cohorts and together with scattered site findings Habitat blocks perform better than non-Habitat blocks in terms of social organization.

Habitat homeowners as a group do show the lowest scores of all five cohorts consistently. This continues the evidence that this group has higher expectations based on completing the Habitat program and perhaps due to self-selected characteristics as individuals willing to enter a Habitat program. But also interesting is that Habitat homeowners are by far the most willing to talk with a politician about problems in their neighborhood. This could be a result of empowerment gained through the Habitat program experience, personal characteristics, or again higher expectations from one's neighborhood. Regardless, this argues that Habitat homeowners are more motivated to better their lives and their communities than their low-income neighbors.

### *Collective Efficacy*

**Table 11.19 Collective Efficacy**

City	HAB-SS	HAB-CLU	NON		HH	5+NBR
Des Moines	3.453	<b>3.570</b>	3.394		2.84	3.01
Indianapolis	3.420	<b>3.493</b>	3.337		3.21	2.67
Louisville	<b>3.375</b>	3.185	3.311		3.25	-
Providence	3.273	2.945	<b>3.279</b>		3.04	2.92
San Antonio	-	<b>3.680</b>	3.509		3.06	3.36
<b>Pooled</b>	3.405	<b>3.443</b>	3.360		3.06	3.13

Again using Collective Efficacy as a summary variable for social organization, Table 11.19 shows that blocks with Habitat clusters present are more socially organized with all data combined compared to scattered site blocks and non-Habitat blocks. Once again, this is not a significant difference, but does give evidence to the overall pattern. Des Moines, Indianapolis and San Antonio all show that cluster blocks have the highest collective efficacy. Louisville and Providence favor other cohorts, but it is important to note that these two cities have the smallest Habitat presence in the study areas and least amount of clustering as well. They also have the highest poverty rates to mitigate. This provides evidence that a cluster effect may be dependent on enough mass of Habitat homes in the area in general, and that mitigation is also dependent on the level of disadvantage. In other words, there appears to be too little Habitat presence, especially in clusters, and too much disadvantage in Louisville and Providence for Habitat influence to overcome. However, in Des Moines, Indianapolis and San Antonio where there is more Habitat presence, more clustering and perhaps less overall disadvantage, Habitat cluster blocks are more socially organized than other cohort blocks. This will be discussed further in the conclusions presented in Chapter 12.

## CHAPTER XII

### CONCLUSIONS: HABITAT & SOCIAL ORGANIZATION

The research presented here was formulated as a response to the lack of success for major housing mobility programs such as Moving To Opportunity (MTO) and the Gautreaux program. These programs that aim to disperse or de-concentrate the poor into more affluent neighborhoods have found some success, but only for a self-selected few and only for certain variables such as physical or mental health and employment. These large, federal programs also depend on political capital and continued funding to maintain momentum and ultimately have any impact on low-income families and neighborhoods. This has been difficult with largely mixed results from decades of research. Scholars have also shown that race and income prove to be significant barriers to low-income residents realizing the benefits of their new neighborhoods.

The federal answers of mixed-income and mixed-use developments such as HOPE VI and Choice neighborhoods sound good, but have the same drawbacks of reliance on funding and continued political will from multiple administrations. These place-based concepts also continue to assume the need for low-income residents to utilize more affluent neighbors as role models to better their lives. Yet very little is known about other characteristics that may play a part in revitalization of low-income neighborhoods. This dissertation instead investigated the influence of neighborhood residents who are similar in race and income to their neighbors, but motivated to better their lives.

Habitat for Humanity families were considered more motivated to better their lives than their neighbors because of Habitat's selection criteria and because they have completed the process of becoming a Habitat homeowner. Habitat's non-governmental status as well as its capacity to affect many diverse low-income neighborhoods across the country with its more than 1,500 local affiliates also made it attractive for this investigation. Local Habitat's as well as Habitat for Humanity International have also long boasted that they "revitalize neighborhoods one family at a time" and that they "build communities not just homes," however there is almost no academic research to give evidence to these claims. This dissertation therefore also aimed to discover if the many local success stories such as Miss Dee from Louisville, KY have any impact on the neighborhoods where Habitat families are placed.

Variables associated with social organization were used as a guiding framework as the presence of traits such as social cohesion and informal social control have been shown to mitigate problems associated with poverty neighborhoods. It was also hypothesized that Habitat success stories have underlying social benefits for neighborhoods that may surface with the examination of social organization. This led to the following major research question:

1. What is the effect of Habitat for Humanity developments on dimensions of neighborhood social organization in low-income neighborhoods?

To determine this effect, the below hypotheses were formed and are used here to guide the conclusions:

***Blocks where Habitat is present will have greater social organization than those with no Habitat presence.***

Qualitative findings from affiliate interviews and neighborhood observations show this to be context dependent. In cities such as Des Moines with many thriving Historic Districts and healthy, cohesive working-class neighborhoods Habitat homes help their blocks, but the homeowners may not be any more motivated than their neighbors who also take pride in their home and community. In this case Habitat homes fit well within the context, but don't always show a great difference. On the other hand in cities such as Louisville and Providence with extreme poverty found within the study area and many scattered site blocks with only one Habitat home present, the disadvantage and lack of Habitat mass is too much for one Habitat homeowner to overcome. Blocks without Habitat homes may be more socially organized because they have better surrounding context with fewer signs of disorder, less poverty and safer streets.

Habitat affiliate operations and characteristics also appear to have an effect on community social organization. This happens as affiliates develop and foster individual motivation to better one's life and one's community through Habitat program requirements and the attainment of sweat equity. Building stronger social organization in their neighborhoods is perhaps a somewhat unintentional result of classroom work on being a good neighbor or similar topics found in all the affiliates examined as well as the individual motivation developed. Some affiliates do more classroom work than others and have higher requirements for sweat equity. It is difficult here to assess how much difference this makes in terms of social organization scores for blocks that may only have one or two Habitat homes present. However, despite the limitation of only investigating five affiliates, survey analysis showing higher social organization does coincide with

Habitat affiliates that have a large presence in the study area, build in clusters as much as possible, and seek neighborhood revitalization opportunities. But most important seems to be the level of disadvantage versus the mass of Habitat influence, leaving Providence as the only study area clearly showing higher social organization in Non-Habitat blocks.

Survey analysis found very few significant differences between Habitat treatment groups and Non-Habitat control blocks. However, Habitat blocks did show a pattern of higher social organization than Non-Habitat blocks. Table 12.1 below illustrates the point by showing the number of variables where Habitat blocks show a greater presence compared to the number of variables where non-Habitat blocks show a greater presence for each city of the 17 variables measured in analysis method I.

**Table 12.1 Variable Trends**

<b>City / Variable</b>	<b>HAB</b>	<b>NON</b>
<b>Des Moines</b>		
Positive variables	10	7
<b>Indianapolis</b>		
Positive variables	10	7
<b>Louisville</b>		
Positive variables	10	7
<b>Providence</b>		
Positive variables	1	15
<b>San Antonio</b>		
Positive variables	14	3
<b>Pooled Data</b>		
Positive variables	10	7

Table 12.1 shows that Habitat blocks have higher scores related to social organization in four out of five cities. The trend is identical for Des Moines, Indianapolis and Louisville as each case city has 10 variables with a greater presence in Habitat blocks compared to 7 that favor non-Habitat blocks. Providence is the only city to favor non-Habitat blocks and they do so almost exclusively with only one variable (religious service attendance) greater in Habitat blocks. On the other hand San Antonio shows the most favor to Habitat blocks overall with greater presence found in Habitat blocks for 14 of the 17 variables. Again, these trends coincide with qualitative findings and show that physical conditions of the blocks and Habitat affiliate characteristics are important for overall social organization.

***Blocks with clusters of Habitat homes will have greater social organization than areas with only one scattered site home.***

The second analysis method was used in order to assess a cluster effect. Once again, there were very few significant differences found between the three cohorts (two treatment groups and one control). However, a similar pattern is illustrated in Table 12.2 below as the one found in Table 12.1 though only 11 variables were measured with this analysis.



**Table 12.2 Variable Trends with Clusters**

City / Variable	HAB-SS	HAB-CLU	NON
<b>Des Moines</b>			
Positive variables	1	6	4
<b>Indianapolis</b>			
Positive variables	3	8	0
<b>Louisville</b>			
Positive variables	5	3	3
<b>Providence</b>			
Positive variables	7	0	4
<b>San Antonio</b>			
Positive variables	0	10	1
<b>Pooled Data</b>			
Positive variables	3	6	2

Though the table shows somewhat mixed results, the pooled data findings show that overall cluster blocks have the greatest social organization of the three cohorts. Individually, Indianapolis and San Antonio show much higher social organization for cluster blocks, and Des Moines also shows that cluster blocks are the most socially organized. By separating scattered site blocks and cluster blocks from all Habitat blocks, Louisville and Providence both find higher social organization for scattered site blocks, showing that contextual characteristics may be too much for clusters to overcome. The general conclusion then is that clustering does tend to produce greater social organization, but that is still dependent on surrounding context. The study areas in Louisville and Providence have the highest rates of poverty in any of the case cities and the smallest amount of Habitat presence. The next highest poverty rate belongs to San Antonio, which also has the greatest Habitat presence and builds almost exclusively in

clusters. Because San Antonio cluster blocks are far more socially organized than non-Habitat blocks it appears that clustering is important for overcoming disadvantage at least in terms of creating socially organized blocks. However, it is a limitation of this study to determine the amount of homes needed in a cluster or area to overcome higher disadvantage. Separating clusters of five or more homes from those of 2-4 homes did not produce enough survey responses for meaningful analysis. Table 12.3 below shows the clusters of five or more Habitat homes present in each city and the survey responses that came from each cluster.

The table shows that within each city cluster cohorts were too small for direct comparisons with scattered site responses or smaller clusters. Louisville and Providence only had two eligible clusters and the cities with several more still did not produce many survey responses. San Antonio, the city with the most Habitat clusters, has the fewest cluster responses overall and zero responses from several large clusters. Pooled totals also show that of the 409 responses from the Making Connections survey that were grouped as coming from Habitat blocks (HAB), only 41 came from cluster blocks. This shows that the overwhelming majority came from blocks with only a few Habitat homes present. A possibility for future research here could include oversampling of these cluster residents or performing interviews or focus groups with cluster and scattered site residents to better assess the benefits and/or consequences from the two development patterns.

**Table 12.3 Making Connections 5+ cluster responses**

<b>Census Block</b>	<b>Habitat homes in cluster</b>	<b>Survey responses</b>
<b>Des Moines</b>		
11-1008	5	2
12-1007	9	3
12-1008	5	5
50-1004	5	3
52-4111	10	0
<b>Totals</b>	<b>34</b>	<b>13</b>
<b>Indianapolis</b>		
21-1004	5	5
21-2012	5	4
74-4022	22	3
74-4023	6	0
74-4024	13	0
<b>Totals</b>	<b>51</b>	<b>12</b>
<b>Louisville</b>		
27-2013	5	1
62-1004	10	6
<b>Totals</b>	<b>15</b>	<b>7</b>
<b>Providence</b>		
3-2007	6	2
5-3004	6	0
<b>Totals</b>	<b>12</b>	<b>2</b>
<b>San Antonio</b>		
1716-2004	40	0
1716-2005	45	0
160701-1011	14	3
1702-3005	5	0
1702-2014	10	0
1714-2007	84	2
1714-2000	8	0
1714-2010	8	0
1714-2009	12	0
1714-2008	5	0
180504-3000	5	2
<b>Totals</b>	<b>236</b>	<b>7</b>
<b>Pooled Totals</b>	<b>348</b>	<b>41</b>

***Habitat affiliates that are older, have built more homes, and require more hours of sweat equity will produce greater social organization in the neighborhoods where they operate.***

The oldest affiliate as well as the affiliate with the most built homes is San Antonio. Findings from San Antonio provide positive evidence for the third hypothesis as is evidenced by Table 12.1 above. However, non-Habitat blocks in San Antonio also scored higher than other cities on several variables showing that context is also an important variable in explaining social organization findings. The low response total (n=22) for Habitat blocks in San Antonio also adds caution to the cohort findings and is considered a limitation of the dissertation.

Although San Antonio is the oldest affiliate and has built the most houses they also require the least amount of sweat equity along with Indianapolis and one of the smallest totals of classroom hours, which are both considered to negatively affect social organization. However, San Antonio likely illustrates that along with more age and building capacity comes more efficiency and greater demand for qualified families resulting in smaller requirements for sweat equity and quicker program time, which have not been a detriment to the success of the affiliate or its impact on the neighborhoods where they build.

The other affiliates are very similar in terms of age and range with sweat equity requirements somewhat. Indianapolis and Louisville have each built at least 400 homes compared to Des Moines' 221. But the survey results show that neighborhood physical characteristics and perhaps other affiliate characteristics and the number of homes found

in each study area appear more important than number of homes built in determining a positive effect on social organization.

***Habitat affiliates with programs specifically targeting neighborhood revitalization will produce greater social organization in the neighborhoods where they operate.***

Des Moines, Louisville and Indianapolis are all NRI affiliates and focused to varying degrees on rebuilding and revitalizing neighborhoods. However, Louisville's work to this point has not been within the boundaries of the study area and Indianapolis efforts just began in late 2013 after observation and survey collection for both instruments. This coincides with survey results as both cities have somewhat mixed results. Each city favors Habitat blocks for 10 of the 17 variables, but Habitat blocks in Louisville are significantly more disordered than non-Habitat blocks and both cities have many low scores overall.

Des Moines on the other hand has made neighborhood revitalization a priority and emphasizes holistic neighborhood rebuilding by focusing revitalization work as well as new homeownership opportunities in special emphasis neighborhoods. However, though there are more than 100 Habitat homes in the Central Des Moines West section of the study area, there has never been a concentrated revitalization effort here. Instead, the neighborhood has been an emphasis for new construction over the past two decades as infill lots became available. The Des Moines affiliate is beginning revitalization work in the Central Des Moines East section, but this work was not started until after Making Connections' survey information was collected.

