ADVANCING INFORMATION EQUALITY IN SOUTHEAST LOUSIANA THROUGH FINANCIAL LITERACY SERVICES
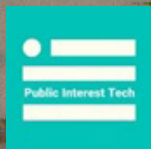
Brittney T. Moore
Jennie A. Garcia
Dr. Michelle M. Thompson
Spring 2018

Public Interest Tech

NDF
Neighborhood Development Foundation

mastercard.

THE UNIVERSITY of NEW ORLEANS

WhoData.org

PRESERVATION CONSULTING, LLC

CONTENTS

"Housing is not only a necessity of life, but also affects all aspects of our existence."

-Dr. Seong-Kyu Ha

Executive Summary

Supporting and developing first-time homeownership is one of the key strategies being undertaken by public and private entities to spur post-Katrina housing recovery in New Orleans, LA. Homeownership counseling and education combined with Federal housing subsidy funding, usually in the forms of down payment assistance and soft-second mortgages, have aided renters to become homeowners. While Housing Education programs are making a difference to these families and positively impacting the regional economy, limited research has been made available to details of these effects.

This study represents one of the first robust examinations of where first-time homebuyers are investing their money and the financial impact of this investment. By analyzing the first-time homebuyers who have completed Neighborhood Development Foundation's (NDF) Homebuyer Education and Financial Fitness training programs between 1986- 2018, this report provides a representative sample of all first-time homebuyers in New Orleans during this period. The NDF study is part of the New America Financial Inclusion & Citizen Participation project using "public and private participation geographic information systems" (p3GIS). The non-profit business community information (NDF Homebuyer Training program sales), public (municipal spatial) data with private sector philanthropic support (Mastercard Center for Inclusive Growth Technologist) identified new data streams to evaluate wealth potential in low-impact communities.

The University of New Orleans Planning & Urban Studies Department continues this research by expanding the scope of homeownership data and deepening the analysis through socio-economic impact analysis complemented by Mastercard anonymized and aggregated transaction data. To learn more about this research, please contact Dr. Michelle M. Thompson, Associate Professor, University of New Orleans, 380 Milneburg Hall, New Orleans, LA 70148; mmthomp1@uno. edu. Dr. Thompson was the Mastercard Center For Inclusive Growth Public Interest Technology Fellow from 2017-2018.

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New America is a "think tank and civic enterprise committed to renewing American politics, prosperity, and purpose in the Digital Age." Through innovative partnerships with some of the world's brightest researchers and organizations, New America has the ability to bridge the gap between technology and policy, and lead broad public conversation around issues that matter most.

A well-known issue in today's society is equal access to opportunity and information equality for underserved populations. New America's part in this project is due to their interest in promoting information inclusivity through their initiatives pertaining to Public Interest Technology. Public Interest Technology is a field dedicated to leveraging technology to support public interest organizations and the people they serve. For decades, public interest organizations have worked to improve the lives of the public. They work on issues that shape our everyday lives, including protecting the environment, human rights, child welfare, and reforming criminal justice. The role of a public interest technologist is to "ensure technology allows and enables public interest organizations to best serve all people."
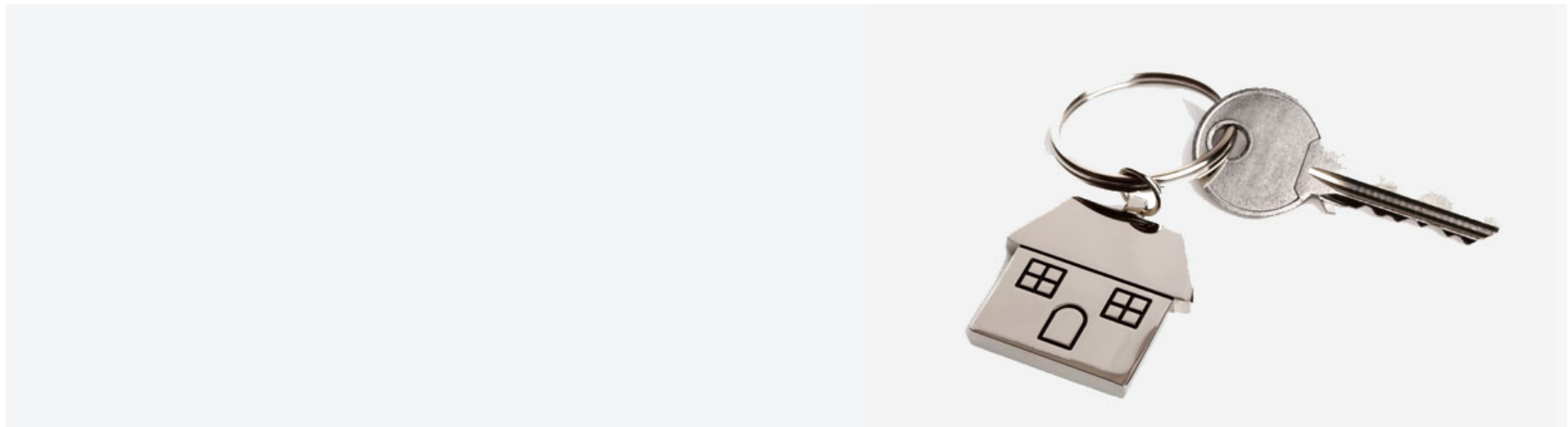
Introduction

