

**LISC Sustainable Communities Initiative
Neighborhood Quality Monitoring Report**

***Near Westside
Neighborhood***

Indianapolis, IN

Final Report: Comparing 2007 to 2010+

June 4, 2014



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Introduction

The Local Initiatives Support Corporation (LISC) Sustainable Communities Initiative supports community-driven efforts to revitalize neighborhoods through comprehensive community development. In 2006, Indianapolis launched the Great Indy Neighborhoods Initiative (GINI) to promote healthy communities through comprehensive quality of life planning and development. This effort has resulted in several programs and targeted investments in six demonstration sites throughout the city. This report update is intended to help local funders, civic and neighborhood leaders, and LISC staff monitor changes coinciding with GINI and similar initiatives in these areas of concentrated investment by providing local data and indicators about the quality of life in one of the six demonstration neighborhoods, the Near Westside.

The graphs and maps used in this report are based on the best-available information from local and national sources. Although these indicators do not show everything related to the neighborhood's quality of life, they do refer to items many residents believe are important. The charts reference the beginning of the GINI investment (2007), as well as several years preceding that point to show trends leading up to this year, and the three years after (as data are available) to show changes in quality of life indicators since the investment began.

In order to monitor change in the Near Westside, we identified a group of comparison census tracts elsewhere in Marion County that measured similarly to the Near Westside on several key indicators* and trends** but which have not been part of GINI or any other significant development efforts. This report compares the targeted area within the Near Westside to its comparison areas (see map, page 4) with the assumption that the investment in the targeted area will result in improvements that will not be seen in the comparison area.

For the purpose of this report, the following definitions are used to describe the neighborhood and comparison areas (see map on p. 4):

Near Westside – the census tracts that make up the entire Near Westside neighborhood. In 2010, Tracts 3414.00 and 3415.00 were combined to form Tract 3907.00. For most data, the original tract boundaries that were used in the baseline report also are used in this report and include Tracts 3406.00, 3411.00, 3412.00, 3414.00, 3415.00, 3416.00, and 3564.00. For 2010 age, race, and ethnicity, the following 2010 tracts are used: 3406.00, 3411.00, 3412.00, 3416.00, 3564.00, and 3907.00. This makes it appear as though the neighborhood changed in demographic composition more than it actually did. See Appendix for maps showing the tract boundary change.

Near Westside Target Tracts – the census tracts within Near Westside that represents the area receiving the most investment and is the area being monitored for change. The tract boundary change noted above also affected the target tracts; as a result, an area of the neighborhood not previously included in the target tracts is now included. This area consists approximately 1/8 square mile of single-family and two-family residential structures. (For most data: Tracts 3412.00, 3414.00, and 3416.00; For 2010 age, race, and gender: Tracts 3412.00, 3416.00, and 3907.00.) See Appendix for maps showing the change.

Comparison Tracts – the census tract outside of the Near Westside neighborhood used for comparison against the “Near Westside Target Tracts.” The assumption is that the “target” tract will show improvement over the “comparison” tract over time. (Tracts 3309.00, 3576.00, and 3803.00)

Marion County – the entire county is used as a relative measure to show how the target neighborhood compares to the larger area in which it resides.

This report attempts to quantify changes during the years of the GINI initiative (2007 to 2010). While community improvement efforts continue in each GINI neighborhood, the completion of GINI represents an appropriate milestone at which to consider progress in each neighborhood. We do not expect to see changes in every aspect observed here, and we recognize that the initial three-year period may not be sufficient to show measurable improvements in the community. Although we indicate 2007 as a baseline, it should also be noted that many programs may have been in the works before this date, including some unrelated to the GINI effort. Therefore, the report also includes trends that began before 2007; these data should reflect the longer-term trajectory of neighborhood planning efforts as well and indicate how interim events—e.g., the recession of 2007-08—has affected progress. These trends are important to consider when determining whether programs are positively impacting a neighborhood.

This report is organized by the following quality of life categories, beginning with an overview of the neighborhood and its residents:

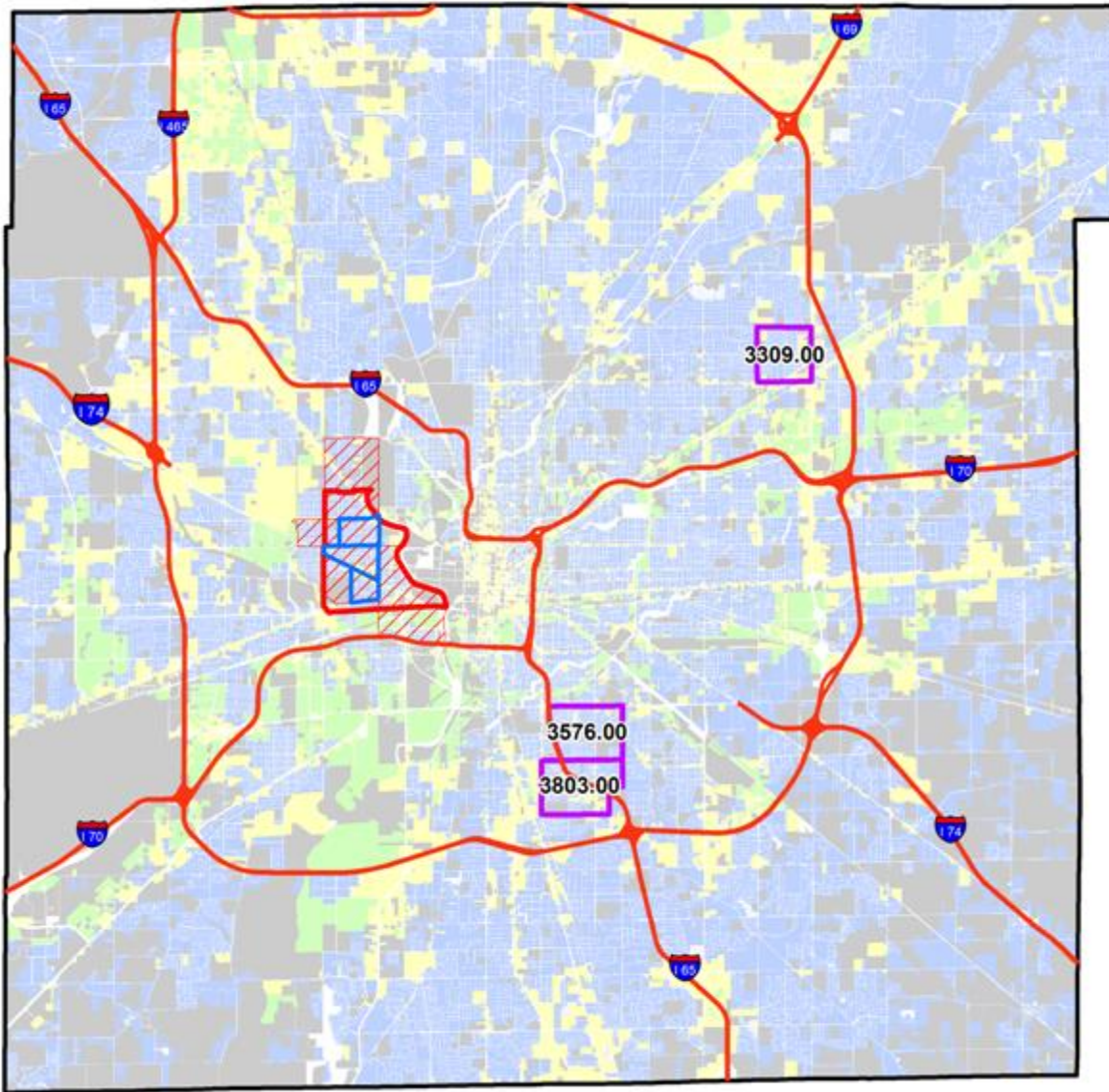
- Housing and Real Estate
- Income and Wealth
- Economy and Workforce
- Community Quality and Safety
- Education
- Health





Additional neighborhood maps not referenced in the text are included in the appendix.

*Single-Unit Property Median Sales, Two-to-Three Family Property Median Sales, Robberies per 1,000 Persons, % Racial and Ethnic Minorities, % Owner-Occupied Properties, Median Family Income, and Crude Birth Rate **3-year Trend in Single-Unit Property Median Sales Price, 3-year Trend in Two-to-Three Family Property Median Sales Price, and 2-year Trend in Robberies per 1,000 Persons

Introduction

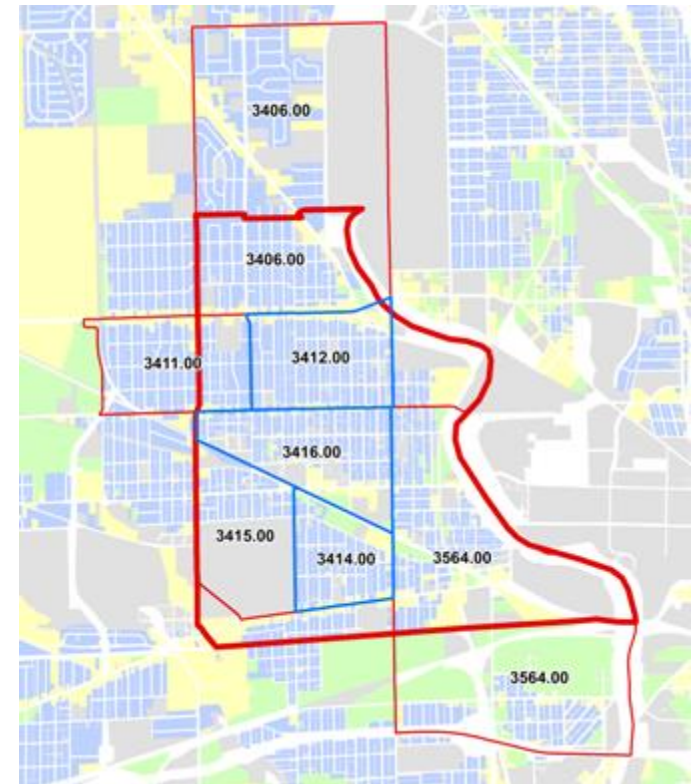
Near Westside Monitoring Area and Land Use



-  Neighborhood Boundary
-  Neighborhood Census Tracts
-  Target Census Tracts
-  Comparison Census Tracts

Parcel Classification

-  Industrial
-  Commercial
-  Residential
-  Other



Neighborhood Overview - General Demographics

Overview

The Near Westside Indianapolis neighborhood is an area just west of downtown Indianapolis. The area is home to 18,000 residents who live in five distinct neighborhoods—the Westside, We Care, Hawthorne, Haughville, and Stringtown. The Near Westside is defined by 21st Street on the north, Tibbs Avenue on the west, the White River on the east and a small wedge of homes between West Washington Street and the railroad tracks on the south. The area is racially diverse, with Hispanic residents comprising the newest wave of immigrants.

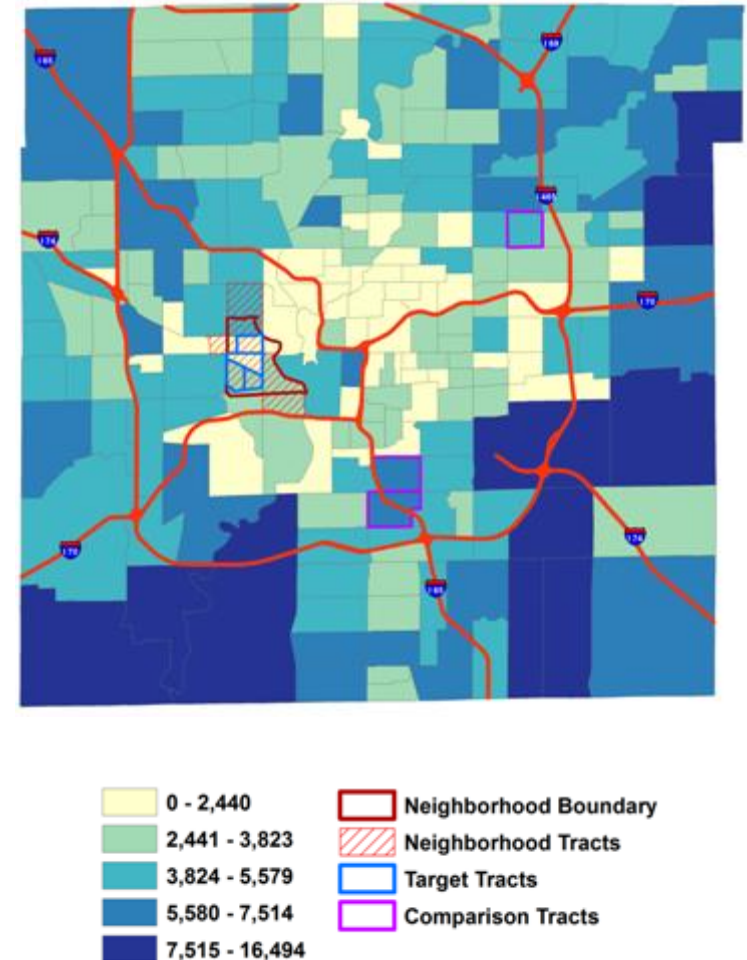
	<u>Population Change</u>			
	<u>Marion County</u>	<u>Near Westside</u>	<u>Target Tracts</u>	<u>Comparison Tracts</u>
2000	860,454	19,680	6,961	18,015
2009	903,393	18,052	7,404	17,597
% Change	5%	-8%	6%	-2%

Age and Gender

The age pyramids on page 7 show the population distribution by age and gender. These graphs give insight into the expected population growth or decline and provide a sense of the age-related trends in the community (e.g., is the population aging?). Combined with other demographics, they suggest the types of services a community may need in the coming years. Age pyramids here reflect data provided by the 2010 U.S. Census, where the baseline report used 2000 data. A comparison of the two sets of pyramids can reveal different types of changes, including the natural progression over time of larger and smaller age groups, age-segment fluctuations due to in- or out-migration, and, in the bottom two groups, developing birth trends. Current pyramids for the Near Westside indicate baby boomers, 45-54 years of age, as continuing to stand out. Even more heavily represented are adults ages 25-34, at around 1,400 individuals; this group was not particularly large relative to others in the previous census. Another trend in current data is among girls under 15: their numbers are progressively larger towards the bottom of the pyramid, indicating a young, growing population in both the neighborhood and target tracts.

Source: SAVI Community Information System and U.S. Census Bureau. Since census tract boundaries changed in 2010, the 2009 population data are shown for apples to apples comparison with 2000.

Total Population by Census Tract, 2010



Neighborhood Overview - General Demographics

Overview Continued

Race and Ethnicity

The Near Westside continues to be more racially and ethnically diverse than the county and comparison tracts. Forty-three percent of the population is African American and 40% is white compared to Marion County with 27% and 63%, respectively. The target tracts are similar to the neighborhood as a whole with 47% and 34%, respectively. In 2000, more residents were white than any other race, but in 2009, the African American population became the largest race group. The Hispanic population makes up an increasingly larger portion of the neighborhood population than at the county level (9%), having increased in the neighborhood from 8% in 2000 to 20% in 2010 and from 9% to 23% in the target tracts.

*Family Structure**

In the Near Westside, 33% of the population is married and 14% is divorced. The share of neighborhood households with children remains about the same at 38% compared to Marion County's 32%. In the Near Westside, there are fewer single-parent households than married couples with families.

Income

Median family income (MFI) in the Indianapolis area has seen either stagnation or decline in most neighborhoods in recent years. MFI of the Near Westside, target tracts, and comparison tracts continues to be more than \$20,000 lower than the county's – the neighborhood's MFI was 43% lower than the county's in 2009. The target tracts show more positive signs in this area; MFI rose by 7% from 2000 to 2009 to \$31,260, roughly equivalent to the overall neighborhood's MFI. Income in the comparison tracts has declined 5%.

Even though the MFIs are increasing in some cases, all of the areas are actually poorer than they were in 2000. For example, the county's MFI increased from \$49,387 in 2000 to \$54,442 in the 2005-09 estimate. However, based on the US Bureau of Labor Statistics' calculation, the 2000 MFI in 2009's dollars (taking into account inflation) would be \$61,529. Comparing that number to the 2009 MFI of \$54,442 shows that incomes are dropping on the whole.

One out of every three people in both the target tracts and the neighborhood are in poverty. This is double the county's poverty rate of 16.6%. (Based on 2005-2009 5-year averages)

Educational Attainment

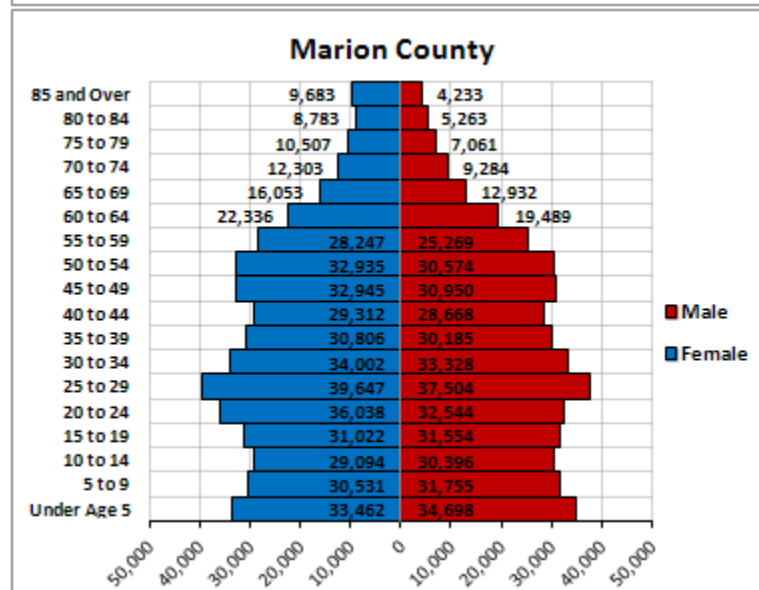
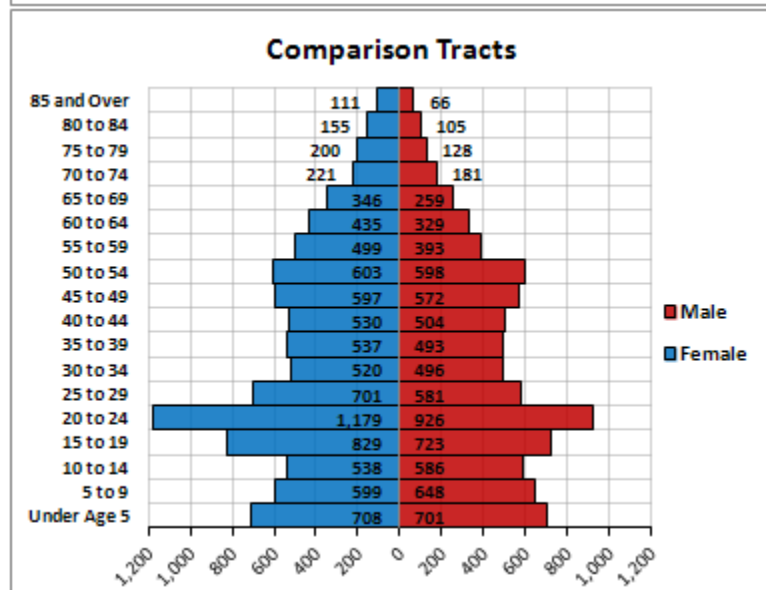
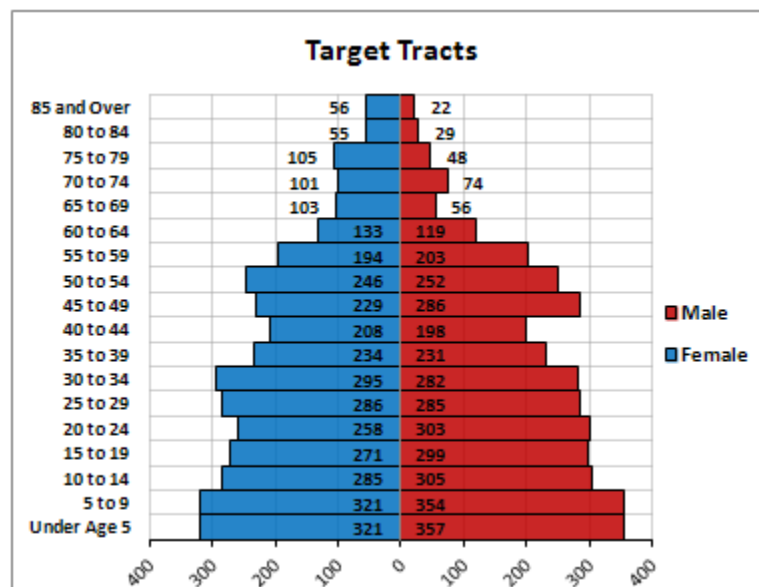
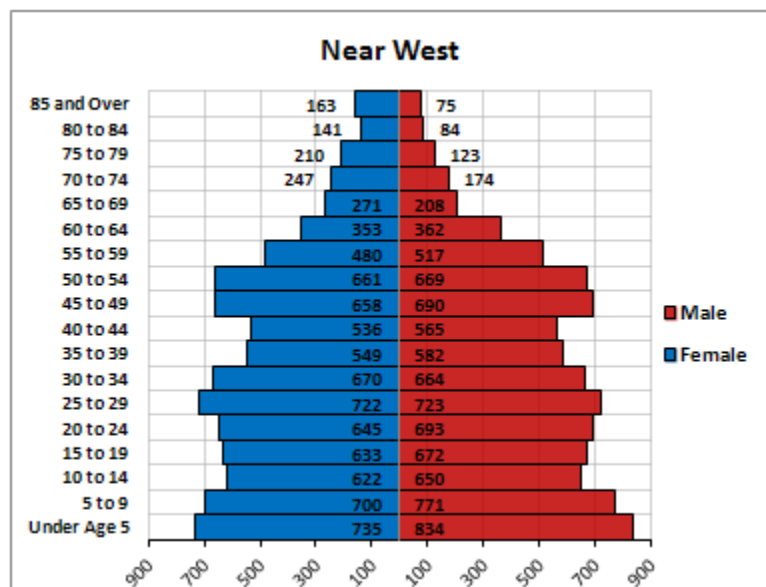
Approximately one in three adults in both the Near Westside and its target tracts have not completed high school. This continues to be about twice as high as Marion County's rate (16%). However, the neighborhood has seen a 5-point drop in this figure in the last decade (from 36% to 31%) with a 3-point drop in the comparison tracts as well. Aside from these trends, rates of educational attainment have changed little in these areas since our baseline report. For every three adults in the target tracts, one has not completed high school, one has only a high school diploma, and one has at least some college education. See page 8.

* Updated 4/2014 to correct data error.

