

The Neighborhoods of Hartford, Inc.

**Rising Star Block & Pride Block Reinvestment Strategy
“A Healthy Neighborhoods Approach”**

**Building Community, Confidence, & Investment
The Outcomes & Success of NHI**



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What are Healthy Neighborhoods?

Neighborhoods are living environments that evolve over time. While some neighborhoods remain vibrant, strong, and healthy places that attract investment, others decline as investment passes them by. A healthy neighborhood is a place where:

- It makes economic sense for people to invest time, energy, and money and,
- Where neighbors have the capacity to successfully manage the day-to-day issues in the neighborhood and,
- Where neighbors feel confident in their investment and the future of the neighborhood.

This definition of healthy neighborhoods is at the heart of the neighborhoods of choice approach to community revitalization. It suggests that for communities to succeed they must be the kind of places where people choose to live. They have to be places where people are proud to tell their family and friends they live, where they believe their investment in housing will grow in value, and where they are comfortable enough with their neighbors to participate in community.

There is also an assumption that any amount of public investment can create a neighborhood of choice. If the people who live in a neighborhood are not taking care of their properties, if new residents are not moving into the neighborhood when older residents leave, and if people are not participating in the life of the community, no amount of public investment will save a place.

Neighborhoods of last resort are places people live because they feel they have no other options. They do not generate confidence from the market, neighbors often do not know or trust one another, and these places usually have reputations that make people with choices choose other places. Healthy Neighborhoods are not all wealthy neighborhoods, nor are all low-income neighborhoods, of modest housing where people love their region that started as traditional suburban or middle-class neighborhoods that for many reasons are not places people want to be, or places where new homebuyers are looking.

Neighborhoods of Hartford: Mission & Objectives

The mission of NHI is to build and strengthen neighborhoods throughout Hartford for the benefit of citizens of all economic levels. Our objectives are to:

- Increase home/property investment and homeownership
- Create higher standards of property improvements and maintenance
- Create higher standards of neighborliness
- Increase resident involvement in community life
- Market healthy neighborhoods
- Increase the availability of more flexible financing for home purchase and home improvements

Healthy Neighborhoods - Elements of Change

So how does a neighborhood become a Healthy Neighborhood, and how does a community transform a neighborhood into the next “up and coming neighborhood”, a Neighborhood of Choice? You focus work, outcomes, and strategies on four areas of concerns or four areas of change.

Image - Market - Physical Conditions - Neighborhood Management

The discipline of the approach suggests that you must be working in all four of these areas to make meaningful change in communities that have suffered disinvestment and deteriorated quality of life. The outcomes for these four levers of change are:

- **Image:** Neighbors have confidence in the future of the neighborhood. What signals are being sent to the surrounding and broader market about conditions in the neighborhood? The neighborhood will have a positive image that attracts investment.
- **Market:** The real estate market will reflect this confidence. The neighborhood will make economic sense for key investors – homebuyers, homeowners, landlords, renters and government – because property values will be steadily increasing. This will enable those investors to invest, make improvements, and build assets. At the same time, the neighborhood will offer housing options for, and be attractive to, a variety of income groups. It will help neighbors who want to stay, invest, and benefit from reinvestment. The neighborhood can compete with other neighborhoods
- **Physical Conditions:** Physical conditions, whether public or private, will reflect pride of ownership and a high standard of maintenance. Public infrastructure will be maintained and improved to a standard similar to neighborhoods currently viewed as better. Conditions suggest pride sufficient enough to compete.
- **Neighborhood Management:** Neighbors confidently address problems as they arise and achieve success. Residents will have the capacity to manage the day-to-day activities on their blocks. Neighbors will feel comfortable being “neighborly” – looking out for each other, getting together to work on problems, taking action to reinforce positive standards and actions, etc. Neighbors will feel safe in the neighborhood.

The four areas, or levers of change, provide the foundation for NHI’s reinvestment strategy. All of our programs, activities, events, and actions are targeted at one or more of these areas.