The New America Financial Inclusion & Citizen Participation Project (FI&CP), hopes to evaluate the process, policy and practice of combining public and private data to inform policy-makers, investors and researchers on expanding the knowledge-base of misunderstood or misrepresented markets. Traditional economic models cannot fully explain or predict market trends of a cash economy in communities bereft with years of intentional neglect, lack of infrastructure, broken networks, marginalized socially, red-lined or "blacked out" financial markets due to man-made disasters. Therefore, the FI&CP project is focusing on housing as a means to evaluate neighborhood wealth, productivity, investment and potential buying power in other market sectors. A home is without question the most important property someone can possess. Beyond providing shelter for a family, a home can play a major role in the livelihood of an individual. While the road to homeownership is a very lengthy and demanding venture, many are willing to engage and travel on it.

Homebuyer Education programs should be equally accessible for those who want to understand the all-encompassing wealth homeownership provides. There are many people who do not have access to the knowledge and resources needed to create lasting financial stability, thus making the process of both homeownership and successful money management seem unattainable. By offering services to low and moderate-income families, Neighborhood Development Foundation has provided financial education that help establish and maintain thriving neighborhoods throughout Southeast Louisiana for over thirty years. Through Financial Fitness courses, Homebuyer Education Training, one-on-one financial counseling, and community outreach initiatives, Neighborhood Development Foundation, (hereinafter referred to as NDF) helps participants make more informed decisions with managing and investing money. Participating in services provided by NDF has initiated a lifetime of financial literacy among thousands of community members.

The *public and private participation* (p3GIS) demonstration goal is to develop and analyze NDF's client in-take information to study the rates and impacts of homeownership and financial literacy training in the Greater New Orleans area. The remainder of this report summarizes the policy, programs and success of NDF. The method for evaluating similar p3GIS projects cant be used by similar Housing Education and Financial Fitness programs nationwide.

*NDF offers services to residents in any geographic location. Data expressed in the following will reflect not only communities in the New Orleans area, but individuals from various places, including every several different parishes in Louisiana and Mississippi.

Neighborhood Development Foundation & The Importance of Homeownership

The Neighborhood Development Foundation (NDF) has made significant impacts on social causes such as financial inclusion and racial disparities among homeowners in the city of New Orleans. NDF was initially established to reverse the city's overwhelming amount of homes occupied by renters. By creating a culture of individuals and families who understood how to create, maintain and provide future legacy of land and/or homeownership by communities who have not had the opportunity to do so, local philanthropists Holly Pavy DeBlois and John H. DeBlois knew this could be achieved if more residents recognized the importance of homeownership, as well as, discovered the benefits of developing personal wealth. DeBlois suspected that New Orleanians did not become homeowners because they were both intimidated by the process and professionals from the real estate and banking industries.

Figure 3: Fred Johnson Jr. Teaching Homebuyer Training to Community Members (NDF, 2012)

In September of 1986, DeBlois established the Neighborhood Development Foundation with assistance from The Enterprise Foundation. Thus, began their journey to creating a non-profit organization incorporated in the State of Louisiana operation, under 501 © (3) federal guidelines. NDF remains a New Orleans Homebuyer Training Certification Board and HUD certified counseling agency, and an organization approved by Neighborhood One (2018).

After over thirty years of educating families in the Greater New Orleans area, NDF remains a leader of enhancing and diversifying underserved communities. New Orleans has consistently been a city with alarming education and

Referral Source	Numbers Referred
Word of Mouth	1620
Client	14
Agency Outreach	589
Flyers	38
Habitat For Humanity	28
New Orleans Redevelopment Authority	49
Project Home Again	67
Lender	313
Agency Website	13
Bayou District Foundation	10
Wells Fargo	18
Walk-in	12

Table 1: NDF Referral Source (NDF, 2018)

health disparities between African Americans and other ethnic groups, which exacerbates economic inequality. According to the Racial Wealth Divide Initiative with Prosperity Now, there are "six times as many African American families living in poverty in New Orleans than white families. Among these statistics exist confidence to embark on a journey towards homeownership and wealth.

