

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

***Crooked Creek
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 change coinciding with GINI and similar initiatives by providing local data and indicators about the quality of life in Crooked Creek, one of the six original demonstration neighborhoods.

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 following years (as data are available) to assess changes in quality of life indicators since the investment began.

In order to monitor change in Crooked Creek, we identified a group of comparison tracts elsewhere in the county that measured similarly to the neighborhood 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 Crooked Creek to its comparison areas (see map on the next page) 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 purposes of this report, the definitions below are used to describe the neighborhood and comparison areas. See the map on p. 4 for a county-level display and the Appendix for a more detailed map outlining the boundaries of these areas in addition to the official neighborhood boundaries.

Crooked Creek – the census tracts that make up the entire Crooked Creek neighborhood. (Tracts 3101.06, 3102.01, 3201.08, 3209.02, 3209.03, 3210.01, 3210.02)

Crooked Creek Target Tracts – the census tracts within Crooked Creek that represent the area receiving the most investment and the area being monitored for change. (Tracts 3101.06, 3102.01, 3201.08, 3210.01, 3210.02)

Comparison Tracts – the census tracts outside of the Crooked Creek neighborhood used for comparison against the “Crooked Creek Target Tracts.” The assumption is that the “target” tracts will show improvement over the “comparison” tracts over time. (Tracts 3101.10, 3101.11, 3103.09, 3103.10, 3217.00, 3401.02, 3410.09, 3401.10, 3419.03, 3419.04. In 2010, several of the census tracts making up the comparison area were split. This did not change the geographic area of comparison.)

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 measureable improvements in the community. Although we indicate 2007 as a baseline, it should be noted that many programs may have been in the works before this start date, including some unrelated to the GINI effort. As a result, the report also includes the trends that began before 2007; these data should reflect the longer-term trajectory of neighborhood planning efforts as well as 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
- Community Quality and Safety
- Income and Wealth
- Education
- Economy and Workforce
- Health

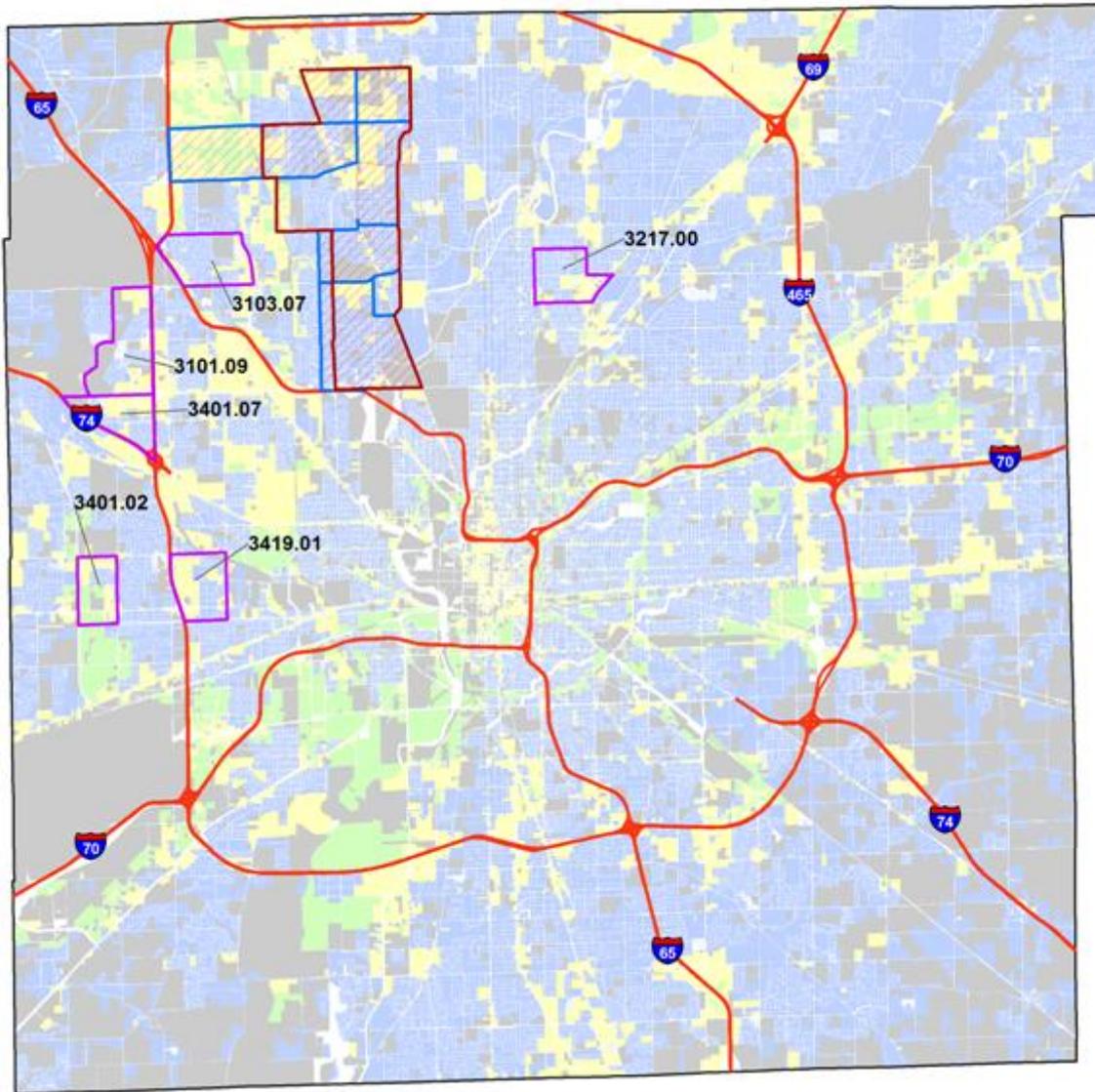
Additional neighborhood maps not referenced in the text are included in the appendix.

*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

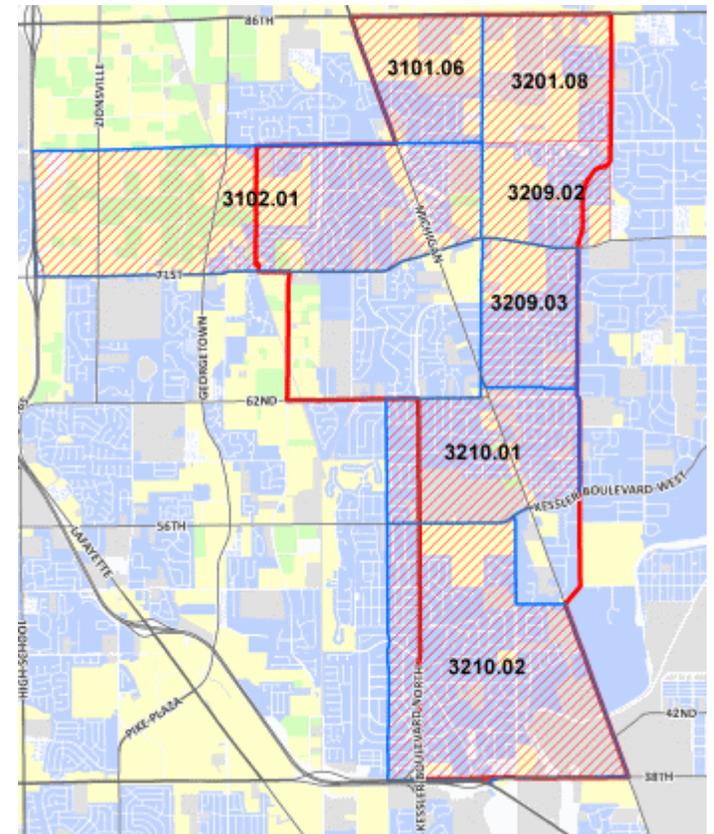
Introduction

Crooked Creek Monitoring Area and Land Use



Parcel Classification

- | | | | |
|---|-----------------------|---|-------------|
|  | Neighborhood Boundary |  | Industrial |
|  | Neighborhood Tracts |  | Commercial |
|  | Target Tracts |  | Residential |
|  | Comparison Tracts |  | Other |



Neighborhood Overview - General Demographics

Overview

A community on the northwest outskirts of downtown Indianapolis, Crooked Creek is home to a diverse population of 29,400. Many Crooked Creek residents have lived there all their lives; others are newcomers and immigrants in search of good schools and reasonably priced urban housing. The area is bounded by 86th Street to the north; 38th Street to the south; Michigan, New Augusta, Guion, Cooper, and Kessler Boulevard North Drive on the west; and Ditch, Grandview, and Michigan on the east. The community is bisected by Michigan Road, a major transportation corridor that carries 40,000 commuters a day between the suburbs and downtown Indianapolis. (Crooked Creek Quality of Life Plan)

Population Change

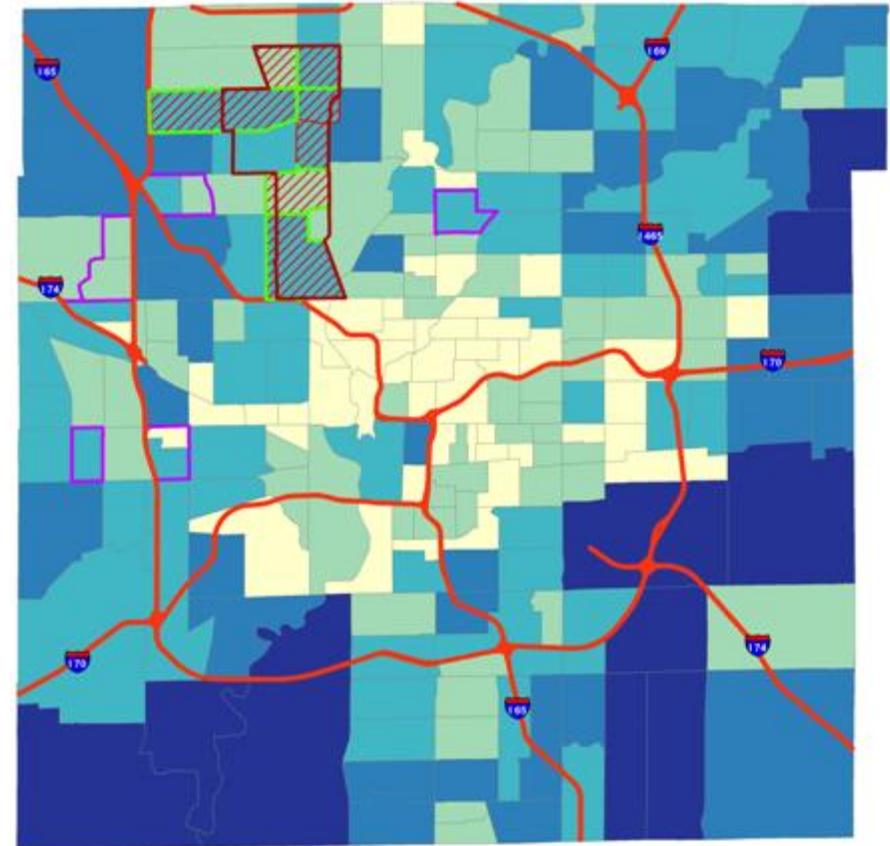
	Marion County	Crooked Creek	Target Tracts	Comparison Tracts
2000	860,454	28,889	19,836	34,459
2010	903,393	29,365	20,108	36,245
% Change	5%	2%	1%	5%

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. As of the 2010 U.S. Census, consistent with Marion county overall, the Crooked Creek target tracts consist of slightly more women than men with the disparity increasing with age. Considering Crooked Creek as a whole, there are roughly 1.15 females for every male among ages 20 to 29, while there are 1.26 females for every male among ages 40 to 64 and 1.5 females for every male among those ages 65 and over. Crooked Creek continues to be heavily made up of young adults. Consistent with the comparison tracts, Crooked Creek and its target tracts tend to have greater concentrations of individuals ages 20 to 34 when compared to Marion County. The small base of the pyramid shows the population should decline in coming years.

Data Source: SAVI Community Information System and U.S. Census Bureau, Census 2010

Total Population by Census Tract, 2010



Total Population



Neighborhood Overview - General Demographics

Overview Continued

Race and Ethnicity

2010 Census figures indicate that Crooked Creek has experienced a substantial demographic shift over the past decade becoming more diverse. The percentage of white residents decreased by 12 percentage points since 2000, African-Americans increased from 38% of the population to 45%, and Asians grew from 2% to 9%. At 45% African-American and 41% white, Crooked Creek shifted from a predominantly white to a predominantly African-American neighborhood. This trend moves Crooked Creek further away from similarity to Marion County as a whole, which is currently 63% white and 27% African-American, with the percentage of whites in the county down just 7 percentage points from 70% over the same time period. Crooked Creek remains more racially and ethnically diverse than Marion County. Hispanic residents make up 16% of the neighborhood (up from 7% in 2000), while Hispanics comprise 9% of Marion County overall (up from 4% in 2000). See page 8.

Family Structure

In Crooked Creek, 37% of the adult population is married (a drop from 46% in 2000), while about 11% is divorced. Of the households in Crooked Creek, 38% have children, an increase from 31% in 2000. In Marion County, this dropped from 34% to 32%. (Based on 2010 census data)

Income

Median family income (MFI) in the Crooked Creek neighborhood (\$56,187) has gone from about \$600 above Marion County's in 2000 to more than \$1,700 above the county's in 2010. The MFI in the target tracts (\$60,571) has grown slightly faster than Marion County's with an increase of \$5,700 compared to the county's \$5500. The neighborhood's MFI increased the most by \$6,100, and the comparison area increased only about \$2,300. See page 8.

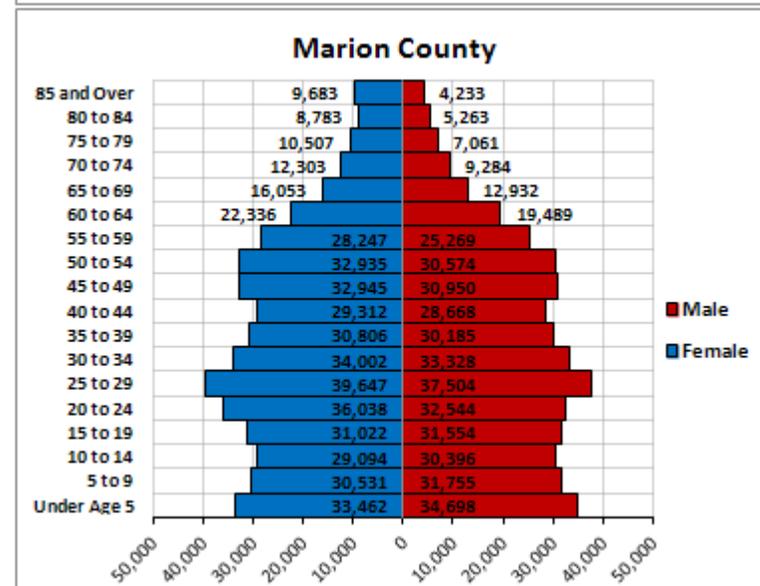
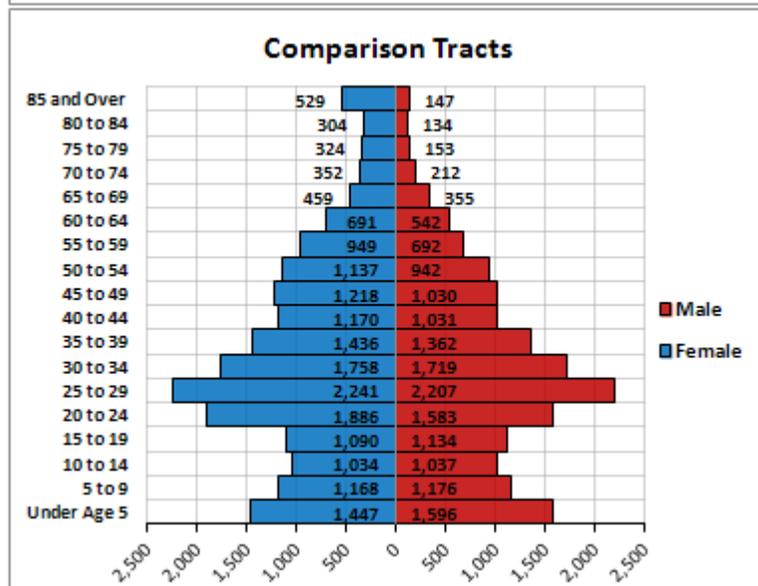
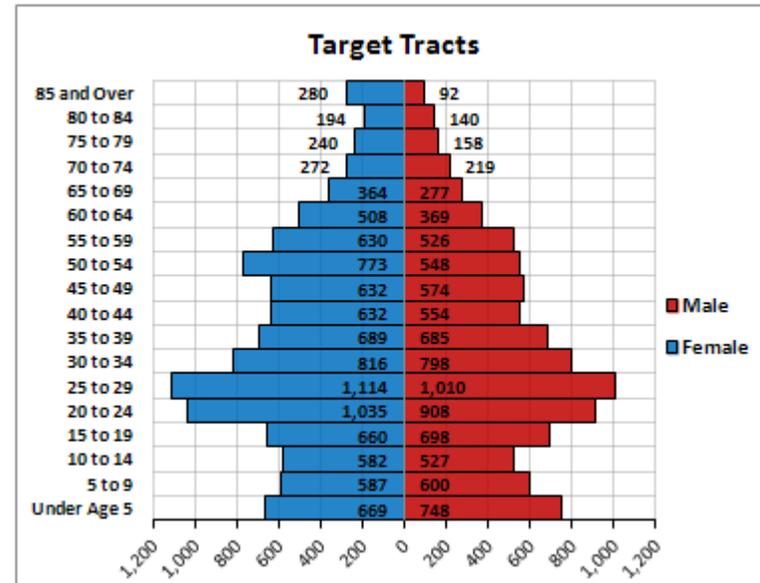
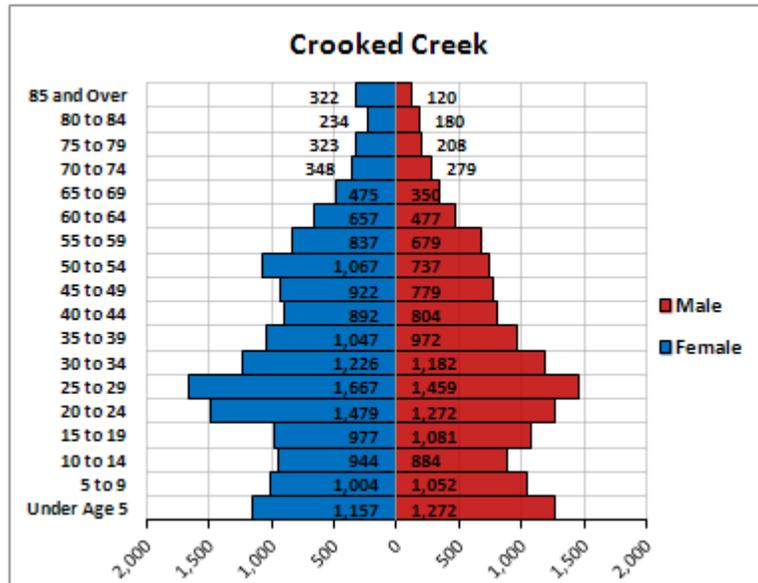
Only about one out of every seven people in the neighborhood (14.9%) and about one out of 10 (11%) in the target tracts (46.8%) are in poverty. This is under the county's poverty rate of 16.6%. (Based on 2005-2009 5-year averages)

Educational Attainment

Residents of Crooked Creek, the target tracts, and comparison tracts have higher levels of educational attainment than Marion County. In Crooked Creek, 46% have a Bachelor's degree or higher compared to 28% in the county. 39% of the residents in the target tracts have reached that education level, and 36% of the residents in the comparison areas have. The rate of residents not completing high school in these areas (10% or fewer) is much lower than that of Marion County (16%). Since 2000, similar to the county, most Crooked Creek metrics for higher educational attainment have, on average, either remained stable or achieved 1% to 4% improvements. The percent of residents with no high school diploma has increased from 10% to 13%, and those with a high school diploma dropped from 25% to 21%. See page 8.

General Demographics

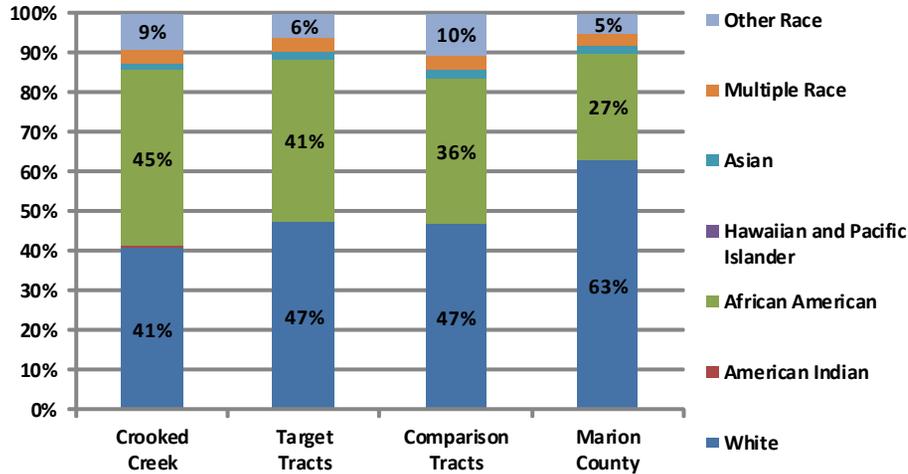
Age Pyramids



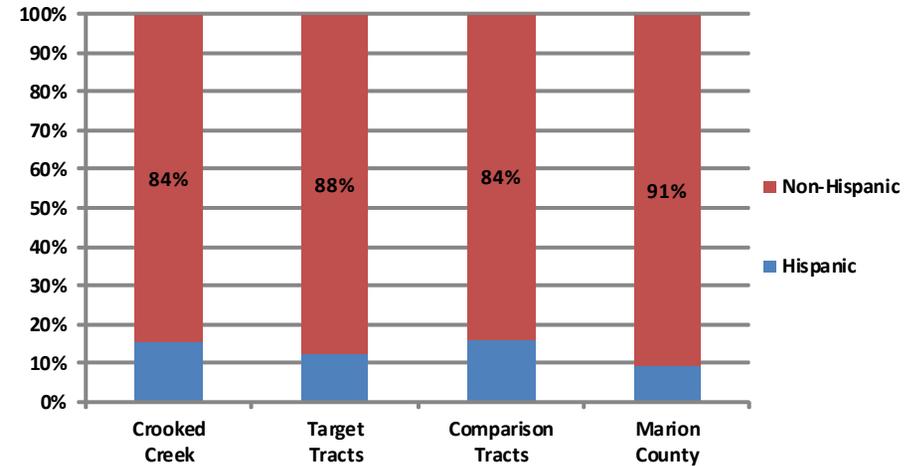
Data Source: SAVI Community Information System and U.S. Census (2010)

General Demographics

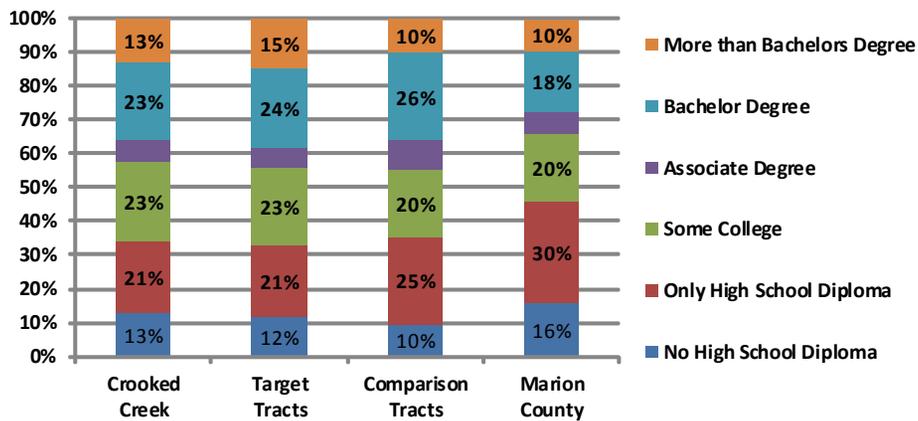
Race



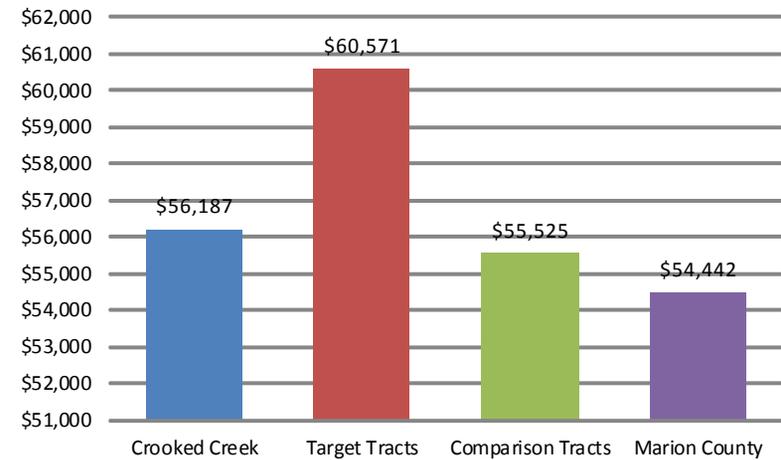
Ethnicity



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

Crooked Creek Neighborhood is 49% residential and 26% commercial (see land use map on the right).