Des Moines survey findings do include many strong scores for social organization variables in general and Habitat blocks do outperform non-Habitat blocks in 10 of 17 variables with only one treatment group. Des Moines Habitat blocks are also significantly more cohesive than non-Habitat blocks. However, the strong scores for both cohorts in Des Moines indicate the importance of neighborhood physical conditions as reported in Chapter 10. The generally good conditions, active historic districts, well-maintained and dispersed parks along with the Drake University campus provide less for Habitat homeowners and their neighbors to overcome. When compared to conditions found throughout parts of Louisville, Indianapolis, and Providence, the physical conditions in Des Moines and San Antonio provide for more success in terms of social organization.

It is a significant finding here that context does in fact matter for success as measured through variables of social organization. In the best case, contextual variables work together to create or build social organization in these low-income neighborhoods. This is more the case in Des Moines, Indianapolis and San Antonio. These cities have strong affiliates active inside the study area boundaries with respect to their individual philosophies, but importantly they have enough mass in place to have an affect whether that comes through repair and revitalization work, as a neighborhood, clusters, or concentrated infill over time. Physical conditions are also not barriers to Habitat homes making an impact over time as mass is built and homeowners, now stable, begin to settle into the community and interact with neighbors, institutions and the larger community. In this scenario, Habitat homes do not have to overcome as many concentrated areas of

vacancy, loitering, drug use or other challenges associated many low-income neighborhoods.

The Louisville and Providence study areas appear to have greater challenges than Des Moines and San Antonio to overcome based on observation findings. This is coupled with less emphasis on producing a “mass” of Habitat influence able to more easily impact the surrounding context, and affiliates either without the capacity to impact the breadth of the study area (Providence) or the shared philosophy yet in place to concentrate efforts for the best results (Louisville).

#### *Abstracting back to Theory, Limitations & Future Research*

The control variables examined in both observation and survey results show that Habitat homeowners are typically poor minorities, similar to their low-income neighbors. This shows that race and income are not barriers here to Habitat homeowners having an impact on their neighbors, and the positive results for Habitat blocks and cluster blocks in terms of rates and scores for social organization variables provides evidence that affluence is not necessary for revitalization. Motivation to better one’s life and even one’s community is developed and fostered throughout the Habitat program through sweat equity attainment and a nurturing process and is shown here to help influence community social organization.

That said, Hayes (2002) shows that the volunteers associated with many Habitat affiliates are often white and middle-class and therefore provide some amount of interaction with greater affluence for potential Habitat homeowners. It is also noted here

that “minorities” does not take into account the potential differences between Hispanic and African-American culture that may explain some of the differences between cities such as Louisville and San Antonio and how social organization is created or built within the community. This is not only a potential future piece of research, but also necessary for a true understanding of how these study areas operate.

A typical limitation of case study research is the real-world setting where control is lost and findings are difficult to extract from many rival explanations. This is perhaps the greatest limitation for the dissertation. It is difficult to argue that the slight differences found between Habitat blocks and non-Habitat blocks or clusters and scattered sites is solely the impact from what is likely a few Habitat homes on a block of a dozen or more homes as well as commercial, institutional or industrial uses. Control variables show only slight differences and triangulation was utilized with multiple qualitative and quantitative methods to better understand and explain the story of each study area. However, it is impossible to know that Habitat homes are the cause for differences found. Yet the positive results for Habitat blocks and especially Habitat cluster blocks show that Habitat warrants more research.

It is also difficult to assess the impact of Habitat homes and the Habitat program on families and neighborhoods at a single moment in time. The Making Connections survey includes three waves of data and this dissertation only examines the third wave. This was done in order to take advantage of more Habitat homes in each study area with a longer tenure available to make an impact, however future research could examine the change over time as new developments were built from the first wave through the third



wave. The difficulty is the exponential increase in rival explanations as mentioned above with even one case city over a span of 10 years. However this scenario would allow for greater document and archival research as well as the potential for in-depth interviews of Habitat staff and other active players in the study area over that span of time. This rich data could then be used to tell a more comprehensive story of the ingredients necessary for successful revitalization or perhaps the pitfalls of unfocused efforts and even ad hoc city planning.

The theory of social organization is both a limitation and a potential avenue for future work. It is a limitation because there are many other ways and variables to measure the impact of Habitat homes or developments on the neighborhoods where they are built. This could involve physical design characteristics or direct assessment of rates of social problems such as educational attainment, teen pregnancy, crime and unemployment. But there also exists potential within the Making Connections survey for other variables outside of those associated with social organization to be used to assess a Habitat impact with another lens. It is possible that with new variables a more distinct Habitat effect will emerge.

However, this dissertation also builds on the theory of social organization by giving breath to Wilson's dimensions and incorporating many more variables than have been used since social capital and collective efficacy fractured the larger theory. While acknowledging that social organization was originally intended to explain delinquency rates within neighborhoods as opposed to the impact of a non-profit housing program on neighborhoods, the added variables provide a deeper and broader understanding of how

impact is felt within neighborhoods. This continues the trend Sampson used through several iterations of the theory's components during the 1980s and 1990s. And though there were few significant findings from variables outside of cohesion here, the results for composite variables such as disorder can be dissected to better understand what residents expect from their neighborhood.

The idea of expecting more from one's neighborhood hints at the final study limitation and potential for further research discussed here. The supplemental survey had limited effectiveness because the differences in collection procedures between this survey and the Making Connections survey likely skew the results for comparison. However, the supplemental survey is the only data that is known to come solely from Habitat homeowners. On its own this data builds the story for how Habitat homeowners in these study areas assess their neighborhoods. The supplemental survey also included qualitative questions that allowed respondents to expand on their answers and provide any comments in regards to problems or success within their neighborhoods. This data was outside of the scope here, but can again provide a more comprehensive pictures of the challenges that exist within these blocks that are unable to be found through short observations and survey measures.

The potential exists to better tie responses to geographic positions to illustrate the barriers and/or aids to greater neighborhood satisfaction as this is also the only data known to come from specific addresses. And though collection procedures may account for lower scores in comparison to making Connections cohorts, they do not account for differences in scores from non-Habitat cluster respondents. Where significant differences

exist it may be due to greater expectations from Habitat homeowners once they have completed the Habitat program and settled into a house they plan to stay in for several years. This finding was reflected in Habitat staff interviews, but more evidence is needed, which also reflects the need for more research with Habitat homeowners in general. The strength of this project is that it did not ask homeowners about their Habitat experience, but was still able to examine the impact. Similar blind studies need to be done, but directly with Habitat owners in clusters and scattered sites to gain a better understanding of how Habitat developments impact neighborhoods. These should be incorporated into more mixed methods studies that do not solely rely on survey findings, but seek explanations within contextual variables as well. These studies will help build the evidence that homeowners like Miss Dee do affect their neighborhoods in positive ways as they are empowered to better their lives and the lives of their neighbors.

### *Recommendations*

Finally, though there were few significant differences found in this study, there were several findings that can be informative for housing policy and Habitat affiliate success. Similar to Bratt's (2007) recommendation, the housing counseling that occurs throughout the Habitat program is often characterized by a nurturing relationship with several hours of individual attention. Many Habitat families are counseled for several months before they are accepted as family partners into the full homeownership program. This is time intensive, but leads to Habitat success. This also shows the motivation Habitat families possess to better their lives, and this motivation appears to grow as

families progress through the program. But perhaps more important than the pre-purchase counseling is the post-purchase counseling that continues through the life of each loan. Most affiliates don't see their continual relationship with partner families as post-purchase counseling, but because the affiliate acts as the bank for each mortgage loan it allows for a relationship with each family for at least the life of the loan, typically 20-30 years. This allows the affiliate to step in and help when families face job loss, death in the family, or other hardships that can lead to foreclosure. Government and non-government programs that focus on low-income homeownership need to find ways to continue relationships for the life of mortgage loans in order to ensure low-income homeowner success. The Habitat process also works to create trust with each family partner and the affiliate. The trust built enables families to come to Habitat in times of need. Building trust through nurturing relationships is important to maintaining the relationship and ensuring success over the life of the mortgage.

One of the strengths of Habitat is the ability for affiliates to see what has worked and hasn't for other affiliates using similar programs. The challenge is to get this information out to the vast network of U.S. affiliates. The findings in this study provide several recommendations for Habitat affiliates. The positive findings for Habitat clusters in general lead to the recommendation that all affiliates should build in clusters whenever possible. But, based on San Antonio findings specifically, these clusters should be large. The specific mass needed is unknown, but it is likely 10 or more homes in close proximity. More research is needed here as local context also plays a key role in determining the number of homes needed to turn a block or neighborhood, but limited

success with smaller clusters (generally 10 homes or less) and greater success with larger clusters of 10 or more homes at least hints at a tipping point here. However, Habitat-only neighborhoods may not produce the desired effect either as they can become insular pockets. These pockets may produce high rates of social organization, but do little to revitalize dilapidated surrounding context if not integrated well into that context. This speaks to the need for further research that examines design characteristics of these large clusters and neighborhoods. But the fundamental recommendation here is that affiliates must embrace the goal of revitalizing neighborhoods for the benefit of Habitat homeowners and local residents alike. Neighborhoods built simply for construction ease and with only Habitat homeowner success in mind fail to see the potential of Habitat as a catalyst for long-term change that in turn more fully benefits Habitat homeowners.

Qualitative findings from Des Moines also show the advantage in focusing on emphasis neighborhoods. By focusing on a small selection of neighborhoods for repair and revitalization work as well as new construction over a certain time period, the affiliate is able to develop relationships with other public, private and non-profit partners and build trust with local residents. This allows for new Habitat homeowners to enter a neighborhood with momentum toward positive change as well. But more importantly, this concentrates the Habitat programs along with other partner programs to more quickly turn a neighborhood in a positive direction. This also produces more tangible success that can be used as inroads into other neighborhoods and local partnerships. The answer then to concentrated poverty may not be deconcentrating the poor into other neighborhoods, but instead concentrating efforts of revitalization from Habitat and other local

organizations that build long-term stability and motivate individuals to better their lives and communities.

## APPENDICES

## APPENDIX A

Maps follow on pages 353-357:

