

One focus of The 712 Initiative is to strengthen neighborhoods in the Council Bluffs community. The Neighborhood Network has been in existence for five years and we have seen great increase in citizen engagement and projects come from our relationship with these neighborhood residents. However, one main theme among area residents that is brought up time and time again is the lack of an area partner to improve housing conditions and maintain or increase owner-occupied ratios in our neighborhoods. Housing has been and continues to be one of the main challenges to make these neighborhoods thrive.

Council Bluffs overall has an housing shortage that affects our ability to attract additional workforce and grow our community. On top of the existing shortage, the interstate improvement project will take ~47 homes and there may be more lost with a FEMA Buyout Program. Additional market challenges include rising construction prices and condition of available housing (requiring renovation costs on top of purchase price). In addition, it is generally perceived that:

- Housing conditions are decreasing *and*
- Renter occupied units are increasing.

GATHERING DATA:

In the spring of 2019, 712 staff completed a windshield survey of housing conditions (what can be seen from the public right of way) for West Council Bluffs. Housing conditions provide an analysis of the general condition of the housing structures in the neighborhoods. Of particular interest is the extent of deterioration in the housing stock and whether housing in poor condition is concentrated in any particular part of the neighborhood. See **Appendix A** for condition criteria.

Also completed were 100 interviews of residents in West Council Bluffs to learn more about concerns and hopes for their neighborhoods. This was a way to connect with residents and better understand their sentiment for the area. Most noted concerns include flooding, infrastructure, connectedness, and property upkeep. See **Appendix B** for general list of questions used to guide the interviews and summary of what we heard.

To better understand the specific housing challenges in our community, the 712 utilized and assessed available data – vacancies, owner occupied vs rental ratio, housing tenure, age of housing, and more. See **Appendix C** for housing needs and data layers mapped out on a GIS platform. Data represents parcels that include a 1-2-unit structure only (3+ units are not in this data), as this is where 712 will focus. This data will be a baseline for which we monitor change and will be updated annually (propose each January, starting in January 2021) with the County Assessor and City data by 712 contract employees to gauge change in housing trends: value, condition and ownership. The map is available to review here: <https://tinyurl.com/The712DataMap>.

NEEDS/CONCERNS:

The 100 interviews completed in West Council Bluffs echo housing concerns that we have heard from our downtown neighborhoods. See **Appendix D** for weaknesses and threats identified by Central Council Bluffs neighborhoods. Property upkeep and the rental/owner ratio were repeated concerns of neighborhoods (poorly cared for rentals; more homes being transitioned to rentals; pockets of homes that are in need of repair; lots of rentals hard to make lasting relationships with families moving often; vacant and abandoned properties; empty lots and abandoned houses). Curb appeal and beautification were also mentioned outside of these comments. Specifically, resident interviews called for assistance in

addressing exterior condition projects such as hanging gutters, landscaping, siding falling off, need for siding, exterior paint, porch repair, excess junk in yards, etc.

Although the vast majority of homes in West Council Bluffs are considered to be Average, Good, or Excellent condition, 223 homes are considered to be in Poor condition. This means major maintenance is needed for these homes (see **Appendix A** for additional details on Poor condition means). 41% of these are rental units. Data also tells us that 181 properties in West CB have turned over 5 or more times since 2010.

Census data from 2000, 2010, and 2017 show increasing rental tenure for the City of Council Bluffs. The rate has increased by 4.2% since 2000. Rental opportunities are important for a community (rule of thumb is that a 35/65 split of rental/homeowner is considered healthy) as not all people want to or have the ability to own. However, homeownership continues to be the primary way for many to build their wealth while investing in a home creates ties and community buy-in.

Interview input informed us that neighbors often know when a house on the block might be in trouble and when it may become available. Neighborhoods see long-time residents aging out/pass away, the house is listed for sale, purchased, new carpet installed, and renters move in. In one case, the neighbors knew a house had mold concerns. After the owner passed, the house was put on the market for \$28,000, purchased within 30 days, and is now a rental property. It is unlikely that the mold issue was properly addressed. In cases like this, entities need the ability to act quickly to purchase properties such as these.

