

# NEO CANDO

*In Practice*

## TARGETING CAPITAL TO ENCOURAGE SUCCESSFUL HOMEOWNERSHIP

Buckeye Area Development Corporation's Housing Specialist, Debra Peck-Baumgardner, is committed to improving the social and economic conditions in Cleveland's Buckeye neighborhood. She takes the approach that change happens within communities, "one house at a time, one block at a time."

As part of her responsibilities as a Housing Specialist, Debra works with homeowners and landlords within the neighborhood to maintain the condition of their property. The goal of BADC's housing rehabilitation program is to encourage successful homeownership within the neighborhood, which is defined by BADC as high levels of owner occupied properties, financially sustainable owners, meeting monthly responsibilities, and realizing homeownership as a wealth building tool.

The Neighborhood Model Block Program, in partnership with Cleveland based, Neighborhood Progress Inc., is a targeted community development initiative which focuses resources into a specific street, block, or number of houses within the neighborhood. The program seeks to create and sustain neighborhoods where homeowners are able to maintain their home, build assets, and also to attract new economically diverse residents to the neighborhood.

Debra utilized NEO CANDO in order to compare the model block area to other blocks within the neighborhood, and to the neighborhood as a whole. Debra accessed the average income levels of residents, mortgage information, and the age of residents. She says that putting all the data together, allows the agency to ask the right questions about what types of assistance and change are needed with the targeted area.

NEO CANDO data revealed that the residents in the targeted block area had higher incomes than BADC expected, and were mature homeowners. This finding let Debra know that the model block was a "really solid street to receive efforts in home improvement." The housing rehab program served 28 homeowners in 2006, providing a 50/50 matching grant, up to \$2,000, to homeowners in order to repair the exterior of their homes. "Many homeowners wanted to improve the conditions of their homes," Debra explained. "The problem was, they didn't know how to get started. Once they were approached, and given guidance, encouragement, and resources,, they were more likely to go ahead with their home improvement project. We are trying to show homeowners that these improvements contribute to the long run investment in protecting the value of their homes."

NEO CANDO assisted Debra in providing the "framework for the neighborhood." The ability to access information at the block and parcel level allows her to target capital to specific homeowners and blocks that have the greatest potential for improvement.

Feedback from residents in the model block area has revealed that the efforts of the agency are having a desirable effect. "Residents are happy with the changes they are seeing in the neighborhood, many families have indicated that they want to stay long term." The investment that BADC makes in individual homes has a systematic effect on surrounding residents and homeowners, by encouraging them to make improvements and maintain the condition of their homes as well. "We have had people tell us that after seeing the changes happening to other homes in the neighborhood, individual homeowners have undertaken improvement projects on their own." Using NEO CANDO to target promising blocks is the first step in a long term goal for Debra. "Methodical change leads to sustainable change. I want you to come to this neighborhood twenty years from now and see the changes that we helped bring about."

Debra Peck-Baumgardner



Buckeye Area Development Corp.

Percent of population aged 35-59, 2000



Source: NEO CANDO, Center on Urban Poverty and Community Development, Mandel School of Applied Social Sciences, Case Western Reserve University