353: Figure 14.1 Des Moines

354: Figure 14.2 Indianapolis

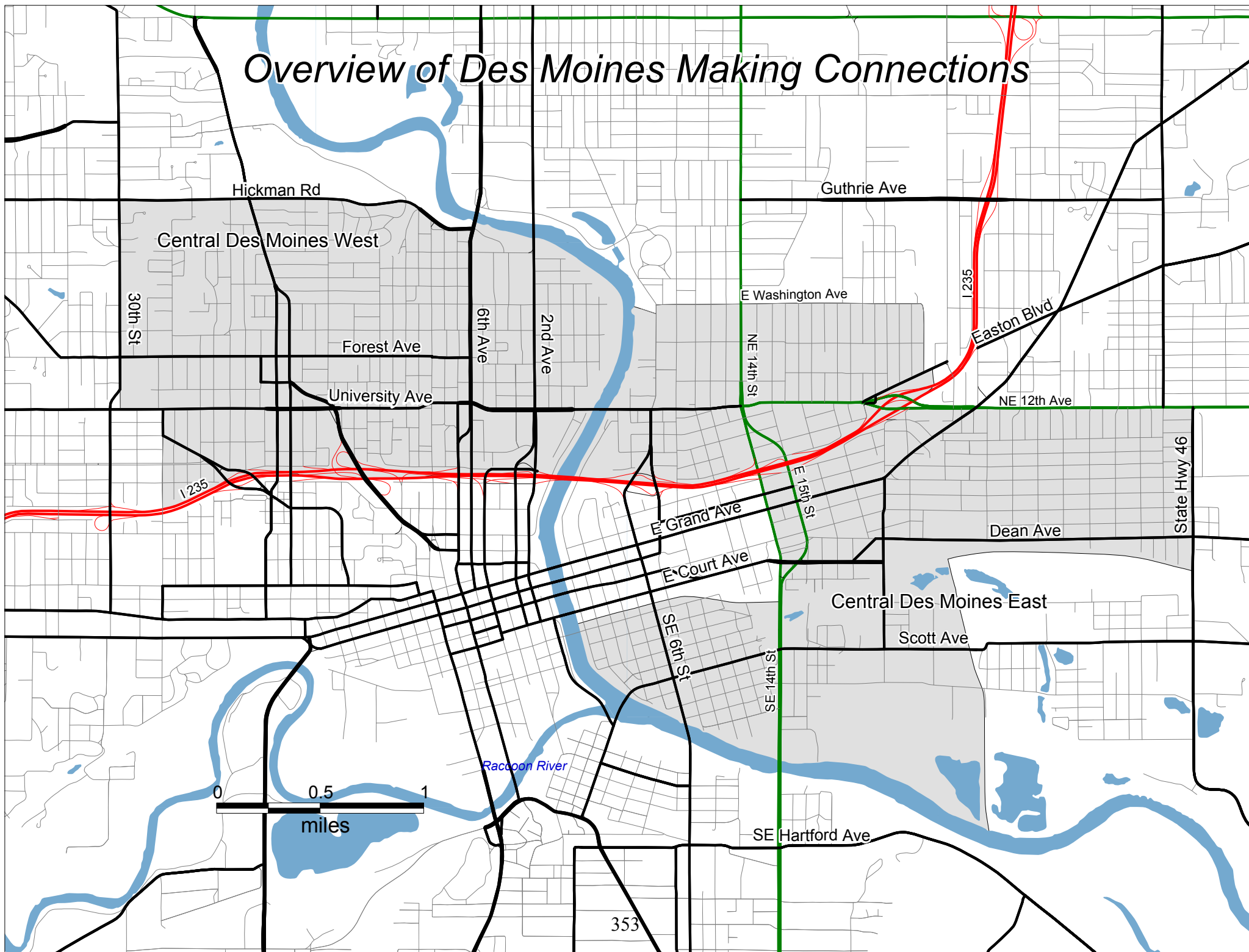
355: Figure 14.3 Louisville

356: Figure 14.4 Providence

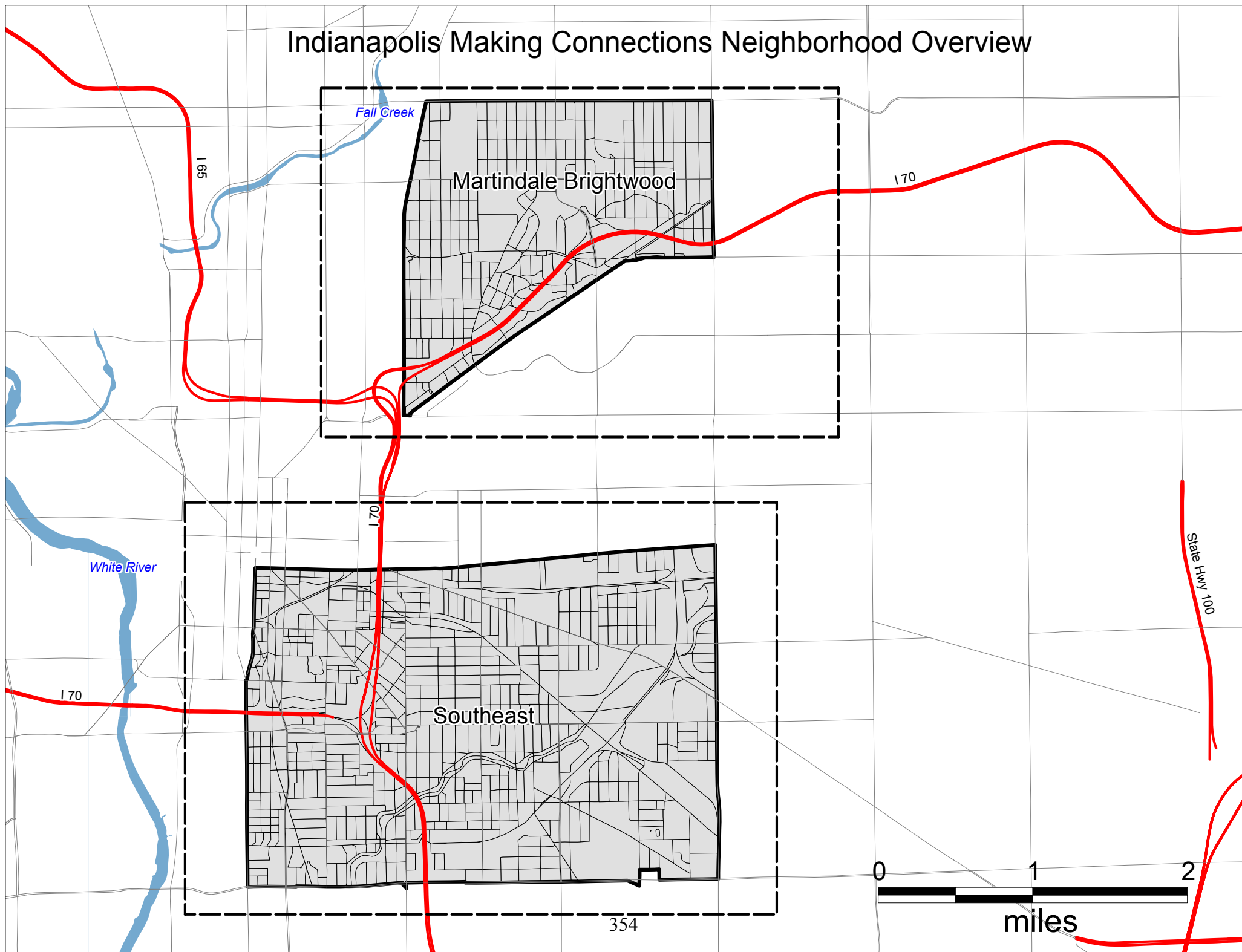
357: Figure 14.5 San Antonio

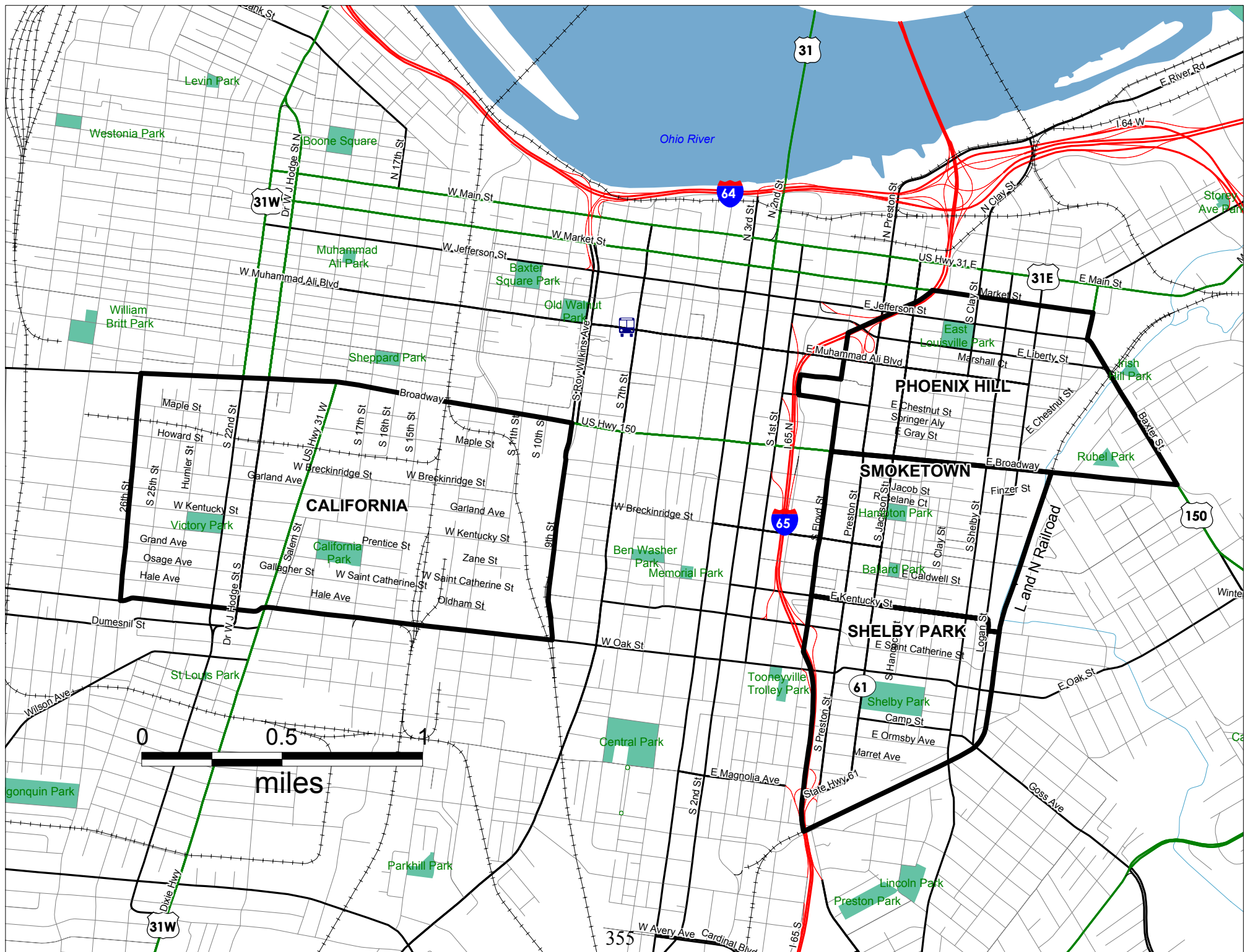


# Overview of Des Moines Making Connections



# Indianapolis Making Connections Neighborhood Overview

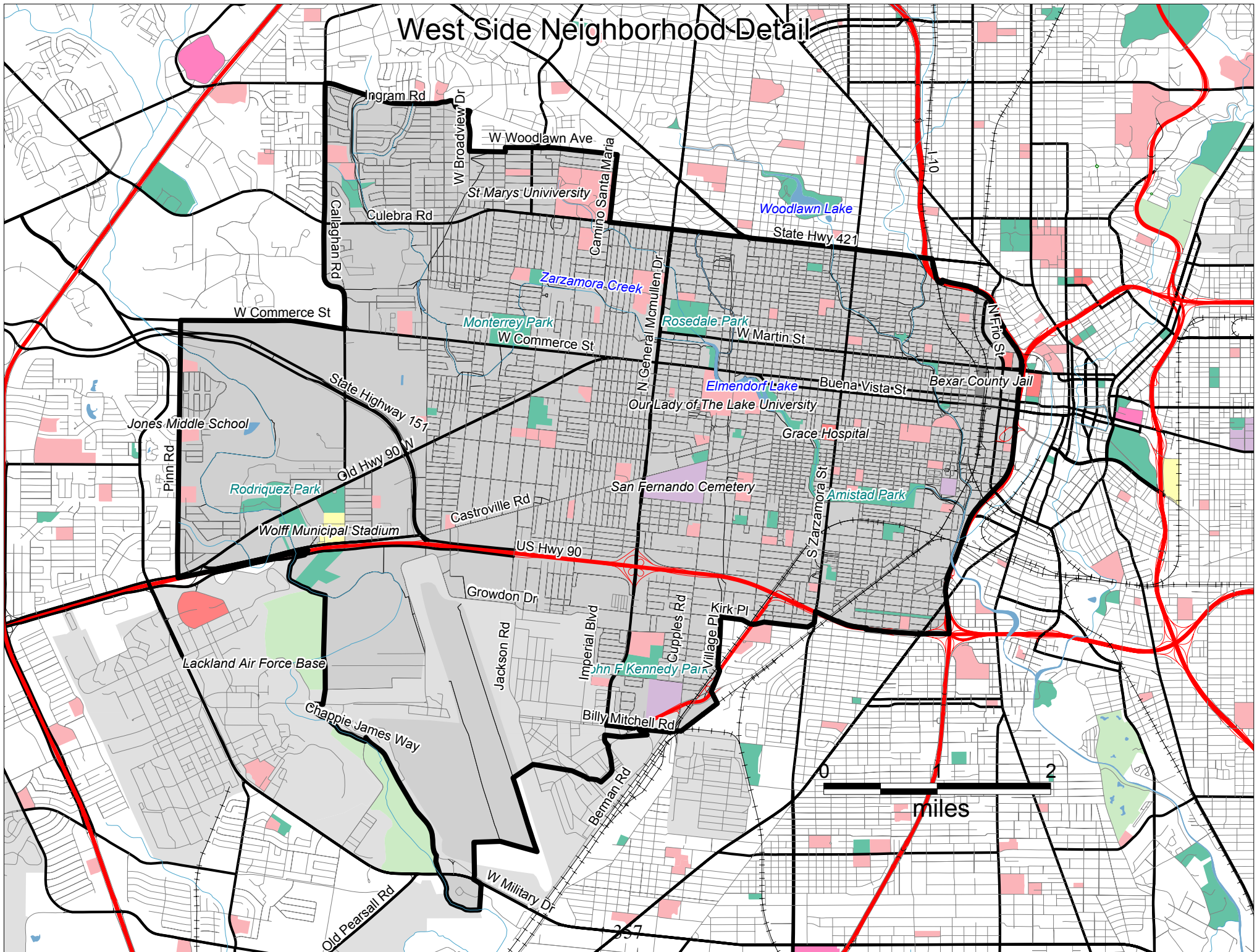








# West Side Neighborhood Detail



## APPENDIX B

The following pages include the survey materials for the Supplemental survey. These include an introductory letter in English and Spanish, the questionnaire in both English and Spanish and follow-up materials in both languages as well.





John Lattimore  
2-312 Lee Hall  
Clemson, SC 29634

9/16/2013

**Dear Resident,**

Within the next few days, you will receive a request to complete a brief questionnaire. We are mailing it to you in an effort to learn how residents in your area feel about the services and amenities in their community.

The survey is being conducted to better inform city government, legislators and private partners about what you feel is both good and bad about your neighborhood and what services or amenities are most needed.

We greatly appreciate your taking the few minutes necessary to complete and return your questionnaire, and to show our appreciation for completing the survey, you will be eligible to **win a \$100 VISA gift card** once we receive your completed questionnaire.

Thank you in advance for your help!

Sincerely,

John Lattimore  
Project Director



John Lattimore  
2-312 Lee Hall  
Clemson, SC 29634

9/16/2013

Estimado residente,

Dentro de los próximos días, usted recibirá una solicitud para completar un breve cuestionario. Nosotros estamos correo a usted en un esfuerzo por aprender cómo sienten los residentes en su área sobre los servicios y amenidades en su comunidad.

La encuesta está realizando para informar mejor del gobierno de la ciudad, los legisladores y socios privados acerca de lo que sientes es buenas y malas acerca de su vecindario y qué servicios o servicios son más necesarios.

Apreciamos mucho tu tomando los minutos necesarios para completar y devolver el cuestionario y para demostrar nuestro aprecio por completar la encuesta, usted será elegible para ganar una tarjeta de regalo de \$100 una vez que recibamos su cuestionario.

Gracias de antemano por tu ayuda!

Sinceramente,

John Lattimore  
Project Director



**About your neighborhood:**

1. The following statements are about your neighborhood, the people in it and the things that happen in the neighborhood. For each statement please indicate whether you strongly agree, agree, neither agree nor disagree, disagree or strongly disagree. Circle the number 1-5 corresponding to what you think:

Question	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree
I live in a close knit neighborhood	5	4	3	2	1
People in my neighborhood are willing to help their neighbors	5	4	3	2	1
People in my neighborhood generally don't get along with each other	5	4	3	2	1
People in my neighborhood do not share the same values	5	4	3	2	1
People in my neighborhood can be trusted	5	4	3	2	1

2. Do you think that this neighborhood is a good place to raise children?
  - a. Yes
  - b. No
  - c. Don't know
3. How does the future look for this neighborhood? Is this neighborhood likely to...
  - a. Get better
  - b. Stay the same
  - c. Get worse
  - d. Don't know

4. For the following list of conditions, please indicate whether the condition is “very rare” to “very common” using the numbers 0 to 6.

