



Issue 15—May 15, 2008

Welcome to SAVI Connections, the electronic newsletter regarding the SAVI system. SAVI Connections provides news about SAVI, demonstrates various ways in which SAVI can benefit your organization, announces release of new data, showcases new tools, highlights a variety of SAVI users, and broadcasts user support and training options. The Polis staff encourages your ideas and feedback. Please address comments to: savi@iupui.edu. View past newsletters at: <http://www.savi.org/savii/about/news.aspx>

What's New?

New Data

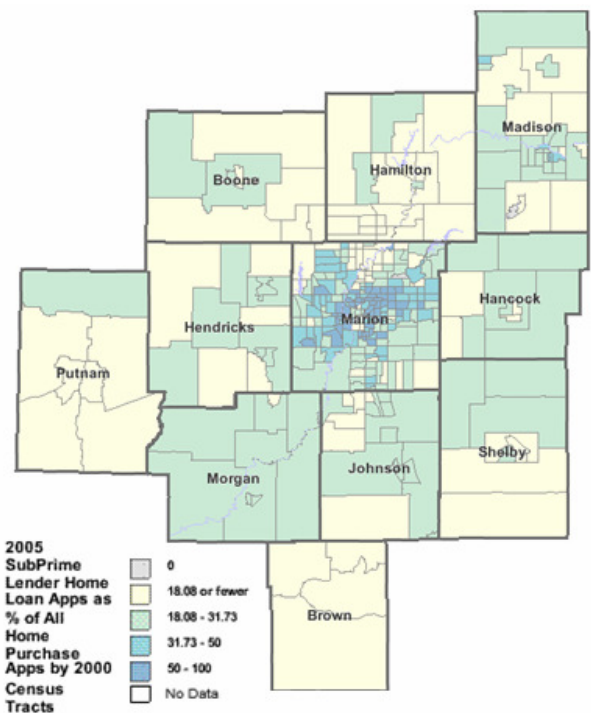
- Home Mortgage Disclosure Act Data for entire SAVI area (2006)
- Uniform Crime Report Data for Marion County (Quarters 1 and 2, 2007)
- Juvenile Justice Data for Marion County (2006)
- Adult Obesity Data for Marion County (2005 Survey)
- Cancer incidents and deaths for entire SAVI area (1999 – 2004)
- Locations of 17 categories of Hazardous Waste sites for the entire SAVI area.
- Several updated community assets:
 - Human Service Programs
 - Banks
 - Hospitals and Clinics
 - United Way Agencies
 - Places of Worship

Exploring Sub-prime Lending Patterns

Sub-prime mortgage lending and its effect on local and national economies has been a frequent news story in recent months. Now SAVI users can analyze the prevalence of sub-prime lending within their own communities. Data are available by county and census tract for 2004 and 2005 with 2006 coming soon. Broader home loan data on SAVI dates back to 1992.

The map to the right shows 2005 sub-prime loan applications as a % of all loan applications by census tract. Sub-prime lending tends to be more common in lower income areas.

Sub-prime loans are those at a higher interest rate than the prime rate, so borrowers are paying unusually high costs for credit with higher risk for losing their homes. While US Department of Housing and Urban Development maintains that sub-prime lenders are not necessarily predatory in nature, Center for Responsible Lending estimates that 1 in 5 sub-prime loans ends up in foreclosures. Areas with high sub-prime activity can indicate areas of increased foreclosure risk during downturns in housing markets.



What's New?

New Community Profiles

- View Community Profiles for registered neighborhoods.

http://www.savi.org/savii/comm_info/default.aspx

New Tools

- Custom Communities allows you to define your own community based on blockgroups, tracts and other geographies. Click [here](#) to use the Custom Communities tool.

New Geographies

- Marion County Health Department Health Planning Areas
- Police Jurisdictions Including statistical reporting for adult crime data
- Indy Neighborhoods Including statistical reporting for vital statistics and adult crime data.

