Neighborhood Stabilization

Using Data to Build Investment

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- We are a community-based nonprofit, a Healthy Neighborhoods, Inc. and Baltimore Main Street partner organization and a HUD-certified housing counseling agency.
- Our mission is to foster an environment in which residents, business owners, and stakeholders feel confident to invest their time, energy, and money.
- Our tools are marketing and asset promotion, community organizing, homeownership counseling, and small business development.
Belair-Edison’s Assets

- An historically high rate of homeownership (almost 80% as of the 2000 census)
- Nestled between beautiful parks (Herring Run and Clifton Park) and other green space (lawns, tree-lined blocks, etc.)
- Convenient location for an easy commute to downtown or greater metro area
- A wide variety of great housing stock
- Great residents who are invested in their homes and the community
Challenges Facing Belair-Edison

- Historically, a hotbed of predatory real estate practices from block busting in the 80s/90s to predatory lending in the early 2000s
- High rate of foreclosures over last decade, which can lead to vacant and neglected properties
- Largely working class, low-to-moderate income families who are hard-hit during economic crises
- Growing number of investors buying into the community
What We Want to Know

- Demographic data: Who lives here? Are they homeowners?
- Who is buying here? Are the new homeowners getting good loans?
- What are our homes worth?
- What other factors are affecting Belair-Edison?
  - Population shifts
  - Foreclosures and vacants
  - Other debt (e.g. city tax liens)
How We Collect Data

• Auction Notices from *The Daily Record*
• Sales Data from MRIS
• Mortgage information from RealQuest and Maryland Land Record (mdlandrec is free)
• Property Ownership through SDAT or Baltimore City Property Tax records (free online)
• Tax Certificate Sales from [www.bidbaltimore.com](http://www.bidbaltimore.com)
• Foreclosure case information from Maryland Judiciary Case Search (free online)
• Other info to complete picture that is publicly available like Census Data and BNIA’s Vital Signs
Why We Collect This Data

- To get a complete picture of the foreclosure crisis in our neighborhood, we find that we have to go to multiple sources
- To fully understand our real estate market – what are the positive market forces? The negative ones?
- We want to know who is buying from whom and for how much so that we can better engage them as active and responsible property owners
- With this information, we shape our outreach plan and program activities for the year
What We Do with the Information

- Auction notices targeted but not direct outreach
- Sales transactions direct new buyer outreach
- Determine target areas for increased investment and block building activities, include renters and landlords
- Share with residents so they can take ownership of issues on their blocks
How Data Improves our Programs

- The better we understand a problem, the better we can predict impact and future trends
- Adapt our organizational responses: work with St. Ambrose, NSP1 and NSP2, changing our messages, and a more aggressive marketing and outreach strategy for 2011-12
- Track our programs and positive impact

Source: The Maryland Daily Record Newspaper
Tax Certificate Sale and BENI Outreach

We track percentages of the properties on a given block that were listed in Baltimore City’s Tax Certificate Sale. Percentage of block allows us to see which blocks were the most deeply affected by a given issue. The blue dots, in this instance, are properties we believed to be owner-occupied. Letters were mailed to these addresses.

In 2011, we mailed to 319 homes. Our counselors spoke to 35 residents, scheduled appointments with 10 of these residents, and assisted 4 families with emergency relief funds.

Legend

- Home BENI Mailed

Percent of block with a tax lien

- No Tax Liens
- 1 - 7%
- 8 - 13%
- 14 - 20%
- 21 - 28%
- 29 - 42%
- Greater than 42%
How our Residents Can Use Data

- Make informed decisions about their own property
- Take responsibility for their block
- Hold property owners accountable
- Engage property owners in positive activities too
- Welcome new neighbors
- Share information with their neighbors