Condition	never	Very rare	sometimes	Neither rare nor common	Somewhat common	common	Very common
Graffiti on buildings and walls	0	1	2	3	4	5	6
Litter or trash on the sidewalks and streets.	0	1	2	3	4	5	6
Vacant, abandoned or boarded-up buildings.	0	1	2	3	4	5	6
Drug dealers, drug users, or drunks hanging around.	0	1	2	3	4	5	6
Traffic safety problems.	0	1	2	3	4	5	6
Gangs/gang activity.	0	1	2	3	4	5	6
Prostitution	0	1	2	3	4	5	6
Racial incidents	0	1	2	3	4	5	6

5. The following statements are about neighborhood safety. Please indicate whether you agree or disagree with each statement by circling 1-7 for each statement.

Question	Disagree very strongly	Disagree	Disagree somewhat	Do not have feelings either way	Agree somewhat	Agree	Agree very strongly
My neighborhood is a safe place for children	1	2	3	4	5	6	7
I feel safe at home at night	1	2	3	4	5	6	7
I feel safe being out alone in my neighborhood during the day	1	2	3	4	5	6	7
If someone stopped me at night to ask directions, I would probably stop to speak with them	1	2	3	4	5	6	7
On Halloween, most of the children go trick or treating in this neighborhood	1	2	3	4	5	6	7
Most criminal activity going on here is committed by people living outside of the neighborhood	1	2	3	4	5	6	7

6. Have you (or any member of your household) spoken with a local politician about a neighborhood problem or improvement?
  - a. Yes
  - b. No
  - c. Don't know
7. Have you (or any member of your household) talked with a local religious leader or minister about a neighborhood problem or improvement?
  - a. Yes
  - b. No
  - c. Don't know
8. Have you (or any member of your household) gotten together with neighbors to do something about a neighborhood problem or improvement?
  - a. Yes
  - b. No
  - c. Don't know
9. If you answered yes to any of the three questions above, was there any progress on the problem or improvement?
  - a. Yes
  - b. No
  - c. Don't Know
10. Over the past 12 months have you volunteered or helped out with activities in your community?
  - a. Yes
  - b. No
  - c. Don't Know
11. Was the volunteer work in your neighborhood?
  - a. Yes
  - b. No
  - c. Don't Know
12. How often do you volunteer?
  - a. Daily
  - b. Weekly
  - c. Monthly
  - d. Annually
  - e. Don't know

13. For each of the following, please respond if it is very likely, likely, neither likely nor unlikely, unlikely, or very unlikely that people in your neighborhood would act in the following manner:

Question	Very likely	likely	Neither likely nor unlikely	unlikely	Very unlikely
If a child was showing disrespect to an adult, or acting out of line how likely is it that people in your neighborhood would scold that child?	5	4	3	2	1
If a group of neighborhood children were skipping school and hanging out on a street corner, how likely is it that your neighbors would do something about it?	5	4	3	2	1
If some children were spray-painting graffiti on a local building, how likely is it that your neighbors would do something about it?	5	4	3	2	1
If a fight broke out in front of their house, how likely is it that your neighbors would do something about it?	5	4	3	2	1
If the fire station closest to their house was threatened by budget cuts, how likely is it that your neighbors would do something about it?	5	4	3	2	1

14. Do you attend religious services inside your neighborhood or outside your neighborhood?

- a. Inside my neighborhood
- b. Outside my neighborhood
- c. Don't attend
- d. Don't know

15. To your knowledge has there been any sort of a neighborhood get-together during the past year – say a festival, celebration, picnic – or similar?

- a. Yes
- b. No
- c. Don't know

16. Did you attend if there was one?

- a. Yes
- b. No
- c. Don't know

17. In the past 12 months, have you served as an officer or on a committee of any club or organization or religious organization (church, etc.)?

- a. Yes
- b. No
- c. Don't know

18. Is this organization inside or outside your neighborhood?

- a. Inside my neighborhood
- b. Outside my neighborhood
- c. Don't know

19. Please indicate below how satisfied you are with several specific conditions and services in your neighborhood. Please use a scale of 1 to 7, where 1 indicates that you are "very dissatisfied" with the service and 7 indicates that you are "very satisfied" with the service. If you do not have feelings one way or the other about the service then use the number 4.

Service	very dis-satisfied	Dis-satisfied	Some-what	No feelings either way	Some-what	satisfied	very satis-fied
Trash Collection	1	2	3	4	5	6	7
Street repair	1	2	3	4	5	6	7
Fire department	1	2	3	4	5	6	7
Ambulance services	1	2	3	4	5	6	7
Neighborhood schools	1	2	3	4	5	6	7
Park or playground	1	2	3	4	5	6	7
Library	1	2	3	4	5	6	7
Community center	1	2	3	4	5	6	7
Job placement or training	1	2	3	4	5	6	7

20. Thinking about the police serving your neighborhood, how strongly do you agree with the following statements? The response categories are: strongly agree, agree, neither agree nor disagree, disagree, and strongly disagree.

Generally, the police serving my neighborhood are:	Strongly agree	agree	Neither agree nor disagree	disagree	Strongly disagree
<u>Helpful</u> when dealing with residents	5	4	3	2	1
<u>Honest</u> when dealing with residents	5	4	3	2	1
<u>Quick</u> to respond when called	5	4	3	2	1

**About you:**

21. I consider myself to be: (circle all that apply)

- a. White/Caucasian
- b. Black /African American
- c. Hispanic
- d. Other: \_\_\_\_\_

22. I \_\_\_\_\_ my home

- e. Own
- f. Rent
- g. Other: \_\_\_\_\_

23. My household income is \$\_\_\_\_\_ per week, month, year (circle one)

Thank you!

You are helping to make your neighborhood a better place!

If you have any additional comments you'd like to add about your neighborhood feel free to write them in on the following page. Then please fold the survey, place it in the provided envelope and drop in the mail, no postage necessary.



Comments:



## Acerca de su barrio

1. Las siguientes afirmaciones se refieren a su barrio, su gente y las cosas que suceden en el barrio. Las categorías de respuestas son: totalmente de acuerdo, de acuerdo, ni de acuerdo ni en desacuerdo, en desacuerdo y totalmente en desacuerdo. Marque con un círculo un número entre 1 y 5 que refleje su opinión:

Pregunta	Totalmente de acuerdo	De acuerdo	Ni de acuerdo ni en desacuerdo	En desacuerdo	Totalmente en desacuerdo
Yo vivo en un barrio muy unido	5	4	3	2	1
La gente de mi barrio está dispuesta a ayudar a sus vecinos	5	4	3	2	1
La gente de mi barrio por lo general no se lleva bien entre sí	5	4	3	2	1
La gente de mi barrio no comparte los mismos valores	5	4	3	2	1
La gente de mi barrio es confiable	5	4	3	2	1

2. ¿Cree usted que este barrio es un buen lugar para criar a sus hijos?
  - a. Sí
  - b. No
  - c. No sé
3. ¿Cómo se ve el futuro de este barrio? Es probable que este barrio ...
  - a. Mejore
  - b. Permanezca igual
  - c. Empeore
  - d. No sé

4. En la siguiente lista se describen diferentes situaciones. Indique qué tan frecuente es cada situación utilizando los números del 0 al 6.

Situación	Nunca	Muy rara	A veces	Ni rara ni común	Bastante común	Común	Muy común
Graffiti en edificios y paredes	0	1	2	3	4	5	6
Papeles y basura en las aceras y calles.	0	1	2	3	4	5	6
Construcciones vacías, abandonadas o tapiadas.	0	1	2	3	4	5	6
Traficantes de drogas, drogadictos o borrachos merodeando por ahí.	0	1	2	3	4	5	6
Problemas de seguridad vial.	0	1	2	3	4	5	6
Pandillas o actividad de pandillas.	0	1	2	3	4	5	6
Prostitución	0	1	2	3	4	5	6
Incidentes raciales	0	1	2	3	4	5	6

5. Las siguientes afirmaciones se refieren a la seguridad del barrio. Indique si está de acuerdo o en desacuerdo con cada afirmación marcando con un círculo un número entre 1 y 7.

Pregunta	Total- mente en desacu- -erdo	En desacuer- do	Bastante en desacuer- -do	No tengo opinión alguna	Basta- -nte de acuer- -do	De acuer- do	Totalme- nte de acuerdo
Mi barrio es un lugar seguro para los niños	1	2	3	4	5	6	7
Me siento seguro en casa por la noche	1	2	3	4	5	6	7
Me siento seguro cuando estoy afuera solo en mi barrio durante el día	1	2	3	4	5	6	7
Si alguien me detuviera en la noche para pedir indicaciones, probablemente me detendría para responder	1	2	3	4	5	6	7
En Halloween, la mayoría de los niños salen a pedir dulces en este barrio	1	2	3	4	5	6	7
La mayor parte de los actos criminales que ocurren aquí son cometidos por personas que viven fuera del barrio	1	2	3	4	5	6	7

6. ¿Ha hablado usted (o cualquier otro miembro de su familia) con un político local acerca de algún problema o de cómo mejorar la situación en el barrio?
  - a. Sí
  - b. No
  - c. No sé
7. ¿Ha hablado usted (o cualquier otro miembro de su familia) con un líder religioso local o pastor acerca de algún problema o de cómo mejorar la situación en el barrio?
  - a. Sí
  - b. No
  - c. No sé
8. ¿Se ha reunido usted (o cualquier otro miembro de su familia) con los vecinos para hacer algo acerca de algún problema o para mejorar la situación en el barrio?
  - a. Sí
  - b. No
  - c. No sé
9. Si contestó sí a cualquiera de las tres preguntas anteriores, ¿hubo algún progreso o mejora con respecto a ese problema?
  - a. Sí
  - b. No
  - c. No sé
10. En los últimos 12 meses, ¿se ha ofrecido usted como voluntario o ha ayudado en actividades relacionadas con su comunidad?
  - a. Sí
  - b. No
  - c. No sé
11. ¿El trabajo voluntario se realizó en su barrio?
  - a. Sí
  - b. No
  - c. No sé
12. ¿Con qué frecuencia se ofrece usted como voluntario?
  - a. Diariamente
  - b. Semanalmente
  - c. Mensualmente
  - d. Anualmente
  - e. No sé

13. Para cada una de las siguientes preguntas, indique si es muy probable, probable, ni probable ni improbable, poco probable o muy poco probable que la gente en su barrio actuara de la siguiente manera:

Pregunta	Muy probable	Probable	Ni probable ni improbable	Poco probable	Muy poco probable
Si un niño muestra falta de respeto a un adulto o actúa de mala forma, ¿qué probabilidad hay de que la gente de su barrio regañe al niño?	5	4	3	2	1
Si un grupo de niños vecinos estuvieran faltando a la escuela y anduvieran merodeando por las esquinas de la calle, ¿cuál es la probabilidad de que sus vecinos hagan algo al respecto?	5	4	3	2	1
Si algunos niños estuvieran pintando graffiti en un edificio local, ¿cuál es la probabilidad de que sus vecinos hagan algo al respecto?	5	4	3	2	1
Si estallara una pelea en el frente de su casa, ¿qué probabilidad hay de que sus vecinos hagan algo al respecto?	5	4	3	2	1
Si el cuartel de bomberos más cercano a sus casas se viera amenazado por un recorte presupuestario, ¿qué probabilidad hay de que sus vecinos hagan algo al respecto?	5	4	3	2	1

14. ¿Asiste usted a servicios religiosos dentro o fuera de su barrio?
- a. Dentro de mi barrio
  - b. Fuera de mi barrio
  - c. No asisto
  - d. No sé
15. Según su conocimiento, ¿ha habido alguna reunión del barrio durante el año pasado, por ejemplo un festival, una celebración, un picnic o algo similar?
- a. Sí
  - b. No
  - c. No sé
16. ¿Asistiría usted si hubiera alguno?
- a. Sí
  - b. No
  - c. No sé
17. ¿Se ha desempeñado usted como dirigente o como integrante de un comité perteneciente a algún club, organización u organización religiosa en los últimos 12 meses?
- a. Sí
  - b. No
  - c. No sé
18. ¿Está fuera o dentro de su barrio esta organización?
- a. Dentro de mi barrio
  - b. Fuera de mi barrio
  - c. No sé

19. Indique abajo qué tan satisfecho está usted con varios servicios y condiciones específicos de su barrio. Use una escala de 1 a 7, donde 1 indica que usted está “muy insatisfecho” con el servicio y 7 indica que usted está “muy satisfecho” con el servicio. Si usted no tiene ninguna opinión con respecto a ese servicio, use el número 4. Si usted cree que el servicio no se aplica a su barrio, entonces solo marque NA.

Servicio	Muy insatisfecho			Sin opinión en ningún sentido			Muy satisfecho	NA
Recolección de basura	1	2	3	4	5	6	7	NA
Reparación de calles	1	2	3	4	5	6	7	NA
Bomberos	1	2	3	4	5	6	7	NA
Servicios de ambulancia	1	2	3	4	5	6	7	NA
Escuelas del barrio	1	2	3	4	5	6	7	NA
Parque o patio de juegos	1	2	3	4	5	6	7	NA
Biblioteca	1	2	3	4	5	6	7	NA
Centro comunitario	1	2	3	4	5	6	7	NA
Inserción laboral o formación	1	2	3	4	5	6	7	NA

20. Pensando en la policía que cumple funciones en su barrio, ¿qué tan de acuerdo está usted con las siguientes afirmaciones? Las categorías de respuestas son: totalmente de acuerdo, de acuerdo, ni de acuerdo ni en desacuerdo, en desacuerdo y totalmente en desacuerdo

En general, la policía que cumple funciones en mi barrio es:	Totalmente de acuerdo	De acuerdo	Ni de acuerdo ni en desacuerdo	En desacuerdo	Totalmente en desacuerdo
<u>Servicial</u> en el trato con los residentes del barrio	5	4	3	2	1
<u>Honesta</u> en el trato con los residentes del barrio	5	4	3	2	1
<u>Rápida</u> para intervenir cuando se solicita su ayuda	5	4	3	2	1

Acerca de usted:

21. Yo me considero: (marque todo lo que corresponda)

- a. Blanco o caucásico
- b. Negro o afroamericano
- c. Hispano
- d. Otro: \_\_\_\_\_

22. Yo \_\_\_\_\_ mi casa

- e. Soy propietario de
- f. Alquilo
- g. Otro: \_\_\_\_\_

23. Mi ingreso es de \$ \_\_\_\_\_ por semana, mes, año (circule uno)

¡Gracias!