Source: SAVI Community Information System and U.S. Census Bureau, Census 2010; American Community Survey 5-year Averages (2005-2009)

General Demographics

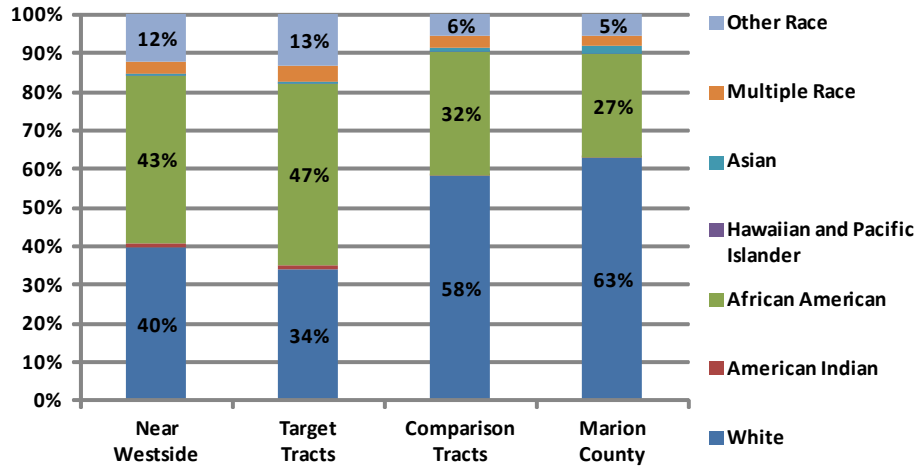
Age Pyramids



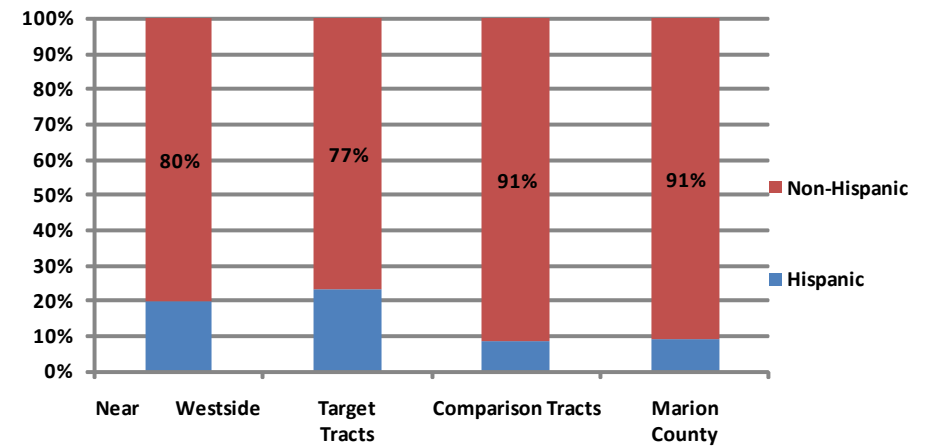
Source: SAVI Community Information System and U.S. Census (2010)

General Demographics

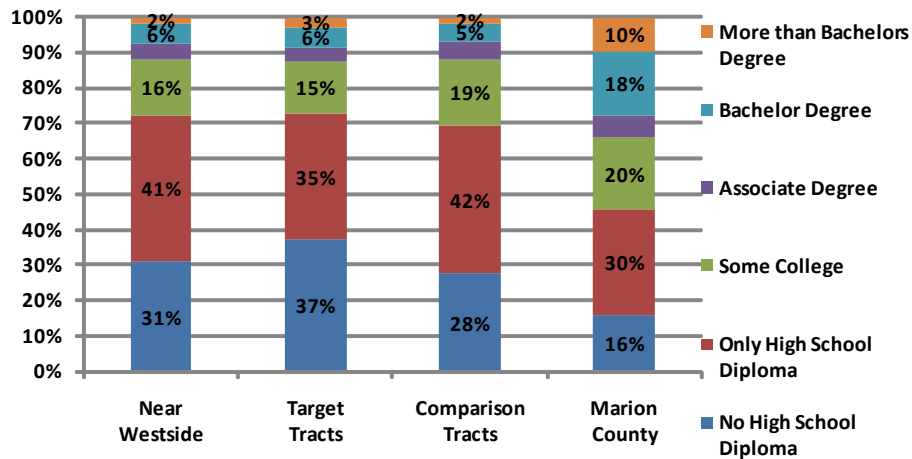
Race



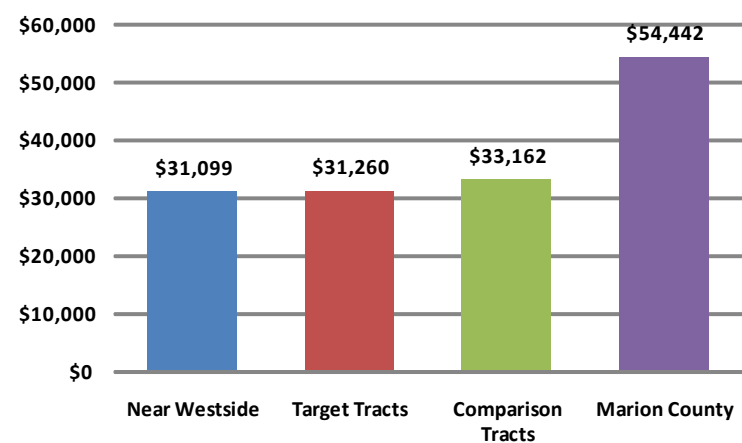
Ethnicity



Educational Attainment



Median Family Income



Except for Marion County, weighted medians are used to approximate the median family income. Weighted medians are based on the medians of the census tracts that make up each area.

Source: SAVI Community Information System, U.S. Census (2010), and U.S. Census American Community Survey 5-year Averages (2005-2009)

Housing and Real Estate

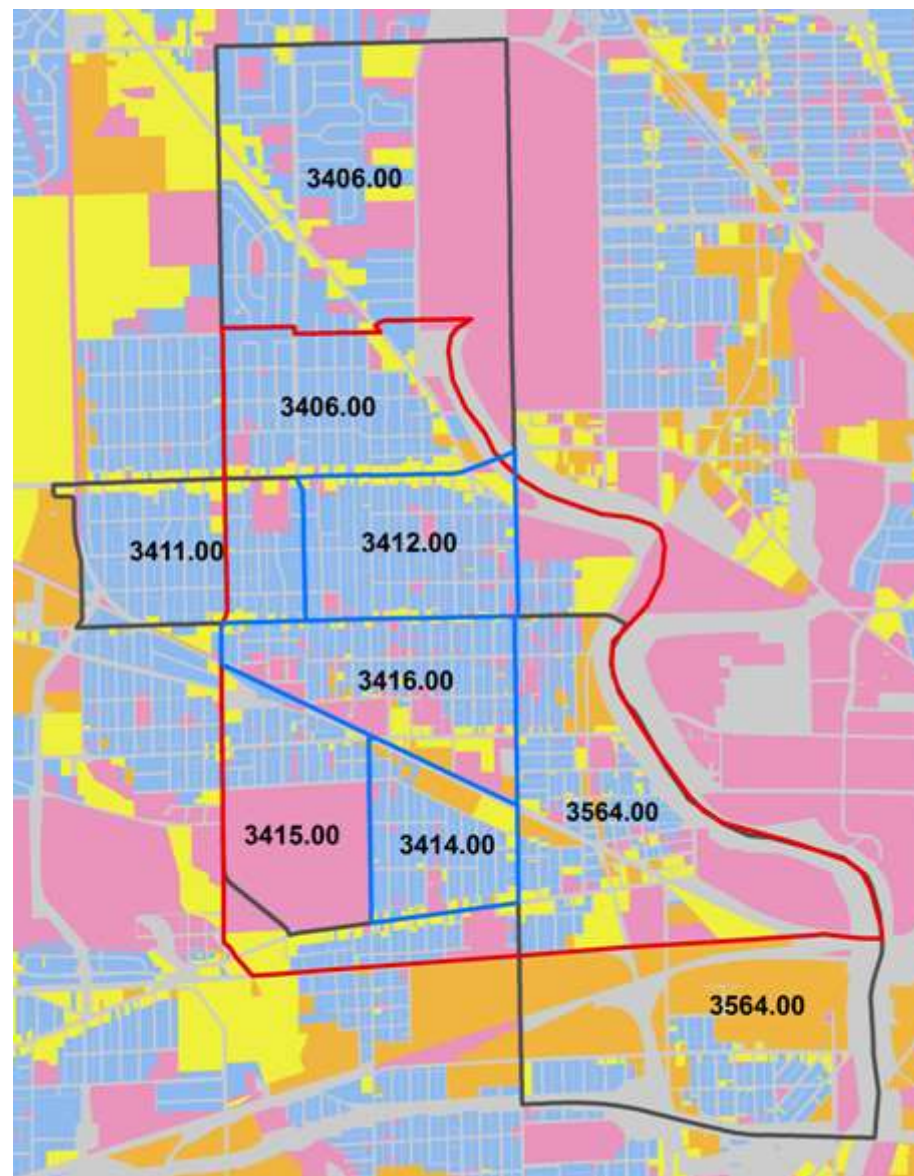
Overview

The Near Westside Neighborhood is 51% residential, 14% commercial, 5% industrial, and 30% other (see land-use map on the right).

Below is a summary of the housing and real estate market in the Near Westside neighborhood:

- The pace of single-family residential property sales has continued to plummet in the neighborhood since the national housing market slump.
- The median sales price of single-family residential properties in the Near Westside and its target tracts is more than \$75,000 lower than that of Marion County.
- The Near Westside and its target tracts have been much more affected by the foreclosure crisis than the county and comparison tracts.
- In 2006, 3 out of every 4 loans in the target area were sub-prime loans. By 2010, this dropped to 1.7 out of 10 (or 17%), which is still nearly nine times county's rate of 2%.
- The percent of home loans in the target tracts that were made to investors dropped from 47% in 2007 to 14% in 2010.
- The Near Westside target tracts have one of the highest long-term residential vacancy rates in the county at nearly 25% in September 2010.
- There were no new construction residential building permits issued in the Near Westside target tracts in 2013 and only 2 in the neighborhood. The number of demolitions was unusually high in 2012 at 88 but returned to its normal level in 2013 at 12 permits.

Land Use



Data Source: SAVI and Indiana Department of Local Government and Finance

Housing and Real Estate

Pace and Price of Residential Property Sales

Housing is a basic need and impacts the quality of life of individuals and residents in a community. The housing market reflects economic shifts and housing quality of a neighborhood. Rising sales prices relative to other neighborhoods can mean neighborhood quality is improving.

Interpreting the Data:

Pace of Sales

The pace of single-family residential property sales has continued to plummet in the neighborhood since the national housing market slump. The pace of sales in the Near Westside has been slowed faster than the county, which began to rebound slightly in the latest reporting year. In 2006-2008, 4.9% of residential properties were sold, compared to 4.8% in the Near Westside and target tracts. In 2011-2013, however, the county was at 3.9% but the neighborhood at 1.9% and target tracts were at 1.8%.

Price of Sales

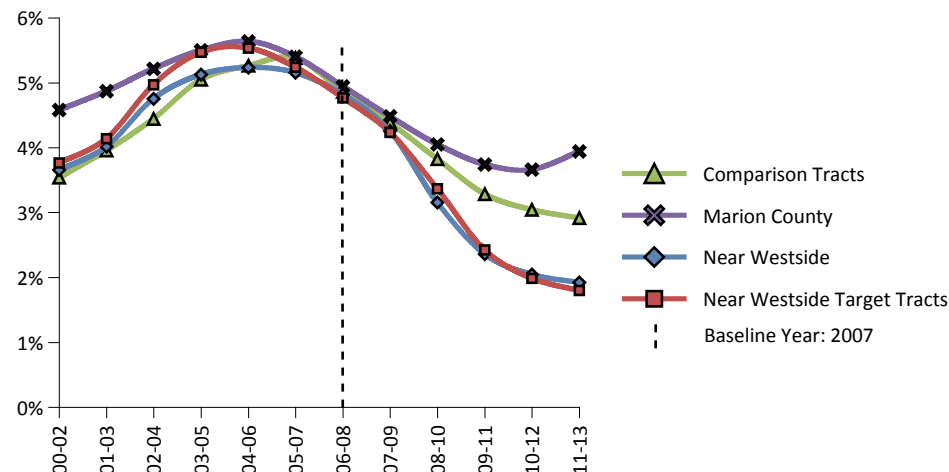
The median sales price of single-family residential properties in the Near Westside and its target tracts is significantly lower than Marion County's (by over \$75,000). In fact, two of the target tracts were in the bottom five census tracts in the entire county for lowest average sales price in 2008. Two-thirds of the sales in that year in the Near Westside were bank-owned at the time of the sale, a signal of foreclosed sales, which typically sell well below market value. Sales prices have begun to increase since then. In Marion County, the median price increased from \$97,500 in 2006-2008 to \$99,900 in 2011-2013. During this time, the median remained the same in the target tracts at \$15,000, and dropped in the neighborhood from \$17,500 to \$16,000.

About the Data:

Sales figures report all types of sales, including foreclosed sales. Sales data were obtained from the Metropolitan Indianapolis Board of Realtors (MIBOR)'s Multiple Listing Service (MLS) database and represent sales transactions. MIBOR is the professional association that represents central Indiana's REALTORS®. MIBOR estimates that its MLS database contains 80% of all housing sales in their service area, which means that about 20% of residential sales are not included in the data reported here.

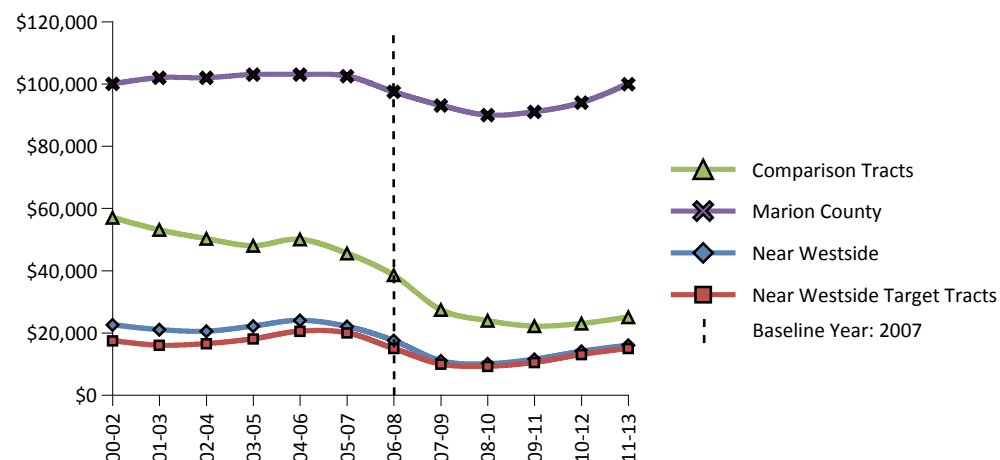
Single Family Residential Properties Sold

(As % of Residential Properties - 3-Year Rolling Average)



Median Sales Price of Single Family Residential Properties Sold

(3-Year Rolling Average)



Source: Metropolitan Indianapolis Board of REALTORS®

Housing and Real Estate

Foreclosures

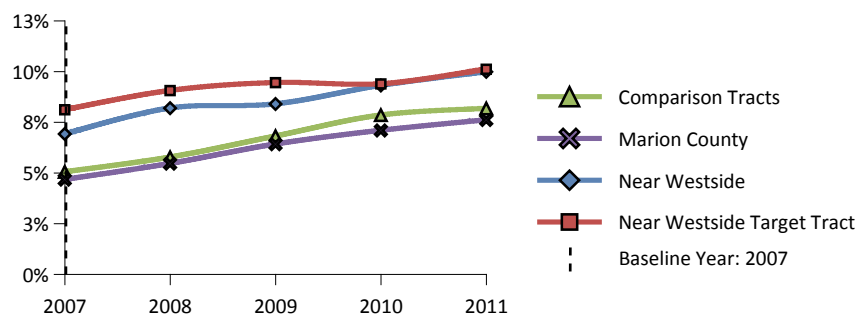
A foreclosure is the legal process by which a borrower in default on a mortgage is deprived of his interest in the mortgaged property. These properties are usually sold for an amount much lower than the actual market value, impacting average sales price in the neighborhood. The statistics on this page show mortgages that are in the process of foreclosure.

Interpreting the Data:

In the 100 largest metropolitan areas nationwide, the average share of all home mortgages that were in foreclosure was 5.5% in June 2011, up from 4.9% in March 2010 (Urban Institute, foreclosure-response.org). This rate has remained stable since late 2010, even though some metropolitan areas with the highest rates at the peak of the foreclosure crisis have experienced significant declines. Locally, improvements in the housing economy are not as apparent. The foreclosure rate in Marion County has risen steadily since 2007 to 7.6% in 2011. One out of every 10 loans in the Near Westside and in its target tracts ends in foreclosure. This is nearly double the national foreclosure rate and two percentage points above the county level. Out of all the foreclosures in Marion County in 2011, 7% were located in the Near Westside (20% were in the comparison tracts). Since 2007, foreclosures in all areas have steadily increased at the same pace.

Mortgages in Foreclosures

(As % of Mortgages)

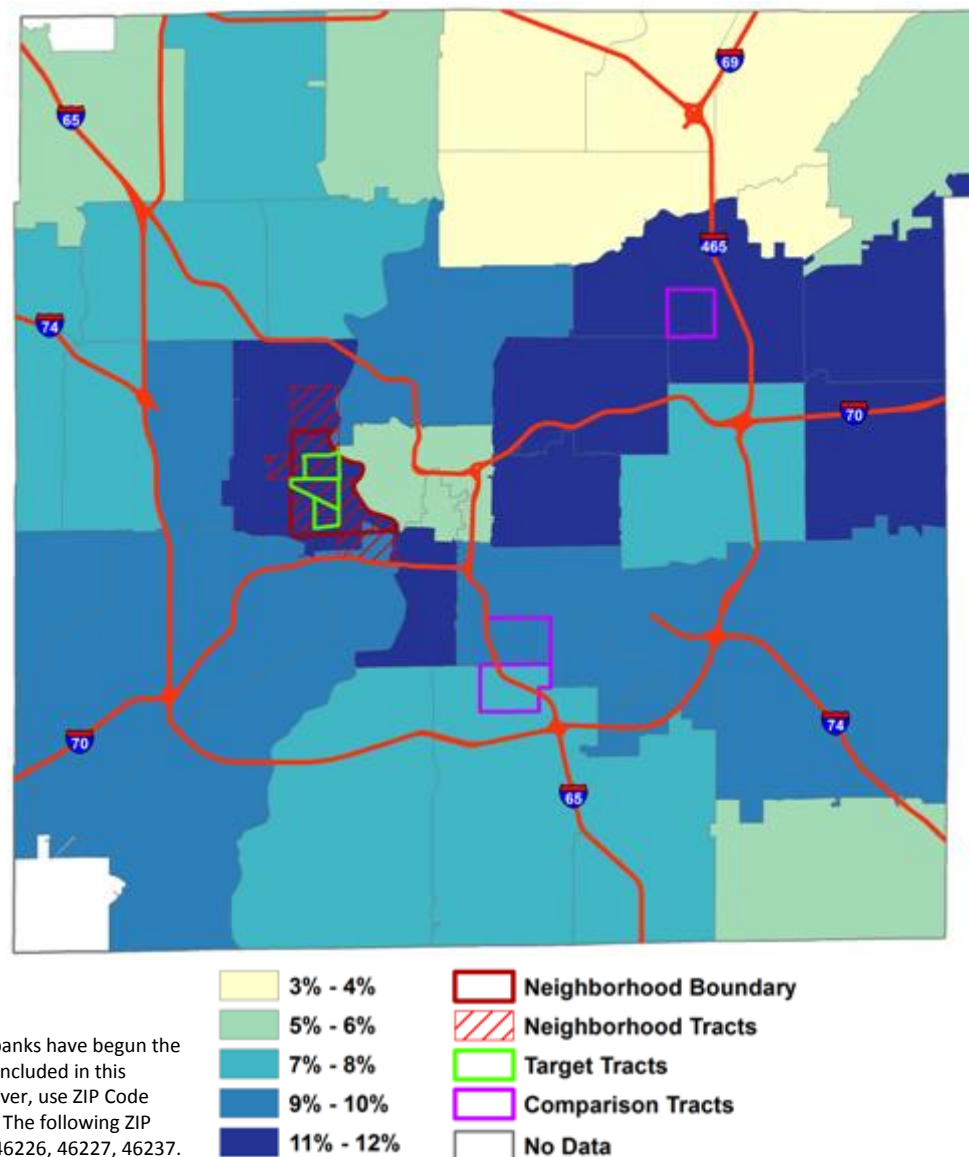


About the Data:

These data are restricted to first-lien mortgages only. Foreclosures include pre-foreclosures filings and loans where banks have begun the foreclosure process, but have not sold the property to another owner. Real estate-owned properties (REOs) are not included in this analysis. Most of the data used throughout this report are summarized by census tract. The data on this page, however, use ZIP Code boundaries, which are larger than census tracts in most cases and do not nest within any other types of boundaries. The following ZIP Codes were used to define the Near Westside: 46221, 46222; Target Tracts: 46222; and Comparison Tracts: 46203, 46226, 46227, 46237.

*LPS Applied Analytics increased the number of servicers they collect data from in mid-2009, which could partially explain the increase from that point forward.

Percentage of Mortgages in Foreclosure by ZIP Code, March 2011



Source: *LPS Applied Analytics, analyzed by LISC Research and Assessment

Housing and Real Estate

Mortgages Types and Residential Vacancies

High-cost (or sub-prime) loans are made to borrowers with weak credit in order to compensate the lender for the high risk. A high number of high-cost loans led to the eventual housing market collapse experienced across the nation, with some neighborhoods harder hit than others. Another economic indicator is the rate of investor loans. Non-owner-occupied mortgages can give an indication of the projected housing market; higher rates generally represent increased speculation that the market will be good in that neighborhood. Prevalence of these types of loans can also indicate absentee landlords. For the purposes of this report, we interpret an increasing rate of investor loans as a positive economic indicator for the neighborhood. Finally, high vacancy rates negatively impact the safety of neighborhoods, neighborhood perceptions, and surrounding property values.

Interpreting the Data:

High-cost loans: Since 2007, significant changes in lending practices are apparent in the data for all areas. The overall county rate of high-cost loans peaked at 28% in 2006 and dropped to 2% in 2010. In 2010, 1 in 10 loans to owner-occupiers in the Near Westside were considered high cost loans. While still high, this has dropped from 66% in 2006 to 10% in 2010, and the target tracts' rate dropped from 76% to 17% for this same period. The overall number of loans to owners who occupy the homes dropped at the same time: in the Near Westside, the number dropped from 145 in 2006 to 21 in 2010 and in the target tracts from 51 to 6. As sub-prime loans have declined nationwide, the gap in this type of lending between the Near Westside and Marion County has closed by 27 percentage points since 2007.

Investor loans: Investor home loans have fallen sharply in all areas for the past several years, and the Near Westside target tracts continue to experience the highest rate of the four areas. However, it has fallen from 47% in 2007 to 14% in 2010, the largest percentage point decline for all the areas shown. Likewise, the neighborhood, target tracts, and comparison tracts have each closed their gap with the county level significantly. County-wide only 1 in 20 home loans (5%) are investor loans.

Long-term residential vacancies: The Near Westside target tracts have the highest long-term residential vacancy rate of the areas compared here at 24% in September 2010, three times the Marion County rate of 8%. Out of 212 tracts, Tract 3416.00 has the 18th highest rate in the county at 31% and Tract 3412.00 has the 23rd highest at 28%. The Near Westside rate is 19%. Residential vacancy rates have changed very little in all areas since the beginning of 2008.

High Cost loans, also known as sub-prime loans, are those with interest rates 3 percentage points higher than a benchmark rate for first mortgages, and 5 percentage points higher for second mortgages.

First Liens are the first mortgages taken on a property. The bank that holds this lien has first priority over any other mortgages taken on the property.

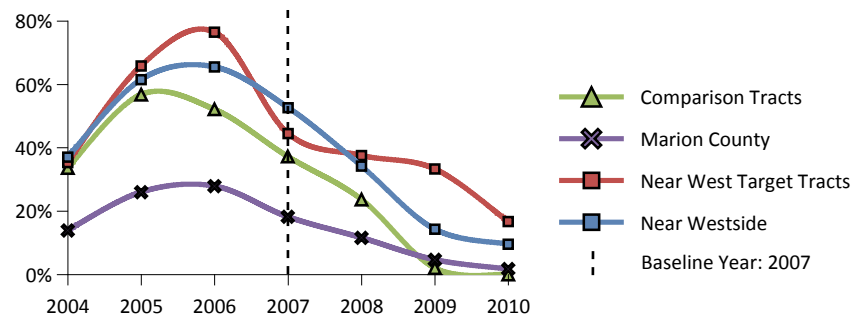
Vacancy is determined by the US Postal Service based on no mail delivery for more than 3 months.

Data Sources: Loan Data – Home Mortgage Disclosure Act and LISC Research and Assessment

Vacancies – United States Postal Service Vacant Address Data

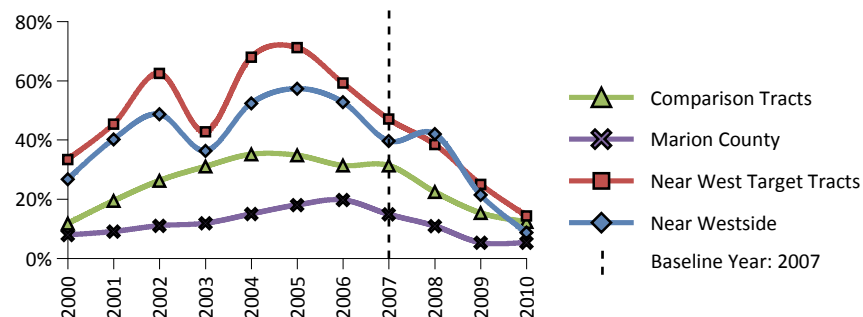
High Cost Home Mortgage Loans to Owner-Occupants - First Liens

(As % of All Loans)



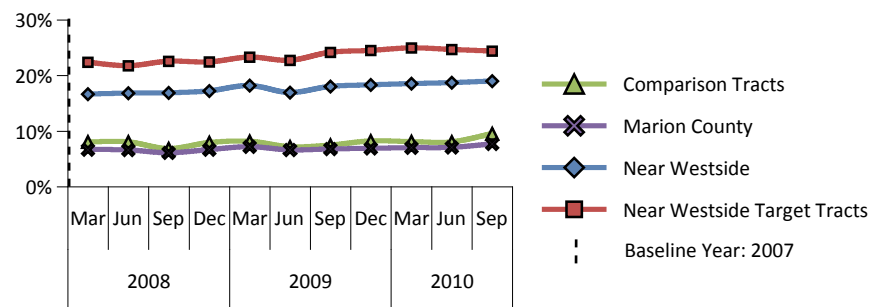
Investor Home Loans

(As % of All Home Loans)



Long-Term Residential Vacancies

(Percent Residential Addresses that are Vacant More Than 3 Months)



Housing and Real Estate

Construction and Demolitions

New building permits indicate new development activity within a community and are a sign of vitality. Demolitions can be done to improve neighborhood safety or to make way for new development, or both.

