

**Neighborhood Planning
for Community
Revitalization**



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CURA RESOURCE COLLECTION

Center for Urban and Regional Affairs
University of Minnesota
330 Humphrey Center

**Whittier Homeownership Center
Targetting Project**

by Elizabeth Malaby
and Tom Brady-Leighton

September, 1994

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WHITTIER HOMEOWNERSHIP CENTER

TARGETING PROJECT

September 15, 1994

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CURA RESOURCE COLLECTION

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WHITTIER HOMEOWNERSHIP CENTER

TARGETING PROJECT REPORT

The aim of this research project has been to provide the Whittier Homeownership Center the information it needs to administer its loan program for maximum effectiveness and impact. Specifically, the project has focused on locating the properties which Whittier should target with rehab, purchase/rehab, and refinance/rehab loans; and making recommendations regarding any steps the Center should consider to ensure the success of its program.

Thus, this report consists of an outline of the Center's goals, along with specific recommendations regarding the facilitation of each; discussion of the use of those goals as criteria for selecting target properties; and a list of properties to be targeted by the Center's program.

The goals of the Homeownership Center have been developed and clarified during the course of the project. The Center's goals are apparently multiple and potentially mutually reinforcing; they include:

- * Improving Whittier's appearance by facilitating rehab.
- * Increasing stability in Whittier.
- * Increasing access to mortgage and rehab financing in Whittier.

The Homeownership Center was founded on the premise that expanding homeownership increases stability; thus, loans are available only to owner-occupants. The work of the Center is not only to attract new homeowners to the neighborhood, but to retain current homeowners as well.

The Center's goals led us to consider the following types of properties as priority candidates for loans: properties which are currently in a fair or poor state of repair; properties that generate repeated calls to the police and/or Housing Complaints; properties that are marketable--that are or could feasibly be desirable places to live. The architectural and historic quality of the structures was also discussed as a targeting factor, but as it happens, this quality coincides with desirability; what realtors call "charm" is one of the most marketable factors of Whittier's housing stock. Affordability is another important factor in any homeownership effort, but luckily much of Whittier's housing stock is estimated at below \$80,000, and many units are in the \$40,000 range.

The Homeownership Center's strategy is to make rehab loans available to owner-occupants, and mortgage and rehab loans available to individuals wishing to purchase and live in properties that are currently absentee-owned. Target properties will be priority candidates for these loans. It should be noted that since 90% of Whittier's dwellings are rental units, the availability of rental housing is not going to be jeopardized by moderate amounts of conversion to owner-occupancy.

The study also developed specific recommendations regarding steps the Homeownership Center could take to further its goals. Included are discussions of the marketing of Whittier, the accessibility of financing for rehab and mortgage loans, and the defusing of problem properties, among other issues.

Improving Whittier's appearance by facilitating rehab.

<> Research Methodology

Buildings which are allowed to fall into disrepair clearly have a negative impact on neighborhood image. Unfortunately, simply setting up a rehab loan program does not guarantee that properties in the greatest need of work will be improved. Part of this study's property targeting process has included a visual survey of the neighborhood to locate properties in need of work, so that the Homeownership Center can approach owners directly about the availability of solutions. Only buildings with 1-4 units were included in the survey-- larger buildings being less likely candidates for owner-occupancy.

The visual survey has tried to answer the questions:

What properties clearly could benefit from exterior improvements?
Which properties, if improved, would most drastically improve the neighborhood's image?

In the selection of priority properties, where do current residents' sentiments lie?

Residents volunteered to do drive-by assessments of entire blocks. Each 1-4 unit building's current exterior condition, any specific areas needing work, and the building's architectural quality were noted. A list of priority properties was developed; information was gathered on ownership, homestead status, the number of units in the building, and the city's building condition rating.

Target blocks were selected based on the density of buildings on the block needing work. Blocks which were largely in fine shape were not targeted because private citizens might well invest in these areas without requiring any public incentives. Likewise, blocks at the other end of the spectrum were not targeted if the structural problems were so great as to make housing unviable. The two examples are: blocks between Lake Street and the railroad tracks, which are hemmed in by business and industrial uses and are nearly unmarketable at this point; and blocks along First Ave, which is a narrow high-traffic street with many vacant and problem properties. Both of these areas could be added to the target area list if public investments make them more viable; under discussion are plans to route traffic off First Ave onto Nicollet, and to convert the railway corridor into a linear park.

Two lists of priority properties on target blocks were generated: a list of absentee-owned properties, whose owners could be contacted regarding sale to an interested, prospective owner-occupant; and a list of owner-occupied properties, whose owners could be contacted regarding the availability of rehab loans at favorable interest rates. Please note that these lists are not an inventory of all Whittier's housing-- only the housing on target blocks.

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<> Comments & Recommendations

A large number of Whittier's residential buildings are owner-occupied or are candidates for owner-occupancy. Even though 90% of Whittier's dwelling units are rental, many of those rental units are included in duplexes or quads which can be owner-occupied, and many others are consolidated into a few large buildings. Thus, an image improvement program targeting owner-occupied structures could have a significant impact. However, to be most effective, it should be augmented by a program to improve the looks of strictly rental buildings-- particularly in a neighborhood which is so overwhelmingly rental.