¡Usted está ayudando a hacer de su barrio un lugar mejor!

Si tiene algún comentario adicional que le gustaría añadir acerca de su barrio, sírvase escribirlo en el siguiente espacio.





Comentarios:

Last week, a questionnaire seeking your opinions about your neighborhood was mailed to you. Your name was drawn randomly from a list of all households in your area.

If you have already completed and returned the questionnaire to us, please accept our sincere thanks. If not, please do so today. We are especially grateful for your help because we believe that your response will be very helpful to public officials deciding on how to best serve your neighborhood.

If you did not receive a questionnaire, or if it was misplaced, please call us collect at 615-870-7859 or email us at [jlattim@clemson.edu](mailto:jlattim@clemson.edu) and we will get another one in the mail to you today.

Sincerely,

John Lattimore  
Project Director  
Neighborhood Research Unit  
Clemson University  
Clemson, SC 29643



John Lattimore  
2-312 Lee Hall  
Clemson, SC 29634

2/10/2014

**Dear Resident,**

Thank you for participating in the neighborhood survey sent last fall by the Clemson University Neighborhood Research Unit. I am happy to inform you that your entry was randomly selected to win the \$100 Visa gift card. Congratulations!

You should be able to open the card and use wherever via is accepted. All fees have been paid so feel free to use immediately. Thank you again for your help in making your neighborhood better!

Sincerely,

John Lattimore  
Project Director



John Lattimore Clemson University,  
Neighborhood Research Unit  
102 Periwinkle CT  
Pendleton, SC 29670

3/10/2014

**Dear neighborhood resident,**

This is a second mailing of a survey you received in November or December of 2013. We are sending the survey out again to you because we really need your help! Please accept the dollar bill attached as a small token of our gratitude for completing the questionnaire. The survey will help in understanding the needs in your neighborhood! The enclosed questionnaire (survey) should only take about 15-20 minutes to complete and the information will greatly aid our research team in understanding the needs of your neighborhood and how we can help!

To complete the survey: Please circle the letter or number or entire sentence that best fits how you feel about a question. We have enclosed a version in Spanish and English for your convenience. Please just complete one and return in the reply envelope provided with postage already paid (questions are on both sides of the paper). Feel free to skip any questions you don't want to answer or are unsure of how to answer. Also please write in any comments you have at the end, we'd love to hear anything you have to say! **You will not be identified in any way, so please tell us anything you want!**

Thank you for your help!

John Lattimore  
Director  
Clemson University Neighborhood Research Unit



John Lattimore Clemson University,  
Neighborhood Research Unit  
102 Periwinkle CT  
Pendleton, SC 29670

2/21/2014

**Dear neighborhood resident,**

This is a second mailing of a survey you received in November or December of 2013. We are sending the survey out again to you because we really need your help! Please accept the dollar bill attached as a small token of our gratitude for completing the questionnaire. The survey will help in understanding the needs in your neighborhood! The enclosed questionnaire (survey) should only take about 15-20 minutes to complete and the information will greatly aid our research team in understanding the needs of your neighborhood and how we can help!

To complete the survey: Please circle the letter or number or entire sentence that best fits how you feel about a question. Fold the completed survey and return in the reply envelope provided with postage already paid (questions are on both sides of the paper). Feel free to skip any questions you don't want to answer or are unsure of how to answer. Also please write in any comments you have at the end, we'd love to hear anything you have to say! **You will not be identified in any way, so please tell us anything you want!**

Thank you for your help!

John Lattimore  
Director  
Clemson University Neighborhood Research Unit



Clemson University, Neighborhood  
Research Unit  
2-315 Lee Hall  
Clemson, SC 29634

9/16/2013

**Querido barrio residente:**

Usted ha sido seleccionado para participar en una encuesta de investigación de barrio que ayudará en la comprensión de las necesidades en su vecindario! Y si completar y devolver la encuesta adjunta, usted será registrado automáticamente para ganar una tarjeta de regalo de **\$100!** El cuestionario adjunto (encuesta) sólo debe tomar aproximadamente 15-20 minutos para completar y la información ayudará grandemente nuestro equipo de investigación en la comprensión de las necesidades de tu barrio.

Para completar la encuesta: favor de circular la letra o número o sentencia que mejor se adapte a lo que sientes por una pregunta. Hemos incluido una versión en español e inglés para su conveniencia. Por favor sólo completar uno y volver en el sobre provisto que contestar. Siéntase libre de saltarse cualquier pregunta que no quiero responder o no está seguro de cómo responder. También siéntase libre de escribir en cualquier comentario que tienes al final. Usted no será identificado en modo alguno.

¡Gracias por su ayuda!

Clemson University, Neighborhood Research Unit



John Lattimore Clemson University,  
Neighborhood Research Unit  
102 Periwinkle CT  
Pendleton, SC 29670

3/10/2014

**Querido barrio residente,**

Se trata de un segundo envío de una encuesta que recibió en noviembre o diciembre de 2013. Estamos enviando la encuesta de nuevo a ti, porque lo que realmente necesitamos su ayuda! Por favor, acepte el billete de un dólar que se adjunta como una pequeña muestra de nuestro agradecimiento por completar el cuestionario. La encuesta nos ayudará a entender las necesidades de su vecindario! El cuestionario adjunto (encuesta) sólo debe tomar unos 15 a 20 minutos para completar y la información será de gran ayuda a nuestro equipo de investigación en la comprensión de las necesidades de su barrio y cómo nos puede ayudar!

Para completar la encuesta: Por favor marque con un círculo la letra o número o frase completa que mejor se adapte a lo que sientes por una pregunta. Hemos incluido una versión en español y en Inglés para su conveniencia. Por favor, sólo una completa y retorno en el sobre de respuesta proporcionado con el franqueo ya pagado (preguntas están en ambos lados del papel). Puede saltarse cualquier pregunta que no quiera contestar o no está seguro de cómo responder. También puede escribir en cualquier comentario que tenga al final, nos encantaría escuchar lo que tengas que decir! **Usted no será identificado de alguna manera, así que por favor nos diga lo que quieras!**

Gracias por su ayuda!

John Lattimore  
Director  
Clemson University Neighborhood Research Unit

## APPENDIX C

### Interview Questions

1. How long has the affiliate been in operation?
2. How long have you worked for Habitat?
3. How many houses has the affiliate built so far?
4. In what ways do you track success as an affiliate? (Number of houses built, number of people helped, foreclosure rate, other?)
5. What percentage of applicants are accepted into the program? What percentage make it to home ownership? About how long does it take a typical applicant?
6. Is the affiliate involved in any programs with Habitat for Humanity International or other local partners that you feel help specifically revitalize neighborhoods or build a sense of community, positive identification with one's neighborhood, or create role models in the neighborhood?
7. How do you screen applicants? Are there employment or income requirements?



8. What qualities or characteristics do you look for in an applicant?
9. What are the requirements of homeownership for your affiliate? What changes has the affiliate made in the last few years to these requirements?
10. What are the various opportunities for future homeowners to accrue sweat equity hours? What is the sweat equity requirement (number of hours)? Do any applicants do more than is required?
11. Are there specific programs to help with the transition to homeownership? Are there specific programs that try to create or build motivation to improve one's life? Are there any programs that try to build community or new support groups among accepted applicants?
12. What do you think are the keys to success for your homeowners?
13. How would you describe the typical applicant that makes it through to homeownership?

14. Does your affiliate follow-up with owners? For how long or how often? Does the affiliate offer any financial help outside of the house loan?
15. Do you believe Habitat homeowners have a greater sense of community than their non-Habitat neighbors? Why or why not? Are there aspects of the Habitat program that foster a greater sense of community for homeowners?
16. Do you believe Habitat homeowners have a more positive identification with their neighborhood than their non-Habitat neighbors? Why or why not? Are there aspects of the Habitat program that foster a more positive identification with their neighborhood for homeowners?
17. Do you believe Habitat homeowners act as role models in their neighborhoods in any way?
18. Does the affiliate do any renovations or is it all new construction? What is the percentage of each?

19. Does the affiliate specifically try to build in clusters or neighborhoods in any way? If so, how? Why?

20. How does the affiliate obtain most of its land?

21. Is there a neighborhood here in town that you won't consider constructing a house in for any reason?

22. Do you feel the experience of Habitat ownership is different for someone that is part of a cluster versus an isolated site? How? Is there a critical number of houses clustered together that you feel makes a distinct positive difference in the experience of a new Habitat homeowner?

23. Does the affiliate do any multifamily housing or is it all single family? What is the percentage of each?

24. Do you feel that Habitat houses from your affiliate are helping revitalize neighborhoods? In what ways? Have you noticed a particular distance at which point the Habitat influence over other houses, streets or blocks diminishes greatly?

25. Specific to West End, Elmwood, and upper and lower South Providence, are there specific issues you see within these individual neighborhoods? Does your affiliate do anything specific or different in any of these neighborhoods (have partnerships, etc)?

Additional comments:

ICPSR 13578

**Project on Human Development  
in Chicago Neighborhoods  
(PHDCN): Systematic Social  
Observation, 1995**

Felton J. Earls

*Harvard Medical School*

Stephen W. Raudenbush

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School of Education and Survey Research  
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Albert J. Reiss Jr.

*Yale University. Department of Sociology*

Robert J. Sampson

*Scientific Director. Harvard University.  
Department of Sociology*

Instrument for ICPSR 13578

Inter-university Consortium for  
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Ann Arbor, Michigan 48106  
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NORC/PHDCN OBSERVATION LOG -- PROJECT #4709

Sequential ID #: NNNNN  
 Street Address and Street Name  
 Cross Street1 and Cross Street2

Date: \_\_\_\_\_ Tape #: \_\_\_\_\_

Neighborhood Cluster #: NNN  
 Community Area #: NN  
 Block Face ID: TTTT-BBBA-TTTT-BBBA-N  
 AQID #: 99999

Observer Initials: \_\_\_\_\_ Time: \_\_\_\_\_ am = 1 pm = 2

Camera: Driver = 1 Passenger = 2

Start Odometer: \_\_\_\_\_

1. Street Pattern/Layout

Regular through-Straight ..... 1  
 Regular through-Curved ..... 2  
 Boulevard ..... 3  
 Divided Highway ..... 4  
 Cul De Sac ..... 5  
 Other ..... 6

2. Vehicular Traffic

One Way Only ..... 1  
 Two-Way ..... 2  
 Closed to Cars/Videotaped ..... 3  
 Closed to Cars/Not Videotaped ..... 4

3. Cars parked on block face street?

Yes ..... 1  
 No ..... 2

4. Volume of Traffic

No Traffic ..... 1  
 Very Light ..... 2  
 Light ..... 3  
 Moderate ..... 4  
 Heavy ..... 5  
 Very Heavy ..... 6

5. Rate the condition of the street

Under Construction ..... 1  
 Very Poor ..... 2  
 Fair ..... 3  
 Moderately Good ..... 4  
 Very Good ..... 5

6. Are there empty beer or liquor bottles visible in streets, yards, or alleys?

Yes ..... 1  
 No ..... 2

7. Are there cigarette or cigar butts or discarded cigarette packages on the sidewalk or in gutters?

None ..... 1  
 Yes, but only a few ..... 2  
 Yes, a fair number ..... 3  
 Yes, just about everywhere ..... 4

8. Are there any condoms on the sidewalk, in gutters, or street of the block face?

Yes ..... 1

9. Are there any needles, syringes, or drug-related paraphernalia on the sidewalk, in gutters, or street of the block face?

Yes ..... 1  
 No ..... 2

10. Is there garbage, litter, or broken glass in the street or on the sidewalks?

None ..... 1  
 Very light ..... 2  
 Light ..... 3  
 Moderate ..... 4  
 Heavy ..... 5  
 Very heavy ..... 6

11. Abandoned Cars

One or Two ..... 1  
 Three or More ..... 2  
 None ..... 3

12. Parking Violations

Yes ..... 1  
 No ..... 2

13. How were you regarded by the people in the block face? (Circle all that apply)

No People Around ..... 1  
 Paid Little or No Attention by Those Around ..... 2  
 Treated with Suspicion ..... 3  
 Friendly Responses/Greetings/Helpful ..... 4  
 Polite Responses to Own Questions ..... 5  
 Queried About what One was Doing in Area ..... 6

14. Based on street-level frontage, how would you characterize the land use on this block?

All Residential ..... 1  
 All Business/Institutional ..... 2  
 Mixed Residential & Bus./Instit. .... 3  
 All Other (parks, highways, trains, quarries, etc.) ..... 4

End Odometer: \_\_\_\_\_

For questions concerning the videotaping contact the Project on Human Development in Chicago Neighborhoods at (312) 879-0889.