With the help of our partners, Heartland Properties and NP Dodge, we know that the biggest need is for homes in the \$150 - \$250k range. We are missing the middle of the market – a beginner home for some and the next step up for others. These properties sell fast – often within 24 hours. We also know:

- In 2018, 85% of the homes sold in Council Bluffs were under \$250k
- In 2019, 80% of the homes sold in Council Bluffs were under \$250k
- The average cost to build a home is approximately \$250K. 3 bed/2 bath/2 car garage. This is approx. 1400-1500 sq. ft, no basement, \$25K lot and real estate commission.

For 2019, the average assessed value for homes in West CB was \$101,379 while the average for those in the same area and in poor condition was \$66,671. The vast majority (95%) of the homes in poor condition range in assessed value from \$115,368 to \$25,140. Housing costs have risen faster than incomes and as a working-class community we recognize that there is a need and desire for quality homes less than \$150k. Homes in West Council Bluffs fit the needed price range and is the preferred area to start Year 1.

Ultimately, when looking at the mapped data, no areas stand out as having concentrated housing concerns. Instead, Poor and Dilapidated conditions, as well as rental units, are sprinkled throughout. See **Appendix D** for a further breakdown of mapped data. This tells us that instead focusing on an area, we should instead look block by block to see where we can have the most impact.

CONCLUSION:

More housing of all types in average or better condition is needed throughout Council Bluffs. The ability to acquire properties and redevelopment (renovations and new construction) is needed. This capital

also needs to be flexible to pick up houses quickly – especially those that could hinder the stability of a neighborhood. We need to encourage and grow home ownership by providing quality housing in the \$100,000 - \$250,000 range. The current Council Bluffs market is unable to address this need based on return/loss. In the case of improving Poor residences to Average or Good or to build desired housing on a vacant lot currently exceeds the sale price. Hence, there are no private or public organizations undertaking these projects in this price range that we've identified. NeighborWorks Home Solutions announced a buyer rehabilitation program in Feb. 2020 in the upper range (\$160,000-\$250,000) but one that is still cost effective, essentially acting as a general contractor for buyers interested in a particular home that needs renovation. Data shows our existing needs are for hundreds of properties whose improvements exceed fair market value especially in the lower range. For this work, a creative housing program is needed that covers the shortfall while improving property condition and maximizing property value.

The need is large enough that The 712, along with community partners Habitat for Humanity Council Bluffs, NeighborWorks, and Council Bluffs Community Development, each have a role to play in improving and diversify our housing.

712'S APPROACH:

With the new *712 Housing Revitalization Program* we will work to address the following three main areas supported by the data we gathered. Summary found in **Appendix F** – Programming Matrix:

1. Increase the number of good quality homes in the \$100,000 - \$250,000 range for ultimate homeownership.
2. Promote existing public and private housing programs to maximize interest, investment and homeownership.
3. Create a culture of investment, renovation & pride of ownership in our community.

Part I Programming – Housing Revitalization Program (5-8 homes/year)

To achieve this, we must find:

- A partner with flexible funding that will allow properties to be quickly acquired.
- An additional partner that can cover the loss on improved properties.

To increase the number of good quality dwellings in the above range, 712 has secured a \$1 million line of credit from American National Bank and will hopefully be awarded \$150,000/year for 5 years from the Southwest Iowa Foundation (will know more in early January) to acquire, demolish (if needed), renovate or construct 4-7 homes per year (Year 1: 4-5 homes/year; Year 2: 6-7 homes/year). Each property is expected to lose up to \$15,000, \$30,000 if holistic demolition is necessary. Foundation capital would cover this loss on the line of credit, interest and 4% 712 admin fee for overseeing the program. Once complete, these homes would be returned to the market improved and as owner-occupied.

Ideally, any dwelling utilized for a 712 led holistic renovation or demolition/new construction would be selected with the following criteria. 1 and 2-unit residential structures,

- Structures rated as Poor or Deteriorated condition,

- Located in a transitioning neighborhood in the West (defined as east of 35th St., west of 16th St., north of Broadway) or Central Sections preferably (places seeing a variety of changes that negatively affect property values and threaten neighborhood stability), and
- Purchase price less than \$60,000.

The 100 Interviews highlighted many neighborhood's concerns that when there is a foreclosure, neighbors want a partner to get the property stabilized and brought to its highest and best use (typically owner-occupied). We are continuing these discussions and building these relationships with residents so that we can anticipate when key homes become available. However, it should be noted a vast majority of our organizational relationships are in the Downtown neighborhood area, home to the Neighborhood Network for the past five years or in the most recent flood buyout area west of the interstate where the 100 interviews were focused on.