Interpreting the Data:

New construction residential building permits:

The number of new residential permits issued in Marion County has been falling for over a decade. Since our previous report, they have continued to decline sharply, falling by 52% from 1,459 in 2007 to 697 in 2013. This is a common trend at the national level, as one of the first sectors affected by the 2007-2008 recession was construction. It is difficult to compare this indicator in the Near Westside to that of the county level as it is an older residential area with less opportunity for new construction. Additionally, the numbers of permits issued are very low, causing the rates to appear less stable (see charts at right). However, current figures seem to confirm that the decline in residential construction has affected the neighborhood, target tracts, and comparison tracts at least as much as Marion County. Since 2007, the target tracts have seen a drop from 11 permits to none in 2013, the neighborhood overall from 13 to 2, and the comparison tracts from 30 to 2.

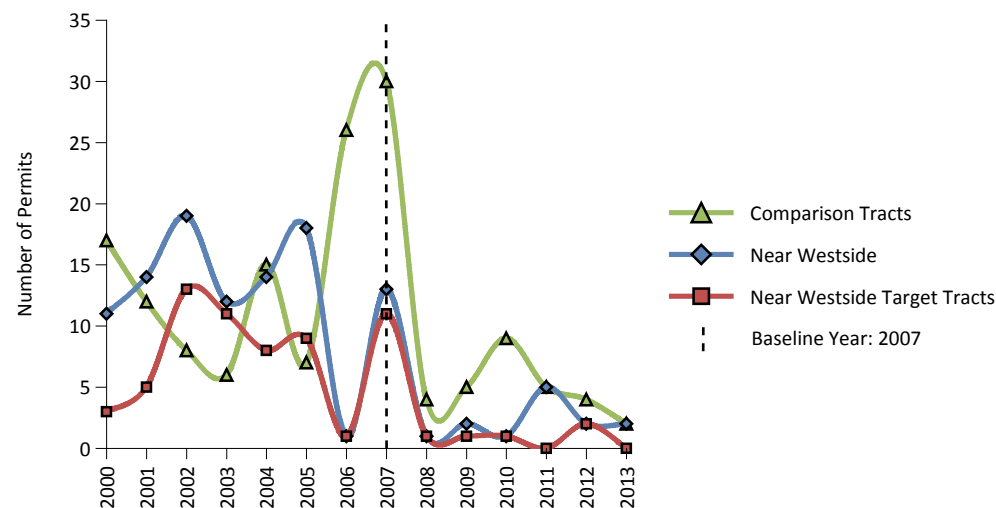
Demolition permits:

Over the past decade, the number of demolition permits issued in Marion County has been more stable than new residential permits, with a high of 668 in 2013 and a low of 295 in 2005. The number of permits dropped by one-third to 227 in 2013. The number of demolition permits issued in the Near Westside and comparison tracts has historically been similar to the number of new residential construction building permits in the neighborhood. Again, the total number of these permits issued is relatively low, and therefore changes over time must be interpreted with caution. The number of demolitions in the neighborhood jumped significantly in 2012 to 88 but dropped to around its normal figure of 12 in 2013. Half of the permits in the neighborhood in 2012 were for properties in the target tracts.

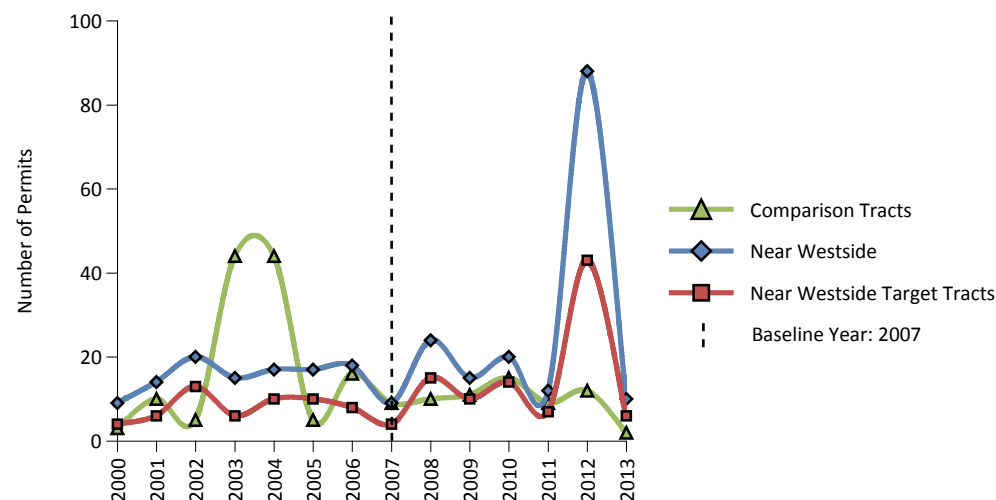
About the Data:

The percentage is calculated by taking the number of residential permits divided by the number of residential parcels.

New Construction Residential Building Permits



Demolition Permits Issued to Residential Properties



Source: SAVI and Department of Metropolitan Development

Income and Wealth

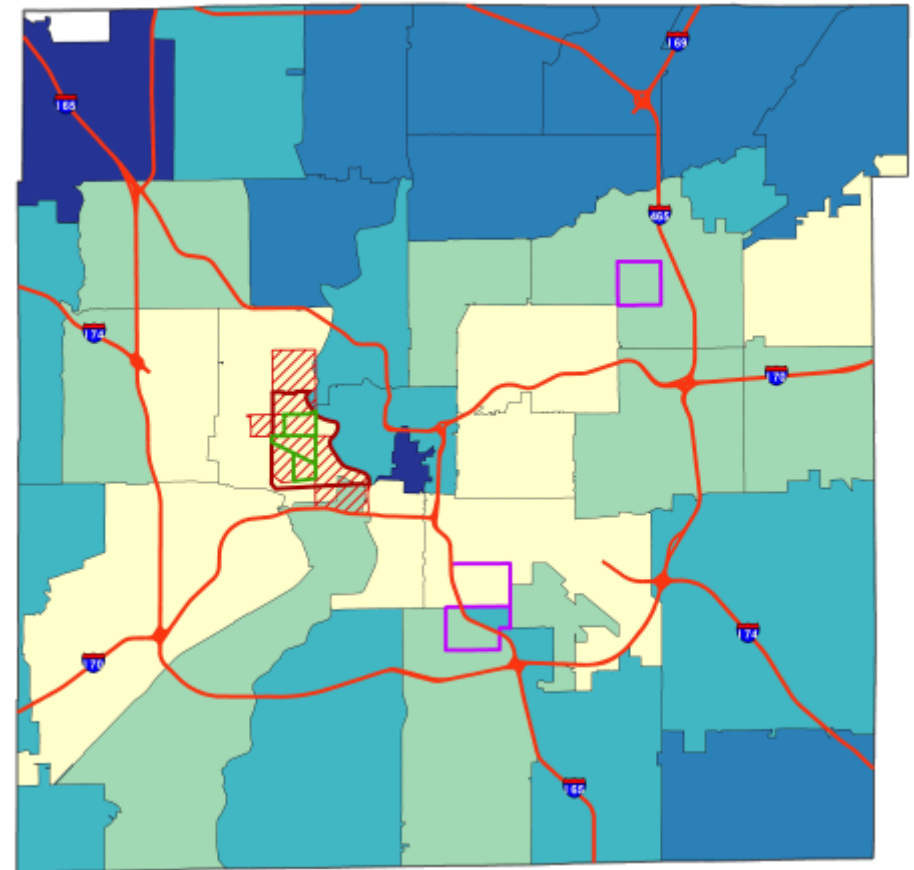
Overview

The income and wealth of a community's residents indicate economic self-sufficiency, defined as the ability to support oneself and family without additional subsidies. Near Westside residents have lower-than-average incomes compared to the county and its comparison area.

The map at the right shows the Near Westside as having some of the lowest reported incomes in the county, based on federal income tax returns. In fact, in 2008, ZIP code 46222, in which most of the Near Westside is located, had the second lowest income of all 37 ZIP codes in Marion County with an average adjusted gross income (AGI) per tax return of \$25,327. Few areas of the county have changed substantially in income levels in recent years when comparing the current map to our baseline report. However, ZIP 46222 had the third lowest AGI per return in both 2006 and 2007 but dropped to second lowest in 2008.



Adjusted Gross Income per Federal Tax Return by ZIP Code, 2008



About the Data:

Adjusted Gross Income is the total personal income minus allowable deductions.

Most of the data used throughout this report are based on census tract. AGI is based on ZIP code, which are larger than census tracts in most cases and do not match neighborhood boundaries as well as census tracts. The following ZIP codes were used to define Near Westside: 46221, 46222; Target Tracts: 46222; and Comparison Tracts: 46203, 46226, 46227, 46237.

Data Source: Internal Revenue Service Tax Statistics, LISC Research and Assessment

Income and Wealth

Adjusted Gross Income

Trends in community income levels can be described in several ways. On this page, we display changes in adjusted gross income (AGI) in two different ways. First, we show average AGI per person as indicated on filed tax returns each year over the past decade. In the second chart, we show the trend of the combined AGI of all the residents in the area. Because one chart reports per-person income and the other is based on the combined income of all residents, the rate of change revealed in the two charts may not align.

AGI as derived from federal income tax returns continues to reveal a sizable margin between income in the Near Westside and Marion County. From 1998 to 2006, the gap between the income in the neighborhood and the county slowly grew from \$17,500 to \$22,000. The Near Westside's AGI in 2008 (\$30,679) is about two thirds that of the county (\$46,712), and income in the target tracts are below that level by nearly half (\$25,327). The dip in 2007 is the result of the Economic Stimulus Package of 2008, which provided an additional tax payment for filers on their 2007 taxes. This resulted in a higher than usual number of filers, especially by people with annual incomes of less than \$10,000, which explains why the dip in the data is more pronounced in the low income neighborhoods shown here compared to the county. More filers with lower incomes reduce the average gross income per return. Excluding the 2007 anomaly, the chart shows increasing incomes overall.

The bottom chart shows change in adjusted gross income of all residents in the neighborhood (not per person income) relative to 2002 levels. The index value represents the percent change since 2002; a value of 110 means the incomes increased 10% since 2002, and a value of 90 means the incomes decreased 10% since 2002. The spike in incomes in 2007 also is related to the Economic Stimulus Package. More people reported income, which contributed to the neighborhood's total. Again, since many of the new filers were in the under-\$10,000 annual income category, the spike is less pronounced in the low-income communities than the county as a whole. Excluding this 2007 anomaly, the AGI has increased only slightly over 2002 levels.

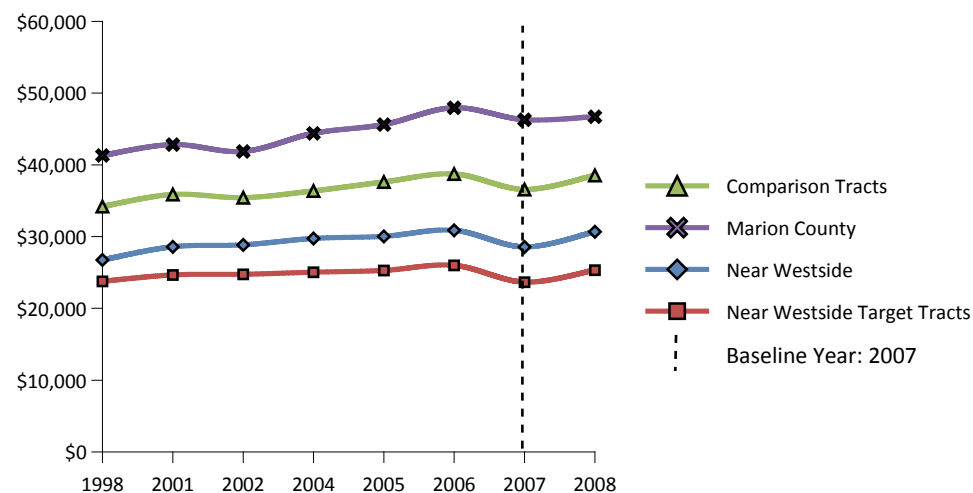
About the Data:

Adjusted Gross Income is the total personal income minus allowable deductions.

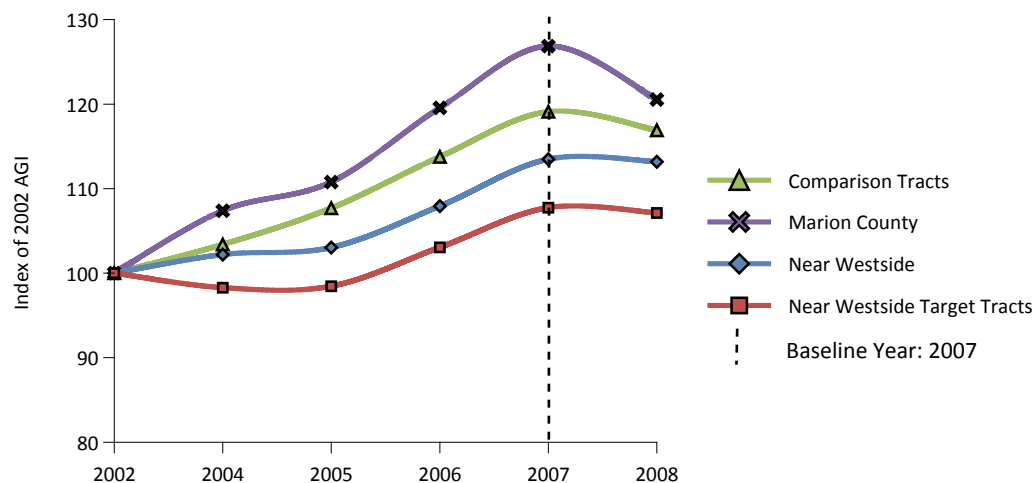
Most of the data used throughout this report are based on census tract. AGI is based on ZIP code, which are larger than census tracts in most cases and do not match neighborhood boundaries as well as census tracts. The following ZIP codes were used to define Near Westside: 46221, 46222; Target Tracts: 46222; and Comparison Tracts: 46203, 46226, 46227, 46237.

Data Source: Internal Revenue Service Tax Statistics, LISC Research and Assessment

Adjusted Gross Income per Federal Tax Return



Index of Adjusted Gross Income



Income and Wealth

Resident Income

The 2009 Indiana Self-Sufficiency Standard calculates how much money working adults require to meet their basic needs without subsidies of any kind. In Marion County, a family of four (two adults and two school-age children) would need \$3,639 per month per adult, or \$43,664 annually per household, to meet its basic needs. A couple with no children would need \$2,366 per adult monthly or \$28,392 annually. A single parent with one pre-schooler would need \$2,906 monthly or \$34,875 annually (Source: Indiana Institute for Working Families).

The earnings index shows the relative change in the number of employed residents earning more than \$3,333 per month from 2002 to 2009. The index value represents the percent change since 2002; a value of 110 means the number of residents earning \$3,333 per month increased 10% since 2002, and a value of 90 means it decreased 10% since 2002.

The percent of residents by monthly earning level gives an indication of self-sufficiency.

Interpreting the Data:

The earnings index chart at the top right shows the impact of the 2007-2008 recession on local income earnings. Since our baseline report, all four areas had a decline in the number of self-sufficient resident earners, but none went below the 2002 figures. The most striking change has been in the Near Westside. In 2007, 35% more residents were earning \$3,333 than were in 2002, but by 2009, the number dropped to near the 2002 level.

The monthly earning level chart on the lower right reveals that 17% of residents in the Near Westside and 15% in its target tracts earned more than \$3,333 per month in 2009, well below Marion County's rate of 34% who met the self-sufficiency standard. The majority of people in all four geographies continue to be in the bottom two earning categories, which is not enough to cover the basic needs of a family of four. Most residents in all areas earned between \$1,201 and \$3,333 per month.

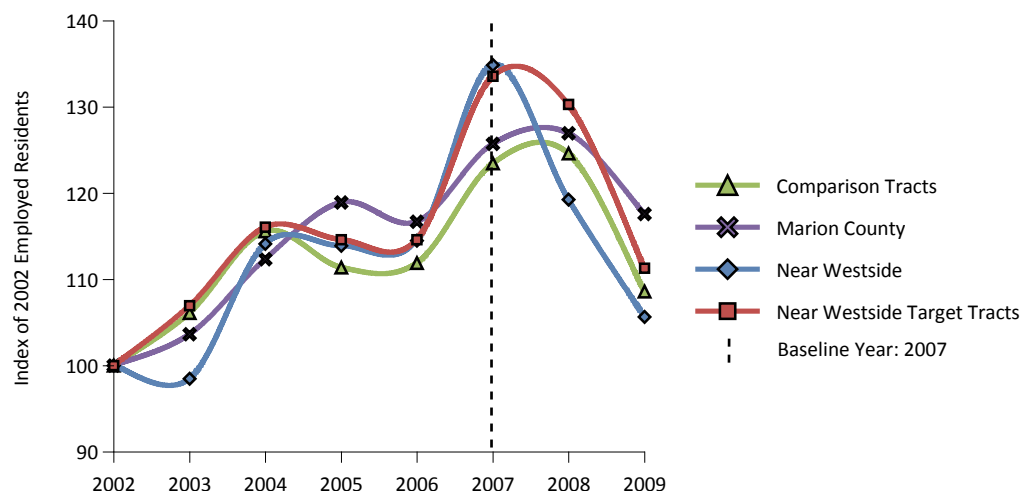
About the Data:

The data reflect employment of residents living in the West Indianapolis neighborhood.

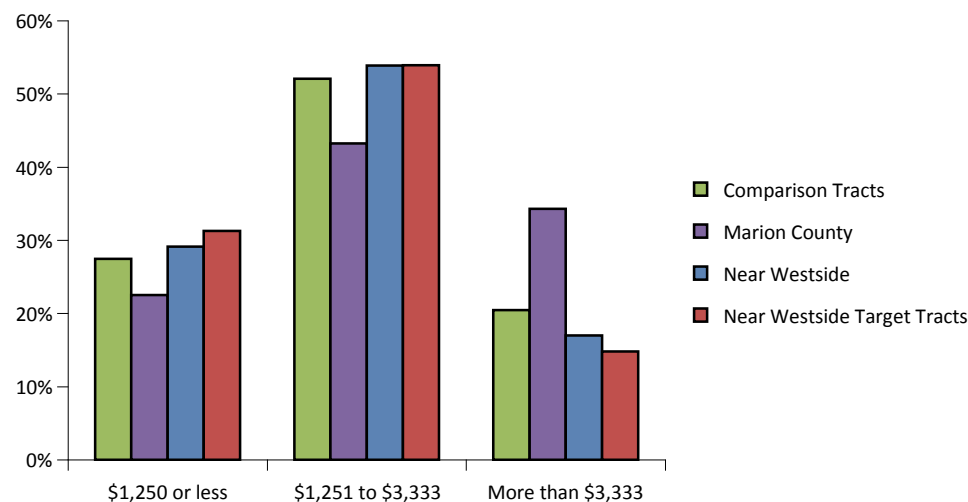
Data Source: Local Employment Dynamics, IISC Research and Assessment

Employed Residents Earnings Index

(Employed Residents Earning More Than \$3,333 per Month, Indexed to 2002)



Percent Employed Residents by Monthly Earning Level, 2009



Income and Wealth

Resident Income: Mortgage Applicants

Another measure of resident income is the figure reported on home-loan applications by owners who will occupy the home. Home purchases by owners who will live in the home represent investment in the neighborhood by its residents. The change in the median income of borrowers of owner-occupied properties over time reflects shifts in the income types of residents.

Interpreting the Data:

Since our baseline year of 2007, median income of borrowers in Marion County has risen steadily. This is possibly an indication of the impact of the housing crisis on the mortgage market: lending has become more regulated and as high-risk mortgages become less common, those who are eligible to borrow have higher incomes on average than before. At the same time, rather than only showing the effects of fewer low-income applicants, the pattern may also indicate an uptick in interest by more high-income home buyers. Despite this county-level trend, the median income of borrowers in the Near Westside target tracts still has dipped by 1/6th of its 2007 level to its 2010 level of \$30,000. This figure is less than half that of the median income of borrowers county-wide (\$63,000).

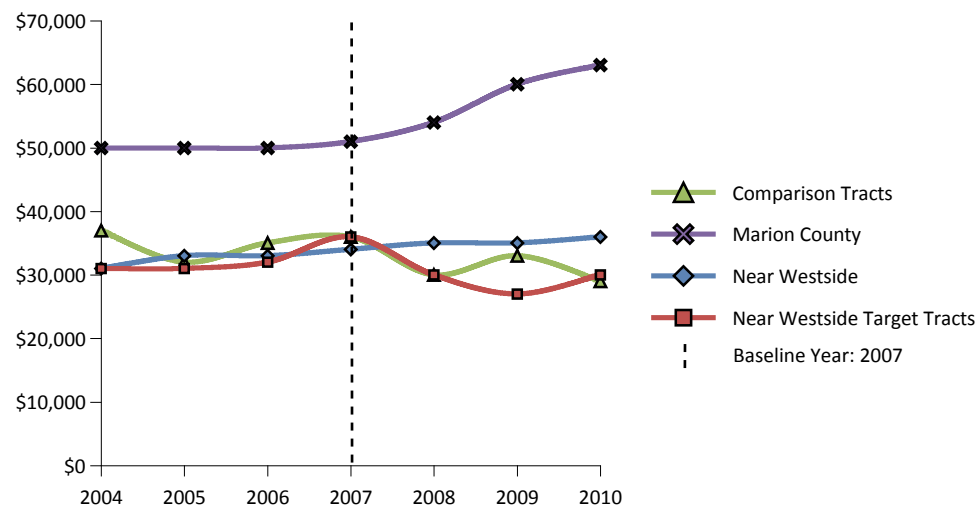
About the Data:

A "first lien" is the first and primary mortgage taken on a home.

Data Source: SAVI and Home Mortgage Disclosure Act (HMDA)

Median Income of First Lien Mortgage Borrowers

(Owner-Occupied Properties)



Economy and Workforce

Overview

As noted in the education section, the educational attainment levels of adults in the Near Westside are lower than those in Marion County—31% of adults in the Near Westside do not have a high school diploma, and only 12% have an associate's degree or higher. Low education levels can result in a workforce more likely to experience poverty. More education equates to higher incomes, and a skilled workforce means more economic potential and stability for the neighborhood.

The map at right displays unemployment data published by the Census Bureau. A comparison of this map with the one shown in our previous report reveals that all areas of the county, regardless of income, have been affected by the recession that began in 2007-08 and have seen significant increases in unemployment. The Near Westside experienced some of the highest levels of unemployment in the county in both 2000 and 2009. In the 2005-2009 data, Census Tract 3416.00 had the second highest unemployment rate in the entire county at 39.6%, and Tract 3412.00 had the sixth highest at 33.1%—both located in the Near Westside target area in Haughville. These same tracts in 2000 were 43rd highest with 11.2% and 26th highest with 13.2% unemployment rates, respectively. The chart below shows the change in unemployment rates from 2000 to 2009. One in 5 residents in the labor force in the Near Westside is unemployed, and 1 in 4 in the target tracts is unemployed – both rates are more than double what they were in 2000. Unemployment has increased at a slower rate in Marion County and even slower in the comparison tracts.