NDF provides its' participants with achievable solutions to their financial concerns by offering counseling and education resources throughout every step of their financial journey. Whether individuals are interested in becoming a first-time homeowner, looking to further understand how to repair credit, or interested in becoming a landlord. NDF has been a trustworthy leader in helping community members reach their financial goals. Since 1986, NDF has screened 14,713 people of which many were qualified to attend Homebuyer Education while others were focused on Financial Fitness.
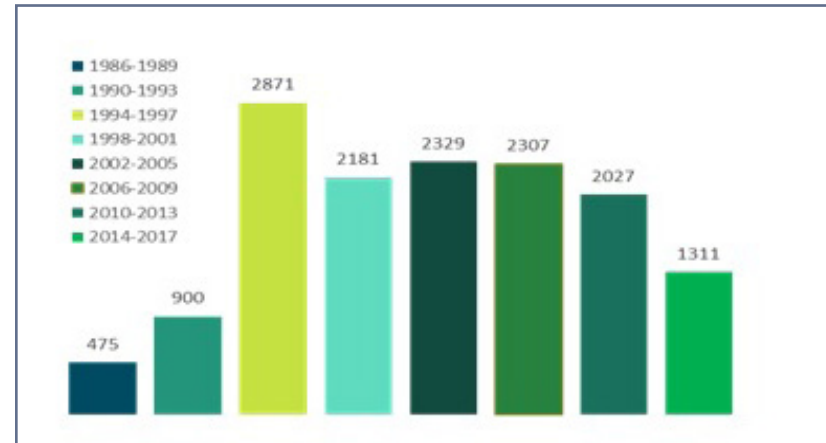
Table 2: Total Number of Individuals Screened, 1986-2017. (NDF, 2018)

"NDF's goal has always been to create a space to counsel and confidence to embark on the journey towards homeownership and wealth." - NDF

This p3GIS study multiple purposes with the primary objectives as follows:

- Demonstrate financial wealth of individuals and families in the Central City neighborhood as compared with the City of New Orleans;
- Identify and utilize public information (municipal) that complements (private) anonymized First-Time Homebuyer Education and Financial Fitness data from the Neighborhood Development Foundation (NDF);
- Create the process, protocol and establish data standards (includes metadata and data dictionary) to move NDF project (excel) file data into a spatial data format for analysis and mapping;
- Utilize Community, Private (MasterCard & NDF), and Municipal data to demonstrate "interoperability" and/or "complementary" community data information systems analysis to tell a story of low to moderate income community economic potential; and
- Document the methodology, summarize the findings and present the project report during a meeting on April 23, 2018 to Neighborhood Development Foundation, MasterCard, MasterCard Center for Inclusive Growth, New America, and invited guests.

The following were the main project deliverables:

- Present a report and slide deck that summarizes the use of public & private participation geographic information systems (p3GIS) through spatial data analysis and mapping;
- Describe and demonstrate the use of public and private sector data sets to evaluate the socio-economic potential of low-impact community residents and affordable housing programs using Neighborhood Development Foundation (NDF) client renters-turned-homeowners performance data over 32 years;
- Summarize financial impact for use by NDF to highlight the volume of mortgage purchases and the contribution to the New Orleans Metropolitan economy;
- Provide a replicable p3GIS model demonstration project that includes Federal Housing (big data), Private/ Community (small data) as part of the New America Financial Inclusion & Citizen Participation Project which has been supported by Mastercard Center for Inclusive Growth.

Methodology

Similar to other U.S. Housing & Urban Development (HUD) designated Housing Counseling Organizations, NDF has used multiple software and databases to record client information. Additionally, reporting standards for Federal/HUD, grant requests and annual program reports also varied. In many cases, the reporting fields included: clients screened, self-reported demographics, verified income, NDF programs completed, status of housing purchase and, in most cases, credit score.

Periodically, NDF was mandated to adopt new Federal government reporting systems that were not interoperable, used different client intake numbers and unmatched data fields. As a result, the NDF Project Manager developed creative ways to meet the reporting requirements when the system available was inefficient & time-consuming. For the purposes of the Financial Inclusion and Citizen Participation project, a unique data methodology was developed that would create a data field integration through an iterative process, developing a single database that was used for both the basic data and spatial analysis that follows.

NDF provides its participants with concrete, achievable solutions to their financial concerns by offering counseling and educational resources every step of their financial journey. Whether individuals are interested in becoming a first-time homeowner, looking to further understand how to repair their credit, or interested in becoming a landlord, NDF has been a leader by helping community members reach their financial goals through both homeownership and financial literacy education.