As our work progresses in the West End, the neighborhood network will stay engaged and develop additional relationships through our growing networks, block party trailer, DIY workshops and 712 quality of life programming and events. It is truly all about who you know. We have good connections through the local churches and 712 events, but like many good things and especially relationships, it takes time to develop. Additionally, joint neighborhood projects are always a good way to build trust. The walkability exercise was a great way for our new neighborhood coordinator to build confidence. With a few adjustments and clearer guidelines this might be worth pursuing in 2020/2021.

Once the property is secured, the program will determine if the structure will be renovated or demolished. Although we favor rehabilitation for the lower project cost and to save the character of the neighborhood, demolition will provide an opportunity for new housing. 712 expects this housing to be an elevated design, different than that of previous CB housing projects. This is an opportunity to utilize a design contest to create today's desired house plan with character that will fit infill lots. Infill also creates an opportunity to transfer property to a community housing partner for their next project.

The largest challenges with this approach are:

- Availability of homes in strategic locations
Homes must be in transitioning neighborhoods that are desirable to homeowners and that will benefit from the improved housing. It is not immediately clear how quickly we can obtain 5-8 homes within our criteria – some may not be for sale or interested in selling. Having 5+ homes at once time is necessary for both impact to the community and for the program to make sense for our contractor to secure subcontractor interest in the small job.
- Obtaining homes that do not have massive needs
In order to be able to do a holistic renovation to a home, it is important that the home have 'good bones' - basement and utility connections serving the home must be in good condition. This is a concern in West Council Bluffs due to flooding/high water table. The City of Council Bluffs building department has expressed concern that many west end foundations have been compromised due to past flooding events.
- Size and location of home desired to achieve homeownership goal
We know that the average home sold in Council Bluffs is 1400-1500 sq. ft, larger than that of some homes found in West CB. It is equally important to understand where true

homeowners want to live – neighborhoods that are walkable and connected to city amenities and events.

These challenges make it imperative that we have the ability to focus on West Council Bluffs as well as our core neighborhoods (downtown). Both areas protect significant existing investments (Riverfront, West Broadway & Downtown) already made by both the community and organization at large. Flexibility will allow us to address available homes that are desirable to homeowners' while continuing to focus on our mission. Maintaining our existing relationships and continuing to build on the work already done in the downtown is a priority for The 712 Board as well as responding appropriately to a growing need in West Council Bluffs.

US Bank as a national corporate leader in housing assisted us in searching for similar programs around the country based on our needs. Sodi Nichols, Vice President Sales and Business Development Manager, National Strategic Markets at U.S. Bank pointed us to explore and perhaps model the City of Milwaukee's Layton West Boulevard West Neighborhoods. <https://www.lbwn.org/home>. They were invited to speak at the 1st Annual Housing Summit sponsored by US Bank and The 712 Initiative. Their 'turn-key' program was near exact the concept and program that was pitched to the Southwest Iowa Foundation in late summer of 2019. However, their program shortfalls were funded through CDBG and income restricted. Milwaukee has a larger allocation of CDBG and 712 has seen many households that fall just above federal, state and local income restrictions. In addition to their own homeowner matching grants, their website also provides additional partner resources. This 'Neighborhood Toolkit' web-based concept has been identified through the Housing Summit facilitation and has been added to the 2020 712 Program of Work. Layton West focuses on three neighborhoods which helps create a bigger impact <http://www.lbwn.org/wp-content/uploads/2014/10/LBW-Map-w-3-Bridges-Park-WEB-SIZE.jpg> and they have 13 employees.

During the 100 interviews, neighborhoods have greatly reinforced that they miss the CURB program previously administered by the old Live Well Council Bluffs. Households are missing out on that next remodel because they sit just above the income restrictions and it's not enough of a priority to go into debt. Some form of this old program or the Layton West matching grant program would be well received by existing owner occupants.

Part II Programming – Rock the Block (2 events per year)

Rock the Block events will be organized around these acquired redevelopment sites, with homeowner support from the block. Through Rock the Block (RTB), the neighborhood will self-identify desired improvements, helping us to continue to assist the neighborhood and to build community. Ideally, a 712, Habitat or NeighborWorks Home Solutions build, or renovation will be on or near a block to be selected for one of two community 'Rock the Block' events. For a block to be eligible, certain criteria also must be met. See **Appendix G**.