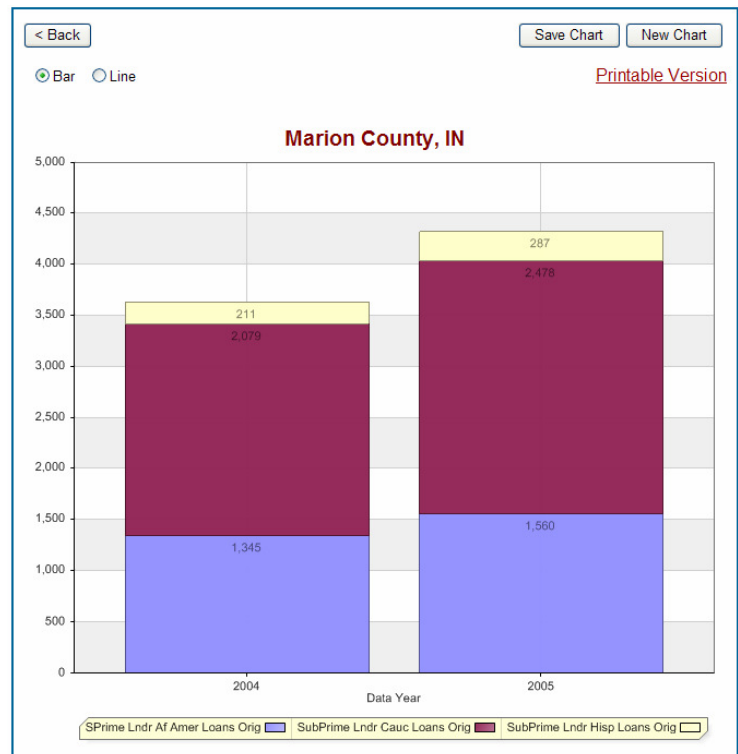
Community Profiles for Indianapolis Registered Neighborhoods

Community Profiles have been one of SAVI's most popular features since they were first added to the website in February of 2005. This tool allows you to view a socio-economic overview of nearly 2,000 geographic areas such as counties, townships, and school corporations.

The latest additions to the Community Profiles are the Indianapolis registered neighborhoods. Select from 250 neighborhoods and get a profile with demographic, economic, education, and housing data complete with charts and graphs.

SAVI users can choose from 38 indicators for both prime and sub-prime loans, including data by various race and family income groupings. Sub-prime loan data is reported as raw counts, percentages of total loans, rates per housing units, and density per square mile.

SAVI users also can use the charting tool to further explore sub-prime lending. The chart below shows how sub-prime lending loan applications increased in Marion County from 2004 to 2005 for Caucasians, African Americans and Hispanics.



For more information on sub-prime loans visit SAVI's [advanced data search](#) and select Housing → Home Loan Applications → Sub Prime Lender Loan Applications.

SAVI also contains a variety of other loan data categorized by high cost loans; home purchase, home improvement, and refinance loans; applications, denials, and originations; owner-occupied and non-owner occupied; family income categories; and race categories.

SAVI Custom Communities: Build Your Own Community

If the 2,000 community profiles in SAVI do not cover the geographic area you need data for, then you can build your own custom area! SAVI's newest tool, Custom Communities, was developed in response to frequent requests by users who need data about a target area that is made up of two or three census tracts or is bounded by certain streets for example.

This new tool allows you to build a custom community boundary interactively using a pick list of geographies such as census tracts or block groups or by using a map with the assistance of a street highlighting tool. Once you have created your community, you will get a community profile that describes the demographics, economy, education, and health of your community. You also can view your community on a map along with other SAVI data or your own data and filter your SAVI tables to include data specific to your community.

This tool is useful for grant applications, community assessments, strategic planning, and many other applications for which you need information about a custom geographic area.

Click [here](#) to use the Custom Communities tool. Help files can be found [here](#) under My SAVI.



SAVI is a community information system administered and maintained by [The Polis Center](#), a unit in the [School of Liberal Arts](#) at IUPUI. SAVI is supported financially by the following organizations: [Richard M. Fairbanks Foundation, Inc.](#); [Indianapolis Foundation, an affiliate of Central Indiana Community Foundation](#); [Lilly Endowment, Inc.](#); [United Way of Central Indiana](#); [City of Indianapolis, Department of Metropolitan Development](#); [Marion County Health and Hospital Corporation](#); [Indiana University-Purdue University at Indianapolis \(IUPUI\)](#).

For more information about SAVI, please visit the website at www.savi.org.

To subscribe to SAVI Connections, send an e-mail to LISTSERV@LISTSERV.IUPUI.EDU with no subject and only the following in the body: SUBSCRIBE SAVI_NEWS-L

To unsubscribe to SAVI Connections, send an e-mail to LISTSERV@LISTSERV.IUPUI.EDU with no subject and only the following in the body: UNSUBSCRIBE SAVI_NEWS-L