There are a number of avenues through which Whittier could encourage good housekeeping at apartment buildings:

- * Tenant organizing, to put the pressure on rental property owners who have the means to improve their properties but who have fallen behind for whatever reason.

- * Rehab loans for rental property owners who have a sincere interest in maintaining the property but do not have the means. Anecdotes suggest that some Whittier residents have sought to improve their blocks by buying out the poorly managed rental buildings adjacent to them. Though a landlord necessarily does not live in the building itself, if s/he lives nearby, s/he has as much stake in the building's upkeep and tenancy as an occupant. Whittier may want to provide incentives and assistance for in-neighborhood rental property ownership.

- * Programs to educate rental property owners about appropriate and legal tenant screening.

- * Programs to encourage rental property owners to retain responsible on-site property managers.

As far as image improvements go, the buildings in Whittier may not be the only problem. Litter is an on-going concern of many current residents, and of course is not attractive to prospective buyers. The Northside (Mpls) ACORN neighborhood group has organized to lobby the city for installation & maintenance of sidewalk trash bins. At the least, Whittier should keep an eye on the results of this effort.

Measures targeting rental properties or streetscape improvements may be beyond the scope of the Homeownership Center as it is currently constituted. However, they would certainly add to the desirability of the neighborhood-- for current residents as well as for prospective homebuyers.

Increasing stability in Whittier.

(a) Defusing problem properties.

<> Research Methodology

"Problem properties" were identified in cooperation with Mike Rumppe of CCP/SAFE and Debbie Nelson of the Minneapolis Housing Complaints department.

From CCP/SAFE we received a catalogue of the 1994 police calls at the addresses targeted by the visual survey. Ignored were calls which in no way incriminated the residents at that address, such as burglaries or notification of the residents regarding an emergency situation. It should be noted that some calls are unfounded or are the result of an overanxious neighbor, so quantity of police calls is not a perfect gauge. It should, however, bring out the extreme cases.

Ms. Nelson briefly discussed with us a number of properties about which she has received repeated complaints, and/or to which she has made repeated visits. These include abandoned as well as occupied structures, since calls may be made by neighbors as well as occupants.

Information on police calls and housing complaints is noted in the list of target properties.

<> Comments & Recommendations

The Homeownership Center's strategy regarding problem rental properties is to approach the current owner regarding possible sale of the property to a new owner-occupant-- who would then be eligible for mortgage and rehab assistance.

Owner-occupied properties may also become problems, particularly when the owner is renting out some units of the building but does not have a great deal of experience in tenant management. Currently, Southside Neighborhood Housing Services provides rental property ownership counseling for new buyers of homesteaded duplexes and quads. With cooperation from SSNHS, Whittier could require such counseling (perhaps in seminar groups) for multi-unit homeowners who wish to receive rehab loans.

The Homeownership Center should maintain contact with and request updates from Mike Rumppe and Debbie Nelson. Whittier's Community Safety Committee also keeps an eye on problem properties, and could be asked to review and periodically make updates on the target blocks/ priority properties list.

(b) Attracting & retaining long-term owner-occupants.

<> Research Methodology

We used focus groups to investigate Whittier's strong and weak points in terms of the homebuying market. We also wanted to get a sense of the kinds of people who buy homes and stay in Whittier, and why.

The focus groups consisted of realtors who market homes in Whittier, persons who live in Whittier now but are currently renting, and persons who have recently bought homes in Whittier. Unfortunately, the persons who volunteered their views at the focus groups were not particularly representative of the variety of ethnic groups residing in Whittier. They did, however, represent a range of age, income, education, and sexual preference groups. The focus groups served to inform this study about the desirable aspects of Whittier that the Center should capitalize on, the issues Whittier and the Center could work to overcome, and the types of people to whom Whittier should market itself.

The criterion of marketability was also used as a screen in the selection of priority properties for the loan program. Properties which are currently absentee-owned must be bought by a new owner-occupant in order to qualify for the Homeownership Center's rehab assistance. Thus, the relative attractiveness or unattractiveness of these properties was an issue. Once it became clear that architectural charm is what draws many residents to Whittier, properties which had been targeted through the visual survey were given an architectural charm rating, based on the following characteristics: level of architectural detail, clarity of the building massing, faithfulness of additions and porch enclosures to the original spirit of the building. The marketability of an individual house is also affected by a property's location within a few blocks, so notable features -- such as location on a corner, alley adjacency, or a larger lot -- were recorded when they were present.

<> Comments & Recommendations

The focus group discussions provided the following insights into Whittier's effort to attract new homeowners and retain current ones:

* What can people who buy homes in Whittier afford?