The 712 through the Iowa West Foundation – Good Neighbor Grant, Hughes Irons building proceeds, US Bank and private sponsors has approximately \$20,000 available for two 'Rock the Block' events. After a site has been secured for a 712/Habitat/NW house and fit the RTB criteria, the 712 Neighborhood Coordinator will approach the citizens on said block to announce the larger build and \$10,000 (per block) available to assist existing exterior housing and landscape needs selected by the neighborhood residents at large. He will then work with the residents throughout the winter month on identifying

projects, interest and subcontractors to assist in the projects with a projected event in May (coordinated with City Serve). The week prior to the event, subcontractors will start on the projects for those items too large or skilled for a volunteer event. Then, at week's end preferability on a Saturday or Sunday, 712 staff will work on recruiting 100 volunteers to assist the block residents with the remaining tasks (landscaping, paint-thons, etc.) This will also serve as a platform for bringing housing partners together to provide additional funding to those that qualify (City, private, Habitat, NeighborWorks programs) and to make additional improvements.

Existing Tools to be layered into programming

There are several tools that will be important to improving housing in our community. These tools are not the answer but will play a part in the overall effort of 712 future programming.

1. **City code enforcement and rental inspections** are an important tool for neighborhoods. If unsafe conditions are known, they should be reported to the City. This is an awareness tool that 712 can use to educate neighbors through general communication and Rock the Block education. Noncompliant homes are boarded up and left vacant while working through the system of improving the residence. Ultimately the City does not want to take property and provides owners with sufficient opportunities to improve the property, a process that can go on for years.
2. **Acquisition** costs of parcels are often the key to success or failure in overall project costs.
 - a. 712 continues to support **landbank legislation**, which will help to secure properties that have gone to tax sale and clear up liens against said properties with intent to holistically renovate these homes for ultimate homeownership and decrease the time they are off the tax rolls in half. Legislative be introduced 2020 legislative session.
 - b. **Capital on hand** in the form of a **private Line of Credit** allows the organization to act quickly when a blighted property goes on the market. We are finding slum landlords that convert single family homes with deferred maintenance into rental properties currently have more capital on hand than our communities nonprofit housing providers. This line of credit allows the 712 to act upon a blighted property and holistically renovate said property just as quickly as our community's slum landlords to achieve our community's housing goals.
 - c. **Approach various public and private groups for disposal properties**. Existing tax credit holders, landlord association, code violators, City and County entities all have properties they are willing to dispose of. 712 staff will simply work with these existing groups and be in regular contact to acquire properties they are no longer interested in holding.
3. **Promotion of existing public and private housing programming**. There are many City, State, nonprofit and private housing programs and tools that are not currently maximized by the general public. 712 will assemble these groups and promote these programs through the Rock the Block events and our Neighborhood Network. These programs included but are not limited to:
 - a. City of Council Bluffs Emergency Repair Program
 - b. City of Council Bluffs Lead Program
 - c. City of Council Bluffs – Neighborworks Downpayment Assistance Program (New construction only)
 - d. US Bank American Dream renovation program
 - e. US Bank Downpayment Assistance program

- f. Iowa Finance Authority Downpayment Assistance Program
 - g. Habitat for Humanity Homeownership Program
 - h. Family Housing Advisory Service Homeownership Education class
4. **Housing Summit Forums.** These forums greatly assist with added coordination and promotion among area nonprofit, public and private housing program providers as well as real estate brokers and the public at large. 712 will continue to gather a core housing provider group on a monthly basis as well as a larger consortium at an annual or every other year Housing Summit.
 5. **Downtown Revitalization Fund (DRF) & Community Development Financial Institution (CDFI) certification.** The DRF has had great success in providing acquisition and gap financing for multifamily dwellings for the past 15 years. With a CDFI certification to this program, additional federal and private capital can be secured for the community from \$100,000-500,000 annually.
 6. **Neighborhood Network Quarterly Events.** In order to create a culture of renovation, pride of ownership, social and public engagement, the 712 will continue to provide neighborhood/public quarterly social functions. 712 will continue the success of the spring 'Seed Exchange' among many public and private partners as well as develop a 'Donuts and DIY' series at the Habitat for Humanity restore and on-site. This series will also be supported by 712 blogs on our social media platforms and website on home improvement & yard maintenance.