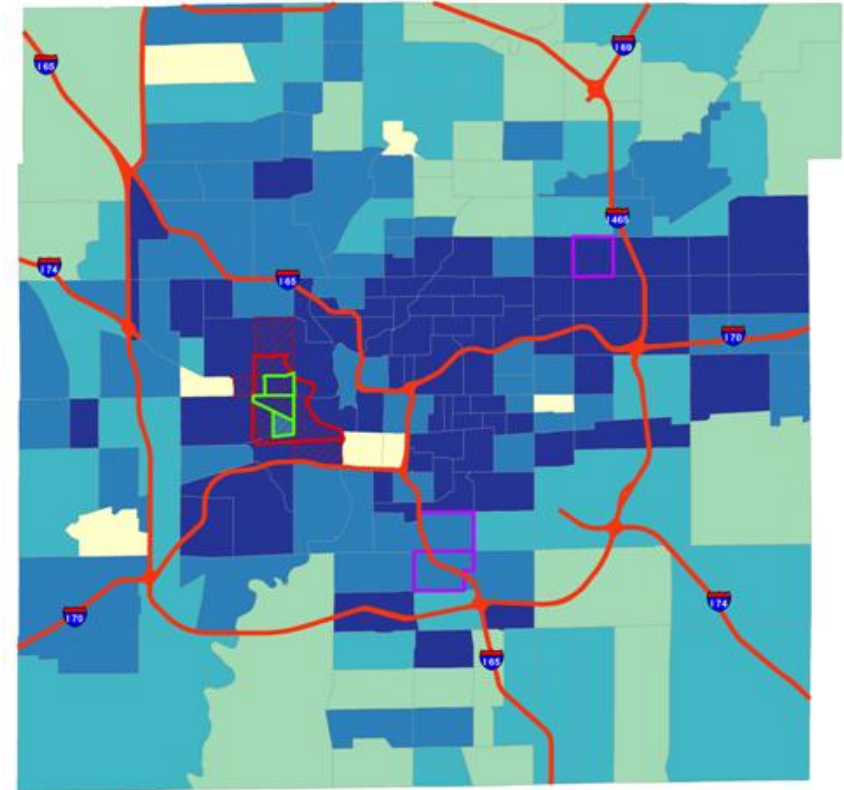
	<u>Unemployment Rate</u>			
	Marion County	Near Westside	Target Tracts	Comparison Tracts
2000	5.4%	9.1%	10.2%	10.2%
2009*	9.3%	19.3%	25.2%	12.0%

In general, the data in this section indicate the following trends:

- The number of employed Near Westside residents is decreasing, a trend now matched in the comparison area and the county.
- The leading industries for resident employment continue to be health care and social assistance, retail, and manufacturing.
- The leading types of jobs in the local market include manufacturing, education, health care and social assistance, and public administration.
- The number of jobs available in the Near Westside continues to be lower than 2002 levels, but elimination of jobs is showing signs of stabilizing.
- In the third quarter of 2010, 1 out of 5 businesses in the target tracts had been vacant for more than 3 months.

* This U.S. Census American Community Survey estimate is considered unreliable because the sampling error is large relative to the estimate. However, the decrease in resident employment and other data shown in this report suggest that this trend is reasonable.

Unemployment by Census Tract, 2005 - 2009



Unemployed Population Age 16 and Over as % of Labor Force 16 and Over



Source: SAVI and US Census American Community Survey 5-year Averages (2005-2009)

Economy and Workforce

Resident Employment

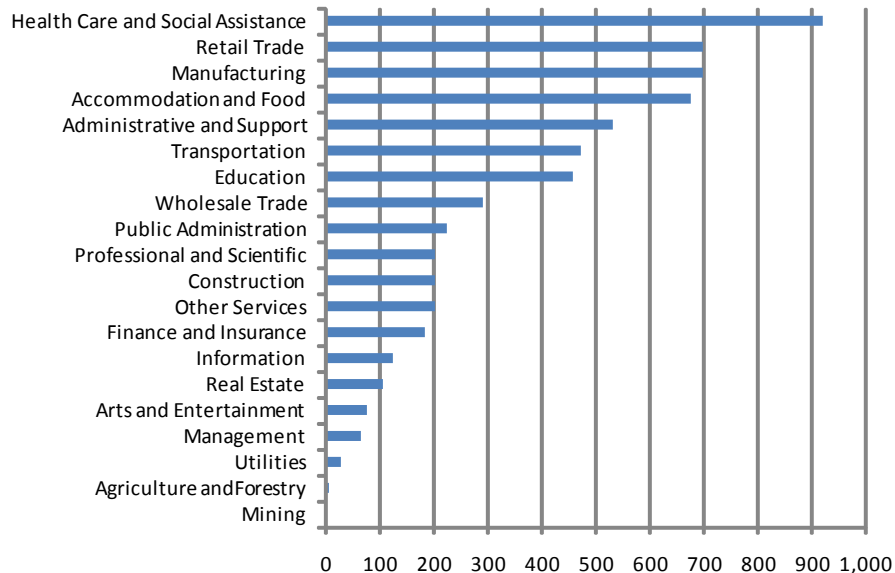
Are residents employed, and has that rate changed over time? If so, what types of industries are they working in? Employment is a major determinant of economic self-sufficiency. Fewer residents are employed since our baseline report.

Interpreting the Data:

The chart on the right shows the change in the number of employed residents in each area relative to 2002. A value of 90 for a given year means the number of employed residents decreased 10% from 2002 to that year; a value of 110 means it increased 10%. Until 2007, Marion County was the only area that was above its 2002 employment level, 3.5% higher. Since then, all areas have dropped below their 2002 levels. In 2007, the number of employed residents in the target tracts had fallen 8.4% from 2002 but by 2009 it had fallen 21.3% below the 2002 levels.

The most common sectors of employment of Near Westside residents continue to be health care and social assistance; retail; manufacturing; accommodation and food; and administration and support. Resident employment in retail dropped 21% (884 to 698 residents) from 2007 to 2009, losing position as the leading source of employment for the first time in a decade. During the same period, the number of residents employed in health care and social assistance increased 13% to 920.

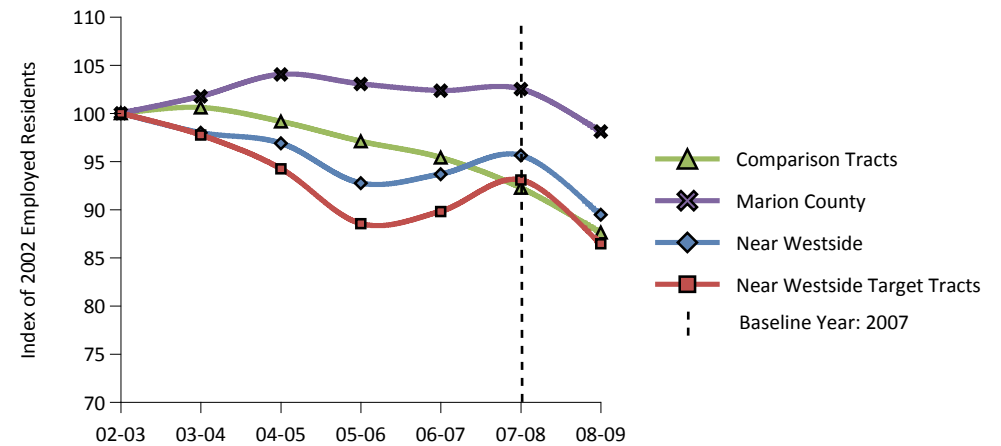
Number of Employed Residents of Near Westside by Industry Sector, 2009



About the Data: The data reflect employment of residents living within the Near Westside neighborhood.

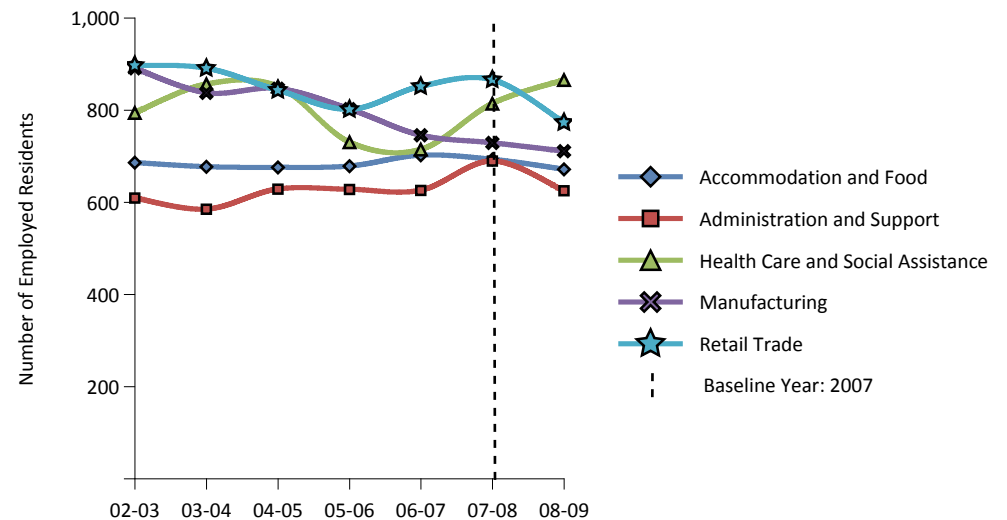
Index of Change in Number of Employed Residents

(Indexed to Year 2002)



Employed Residents in Near Westside by Industry

(2-Year Rolling Average)



Source: US Census, Local Employment Dynamics, and LISC Research and Assessment

Economy and Workforce

Resident Employment: Top 3 Industries

Health care and social assistance continues to be the only sector with significant growth in employment among Near Westside residents and in 2009 became the leading source of employment. Regionally, health service is one of the leading sources of employment and commerce, fueled by multiple health care systems with large flagship hospitals. Social assistance includes individual and family assistance, community food, housing, and emergency and other relief services, and child daycare services.

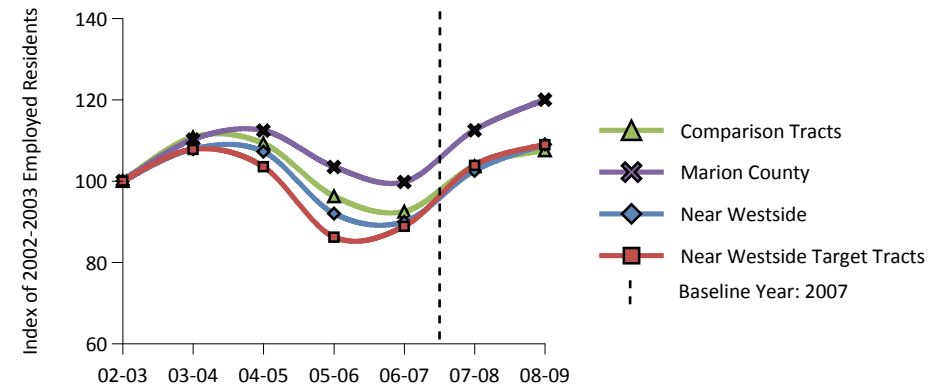
Interpreting the Data:

Most Near Westside residents are employed in the health care and social assistance, retail, and manufacturing sectors. The charts on this page show the change in the number of neighborhood residents employed in each of these sectors relative to 2002. A value of 90 for a given year means employment in the industry decreased 10% from 2002 to that year; a value of 110 means it increased 10%.

These charts show that the trend in employment sectors is similar across the county and all three neighborhood areas – employment in retail is declining, in health care and social assistance is increasing, and in manufacturing is decreasing. The number of Near Westside residents employed in health care and social assistance has increased 20% since 2002, in retail has dropped 20%, and in manufacturing has dropped 25%. The greatest difference for the target tracts is the drop in manufacturing employment by 30% since 2002.

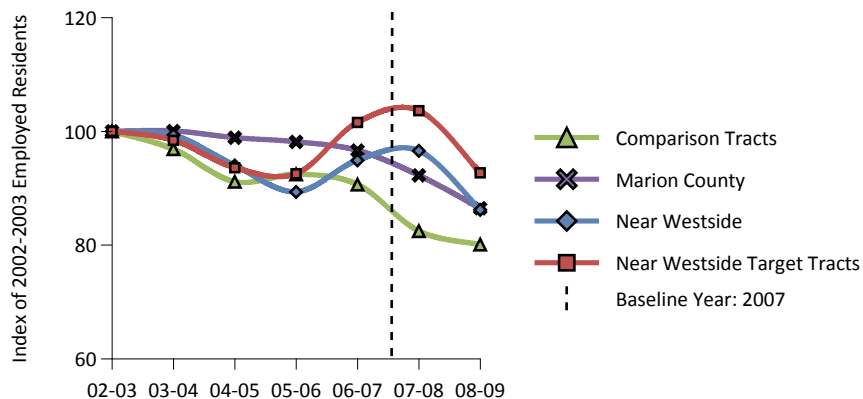
Health Care and Social Assistance

(Index of Change in Number of Employed Residents in Health Care, Indexed to 2002)



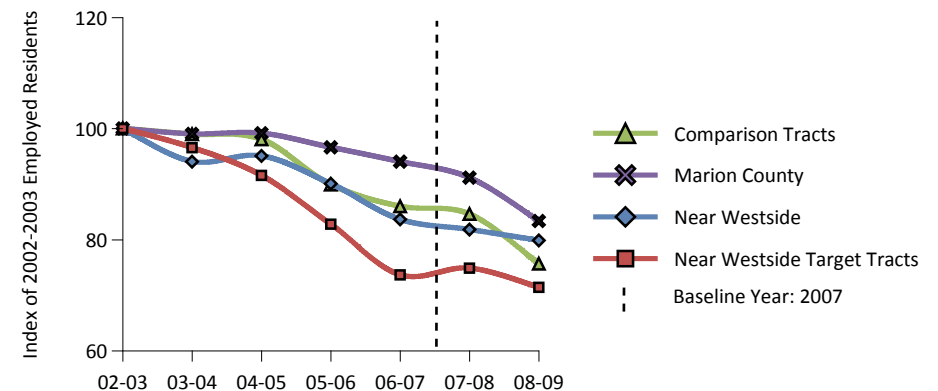
Retail Trade

(Index of Change in Number of Employed Residents in Retail Trade, Indexed to 2002)



Manufacturing

(Index of Change in Number of Employed Residents in Manufacturing, Indexed to 2002)



About the Data: The data reflect employment of residents living within the Near Westside neighborhood.
Source: US Census, Local Employment Dynamics, and LISC Research and Assessment

Economy and Workforce

Local Job Market

The number of jobs available in and near the neighborhood represents access to employment for its residents and indicates the strength of the economy. The types of jobs available describe the nature of the businesses in the community. The business address vacancy rate signifies economic strength of the community.

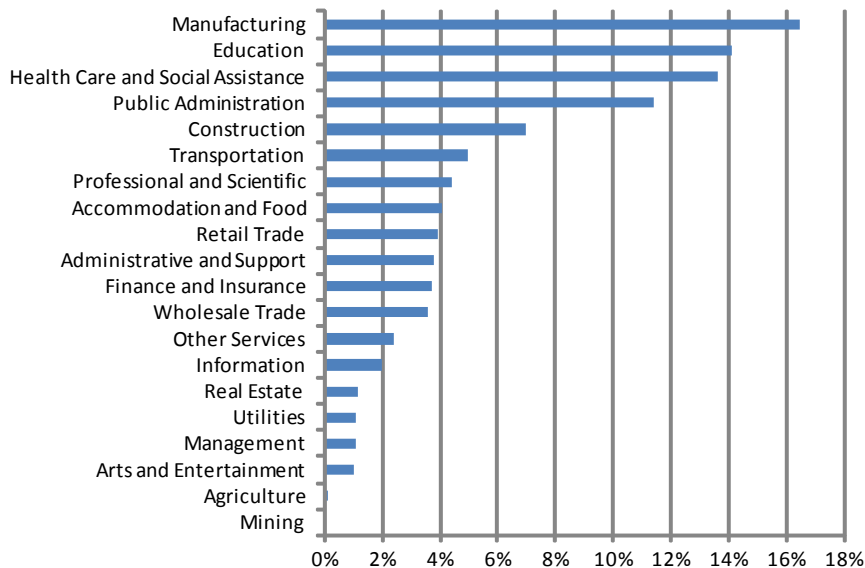
Interpreting the Data:

There is a continued sharp decline in the number of jobs available in the Near Westside target tracts, currently at 82% of the 2002 level. Since our baseline report, the movement of jobs within the overall Near Westside neighborhood, the comparison tracts, and Marion County has stabilized, with current numbers roughly equal to 2002.

The variety of employment sectors represented in the local job market is shifting and becoming more diverse. At the time of our previous report, 2008 data showed two industries (education and health care/social assistance) made up nearly half of available jobs. As of 2009, manufacturing, education, health care and social assistance, and public administration share similar portions of the market between 10 – 15% each.

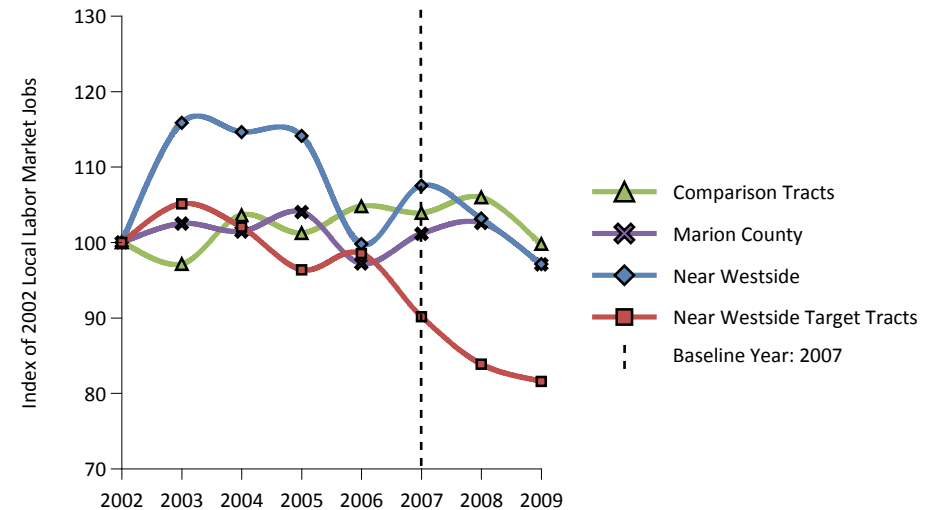
In the third quarter of 2010, 1 out of 5 business addresses (19%) in the Near Westside had been vacant for more than 3 months, a rate 6 percentage points higher than the Marion County rate. After brief improvement around the end of 2009, business address vacancy rates have continued to gradually rise in most areas. However, as of September 2010, only the Near Westside shows signs of stabilizing or improving.

Local Labor Market Jobs by Industry Type, 2009



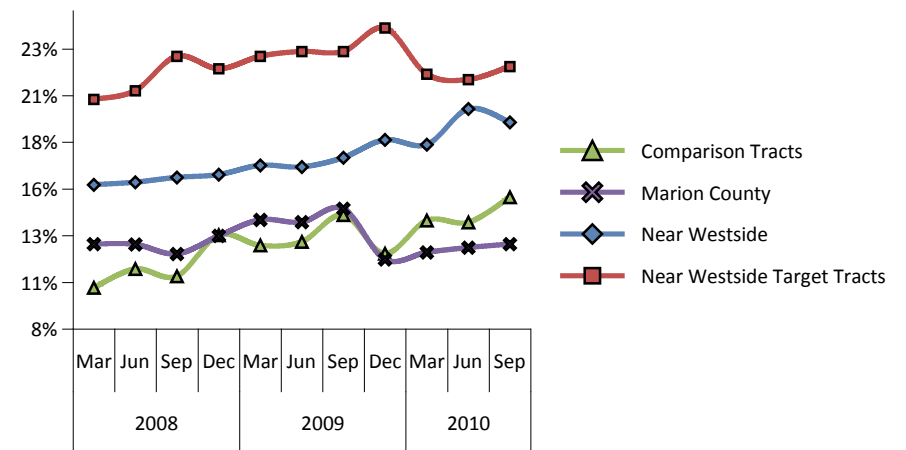
Index of Change in Local Labor Job Market

(Index of Change in Number of Local Area Jobs, Indexed to 2002)



Business Address Vacancies

(Percent of Business Addresses Vacant More than 3 Months)



About the Data: The data reflect jobs within 1 mile of the census tracts in the Near Westside neighborhood.

Data Sources: Labor Market Data: US Census, Local Employment Dynamics, LISC Research and Assessment
Business Vacancies: USPS Vacant Address Data

Community Quality and Safety

Overview

Community safety is an important aspect of assessing neighborhood quality. Crime levels are a key indicator of neighborhood stability and are the primary measures used in this section of the report. Local changes in crime levels, especially over short periods of time, can be tricky to describe accurately and are often subject to misinterpretation. In the following pages, we discuss crime statistics in the Near Westside as captured over the three-year period following our baseline report.

Number of Crimes:

- In 2012, the Near Westside had 139 reported Part 1 crimes per 1,000 residents, compared to 86 per 1,000 in the IMPD service area. Like in the IMPD service area, crime rates declined from 2007 to 2012 in the neighborhood and target tracts.

Types of Crimes:

- The majority of the crimes reported in the Near Westside are property-related rather than committed against a person. However, the violent crime rates in the neighborhood and target tracts (62 per 1,000 and 54 per 1,000) continue to be significantly higher than IMPD's (30 per 1,000).
- Of all reported crimes in the Near Westside, 37% are assaults, 27% are larcenies, and 21% are residential burglaries.
- The most common juvenile charges are disorderly conduct, battery, and resisting law enforcement.

Juvenile Crimes:

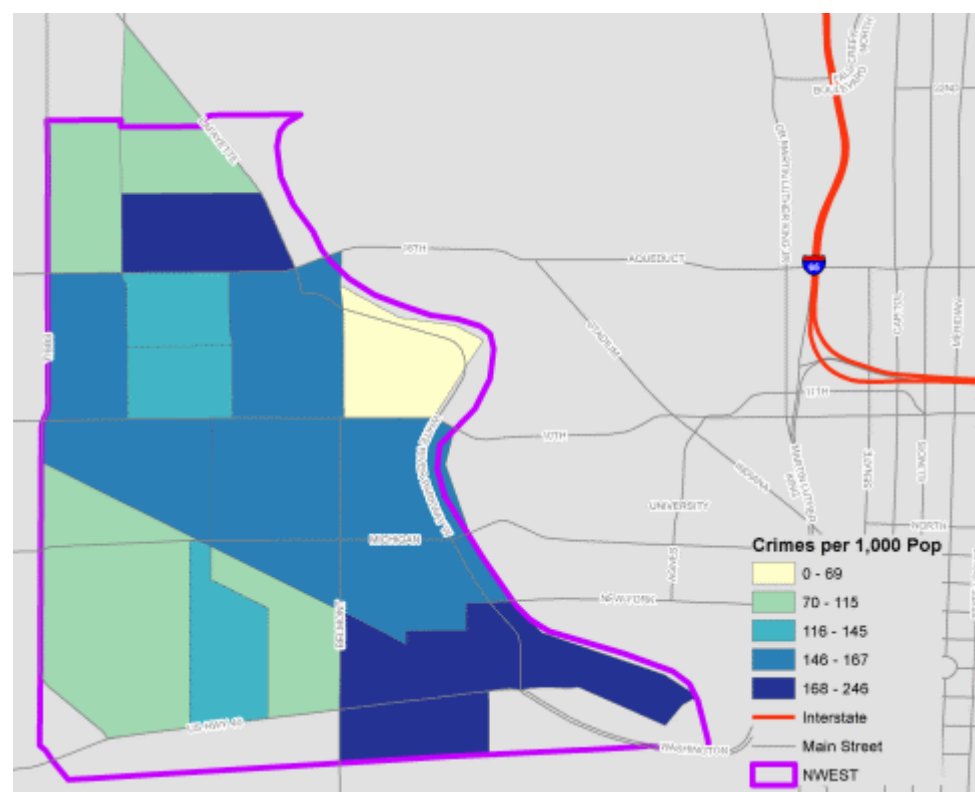
For the Near Westside juvenile offenders ages 6-18 compared to the entire Near Westside youth population ages 6-18, data show:

- Age: 67% of juvenile offenders are 15 to 18; 30% of the general youth population is 15 to 18.
- Race: 81% of juvenile offenders are African American; 34% of the general youth population is African American.
- Gender: 70% of juvenile offenders are male; 52% of the general youth population is male.

Location/Spatial Distribution of Crimes:

- Within the Near Westside, the crimes are clustering in the central parts of the neighborhood near Michigan Street in Haughville and south along Washington Street.

All Part 1 Crimes and Simple Assaults per 1,000 People by Blockgroup, 2012



Source: SAVI and Indianapolis Metropolitan Police Dept

Community Quality and Safety

All Part 1 Crimes

Part 1 crimes, as defined by the FBI, include criminal homicide, robbery, aggravated assault, burglary, larceny, motor vehicle theft, and rape.

There historically have been significant differences in levels of Part 1 crimes when comparing the entire Near Westside neighborhood and its target tracts to the Indianapolis Metropolitan Police Department (IMPD) service area and the comparison tracts, although there are recent signs that the gap may be narrowing in some areas.

Interpreting the Data:

The Near Westside and its target tracts continue to experience a much higher overall crime rate than the comparison tracts and the IMPD service area. However, as the chart at the right shows, despite the increase from 2011 to 2012, the crime rates in both areas have decreased since the baseline year of 2007. Both peaked around 2007-2008, and have since declined by 2% and 12%, respectively. The 2012 overall neighborhood crime rate of 139 crimes per 1,000 residents exceeds the IMPD service area level by about 60% and the comparison tracts by about 33%. Violent crimes currently make up 44% of Part 1 crimes in the Near Westside and 45% in the target tracts, compared to 40% in the comparison tracts and 35% in the IMPD service area. The ratio of violent crimes to property crimes has remained about the same since 2008 for all four areas. The following three pages provide more detail about violent and property crimes.