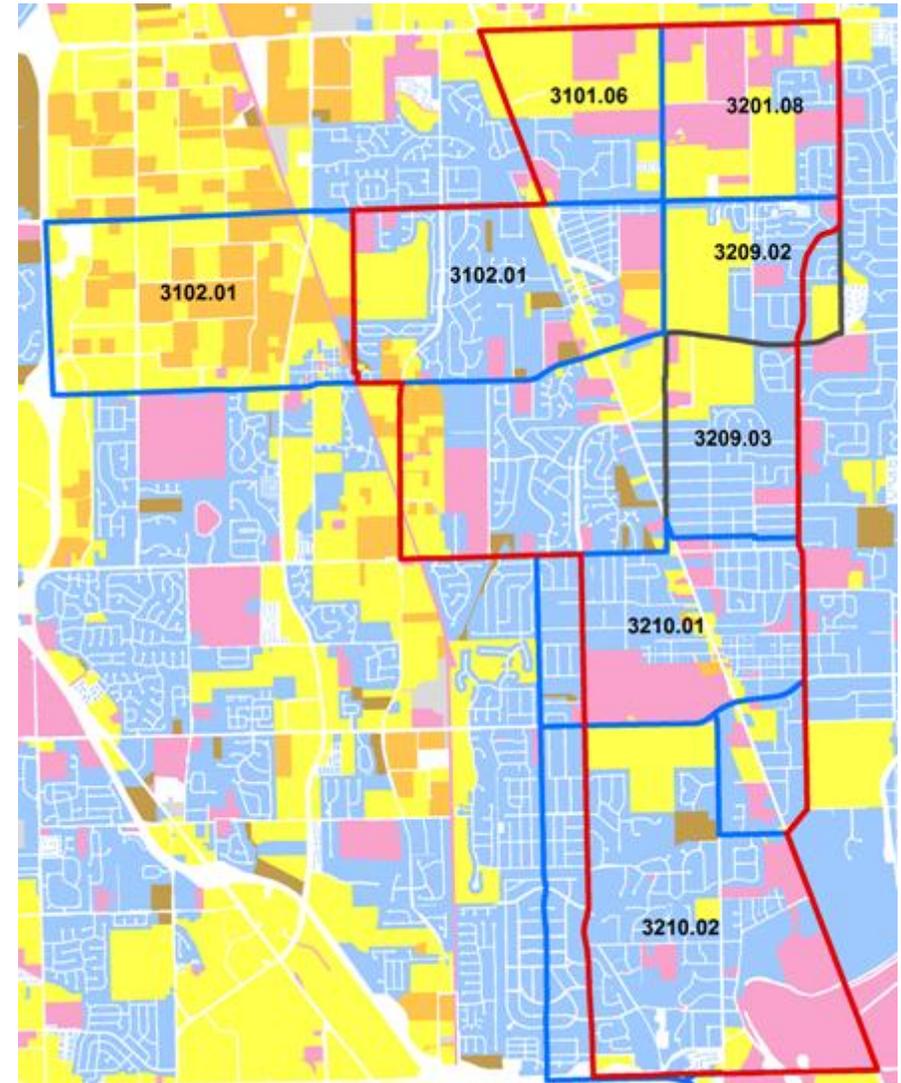
Below is a summary of the housing and real estate market in Crooked Creek:

- The pace of residential sales in Crooked Creek and its target tracts is similar to Marion County's, around 4-5%.
- The median sales price of single-family residential properties has remained consistently above the county's but has dropped by \$13,000 in the neighborhood and \$21,000 in the target tracts the past 5 years.
- Foreclosure rates in neighborhood were nearly two percentage points below that of the county in 2011.
- Sub-prime lending dropped significantly from 2007 to 2010, from 16% to 1% in the neighborhood and from 15% to 2% in the target tracts.
- Investor home loans as a percentage of all home loans have continued to decline in Crooked Creek and its target and comparison tracts alongside similar declines in Marion County.
- The neighborhood, target tracts, and comparison tracts had comparable long-term residential vacancy rates, remaining fairly stable from 2008 to 2010 at about half the rate of Marion County.
- Crooked Creek and target tracts saw a sharp decline in residential building permits from 99 in 2001 to 3 in 2013.
- The number of demolitions in Crooked Creek and its target tracts is low, consistently under 10 permits issued per year for the past decade.

Land Use



2008 Land Use by Parcel



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 decreased across the board, reflecting the national housing-market slump, slight rebounds beginning in 2011-2013. The pace of single family residential sales in Crooked Creek and its target tracts was on par with Marion County sales. These areas gradually increased sales to a high around 2004-2006, then began to decline in the following years as commonly found in the housing downturn. The pace of sales in the neighborhood, target tracts, and county dropped from around 5% in 2007 to 4% in 2012. The comparison tracts followed the same pattern, but had a higher pace of sales throughout the monitoring period, dropping from 6% in 2007 to 5% in 2012.

Price of Sales:

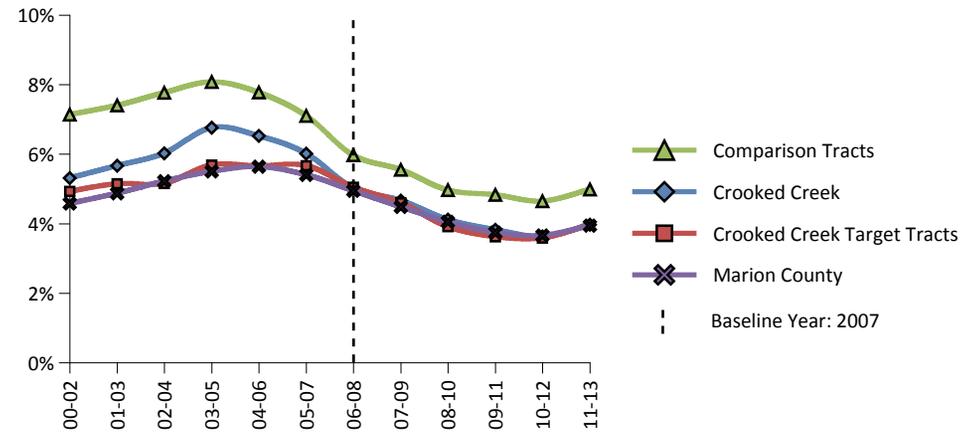
The median sales price of single-family residential properties held steady at about \$120,000 in Crooked Creek, its target tracts, and comparison tracts throughout the decade until the 2006-08 reporting. The tracts in these three areas ranked in the highest third of all Marion County tracts for median sales price. Between 2007 and 2012, sales prices dropped from \$120,000 to \$107,000 in Crooked Creek, from \$120,500 to \$99,500 in the target tracts, and from \$114,000 to \$107,000 in the comparison areas. The chart on the upper right shows the rebound in sales prices started earlier in Marion County than the other areas; sales prices increased from \$97,500 to \$100,000 in Marion County from 2007 to 2012.

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.

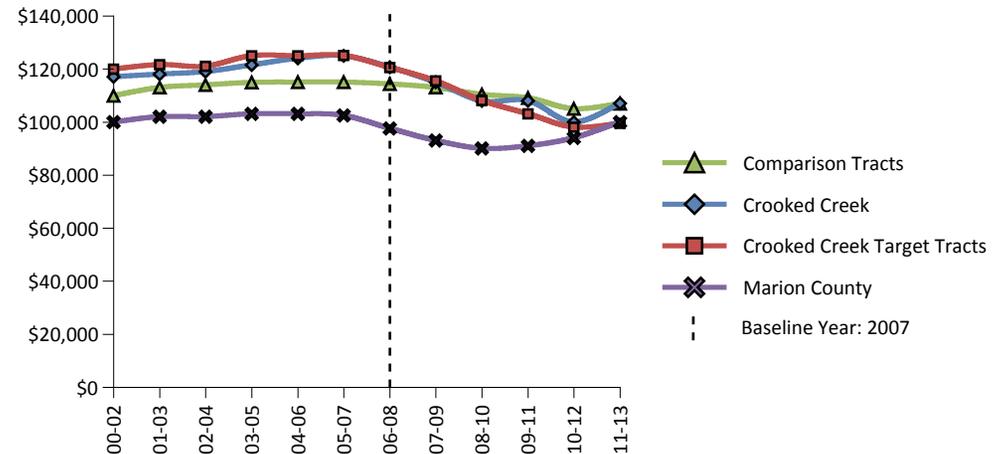
Single Family Residential Properties Sold

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



Median Sales Prices of Single Family Residential Properties Sold

(3-Year Rolling Average)



Data Source: Metropolitan Indianapolis Board of REALTORS®

Housing and Real Estate

Foreclosures

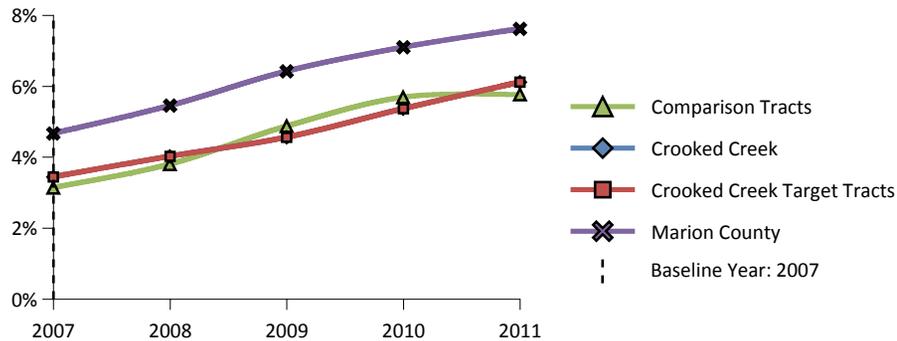
A foreclosure is the legal process by which a borrower in default on a mortgage is deprived of his interest in the mortgaged property. These properties are usually sold for an amount much lower than the actual market value, impacting average sales price in the neighborhood. The statistics on this page 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 (Urban Institute, foreclosure-response.org). Marion County fared worse than the national average at 8%. Crooked Creek target and comparison tracts remained close to the national average, all reporting foreclosure rates of 6% in 2011. Although Crooked Creek, the target tracts, and comparison tracts fared consistently 2% better than Marion County in foreclosures, 6 out of every 100 mortgages in the neighborhood are currently in foreclosure. From 2007 to 2011, foreclosure rates for the neighborhood areas and the county gradually increased by about 2.5 percentage points on average. The same ZIP codes are used to define the neighborhood and target tracts, so in the chart, the line for the neighborhood is covered by the line for the target tracts.

Mortgages in Foreclosure

(As % of All Mortgages)



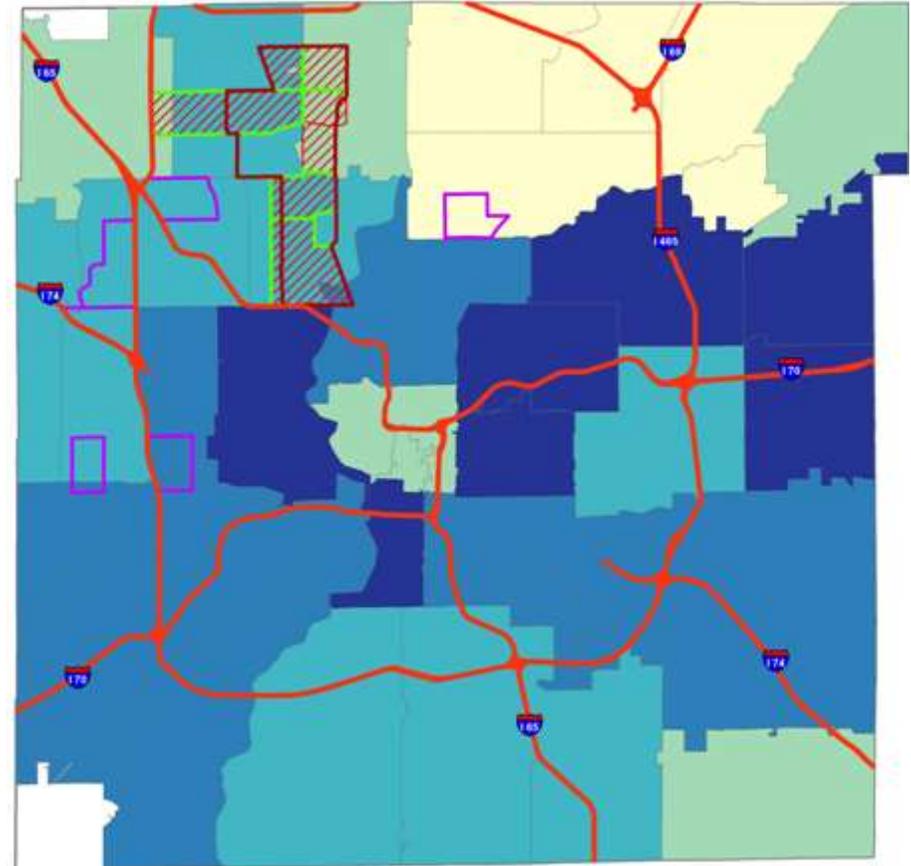
About the Data:

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.

*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.

Most of the data used throughout this report are based on census tract. The data on this page, however, are by 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 Crooked Creek and the target tracts: 46228, 46260, and 46268; the following ZIP codes define the comparison tracts: 46214, 46220, 46224, and 46254.

Percentage of Mortgages in Foreclosure by ZIP Code, March 2011



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

Housing and Real Estate

Mortgages and 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: Rates of high-cost lending have fallen dramatically since 2007. In 2007, one out of every 6 loans to residences that would be occupied by the owner in Crooked Creek and the comparison areas was a high cost loan (16%). In the target tract, 15% were high cost, and in the county 18% were. In 2010, only 1-2% on loans in each of these areas were high-cost.

Investor loans: Investor home loans in Marion County fell precipitously from 15% in 2007 to approximately 5% in 2009. Over this same period, loans in Crooked Creek fell from just over 7% to approximately 4%, while loans in the target tracts fell from 7% to approximately 4%. Since then, area rates have increased to 5% in the neighborhood overall and to 7% in the target tracts, possibly indicating the start of a new trend in favor of increased investor confidence. Rates in the comparison tracts roughly paralleled those of Crooked Creek.

Long-term residential vacancies: Long-term residential vacancy rates have remained relatively stable in all areas in recent years with rates in Crooked Creek. As of September 2010, just 4% residential addresses in Crooked Creek and the comparison tracts and 3% in the target tract had been vacant for more than three months. From 2008, the long-term residential vacancy rate in the neighborhood has remained about half that of Marion County (8% in September 2010).

About the Data:

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.

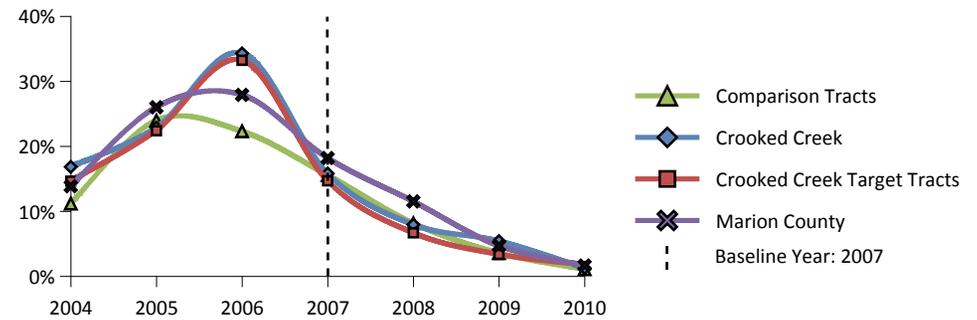
Data Sources:

Loan Data – Home Mortgage Disclosure Act and LISC Research Assessment

Vacancies – United States Postal Service Vacant Address Data

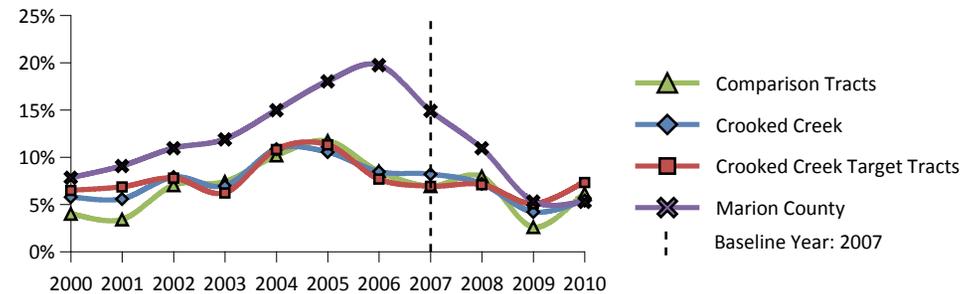
High Cost Home Mortgage Loans to Owner-Occupants - First Liens

(As % of All Loans)



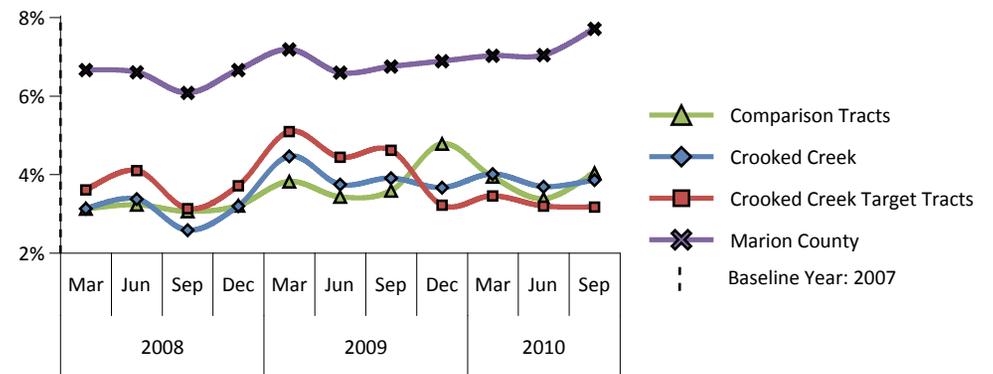
Investor Home Loans

(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

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

Interpreting the Data:

New construction residential building permits:

Crooked Creek is made up of newer housing stock compared to most neighborhoods in the urban core; however it also has little area for new development. This, combined with the housing market decline and out-migration to the suburbs, contributes to the low number of building requests in this area. The number of new construction residential building permits issued in Crooked Creek and its target tracts dropped sharply from 99 permits in 2001 to only 11 in 2007 and 3 in 2013. All of the new residential construction permits were issued in the target tracts. New permits in the comparison tracts dropped from 26 in 2007 to 2 in 2013.

Demolition permits:

As an area with relatively new housing stock, very few demolition permits were issued in the Crooked Creek, its target tracts, or comparison tracts. In the past decade, there have been fewer than 10 demolition permits issued in each area, with peaks in Crooked Creek in 2008, 2011, and 2013.

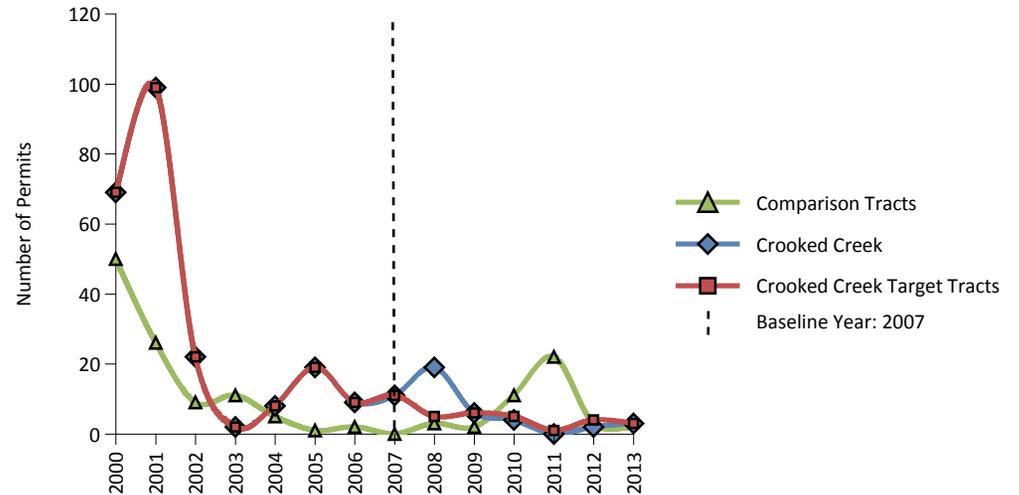
Note:

In both charts, Crooked Creek and the target tracts have the same number of permits, so the line is identical for both geographies.