The prices of Whittier's housing stock are not rock-bottom. While single-family homes in Philips and Near North average around \$30,000- \$40,000, comparable homes in Whittier are often in the \$40,000 - \$80,000 range. Thus, much of Whittier's stock cannot compete in the cheaper-than-rent market. Whittier is in the price range -- and therefore in competition with -- newly constructed attached housing, such as Rottlund Townhome developments in the suburbs, and older, smaller free-standing homes, such as the bungalows and ramblers of the Hiawatha neighborhood, Richfield, and

Roseville. The people who are likely to buy in Whittier are those for whom the advantages of locating here outweigh the disadvantages. Whittier's greatest advantages, in comparison to Richfield or Rottlund, are unquestionably: (a) being near "the center of the universe"-- biking distance to Uptown, Downtown, Calhoun and Lake of the Isles, cultural and arts attractions; and (b) the size and historic character of the houses. Whittier's greatest drawback is unquestionably the perception of a monolithic crime problem. Thus, persons whose anxiety about living in a mixed neighborhood is very strong are more likely to move to Roseville.

* What kinds of people are likely to buy homes in Whittier?

- People who do not have small children. People who do not intend to have children, are not thinking about having children yet, or whose children are mostly grown.
- Young adults. Stereotypically, "Generation X" buyers tend to value quality of life more than money. Thus, they tend to choose lower paying but more satisfying jobs, and so can afford little higher than the Whittier price range. Simultaneously, they are looking for beautiful homes.
- People with extended families. Parents with grown children, adults with dependent parents. Whittier's larger homes are the attraction.
- Older persons who do not want to have to drive long distances for their routine trips.
- People who are likely to have a home business, such as graduates from business school, professionals in real estate, financial services, architecture and other design fields, computer software services. It may be worthwhile to market to graduate students in such fields.
- Persons in the arts community.
- Persons in the gay community.
- Persons in the black and Latino communities.
- Persons who have recently moved to the Twin Cities from out-state or out-of-state. Many in-migrants arrive in Whittier because of its central location and reasonable rental rates. Ultimately they may be looking for somewhere to settle.
- Persons interested in a "project" home. In other words, they want something they can rehab.

* Suggestions for ways to market to them:

- Provide flyers at graduate schools and professional colleges.
- Advertise in or volunteer to write informative articles for publications hitting your target market-- such as local arts journals, gay and ethnic newsletters, church community newsletters, or publications for rehab enthusiasts.
- Contact rental property owners in Whittier and Stevens Square about renters looking for homes.
- Contact the Minnesota chapter of AARP about the advantages of retiring to the metro.
- Market Whittier to realty companies. Work to eliminate the occurrence of realtors steering customers away from this area.

* According to the focus groups, what attributes should Whittier capitalize on?

- Charm/ historic architectural qualities.
- Large dwelling size. Lots of building space for your money.
- Proximity to Uptown and Downtown attractions.
- Diversity.
- Street vitality. Coffee shops, small stores, ethnic restaurants.
- Walking distance to Art Institute.
- View of downtown.
- Frequently run bus service going all directions.
- Real estate taxes high in Twin Cities, but often assessed low in this neighborhood.
- Zoning that allows small in-home businesses. Tolerance of residential neighbors for in-home businesses.
- The proposed neighborhood elementary school. Neighborhood schools are a desirable commodity.

* What attributes must Whittier downplay and ultimately work to overcome?

- Crime and fear of crime.
- Fear of harassment on the street.
- Noise pollution. Cars with huge stereos.
- Litter.
- Congestion.
- Maintenance costs associated with older housing stock. The effort of having to learn to be a handy person. Rehab costs.
- The oppressiveness of being located right next to the interstate and the highway's noise barriers.
- Large apartment buildings right next to single family homes.

* Regarding Whittier's advantages and drawbacks, a number of suggestions were made at the focus group discussions:

- In talking about the crime problem, one person commented, "If something happens, and you're an owner, you're stuck." Demonstrate that owners are not helpless with respect to crime problems. Promote the crime prevention movement: the Whittier Walkers, the Community Safety Committee which meets regularly with a CCP/Safe officer and a Whittier beat officer. Help to organize block clubs and expand participation in crime prevention programs. Advertise Whittier's successes: contact the Star Tribune, local TV news stations, realtors. Make sure prospective homebuyers are aware of an active and successful anti-crime group.

- Crime may be perceived as a monolithic problem throughout the neighborhood, when in actuality crime tends to occur in pockets. Raise awareness about incidence patterns. Spend as much time discussing the stable areas as the unstable.

- Back landlords who use fair practices to screen their tenants. Offer tenant management workshops. Improve student renters' experience, if possible; later they may be willing to buy in the neighborhood.

- Help to organize the community of in-home business owners, so that they become aware of each other and others are more of them.

- To help reduce crowding, back standards for a maximum number of related persons in an apartment. Currently, only the number of unrelated persons in an apartment is regulated.

- Anti-litter and anti-noise pollution campaigns.

- In projects which are undertaken or financed by Whittier, architecturally unique buildings and elements should be preserved at all costs. They are not replaceable.

- Offer workshops on property maintenance and do-it-yourself home improvement for current homeowners as well as incoming buyers.

- Make sure current homeowners and prospective homebuyers are aware of each other and of the improvements going on in the neighborhood. If individuals are to be expected to invest in a borderline area, they need to be aware of others pouring their time, energy and dollars in as well. Whittier needs critical mass of neighborhood revitalization. "Community-building" can even be a marketing tool.