"NDF provides its participants with concrete, achievable solutions to their financial concerns by offering counseling and educational resources every step of their financial journey." - NDF

NDF Homebuyer & Financial Fitness Programs

The research presented here is a continuation of the Neighborhood Development Foundation study from 2014 (published 2015) which examined the financial impact of their Homebuyer Education and Financial Fitness programs in communities throughout Louisiana. (Katy Sullivan/NDF, 2015) University of New Orleans and WhoData.org assisted NDF with conversion of their anonymized data to create a neighborhood asset map based on client data files that include personal finance documentation (e.g. credit scores, income, demographics). The primary focus of the research is to evaluate the results of 32 years of home-buyer education and 10 years of financial fitness training programs. This will be a 'first look' at the relationship between the total number of clients screened, enrolled, completion rate, average credit score, total homes purchased and financial impact of NDF programs.

The second part of this NDF project report includes prior WhoData @ UNO PLUS research being conducted in the Central City Neighborhood of Hoffman Triangle (sub-neighborhood). NDF was assigned redevelopment of 13 "historic houses" that were part of the citywide removal of 100 buildings that were moved from the Louisiana State University/ Veteran's Affairs Hospital Complex in 2011. In 2018 the complex was renamed the "*Medical Center of Louisiana at New Orleans.*" (NBBJ, 2018) The dwellings were moved onto previously blighted lots using eminent domain. The goal was to reconstruct and maintain the integrity of the historic houses then sell them to first-time homebuyers. The next phase of the longitudinal research will be to examine the 'economic' impact the dwellings, monitor the property value and document the socio-demographic profile of the new homeowners.

Figure 4: "Education is the Key to Preparing Families for Homeownership", The Data Center (2004)
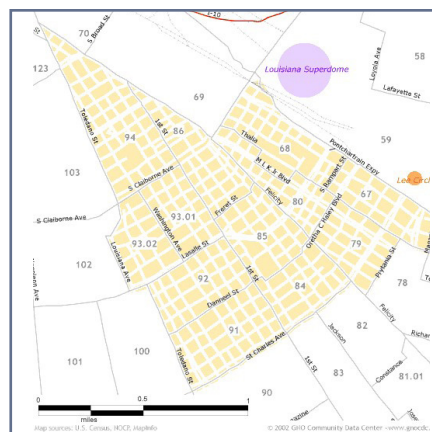

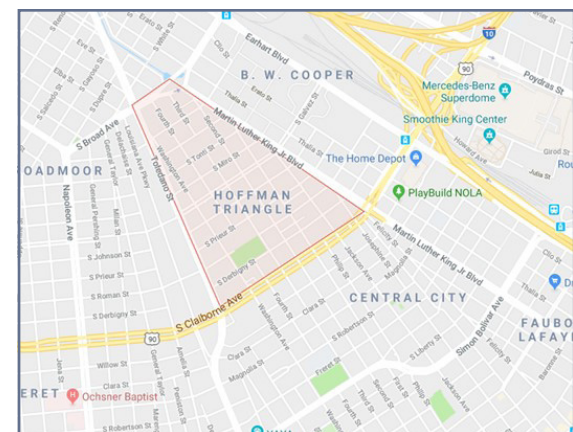*Figure 5: "Census Tract Boundaries", Community Research Center (2002)*

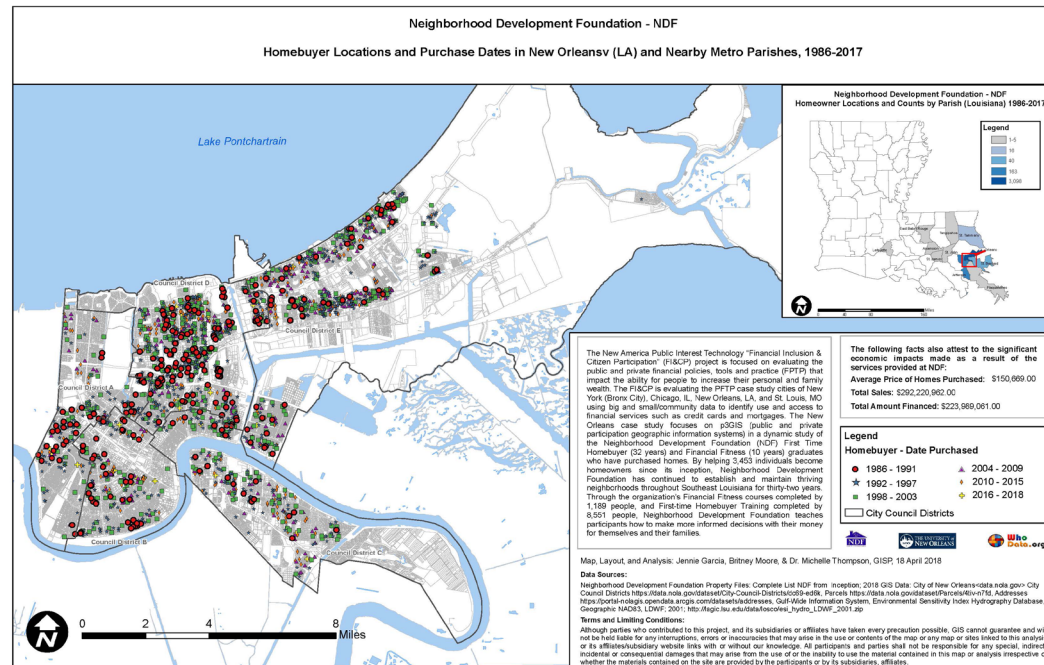*Figure 6: "Hoffman Triangle Map", Google Map (2018)*