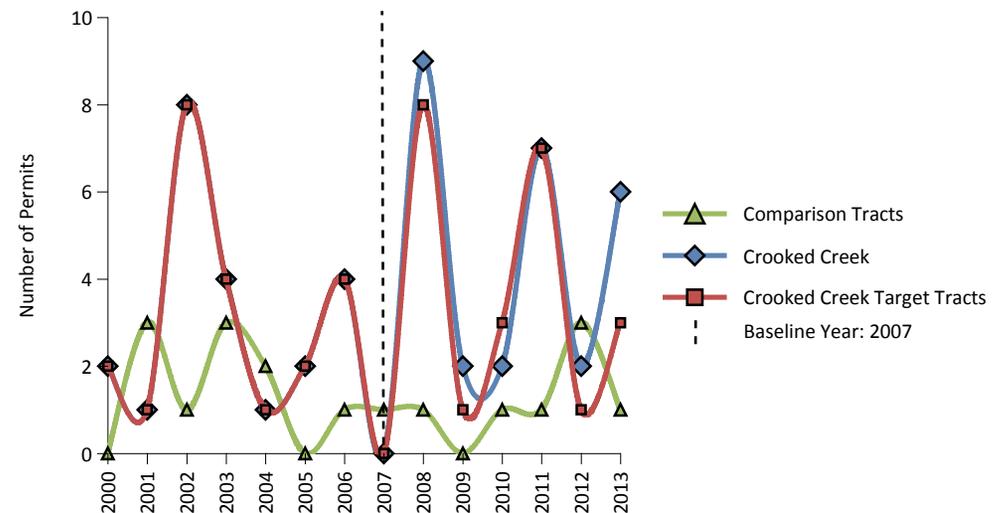
About the Data:

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



Data Source: SAVI and Department of Metropolitan Development

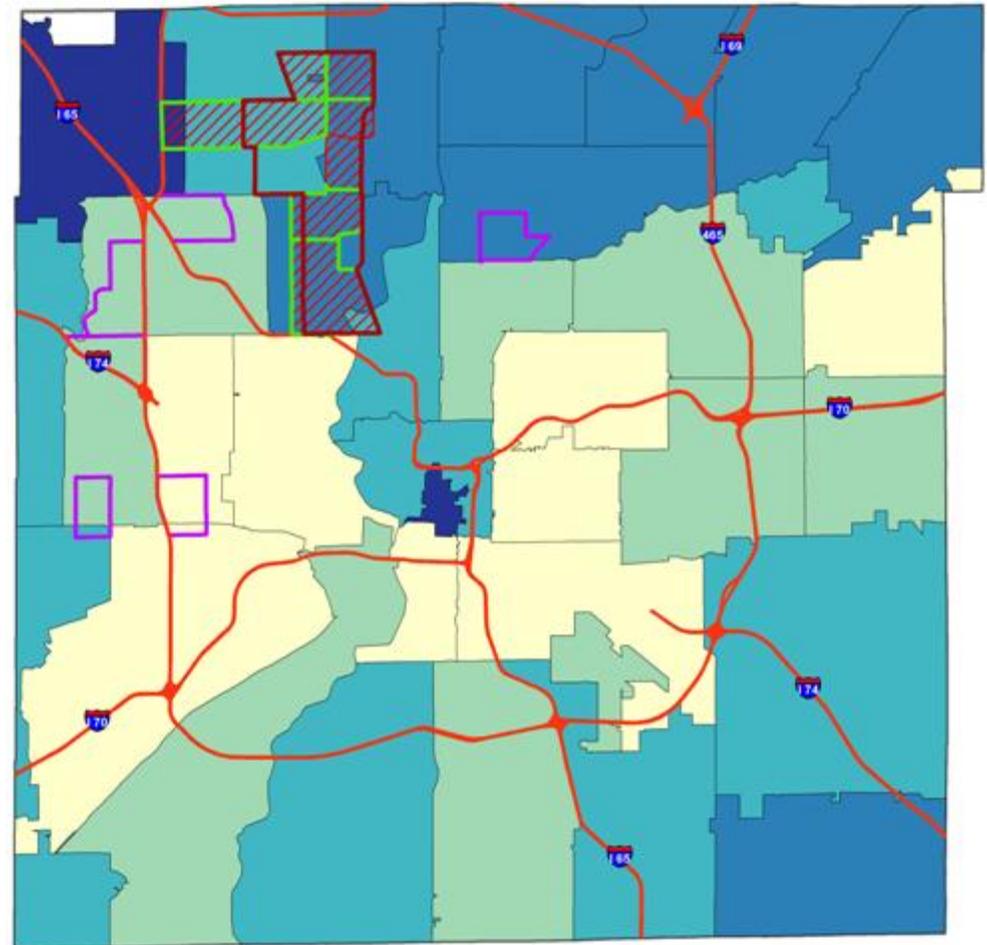
Income and Wealth

Overview

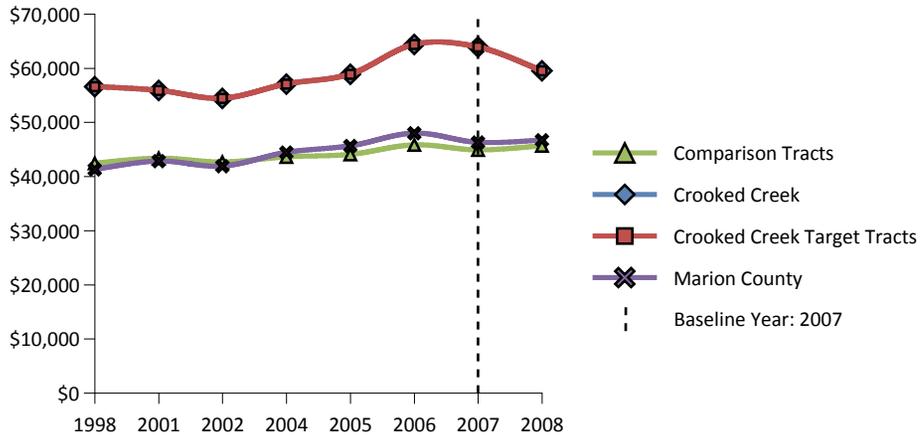
The income and wealth of a community's residents indicate economic self-sufficiency, defined as the ability to support oneself and family without additional subsidies. Residents of Crooked Creek and especially its target tracts have higher incomes compared to the county and comparison tracts.

The map at the right shows Crooked Creek as having higher reported incomes than many areas of the county, based on federal income tax returns. Few areas of the county have changed substantially in resident income levels since the baseline report; however, noticeable changes include the 46204 Zip code downtown with a drop of \$34,000 from 2006 to 2008, a part of Washington Township in the north central part of the county with a drop of \$10,000, and the Geist area (the ZIP code in the far northeast corner of the county) with average adjusted gross income (AGI) dropping from \$88,800 in 2006 to \$80,700 in 2008.

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



Adjusted Gross Income per Federal Tax Return



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 Crooked Creek: 46228, 46260, 46268; Target Tracts: 46228, 46260, 46268; and Comparison Tracts: 46214, 46220, 46224, 46254. Notice the ZIP codes used for the neighborhood and the target tracts are identical.

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. This later chart uses an index to show change in income from year to year relative to 2002 levels for each geographic area. 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. 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.

Interpreting the Data:

The chart to the right, based on AGI as derived from federal income tax returns, continue to show Crooked Creek and its target tracts as having income levels well above that of the county.

The 2008 AGI of the target tracts (\$59,519) was 27% higher than the county's \$46,712. The decline 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 county and comparison than in Crooked Creek. More filers with lower incomes reduce the average gross income per return. Crooked Creek's AGI continued to decrease after this year while the other areas began returned to their 2006 levels.

The bottom chart shows change in adjusted gross income of all residents in the neighborhood (not per person income) relative to 2002 levels. Numbers above 100 reflect an increase since 2002, and numbers below 100 represent a decrease. 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.

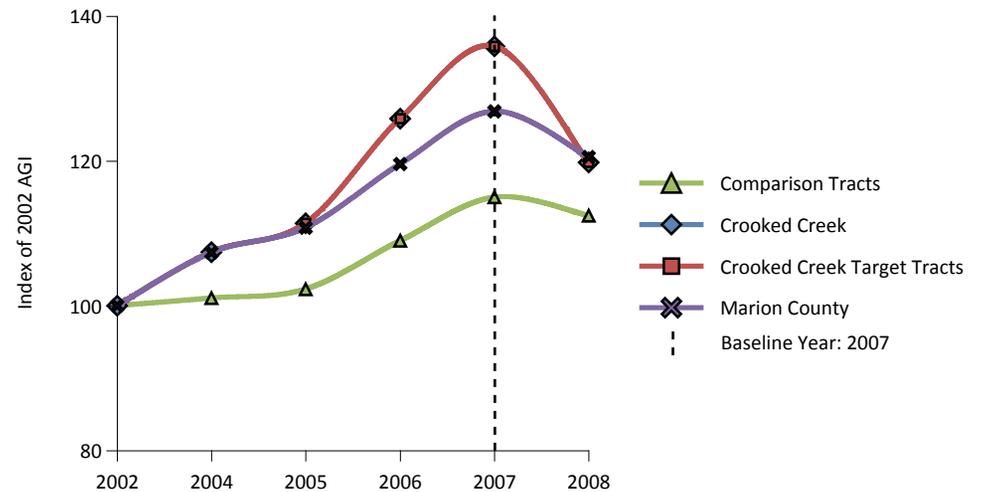
About the Data:

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

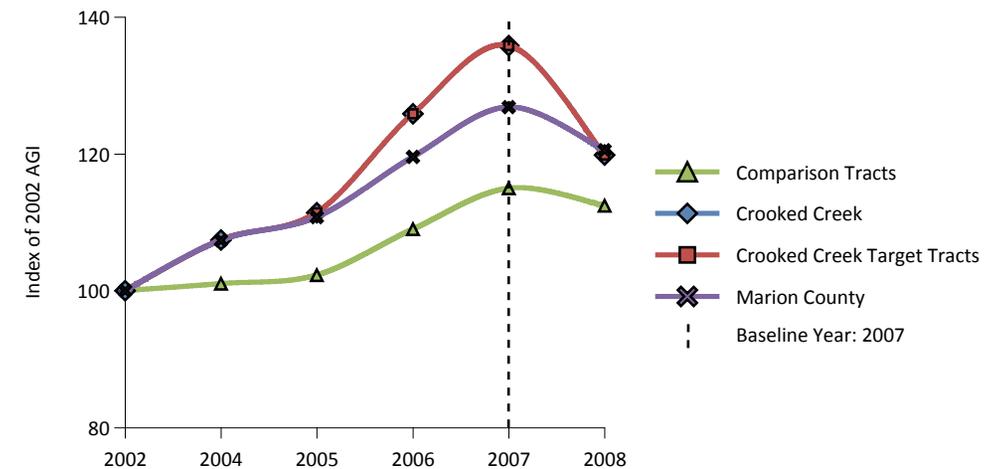
Most of the data used throughout this report are based on census tract. AGI is based on ZIP code, which are larger than census tracts in most cases and do not match neighborhood boundaries as well as census tracts. The following ZIP codes were used to define Crooked Creek: 46228, 46260, 46268; Target Tracts: 46228, 46260, 46268; and Comparison Tracts: 46214, 46220, 46224, 46254. Notice the ZIP codes used for the neighborhood and the target tracts are identical.

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

Index of Adjusted Gross Income



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 household, or \$43,664 annually per household, to meet its basic needs. A couple with no children would need \$2,366 per household 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 percent of residents by monthly earning level gives an indication of self-sufficiency.

Interpreting the Data:

Earning Index:

The earnings index chart at the top right shows varying rates of those employed earning at the Self-Sufficiency Standard across the different geographies. It reveals the relative change in the number of residents earning over \$3,333 per month from 2002 to 2009. When the line drops below 100, the number of employed residents making this wage decreased; when the line goes above 100, the number has increased. The number of self-sufficient earners has increased by about 17% in the county and target tracts and about 13% in the neighborhood since 2002. Since 2007, the number of self-sufficient earners in Crooked Creek has increased slightly, while it declined in the other areas compared here.

Earning Level:

The monthly earning level chart on the lower right reveals that about one in three employed residents of Crooked Creek and the target tracts earned at or above the self-sufficiency standard in 2009, little change since 2008.

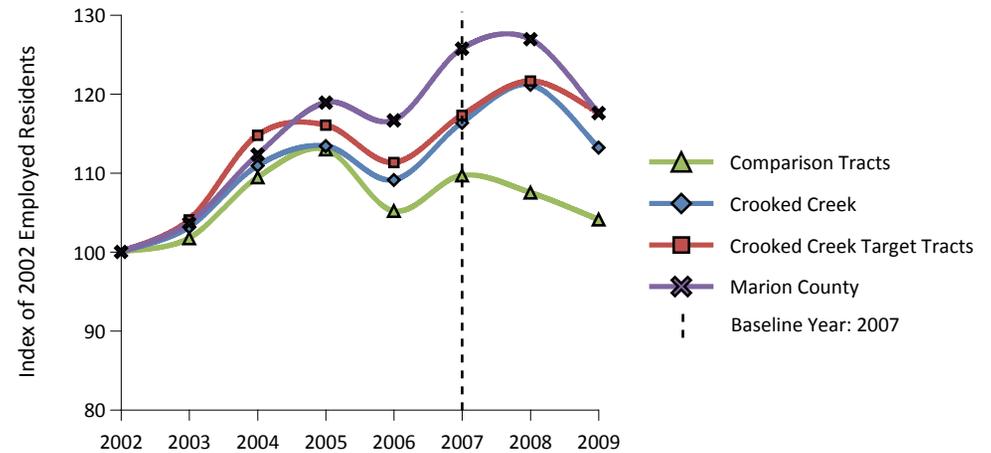
About the Data:

The data reflect employment of residents living in the Crooked Creek neighborhood.

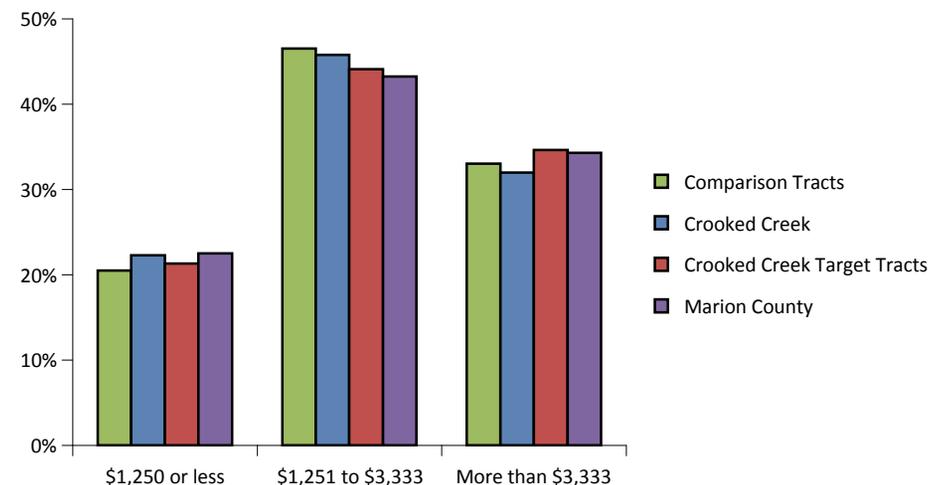
Data Source: Local Employment Dynamics, LISC Research and Assessment

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 Applications

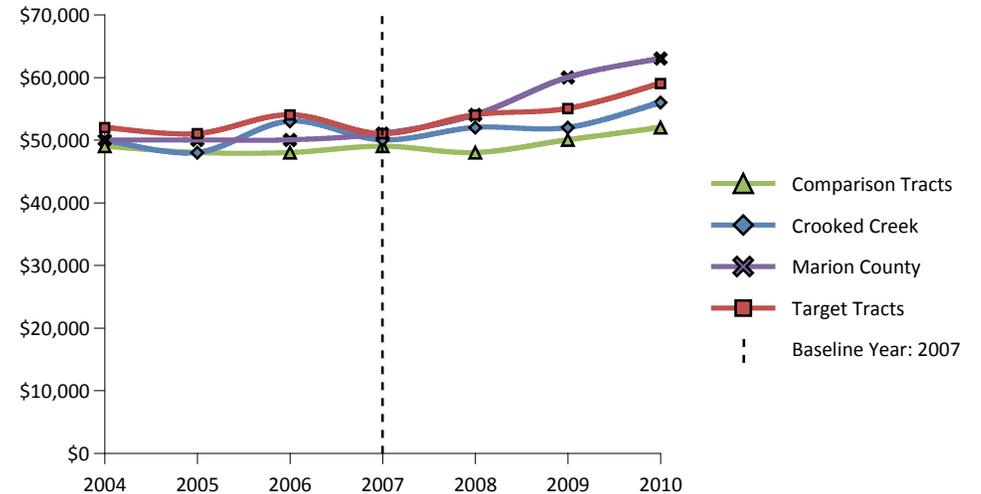
Another measure of resident income is the income figure reported on home loan applications by owners who will occupy the home. Home purchases by owners who will live in the home represent investment in the neighborhood by its residents. The change in the median income of borrowers of owner-occupied properties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

Interpreting the Data:

Since 2007, median income of first-lien mortgage borrowers has risen across the board. From 2007 to 2010, median income rose \$12,000 for Marion County borrowers and \$8,000 and \$3,000 for those in Crooked Creek target and comparison tracts, respectively. The target tracts, with a \$59,000 average in 2010 led the comparison tracts by \$7,000. This is a possible indication of the impact of the housing crisis on the mortgage market: lending has become more regulated and as higher-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 increase in interest among more high-income homebuyers.

Median Income of First Lien Mortgage Borrowers

(Owner-occupied Properties)



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)

Economy and Workforce

Overview

Level of educational attainment can serve as an indirect indicator of the health of a workforce. Increasing levels of educational attainment predict greater potential for improved economic stability. Conversely, decreasing levels of education attainment predict greater likelihood for residents to experience low wages or unemployment. As described in the education section of this report, Crooked Creek and its target and comparison tracts continue to exceed county education attainment levels. 43% of residents in Crooked Creek and 44% in the target tracts have an associate’s degree or higher compared to only 34% in Marion County.

The map at right shows the unemployment rates across the county. With rates between 5% and 7%, the northern part of Crooked Creek has lower-than-average rates, and the southern part of the neighborhood has rates that fall in the highest category. This is a change since 2000 when of the neighborhood was in the lower quartiles. This could be due in part to the recession that began in 2007-08.

The chart below shows the change in unemployment rates from 2000 to 2009. According to the US Census, the unemployment rate for Crooked Creek in 2000 was 4.4%, one percentage point below Marion County’s 5.4%. The 2005-2009 American Community Survey 5 year averages are more difficult to interpret as the Crooked Creek rate (4.19%) has a high margin of error (+/-4.66%). Based on a comparison with the more reliable county rate from the same period (4.96%, +/- 0.19%) and the data described on this page, Crooked Creek unemployment has maintained roughly the same level relative to Marion County throughout the past decade. Since 2009, unemployment numbers for Marion County have increased dramatically, peaking at 10.7% in March 2010 and declining to 9.5% in January 2012 (U.S. Bureau of Labor Statistics). Based on past performance in-line with the county, it is likely Crooked Creek has experienced similar fluctuations.

Unemployment Rate

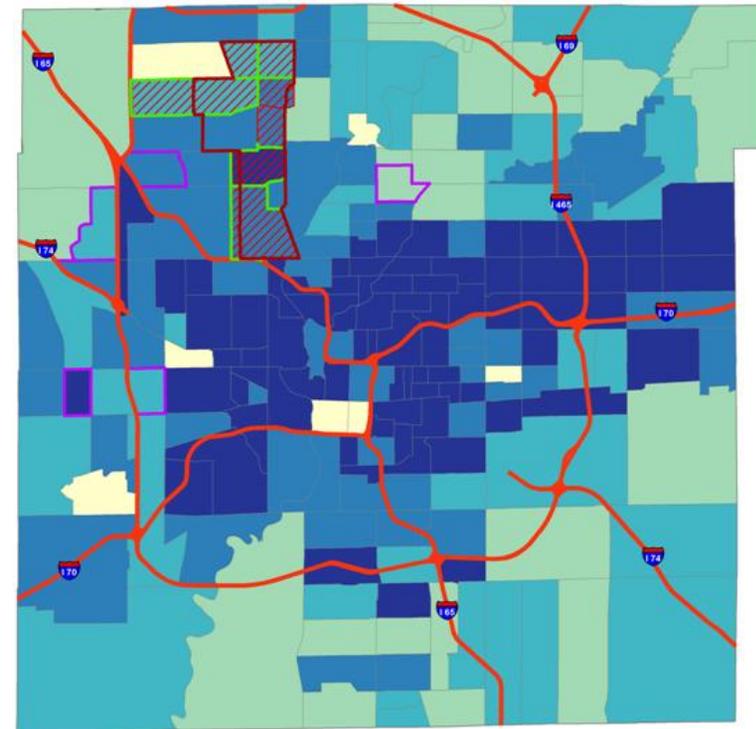
	Marion County	Crooked Creek	Target Tracts	Comparison Tracts
2000	5.4%	4.4%	3.9%	3.5%
2009*	9.3%	7.4%	7.1%	7.2%

In general, the data indicate the following trends:

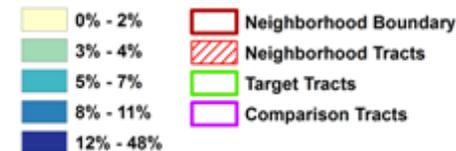
- The number of employed Crooked Creek residents dropped below 2002 levels, but the target tracts were up by 3%.
- According to 2009 figures, most residents are employed in the health care and social assistance, retail trade, and accommodation and food sectors.
- The job market in Crooked Creek continues to be dominated by healthcare and social assistance. The number of available retail jobs has decreased.
- Business vacancy rates remain stable, following moderate decreases experienced during the last two quarters of 2009.

* 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



Data Source: SAVI and US Census (2005-2009)

Economy and Workforce

Resident Employment

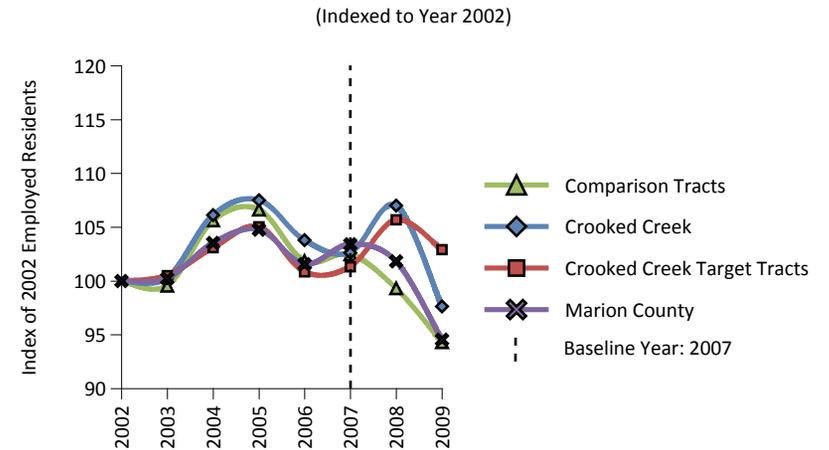
Are residents employed, and has that changed over time? If so, in what types of industries are they working? Employment is a major determinant of economic self-sufficiency.