Increase access to mortgage and rehab financing in Whittier.

(a) Increasing access to rehab loans.

<> Research Methodology

The focus group discussions revealed that Whittier owner-occupants currently may have difficulty obtaining rehab loans because of the income limits of other programs combined with the reservations of some private lenders regarding investments in this geographical area. They may also find themselves in catch-22 regulatory situations, requiring special financing. One prospective homebuyer could not get insurance for the boarded house she wanted, but could not take the boards off the house until she owned. She did not qualify for any of the MCDA programs. Her solution was to buy the house with a second mortgage attached to a home improvement loan; contractors were paid directly out of the bank's account.

Whittier's rehab loan program will be most useful when it fills in the gaps left by other programs and private lenders:

- * The MHFA provides loans to owner occupants with incomes under \$38,000, for general remodeling of 1-4 unit buildings. The maximum loan amount is \$15,000, even for buildings with multiple units. Landscape improvements and fences do not typically qualify.
- * The MCDA provides loans of up to \$40,000 for residential buildings containing rental units. Half of the loan principal must be provided by a private lender, and only corrections of code deficiencies, structural problems, lead paint, Section 8 housing deficiencies, and handicap accessibility qualify.
- * The MCDA and MHFA also provide deferred loans and grants in emergency situations-- code violations, energy improvements, and lead paint abatement. The income limits on these programs range from \$8500 to \$27,000.
- * Some private lenders consider not only an applicant's income and debt but also the stability of housing values in an area.

<> Comments & Recommendations

The Homeownership Center will not be able to foresee all of the problematic situations created by homeowners' financing needs and aging housing stock. For the moment, the Center should be creative and flexible-- particularly where other programs have limits, such as on loan size and term, maximum income, and eligible improvements. After the program has been operating for a year, it will be clear what types of loans are most needed; then the program can be reassessed in terms of the neighborhood's goals.

One condition the Center should place on its loans is that some portion of the monies be spent on exterior improvements. In this way, the neighborhood receives an obvious return on its investment.

An important aspect of a loan program's accessibility is public awareness of the program. The Center could consider contacting and

spreading information through committees of the Alliance, block clubs and other neighborhood organizations, church groups, and Franklin Bank's customers, for example. Homeowners on the priority list might respond to direct mail invitations to avail themselves of the program.

(b) Increase opportunity for renters to become homeowners.

<> Research Methodology

The 1990 Census indicates that less than 15% of Whittier residents live in owner-occupied dwellings. One way to justify spending the neighborhood's dollars on a program to improve owner-occupied properties is for that program to open ownership opportunities to some of Whittier's renters.

The question is, can Whittier's renters afford to buy homes here? Both Census research and discussion with Whittier realtors suggested that, north of 28th Street, sale prices do not often drop below \$60,000. The Census, in fact, reports prices predominantly in the \$60,000- \$124,000 range north of 28th Street, while south of 28th the bulk of prices range \$40,000-\$74,000. Affordable homeownership opportunities would then seem to be fairly limited.

However, we came to a different conclusion after cross-referencing the list of target properties has been cross-referenced with estimated market value (available from the Minneapolis assessor). As it turns out, price varies greatly from block to block, in spite of Census generalizations. Affordable homeownership opportunities will be limited less by purchase price than by the amount of rehab work required on some of the properties.

Estimated market value has been noted on the target property list, for properties which are currently absentee-owned.

<> Comments & Recommendations

Persons seeking to buy lower cost homes often have more difficulties in the purchase process and require additional assistance. Some of this assistance is already being provided by Southside Neighborhood Housing Services-- such as credit counseling, and access to mortgage insurance. (In fact, many SSNHS loans do not require mortgage insurance.) However, entry costs -- closing costs and downpayment costs -- continue to be a barrier for many prospective homeowners.

SSNHS would like to be able to offer up to \$5000 in entry cost assistance. Currently, Franklin Bank provides up to \$3000. The MCDA also has a program for up to \$3500, but this is restricted to closing costs only, and the recipient must have a dependent child, be buying a single-family home, and have a maximum income of \$38,400. This may be another area where Whittier's loan program could make a significant difference.

KEY TO TARGET PROPERTIES LIST

du Number of dwelling units
emv Estimated Market Value (according to city assessor)
in thousands of dollars

EXTERIOR CONDITION

X Boarded or very poor condition
XX-X Fair condition
XX-X-XX Good condition; only some minor work needed

POLICE CALLS

NUIS Music, Disturbance, Neighbor Trouble, Tenant Trouble, Kid
Trouble, Drunk, Firecrackers
HAZRD Fight, Person with Weapon, Person with Gun, Assault, Criminal
Sexual Conduct-Rape, Shots, Suspicious Person, Suspicious
Vehicle, Narcotics, Receiving (Stolen) Vehicle or Property
DOMES Domestic fight, Domestic fight with weapon, Unwanted person,
Criminal Sexual Conduct-Molestation, Retrieve Property (from
victim's former residence)

Note: Police calls indicating that residents of a property had contact
with the police only because they had need of medical assistance or
information or because they themselves had been victimized by outsiders
are not recorded in this table.