Figure 7: "NDF Homebuyer Location and Purchase Dates in New Orleans & Nearby Metro Parishes," Jennie Garcia (2018)

The integrated data from the 1986-2017 information was converted into a spatial data format using Geographic Information Systems. The New America Public Interest Technology "Financial Inclusion & Citizen Participation" (FI&CP) project is focused on evaluating the public and private financial policies, tools and practice (FPTP) that impact the ability for people to increase their personal and family wealth. The FI&CP is evaluating the PFTP case study cities of New York (Bronx City), Chicago, IL, New Orleans, LA, and St. Louis, MO using big and small/community data to identify use and access to financial services such as credit cards and mortgages. The New Orleans case study focuses on p3GIS (public and private participation geographic information systems) in a dynamic study of the Neighborhood Development Foundation (NDF) First Time Homebuyer (32 years) and Financial Fitness (10 years) graduates who have purchased homes. By helping 3,453 individuals become homeowners since its inception, Neighborhood Development Foundation has continued to establish and maintain thriving neighborhoods throughout Southeast Louisiana for thirty-two years. Through the organization's Financial Fitness courses completed by 1,189 people, and First-time Homebuyer Training completed by 8,551 people, Neighborhood Development Foundation teaches participants how to make more informed decisions with their money for themselves and their families.

The NDF Impact Study of Financial Education Programs will be included as a demonstration project in the New America Public Interest Technology Financial Inclusion & Citizen Participation Project. The goal of NDF study was to extend the 2014 Homebuyer Education Program study. (Sullivan, 2015) The table below compares the initial study in 2014 to the expanded study that includes NDF anonymized client profile data through spring 2018. In all categories the NDF programs had a positive impact on encouraging individual wealth creation, homebuyer education and financial fitness. For example, program participation increased by 57.9%, overall program participation by 6.9%, and total housing sales increased by 9.0%.

Category	2014	2018	Amount Change	Percent Change
Average Home Sales Price	$144,072	$150,669	$6,597	4.5%
Total Sales	$268,002,043	$292,220,962	$24,218,919	9.0%
Total Amount Financed	$184,518,567	$223,989,061	$39,470,494	21.3%
Total Screened	13,309	14,713	1,404	10.5%
Total Trained Homebuyer Education	7,993	8,551	558	6.9%
Total Trained Financial Fitness	753	1,189	436	57.9%
Average Family Size	3	3	0	0%
Total Homeowners	3,266	3,453	187	5.7%

Table 3: Comparison of Data From 2014 Study and 2018 Study. (NDF, 2018)

Results and Findings

Financial Fitness Training:

Established in 2008, NDF's Financial Fitness program is a 12-hour class that includes one-on-one counseling then provides a 12-hour class to gain, or improve upon, financial literacy. Although this course focused largely on active engagement, participants are given lessons about the importance of maintaining good credit, how to budget and save, and the process of restoring any discrepancies that may prevent bankability such as discarded accounts. Upon completion of the course, participants understand their finances and are more equipped with the skills and knowledge to reach their goals. Every participant who successfully completes the course receives a certificate.
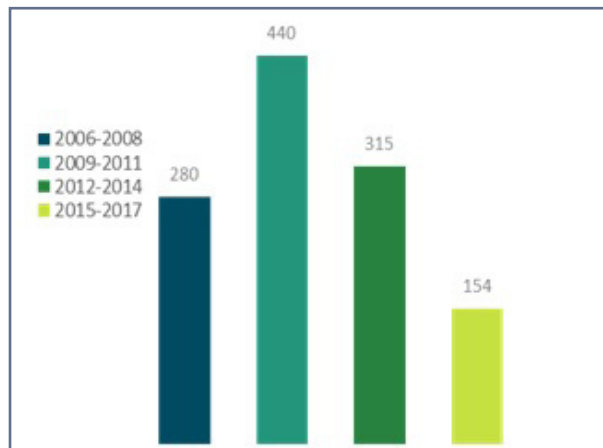
Table 4: Total Individuals Who Completed Financial Fitness, 2006-2017. (NDF, 2018)

First-Time Home Buyer Education:

Since 1986, the NDF Homebuyer Education has been led by CEO Fred Johnson Jr. This course provides instruction to individuals seeking information on how to purchase a home, improve their credit profile, and learn methods to manage their finances in order to become more bankable. Homebuyer Education helps so that individuals can not only become homeowners but are able to benefit from their new investments for the rest of their lives. When potential homeowners complete the screening process and become eligible, they (individually) can enroll into the Homebuyer Education (HE) Program. The HE Program includes interactive presentations, a comprehensive financial education training manual and presentations from leaders in the professions related to the housing industry such as assessors, realtors, appraisers and home inspectors. NDF offers an online training option but participating 'first time' housing finance programs typically do not accept the completion certificate for this course type. The NDF Homebuyer Education certification is one additional resource that can improve the likelihood that mortgage lenders will approve purchase of a home.