Interpreting the Data:

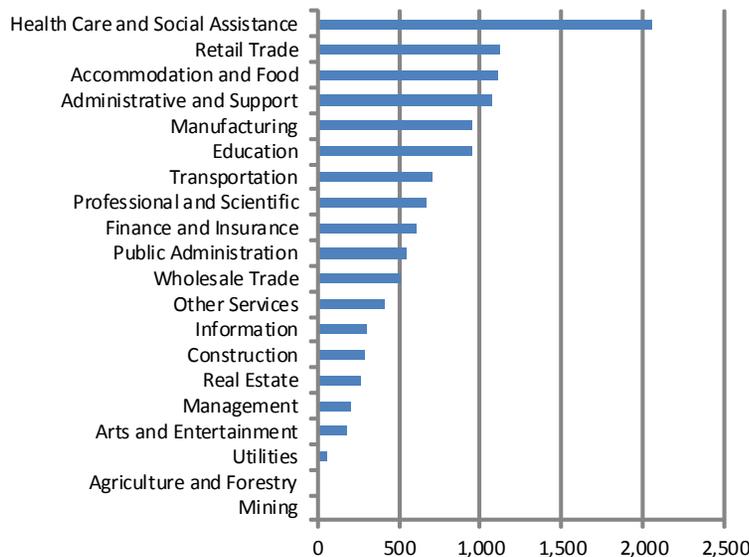
The chart on the right shows the relative change in the number of employed neighborhood residents compared to its peer tracts and the county from 2002 to 2009. When the line drops below 100, there has been a loss of employment; when the line goes above 100, there has been an increase. The number of employed residents in Crooked Creek was up 3% from 2002 to 2007 but in 2009 dropped below 2002 levels. The comparison tracts and county experienced a similar trend, but the employment in the target tracts in 2009 remained 3% above 2002 levels.

As the chart below shows, most Crooked Creek residents are employed in the health care and social assistance, retail trade, accommodation and food, administration and support, manufacturing, and education sectors. The chart at the lower right displaying 2-year rolling averages reveals that health care has consistently employed the most Crooked Creek residents since 2002-2003. In 2008-2009, this sector drew about 2,100 employees. Crooked Creek is home to the anchor facilities of a large regional health care system. Retail trade, despite a slight downward trend since 2006-2007, remained the second largest industry for employment with about 1,200 employees in 2008-2009. Education jobs experienced a similar decline, remaining the fifth most common category with approximately 1,000 employees.

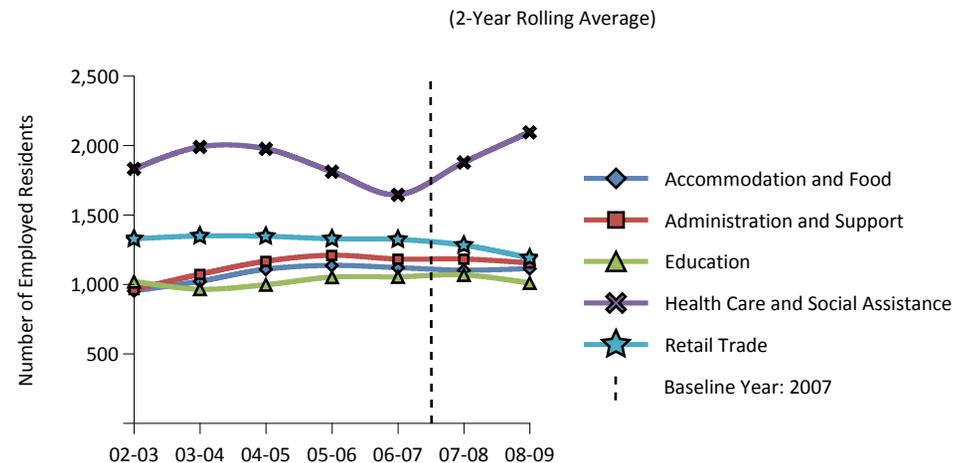
Index of Change in Number of Employed Residents



Number of Employed Residents of Crooked Creek by Industry Sector, 2009



Employed Residents in Crooked Creek by Industry



About the Data: The data reflect employment of residents living within the Crooked Creek neighborhood.

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

Economy and Workforce

Resident Employment: Top 3 Industries

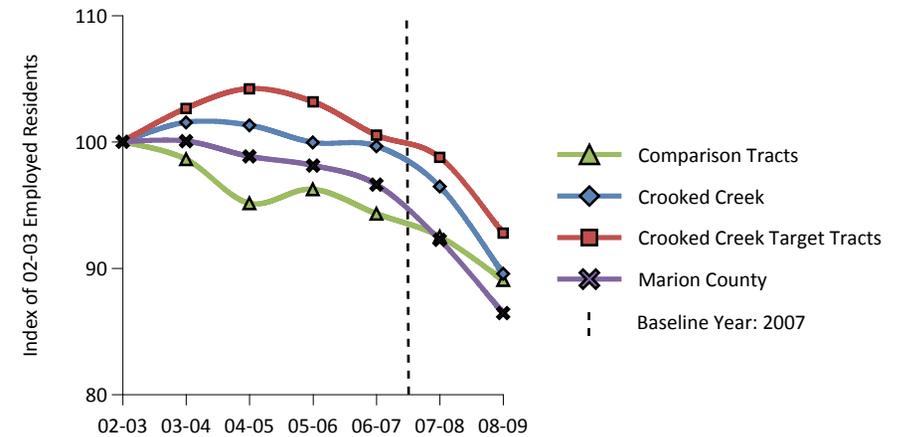
These charts show the relative change in the number of neighborhood residents employed in the retail, administration and support, and health care and social assistance sectors compared to comparison tracts and the county from 2002 to 2009. When the line drops below 100, the industry has lost employees; when the line goes above 100, the industry has grown. The industries presented on this page reflect the top three largest employment sectors by number of employees according to the 2007 data. Therefore we do not report in detail here on changes in employment in the accommodation and food industry, currently the third largest source of employment in Crooked Creek.

Interpreting the Data:

The charts show a decrease in retail across the board but increases in 'health care and social assistance' and 'administration and support.' Since 2007, health care jobs have increased by nearly 15% from 1,727 to 1,985. Although health care jobs have experienced fluctuation over the past decade, figures from 2007 forward suggest a continuing. The same may not be said for jobs in other sectors. Since 2007, Crooked Creek jobs in retail trade and education have decreased moderately by about 7% and 4%, respectively, while administration and support and accommodation and food have decreased slightly by about 2%.

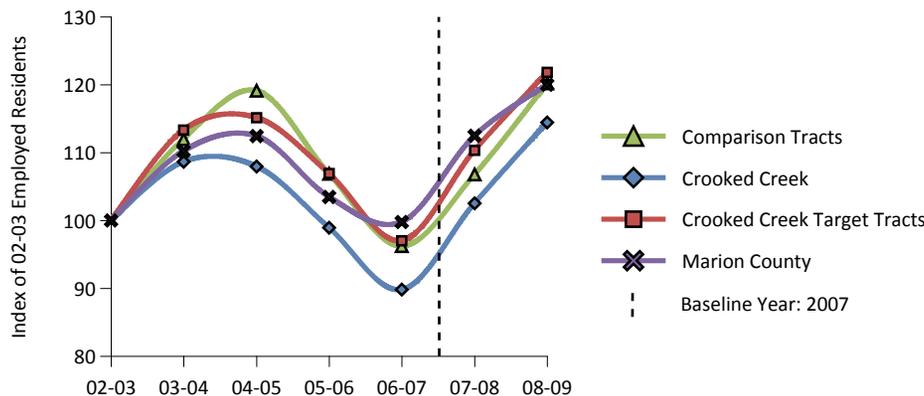
Retail Trade

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



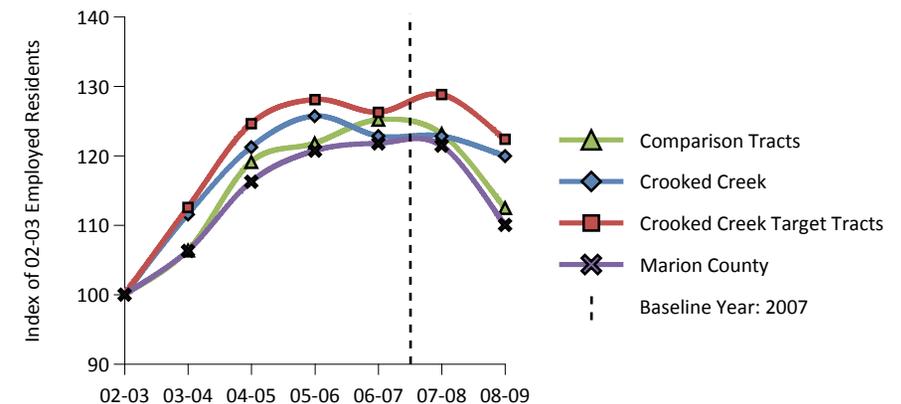
Health Care and Social Assistance

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



Administration and Support

(Index of Change in Number of Employed Residents in Administration and Support, Indexed to 2002)



About the Data: The data reflect employment of residents living within the Crooked Creek neighborhood.

Data 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 vacancy rate signifies economic strength of the community.

Interpreting the Data:

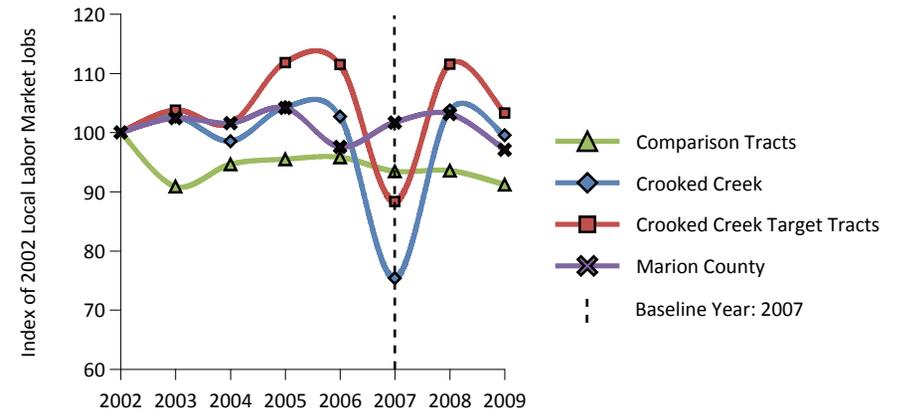
Crooked Creek and its target tracts showed the most fluctuation in local area job growth between 2002 and 2009. Both had a significant decline in jobs in 2007, stabilizing or picking back up the following year. However, given the significant dip in 2007 and dramatic rebound, it is likely that such rapid changes in this indicator are related to reporting methods (e.g., some businesses report employment figures for an entire city through one franchise and are not consistently reporting it out of the same location from year to year). Marion County and comparison tracts showed less variation in job growth over the same period. By 2009, comparison tracts were experiencing around 10% job decline, while the county as a whole was stable.

Crooked Creek is home to the anchor facilities of a large regional health care system. In 2009, health care was by far the leading job type in the local market. It accounted for nearly 25% of the job market, over three times as many as the 2nd leading industry type, professional and scientific. Following were retail trade, transportation, and finance and insurance.

Business vacancy rates experienced a decline in the last two quarters of 2009, with neighborhood and target tract rates falling from a high of about 16% to match the county rate at approximately 12%. Through 2010, the rates then stabilized. The low and stabilizing business vacancy rates could indicate some degree of local economic recovery from a previous trend of increasing vacancy rates from 2008 through the first two quarters of 2009.

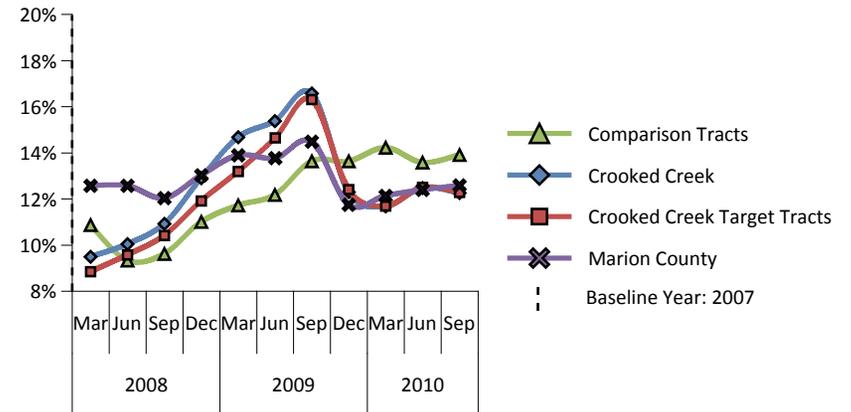
Index of Change in Local Labor Job Market

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

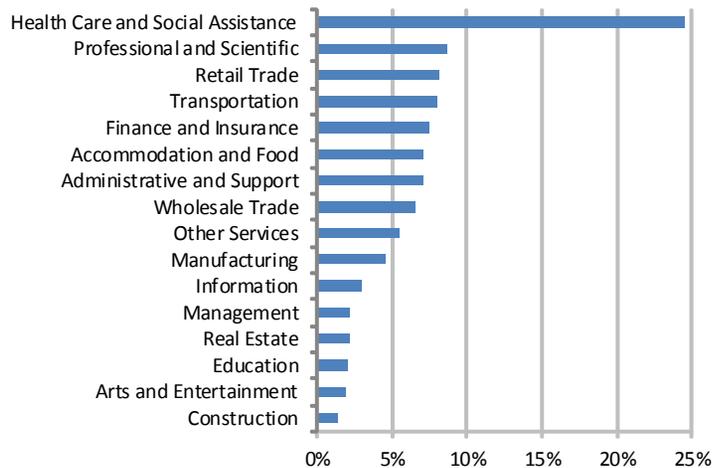


Business Address Vacancies

(Percent of business addresses vacant more than 3 months)



Local Labor Market Jobs by Industry Type, 2009



About the Data: The data reflect jobs within 1 mile of the census tracts in the Crooked Creek 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 neighborhood quality. Crime levels are a key indicator of neighborhood stability and are the primary measures used in this section of the report. Local-level changes in crime levels, especially over short periods of time, can be difficult to accurately describe, and are often subject to misinterpretation. Overall, Crooked Creek is safer than the Indianapolis Metropolitan Police Department (IMPD) service area averages. Since baseline, IMPD has experienced an overall decrease in crime rates and those decreases have been mirrored by similar declines in Crooked Creek, as detailed in the following pages.

Number of Crimes:

- In 2012, Crooked Creek had 67 reported crimes per 1,000 persons (down from 74 in 2008), compared to Marion County's 86 per 1,000 (down from 92 in 2008). This placed the neighborhood in the lowest third of the county for crime rates. Target tracts and comparison tracts had slightly lower rates of 66 reported crimes per 1,000 (down from 77 in 2008).

Types of Crimes:

- The majority of the crimes reported in Crooked Creek are property-related rather than crimes committed against a person. The percentage of crimes accounted for as violent crimes and simple assaults was lower here (30%) than in the IMPD service area as a whole (35%). Crooked Creek, its target tracts, and comparison tracts had similar violent crime rates per 1,000 of 20, 17, and 21.
- Of all reported crimes in Crooked Creek in 2010, 27% were residential burglaries and 34% were larcenies. Assaults comprised 25% of the crimes in 2012.

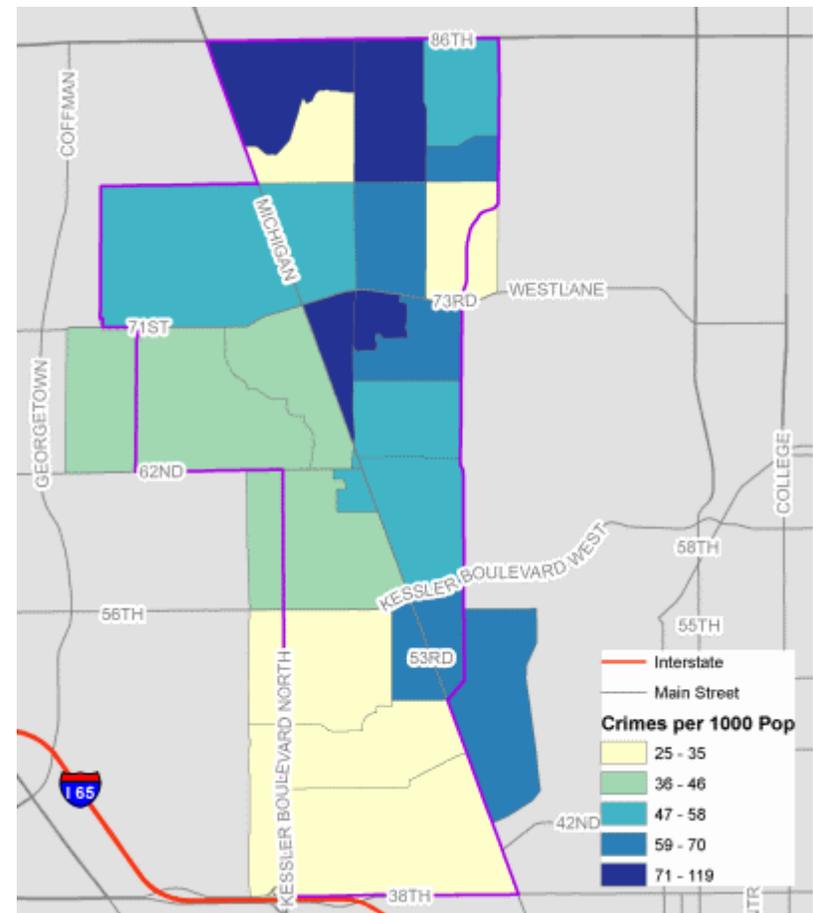
Geographic Distribution of Crime:

- Crimes overall tend to cluster southeast of 71st Street and Michigan Road, and also in areas northeast of 86th Street and Michigan Road. These are areas with concentrations of commercial land use and high-density residential developments. The hot spot that appeared in 2008 around 62nd and Michigan Road is no longer apparent in the 2012 data.

Juvenile Crime:

- The rate of juvenile charges in Crooked Creek are about half that of the county. In 2012, there were 32 charges per 1,000 youth in Crooked Creek compared to 64 in Marion County.
- According to the data, the largest group of juvenile offenders in Crooked Creek during 2010 had the following characteristics: they were between the ages of 15 and 18; they were African American; and they were male. Although this is also true in other areas, African American youth made up a disproportionate part of the offender population based on neighborhood demographics.
- The most common types of juvenile offenses are theft, battery, and runaway.

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



Data 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. These statistics give an overall sense of the amount and type of criminal activity occurring within the neighborhood compared to the county and comparison tracts.

Interpreting the Data:

As shown in the graph, Crooked Creek and its target and comparison tracts have consistently lower overall crime rates than the Indianapolis Metropolitan Police Department Service Area. In 2012, Crooked Creek, its comparison tracts, and target tracts each had similar crime rates of around 66 crimes per 1,000 residents, respectively, which is about 20% lower than the county's rate of 86 per 1,000.

The table at the lower right compares the types of crimes committed – crimes against property versus crimes against persons. In 2012, Crooked Creek and its target tracts had proportionately fewer crimes against persons (violent crimes and simple assaults) than the comparison area and IMPD area (30%, 26%, 32%, and 35%, respectively). Violent crimes represent a similar portion of all crimes compared to 2008 when the numbers were 28%, 26%, 31%, and 34%, respectively. The following three pages provide more detail about property and violent 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 area 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.

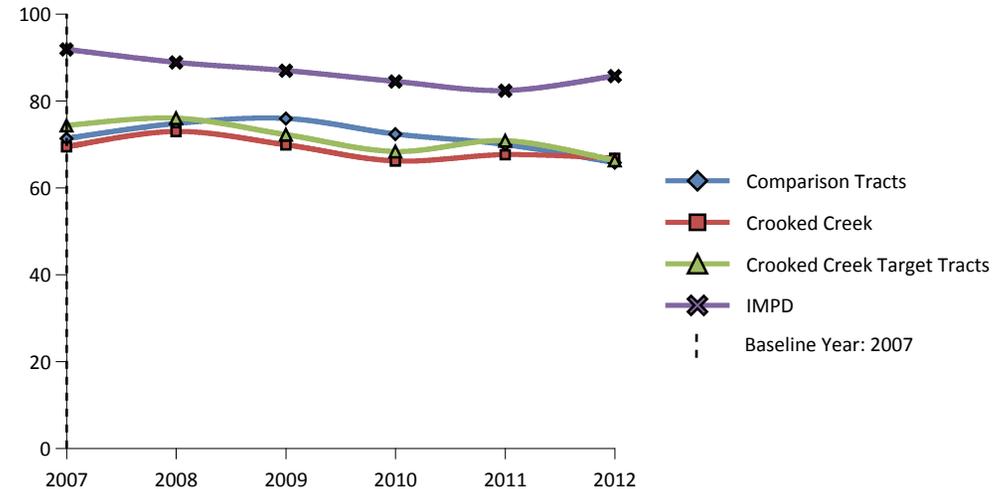
Uses a straightline calculation of population from 2000 to 2012 for the denominator, whereas the baseline report used 2000 population as the denominator for all years.

IPD = Indianapolis Police Department

IMPD = Indianapolis Metropolitan Police Department

Part 1 Crimes and Simple Assaults

(Per 1,000 People)



Part 1 Crime Reports, 2012

(Crimes per 1,000 People)

	Crooked Creek	Target Tracts	Comparison Tracts	IMPD
Property Crimes	47	49	44	55
Violent Crimes and Simple Assaults	20	17	21	30
Total All Part 1 Crimes and Simple Assaults	67	66	66	86

Totals may be off due to rounding.

Data Source: SAVI and Indianapolis Metropolitan Police Dept

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 Crooked Creek.