CSfty Neighbors of the property attended a Community Safety meeting to
express complaints and fears about this property.
HsgComp Minneapolis housing inspector Debbie Nelson has received
repeated complaints about this property (this may include calls
regarding break-ins or vandalism at abandoned buildings, as well
as unsafe conditions at occupied buildings) and/or has issued
repeated work orders on this property, which may or may not have
been promptly attended to. For more information on specific
properties, contact Nelson at 673-5883.

MARKETABILITY

* Low charm
*** Moderate charm potential
***** Potentially very charming

A B S E N T E E - O W N E D

SINGLE FAMILY HOMES

		EXTER.	-----POLICE CALLS-----				MARKETABILITY	
du	emv	CONDT.	Nuis	Hazrd	Domes	92+93	Charm	Location
.....priority properties.....								
* Properties in decent shape and/or quite charming that have on-going tenant problems.								
* Rental s-f homes with moderate charm in quite good condition.								
301 W27	1	\$45	XX-X-XX	NBRTRB	ATTPU ATTPU ATTPU	DOMES UNWANT	14	*** Corner lot but small
139 E27	1	\$51	XX-X-XX	DIST	FIGHT FIGHT PERGUN ATTPU PERGUN	UNWANT RETPRP	<u>25</u>	****
216 W29	1	\$32	XX-X-XX	?	?	?	?	***
2604 Sec	1	\$46	XX-X	NBRTRB	ASLT		14	***
.....								
515 W27	1	\$61	XX-X				0	*** Alley
2545/7 Har	1	\$70	XX-X				0/4	***
228 W27	1	\$57	XX-X				3	*** Corner lot
2709 Pleas	1	\$77	XX-X				8	***
112 W26	1	\$40	XX-X				2	*** Alley
2619 Pills	1	\$54	XX-X				6	***
2537 Blais	1	\$55	XX-X				1	***
115 W28	1	\$38	XX	?	?	?	?	*** Alley Small lot Hi traffic
2812 Blais	1	\$38	XX-X	?	?	?	?	*** Hi traffic
2638 Third	1	\$46	XX-X				11	***

A B S E N T E E - O W N E D
 DUPLEXES, TRIPLEXES, & ROOMING HOUSES

du	emv	EXTER. CONDT.	Nuis	-----POLICE CALLS----- Hazrd Domes	92+93	MARKETABILITY Charm Location
----	-----	------------------	------	---------------------------------------	-------	---------------------------------

.....priority properties.....

* Charming properties that aren't being kept in great shape.
 * Properties in decent shape and/or quite charming that have on-going tenant problems.

2726 Gra	2	\$30	XX-X		SUSPP RECVEH DAMPRP ASLTP		<u>22</u>	***	
2801/3 Pleas	2	\$45	XX-X-XX	?	?	?	?	*****	
2718 Pills	9	\$90	XX-X	TENTRB		UNWANT RETPRP	<u>36</u>	***	
2505/7 Blais	2	\$120	XX-X				0/0	*****	
108/10 W27	2	\$78	XX-X	?	?	?	?	****	Small lot
							<u>HsqComp</u>		
2715 Stev	?	\$58	XX-X	NBRTRB NBRTRB NBRTRB PARTY MISC MUSIC PARTY	THREAT SUSPP SUSPP CSCR DAMPRP SUSPP SUSPP NARC	DABUSE DOMES DOMES DOMESW RETPRP RETPRP DOMES DOMES	<u>44</u> <u>CSfty</u>	***	
109 E27	4	\$42	XX-X	?	?	?	?	***	Adj to boarded h ^s
							<u>HsqComp</u>		
2815 Stev	2	\$51	XX-X	?	?	?	?	*****	Adj to boarded h ^s
2600 Third	7	\$80	XX-X				11	*****	Corner lot Prominent
2716 Sec	2	\$63	XX-X-XX				<u>43</u>	****	
2424/6 Four	8	\$130	X				<u>46/?</u>	***	F/S. Empty?

.....priority but less marketable.....

* Charming properties in less charming locations.

* Properties that have on-going tenant problems and are less charming.

2509 Gra	3	\$45	XX-X		FIGHT SUSPP			<u>24</u>	*	
404 W28 /2742 Gra	3	\$77	XX-X	MUSIC PARTY	SUSPV FIGHT	DABUSE		<u>22</u> <u>HsqComp</u>	*	Hi traffic
416 W28	2	\$40	XX-X-XX	?	?	?		? <u>HsqComp</u>	*****	F/S Alley Small lot Hi traffic
2219 Pleas	10	\$85	XX-X	DIST DIST DIST	SUSPP ASLT DAMPRP			<u>69</u>	*	
221/3 W28	2	\$52	XX-X	?	?	?		? <u>HsqComp</u>	*****	Small lot Hi traffic
2732/4 Stev	2	\$115	XX-X	KIDTRB KIDTRB DIST DIST DIST DIST DIST MUSIC KIDTRB DIST	FIGHT SUSPP SUSPP FIGHT ASLT NARC SUSPP DAMPRP RECVEH BOOK	DOMES DOMES UNWANT UNWANT DOMES DOMES DABUSE RETPRP		<u>27/1</u>	*	
2736/8 Stev	2	\$105	XX-X	DIST DIST DIST MUSIC DIST MUSIC MUSIC DIST PARTY DIST MUSIC KIDTRB FC	SHOTS SUSPP FIGHT ASLT SUSPP	UNWANT DABUSE DABUSE		<u>1/14</u>	*	
2740 Stev	2	\$53	XX-X		PERGUN CSCR DAMPRP DAMPRP			<u>14</u>	*	