NDF Impact Highlights:

By helping 3,453 families become homeowners, Neighborhood Development Foundation has continued to support and maintain thriving neighborhoods throughout Southeast Louisiana since 1986. Through the organization's Financial Fitness courses completed by 1,189 people, and Homebuyer Education Training completed by 8,551 people, Neighborhood Development Foundation teaches participants how to make more informed decisions with their money, creating a better quality of life, for themselves and their families.

Table 5: Number of Individuals Who Completed Homebuyer Education . (NDF, 2018)

Table 6: Average Credit Score of NDF Homeowners . (NDF, 2018)
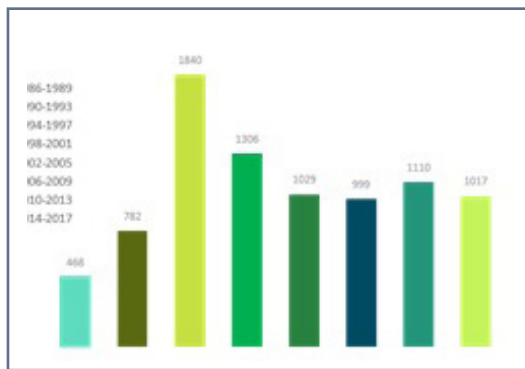
Table 7: Number of NDF Homeowners. (NDF, 2018)

NDF Homebuyer Education is a 12 hour course for individuals seeking to understand how to manage their finances, become more bankable, and buy a home. Homebuyer Education had the most participants in the year 1996 with 613 students, and the least in 1986 with 36 students. A total of 8,551 people have completed the NDF Homebuyer Education program.

This table represents the annual average credit score of 240 individuals who completed Homebuyer Education (excludes Financial Fitness) and purchased a home. In 2010, credit scores were lowest at 602 with the highest in 2015 at 693. The average credit score of all 1st time homebuyers who took Homebuyer Education from 2010 to 2017 is 667.
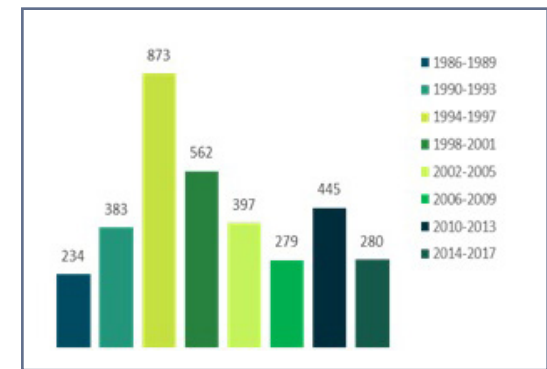
Table 7 represents the total number of individuals who purchased a home, after completing Homebuyer Education, summarized in 4-year increments. The lowest number of homeowners in a year were 2 in the organization's first year of service in 1986, and the highest number of homeowners reached 291 in 1996. NDF has assisted 3,453 first-time homeowner from 1986-2017.

Hoffman Triangle Historic Affordable Homes

Led by Neighborhood Development Foundation, the objective of the Hoffman Triangle Project is to continue to improve the quality of life of neighborhood residents and provide the stimulus for individuals, families, businesses, and their employees to consider living in the area, to increase access to affordable homeownership, and stimulate economic community development. (NDF 2017) NDF received 13 of the 80 dwellings that were moved from the (2011) Louisiana State University/Veterans Affairs medical complex to scattered lots across the city of New Orleans. The LSU/VA complex was renamed in 2018 to the "Medical Center of Louisiana at New Orleans." In order to document the progress of the "NDF 13" historic homes, WhoData Property Record Cards tracked the redevelopment progress

The WhoData property record cards were curated (2009) and revised by Dr. Michelle M. Thompson, Citizen Scientists and/or UNO Student Research Analysts, to create a profile combining municipal data and redevelopment progress. Citizen Scientists and/or UNO Student Research Analysts have assisted with the NDF Historic Housing longitudinal study from 2011-1018. The combined data set includes a field survey and public data in order to update changes to the individual property municipal assessment (value), purchase price, renovation, and condition. While most information on the housing renovation is provided by the NDF, research methods include periodic

Figure 8: *Medical Center of Louisiana at New Orleans, New Life for New Orleans (NBBJ, 2018*

site visits, participation geographic information systems (PGIS) spatial analysis/mapping, and municipal data examination. WhoData uses a customized "*Medical Center of Louisiana at New Orleans: New Life for New Orleans*" (NBBJ, 2018) survey-training toolkit to assess the property condition using a standard research methodology.