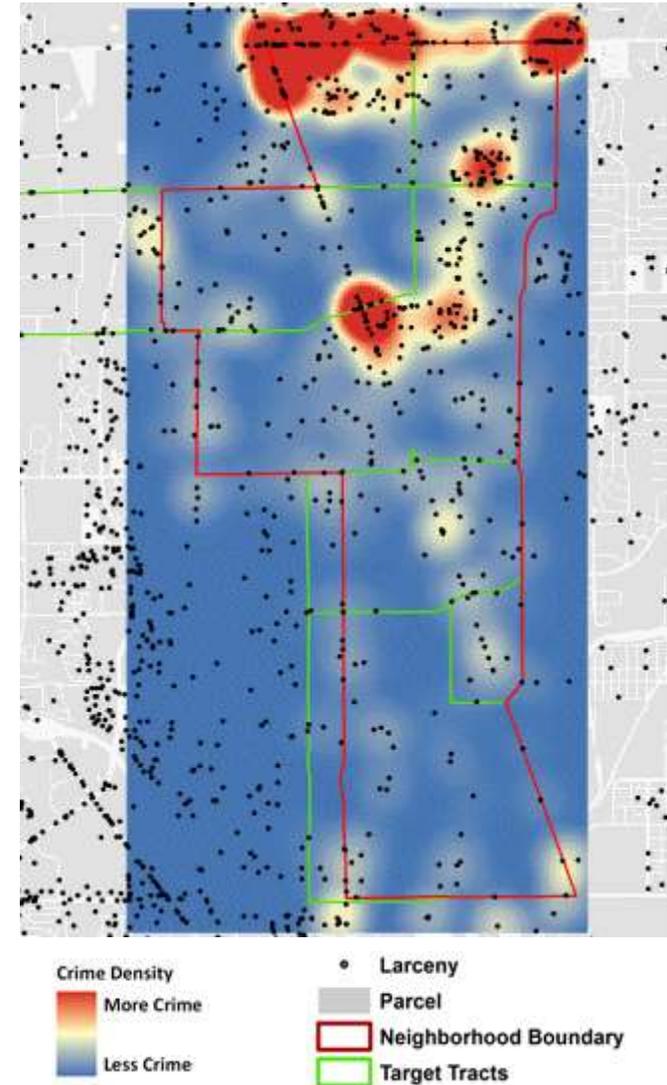
Interpreting the Data:

The pie chart below indicates:

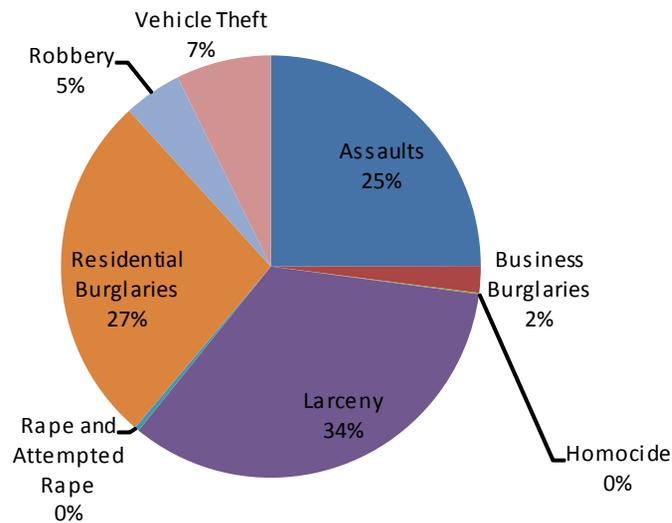
- The majority of the crimes reported in Crooked Creek are larcenies* (34%), followed by assaults (25%) and residential burglaries (27%). The biggest changes since 2008 are that larcenies dropped from 40% of the crimes to 34% and residential burglaries increased from 21% to 27%.
- The number of more severe crimes against persons (rape, attempted rape, and homicide) is less than 1%.

The map to the right focuses on the largest crime category, larcenies. The red hot spots show where the crime density is greatest, with each dot representing the location of one incident of larceny. The largest hot spots are near the intersections of 86th Street and Michigan Road, 79th Street and Ditch Road, and Westlane Road and Township Line Road. These are areas with concentrations of commercial land use and high-density residential developments. The hot spot that appeared in 2008 around 62nd and Michigan Road is no longer apparent in the 2012 data.

Larcenies, 2012



All Part 1 Crimes by Type, 2012 - Crooked Creek



About the Data:

* 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).

Data Source: SAVI and Indianapolis Metropolitan Police Dept

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 used to monitor neighborhood trends.

Interpreting the Data:

The violent crime rate has dropped slightly in Crooked Creek from 21 per 1,000 residents in 2008 to 20 in 2012. The rate dropped from 20 to 17 per 1,000 in the target tracts.

Robberies:

The robbery rate in Crooked Creek and its target tracts was consistently lower than the comparison tracts and IMPD service area. The rate dropped from 3.1 to 3.0 in the neighborhood, 3.5 to 3.1 in the target tracts and 4.9 to 4 in the IMPD service area.

Assaults:

The rate of assaults has been consistently below that of the IMPD service area as well, with the rate in the target tracts about half that of the IMPD service area. The rate dropped from 15.5 in 2007 to 14.0 in 2012 in the target tracts, dropped from 25.9 in 2007 to 25.7 in 2012 in the IMPD area, and increased from 16.6 to 16.7 in the full neighborhood.

About the Data:

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

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 area is much larger but more suburban with lower crime rates, so rates for IPD and IMPD are reported separately.

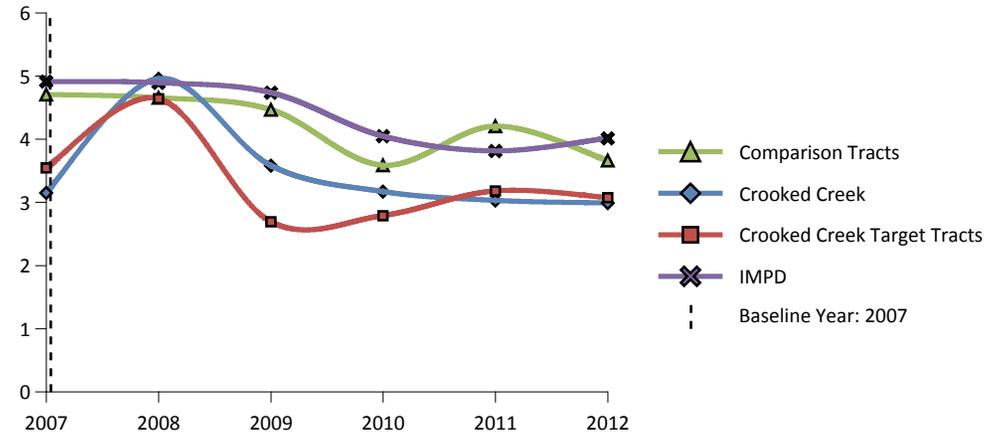
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Uses a straightline calculation of population from 2000 to 2012 for the denominator, whereas the baseline report used 2000 population as the denominator for all years.

IPD = Indianapolis Police Department IMPD = Indianapolis Metropolitan Police Department

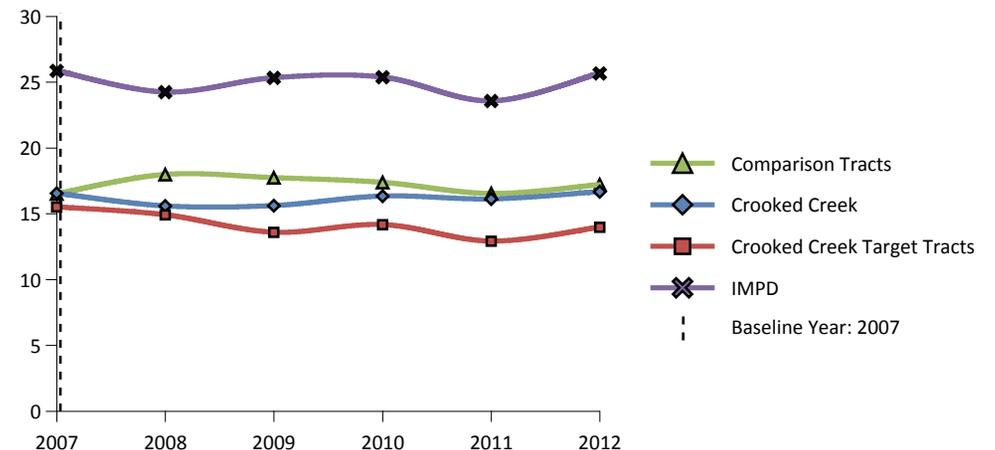
Robberies

(Per 1,000 People)



Assaults

(Per 1,000 People)



Data Source: SAVI and Indianapolis Metropolitan Police Department

Community Quality and Safety

Property Crimes

Property crimes include burglary, larceny-theft, motor vehicle theft, and arson. The object of 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:

As noted on page 23 and 24, property crimes are a significant issue in Crooked Creek. Larceny, residential burglaries, vehicle thefts, and business burglaries make up 70% of crimes in the neighborhood. The chart on the upper right shows that even though it is the most prevalent type of crime in Crooked Creek, the property crime rate of 47 per 1,000 residents is still below that of the IMPD service area's rate of 55 per 1,000.

Burglaries: Crooked Creek saw the biggest increase in burglary rate, increase from 15.5 in 2007 to 19.4 in 2012 when it slipped above the IMPD service area's rate of 17.3 (an increase from 16.3). The rate in the target tracts increased from 15.3 to 16.8 during the same period.

Business Burglaries: The rate of business burglaries in the neighborhood and target tracts has stayed below the IMPD service area and has been decreasing. It dropped from 2.4 per 1,000 residents in 2007 to 1.4 in 2012 in the neighborhood, from 3.4 to 1.9 in the target tracts, and from 2.8 to 2.3 in the IMPD service area.

About the Data:

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.

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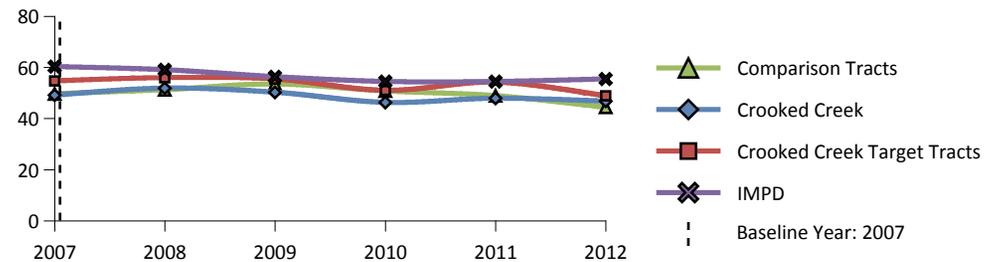
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IMPD = Indianapolis Metropolitan Police Department

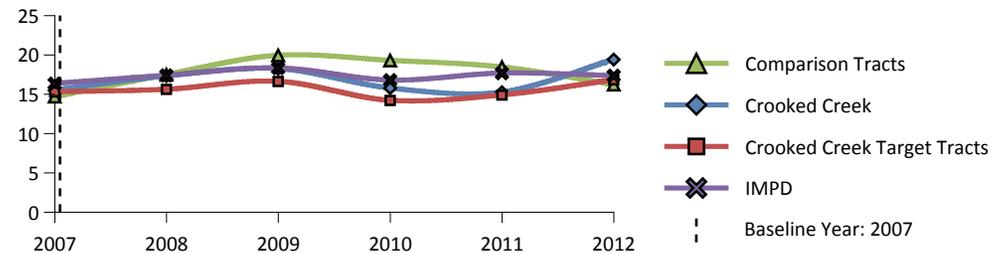
Property Crimes

(Per 1,000 People)



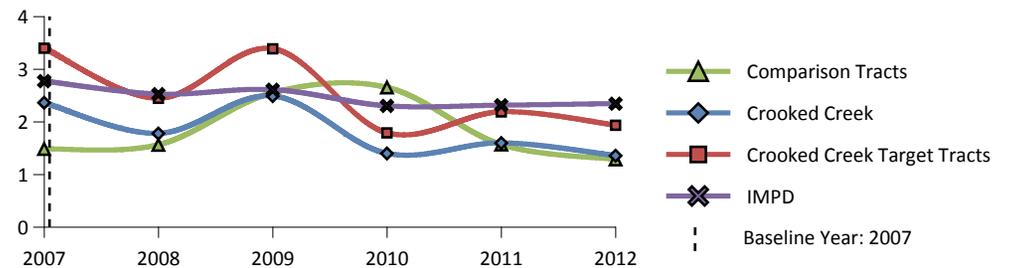
All Burglaries

(Per 1,000 People)



Business Burglaries

(Per 1,000 People)



Data Source: SAVI and Indianapolis Metropolitan Police Dept

Community Quality and Safety

Juvenile Charges: Severity of Offense

If unaddressed, criminal activity committed at early ages, becomes a bigger community problem as juvenile offenders enter adulthood. For the following data, juvenile charges represent those individuals who have been caught and charged with a crime.

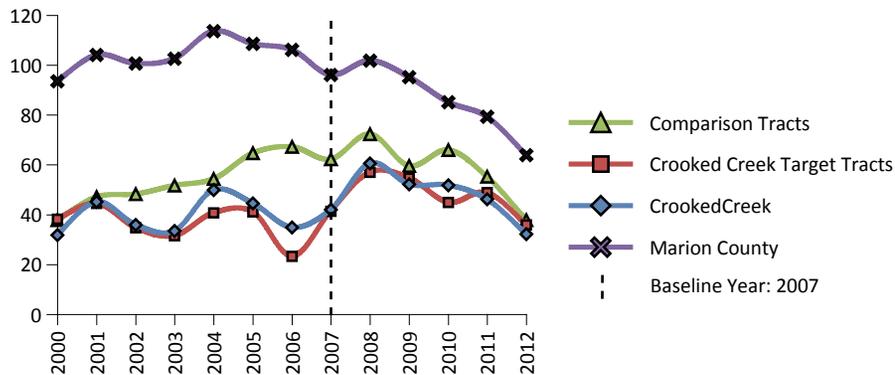
Interpreting the Data:

Overall rates of juvenile offense charges have historically been far below Marion County averages in Crooked Creek, the target tracts, and comparison tracts. In 2012, there were 32 charges per 1,000 youth in Crooked Creek, half the rate in Marion County (64 per 1,000). There were 44 per 1,000 in the target tracts. The neighborhood, target tracts, and comparison tracts followed the trend of the county with rates dropping from 2008 to 2012. The rates dropped by 1/3 in the county and target tracts and by 47% and 48% in the neighborhood and comparison tracts, respectively.

The pie charts below summarize the severity of the charges that were filed against juvenile offenders in 2012. The most prevalent class of juvenile charge in Crooked Creek and its target tracts in 2012 was misdemeanors, followed by felonies. This is a positive shift from 2008 when 49% of the charges in Crooked Creek and 53% in the target tracts were felonies; in 2012 only 30% of charges in the neighborhood and 38% in the target tracts were felonies. In Marion County, the proportion of charges that were felonies changed little, from 33% in 2008 to 31% in 2012.

Total Juvenile Offense Charges

(Per 1,000 Population Ages 6-18)



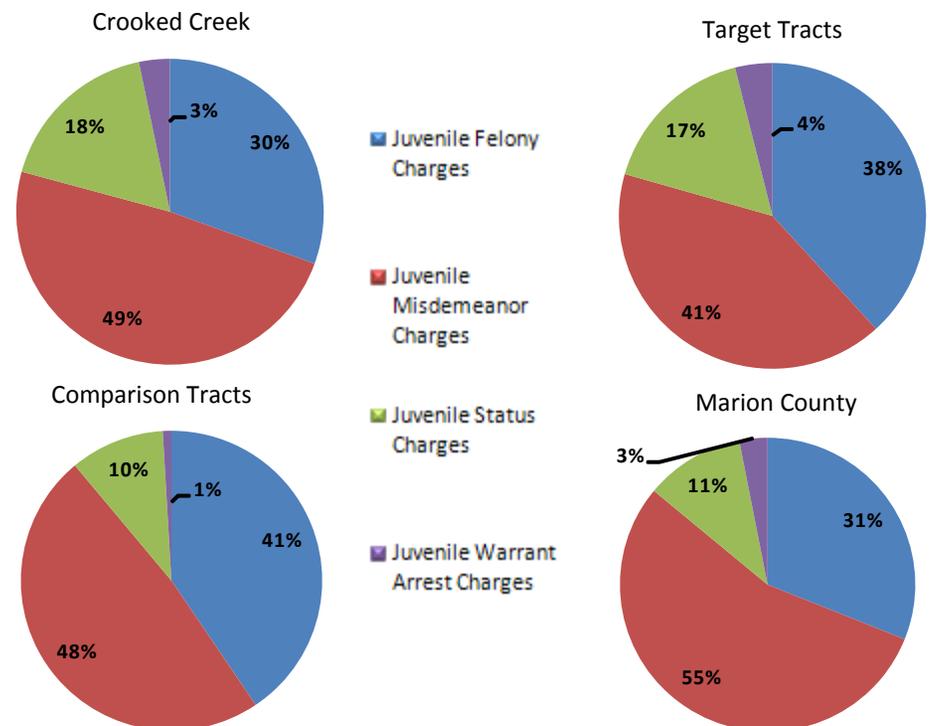
About the Data:

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. 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 reports of crimes only (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.

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.

Juvenile Charges by Severity of Offense, 2012



Data Source: SAVI and Marion County Superior Court

Community Quality and Safety

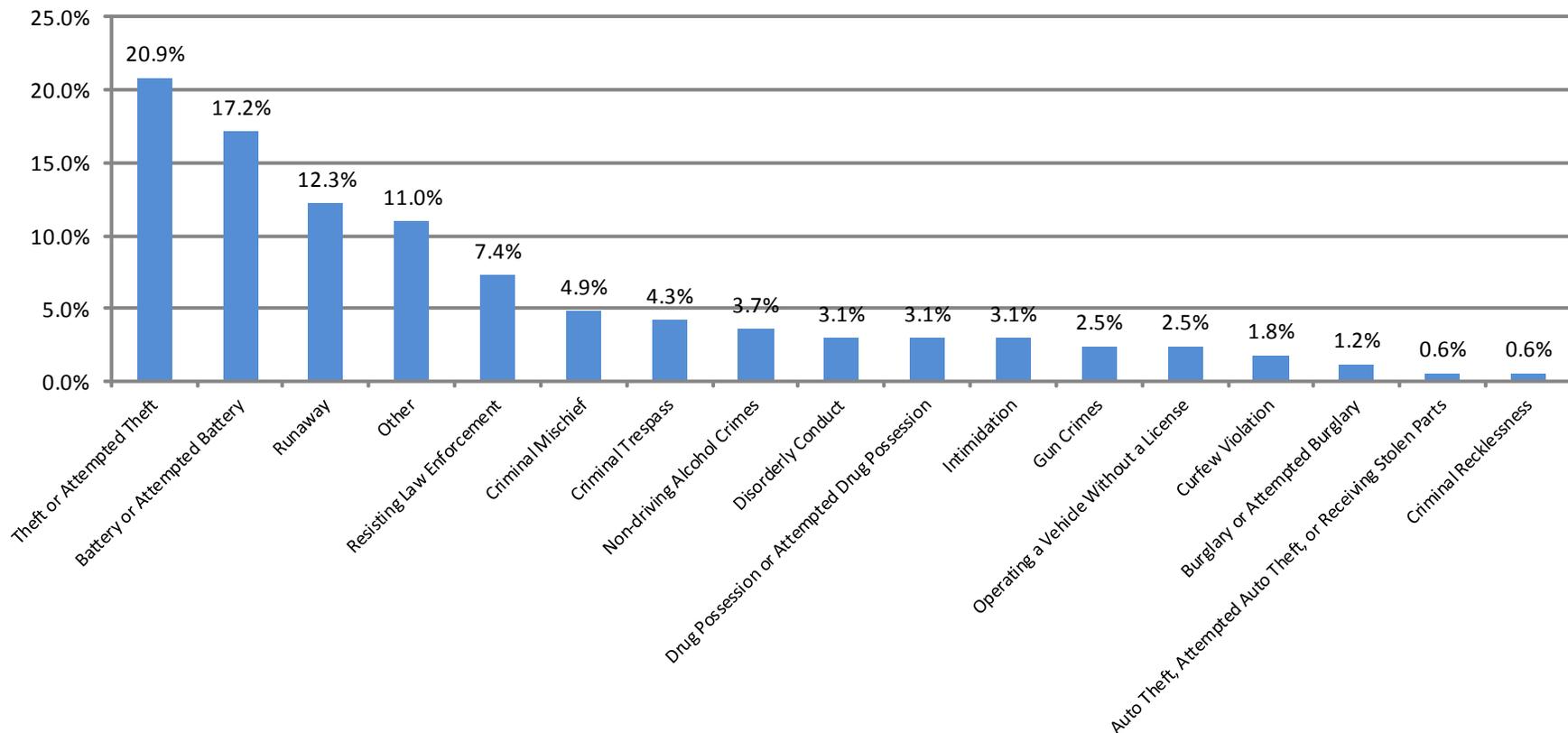
Juvenile Charges: Type of Offense

As shown in the bar chart below, the top four juvenile offenses in Crooked Creek are: theft or attempted theft (21% in 2012, down from 27% in 2008), battery or attempted battery (17%, up 10 points from 2008), and runaway (12%, up 1 point from 2008), and resisting law enforcement (7% in 2012, down from 10% in 2008). The graphs on the following page take a closer look at three common charge types from 2008: theft or attempted theft, resisting law enforcement, and battery or attempted battery.

Juvenile Charges by Type, 2012

(Total Charges = 163)

Crooked Creek



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 reports of crimes only (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

These charts look at the top three offense types from 2008: theft or attempted theft, runaway, and resisting law enforcement, all of which are in the top four offense types in 2012.

Interpreting the Data:

Runaways: The number of runaway changes per 1,000 youth in Crooked Creek has remained consistently lower than the county (except in 2010). The rate has remained the same from 2007 to 2012 at about 4 runaway charges per 1,000 youth in the neighborhood; it dropped from 3.9 to 2.9 in the comparison areas, increased from 3.1 to 3.6 in the target tracts, and dropped 6.5 to 5.1 in the county.

Theft, Attempted Theft, or Receiving Stolen Property: Rates of theft, attempted theft, or receiving stolen property rose to decade highs for Crooked Creek and its target tracts in 2008. Between 2007 and 2012, the rate in the target tracts increased from 6.7 to 10.6 thefts per 1,000 youth and in the neighborhood increased from 4.6 to 6.7 thefts per 1,000 youth. Rates dropped in Marion County from 11.3 to 8.0 during this same time period.

Resisting Law Enforcement: Marion County showed a steady and consistent increase in rates of juvenile resisting law enforcement charges climbing to 8.7 per 1,000 youth in 2008, followed by a consistent decline to 5.4 in 2012. In comparison, Crooked Creek increase from 2007 1.8 to 2.4 from 2007 to 2012, and the rate for the target tracts tripled from 1.0 in 2007 to 3.0 in 2012.