2625	2	\$75	XX				0	***	
Gar									
2809	2	\$59	XX-X-XX	?	?	?	?	***	
Gar									
2812/4	2	\$60	XX-X	?	?	?	?	**	
Gar									
2813/5	3	\$50	XX-X	?	?	?	?	**	
Gar									
2816	2	\$60	XX-X-XX	?	?	?	?	***	
Gar									
2824	2	\$40	XX-X-X	?	?	?	?	*	
Gar									
2541	2	\$73	XX-X-XX	MUSIC			1	***	
Har				PARTY					
				DIST					
420	2	\$50	XX-X	?	?	?	?	**	Small lot
W28							<u>HsgComp</u>		Hi traffic
510/2	2	\$59	XX-X	?	?	?	?	**	Small lot
W28									Hi traffic
2712	2	\$55	XX-X				5	***	
Gra									
2720	2	\$56	XX-X-XX				6	***	
Gra									
412	2	\$48	XX-X	?	?	?	?	*	Alley
W28							<u>HsgComp</u>		Small lot
									Hi traffic
2805/7	3	\$68	XX-X	?	?	?	?	*	Markt adj
Gra									
2813	2	\$105	XX-X-XX	?	?	?	?	***	
Gra									
2223	2	\$98	XX-X-XX	PARTY			3	*****	
Pleas				PARTY					
				MUSIC					
2315/7	2	\$95	XX-X	MISC		DOMES	6/6	***	F/S
Pleas						DABUSE			
2321	2	\$95	XX-X					***	
Pleas									
216	2	\$61	XX-X-XX	PARTY	SUSPP		2	***	Alley; F/5
W27				PARTY	SUSPP				
2710	2	\$45	XX-X	MUSIC		DABUSE	11	***	
Pleas				MUSIC					
2714	2	\$52	XX-X				3	****	
Pleas									
2727/9	2	\$73	XX-X	PARTY			4/1	***	
Pleas				MUSIC					
				TENTRB					
				MUSIC					

2730/2	2	\$68	XX-X	DK	SUSPP		2/3	***	
Pleas									
309/11	2	\$49	XX-X	?	?	?	?	***	F/S Alley
W28									Small lot
2616	2	\$81	XX-X-XX	NBRTRB	ASLT		4	***	Hi traffic
Pills				DAMPRP					F/S
2641	2	\$39	XX-X		SUSPP		8	****	F/S
Pills					SUSPP				
206	2	\$57	XX-X				6	***	
W27									
2723/5	2	\$45	XX-X-XX		FIGHT		8/0	***	
Pills					SUSPP				
					RISK				
2727	2	\$50	XX-X	MUSIC			3	****	
Pills				MUSIC					
122	2	\$43	XX-X	?	?	?	?	***	Small lot
W28									Hi traffic
2825/7	2	\$50	XX-X-X	?	?	?	?	*	
Pills									
2620	2	\$94	XX-X				5	***	F/S
Blais									
100	2	\$75	XX-X				6	***	F/S
W27									
2721/3	2	\$93	XX-X				11/5	*****	
Blais									
106/8	2	\$27	XX-X	?	?	?	?	***	
W29									
2812	2	\$47	XX-X	?	?	?	?	**	
Stev									
2822/4	2	\$61	XX-X-XX	?	?	?	?	****	
Stev									
201	6	\$85	XX-X					*	
E Fra									
2006	3	\$80	XX-X	DOWN			11	***	
Sec									
2011	6	\$60	XX-X-X				3	*****	
Sec									
2613/5	2	\$58	XX-X				0/4	*	
Sec									
2617/9	2	\$60	XX-X	MUSIC			3/1	*	
Sec									
2720	2	\$42	XX-X				4	***	
Sec									
2206	2	\$53	XX-X-XX				7	***	F/S
Clin									
2412/4	2	\$63	XX-X-X	FC			3/11	***	
Four				MUSIC					

lot
ffic

lot
ffic

lot
ffic

adj

F/S

A B S E N T E E - O W N E D
 QUADS & 4+ UNIT SMALL BUILDINGS

 du emv EXTER. -----POLICE CALLS----- MARKETABILITY
 CONDT. Nuis Hazrd Domes 92+93 Charm Location

.....priority properties.....

* Charming properties that aren't being kept in great shape.
 * Properties in decent shape and/or quite charming that have on-going tenant problems.