Remaining Programming/Tool Gaps

Single family housing needs that we do not currently have funding for and are working on gaps include:

1. **Winterization for existing homeowners** – A winterization program enables low-income families to reduce their energy bills by making their homes more energy efficient. Our Council Bluffs market is 20 years older than the Omaha market with more economic market challenges. Habitat for Humanity Omaha had large federal award for winterization program from the Department of Energy special award. Approaching local, state, federal and private funding sources to replicate for the Council Bluffs market. Added benefits include improved property appearance – new doors, windows, siding, etc. After speaking with Habitat Omaha staff, it was apparent that this type of program would require additional staffing and exceed our current capacity at the 712.
2. **Down-payment assistance** for (1) Rehabilitated single-family homes, and (2) Condo (shared walls) properties. Approached Congresswoman Axne who serves on the HUD House committee for more leniency on federal policy. Also attending regional HUD meetings regarding. Lastly, private down payment assistance programs like US Bank could be better promoted for rehabilitated properties.
3. **Curb appeal landscape assistance** – Will approach Johnson Greenhouse for corporate donations of material and Omaha By Design network for Landscape Architect direction during Rock the Block events.
4. **Design plans for new infill construction** – Approached Omaha By Design to consider expanding single family infill design contest & plan availability to our Council Bluffs market.
5. **Renovation or yard of the month campaign** – Deferred maintenance at times can be a generational pattern. In order to break the cycle in certain families and areas, 712 would like to encourage someway for us, the Iowa West Foundation and/or the City to acknowledge and shine a light on those truly investing in their property and displaying pride of ownership with a summer renovation of the month and/or yard of the month sign/award. Keep Council Bluffs

Beautiful had a similar program years ago with private sponsorship awards such as a new lawnmower, etc. 712 staff are looking into 'Keep America Beautiful' certification for the organization for additional tools and resources for such a campaign. This could also be tied in with the 712 community event, 'Clean Sweep'.

We feel this layered and coordinated program approach is a good foundation to address our existing urban housing needs that will combat urban decay, increase homeownership and pride of ownership in the Council Bluffs community.

Appendix A: Housing Conditions Criteria

The following provides housing condition criteria used for the neighborhood analysis:

Excellent (5) – A structure recently built and meeting codes or which, if somewhat older, has had careful maintenance of both structure and grounds. No surface wear is apparent, and repairs are not needed.

Good (4) – (Minor Wear) A sound structure but in need of surface maintenance and possibly showing small signs of wear. The structure is not as well maintained as the “excellent” category and the pavement or accessory building may need repairs. Minor maintenance needed.

Average (3) – (Significant Wear and Tear evident) A sound structure that compares well to the general condition of nearby buildings. Maintenance needs are evident yet building appears safe and is not an eyesore.

Poor (2) – (Major Deficiency) Significant surface wear is noticeable. The structure is slightly out of plumb with cracks, holes, or breaks evident in walls, foundation, and roof. Paint is blistered and windows, steps, etc., may need to be replaced. Major maintenance is needed.

Deteriorated (1) – (No Rehabilitation Feasibility) The structure is unsound and totally substandard. The foundation, roof, and bearing elements have substantial defects.

Appendix B: 100 Interviews

The following is a general list of question used to guide the neighborhood interviews. As the interview developed, questions were modified to fit the conversation but also meet our survey needs.

First Name and Address

How long have you lived here?

What do you love most about your neighborhood?

Is there currently any association or neighborhood organization?

How would you describe the boundaries of your neighborhood?

Biggest concerns for your neighborhood or block?

What topics, activities are you most passionate about?

Is there a skill or talent you have that you'd be willing to teach others?

Finish this sentence – I'd love my neighborhood even more if.....

What should we be attentive to today so that the West side of town is the kind of place your grandchildren would choose to live?

Is there anyone from your neighborhood or network you think would like to give input? If so, what is their contact information?

Appendix B: 100 Interviews - Continued

Summary of what we heard from the 100 interviews.



Appendix C: Housing Needs mapped on GIS Platform

LEGEND



Appendix D: Neighborhood SWAT

The following are housing related comments from Strength Weaknesses Opportunities Threats (SWOT) performed with 5 of the 6 neighborhoods The 712 Initiative has traditionally worked with. SWOTs were completed in 2017.