About the Data:

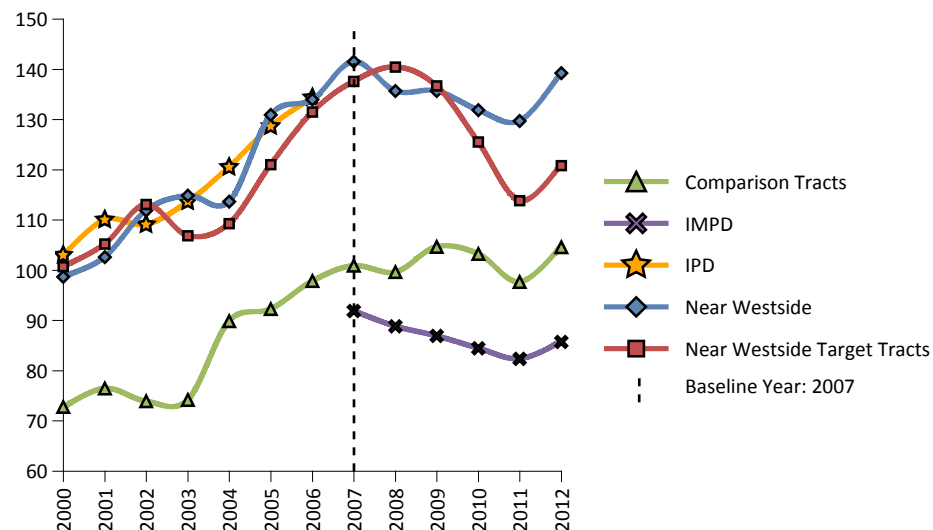
- Violent crimes include homicide, rape, robbery, and assault.
- Property crimes include burglary, larceny, motor vehicle theft, and arson.
- The crime statistics included here are part of the FBI's Uniform Crime Reports (UCR), which are based solely on police investigation as opposed to the determination of a court, medical examiner, coroner, jury, or other judicial body.
- It is important to note that the Indianapolis Metropolitan Police Department uses the hierarchy rule when classifying the data. This means that when an incident involves multiple "part 1" reports, only the most serious crime is reported. Motor vehicle theft is an exception to this rule.
- In 2007, the Indianapolis Police Department (IPD) merged with the Marion County Sheriff's Department to form the Indianapolis Metropolitan Police Department (IMPD). The new jurisdiction is much larger but more suburban with lower crime rates, so rates for IPD and IMPD are reported separately.
- Figures do not include reports from Lawrence, Speedway, Beech Grove, or the Indianapolis Airport Authority jurisdictions.

IPD = Indianapolis Police Department IMPD = Indianapolis Metropolitan Police Department

Uses a straightline calculation of population from 2000 to 2012 for denominator, whereas the baseline reports used 2000 population as the denominator for all years

Part 1 Crimes and Simple Assaults

(Per 1,000 People)



Part 1 Crime Reports, 2012

(Crimes Per 1,000 People)

	Near Westside	Target Tracts	Comparison Tracts	IMPD
Property Crimes	78	67	63	55
Violent Crimes and Simple Assaults	62	54	42	30
Total All Part 1 Crimes and Simple Assaults	139	121	105	86

Totals may be off due to rounding.
Source: SAVI and Indianapolis Metropolitan Police Department

Community Quality and Safety

All Part 1 Crimes by Type

Looking at the types of crimes in more detail reveals the specific nature and location of the criminal activity in the Near Westside.

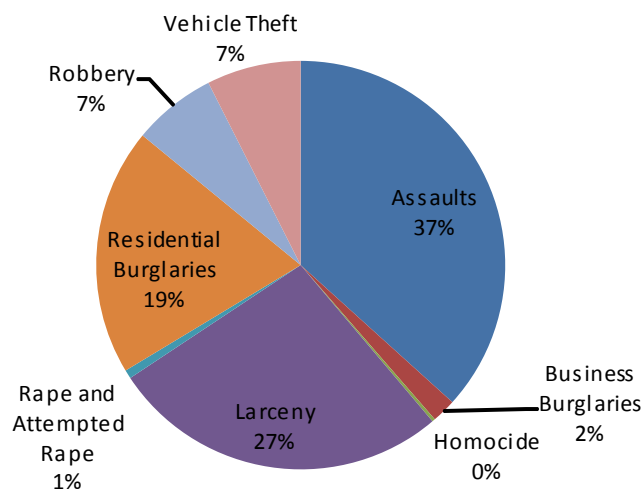
Interpreting the Data:

The pie chart shows:

- Assaults* comprise 37% of the crimes in the Near Westside, followed by larcenies (27%).**
- Residential burglaries and business burglaries together make up 21% of the crimes in the Near Westside.

The map focuses on the largest crime category, assaults. The red hot spots show where the crime density is greatest, with each dot representing the location of an assault. The hot spots appear to be less wide-spread in the neighborhood in 2012 than 2008, but the location of the hot spots has changed little. Crimes cluster along 10th Street in Haughville and along Washington Street to the south.

All Part 1 Crimes by Type, 2012 - Near Westside



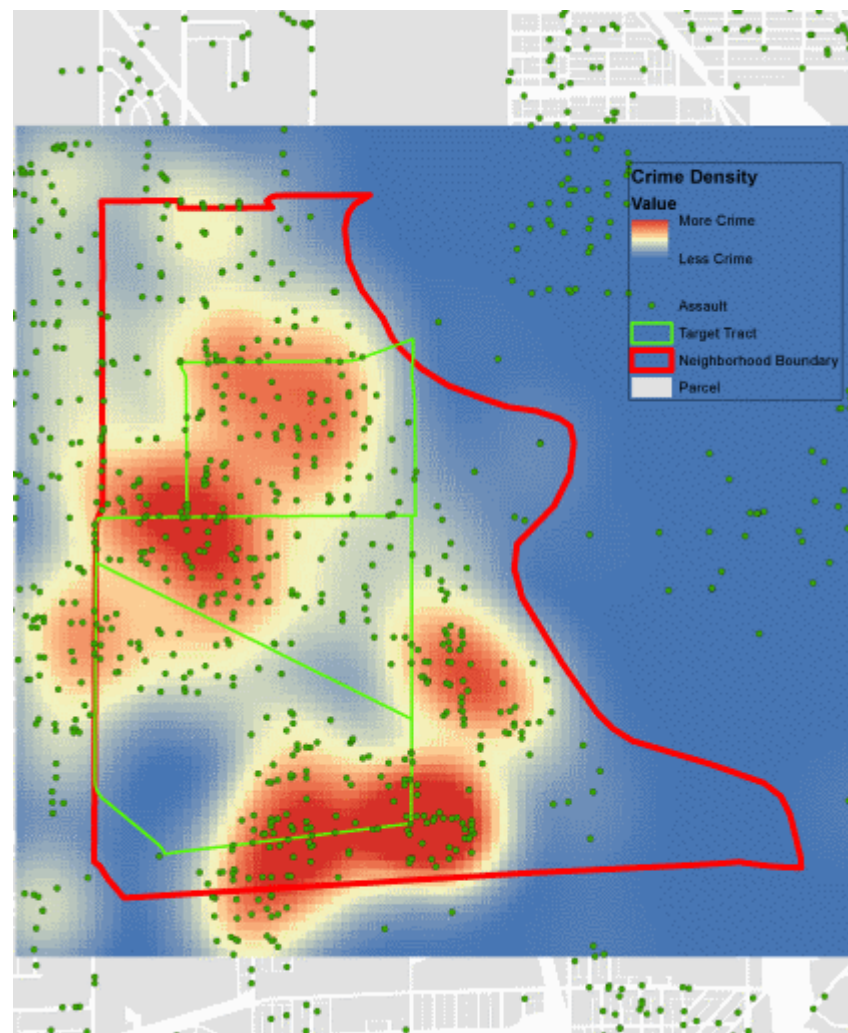
About the Data:

* Assault: an unlawful attack by one person upon another (Source: US Dept of Justice, FBI)

**Larceny: the unlawful taking, carrying, leading, or riding away of property from the possession or constructive possession of another or attempts to do these acts are included in the definition. This crime category includes shoplifting, pocket-picking, purse-snatching, thefts from motor vehicles, thefts of motor vehicle parts and accessories, bicycle thefts, and so forth, in which no use of force, violence, or fraud occurs (Source: US Dept of Justice, FBI).

Source: SAVI and Indianapolis Metropolitan Police Department

Assaults, 2012



Community Quality and Safety

Violent Crimes

Violent crimes include homicide, rape, robbery, and assault. These types of crimes seriously undermine the public sense of safety and physical well-being. Robberies are considered to be a bellwether of public safety and constitute one of the best indicators to monitor neighborhood trends.

Interpreting the Data:

The Near Westside has seen a higher fluctuation in robbery rates from year to year than other areas. On the whole, since the neighborhood's peak in 2005, the trend for these crimes has been downward. The robbery rate declined by 15% in the target tracts from 9.6 per 1,000 residents in 2007 to 8.1 in 2012, declined by 3% in the neighborhood overall (to 9.2 per 1,000), and declined 18% in the IMPD service area. Robbery rates in the target tracts have been consistently about double those of the overall IMPD area since 2007.

Assault rates have decreased slightly (1%) in the IMPD area since 2007 but have increased by 32% in the Near Westside, by 15% in the target tracts, and 26% in the comparison tracts. Assaults continue to be most prevalent in the neighborhood overall (51 per 1,000), followed by the target tracts (44 per 1,000), comparison tracts (37 per 1,000), and IMPD (26 per 1,000).

About the Data:

- Assault: an unlawful attack by one person upon another (Source: US Dept of Justice, FBI)
- Violent crimes include homicide, rape, robbery, and assault.
- Property crimes include burglary, larceny, motor vehicle theft, and arson.
- The crime statistics included here are part of the FBI's Uniform Crime Reports (UCR), which are based solely on police investigation as opposed to the determination of a court, medical examiner, coroner, jury, or other judicial body.
- It is important to note that the Indianapolis Metropolitan Police Department uses the hierarchy rule when classifying the data. This means that when an incident involves multiple "part 1" reports, only the most serious crime is reported. Motor vehicle theft is an exception to this rule.
- In 2007, the Indianapolis Police Department (IPD) merged with the Marion County Sheriff's Department to form the Indianapolis Metropolitan Police Department (IMPD). The new jurisdiction is much larger but more suburban with lower crime rates, so rates for IPD and IMPD are reported separately.
- Figures do not include reports from Lawrence, Speedway, Beech Grove, or the Indianapolis Airport Authority jurisdictions.

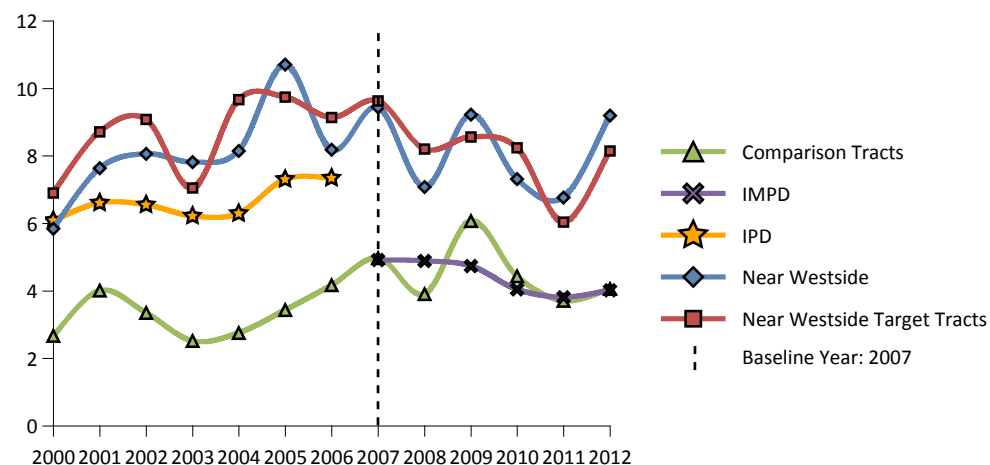
IPD = Indianapolis Police Department IMPD = Indianapolis Metropolitan Police Department

Uses a straightline calculation of population from 2000 to 2012 for denominator, whereas the baseline reports used 2000 population as the denominator for all years

Source: SAVI and Indianapolis Metropolitan Police Department

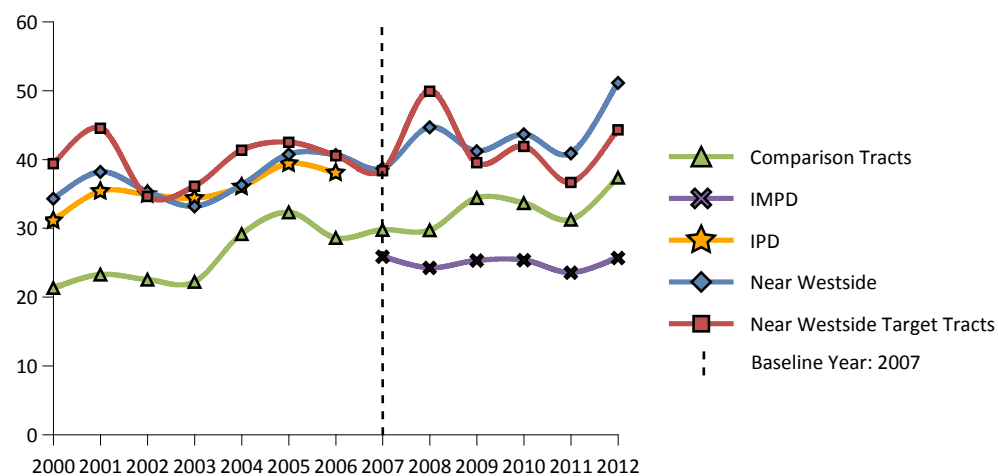
Robberies

(Per 1,000 People)



Assaults

(Per 1,000 People)



Community Quality and Safety

Property Crimes

Property crimes include burglary, larceny-theft, motor vehicle theft, and arson. The object of the theft-type offenses is the taking of money or property, but there is no force or threat of force against the victims (Source: FBI).

Burglary is the unlawful entry into a structure to commit a felony or theft. The use of force to gain entry is not required to classify an offense as a burglary.

Interpreting the Data:

Currently, about 3 of 5 crimes in the Near Westside are property crimes. The property crime rate increased steadily until about 2007 when it began to drop. The greatest change between 2007 and 2012 is in the Near Westside and its target tracts with declines of 16% and 24%, respectively.

Burglaries currently make up over a third of property crimes in the neighborhood. Despite the positive trends in property crimes overall, the burglary rate has been increasing. The rate is up 35% in the target tracts from 22 per 1,000 in 2007 to 29 per 1,000 in 2012, up 11% in the Near Westside, and up 6% in the IMPD service area. Drilling down further into a subset of burglaries, business burglary rates show more fluctuation over time, which is common when reporting relatively rare incidents. Business burglary rates have decreased since 2007 by 28% in the neighborhood, 3% in the target tracts, and 15% in the IMPD service area.

About the Data:

- Violent crimes include homicide, rape, robbery, and assault.
- Property crimes include burglary, larceny, motor vehicle theft, and arson.
- The crime statistics included here are part of the FBI's Uniform Crime Reports (UCR), which are based solely on police investigation as opposed to the determination of a court, medical examiner, coroner, jury, or other judicial body.
- It is important to note that the Indianapolis Metropolitan Police Department uses the hierarchy rule when classifying the data. This means that when an incident involves multiple "part 1" reports, only the most serious crime is reported. Motor vehicle theft is an exception to this rule.
- In 2007, the Indianapolis Police Department (IPD) merged with the Marion County Sheriff's Department to form the Indianapolis Metropolitan Police Department (IMPD). The new jurisdiction is much larger but more suburban with lower crime rates, so rates for IPD and IMPD are reported separately.
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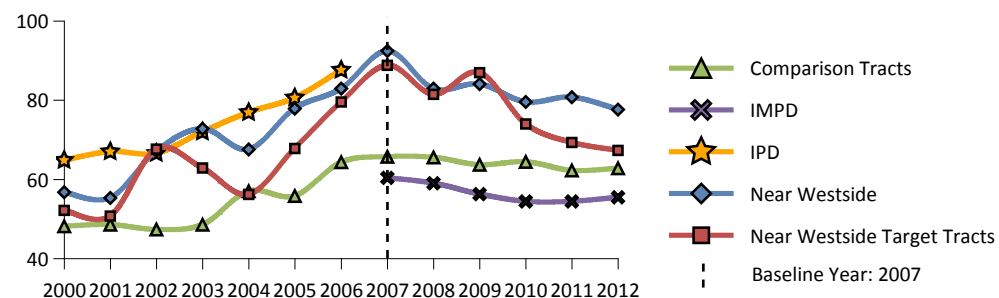
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Uses a straightline calculation of population from 2000 to 2012 for denominator, whereas the baseline reports used 2000 population as the denominator for all years

Source: SAVI and Indianapolis Metropolitan Police Dept

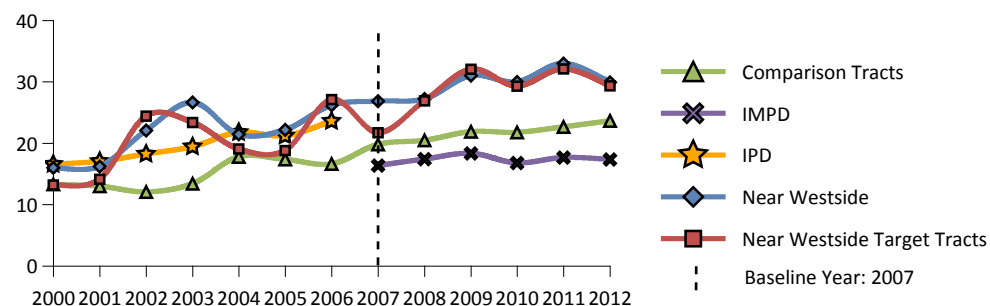
Property Crimes

(Per 1,000 People)



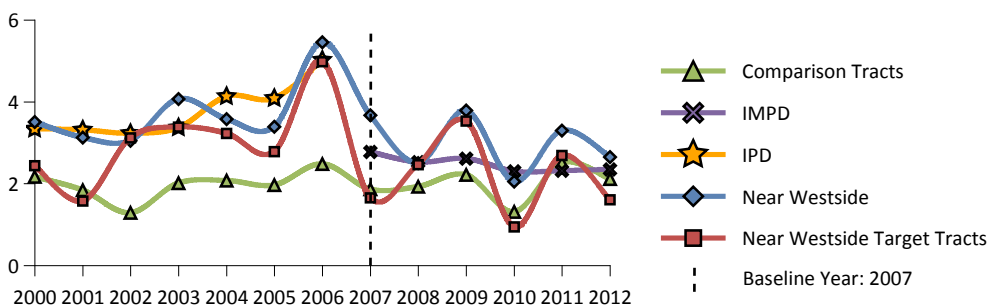
All Burglaries

(Per 1,000 People)



Business Burglaries

(Per 1,000 People)



Community Quality and Safety

Juvenile Charges: Overview

Criminal activity at an early age, if not addressed, becomes a bigger community problem as these children mature into adulthood. Juvenile charges represent those individuals that have been caught and charged with a crime.

Interpreting the Data:

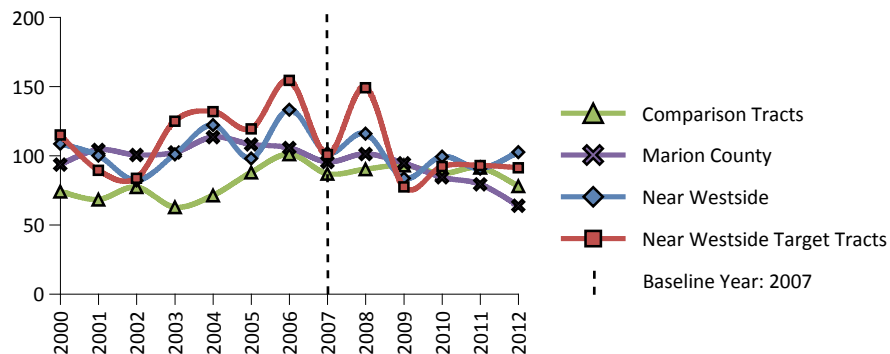
Overall rates of juvenile offense charges have remained fairly stable in the Near Westside, comparison tracts, and county following our baseline report, while rates in the target tracts have fluctuated more. Most recent data shows rates down in all areas but Near Westside relative to 2007 levels with a 10% drop in the target tracts, a 33% drop in Marion County, and a 1% increase in the neighborhood. Since 2010, the crime rate in the county has dropped from 84 charges per 1,000 youth residents in 2010 to 64 in 2012. At the same time, the rate in the neighborhood increased from 99 to 103 per 1,000 and decreased in the target tracts from 92 to 91 per 1,000.

The pie charts below show the severity of the juvenile charges. The leading juvenile charge in all areas is misdemeanor, followed by felony. In the target tracts, felonies and warrant arrests combined make up 37% of charges, compared to 31% in the Near Westside and 34% in the county. Since 2008, the severity of offenses has changed. In the target tracts, a smaller portion is status charges (a drop from 19% to 12%) and a larger portion is felonies (26% in 2008 compared to 36% in 2012). In the whole neighborhood, a smaller portion also is status charges but the portion that is misdemeanors increased from 45% to 60%.

Juvenile Charges by Severity of Offense, 2012

Total Juvenile Offense Charges

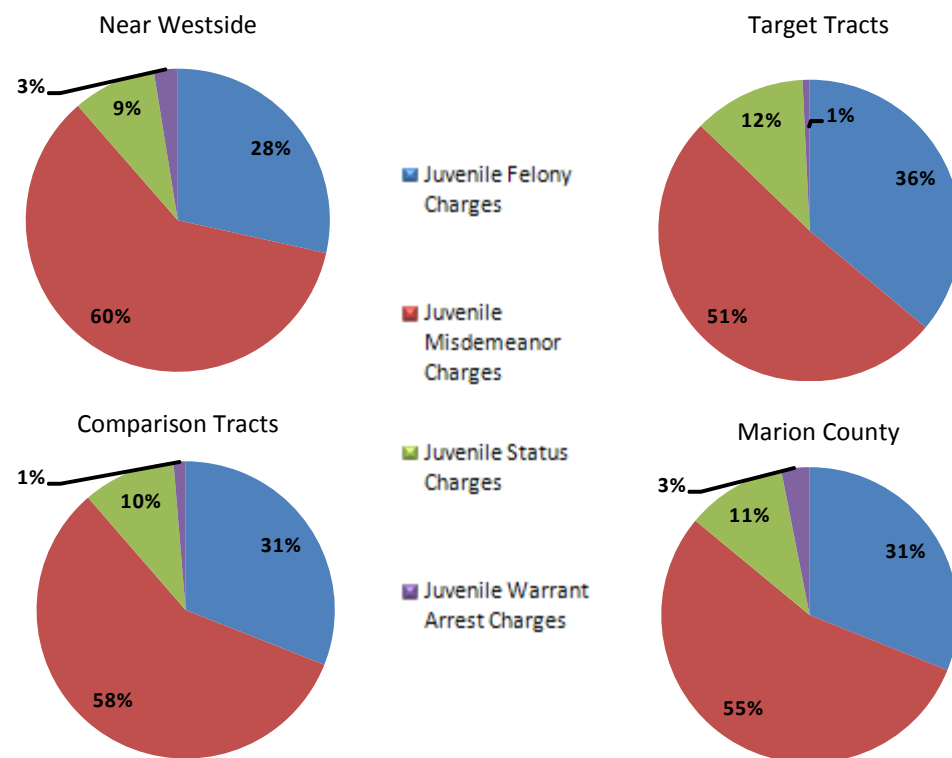
(Per 1,000 Population Ages 6-18)



About the Data:

- Misdemeanor charges are considered lesser crimes for which an offender may be sentenced to probation or county detention; felony charges include violent crimes and sex offenses.
- Status offenses are noncriminal juvenile offenses such as truancy, running away from home, possessing alcohol or cigarettes, and violating curfew. Status offenses are applied only to children and youth because of their status as minors.
- Uses a straightline population calculation from 2000 to 2012 for the denominator, whereas the baseline report data used 2000 population as the denominator for all years.