The NDF Historic Affordable Homes have been monitored since they were moved from the VA-LSU Hospital Complex in 2011. Photographs and original site locations have been included on the property record cards. The following Property Records Cards provide readers with the most recent information about the Hoffman Triangle homes.
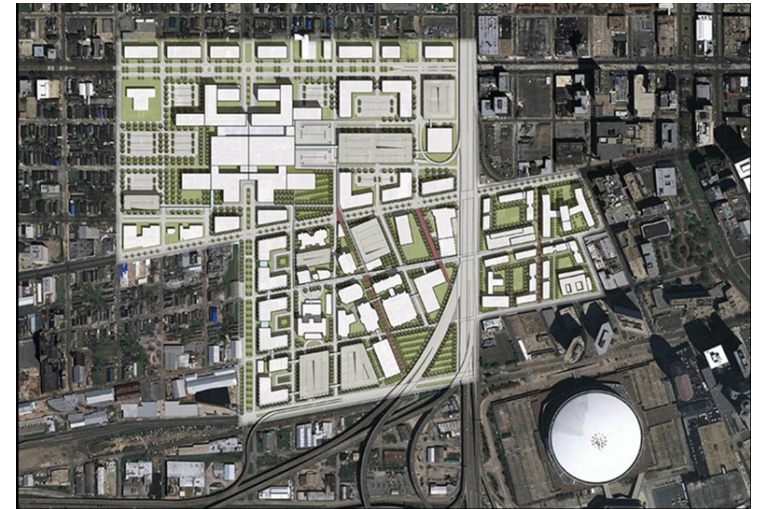
Hoffman Triangle Historic Affordable Homes

WhoData.org
Residential Property Information Report
3221 Second Street

| 2314 Palmyra: 2011 | E. Michelle Butcher: 9/24/16 | Michelle M Thompson: 4/25/17 | Brittney Moore 6/26/2018 |

Parcel Information:

Owner: Alvin Brown	Tax Bill: 412401913	Mailing Address: 12600 WATER FOWL WAY UPPER MARLBORO, MD 20774	Geopin: 41039958 Source: CoN Property Viewer property.nola.gov
Source: CoN Assessor's Office nolaassessor.com	Land Area: 3,330 sq. ft. Building Area: 30x111 sq. ft.	Square: 427 Book: 5 Line: 4 Lot: 13	Municipal District: 4 Property Class: Residential
Value Information: (All values represented in dollars)	Year: 2016	Land Value: 16,700 Building Value: 8300	Total Value: 16,700
Source: CoN Assessor's Office nolaassesor.com		Assessed Land Value: 1,670 Assessed Building Value: 830	Total Assessed Value: 1,670
Sale Information:	Last Sale Date: 06/01/2018	Last Sale Price: $43,000	Last Owner: New Orleans Redevelopment Authority
Source: CoN Assessor's Office nolaassesor.com			
Tax Information:	Lien Information: 0	Land Assessment: $1,670	Improvement Assessment: $0
Source: CoN Bureau of the Treasury	Homestead Exemption:	Taxable Assessment: $1,670	
Blighted Property Inspection Report:	Case #: 15-06467-MPM	Open Date: 7/22/15 Initial Hearing: No hearing	Verdict: n/a
Source: CoN Blight Status blightstatus.nola.gov	Additional Reports: n/a		
Site Visit Observations: 26 June 2018 Completed by: Brittney Moore Data Reviewed On: 24 March 2017	Physical Description: -not occupied -Tan single shotgun -Raise w/ no steps -slightly overgrown -poor condition	Surrounding Area: -Occupied left and right -residential properties across street	Status as of 10/8/16: Scheduled for demolition Source: CoN Office Community Development

Report Completed by:
Zhang Xuan
Data Reviewed On: 4/13/2017

Notes:
18 listed violations

WhoData.org
Residential Property Information Report
3600 Second St.