Bayliss West

Weaknesses:

- High rental percentage
- Low quality housing
- Low engagement from neighborhood
- Vacant land/houses

Threats:

- Landlords who don't care
- Disappointment from lack of engagement

Kanesville-Tinley

Weaknesses:

- Housing Conditions/rental properties
- High rental percentage (Slum Lords)
- Low neighborhood participation
- Communication with neighbors
- Trash/blight

Threats:

- Vacant and decaying buildings/homes

Fairmount Park

Weaknesses:

- Trouble properties (i.e. rental properties)

Threats:

- Slumlords/rental properties

Lincoln Fairview

Weaknesses:

- Neighborhood could benefit from residential renovation financial incentives
- Need more residents engaged in activities/projects
- Unmaintained rental properties/hoarders

Threats:

- Beloved houses are falling apart (Neighborhood decay)

Lincoln-Dell

Weaknesses:

- House and Yard upkeep is difficult for some (houses need painted, overgrown plan life)
- Weak social bonds/need more opportunities for social gatherings (Long time since last social gathering)

Appendix E: Housing Condition Analysis

	Council Bluffs		West CB		Central CB		East CB		South CB	
Housing Conditions – All*										
Excellent	2,510	13%	985	14%	836	14%	507	11%	182	10%
Good	4,807	25%	1,829	26%	1,530	26%	1,071	24%	377	21%
Average	10,988	58%	3,879	56%	3,159	54%	2,850	64%	1,100	62%
Poor	548	3%	223	3%	217	4%	33	1%	75	4%
Deteriorated	166	1%	59	1%	60	1%	6	0%	41	2%
All Total	9,019	100%	6,975	100%	5,802	100%	4,467	100%	1,775	100%
Housing Conditions - Renter*										
Property Status		% of All Total		% of All Total		% of All Total		% of All Total		% of All Total
Renter	4,364	23%	1,834	26%	1,529	26%	571	13%	433	24%
Vacant**	338	2%	119	2%	150	3%	28	1%	39	2%
Parcels w/ 5+ Turnovers **	447	2%	181	3%	147	3%	81	2%	38	2%
Housing Conditions - Renter*										
Excellent	438	10%	186	10%	160	10%	60	11%	32	7%
Good	872	20%	357	19%	297	19%	131	23%	87	20%
Average	2,697	62%	1,170	64%	923	60%	351	61%	256	59%
Poor	252	6%	92	5%	110	7%	15	3%	35	8%
Deteriorated	82	2%	27	1%	34	2%	3	1%	18	4%
Vacant***	23	1%	2	0%	5	0%	11	2%	5	1%
Renter Total	4,364		1,834		1,529		571		433	