Data Source: SAVI and Marion County Superior Court



Community Quality and Safety

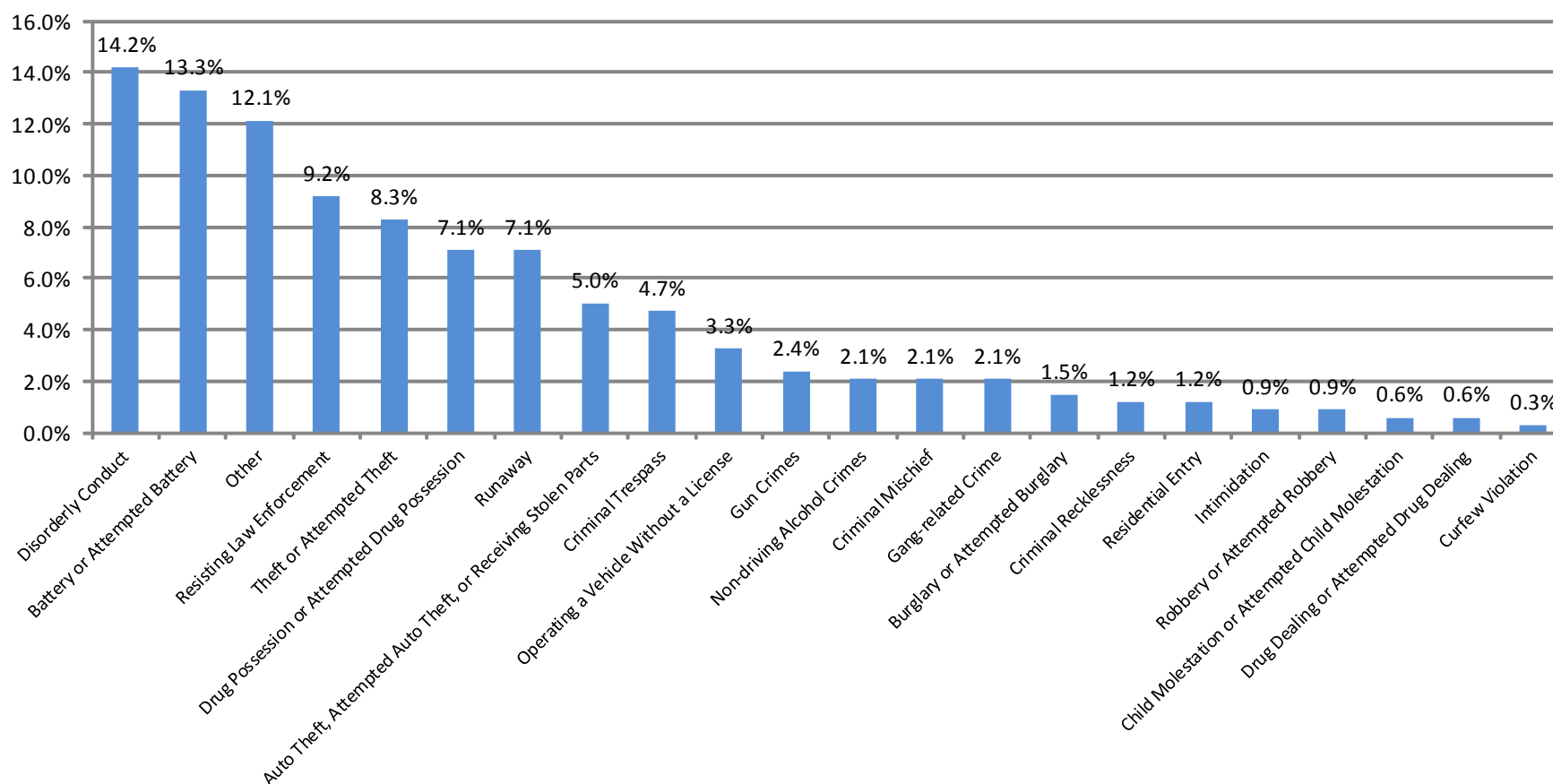
Juvenile Charges: Type of Offense

As shown in the bar chart below, among the most common juvenile offenses in the Near Westside are disorderly conduct (14%); battery or attempted battery (13%); resisting law enforcement (9%); and theft, attempted theft or receiving stolen property (8%). As of the baseline report using 2008 data, the top three charges at that time were runaway, battery or attempted battery, and resisting law enforcement. The graphs on the following page take a look at these three categories and their progress in recent years.

Juvenile Charges by Type, 2012

(Total Charges = 338)

Near Westside



About the Data:

These statistics report the number of charges of crimes and are not reconciled to reflect actual convictions. These charges may or may not lead to convictions. The Uniform Crime Report data includes only reports of crimes (before anyone is charged with or convicted of a crime), and for this reason the juvenile charges should not be compared with uniform crime report data.

Data Source: SAVI and Marion County Superior Court

Community Quality and Safety

Juvenile Charges: Historically Common Offenses

The graphs on this page look at the top three offenses in 2008 and how they have changed over time. It is best to interpret cautiously any trends in rates within a small geographic area. Generalizable trends seen in the graphs here may be more meaningful than precise comparisons of the four areas across time.

Interpreting the Data:

Rates of juvenile runaway charges per 1,000 youths ages 6-18 have fluctuated but overall dropped since 2007. The rate in the Near Westside dropped from 11 per 1,000 youth in 2007 to 7 per 1,000 in 2012; it spiked to 16 in 2010. In the target tracts, the rate dropped from 10 in 2007 to 9 in 2012 with a spike of 17 in 2010. In the county the rates were 7 in 2007, 12 in 2010, and 5 in 2012.

Battery is currently the second most common juvenile charge in the Near Westside, where the target tracts saw a steeper increase than the other areas followed by a drop from 2011 to 2012. In 2012, there were 14 batteries per 1,000 youth in the Near Westside; 12 per 1,000 in the comparison tracts; and 10 in the target tracts and county.

Resisting law enforcement was the third most common juvenile charge at the time of the baseline report and remains so in 2012. After a spike in these charges in the target tracts in 2008 (27 charges that year for a rate of 17 per 1,000 youth) and again in 2011 (12 per 1,000 youth), the rate dropped to 8.3 per thousand in 2012. This is slightly below the rest of the neighborhood's 9.4 and below the county's 5.4 per 1,000.

About the Data:

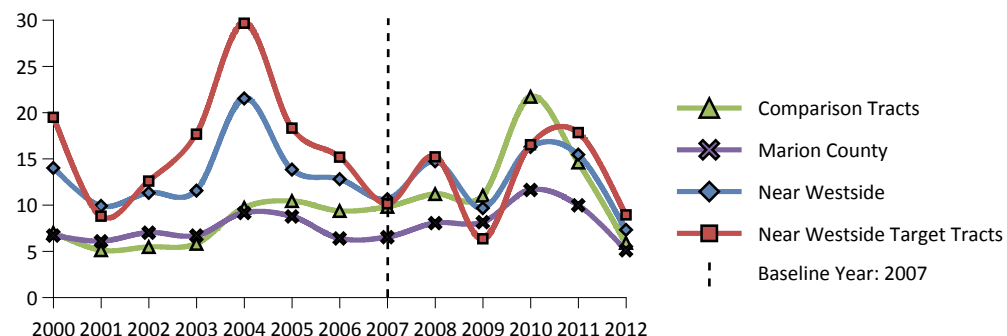
These statistics report the number of charges of crimes and are not reconciled to reflect actual convictions. These charges may or may not lead to convictions. The Uniform Crime Report data includes only reports of crimes (before anyone is charged with or convicted of a crime), and for this reason the juvenile charges should not be compared with uniform crime report data.

Uses a straightline population calculation from 2000 to 2012 for the denominator, whereas the baseline report data used 2000 population as the denominator for all years.

Data Source: SAVI and Marion County Superior Court

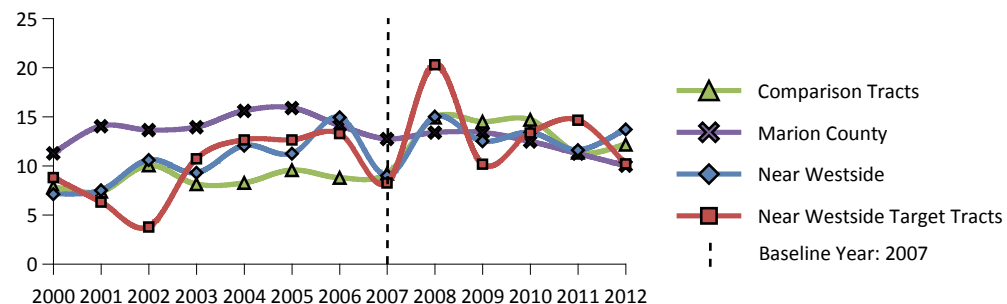
Juvenile Runaway Charges

(Per 1,000 Population Ages 6-18)



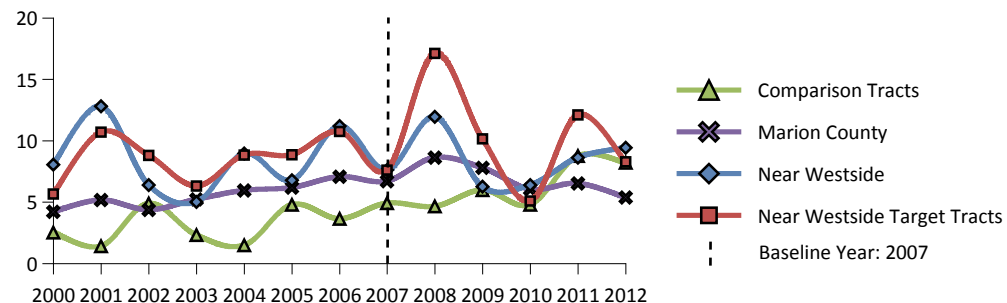
Juvenile Battery or Attempted Charges

(Per 1,000 Population Ages 6-18)



Juvenile Resisting Law Enforcement Charges

(Per 1,000 Population Ages 6-18)



Community Quality and Safety

Juvenile Charges: Demographics

Knowing who is committing the crimes can help design appropriately targeted interventions.

Interpreting the Data:

Who is committing crimes? This is what the data show about Near Westside juvenile offenders (age 6-18) compared to the entire Near Westside youth population (age 6-18):

- Age: 67% of juvenile offenders are 15 to 18; 30% of the general youth population is 15 to 18.
- Race: 81% of juvenile offenders are African American; 34% of the general youth population is African American.
- Gender: 70% of juvenile offenders are male; 34% of the general youth population is male.

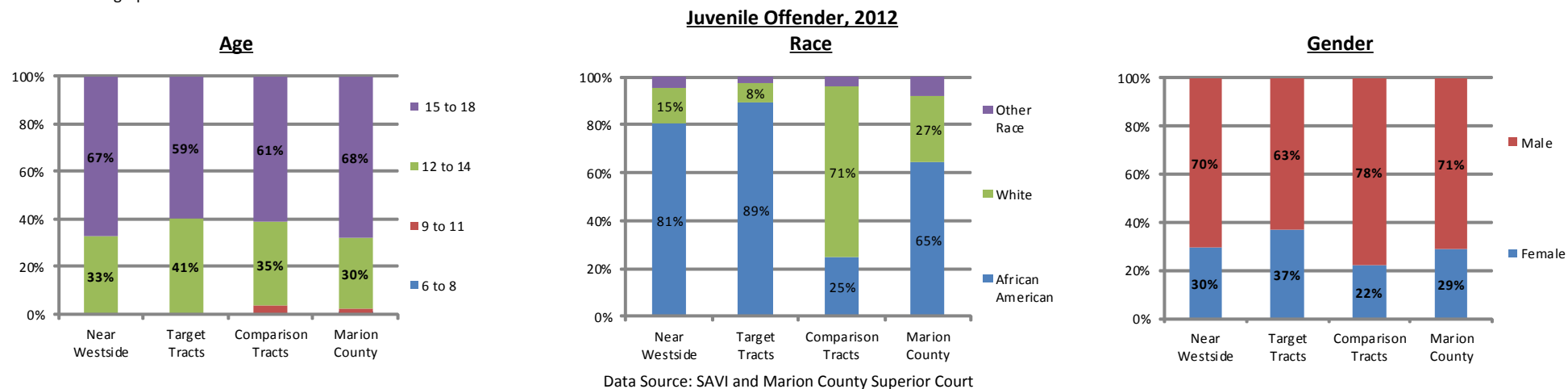
Notable changes since the baseline report include the increase in the proportion of offenders that are ages 12 to 14 from 29% to 33% (coinciding with a 6-point decrease in representation of 15 to 18 year-olds). The change in race is partially due to change in reporting of Hispanic as a race and partially due to increase in African Americans as a proportion of offenders.

How does the Near Westside compare to the county and the comparison area?

- Age: Ages of offenders in the Near Westside are similar to those in Marion County, where 68% are between 15 and 18. Twelve to fourteen year-olds make up 33% of the juvenile offenders in the neighborhood, which is 3 percentage points higher than the county level.
- Race: The Near Westside and its target tracts differ from Marion County in racial composition. 81% of offenders from in the Near Westside are African American as are 89% of offenders from the target tracts compared to 65% of offenders from Marion County.
- Gender: Male juvenile offenders are charged with a majority of the crimes in the Near Westside (70%), comparison tracts (78%), and Marion County (71%). Females make up 37% of offenders in the target tracts.

About the Data:

In the baseline report, "Hispanic" was treated as a race in the juvenile charge data. Standards for reporting demographics as found in the census, and in the General Demographics section here, categorize "Hispanic" as an ethnicity, of which individuals can be any race. Beginning in 2009, juvenile charge data has been undergoing a transition from "Hispanic" treated as a race to a separate indicator reporting whether or not an individual is Hispanic, independent of race. Therefore we do not include "Hispanic" in this report during this data management transition. Future reports will describe juvenile demographics with Hispanic ethnicity as a separate chart, as in the General Demographics section.



Education

Overview

Adult educational attainment and student academic performance in the Near Westside is improving overall. The percent of residents without a high school diploma dropped from 36% in 2000 to 31% in 2009, and the percent with an associate degree or higher increased from 9% to 12%.

Six of the seven schools in this neighborhood have data available from the Indiana Department of Education. Four are in the Indianapolis Public School District and two are Catholic schools. In 2009, St. Anthony Catholic School applied for and was granted charter status for the 2010-2011 school year. It is currently named Padua Academy and is operating as a unique effort by the Archdiocese of Indianapolis to transition administration and leadership from the Office of Catholic Education to an independent board of directors.

Of the schools in the Near Westside:

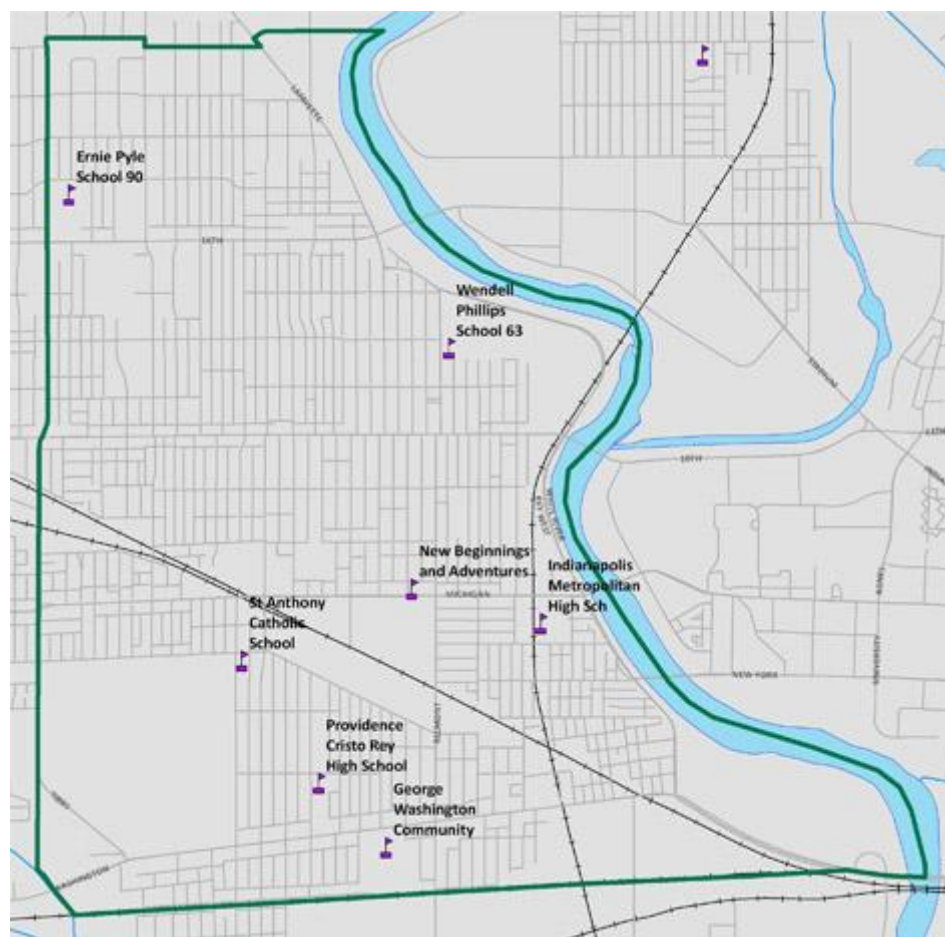
- All but one of the schools with third graders increased ISTEP Math and Language Arts passing rates between 2007 to 2013, and all but one were above the state average pass rates.
- 89% of sixth graders at Ernie Pyle School 90 passed ISTEP Math and Language Arts testing, well above the state average.
- Tenth graders at all of the schools in the neighborhood underperformed tenth graders in public schools in the state. Due to changes in ISTEP testing, there is no comparison data for tenth graders from 2007 to 2011.
- About 50% of families with children eligible for the free lunch program in the Near Westside, double the rate of the county. The eligibility rates of students in the neighborhood schools are between 83 and 86%.

About the Data:

Several schools in Indianapolis Public Schools (IPS) have closed or restructured to add or drop grades explaining the missing years for some schools in the charts. Many IPS schools have extremely high mobility rates, which have an impact on educational outcomes.

Data Sources: SAVI and Indiana Department of Education

Near Westside Schools



Education

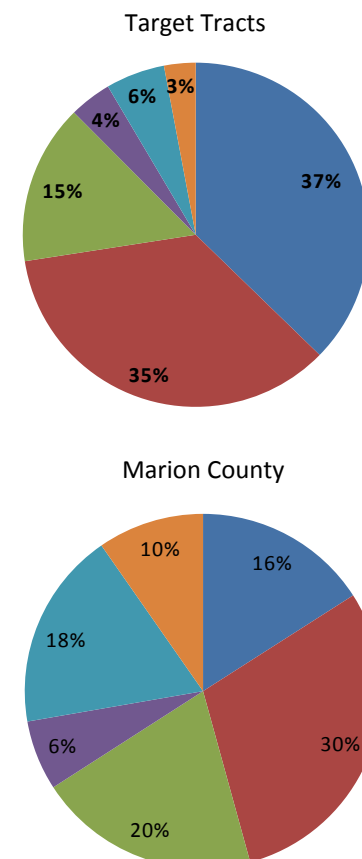
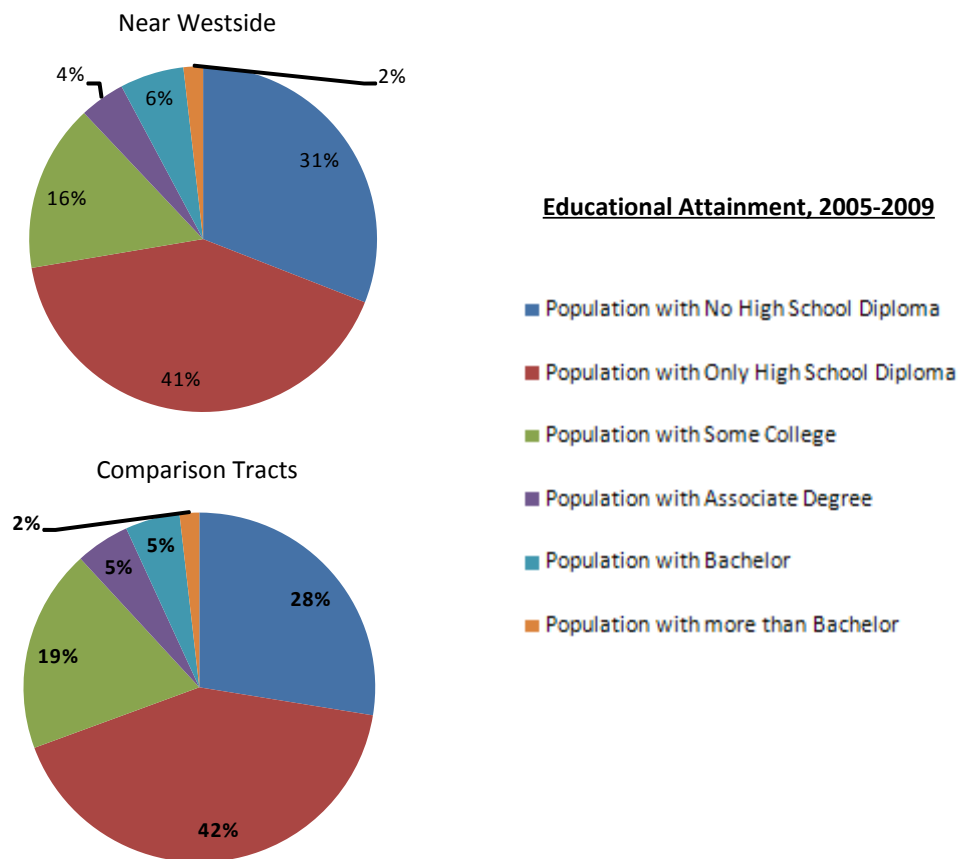
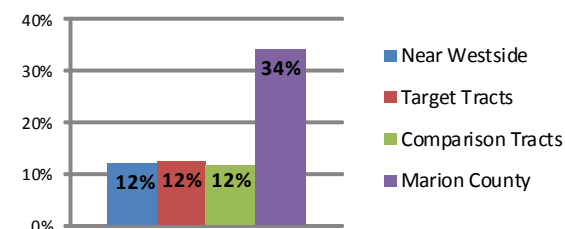
Educational Attainment

Low education levels can result in a workforce more likely to experience poverty. The educational attainment of adults in the Near Westside is improving but is still much lower than those in Marion County.

Interpreting the Data:

The Near Westside residents increased educational attainment levels. The percent of adults in the neighborhood without a high school diploma dropped from 36% in 2000 to 31% in 2009, while Marion County dropped only 2 percentage points. However, that is still one out of every three neighborhood residents without a diploma, and those figures are still double Marion County's rate of 16%. Adults with an associate degree or higher is on the rise in all areas, increasing from 9% to 12% in the Near Westside, from 10 to 12% in the target tracts, 8 to 12% in the comparison area, and 31 to 34% in Marion County. (Numbers in pie and bar charts vary slightly due to rounding.)

Adults with an Associate Degree or Higher (As % of Adults 25 and Over)



Source: SAVI and American Community Survey 5-Year Averages (2005-2009)

Education

Academic Performance

Indiana Statewide Testing for Progress-Plus (ISTEP+) is Indiana's standardized test for measuring what students know and are able to do at each grade level in core academic subjects. This report update focuses on the percentage of students that pass the ISTEP math and English standards in grades 3 and 6. Prior to the 2009-2010 school year, students in grade 10 also completed ISTEP testing, and results were included in our previous reports. Due to changes in state law calling for restructuring of graduation requirements, 2008-2009 was the final year tenth graders completed testing as we formerly reported it; therefore, no additional years appear in this report beyond the baseline. The charts on the right compare the results of schools in the Near Westside to the results of all state public schools in the same grade level.

Interpreting the Data:

There has been improvement from 2007 to 2013 in the percentage of students passing ISTEP math and English standards at schools in the Near Westside. The percent of third graders at Ernie Pyle School 90 passing the ISTEP rose above the state average, improving from 63% to 83% during this 7-year period. Passing rates dropped at Wendell Phillips School 63 from 48% in 2007 to 38% in 2013. St. Anthony Catholic School was awarded charter status for the 2010-11 school year and changed its name to Padua Academy. Passing rates improved once it converted to a charter school; rates improved from 52% in 2011 (its first reporting year) to 71% in 2013. The year prior to becoming a charter, the pass rate was 39%.

In 2013, 89% of sixth graders at Ernie Pyle School 90 passed ISTEP Math and English testing. The school has maintained pass rates above the state average consistently since 2007. Wendell Phillips School 63 sixth graders continue to experience pass rates well under the state level, increasing from 38% in 2007 to 40% in 2013.

The schools in the neighborhood with tenth grade students underperformed compared to public school tenth graders in the state. George Washington's 34% in 2004 and Cristo Rey's 38% in 2009 came closest to the State averages of 57%-60% from 2004 to Fall 2008. The number of George Washington students that passed the standards decreased since tenth graders began attending the community school in 2004. Demographic composition of the school changed during this time as well. For example, the number of Hispanic students increased from 21% in 2004 to 30% in 2009.