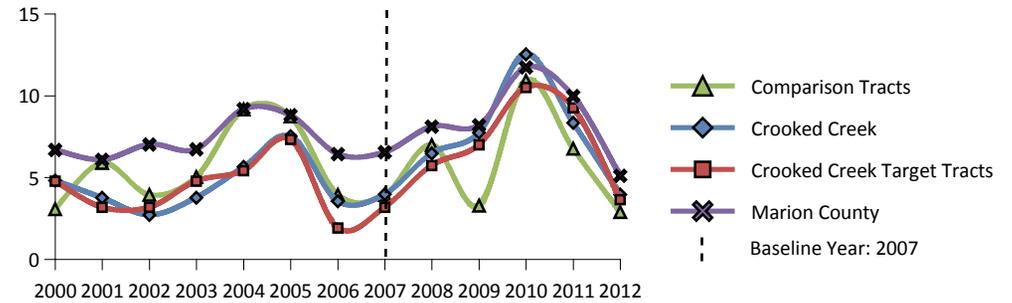
About the Data:

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. 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 reports of crimes only (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

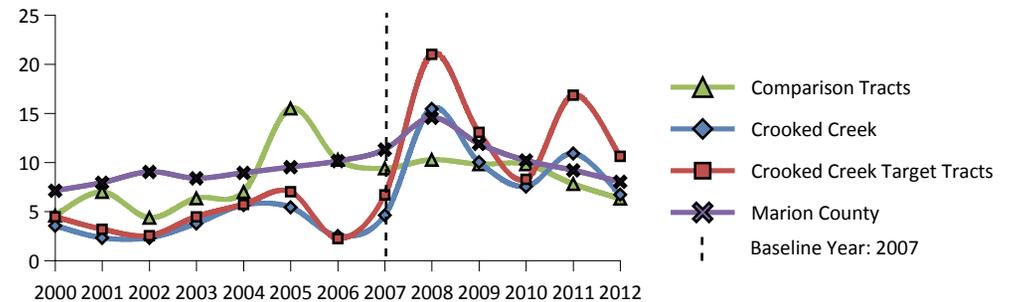
Juvenile Runaway Charges

(Per 1,000 Population Ages 6-18)



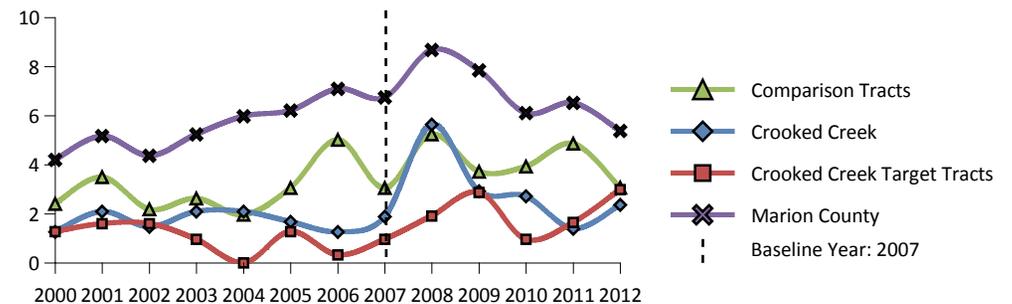
Juvenile Charges of Theft, Attempted Theft or Receiving Stolen Property

(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 crimes can help public officials and program personnel target the design and implementation of interventions to improve crime rates and individual outcomes.

Interpreting the Data:

Who is committing crimes? For Crooked Creek juvenile offenders ages 15-18 compared to Crooked Creek youth population ages 12-14, data show:

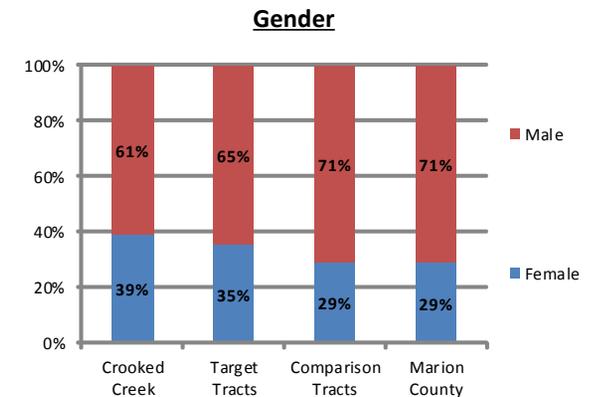
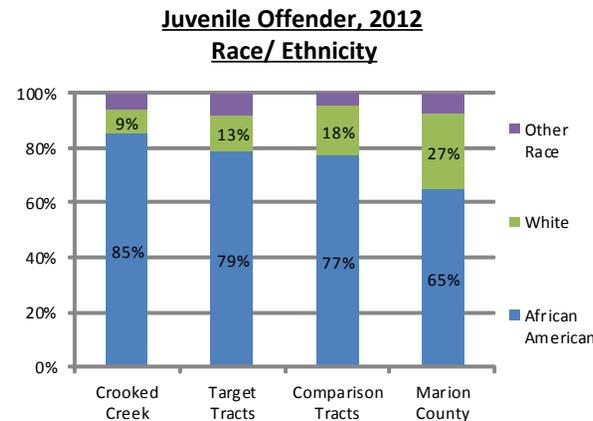
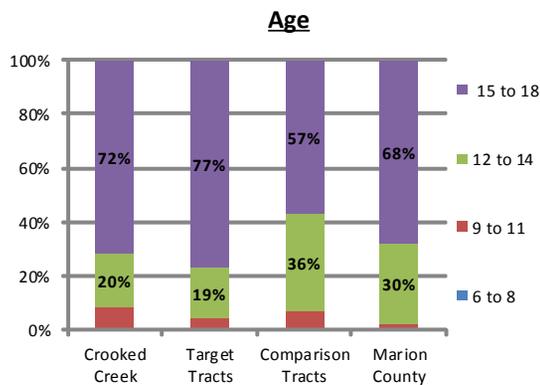
- Age: 72% of charged juvenile offenders fall into the older age group of 15 to 18, whereas only 27% of the youth population is age 15 to 18. 20% of offenders are 12 to 14 years old.
- Race: 85% of charged juvenile offenders in Crooked Creek (79% in the target tracts) are African American, whereas only 53% of Crooked Creek’s youth population is of that race.
- Gender: 61% of charged juvenile offenders are male. In 2008, males made up 70% of the offenders. In the target tracts, the proportion of males increased from 60% in 2008 to 65% in 2012.

How does Crooked Creek compare to the county?

- Age: The age of juvenile offenders in Crooked Creek and its target tracts are slightly older than offenders in Marion County and the comparison areas.
- Race: A greater portion of juveniles are African American in Crooked Creek and the target tracts compared to Marion County and the comparison areas.
- Gender: As commonly found in most areas, males charged as juvenile offenders outnumber females in Crooked Creek, target and comparison tracts, and Marion County. However, the proportion of female offenders in Crooked Creek and the target tracts is larger than county. In 2008, the distribution was more similar to Marion County than now.

About the Data:

In our baseline reports, “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. See page 26 for additional considerations.



Data Source: SAVI and Marion County Superior Court

Education

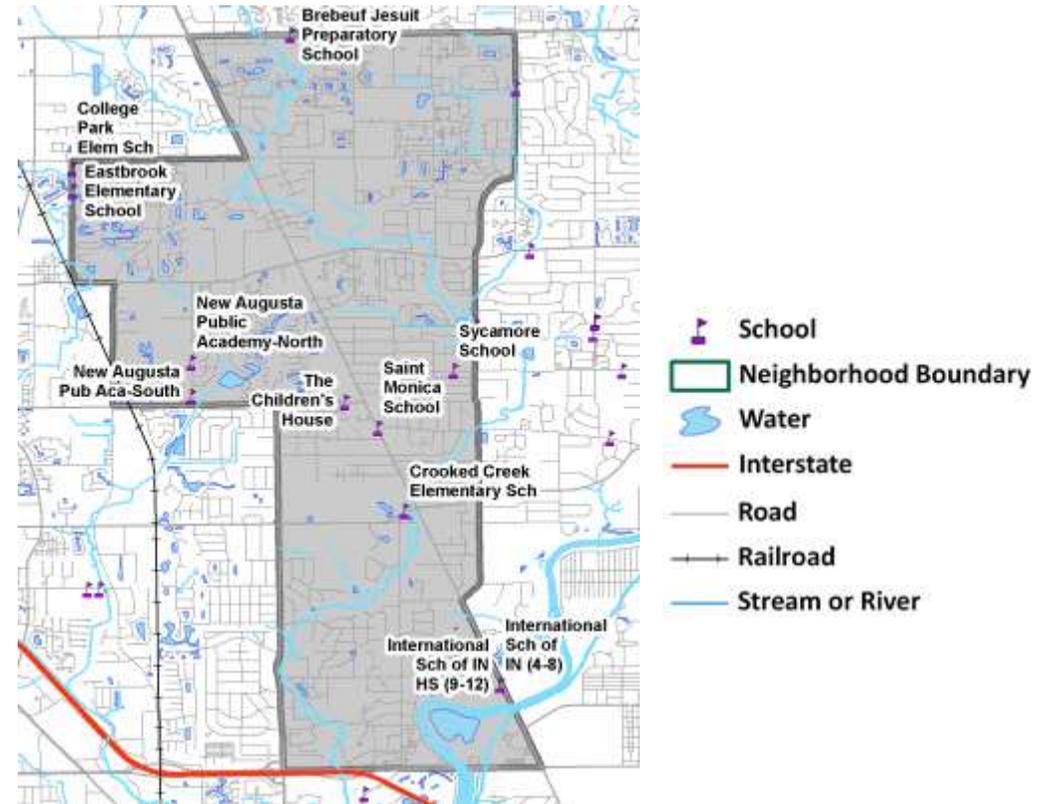
Overview

Crooked Creek is a community with high levels of educational attainment and high-performing schools compared to Marion County. 36% of adult residents of the neighborhood and 38% in the target tracts have a bachelor’s degree or higher, compared to the county’s 28%. Crooked Creek offers a mix of public and private education, with four public elementary or middle schools, and nine private schools ranging from elementary to high school levels. Of the six schools with data available and included in this report, three are in the Metropolitan School District of Pike Township (Eastbrook Elementary, New Augusta Public Academy-South Elementary, New Augusta Public Academy-North Middle School), one is in the School District of Washington Township (Crooked Creek Elementary), and two are Catholic schools (St. Monica Elementary and Middle School and Brebeuf Jesuit Preparatory School). Of these schools,

- Third graders in Crooked Creek in two of the four schools outperformed the state on ISTEP math and English.
- Sixth grader passing rates dropped in both schools for which data are reported.
- Tenth graders at Brebeuf Jesuit Preparatory School outperformed tenth graders in state public schools. The Brebeuf students consistently passed testing at a rate at or near 100% throughout this time period, nearly 40 percentage points above the state average.

There is an increasing trend in eligibility for the free-lunch program in all geographic areas. Of the selected schools, Eastbrook Elementary experienced the sharpest increase from 2007 to 2013 going from 46% eligible to 71%.

Crooked Creek Schools



Data Sources: SAVI and Indiana Department of Education

Education

Educational Attainment

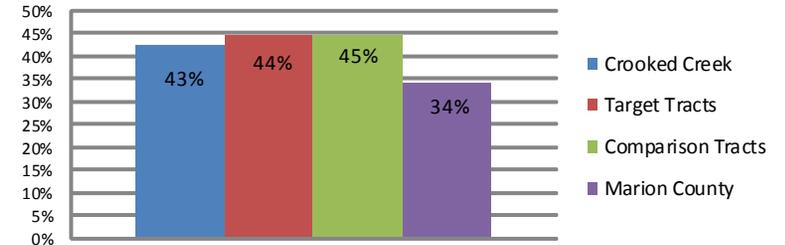
The educational attainment levels of adults in Crooked Creek and its target and comparison tracts are higher than those in Marion County as a whole. Higher education levels indicate a workforce with more capacity for higher-paying jobs and decreased likelihood for individuals and households to experience poverty.

Interpreting the Data:

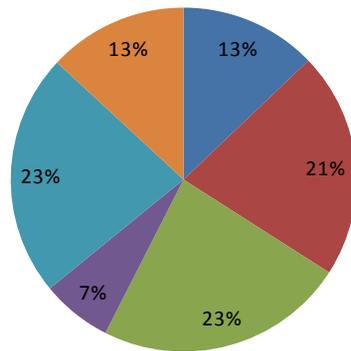
In Crooked Creek, 43% of the adult population has an associate's degree or higher (up from 39% in the previous report). This rate is similar in the target tracts (44%, a 3-point increase). The proportion of residents without a high school diploma or equivalent was only 13%. The proportion of residents with a bachelor's degree is 23% (24% in the target tracts) compared to 18% in Marion County.

Adults with an Associate Degree or Higher

(As % of Adults 25 and Over)



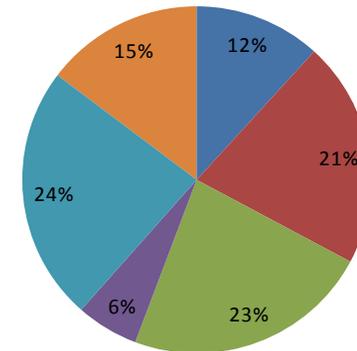
Crooked Creek



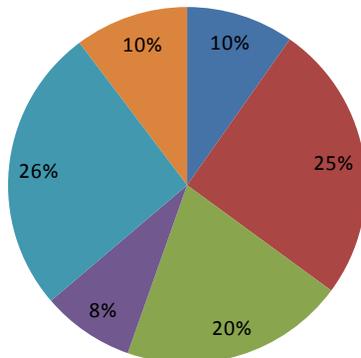
Educational Attainment, 2009

- Population with No High School Diploma
- Population with Only High School Diploma
- Population with Some College
- Population with Associate Degree
- Population with Bachelor
- Population with more than Bachelor

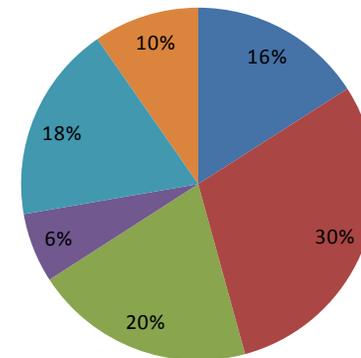
Target Tracts



Comparison Tracts



Marion County



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 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. The charts on the right compare the results of the schools in Crooked Creek to the results of all state public schools in the same grade levels.

Interpreting the Data:

Third graders in Crooked Creek in three of the four schools shown here were performing above the state passing rate in math and English in 2007, but in 2013, only 2 of the four had higher passing rates than the state. The percent of third-grade students that passed ISTEP math and English dropped from 83% in 2007 to 72% in 2013. In New Augusta Public Academy-South, the passing rate dropped from 80% to 64%. The rate stayed the same at 80% at Crooked Creek, and increased from 51% to 79% at Eastbrook Elementary School.

Sixth graders at both schools reported here went from having passing rates higher than the state in 2007 to lower in 2013. The percent passing at Saint Monica School dripped from 80% in 2007 to 65% in 2013, and it dropped from 72% to 68% at New Augusta Public Academy-North.

Brebeuf Jesuit Preparatory School tenth graders vastly outperformed state public schools’ ISTEP passing rates throughout the ten-year period from 1999 to 2009. Each year during the period, nearly 100% of all Brebeuf 10th graders successfully passed ISTEP math and English standards.

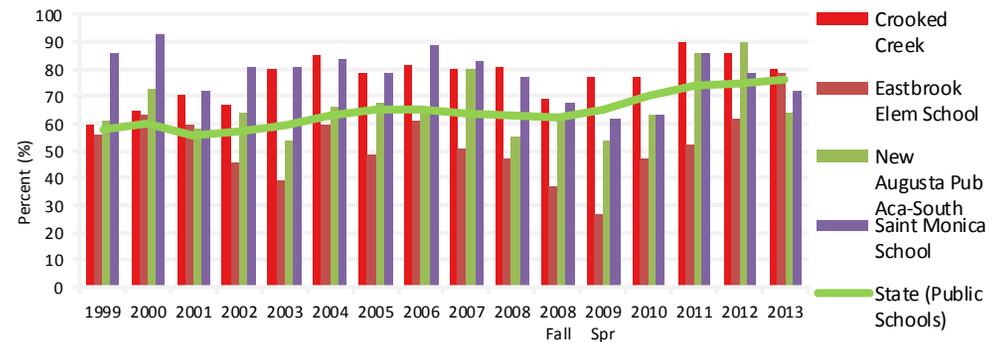
About the Data:

The years in the charts reflect the spring of the school year (e.g., 1999 is the 1998-1999 school year).

Data Source: SAVI and Indiana Department of Education

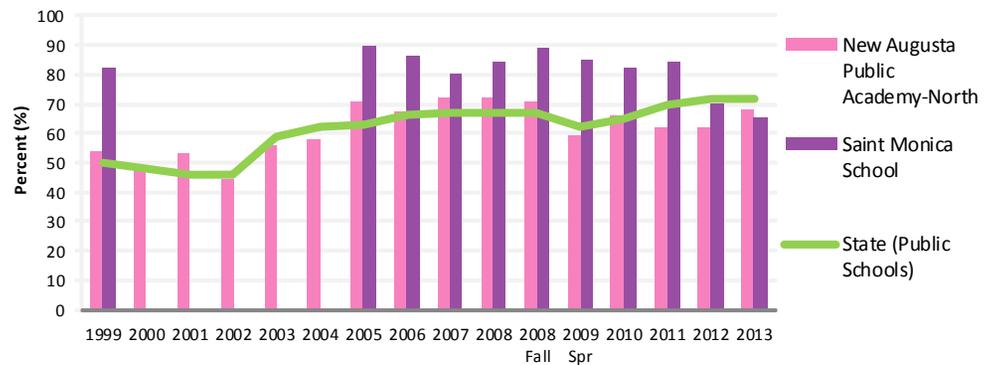
Students Passing the ISTEP Math and English Standards, Grade 3

(As % of All Enrolled 3rd Grade Students)



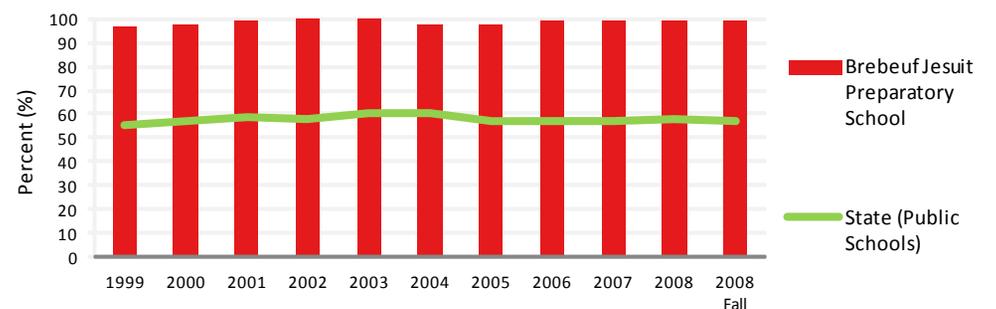
Students Passing the ISTEP Math and English Standards, Grade 6

(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 Free 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 necessary 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 all four areas. The percent in Crooked Creek and the comparison tracts are slightly above the county's percent, while the percent eligible in the target tracts is under the county's. In Marion County, the percent of families with children eligible for the free lunch program increased from 25% in 2007 to 32% in 2012. The eligibility increased in Crooked Creek from 27% to 35% and in the target tracts from 21% to 29% for this same time period.

The bottom chart shows that free-lunch eligibility fluctuates from year-to-year and from school-to-school. On the low end, between the 2006-07 school year and the 2013-2014 school year, the percent of children that were eligible for free lunch increased from 1% to 11% at Saint Monica School. In the middle range, eligibility increased from 18% to 48% at New Augusta Public Academy and from 29% to 45% at Crooked Creek Elementary School during the same time span. On the high end, eligibility increased from 46% to 71% at Eastbrook Elementary School.

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 data:

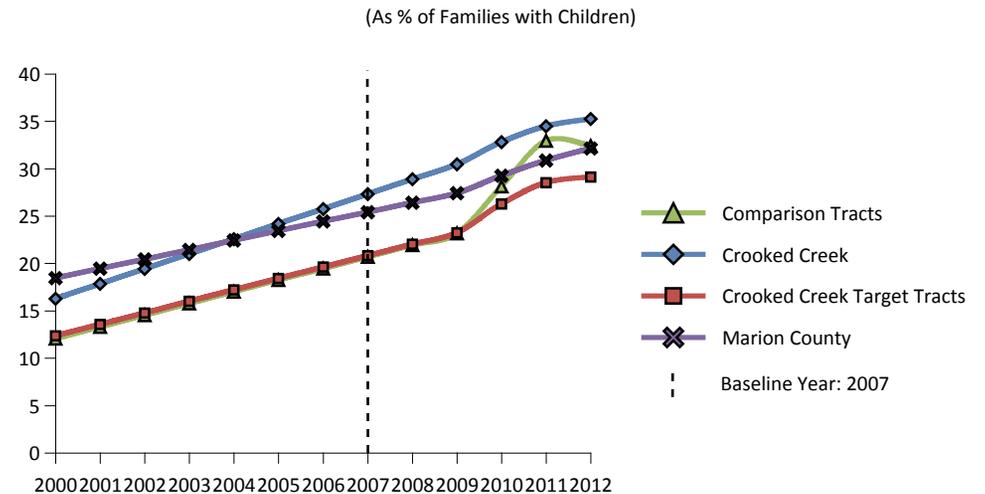
Several schools in Indianapolis Public Schools (IPS) have closed or restructured to add or drop grades explaining the missing years for some schools in the charts. Many IPS schools have extremely high mobility rates, which have an impact on educational outcomes.

Free lunch calculations are based on straight-line population 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.