# NORC / PHDCN SYSTEMATIC SOCIAL OBSERVATION CODING SHEET

AQID #: \_\_\_\_\_  
 Block Face ID #: \_\_\_\_\_  
 Videotape #: \_\_\_\_\_

Coder Inits: \_\_\_\_\_ Date: \_\_\_\_\_  
 Ver Inits: \_\_\_\_\_ Date: \_\_\_\_\_

Charge to Project 4709 Component A Task 428

1. Based on street-level frontage, how is the land used on this block? (Code all that apply)
- Residential ..... 1
  - Commercial/Business ..... 2
  - Industrial, Warehouse, Manufacturing ..... 3
  - Vacant Houses ..... 4
  - Vacant Lots or Open Space ..... 5
  - Institutional (schools, churches, etc.) ..... 6
  - Recreational Facilities, Parks or Playgrounds ..... 7
  - Water Front ..... 8
  - Other \_\_\_\_\_ 9

## **RESIDENTIAL HOUSING**

- 2\*. Is there any residential housing in the block face?
- Yes ..... 1
  - No (Skip to Q 9) ..... 2
3. What type of residential housing is in the block face? (Code all that apply)
- Single occupancy dwelling units/houses ..... 1
  - Duplex ..... 2
  - Multiple household occupancy (3-6 units) ..... 3
  - Apartment building (7 or more units) ..... 4
  - Housing units over commercial store fronts ..... 5
  - Chicago Housing Authority Project  
 Large apartment buildings ..... 6
  - Chicago Housing Authority Project  
 Low-rise, semi-detached units ..... 7
4. What is the MAIN type of residential housing in the block face? (Code only one)
- Single occupancy dwelling units/houses ..... 1
  - Duplex ..... 2
  - Multiple household occupancy (3-6 units) ..... 3
  - Apartment building (7 or more units) ..... 4
  - Housing units over commercial store fronts ..... 5
  - Chicago Housing Authority Project  
 Large apartment buildings ..... 6
  - Chicago Housing Authority Project  
 Low-rise, semi-detached units ..... 7
5. Are most of the residential units set back from the street, i.e., is there grass between the block face sidewalk and the unit, is there a front yard?
- All housing units are set back ..... 1
  - Most housing units are set back ..... 2
  - Half the housing units are set back ..... 3
  - A few housing units are set back ..... 4
  - None of the housing units are set back ..... 5

6. In general, how would you rate the condition of most of the residential units in the block face?
- Very well kept/good condition ..... 1
  - Moderately well kept condition ..... 2
  - Fair condition (peeling paint, needs repair) ..... 3
  - Poor/badly deteriorated condition ..... 4
7. Are there any residential units on the block face being renovated?
- Yes ..... 1
  - No ..... 2
8. Are there window bars/gratings on residential doors or windows?
- On almost all houses/apartments ..... 1
  - On about half of the houses/apartments ..... 2
  - On a few houses/apartments ..... 3
  - On none of the houses/apartments ..... 4

## **COMMERCIAL/INDUSTRIAL BUILDINGS**

- 9\*. Are any commercial or industrial units in the block face?
- Yes ..... 1
  - No (Skip to Q 16) ..... 2
10. Are any commercial/industrial buildings being renovated?
- Yes ..... 1
  - No ..... 2
11. In general, how would you rate the condition of most of the commercial or industrial buildings in the block face?
- Very well kept/good condition ..... 1
  - Moderately well kept condition ..... 2
  - Fair condition (peeling paint, needs repair) ..... 3
  - Poor/badly deteriorated condition ..... 4
12. Is there any fencing on the commercial/industrial properties? (Code all that apply)
- High mesh fencing with barbed wire or spiked tops ..... 1
  - At least six feet high metal or board fencing ..... 2
  - Low fencing (under six feet) ..... 3
  - No fencing ..... 4
13. Are pull-down metal security blinds or iron gates on the fronts of commercial/industrial properties?
- Almost all (90% or more) ..... 1
  - Most (50%-89%) ..... 2
  - Fewer than half (49%-11%) ..... 3
  - Only a few (10%-1%) ..... 4
  - None (0%) ..... 5



14. Are there security bars/gratings or boards on the windows of commercial/industrial buildings?
- On almost all buildings . . . . . 1
  - On about half of the buildings . . . . . 2
  - On a few buildings . . . . . 3
  - On none of the buildings . . . . . 4
15. What types of drinking establishments are on the block face? (Code all that apply)
- Upscale restaurants/lounges . . . . . 1
  - Regular cocktail lounges . . . . . 2
  - Live music/dance clubs . . . . . 3
  - Local bar . . . . . 4
  - Run down bar . . . . . 5
  - Stripper/show bar . . . . . 6
  - Biker bar . . . . . 7
  - Coffee house/cafe . . . . . 8
  - Sports bar . . . . . 9
  - Teen bar/juice bar . . . . . 10
  - Other alcohol related establishment . . . . . 11
  - No drinking establishments . . . . . 12

#### RECREATIONAL FACILITIES

- 16\*. Are there any recreational facilities in the block face?
- Yes . . . . . 1
  - No (Skip to Q 19) . . . . . 2
- What kinds of recreational facilities or equipment are in the block face? (Code all that apply)
- Park . . . . . 1
  - Playground . . . . . 2
  - Playground equipment (i.e., slide, swings) . . . . . 3
  - Sports/playing fields/courts . . . . . 4
  - Sports equipment (i.e., goal posts, basketball nets) . . . . . 5
  - Sports stands/seating . . . . . 6
  - Pools . . . . . 7
  - Picnic tables and/or grills . . . . . 8
  - Bike/walking trails . . . . . 9

18. In general, how would you rate the condition of the recreational facility in the block face? (Code only one)
- Very well kept/good condition . . . . . 1
  - Moderately well kept condition . . . . . 2
  - Fair condition (peeling paint, needs repair) . . . . . 3
  - Poor/badly deteriorated condition . . . . . 4

#### PHYSICAL FEATURES OF THE BLOCK FACE

19. Are there trees lining the street of the block face?
- Most or all of the block face . . . . . 1
  - Some . . . . . 2
  - A few trees . . . . . 3
  - None . . . . . 4
20. Is there a public telephone visible in the block face?
- Yes . . . . . 1
  - No . . . . . 2

21. Is there public transportation available in the block face?
- Yes . . . . . 1
  - No . . . . . 2
22. Is there graffiti on buildings, signs or walls? (Code all that apply)
- Gang . . . . . 1
  - Tagging . . . . . 2
  - Political message . . . . . 3
  - Other . . . . . 4
  - No visible graffiti . . . . . 5
23. Is there evidence of graffiti that has been painted over?
- Yes . . . . . 1
  - No . . . . . 2
24. What kind of signs are visible? (Code all that apply)
- Cultural Events (i.e., art fairs, concerts) . . . . . 1
  - Popular Entertainment (i.e., comedy, rock band) . . . . . 2
  - Local Athletic Events . . . . . 3
  - Political Events/Gatherings . . . . . 4
  - Neighborhood/Social Events (i.e., block party) . . . . . 5
  - Neighborhood or Crime Watch . . . . . 6
  - Community Helper/Helping Hand . . . . . 7
  - Security Warning Signs . . . . . 8
  - No Trespassing/Beware of Dog . . . . . 9
  - Unreadable Sign(s) . . . . . 10
  - Other . . . . . 11
  - No Signs visible . . . . . 12
25. Is there a place for local people to post personal notices like yard sales, places for rent, lost animals, etc?
- Yes . . . . . 1
  - No . . . . . 2
26. Can you hear loud music from cars on the sound track?
- Yes . . . . . 1
  - No . . . . . 2

#### PEOPLE ON THE BLOCK FACE

- 27\*. Are there any people at all visible on the block face?
- Yes . . . . . 1
  - No (Skip to the Tally Sheet) . . . . . 2
28. Is there a police officer visible? (Code all that apply)
- Foot Patrol . . . . . 1
  - Mobile Patrol . . . . . 2
  - Horse Patrol . . . . . 3
  - Traffic Patrol . . . . . 4
  - No Police Visible . . . . . 5
29. Are private security guards visible?
- Yes . . . . . 1
  - No . . . . . 2

## CHILDREN

- 30\*. Are there any children visible?  
Yes ..... 1  
No (Skip to Q 35) ..... 2
- ☒ Are children playing in front private yards?  
Yes ..... 1  
No ..... 2
32. Are children playing on the sidewalk or in the street?  
Yes ..... 1  
No ..... 2
33. Are children under adult supervision/accompanied by an adult?  
Yes ..... 1  
No ..... 2
34. Are children arguing, fighting, acting hostile or threatening?  
Yes ..... 1  
No ..... 2

## TEENAGERS

- 35\*. Are there any teenagers visible on the block face?  
Yes ..... 1  
No (Skip to Q 44) ..... 2
- ☒ 36. Are teenagers arguing, fighting, acting hostile or threatening?  
Yes ..... 1  
No ..... 2

## PEER GROUPS OF TEENAGERS

- 37\*. Are teenagers in peer groups (3 or more)?  
Yes ..... 1  
No (Skip to Q 44) ..... 2
38. What gender are the peer groups? (Code all that apply)  
All male ..... 1  
All female ..... 2  
Mixed male/female ..... 3
39. Are the teens in the group wearing the same style clothes?  
Yes ..... 1  
No ..... 2
40. Are the teens in the group wearing the same color(s)?  
Yes ..... 1  
No ..... 2
- ☒ 41. Are any teenagers in the group wearing sports insignias?  
Yes ..... 1  
No ..... 2
42. Are the teens in the group accessorized the same way?  
Yes ..... 1  
No ..... 2

43. Would you characterize the peer group(s) as a gang?  
Yes ..... 1  
No ..... 2

## ADULTS

- 44\*. Are there any adults visible on the block face?  
Yes ..... 1  
No (Skip to 49) ..... 2
45. Are adults stopping to talk or greet one another?  
Yes ..... 1  
No ..... 2
46. Are adults arguing, fighting, acting hostile or threatening?  
Yes ..... 1  
No ..... 2
- 47\*. Are adults loitering, congregating or hanging out on the block face?  
Yes ..... 1  
No (Skip to Q 49) ..... 2
48. What is the gender make-up of the adults who are loitering/hanging out? (Code all that apply)  
Males only ..... 1  
Females only ..... 2  
Mixed male and female group ..... 3
49. Are there homeless or begging people on the block face?  
Yes ..... 1  
No ..... 2
50. Are there prostitutes on the block face?  
Yes ..... 1  
No ..... 2
51. Are people selling illegal drugs on the block face?  
Yes ..... 1  
No ..... 2
52. Are people drinking alcohol openly on the block face?  
Yes ..... 1  
No ..... 2
53. Are there drunken or otherwise intoxicated people?  
Yes ..... 1  
No ..... 2
54. Are people smoking?  
Yes ..... 1  
No ..... 2
55. Are people carrying and/or playing boom boxes?  
Yes ..... 1  
No ..... 2

# TALLY SHEET

As you view the video tape, keep a tally of all the following categories on the line provided to the left. When you are done viewing the video tape, add up the total tally for each category and write it between the brackets. If none for a category, leave the brackets blank.

57. \_\_\_\_\_ [ ] Appliance sales, rentals, repair
- \_\_\_\_\_ [ ] Automobile repair/body shops/garages
58. \_\_\_\_\_ [ ] Automobile sales and rentals: New
59. \_\_\_\_\_ [ ] Automobile sales and rentals: Used
60. \_\_\_\_\_ [ ] Banks/check cashing services
61. \_\_\_\_\_ [ ] Barber shops and beauty salons
62. \_\_\_\_\_ [ ] Bars and alcoholic beverage services
63. \_\_\_\_\_ [ ] Business services: Printing, copying
64. \_\_\_\_\_ [ ] Clothing store
65. \_\_\_\_\_ [ ] Churches/Religious Centers
66. \_\_\_\_\_ [ ] Churches/store front
67. \_\_\_\_\_ [ ] Criminal Justice Facilities: Courts, jails, detention centers
68. \_\_\_\_\_ [ ] Day care centers, nursery schools, children's centers
69. \_\_\_\_\_ [ ] Drug stores/pharmacy
70. \_\_\_\_\_ [ ] Dry cleaning/tailoring services
71. \_\_\_\_\_ [ ] Eating places/restaurants
72. \_\_\_\_\_ [ ] Electronics store
73. \_\_\_\_\_ [ ] Employment and manpower offices
74. \_\_\_\_\_ [ ] Fast-food and Take-out places
75. \_\_\_\_\_ [ ] Fire Station
76. \_\_\_\_\_ [ ] Funeral homes/mortuary/undertaking
- \_\_\_\_\_ [ ] Furniture stores: New furniture
78. \_\_\_\_\_ [ ] Nursing & retirement homes/hospice
79. \_\_\_\_\_ [ ] Gasoline stations
80. \_\_\_\_\_ [ ] Public libraries
81. \_\_\_\_\_ [ ] Green grocer/delicatessens
82. \_\_\_\_\_ [ ] Health/medical/mental health clinics
83. \_\_\_\_\_ [ ] Home repair/hardware/lumber
84. \_\_\_\_\_ [ ] Hospitals
85. \_\_\_\_\_ [ ] Laundromats
86. \_\_\_\_\_ [ ] Liquor stores
87. \_\_\_\_\_ [ ] Manufacturing: Light, e.g., machine
88. \_\_\_\_\_ [ ] Manufacturing: Heavy
89. \_\_\_\_\_ [ ] Movie Houses/Cinemas
90. \_\_\_\_\_ [ ] Massage Parlors/masseurs, etc.
91. \_\_\_\_\_ [ ] Parking lots (Commercial)
92. \_\_\_\_\_ [ ] Parks
93. \_\_\_\_\_ [ ] Playgrounds with recreational equipment/space
94. \_\_\_\_\_ [ ] Police Station: Community/precinct
95. \_\_\_\_\_ [ ] Professional offices: Doctors, dentists, lawyers, accountants
96. \_\_\_\_\_ [ ] Public Schools: Kindergarten and Elementary
- \_\_\_\_\_ [ ] Public Schools: Junior High/Middle
98. \_\_\_\_\_ [ ] Public Schools: High/Secondary
99. \_\_\_\_\_ [ ] Public Schools: Technical
100. \_\_\_\_\_ [ ] Real Estate sales and Property
101. \_\_\_\_\_ [ ] Recreational/community centers

102. \_\_\_\_\_ [ ] Schools: Parochial or religious
103. \_\_\_\_\_ [ ] Schools: Colleges and universities
104. \_\_\_\_\_ [ ] Schools: Private Non-Parochial
105. \_\_\_\_\_ [ ] Second Hand Stores/Pawn Shops
106. \_\_\_\_\_ [ ] Seven-Eleven/convenience stores
107. \_\_\_\_\_ [ ] Sex entertainment/porno shops/strip/peep
108. \_\_\_\_\_ [ ] Specialty retailers, e.g., books, software
109. \_\_\_\_\_ [ ] Supermarket/grocery store
110. \_\_\_\_\_ [ ] Large retailers/department store
111. \_\_\_\_\_ [ ] Travel agents and transportation offices
112. \_\_\_\_\_ [ ] Utilities: Gas, water, electric co.
113. \_\_\_\_\_ [ ] Variety Store
114. \_\_\_\_\_ [ ] Video games/pool halls
115. \_\_\_\_\_ [ ] Warehouses
116. \_\_\_\_\_ [ ] Welfare: Private organizations, e.g., Good Will, Salvation Army, etc.
117. \_\_\_\_\_ [ ] Welfare offices: Public benefits
118. \_\_\_\_\_ [ ] Other commercial/industrial buildings not listed above.