2735/7	4	\$70	XX-X	DIST			9/0	*****	
Gar									
2500	4	\$80	XX-X				6	*****	Corner 10 ^t
Har									
2621/3	9	\$190	XX-X-XX				43	*****	
Pleas									
2740/2	4	\$125	XX-X				4/2	*****	
Har									
2714/6	5	\$55	XX	DIST	SHOTS	UNWANT	11/12	***	
Stev				DIST	SUSPV	DOMES	CSfty		
					NARC		HsqComp		
					SUSPP				
2103	8	\$100	XX-X	DIST	SUSPV		16	*****	
Sec				DK					
				UNKTRB					
2608	4	\$70	XX-X	KIDTRB	FIGHT	DOMES	28	****	
Sec				DIST	DAMPRP	DOMES			
				DIST	NARC	DABUSE			
				UNKTRB		DABUSE			
				DK		UNWANT			
				MUSIC					
2612/4	4	\$72	XX-X	PARTY	ASLT	UNWANT	6/2	****	
Sec					DAMPRP	DOMES			
						UNWANT			
2609/11	4	\$160	XX-X	MISC	SUSPV	UNWANT	26/?	****	
Third					RECVEH	UNWANT			
					F-OTS	DABUSE			
2620	5	\$130	XX-X	NBRTRB	DAMPRP	DOMES	13	*****	
Third				MISC	SHOTS				
				PARTY	PERWEA				
					RECVEH				

2625/7 Third	5	\$80	XX-X	DK MISC DK	RECPRP	UNWANT DABUSE DOMES DOMES CSCM DOMES	12/?	***	
2220 Clin	5	\$95	XX-X	DIST MUSIC	ASLT	UNWANT DABUSE DOMES DABUSE RETPRP	<u>59</u>	***	Adj to bldg to be demo'd

.....priority but less marketable.....

- * Charming properties in less charming locations.
- * Properties that have on-going tenant problems and are less charming.

2808/10 Har	4	\$70	XX-X	?	?	?	?	**	
							<u>HsgComp</u>		
2612 Pills	8	\$100	XX-X	DIST			<u>27</u>	*	
2726 Stev	4	\$65	XX-X	MUSIC DIST DIST DIST NBRTRB	SHOTS SUSPP SUSPV	DOMES DOMES DOMES	<u>60</u> <u>CSfty</u>	*	
2728/30 Stev	4	\$76	XX-X	MUSIC UNKTRB DIST DIST MUSIC KIDTRB DIST INDEX?	NARC ATTPU SUSPP ASLT SUSPP ATTPU FIGHT NARC SUSPV	UNWANT DOMES	<u>32/0</u> <u>CSfty</u> <u>HsgComp</u>	*	
2416/8 Four	4	\$56	XX-X	DIST MUSIC TENTRB PARTY PARTY DIST	SUSPV SUSPV DAMPRP DAMPRP ATTPU ASLTP DAMPRP RISK RISK ASLTP SUSPP	UNWANT DABUSE DOMES DOMESW RETPRP DABUSE DABUSE	<u>44/8</u>	**	Faces wall

2821	4	\$75	XX-X	?	?	?	?	***	
Gar									
2632/4	4	\$38	XX-X				7/2	*	Faces park
Har-									
215 W22	6	\$165	XX-X	DIST			10	***	Corner lot
/2205 Ple				DIST					
2717	4	\$40	XX-X	MUSIC			9	***	
Pleas									
2609/11	4	\$105	XX-X-XX					*	F/S
Pills									
2824	4	\$70	XX-X	?	?	?	?	****	
Pills									
2533	4	\$65	XX-X-XX		DAMP RP	DABUSE	4	*	F/S
Blais									
2828/30	4	\$60	XX-X	?	?	?	?	***	Hi traffic
Blais									
2018/20	4	\$72	XX				2/5	***	
Sec									
2601	4	\$3	XX-X				7	***	Corner lot
Third									
2428/30	8	\$130	XX-X	DIST	SHOTS	UNWANT	5/13	*	
Four					SUSPV				

V A C A N T a n d B O A R D E D

Units		OWNER	-----POLICE CALLS-----			92+93	MARKETABILITY	
			Nuis	Hazrd	Domes		Charm	Location
2825 Gar	4	HUD	?	?	?	?	***	
2600 Har	1	MPHA				5	***	Prominent; Uncrowded; Faces park
2710 Har	1	MPHA				2	***	
424 W28	1	Van Eps	?	?	?	?	***	Corner Hi traffic Small lot
2734/6 Gra	4	H&H Hsg				2/2 <u>HsgComp</u>	***	
120 W28	1	MCDA	?	?	?	?	***	Small lot Hi traffic
2807 Pills	1	Brooks	?	?	?	?	**	Small hse
2625/7 Pleas	2	Appleman	MISC MISC			10/6	***	2 B Demo
220 W27	2	Bank America	?	?	?	?	**	Corner Small lot
2815 Pleas	8	ITT Financ. Services	?	?	?	?	****	OK block
2720 Blais	1	Xiong				6	***	
109 W28	1	HUD /Sgl Fam Prop Disp	?	?	?	?	***	Small lot Hi traffic
107 E27	2	Steve & Cyndi Schmitz	?	?	?	?	***	Small lot <u>HsgComp</u>
2628 Third	2?	Olson	MUSIC MISC MISC		DABUSE	<u>49</u>	*****	Nice brick
2216 Clin	4	Battle				<u>21</u> <u>CSfty</u>	***	2 B Demo?
2720 Stev	-					1		Vacnt lot
2816/8 Stev	3	Brown	?	?	?	?	**	F/S
2819 Stev	2	HUD	?	?	?	?	****	