A “Healthy Neighborhoods” Approach

NHI’s strategy is based on the “Healthy Neighborhoods” model of neighborhood reinvestment developed by Dave Boehlke. Our “Healthy Neighborhoods” strategy targets neighborhoods defined as “in transition” (these are not the healthiest neighborhoods or the most distressed neighborhoods), but neighborhoods that have some assets to build from and the potential to compete in the broader market place. The strategy has four key programming components:

- **Target Areas & Resources:** Our program is targeted into well defined areas (Rising Star Blocks & Pride Blocks) with unique character and assets that can be leveraged for investment. Through our efforts we target as much investment as possible (financial and social), our own and through partnerships with others, into these areas.
- **Building Community - Neighborhood Outreach:** Our outreach program focuses on reconnecting residents, building relationships, developing social equity, improving the appearance and behavioral norms of properties and blocks, and marketing these areas as places of choice. This is done through neighborhood and block projects that are conducted by the residents and focus on “curb appeal” projects to improve property maintenance and appearance. Residents work together to manage change, improve the neighborhood image and physical conditions, and create an active real estate market.
- **Investment - Home Improvement Loan Fund:** Building on the confidence created by our neighborhood programs, increased resident engagement, improved physical appearance, and high standards of neighborliness created by our neighborhood programs, NHI provides willing and qualified property owners with flexible low-interest loans to make improvements to their properties that reduce deficiencies, improve appearance, and that add value to the property. This new investment seeds the market, creates further momentum and a culture of investment, and attracts additional private investments. Neighbors and outsiders see the improvements, recognize the investments, and believe this is a place where it makes economic sense to invest time, energy, and money. Property values rise as more and more investment occurs.
- **Neighborhood Design Center:** NHI realizes that property improvements and rehab must be of good design and high quality if they are to add value and preserve neighborhood assets. Therefore, we provide design education, design services, and rehab/construction oversight to any resident investing in his/her property. This adds value to investment, provides confidence to investors, and preserves the architectural assets and community character of the neighborhood.

As a collective strategy, these four program areas target the market factors (low standards of property maintenance, lack of civic engagement and social equity, lack of property repair and investment, and declining or stagnant property values) within these well defined areas that developed over time and created weak market neighborhoods that struggled to compete for investment and homeowners. By engaging residents, providing resources and opportunities to improve property maintenance, and providing a flexible and low-interest loan product for rehab, we create momentum, build confidence, and create neighborhoods of choice, where it makes economic sense for people to invest time, energy, and money.

Building Community - Neighborhood Outreach Program

- *High Standards of Neighborliness*: Being good neighbors. Neighbors know, help, and watch out for each other
- *High Standards of Property Maintenance*: Improved norms and standards for behaviors
- *Resident Block Projects*: Cultivate high standards of neighborliness, improve property maintenance, and remedy conditions that detract from the neighborhood
- *Property Enhancement Projects*: Improve “curb appeal” of individual properties
- *Community Celebrations*: Social events that celebrate success and foster relationships
- *Creating A Positive Image*: Neighborhood identity, naming, and neighborhood assets
- *Internal Neighborhood Marketing*: Engage residents, create excitement, discuss positives
- *External Marketing*: Target outside audiences, promote assets, and show examples

Neighbors Improving Neighborhoods



Improving Appearance



Improving Properties



Resident Leadership



Community Participation

Changing Neighborhoods – Building Community



Property With Fence



Property Without Fence



Property Maintenance – Before



Property Maintenance – After



Resident Participation

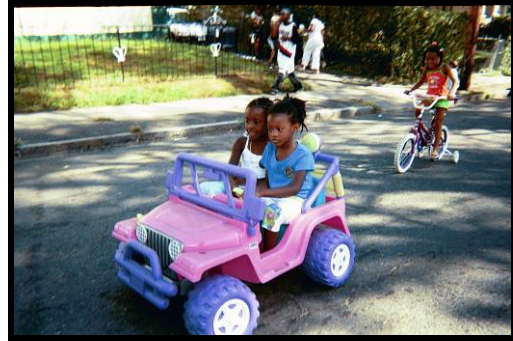


Building Community

Great Neighbors – Great Neighborhoods



Porch Painting



Kids Drive Community



Property Maintenance



Resident Leadership



Private Investment



Improved Physical Conditions

Creating Investment - Home Investment Loan Fund

- *Exterior Improvements That Improve Appearance & Add Value:* Paint, siding, porches, roofs, driveways, windows, doors, garages, and driveways
- *Interior Improvements That Eliminate Deficiencies:* Electrical upgrades, heating systems, plumbing, and health and safety issues
- *Interior Improvements That Add Value:* Kitchen and bath upgrades, small additions, second bathroom
- *Flexible Loan Products:* Low interest rates, flexible terms, loan above property value
- *Deferred Loans:* Special circumstances, elderly, disabled, high impact properties