## SIGNS

119. \_\_\_\_\_ [ ] Signs advertising tobacco products
120. \_\_\_\_\_ [ ] Signs advertising beer, whiskey or other alcohol

## BURNT OUT UNITS

121. \_\_\_\_\_ [ ] Burned out, boarded up or abandoned houses
122. \_\_\_\_\_ [ ] Burned out, boarded up or abandoned commercial/industrial buildings

## FOR SALE SIGNS

123. \_\_\_\_\_ [ ] Houses with FOR SALE signs
124. Names of the realty company(ies) on houses:  
A. \_\_\_\_\_  
B. \_\_\_\_\_  
C. \_\_\_\_\_
125. \_\_\_\_\_ [ ] Commercial/industrial buildings with FOR SALE signs
126. Names of the realty company(ies) on commercial/industrial buildings:  
A. \_\_\_\_\_  
B. \_\_\_\_\_  
C. \_\_\_\_\_

CADE Inits: \_\_\_\_\_ Date: \_\_\_\_\_  
Ver Inits: \_\_\_\_\_ Date: \_\_\_\_\_

Charge to Project 4709 Component A Task 445

## Neighborhood Observation Reference Sheet

*Note: The following questions and items should be used to aid neighborhood observation. Items may be applicable on block and parcel level.*

### **1. Buildings:**

What is the age of the buildings, architecture? Of what materials are they constructed? Are all neighborhood houses similar in age, architecture? How would you characterize their differences? Are they detached or connected to others? Do they have space in front or behind? What is their general condition? Are there signs of disrepair—broken doors, windows, leaks, locks missing? Is there central heating, modern plumbing, air conditioning? Do Habitat houses stand out? Are they better maintained than others? Are they designed for more interaction with neighbors?

### **2. Land and Landscape:**

Maintenance and use of yard space. Does landscaping help or hurt neighbor interaction? Lot size, materials, patterns of use, and plantings all show the value placed on outdoor space by owners and the neighborhood as a whole.

### **3. Artifacts:**

What are the artifacts of the neighborhood? Mailboxes, doorbells, grates, bars, street numbers, nameplates, alarm boxes, toys, basketball hoops, etc. These are all the pieces that help tell a story not necessarily covered in the landscape and building.

### **4. Boundaries:**

What signs are there of where this neighborhood begins and ends? Are the boundaries natural—a river, a different terrain; physical—a highway, railroad; economic—difference in real estate or presence of industrial or commercial units along with residential? Does the neighborhood have an identity, a name? Do you see it displayed? Are there unofficial names?

### **5. Transportation:**

How do people get in and out of the neighborhood—car, bus, bike, walk, etc.? Are the streets, sidewalks and roads conducive to good transportation and also to community life? Is there a major highway near the neighborhood? Whom does it serve? How frequently is public transportation available? Are there regular block patterns or irregular patterns? What are the scale and size of the blocks? Are there breaks, seams and cut-throughs?

### **6. Open or Park Space:**

How much open space is there? What is the quality of the space—green parks or rubble-filled lots? Do you see trees on the pavements, a green island in the center of the streets? Is the open space public or private? Used by whom?

**7. Services:**

Do you see social agencies, clients, recreation centers, signs of activity at the schools? Are there offices of doctors, dentists; palmists, spiritualists, etc.? Are there parks? Are they in use?

**8. People:**

If you are traveling during the day, whom do you see on the street—an occasional housewife, mother with a baby? Do you see anyone you would not expect—teenagers, unemployed males? Can you spot a welfare worker, an insurance collector, a door-to-door salesman? Is the dress of those you see representative or unexpected? Along with people, what animals do you see—stray cats, pedigreed pets, “watchdogs”? Is one race/ethnicity more present or is there a good mix?

**9. Health:**

Do you see evidence of acute or of chronic diseases or conditions? Of accidents, communicable diseases, alcoholism, drug addiction, mental illness, etc.? How far it is to the nearest hospital? Clinic?

**10. Signs of decay:**

Is this neighborhood on the way up or down? Is it “alive”? How would you decide? Trash, abandoned cars, political posters, neighborhood-meeting posters, real estate signs, abandoned houses, mixed zoning usage?

**11. Religion:**

Of what religion are the residents? Do you see evidence of heterogeneity or homogeneity? What denominations are the churches? Do you see evidence of their use other than on Sunday mornings? Do they appear to be active in the neighborhood?

(Block Sheet)

Block number:

MC neighborhood:

City:

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Questions/Comments from reference sheet for block level observation (one per block):

Buildings:

Landscape:

Artifacts:

Boundaries:

Transportation:

Park or open space:

Services:

People:

Health:

Signs of Decay:

Religion:

(Parcel Sheet)

Block number: \_\_\_\_\_

Address: \_\_\_\_\_

Street name: \_\_\_\_\_

MC neighborhood: \_\_\_\_\_

City: \_\_\_\_\_

Building Type/Land Use (SF, MF, commercial, etc): \_\_\_\_\_

Comments: \_\_\_\_\_

\_\_\_\_\_

Property characteristic	Very poor	poor	fair	good	Very good	Comments
Building						
landscape						
artifacts						
boundaries						
sidewalks						
streetscape						
park or open space						

Comments:

## APPENDIX E

### CROSS CASE ANALYSIS: SURVEY FINDINGS – COMPLETE TABLES (RATING SCALE VARIABLES)

**Table AE.1 Social Cohesion (composite mean scores)**

City / Variable	HAB	NON	HH	CLUSTER
<b>Des Moines</b>	<i>N= 123</i>	<i>N= 677</i>	<i>N= 46</i>	<i>N= 31</i>
Close knit	<b>3.480*</b>	3.249*	2.878	2.742
Willing to help	<b>3.724</b>	3.582	3.372	3.516
Get along	<b>3.675*</b>	3.496*	2.721	2.484
Share values	<b>3.138</b>	2.996	3.116	3.194
Can be trusted	<b>3.366</b>	3.229	2.837	2.871
Overall cohesion	<b>3.476*</b>	3.264*	2.981	2.936
<b>Indianapolis</b>	<i>N= 90</i>	<i>N= 712</i>	<i>N= 42</i>	<i>N= 10</i>
Close knit	<b>3.489</b>	3.361	3.098	2.6
Willing to help	3.467	<b>3.524</b>	3.548	2.9
Get along	<b>3.456</b>	3.438	3.390	3.0
Share values	2.944	<b>2.926</b>	2.929	2.5
Can be trusted	<b>3.044</b>	3.011	3.119	2.9
Overall cohesion	<b>3.279</b>	3.242	3.217	2.78
<b>Louisville</b>	<i>N= 84</i>	<i>N= 713</i>	<i>N= 22</i>	<i>N= 6</i>
Close knit	<b>3.553</b>	3.442	3.045	2.33
Willing to help	<b>3.506</b>	3.461	3.318	3.5
Get along	<b>3.506</b>	3.417	3.429	3.0
Share values	<b>3.047</b>	2.905	2.909	2.5
Can be trusted	<b>3.035</b>	2.973	2.955	2.33
Overall cohesion	<b>3.333</b>	3.239	3.131	2.72
<b>Providence</b>	<i>N= 47</i>	<i>N= 767</i>	<i>N= 12</i>	<i>N= 11</i>



Close knit	3.106	<b>3.210</b>	2.750	2.182
Willing to help	3.255	<b>3.334</b>	2.667	2.455
Get along	<b>3.362</b>	3.344	3.583	3.636
Share values	2.723	<b>2.911</b>	3.583	3.727
Can be trusted	2.936	<b>3.012</b>	2.830	2.300
Overall cohesion	3.077	<b>3.161</b>	3.083	2.860
<b>San Antonio</b>	<i>N= 22</i>	<i>N= 824</i>	<i>N= 74</i>	<i>N= 64</i>
Close knit	<b>3.727</b>	3.488	3.214	3.279
Willing to help	<b>3.864</b>	3.642	3.20	3.426
Get along	<b>3.546</b>	3.422	2.957	3.164
Share values	<b>3.000</b>	2.992	3.043	3.371
Can be trusted	<b>3.409</b>	3.322	3.058	3.131
Overall cohesion	<b>3.509*</b>	3.377*	3.094	3.274
<b>Pooled Data</b>	<i>N= 409</i>	<i>N= 3650</i>	<i>N= 196</i>	<i>N= 122</i>
Close knit	<b>3.466*</b>	3.343*	3.059	2.932
Willing to help	<b>3.524</b>	3.512	3.293	3.322
Get along	<b>3.522*</b>	3.421*	3.090	3.008
Share values	<b>3.041</b>	2.942	3.058	3.227
Can be trusted	<b>3.127</b>	3.116	2.989	2.940
Overall cohesion	<b>3.341*</b>	3.262*	3.100	3.090

**Table AE.2 Safety (composite mean scores)**

City / Variable	HAB	NON	HH	CLUSTER
<b>Des Moines</b>	<i>N= 123</i>	<i>N= 677</i>	<i>N= 46</i>	<i>N= 31</i>
Safe for children	<b>5.033</b>	5.015	4.087	4.065
Safe home at night	<b>5.943</b>	5.744	4.109	4.793
During day	6.236	<b>6.243</b>	4.565	5.323
Ask directions	3.836	<b>4.126</b>	3.065	3.806
Trick-or-treat	3.846*	<b>4.484*</b>	3.043	2.806

Crime outside hood	<b>4.713</b>	4.573	4.304	4.690
Overall safety	4.975	<b>5.064</b>	3.862	4.250
<b>Indianapolis</b>	<i>N= 90</i>	<i>N= 712</i>	<i>N= 42</i>	<i>N= 10</i>
Safe for children	4.292	<b>4.507</b>	4.571	3.4
Safe home at night	5.225	<b>5.447</b>	4.902	4.0
During day	5.756	<b>5.962</b>	5.548	4.5
Ask directions	3.144	<b>3.385</b>	2.951	2.5
Trick-or-treat	4.268	<b>4.764</b>	3.390	2.7
Crime outside hood	<b>4.741</b>	4.548	4.524	4.7
Overall safety	4.562	<b>4.777</b>	4.314	3.633
<b>Louisville</b>	<i>N= 84</i>	<i>N= 713</i>	<i>N= 22</i>	<i>N= 6</i>
Safe for children	4.329	<b>4.395</b>	4.227	2.833
Safe home at night	5.259	<b>5.478</b>	5.273	2.50
During day	5.659	<b>5.770</b>	5.409	3.833
Ask directions	3.282	<b>3.471</b>	4.136	2.667
Trick-or-treat	<b>4.366</b>	3.853	3.5	3.0
Crime outside hood	<b>4.901</b>	4.829	5.091	5.167
Overall safety	4.622	<b>4.646</b>	4.606	3.333
<b>Providence</b>	<i>N= 47</i>	<i>N= 767</i>	<i>N= 12</i>	<i>N= 11</i>
Safe for children	4.333	<b>4.348</b>	3.250	3.818
Safe home at night	5.111	<b>5.469</b>	3.273	4.182
During day	5.283	<b>5.581</b>	3.583	4.636
Ask directions	<b>3.391</b>	<b>3.286</b>	3.0	4.636
Trick-or-treat	<b>4.244</b>	4.211	3.667	4.364
Crime outside hood	4.558	4.560	4.583	5.0
Overall safety	4.462	<b>4.585</b>	3.559	4.520
<b>San Antonio</b>	<i>N= 22</i>	<i>N= 824</i>	<i>N= 74</i>	<i>N= 64</i>
Safe for children	<b>5.046</b>	4.727	4.191	4.381
Safe home at night	<b>5.636</b>	5.380	4.768	4.306
During day	5.455	<b>5.744</b>	5.072	5.127

Ask directions	<b>3.818</b>	3.052		3.261	3.355
Trick-or-treat	4.500	<b>4.526</b>		3.471	4.0
Crime outside hood	<b>4.773</b>	4.607		3.818	4.387
Overall safety	<b>4.859</b>	4.680		4.097	4.259
<b>Pooled Data</b>	<i>N= 409</i>	<i>N= 3650</i>		<i>N= 196</i>	<i>N= 122</i>
Safe for children	<b>4.621</b>	4.593		4.195	4.091
Safe home at night	5.494	<b>5.496</b>		4.608	4.294
During day	5.829	<b>5.847</b>		5.0	5.017
Ask directions	<b>3.453</b>	3.444		3.232	3.483
Trick-or-treat	4.205	<b>4.363</b>		3.365	3.563
Crime outside hood	<b>4.802</b>	4.615		4.292	4.585
Overall safety	4.736	<b>4.741</b>		4.115	4.172

**Table AE.3 Disorder (composite mean scores - low score bold)**

City / Variable	HAB	NON		HH	CLUSTER
<b>Des Moines</b>	<i>N= 123</i>	<i>N= 677</i>		<i>N= 46</i>	<i>N= 31</i>
Graffiti	<b>2.927</b>	3.031		2.837	2.786
Litter	4.195	<b>4.062</b>		3.721	3.750
Vacant/abandoned	3.295	<b>3.218</b>		4.116	3.846
Drugs	3.917	<b>3.502</b>		3.833	3.750
Traffic	3.699	<b>3.396</b>		3.302	3.778
Gangs	3.059	<b>2.707</b>		3.571	3.357
Prostitution	2.259*	<b>1.907*</b>		2.610	2.107
Racial incidents	2.235	<b>2.106</b>		2.929	2.571
Overall Disorder	3.233	<b>3.020</b>		3.365	3.243
<b>Indianapolis</b>	<i>N= 90</i>	<i>N= 712</i>		<i>N= 42</i>	<i>N= 10</i>
Graffiti	<b>2.600*</b>	3.063*		2.683	3.4
Litter	<b>4.189</b>	4.482		4.268	6.0
Vacant/abandoned	<b>4.244</b>	4.517		4.293	4.5