O W N E R - O C C U P I E D P R O P E R T I E S

REHAB LOAN CANDIDATES

		-----POLICE CALLS-----					
du	OWNER	Nuis	Hazrd	Domes	92+93	EXTER.CONDIT.	
2627	1 Earl Carlson				2	XX-X	
	Garf						
2632	1 Rich.& Kath. Miles				1	XX-X	
	Garf						
2648	2 Jo.& Betty Quirk				3	XX-X	
	Garf						
2729	2 James Baker				3	XX-X	
	Garf						
2817	2 Larry Ludeman ?	?	?	?	?	XX-X	
	Gar						
2828	1 Wazanowski & ?	?	?	?	?	XX-X-XX (Trim)	
	Gar	McReynolds					
415	1 Lawrence Osell ?	?	?	?	?	XX-X	
	W25						
2520/2	2 Ken.& John		SUSPV		4	XX-X-XX (Trim)	
	Har	Perkins					
2540/2	2 Solomon Cherne				1	XX-X	
	Har						
2640	1 Victor Dorn				0	XX-X	
	Har						
2644	3 Richard Calhoun		SUSPV		5	XX-X	
	Har						
2721	1 Ron Beese				3	XX-X	
	Har						
2731	1 George Daeffler				1	XX-X-XX (Trim)	
	Har						
2801	1 Lyle Carlson ?	?	?	?	?	XX-X	
	Har						
2804	2 Theodora Larson ?	?	?	?	?	XX-X	
	Har						
2809/11	2 Anita Acosta ?	?	?	?	?	XX	
	Har						
2812/14	2 Almira Waulters ?	?	?	?	?	XX-X	
	Har						
2515/7	2 Michael Coulter				4/1	XX-X-XX (Paint)	
	Gra						
2524	1 Anth.& Lynn				1	XX-X BWO?	
	Gra	Ruggiero					
2535	2 John Loveland		SUSPP	DABUSE	6	XX-X	
	Gra						
2538	1 Donald White	DIST			4	XX-X	
	Gra						
2542	2 Anth.Anderson				10	XX-X	
	Gra						

2626 Stev	1	Brian Foster	MUSIC DIST MUSIC MUSIC NBRTRB	NARC		14	XX-X	
112/4 E27	2	David Miller	?	?	?	?	XX-X	Nice.BWO?
2717 Stev	1	Helen Borg		ASLT		6	XX-X	
2810 Stev	1	Harriet&Kevin Garvin	?	?	?	?	XX	
2606 Sec	1	Opal Beardsley					XX-X-XX	(Paint)
2625 Sec	2	William Halsey				0	XX-X	
2633/5 Sec	2	Ina Haugen				1/0	XX-X	
2636 Sec	1	David Suchy				4	XX-X	BWO
2637 Sec	1	Elaine Varner				0	XX-X-XX	(Fence)
200 E27	1	Paul Krafthefer				4	XX	
302 E26	1	Elizabeth Masiee				2	XX-X	
306 E26	1	Louis Irving				1	XX-X-XX	(Trim)
2613 Third	1	Shirley Cluke				5	XX-X	
2631/3 Third	4	Koua Xiong				3/4	XX-X	
2030 Clin	2	Michael Labriola				7	XX-X	
2100/2 Clin	2	Marguerite Lee				3/2	XX-X	

OWNER - OCCUPIED PROPERTIES

REHAB LOAN + LANDLORD COUNSELING

du	OWNER	-----POLICE CALLS-----				92+93	EXTER.CONDIT.	
		Nuis	Hazrd	Domes				
521 W 27	1 Frank Weaver		FIGHTW FIGHT	UNWANT DOMES UNWANT DABUSE UNWANT	23	XX-X		
2529 Grand	2 Linda North	MUSIC	SUSPV SUSPV OD		0	XX-X	BWO?	
2724 Grand	2 Murna Shockley	MISC		UNWANT UNWANT	9	XX-X		
2706/8 Pleas	2 Mark Weber, N&S Ehresman	MUSIC MUSIC	SUSPP		2/0	XX-X		
2737/9 Pleas	2 Gerald Schram	DIST		DOMES	6/3	XX-X		
213 W 26	2 Carrie Maloney			UNWANT UNWANT	5	XX-X		
112 W 27	2 Thomas Johnson		SUSPP NARC		4	XX-X	BWO	
2744 Blais	2 Bruce Young	MUSIC			28	XX-X		
2705 Stev	4 Joyce Bartel	MYSDIS NBRTRB	PERGUN DAMPRP SHOTS DAMPRP DAMPRP		16	XX-X		
2616 Sec	4 Harry Gildemeister	DIST KIDTRB PARTY	DAMPRP	UNWANT	17	XX-X		