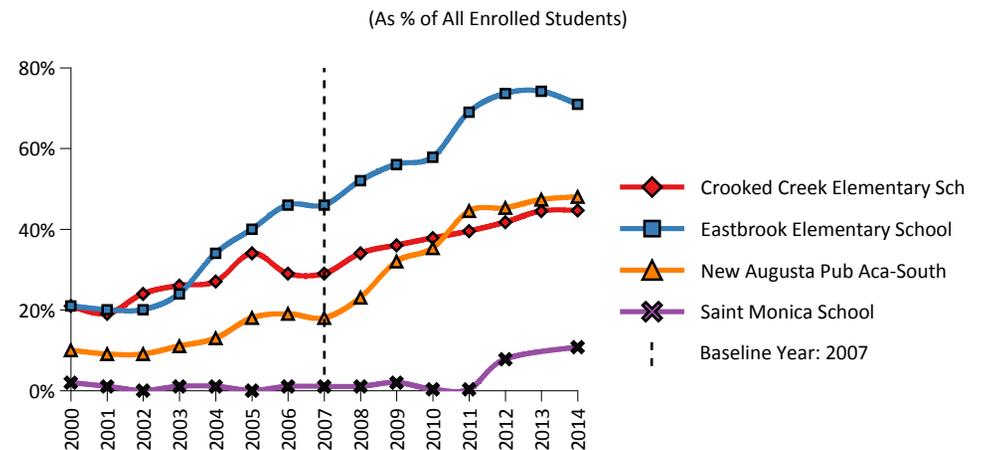
About the School Free Lunch Program:

The National School Lunch Program is a federally assisted meal program operating in over 101,000 public and non-profit private schools and residential child care institutions. It provides nutritionally balanced, low-cost or free lunches to children each school day. Any child at a participating school may purchase a meal through the National School Lunch Program. Children from families with incomes at or below 130 percent of the poverty level are eligible for free meals. Those with incomes between 130 percent and 185 percent of the poverty level are eligible for reduced-price meals, for which students can be charged no more than 40 cents. (For the period July 1, 2009, through June 30, 2010, 130 percent of the poverty level is \$28,665 for a family of four; 185 percent is \$40,793.) (Source: US Department of Agriculture)

Estimated Families with Children Eligible for School Free Lunch Program



Students Eligible for School Free Lunch Program by Crooked Creek Schools



Data 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, and 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 in this section, when compared to the target and comparison tracts and Marion County, Crooked Creek has:

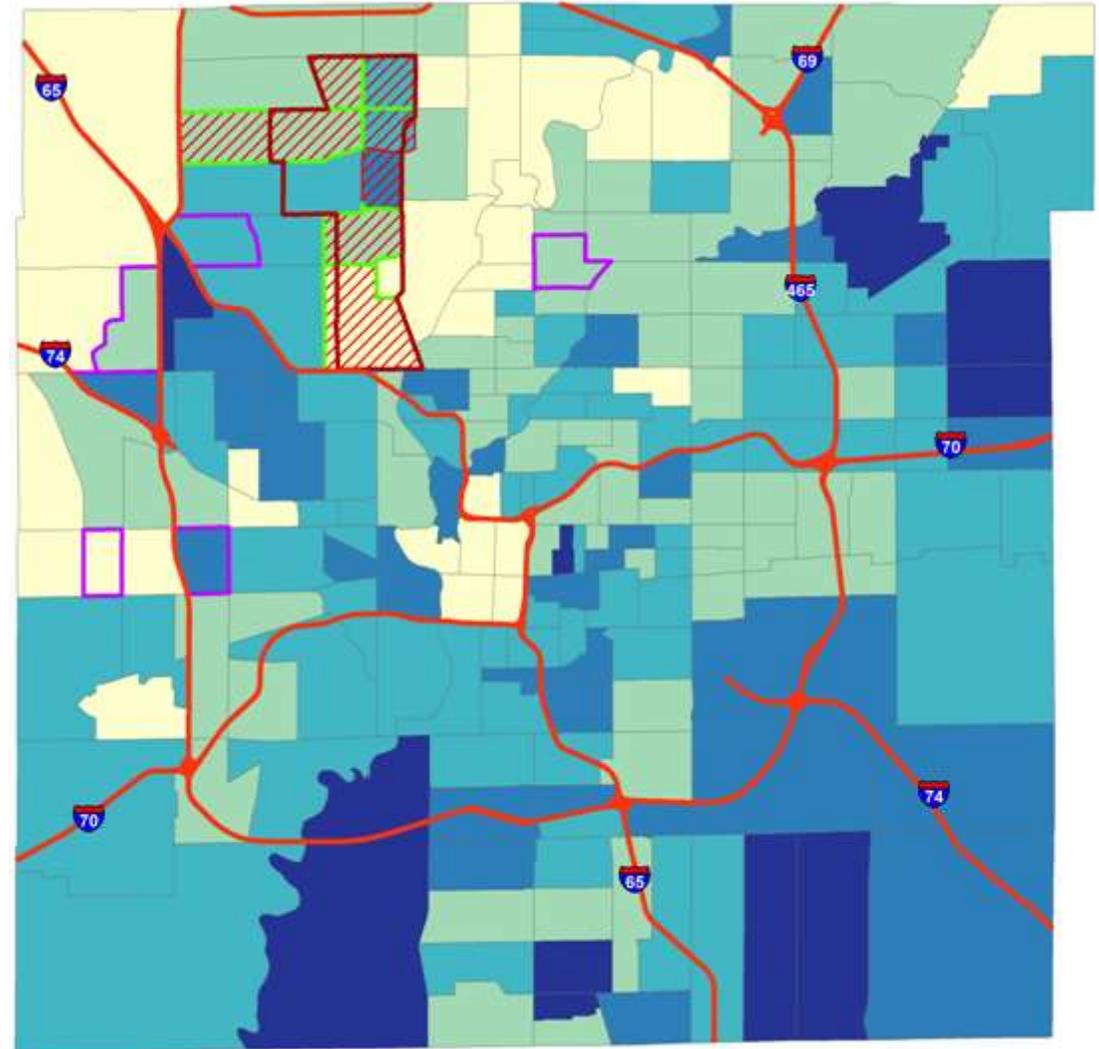
- A birth rate birth rate (15.4 per 1,000), on par with that of the county (14 per 1,000).
- A percentage of premature births (13%) similar to that of the county (12%).
- A percentage of low-weight births virtually equivalent to the county (10%).
- A stable or downward trending rate of births to teen mothers age 15-18.

Infant mortality is one of the leading indicators used to gauge the health of a community. However, the number of infant deaths is so few that infant mortality rates are too small to be reliable and meaningfully interpreted in this context.

Live Births per 1,000 Population



All Live Births per 1,000 Population, by Census Tract, 2010



Data Source: SAVI and Marion County Health Department (MCHD)

Health

Births

Birth rates are commonly used as indicators of public health and are often the target of national-level policy changes. Traditionally, high birth rates have been associated with poor health and economic outcomes. However, this is not consistently the case at the neighborhood level, where vibrant, growing communities may show increasing birth rates; the historic and demographic context of the neighborhood is important. 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: Over the course of the previous decade, birth rates in Crooked Creek, its target and comparison tracts, and Marion County have followed a slightly downward trajectory. The birth rate dropped only 3% in Crooked Creek (from 15.4 births per 1,000 population in 2006-2008 to 15.0 in 2008-10) and in the county (from 14.5 to 14). The rate dropped 6% in the target tracts from 13.6 to 12.8, and the rate stayed the same at 14.7 in the comparison areas.

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. Current 3-year rolling averages for all geographic areas in this report show rates well above this goal. Crooked Creek and its target tracts, and comparison tracts had maintained a rate lower than the county, but the rate continued to increase, passing the county around 2009. In the 2008-2010 reporting period, 12.4% of all births in the target tracts and 12.8% of births in the full neighborhood were premature, compared to 12.3% in the county.

About the Data:

The three-year rolling average refers to the average of the yearly percents for the three-year period. The labels at the bottom of each of these charts indicate years; for example "06-08" refers to 2006, 2007, and 2008.

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

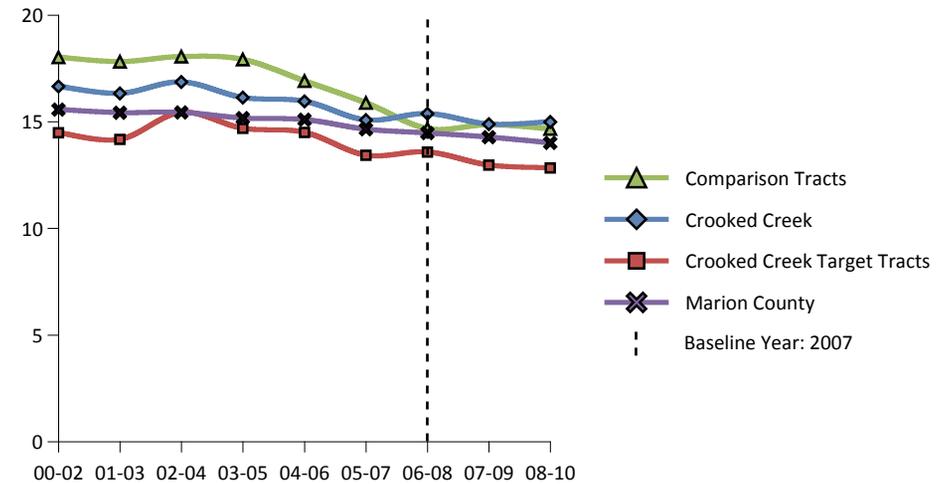
Because the number of pre-term births is low and the total population of the neighborhood is fairly small, the rates are presented as three-year averages in order to improve the reliability and stability of the data. In instances where there are one or two births in a reported geography, the reported 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 2012 for the denominator, whereas the baseline report data used 2000 population as the denominator for all years.

Data Source: SAVI and Marion County Health Department

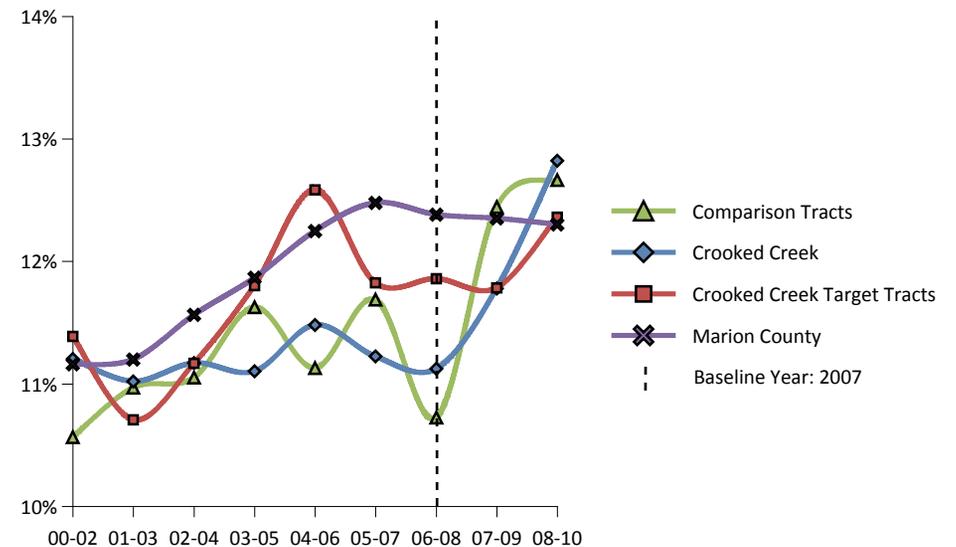
Birth Rate

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



Premature Births

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



Health

Births

Low birth weight, which is significantly correlated with infant mortality and long-term health problems, 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 and 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. In 2010, 8.1% of all births in the US were considered low-weight births. Prevalence of low-weight births in Crooked Creek, its target and comparison tracts, and Marion County have been consistently above the national average and CDC goal since 2000. All areas have shown gradual increases in rates between 2000 and 2010. Starting in 2000-02, the target tracts rate rose from just under 8% to 10.6% in 2008-10. By 2008-2010, the percentage of low-weight births for all areas was tightly clustered at approximately 10% of all births. As with premature birth rates, low-weight birth rates show no indication of a reversal of trajectory, signaling concern for neighborhood and county policy makers and health advocates.

Teen Births: On par with the national trend, teen births in Marion County are slowly decreasing. Compared to the comparison tracts and the county, Crooked Creek and its target tracts experienced more fluctuation in teen births, increasing through 2005, and then declining. In 2006-2008, Crooked Creek target tracts matched the county teen birth rate of 9%, while the neighborhood and comparison tracts fared better at 7% and 6%, respectively. Since the 2006-08 three-year rolling average period, birth rate in the target tracts has fluctuated between 8% and 12%, while the neighborhood and county have experienced 1% decreases from 7 to 6% and 9 to 8%, respectively and the comparison tracts have remained stable.

About the Data:

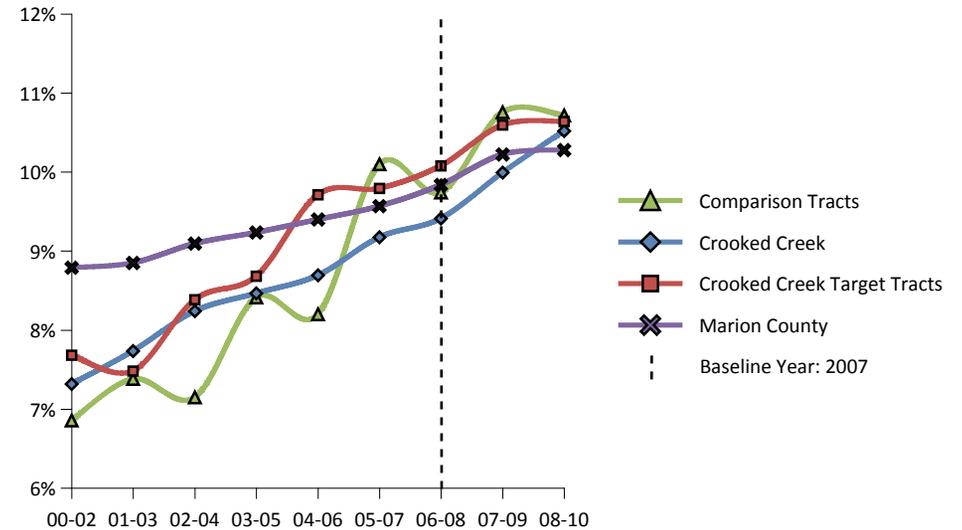
Low-weight births are those infants born weighing less than 2,500 grams (5 lb. 8 oz.) (Indiana State Department of Health).

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.

Data Source: SAVI and Marion County Health Department

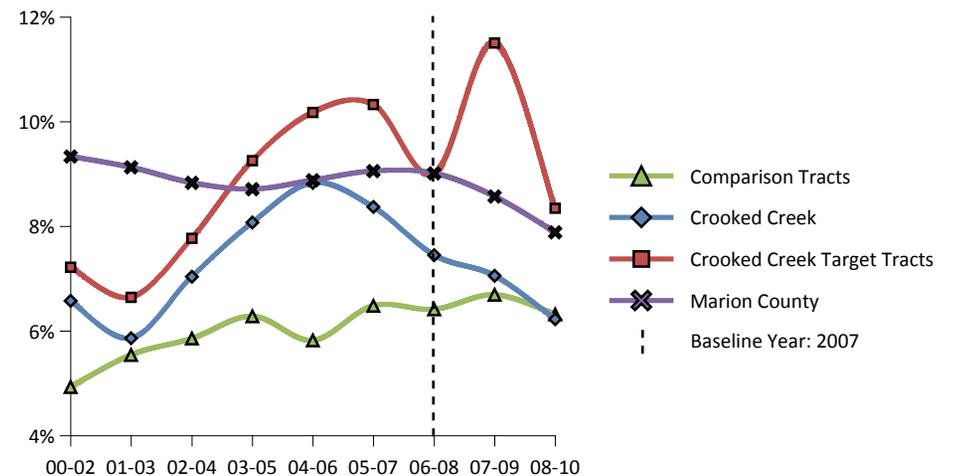
Births at Risk (Low-Weight Births)

(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**

***Crooked Creek
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 Jones at 317.278.3780.

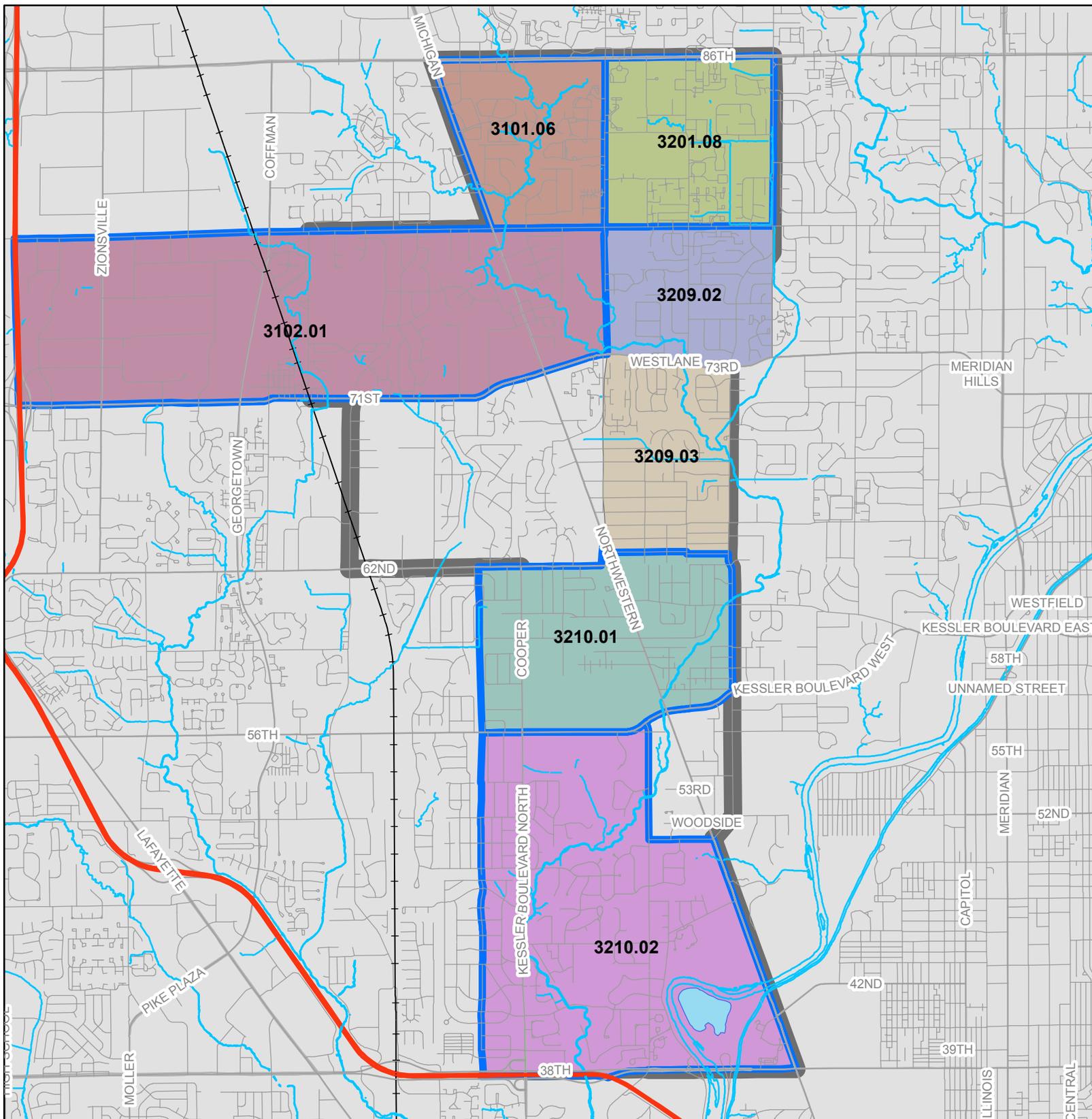
Crooked Creek Neighborhood

2000 and 2010 Census Tracts

Census Tract

- 3101.06
- 3102.01
- 3201.08
- 3209.02
- 3209.03
- 3210.01
- 3210.02

- Target Tracts
- Neighborhood Boundary
- Stream
- Railroad
- Street
- Larger Lake or River



Source: SAVI Community Information System
Created by The Polis Center
On June 5, 2014

Crooked Creek Neighborhood

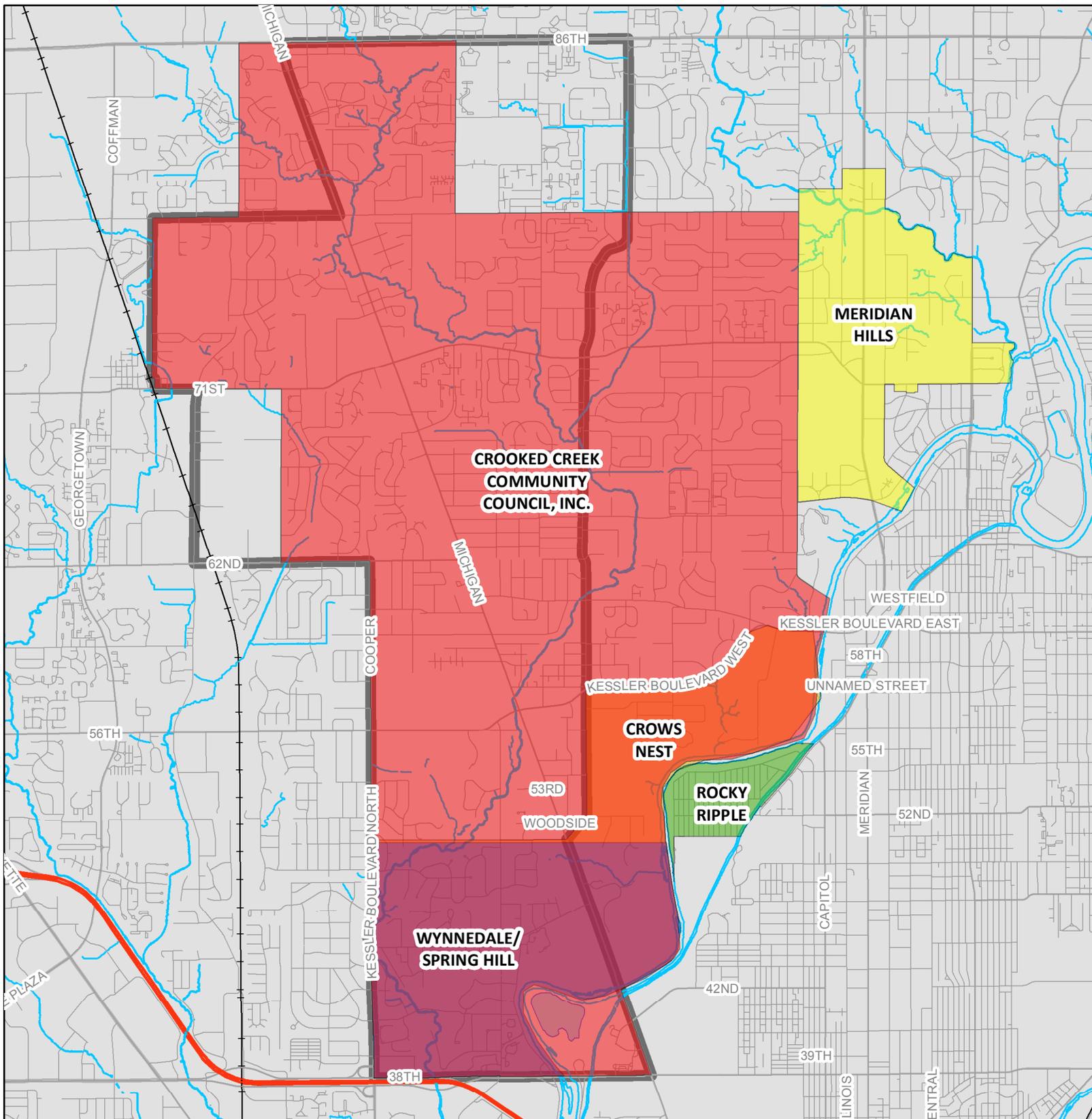
Neighborhoods

-  CROOKED CREEK COMMUNITY COUNCIL, INC.
-  CROWS NEST
-  MERIDIAN HILLS
-  ROCKY RIPPLE
-  WYNNEDALE/SPRING HILL
-  Stream
-  Railroad
-  Interstate
-  Street
-  Main Street
-  Larger Lake or River
-  Neighborhood Boundary
-  Marion_County



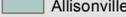
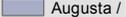
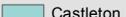
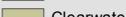
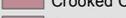
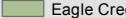
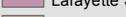
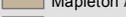
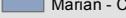
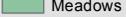
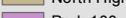
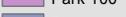
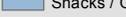
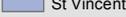
Source: SAVI Community Information System and Indianapolis Department of Metropolitan Development (DMD)