Drugs	<b>4.148</b>	4.226	4.125	5.2
Traffic	3.955	<b>3.554</b>	3.293	3.8
Gangs	3.388	<b>3.098</b>	2.927	4.3
Prostitution	<b>2.798</b>	2.839	2.0	2.9
Racial incidents	<b>2.023</b>	2.128	2.244	3.9
Overall Disorder	<b>3.426</b>	3.499	3.229	4.25
<b>Louisville</b>	<i>N= 84</i>	<i>N= 713</i>	<i>N= 22</i>	<i>N= 6</i>
Graffiti	3.191	<b>3.033</b>	3.682	3.667
Litter	4.929	<b>4.538</b>	4.682	6.167
Vacant/abandoned	4.553*	<b>3.941*</b>	5.318	5.333
Drugs	4.869	<b>4.426</b>	4.318	5.5
Traffic	3.788	<b>3.417</b>	3.409	5.167
Gangs	3.444*	<b>2.944*</b>	3.227	4.2
Prostitution	3.268	<b>2.824</b>	3.0	4.6
Racial incidents	2.096	<b>2.071</b>	2.682	3.667
Overall Disorder	3.780*	<b>3.426*</b>	3.790	4.788
<b>Providence</b>	<i>N= 47</i>	<i>N= 767</i>	<i>N= 12</i>	<i>N= 11</i>
Graffiti	<b>3.106</b>	3.359	3.50	5.0
Litter	<b>4.174</b>	4.320	4.083	5.111
Vacant/abandoned	<b>3.575</b>	3.806	4.417	5.6
Drugs	3.913	<b>3.828</b>	4.167	5.4
Traffic	<b>3.362</b>	3.469	3.583	5.3
Gangs	3.614	<b>3.165</b>	3.417	4.6
Prostitution	<b>2.442</b>	2.686	3.083	4.1
Racial incidents	<b>1.739*</b>	2.271*	2.50	4.9
Overall Disorder	<b>3.226</b>	3.381	3.593	5.001
<b>San Antonio</b>	<i>N= 22</i>	<i>N= 824</i>	<i>N= 74</i>	<i>N= 64</i>
Graffiti	<b>3.818</b>	4.313	4.257	3.935
Litter	4.046	<b>3.969</b>	4.2	3.823
Vacant/abandoned	<b>2.091*</b>	3.182*	2.968	2.984

Drugs	3.818	<b>3.763</b>	4.058	3.672
Traffic	<b>2.955</b>	3.574	3.842	3.565
Gangs	3.500	<b>3.446</b>	3.739	3.213
Prostitution	<b>2.773</b>	2.895	2.896	2.213
Racial incidents	2.046	<b>1.869</b>	2.406	1.833
Overall Disorder	<b>3.131</b>	3.382	3.548	3.155
<b>Pooled Data</b>	<i>N= 409</i>	<i>N= 3650</i>	<i>N= 196</i>	<i>N= 122</i>
Graffiti	<b>3.029*</b>	3.391*	3.473	3.690
Litter	<b>4.267</b>	4.276	4.154	4.217
Vacant/abandoned	<b>3.663</b>	3.736	3.894	3.667
Drugs	4.122	<b>3.951</b>	4.059	4.070
Traffic	3.594	<b>3.494</b>	3.532	3.870
Gangs	3.229	<b>3.097</b>	3.441	3.509
Prostitution	2.657	<b>2.648</b>	2.659	2.518
Racial incidents	<b>2.055</b>	2.087	2.527	2.561
Overall Disorder	<b>3.337</b>	3.350	3.467	3.513

**Table AE.4 Services & Amenities (composite mean scores)**

City / Variable	HAB	NON	HH	CLUSTER
<b>Des Moines</b>	<i>N= 123</i>	<i>N= 677</i>	<i>N= 46</i>	<i>N= 31</i>
Trash collection	<b>6.207</b>	6.104	5.467	5.393
Street repair	4.672	<b>4.817</b>	4.533	4.286
Fire department	<b>6.133</b>	6.077	5.25	5.519
Ambulance services	<b>6.195</b>	6.104	5.40	5.286
Neigh. Schools	<b>5.630</b>	5.562	4.619	4.692
Park or playground	5.862	<b>6.062</b>	4.25	4.926
Community Center	6.107	<b>6.234</b>	5.318	5.519
Library	<b>6.582</b>	6.503	4.318	4.846
Job Counseling	5.552	<b>5.579</b>	3.886	4.077

Overall Services	5.912	<b>5.924</b>	4.78	4.95
<b>Indianapolis</b>	<i>N= 90</i>	<i>N= 712</i>	<i>N= 42</i>	<i>N= 10</i>
Trash collection	5.733	<b>5.750</b>	5.125	5.1
Street repair	<b>4.796*</b>	4.016*	3.463	3.0
Fire department	<b>6.247</b>	6.168	5.763	5.3
Ambulance services	<b>6.220</b>	6.107	5.789	5.56
Neigh. Schools	<b>5.382</b>	5.173	4.6	4.5
Park or playground	<b>6.119</b>	6.048	4.2	3.8
Community Center	<b>6.341</b>	6.275	5.132	5.0
Library	6.586	<b>6.598</b>	4.923	3.9
Job Counseling	5.706	<b>5.973</b>	3.750	3.2
Overall Services	<b>5.936*</b>	5.743*	4.750	4.38
<b>Louisville</b>	<i>N= 84</i>	<i>N= 713</i>	<i>N= 22</i>	<i>N= 6</i>
Trash collection	<b>5.833</b>	5.725	5.091	5.8
Street repair	4.386	<b>4.581</b>	3.810	2.833
Fire department	<b>6.072</b>	6.065	5.524	6.167
Ambulance services	6.000	<b>6.064</b>	5.5	5.833
Neigh. Schools	<b>5.658</b>	5.396	5.182	4.8
Park or playground	5.615	<b>5.970</b>	4.864	1.6
Community Center	<b>6.229</b>	6.266	4.905	4.25
Library	<b>6.490</b>	6.450	4.429	2.0
Job Counseling	5.824	<b>5.993</b>	3.810	2.0
Overall Services	<b>5.733</b>	5.723	4.790	3.920
<b>Providence</b>	<i>N= 47</i>	<i>N= 767</i>	<i>N= 12</i>	<i>N= 11</i>
Trash collection	4.851	<b>4.963</b>	4.818	5.545
Street repair	3.213	<b>3.341</b>	4.7	4.273
Fire department	5.787	<b>5.999</b>	4.455	6.545
Ambulance services	<b>6.021</b>	5.989	5.091	6.0
Neigh. Schools	5.044	<b>5.060</b>	4.7	5.2
Park or playground	<b>5.806</b>	5.801	4.44	5.545

Community Center	5.231	<b>5.834</b>	5.286	5.273
Library	<b>6.519</b>	6.327	3.875	4.455
Job Counseling	<b>5.833</b>	5.500	2.857	3.727
Overall Services	5.204	<b>5.277</b>	4.470	5.174
<b>San Antonio</b>	<i>N= 22</i>	<i>N= 824</i>	<i>N= 74</i>	<i>N= 64</i>
Trash collection	5.409	<b>5.956</b>	5.348	5.323
Street repair	<b>5.227</b>	4.865	3.258	2.967
Fire department	6.000	<b>6.165</b>	5.281	5.950
Ambulance services	5.909	<b>6.195</b>	5.203	5.684
Neigh. Schools	<b>6.318</b>	5.805	4.567	5.102
Park or playground	6.000	<b>6.068</b>	4.348	4.426
Community Center	<b>6.273</b>	6.181	4.806	4.898
Library	<b>6.524</b>	6.429	4.590	4.579
Job Counseling	5.750	<b>6.019</b>	3.691	3.855
Overall Services	<b>5.922</b>	5.904	4.566	4.754
<b>Pooled Data</b>	<i>N= 409</i>	<i>N= 3650</i>	<i>N= 196</i>	<i>N= 122</i>
Trash collection	<b>5.735</b>	5.697	5.267	5.362
Street repair	<b>4.363</b>	4.333	3.760	3.409
Fire department	6.061	<b>6.099</b>	5.354	5.860
Ambulance services	6.093	<b>6.096</b>	5.406	5.613
Neigh. Schools	<b>5.497</b>	5.412	4.669	4.945
Park or playground	5.839	<b>5.994</b>	4.359	4.474
Community Center	6.129	<b>6.161</b>	5.041	5.072
Library	<b>6.549</b>	6.461	4.543	4.472
Job Counseling	5.648	<b>5.895</b>	3.736	3.771
Overall Services	<b>5.702</b>	5.689	4.682	4.775

**Table AE.5 Police (composite mean scores)**

<b>City / Variable</b>	<b>HAB</b>	<b>NON</b>	<b>HH</b>	<b>CLUSTER</b>
<b>Des Moines</b>	<i>N= 123</i>	<i>N= 677</i>	<i>N= 46</i>	<i>N= 31</i>
Police are helpful	3.843	<b>3.901</b>	3.705	3.677
Police are honest	3.796	<b>3.877</b>	3.682	3.548
Police are quick	3.470	<b>3.591</b>	3.477	3.290
Overall Police	3.708	<b>3.784</b>	3.621	3.505
<b>Indianapolis</b>	<i>N= 90</i>	<i>N= 712</i>	<i>N= 42</i>	<i>N= 10</i>
Police are helpful	<b>3.791</b>	3.767	3.667	3.0
Police are honest	3.627	<b>3.676</b>	3.548	3.0
Police are quick	3.471	<b>3.499</b>	3.452	2.8
Overall Police	<b>3.642</b>	3.638	3.556	2.933
<b>Louisville</b>	<i>N= 84</i>	<i>N= 713</i>	<i>N= 22</i>	<i>N= 6</i>
Police are helpful	3.762	<b>3.847</b>	3.286	3.2
Police are honest	3.679	<b>3.732</b>	3.190	3.2
Police are quick	3.663	<b>3.735</b>	3.096	2.83
Overall Police	3.706	<b>3.770</b>	3.190	3.078
<b>Providence</b>	<i>N= 47</i>	<i>N= 767</i>	<i>N= 12</i>	<i>N= 11</i>
Police are helpful	3.739	3.739	3.25	3.6
Police are honest	<b>3.711</b>	3.651	3.167	3.3
Police are quick	3.467	<b>3.595</b>	3.25	3.4
Overall Police	3.635	<b>3.658</b>	3.222	3.433
<b>San Antonio</b>	<i>N= 22</i>	<i>N= 824</i>	<i>N= 74</i>	<i>N= 64</i>
Police are helpful	<b>4.227</b>	3.916	3.571	3.742
Police are honest	<b>3.955</b>	3.887	3.6	3.742
Police are quick	<b>3.682</b>	3.591	3.4	3.630
Overall Police	<b>3.950</b>	3.792	3.524	3.704
<b>Pooled Data</b>	<i>N= 409</i>	<i>N= 3650</i>	<i>N= 196</i>	<i>N= 122</i>
Police are helpful	3.816	<b>3.836</b>	3.571	3.627



Police are honest	3.724	<b>3.767</b>		3.534	3.568
Police are quick	3.552	<b>3.600</b>		3.386	3.412
Overall Police	3.700	<b>3.729</b>		3.497	3.536

**Table AE.6 Informal Social Control (composite mean scores)**

City / Variable	HAB	NON		HH	CLUSTER
<b>Des Moines</b>	<i>N= 123</i>	<i>N= 677</i>		<i>N= 46</i>	<i>N= 31</i>
Showing disrespect	<b>3.268</b>	3.047		2.711	2.724
Skipping school	<b>3.260</b>	3.016		2.348	2.581
Graffiti	3.764	<b>3.883</b>		2.870	3.50
Fight	<b>3.862</b>	3.843		2.891	3.387
Fire station	<b>3.618</b>	3.550		2.652	3.258
Overall Control	<b>3.554</b>	3.469		2.694	3.090
<b>Indianapolis</b>	<i>N= 90</i>	<i>N= 712</i>		<i>N= 42</i>	<i>N= 10</i>
Showing disrespect	<b>3.182</b>	3.072		2.762	2.5
Skipping school	<b>3.411</b>	3.151		2.810	2.0
Graffiti	<b>3.967</b>	3.743		3.707	2.6
Fight	<b>4.023</b>	3.820		3.780	3.2
Fire station	<b>3.500</b>	3.461		2.878	2.5
Overall Control	<b>3.620</b>	3.433		3.187	2.56
<b>Louisville</b>	<i>N= 84</i>	<i>N= 713</i>		<i>N= 22</i>	<i>N= 6</i>
Showing disrespect	3.048	<b>3.075</b>		3.409	1.33
Skipping school	2.914	<b>2.968</b>		3.048	1.33
Graffiti	3.542	<b>3.628</b>		3.476	2.33
Fight	3.667	<b>3.848</b>		3.818	2.167
Fire station	3.420	<b>3.479</b>		3.095	2.167
Overall Control	3.311	<b>3.385</b>		3.370	1.867
<b>Providence</b>	<i>N= 47</i>	<i>N= 767</i>		<i>N= 12</i>	<i>N= 11</i>
Showing disrespect	2.778	<b>3.083</b>		2.417	2.636

Skipping school	2.911	<b>3.019</b>	2.917	2.636
Graffiti	3.244	<b>3.594</b>	3.167	2.727
Fight	3.674	<b>3.823</b>	3.25	3.636
Fire station	3.256	<b>3.580</b>	3.25	3.273
Overall Control	<b>3.191</b>	<b>3.402</b>	3.00	2.982
<b>San Antonio</b>	<i>N= 22</i>	<i>N= 824</i>	<i>N= 74</i>	<i>N= 64</i>
Showing disrespect	<b>3.524</b>	3.320	2.634	3.262
Skipping school	<b>3.409</b>	3.341	2.765	2.920
Graffiti	<b>4.136</b>	3.862	3.352	3.667
Fight	<b>4.136</b>	4.009	3.324	3.762
Fire station	<b>3.955</b>	3.778	3.070	3.613
Overall Control	<b>3.827</b>	3.644	3.030	3.445
<b>Pooled Data</b>	<i>N= 409</i>	<i>N= 3650</i>	<i>N= 196</i>	<i>N= 122</i>
Showing disrespect	<b>3.175</b>	3.123	2.755	2.906
Skipping school	<b>3.185</b>	3.105	2.714	2.653
Graffiti	<b>3.765</b>	3.739	3.314	3.383
Fight	3.869	<b>3.870</b>	3.370	3.529
Fire station	3.542	<b>3.575</b>	2.942	3.325
Overall Control	<b>3.509</b>	3.466	3.019	3.160

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