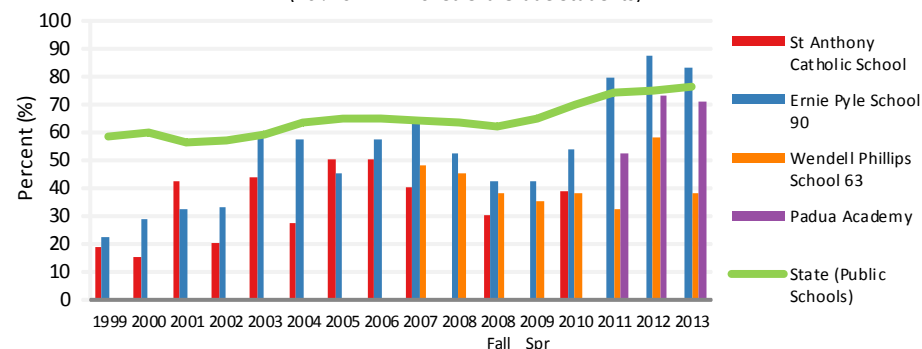
About the Data:

Years in the charts reflect the spring of the school year (e.g., 1999 is the 1998-1999 school year). It is important to note that the date of ISTEP+ testing was changed from fall to spring beginning in the 2008-2009 school year. Because of the change, testing was administered in both the fall and spring semesters of this year. The two semesters are labeled here for clarity.

Data Source: SAVI and Indiana Department of Education

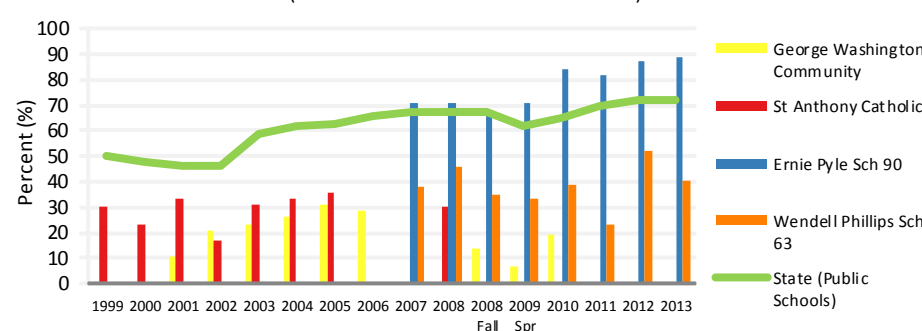
Students Passing the ISTEP Math and English Standards, Grade 3

(As % of All Enrolled 3rd Grade Students)



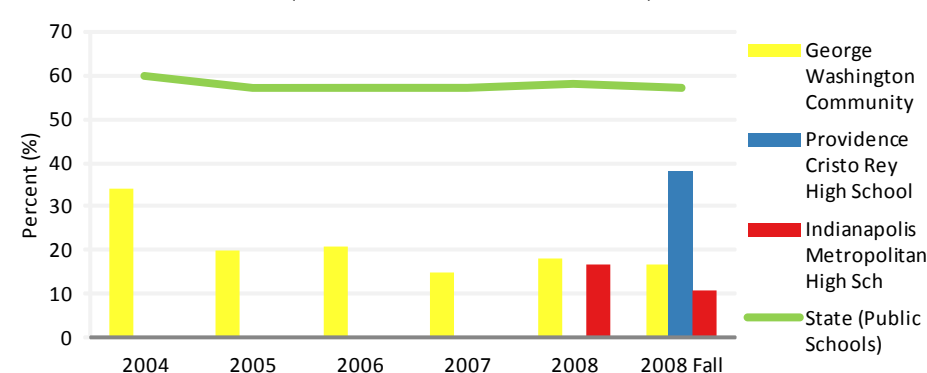
Students Passing the ISTEP Math and English Standards, Grade 6

(As % of All Enrolled 6th Grade Students)



Students Passing the ISTEP Math and English Standards, Grade 10

(As % of All Enrolled 10th Grade Students)



Education

School Free Lunch

The percentage of students participating in the School Lunch Program is an indicator of student poverty and its concentration in public schools. Research has documented that children from low-income families are more likely than others to go without adequate food, less likely to be in good preschool programs, more likely to be retained in grade, and more likely to drop out of school. The School Lunch Program provides low-income children with access to nutrition and in turn promotes learning readiness and healthy eating habits (Source: Kids' Well-being Indicator Warehouse).

Interpreting the Data:

The percent of families with children eligible for the free-lunch program continues to grow in the neighborhood and county. The percent eligible in the Near Westside and its target tracts are both well above the county's percent. In Marion County, the percent of families with children eligible for the free lunch program increased from 25% in 2007 to 32% in 2012. Eligibility increased in the Near Westside from an estimated 48% to 52% at a slower rate than the county and increased slightly in the target tracts from 47% to 48% for this same time period.

The bottom chart shows that free-lunch eligibility in the schools fluctuates from year-to-year, but overall the eligibility is high in all of the schools. The fluctuation of the percent may reflect the high mobility rate; we likely are not tracking the same students from year to year in the schools. Between the 2006-07 school year and the 2013-2014 school year, the percent of students eligible for free lunch at Ernie Pyle School 90 increased from 73% to 83% and remained the same at a high 86% at Wendell Phillips School 63.

It is important to note the distinction that the top chart reports families with eligible children as reported by the US Census Bureau's American Community Survey, whereas the bottom chart reports eligible students as reported by the Indiana Department of Education.

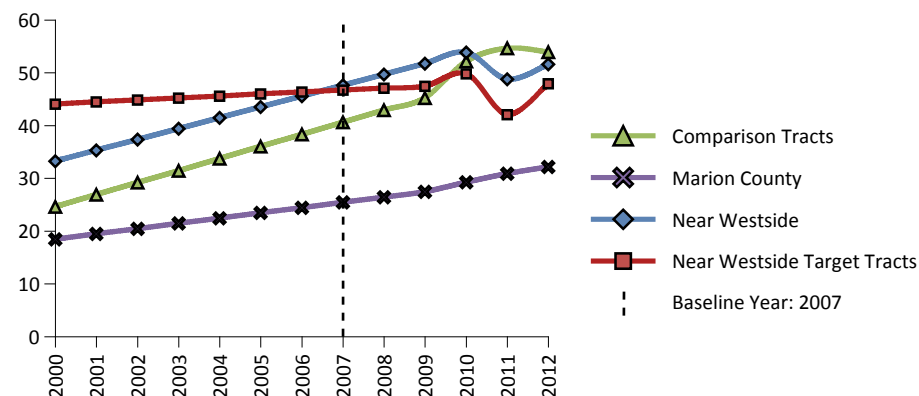
About the School Free Lunch Program:

Free lunch eligibility calculations are based on straight-line projections from 2000 to 2009 and annual population numbers thereafter. All calculations are based on families with children that fall below 130% of the federal poverty level, which is the typical standard for free lunch eligibility.

Several schools in Indianapolis Public Schools (IPS) have closed or restructured to add or drop grades explaining the missing years for some schools in the charts. Many IPS schools have extremely high mobility rates, which have an impact on educational outcomes.

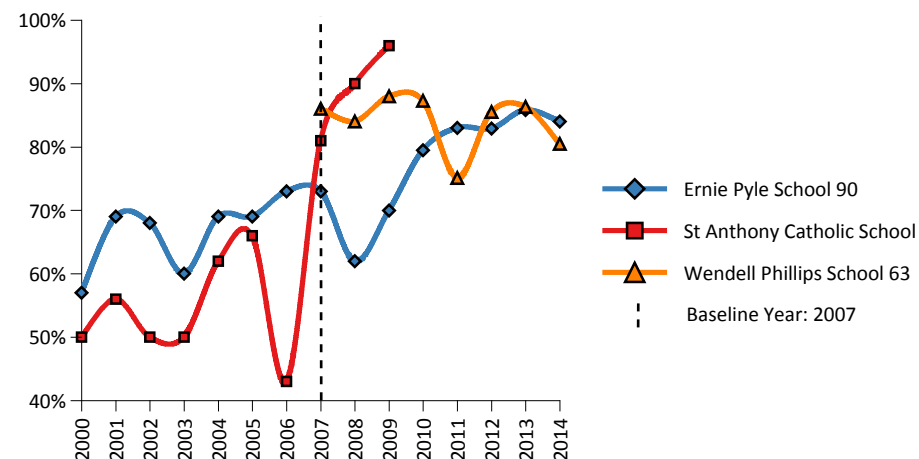
Estimated Families with Children Eligible for School Free Lunch Program

(As % of Families with Children)



Students Eligible for School Free Lunch Program by Near Westside Schools

(As % of All Enrolled Students)



Source: SAVI and Indiana Department of Education

Health

Overview

The health of its residents indicates a community's general welfare. Poor health outcomes among children relate to poor academic achievement; poor birth-related outcomes relate to developmental issues, increased health problems, and factor heavily in prospects of and long-term success. This report focuses on birth-related outcomes.

Based on the indicators presented here, the Near Westside has:

- A higher birth rate than the county. The map at right displays birth rate data collected two years after the data displayed in our baseline report. A comparison shows some recent change in the Near Westside and neighboring areas, with birth rates now of 21 per 1,000 both in the neighborhood area known as Stringtown and in the area just northwest of the neighborhood.
- A declining and slightly higher percentage of premature births than the county.
- A declining and lower rate of low-weight births than the county. The rate has been dropping the past decade when it was higher than the county's until 2007 when the rates were about equal and then dropped below the county's the following year onward.
- A declining rate of teen births, which is higher than the county rate.

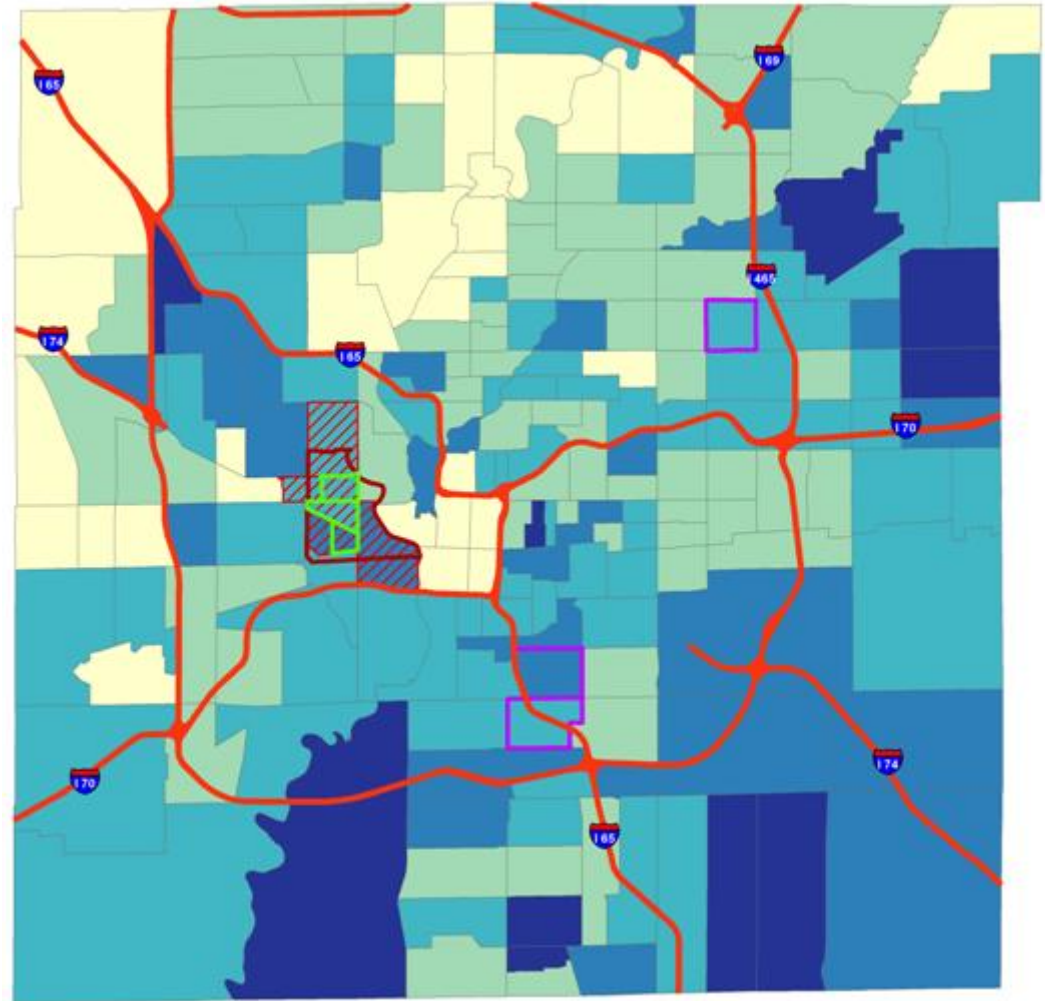
Since our baseline report, the neighborhood and target tracts have seen modest improvements in premature and low-weight births and births to teen mothers.

The number of infant deaths is so few that the infant mortality rates are too small to be reliable and meaningfully interpreted in this context. Infant mortality is a common indicator used to gauge the health of a community.

Live Births per 1,000 Population



Birth Rate by Census Tract, 2010



Data Source: SAVI and Marion County Public Health Department (MCPHD)

Health

Births

The overall birth rate of a community relates to the community's rate of growth. Premature (or preterm) births are a serious health problem. Although most premature babies survive, they are at increased risk for many health-related problems and complications, including long-term disabilities.

Interpreting the Data:

Birth Rate:

The Near Westside and its target tracts continue to have higher birth rates than the county's 14, with 18 and 20 births per 1,000 residents, respectively (based on 2008-2010 three-year averages). This disparity has increased slightly in recent years because births in the county have been trending steadily downward, whereas the rates have remained constant in the neighborhood. The rate in the target tracts has been steadily declining until the last two reporting periods where it increased from 19.1 to 20.2. Since our baseline report, the comparison tract rates declined slightly from its peak of 17.7 to the 2008-2010 rate of 17.

Premature Births:

The CDC's Healthy People 2010 goal was to reduce the percent of premature births to 7.6% of all births or lower. The percentage for the four areas displayed here continues to be above that target. Similar to the birth rate chart, the chart to the bottom right displays a very narrow range of values in order to distinguish patterns in each area. In the past decade, the preterm birth rate in the target tracts and the Near Westside dropped, while the rate increased in the county and the comparison tracts. However, there has been little change in premature births since our baseline report, the most notable difference being a 2 percentage point drop in the Near Westside, from 15% to 13%.

About the Data:

Premature, or pre-term, births are those infants born before 37 weeks of completed gestation based on clinical estimate of gestational age.

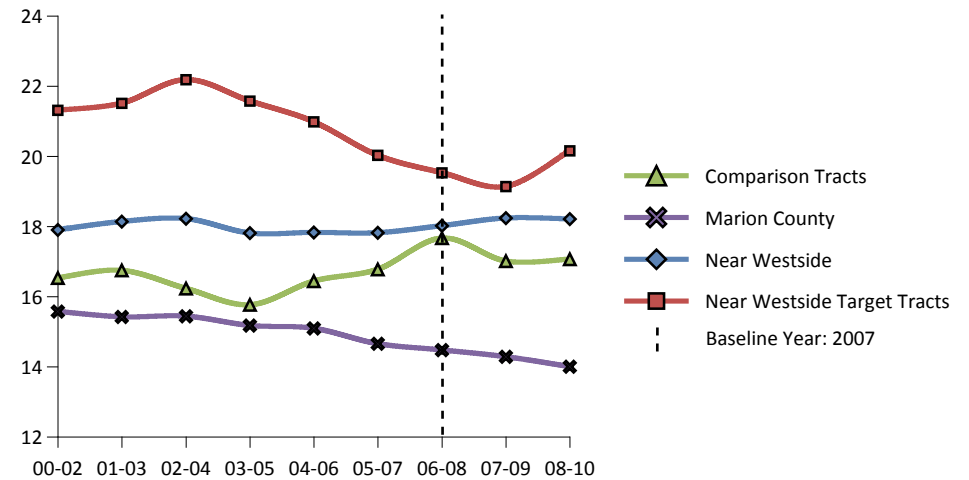
Because the number of pre-term births is low, and the total population of the neighborhood is fairly small, the rates are presented as three-year averages in order to improve the reliability and stability of the data. In instances where there are one or two births in a reported geography, the reported number is bumped to a value of '3' in order to protect confidentiality. This may result in a slight bias in the data.

Birth rate uses a straightline population calculation from 2000 to 2010 for the denominator, whereas the baseline report data used 2000 population as the denominator for all years.

Source: SAVI and Marion County Public Health Department (MCPHD)

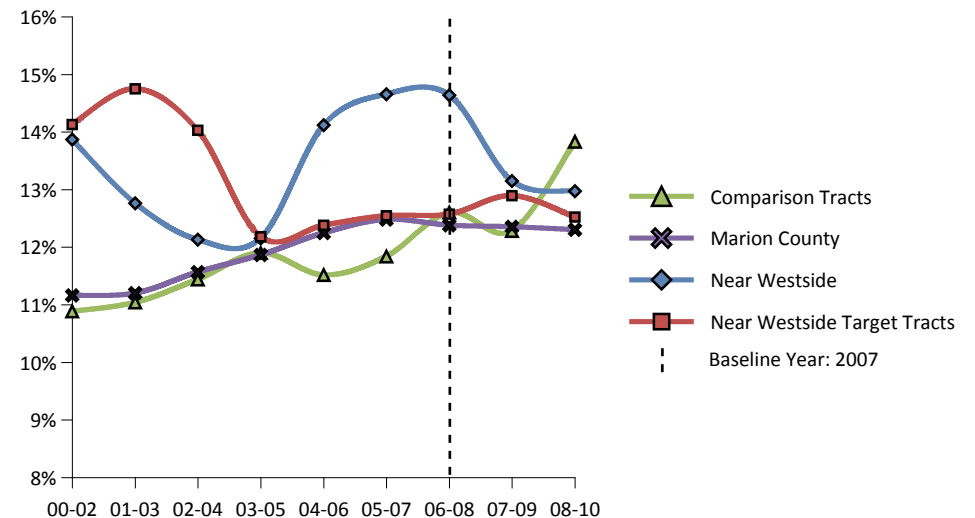
Birth Rate

(Per 1,000 People - 3-Year Rolling Average)



Premature Births

(As % of All Births - 3-Year Rolling Average)



Health

Births

Low birth weight has a significant correlation to infant mortality and long-term health problems and is an indication of several risk factors including young age of mother at birth, smoking, and alcohol use. Teen births are also an informative health indicator: children born to teenage mothers are more likely to be born early, have lower education levels, higher poverty levels, and poorer health outcomes.

Interpreting the Data:

Low-weight Births: A national goal set by the Centers for Disease Control and Prevention as part of the Healthy People 2010 initiative was to reduce the percent of births that are low-weight to 5% or less by 2010. Prevalence of low-weight births continues to be well above this level in Marion County; the trend since 2000 has been steadily increasing. Since 2003, however, low-weight births have been declining in the Near Westside and its target tracts. The range of values displayed in the chart to the right is very narrow and must be interpreted with caution, but since our baseline report, the Near Westside and target tracts appear to continue on this positive decreasing trend. The rates in the target tracts have shown the greatest improvement overall, decreasing from 13.6% in 2002-04 to 9.2% in 2008-10. The Near Westside has improved from 10.7% in 2002-04 to 9.1% in 2008-10. In recent years, there has been a sharp increase in low-weight births in the comparison tracts from just under 9% of all births in the 2006-08 period to 12% in the 2008-10 period.

Teen Births: On par with the national trend, teen births continue to decline in all areas as shown on the bottom right, with the greatest improvement in the target tracts. In the 2002-04 reporting period, 17.7% of all births in the target tracts were by teenage mothers. In 2006-08 this dropped to 13.4% and dropped again in 2008-10 to 10.9%, which is within 3 percentage points of the county's rate. Since our baseline report, the Near Westside, its target tracts, and comparison tracts all continue to close their gap with the county rate.

About the Data:

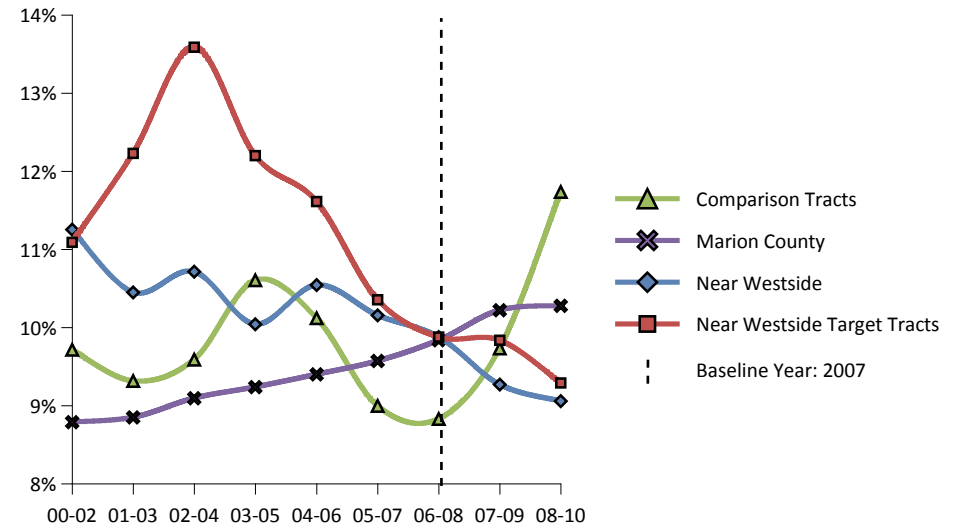
Low-weight births are those infants born weighing less than 2,500 grams (5 lb. 8 oz.). (Indiana State Department of Health)

Because the number of low-weight births and teen births are low, and the total population of the neighborhood is fairly small, the rates are presented as three-year averages in order to improve the reliability and stability of the data. In instances where there are one or two births in a reported geography, the reported number is bumped to a value of '3' in order to protect confidentiality. This may result in a slight bias in the data.

Source: SAVI and Marion County Public Health Department (MCPHD)

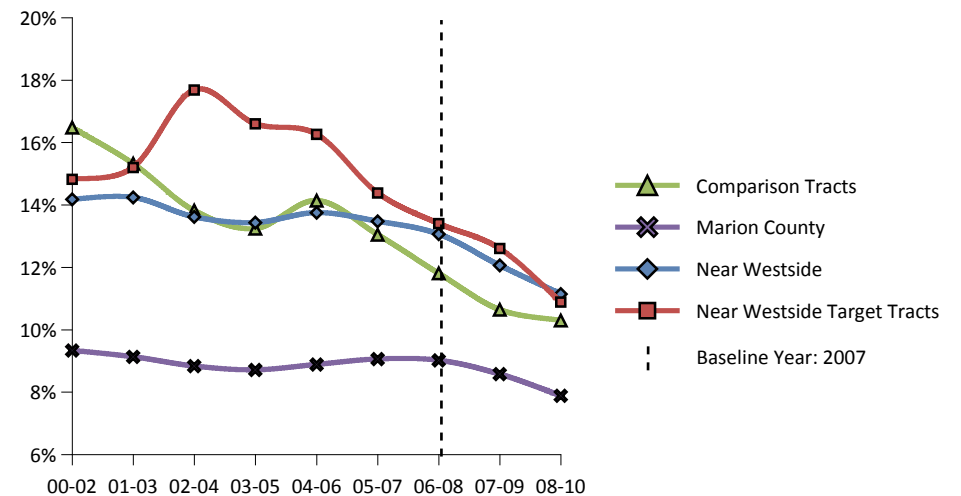
Births at Risk (Low-Weight Births)

(As % of All Births - 3-Year Rolling Average)



Births to Teen Mothers Age 15-18

(As % of All Births - 3-Year Rolling Average)



**LISC Sustainable Communities Initiative
Neighborhood Quality Monitoring Report**

***Near Westside
Neighborhood***

Appendix



Appendix - Data Sources

The following table lists the data sources used to create the report and the geographic levels for which they are available.

Data and Source	Parcel	Block Group	Census Tract	Township	School Corp	School	Census Neighborhood	Indy Neighborhood	ZIP Code	Police Jurisdiction
Demographic Data from the US Census Bureau		X	X	X						
Education Data from the Indiana Department of Education (IDoE)					X	X				
Home Mortgage Data from the Home Mortgage Disclosure Act (HMDA)			X							
Parcel-based Property Data from Indiana Department of Local Government and Finance (IDLGF)		X	X	X	X			X	X	X
Sales Data from Metropolitan Indianapolis Board of REALTORS® (MIBOR)	X		X							
Building Permit Data from the Department of Metropolitan Development (DMD)	X		X							
Birth Data from the Marion County Health Department (MCHD)			X		X			X		
UCR Crime Data from Indianapolis Metropolitan Police Department (IMPD)		X	X	X	X			X	X	X
Employment Data from the Local Employment Dynamics Partnership & US Census Bureau									X	
Business Vacancy Data from the USPS's Administrative Data on Vacant Addresses			X							
Juvenile Offense Data from the Marion County Superior Court		X	X	X	X		X	X	X	X
Income Data from the Internal Revenue Service Tax Statistics									X	

Comparison Neighborhoods The comparison tract is expected to display similar characteristics to the target neighborhoods before and at the time of interventions. As detailed in the Comparison Analysis Plan, seven critical variables are used to determine neighborhoods that present the most similarities with the target tract.