Neighbors Investing In Homes & Community



Siding – Windows – Roof & Porch



Driveway & Furnace



Roof – Gutters – Paint



Roof – Next Paint & Windows

High Quality Design & Rehab - Neighborhood Design Center

- *“Curb Appeal” Design Services:* Provide design assistance to block projects and individual property enhancements
- *Loan/Rehab Design Services:* Assist loan applicants with project specs, bids, and construction oversight
- *Property Design Services:* Design assistance and services provided to all property owners
- *Real Estate Property Market Write-ups:* Provide property assets and enhancements reports
- *Community Design & Planning Services:* Provide and promote design education, design guidelines, and projects planning

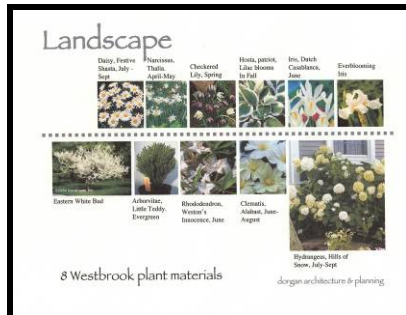
Design & Education



Design Assistance



Landscape Workshop



Resident Leadership



Community Participation

Achieving Success with Healthy Neighborhoods

NHI Healthy Neighborhoods Outcomes

Outcomes are the way to describe how a neighborhood would look and behave when it is a healthy neighborhood. Reinvestment strategies that seek to create healthy neighborhoods are focused on achieving outcomes in four key areas; Image, Market, Physical Condition, and Neighborhood Management. The following section provides our desired outcome for each of the four key areas and then provides an assessment of the changes that have occurred in our areas and those indications that we are moving toward our outcomes.

Image: The neighborhood will have a positive image that attracts investment – from homebuyers, homeowners, and government. People will be confident in the future.

NHI & Image Outcomes:

- Property maintenance & appearance improving
- People outside target areas notice changes
- People outside ask how they can become pride blocks
- Neighbors feel confident about their neighborhoods
- Neighbors taking on property maintenance projects on their own

Market: The residential real estate market will reflect this confidence. The neighborhood will make economic sense for key investors – homebuyers, homeowners, landlords, renters and government – because property values will be steadily increasing. This will enable homeowners, homebuyers, and landlords to invest, make improvements, and build assets. It will enable government to see the property value base stabilize. At the same time, the neighborhood will offer housing options for, and be attractive to, a variety of income groups. It will help neighbors who want to stay, invest, and benefit from reinvestment.

NHI & Market Outcomes:

- Property values have stopped decline, and are rising
- Properties selling above the city median sales price
- Some properties selling at or above asking price
- Average days on the market below 60 days
- Once blighted or poorly maintained properties have been improved
- Considerable private investment in maintenance/rehab
- No loss of owner-occupied units to investors – have gained owner-occupied units

Physical Conditions: Physical conditions (public or private spaces) will reflect pride of ownership and a high standard of maintenance. Public infrastructure will be maintained and improved to a standard similar to neighborhoods currently viewed as better.

NHI & Physical Condition Outcomes:

- Property maintenance is improving
- Blighted or negative conditions are decreasing
- Public infrastructure is improving
- Housing stock is better maintained
- “Curb Appeal” of blocks have improved

Neighborhood Management: Collective actions by residents and institutions will ensure that the neighborhood will compete well with other neighborhoods for resources. Residents will have the capacity to manage the day-to-day activities on their blocks. Neighbors will feel comfortable being “neighborly” – looking out for each other, getting together to work on problems, taking action to reinforce positive standards and actions, etc. Neighbors will feel safe in the neighborhood.

NHI & Neighborhood Management:

- Civic and community engagement has significantly increased
- Many more residents know their neighbors
- Strong neighborly relationships
- Neighbors are proactive, not reactive
- Significant decrease in complaints about neighborhoods
- Resident relationships across neighborhoods

We Are Creating Neighborhoods Where:

- It makes economic sense for people to invest time, energy, and money and,
- Where neighbors have the capacity to successfully manage the day-to-day issues in the neighborhood and,
- Where neighbors feel confident in their investment and the future of the neighborhood.

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“A Healthy Neighborhoods Approach”

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