*1-2 family units only

** Since 2010

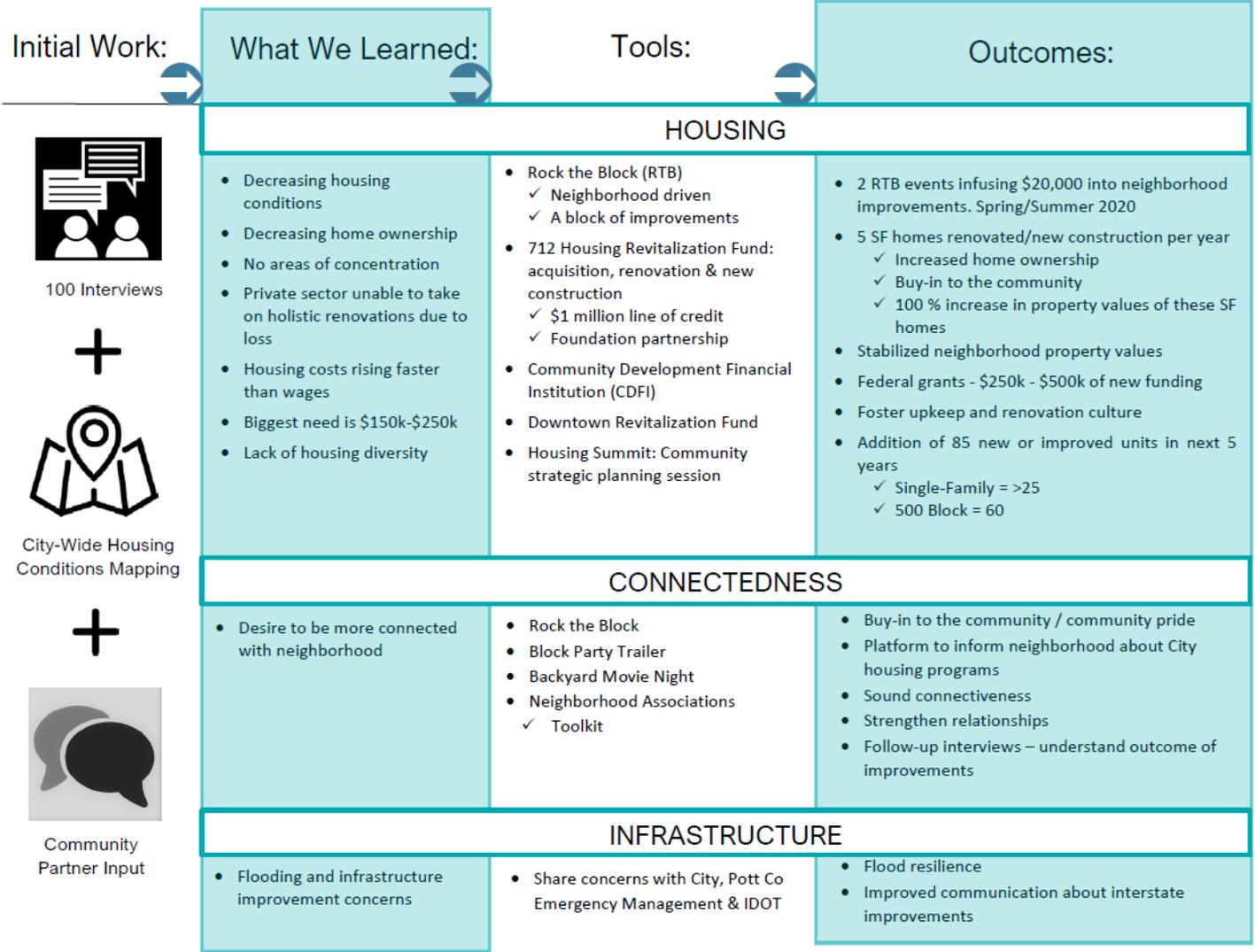
***Structures noted Vacant as of June 4, 2019

Appendix E: Housing Analysis - Assessed Value

ASSESSSED VALUE FOR HOMES IN POOR CONDITION IN WEST CB					
2019 ASSESSED VALUE			2018 ASSESSED VALUE		
Value Range	# in Range	Average	Value Range	# in Range	Average
\$171,127 to \$227,900	2	\$66,671	\$166,423 to \$205,000	2	\$60,666
\$115,368 to \$171,127	8		\$119,579 to \$166,423	4	
\$64,678 to \$115,368	70		\$64,470 to \$119,579	54	
\$43,388 to \$64,678	103		\$47,018 to \$64,470	76	
\$25,140 to \$43,388	32		\$21,300 to \$47,018	79	
Total Parcels	215		Total Parcels	215	

ASSESSSED VALUE OF HOMES BY AREA					
	2019 ASSESSED VALUE		2018 ASSESSED VALUE		
	AVERAGE	MEDIAN	AVERAGE	MEDIAN	
WEST	\$101,379	\$97,000	WEST	\$91,239	\$87,000
CENTRAL	\$113,304	\$99,500	CENTRAL	\$110,676	\$97,676
EAST	\$187,377	\$173,500	EAST	\$179,161	\$164,400
SOUTH	\$155,907	\$132,850	SOUTH	\$144,795	\$120,000

Appendix F: Future 712 Programming Matrix



Appendix G: Proposed Rock the Block Criteria Matrix

**Criteria
 Matrix**
DRAFT

CRITERION		Block 1	Block 2	Block 3	Block 4
REQUIRED					
Within Geographic Area					
Local Leadership Identified					
50%+ Home Ownership					
50%+ Improvements Needed					
Optional/Bonus					
Vacant lot or home					
Problem Property					

Rock the Block Goals

Every project is a neighborhood revitalization effort that brings neighbors and volunteers together to improve their properties and surrounding environment.

Eligible block **MUST** meet the required criteria. Optional criteria would note the block's additional need.