For more information about the analysis and findings in this report, please contact Sharon Kandris at skandris@iupui.edu or 317.278.2944.

To learn more about the data used in this report please contact Michelle Derr at 317.278.3780.

Near Westside Neighborhood

2010
Census Tracts

2010 Census Tract

- 3406.00
- 3411.00
- 3412.00
- 3416.00
- 3564.00
- 3907.00
- 2010 Target Tract
- Neighborhood Boundary
- Lake or River
- Railroad
- Street
- Stream

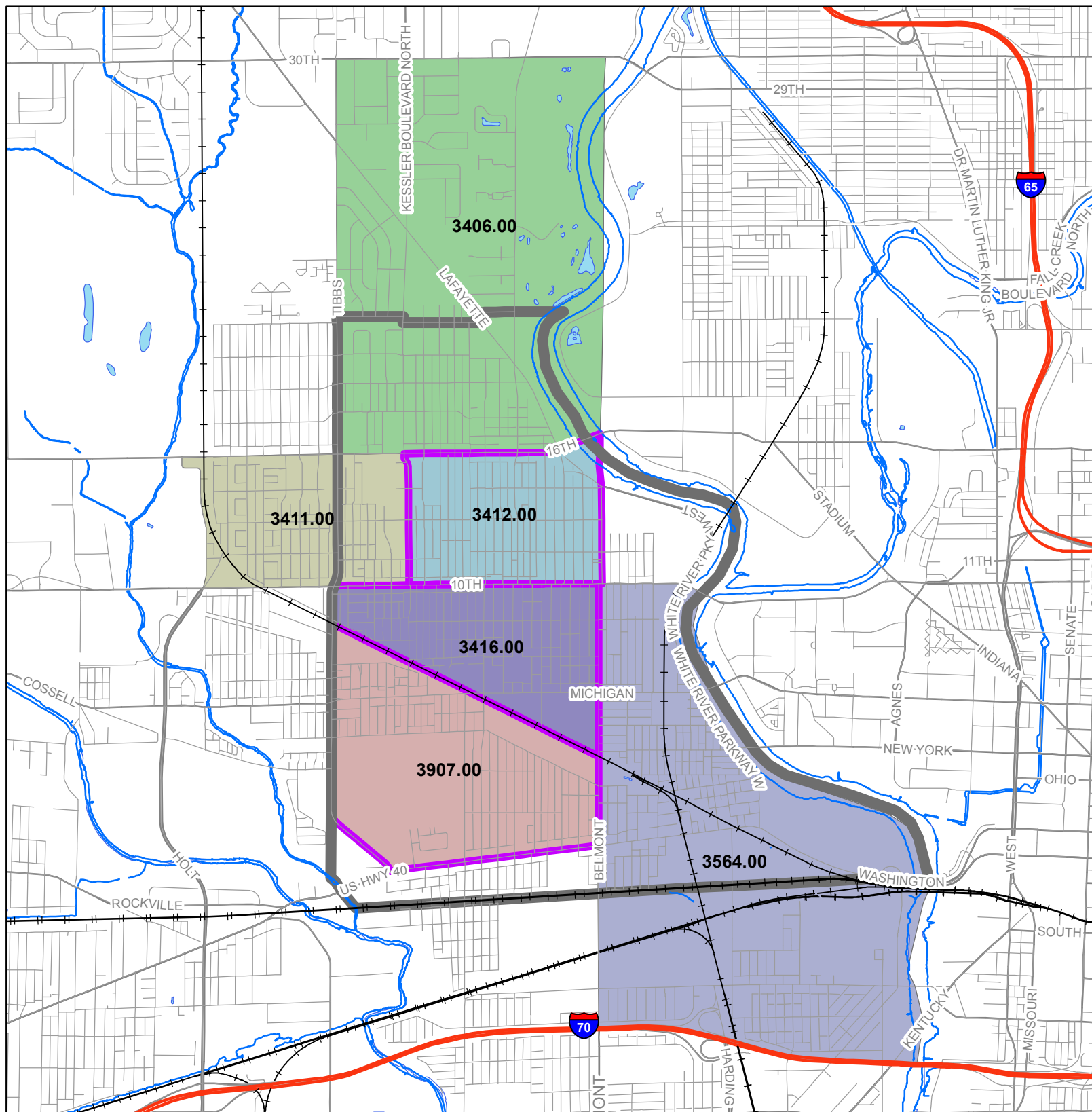


0 0.25 0.5 Miles



Source: SAVI Community
Information System

Created by The Polis Center
On June 5, 2014



Near Westside Neighborhood

2000 Census Tracts

2000 Census Tract

- 3406.00
- 3411.00
- 3412.00
- 3414.00
- 3415.00
- 3416.00
- 3564.00

- 2000 Target Tract
- Neighborhood Boundary
- Lake or River
- Railroad
- Street
- Stream

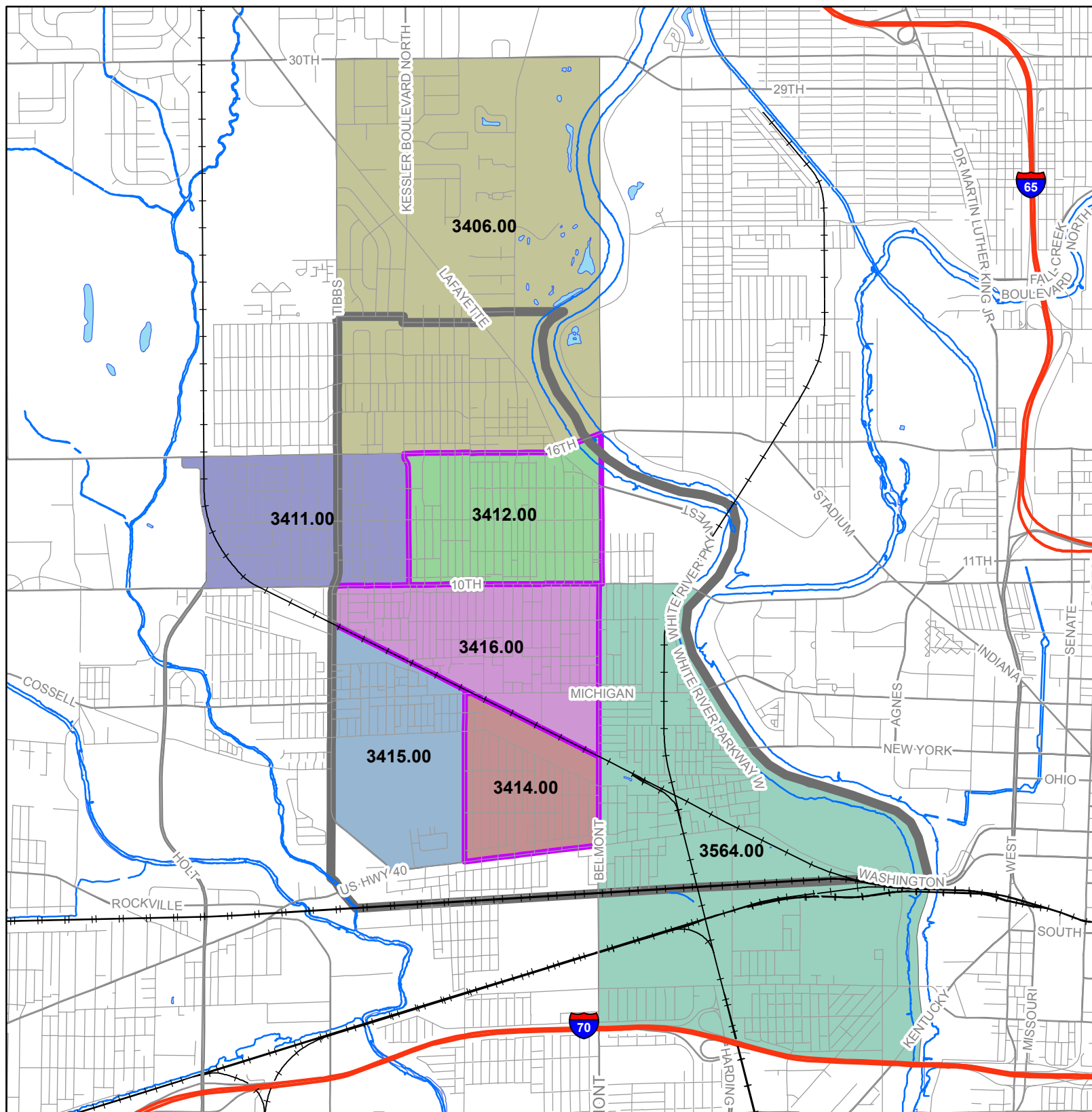


0 0.25 0.5 Miles



Source: SAVI Community Information System

Created by The Polis Center
On June 5, 2014



Near Westside Neighborhood

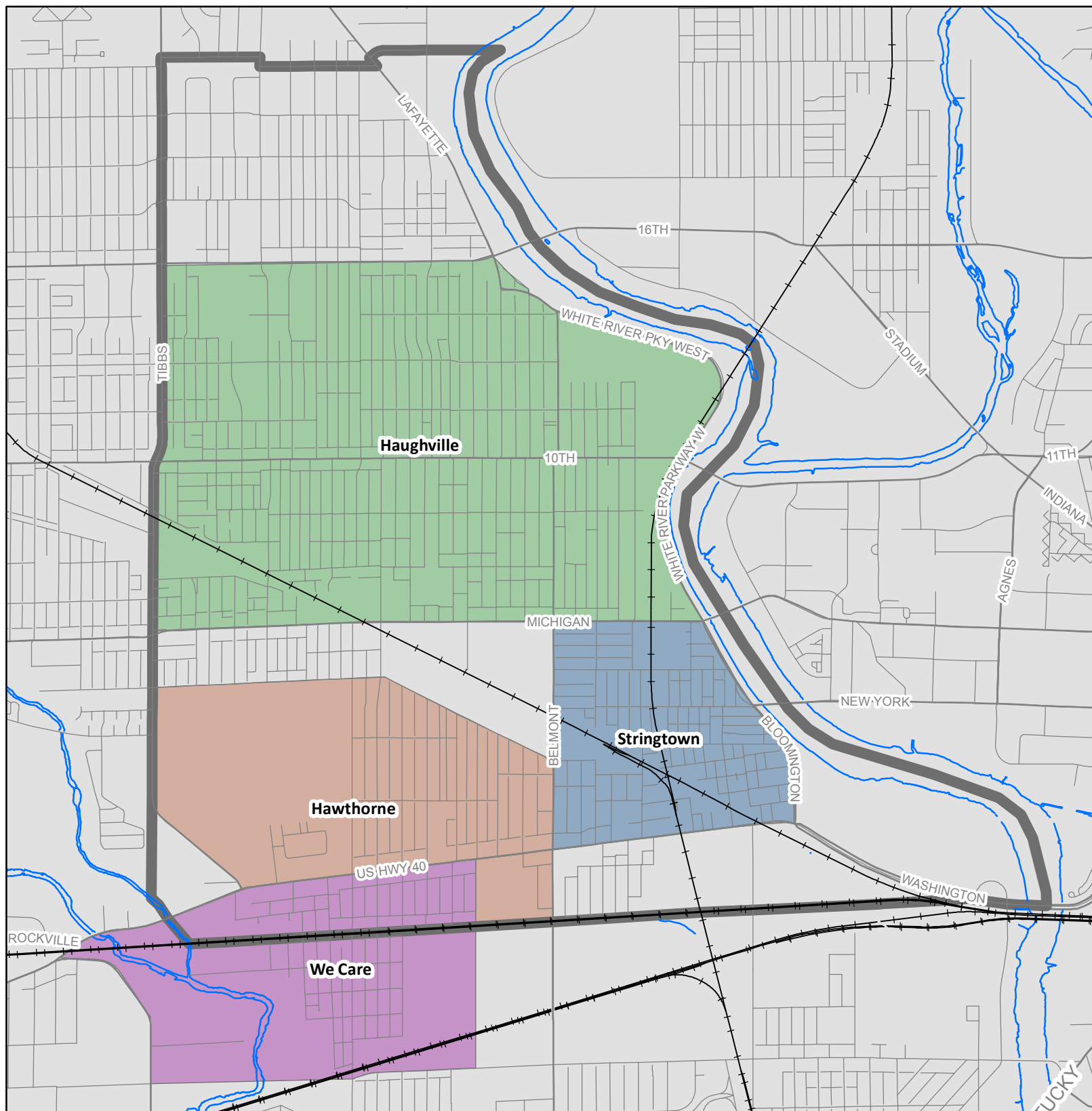
Neighborhoods

- Haughville
- Hawthorne
- Stringtown
- We Care
- Near Westside Boundary
- Railroad
- Street
- Stream



Source: SAVI Community
Information System and
Indianapolis Department of
Metropolitan Development (DMD)

Created by The Polis Center
On June 3, 2014



Near Westside Neighborhood

Sidewalks and Crosswalks

- Sidewalk/Crosswalk
- Railroad
- Street
- Stream
- Lake or River
- Neighborhood Boundary

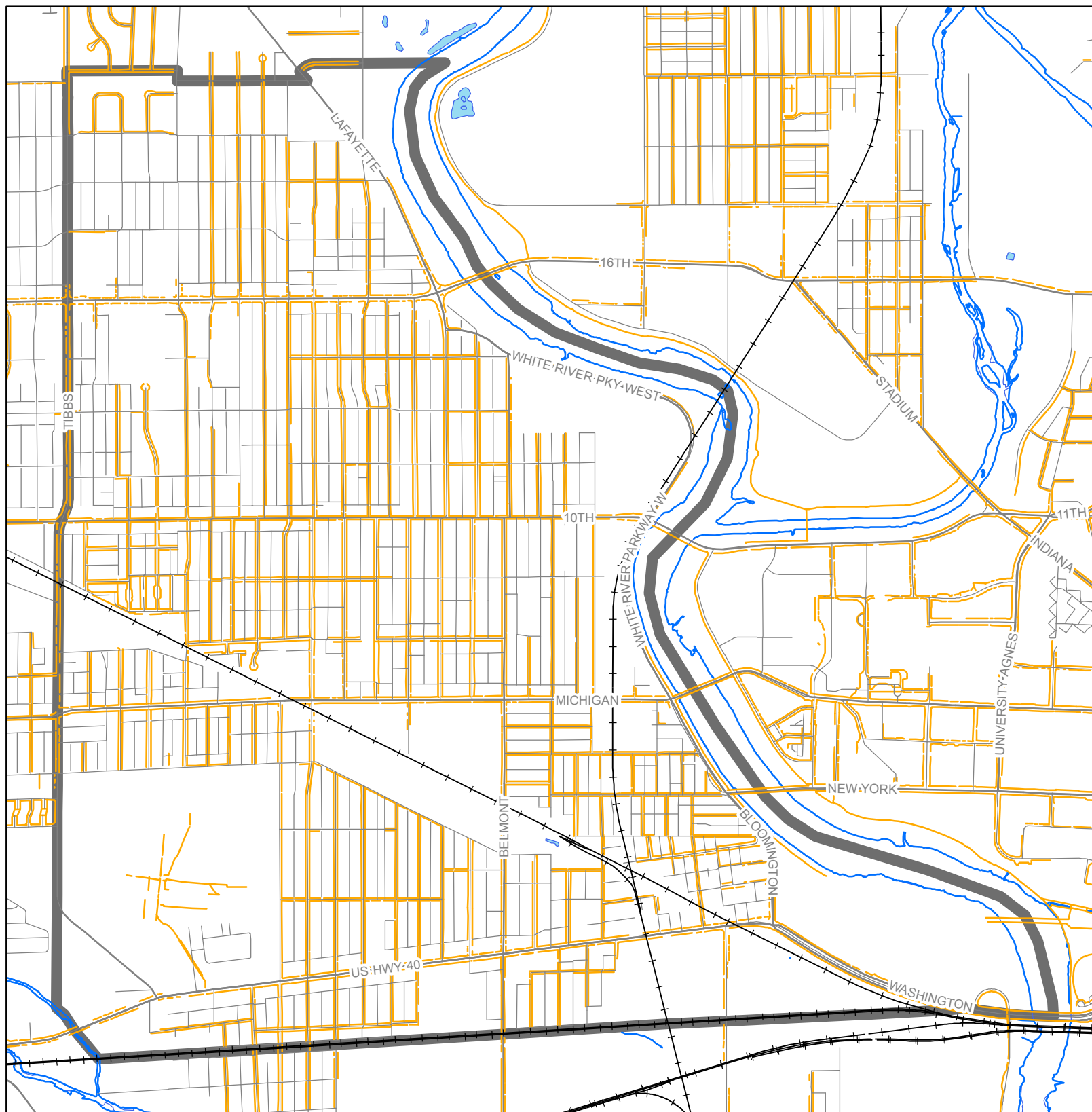


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Miles
















Source: SAVI Community
Information System and
Indianapolis Metropolitan
Planning Organization

Created by The Polis Center
On June 5, 2014



Near Westside Neighborhood

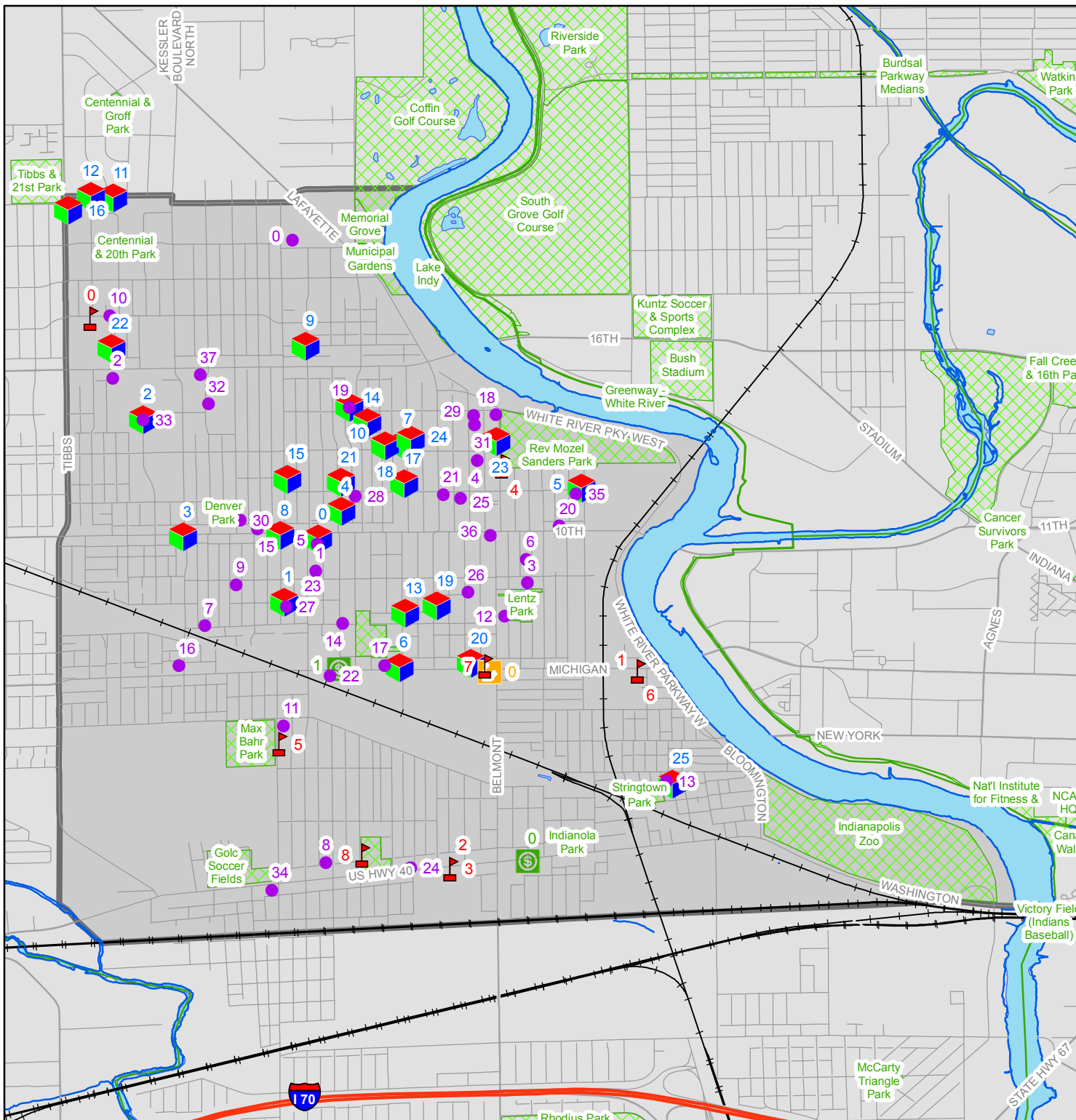
Points of Interest

-  Educational Institute/School
-  Place of Worship
-  Bank
-  Library
-  Day Care
-  Stream
-  Railroad
-  Greenway
-  Interstate
-  Street
-  Lake or River
-  Park
-  Neighborhood Boundary



Source: SAVI Community Information System

Created by The Polis Center
On May 2, 2014



Near Westside Neighborhood Points of Interest Map – Details

Educational Institutions/Schools

NUMBER	NAME
0	Ernie Pyle School 90
1	Excel Center For Adult Learners
2	George Washington Community HS
3	George Washington Comm Jr HS
4	Wendell Phillips School 63
5	Padua Academy
6	Indianapolis Metropolitan High Sch
7	New Beginnings and Adventures
8	Providence Cristo Rey High School

Daycares

NUMBER	NAME
0	Charity Child Care
1	Eden Child Development Ministry
2	Friendship Christian Academy & Child Care Ministry
3	Harmony House Christian Childcare 2
4	Little Lights Christian Academy
5	Little Blessings Childcare Ministry
6	Christamore House Early Childhood Education Center
7	Yogie Bear's
8	My 2nd Home
9	Jus Kidz Daycare II
10	Lil Saints Daycare Ministry
11	True Blessings
12	Kidz World
13	Nana'z Daycare
14	School #75 - Head Start
15	Hugs Unlimited Childcare
16	Tiny Tots Day Care
17	Jangee's Child Care
18	Excellent Child Care
19	Karen Nall
20	New Beginnings
21	Genesis I Child Care

22	Children's Cottage Development Center
23	The Little Swans Academy
24	Yogi Bear's 2
25	Alpha Learning Zone

Banks

NUMBER	NAME
0	PNC Bank, National Association Washington and Belmont Branch
1	JPMorgan Chase Bank, National Association West Michigan Street Branch

Libraries

NUMBER	NAME
0	Haughville










Places of Worship

NUMBER	NAME
0	Haughville Seventh-Day Adventist Church
1	Holy Trinity Catholic Church
2	Ss. Constantine and Elena Romanian Orthodox Church
3	Westside Missionary Baptist Church
4	St. Paul Missionary Baptist Church
5	Kings & Priests Ministries International
6	Little Flock Primitive Baptist Church
7	True Deliverance Family Christian Ministries
8	West Park Christian Church
9	Western Star Baptist Church
10	Greater Love Missionary Church
11	St. Anthony Catholic Church
12	Mount Vernon Community Missionary Baptist Church
13	Westside United Pentecostal Church
14	New Direction Worship Center
15	New Found Faith Missionary Baptist Church
16	Greater White Stone Church
17	Rock Apostolic Church

18	First Church of Deliverance and Recovery
19	First Samuel Missionary Baptist Church
20	Free Church of God Apostolic
21	Eternal Life Apostolic
22	Charity Tabernacle Apostolic Church
23	Eden Missionary Baptist Church
24	Burton Temple CME
25	Caldwell Chapel AME Zion
26	Victory Tabernacle Apostolic Church
27	Eden Missionary Baptist Church
28	New Light Missionary Baptist Church
29	True Stone Primitive Baptist Church
30	Greater Faith Missionary Baptist Church
31	Gethsemane C.M.E. Church
32	St. Stephen Bulgarian Eastern Orthodox Church
33	Friendship Missionary Baptist Church
34	Iglesia Metodista Vida Nueva
35	New Day Pentecostal Church
36	Christ Church Holiness
37	Church of the Living God PGT

Near Westside Neighborhood

Brownfields

-  Brownfield
-  Stream
-  Railroad
-  Greenway
-  Interstate
-  Street
-  Lake or River
-  Park
-  Neighborhood Boundary



Source: SAVI Community Information System

Created by The Polis Center
On May 2, 2014