Created by The Polis Center
On June 6, 2014



Crooked Creek Neighborhood

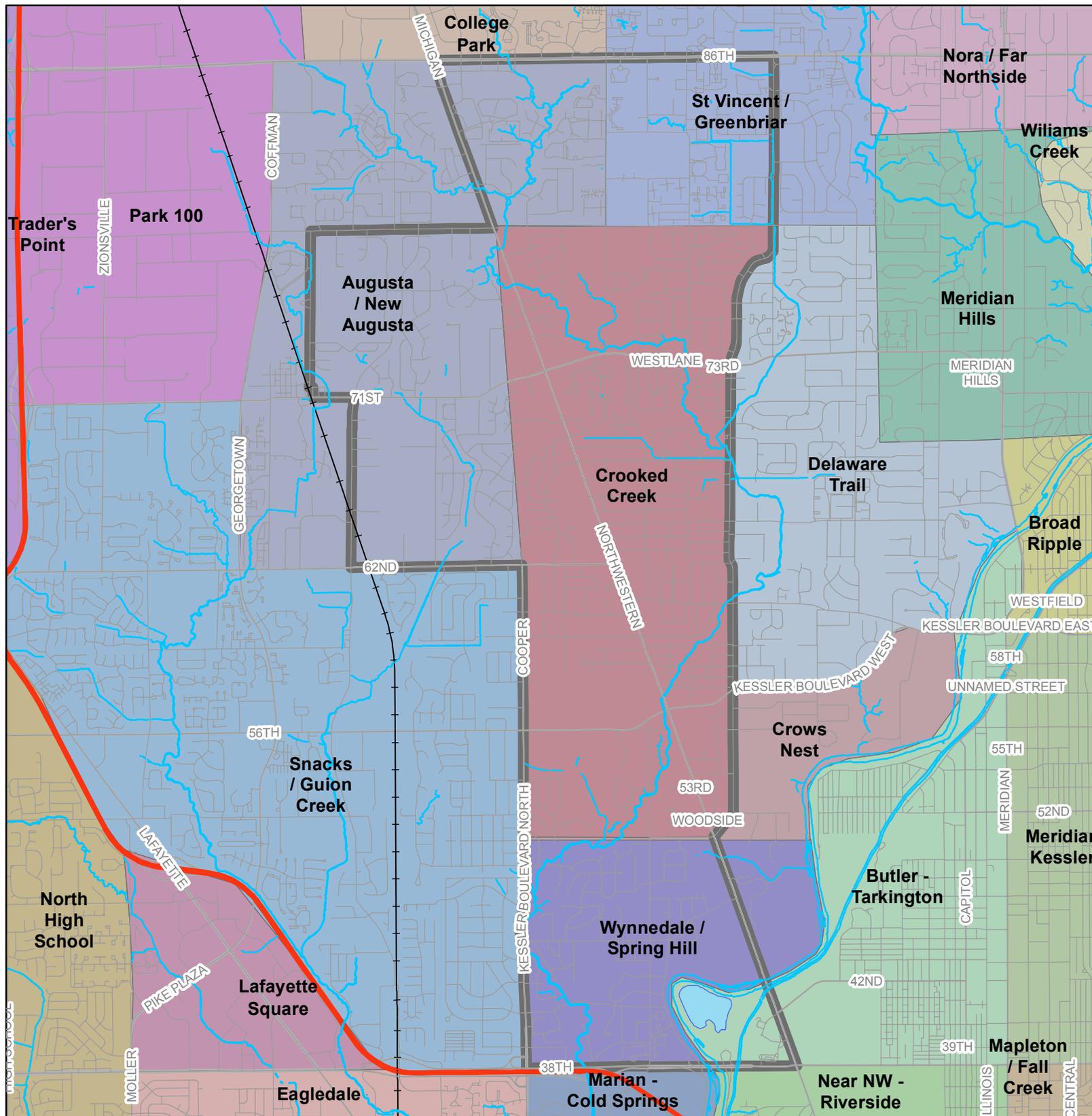
Neighborhoods

-  Stream
 -  Railroad
 -  Street
 -  Larger Lake or River
 -  Neighborhood Boundary
- | NAME |
|---|
|  Allisonville |
|  Augusta / New Augusta |
|  Broad Ripple |
|  Butler - Tarkington |
|  Castleton |
|  Chatard / Forest Hills |
|  Clearwater |
|  Clermont |
|  College Park |
|  Crooked Creek |
|  Crows Nest |
|  Delaware Trail |
|  Devon |
|  Eagle Creek |
|  Eagledale |
|  Fairgrounds |
|  Forest Manor |
|  Glendale |
|  Key Meadows |
|  Keystone at the Crossing |
|  Lafayette Square |
|  Mapleton / Fall Creek |
|  Marian - Cold Springs |
|  Meadows |
|  Meridian Hills |
|  Meridian Kessler |
|  Millersville |
|  Near NW - Riverside |
|  Nora / Far Northside |
|  North Central |
|  North High School |
|  Park 100 |
|  Ravenswood |
|  Snacks / Guion Creek |
|  St Vincent / Greenbriar |
|  Trader's Point |
|  Williams Creek |
|  Wynnedale / Spring Hill |



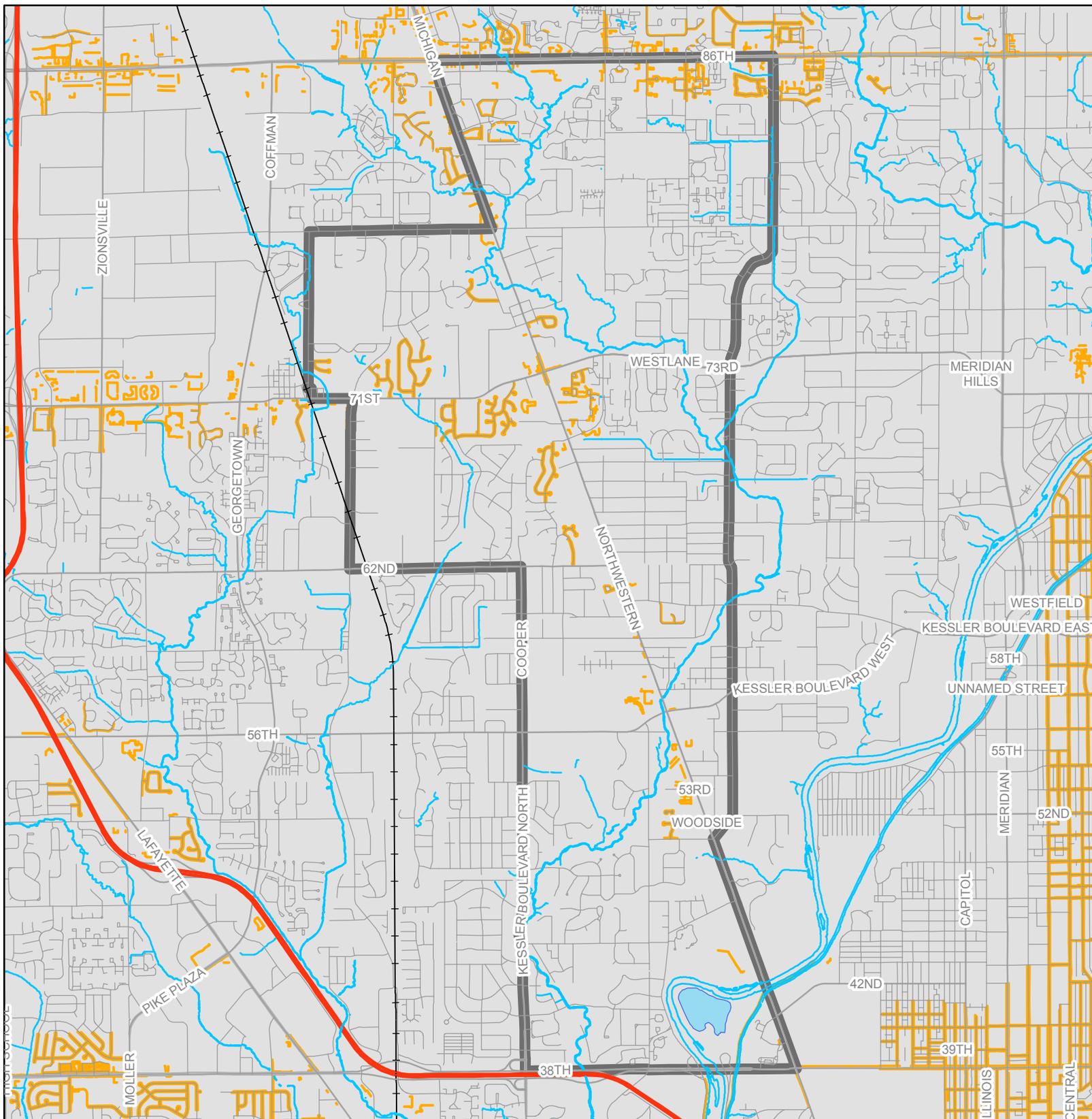
Source: SAVI Community Information System

Created by The Polis Center
On April 30, 2014



Crooked Creek Neighborhood

Crosswalks and Sidewalks



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



Source: SAVI Community Information System

Created by The Polis Center
On June 5, 2014

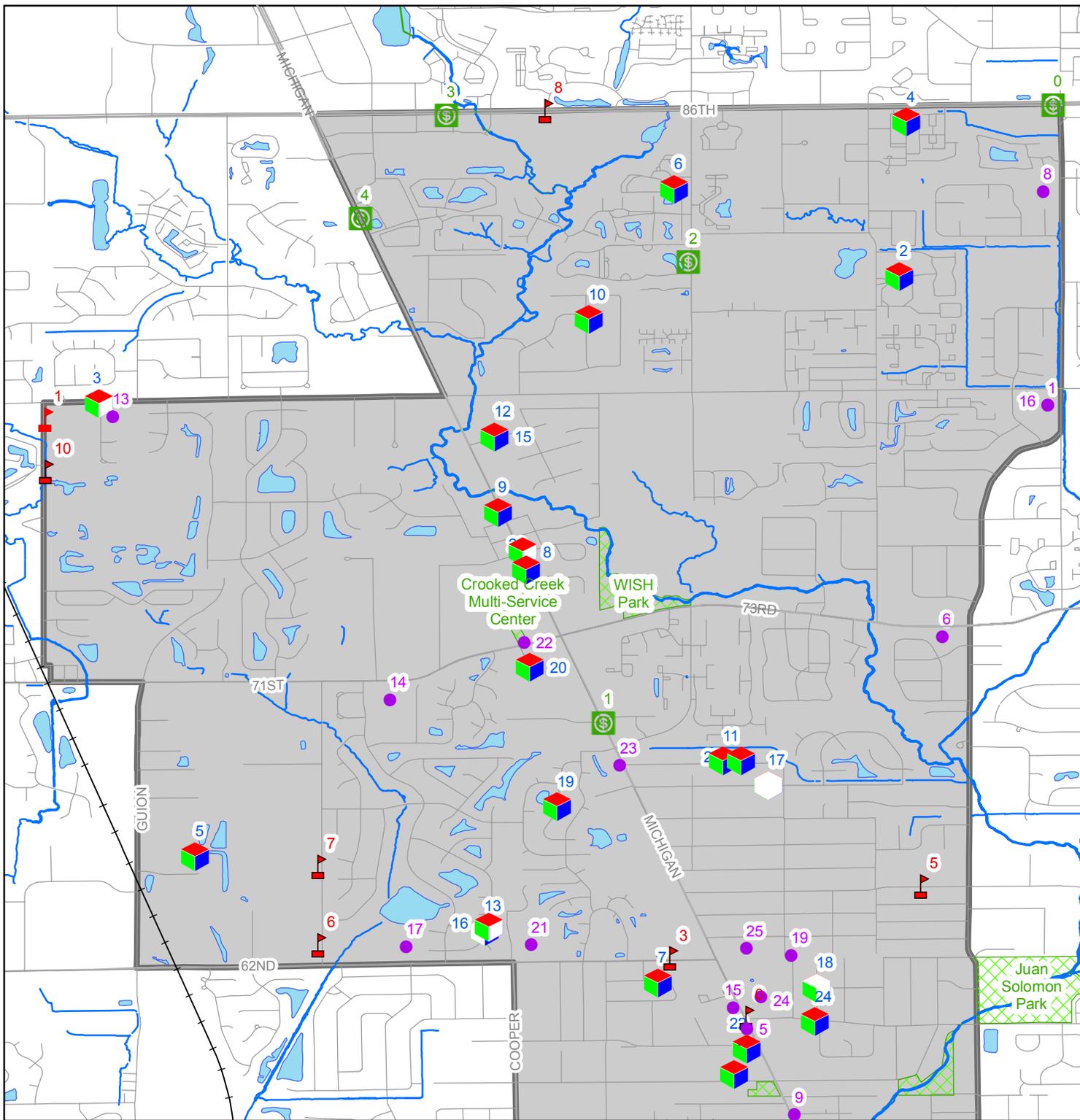
Crooked Creek Neighborhood

Points of Interest Part 1

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



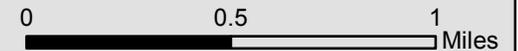
Source: SAVI Community Information System
 Created by The Polis Center
 On May 29, 2014



Crooked Creek Neighborhood

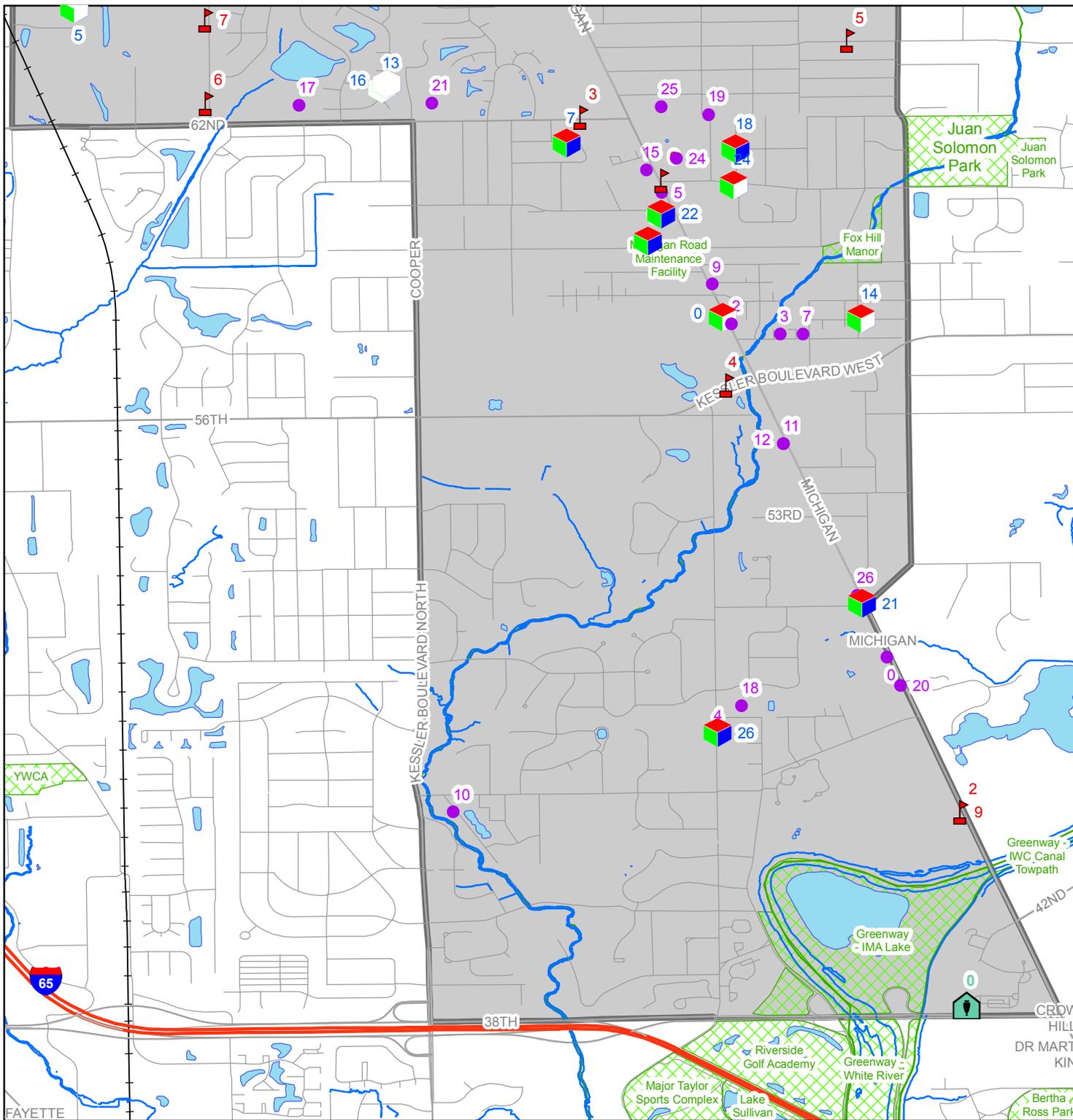
Points of Interest Part 2

-  Indianapolis Museum of Art
-  Educational Institute/School
-  Place of Worship
-  Bank
-  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 1, 2014



Crooked Creek Neighborhood Points of Interest Map – Details

Educational Institutions/Schools

NUMBER	NAME
0	Saint Monica School
1	College Park Elem Sch
2	International Sch of IN (4-8)
3	The Children's House
4	Crooked Creek Elementary Sch
5	Sycamore School
6	New Augusta Pub Aca-South
7	New Augusta Public Academy-North
8	Brebeuf Jesuit Preparatory School
9	International Sch of IN HS (9-12)
10	Eastbrook Elementary School

Banks

NUMBER	NAME
0	PNC Bank, National Association Northbrook Branch
1	JPMorgan Chase Bank, National Association Augusta Branch
2	BMO Harris Bank National Association Marquette Manor Branch
3	First Financial Bank, National Association 86th Branch
4	Fifth Third Bank North Michigan Road Branch

Daycares

NUMBER	NAME
0	Kiddie Factory Child Care Ministry #3
1	Kreative Learning Childcare Academy Ministry
2	A New Birth, A New Level Child Care Providers Ministries
3	Sprouts Daycare Ministry
4	Children's Choice Learning Center
5	A Child's World
6	Abacus Childcare Center
7	Loving Lisa's Daycare
8	Maria Montessori
9	Hug a Bunch II

10	Jackie Denny's Loving Child Care
11	Nancy Reese Daycare Home
12	Michelle's Daycare A
13	Lowes Loveing Care
14	Paula's Child Care
15	Michelle's Day Care B
16	Blessed Assurance Child Care
17	Sister to Sister Childcare
18	Care Bear Child Care Inc.
19	Kidz at Work
20	Heavenly Angels Childcare
21	Safe Haven Kindergarten and Early Learning Ctr
22	Pride Academy
23	Precious Angels Learning Ministry, Inc.
24	Joneves Child Care
25	Monica Kelley's Childcare
26	Sunny Days Childcare

Places of Worship

NUMBER	NAME
0	Second Reformed Presbyterian Church
1	Ahavat Yeshua Messianic Jewish Congregation
2	Anglican Church of the Resurrection
3	Circle Unitarian Universalist Fellowship
4	Journey of Hope Church
5	Living Word Christian Center
6	Westlane Christian Church
7	New Covenant Missionary Baptist Church
8	North Suburban Baptist Church
9	RCCG Covenant House Indianapolis
10	Friends of Awakening Sangha Indianapolis
11	Chin Community Church
12	Crooked Creek Baptist Church
13	CrossBridge Baptist Church
14	Augusta Christian Church
15	Emmanuel Temple Pentecostal Church
16	Abundant Harvest United Methodist Church
17	Greater Northwest Baptist Church
18	First Mennonite Church
19	Jesus is Lord Fellowship



www.savi.org

20	Light Of the World Christian Church
21	Horizons of Faith United Methodist Church
22	UMOJA Christian Church
23	Praise Fellowship Assembly of God
24	St. Monica Catholic Church
25	Bethesda Temple Apostolic Church
26	Witherspoon Presbyterian Church

Indianapolis Museum of Art

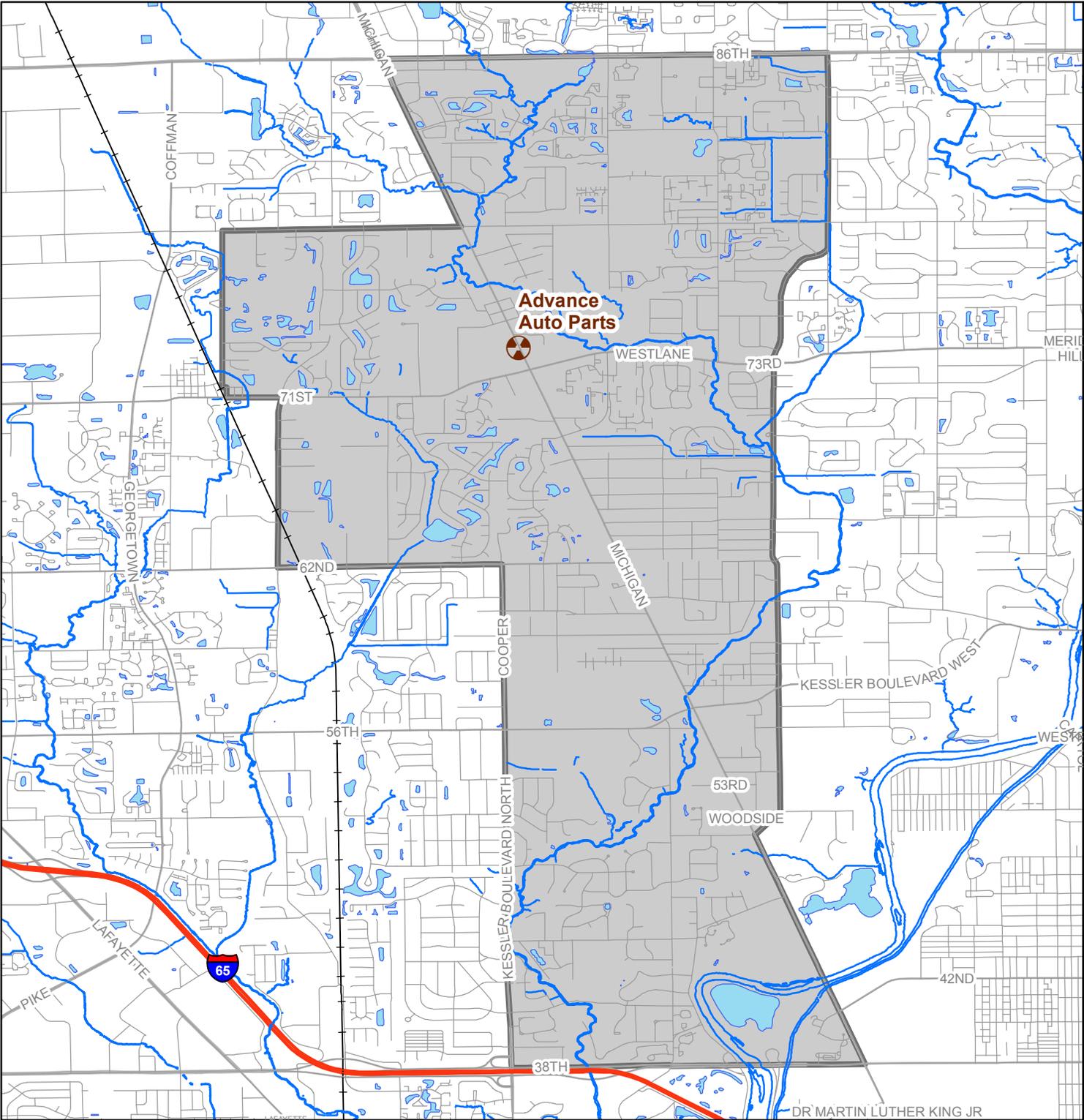
NUMBER	NAME
0	Indianapolis Museum Of Art

Multi-Purpose Center

NUMBER	NAME
0	Fay Biccard Glick Neighborhood Center at Crooked Creek

Crooked Creek Neighborhood

Brownfields



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

0 0.5 1 Miles



Source: SAVI Community Information System

Created by The Polis Center
On May 1, 2014