2316 Palmyra: 2011

E. Michelle Butcher: 9/24/16

Michelle M Thompson: 4/25/17

Brittney Moore: 05/05/18

Parcel Information:			
Owner: New Orleans Neighborhood Development Foundation	Tax Bill: 412404610	Mailing Address: 1429 S. Rampart St. New Orleans, LA 70113	Geopin: 410404496 Source: CoN Property Viewer property.nola.gov
Source: CoN Assessor's Office nolaassessor.com	Land Area: 1,800 sq. ft. Building Area: 30x60 sq. ft.	Square: 459 Book: 5 Line: 9 Lot: A	Municipal District: 4 Property Class: Residential
Value Information: (All values represented in dollars)	Year: 2016	Land Value: 9,000 Building Value: 10,000	Total Value: 19,000
Source: CoN Assessor's Office nolaassesor.com		Assessed Land Value: 900 Assessed Building Value: 1,000	Total Assessed Value: 1,900
Sale Information:	Last Sale Date: 12/22/15	Last Sale Price: $20,000	Last Owner: New Orleans Redevelopment Authority
Source: CoN Assessor's Office nolaassesor.com			
Tax Information:	Lien Information: n/a	Land Assessment: $900	Improvement Assessment: $1,000
Source: CoN Bureau of the Treasury	Homestead Exemption: n/a	Taxable Assessment: $1,900	
Blighted Property Inspection Report:	Case #: 16-01568-MPM	Open Date: 3/17/16 Initial Hearing: n/a	Verdict: n/a
Source: CoN Blight Status blightstatus.nola.gov	Additional Reports: 2	#ENVHADJ-10-00523	#ENVHADJ-09-01599
Site Visit Observations: 5 May 2018 Completed by: Brittney Moore Data Reviewed On: 24 March 2017	Physical Description: -white staircase -active construction	Surrounding Area: -corner lot -open, vacant lot to right; semi-overgrown	Status: under construction Source: CoN Office Community Development

Notes
Blighted Property Inspection Report:
Reset hearing set for 1/9/2017

Report Completed by:
Zhang Xuan
Reviewed On: 4/13/2017

WhoData.org
Residential Property Information Report
3328 Third St.

| 2305-07 Palmyra: 2011 | E. Michelle Butcher: 10/23/16 | Michelle M Thompson: 4/25/17 | Brittney Moore: 6/26/18 |

Parcel Information:			
Owner: New Orleans Neighborhood Development Foundation	Tax Bill: 4124022713	Mailing Address: 1429 S. Rampart St. New Orleans, LA 70113	Geopin: 41040169 Source: CoN Property Viewer property.nola.gov
Source: CoN Assessor's Office nolaassessor.com	Land Area: 2,460 sq. ft. Building Area: 30 x 82 sq. ft.	Square: 437 Book: 5 Line: 2 Lot: B	Municipal District: 4 Property Class: Residential
Value Information: (All values represented in dollars)	Year: 2016	Land Value: 12,300 Building Value: 10,500	Total Value: 22,800
Source: CoN Assessor's Office nolaassessor.com		Assessed Land Value: 1,230 Assessed Building Value: 1,050	Total Assessed Value: 2,280
Sale Information:	Last Sale Date: 12/22/15	Last Sale Price: $12,000	Last Owner: NORA
Source: CoN Assessor's Office nolaassessor.com			
Tax Information:	Lien Information: n/a	Land Assessment: $1,230	Improvement Assessment: $1.050
Source: CoN Bureau of the Treasury	Homestead Exemption: n/a	Taxable Assessment: $2,280 (2017)	
Blighted Property Inspection Report:	Case #: 14-03011-MPM	Open Date: 4/28/14 Initial Hearing: n/a	Verdict: n/a 6 violations
Site Visit Observations: 26 June 2018 Completed by: Brittney Moore Data Reviewed On: 24 March 2017	Physical Description: -new construction -interior inspection completed by MMT (pix on file) -white with yellow trim -active landscape	Surrounding Area: -residential dwellings to right and left; average to poor condition -church across street -poor road condition -view to Super Dome	Status: Under construction Source: CoN Office Community Development

Report Completed by:
Zhang Xiaoxiao
Data Reviewed On:
4/13/2017

Notes:
SOLD on 4/25/17 via NDF (see realtor sheet on file)
Source: CoN Blight Status

Blightstatus.nola.gov

WhoData.org
Residential Property Information Report
3234 Jackson Ave.

| 2320 Palmyra: 2011 | E. Michelle Butcher: 10/23/16 | Michelle M Thompson: 4/25/17 | Brittney Moore: 6/26/2018 |

Parcel Information:			
Owner: New Orleans Neighborhood Development Foundation	Tax Bill: 412402409	Mailing Address: 1429 S. Rampart St. New Orleans, LA 70113	Geopin: 41040616 Source: CoN Property Viewer property.nola.gov
Source: CoN Assessor's Office nolaassessor.com	Land Area: 2,781 sq. ft. Building Area: 27 x 103 sq. ft.	Square: 434 Book: 5 Line: 10 Lot: 11	Municipal District: 4 Property Class: Residential
Value Information: (All values represented in dollars)	Year: 2016	Land Value: 13,900 Building Value: 0	Total Value: 13,900
Source: CoN Assessor's Office nolaassesor.com		Assessed Land Value: 1,390 Assessed Building Value: 0	Total Assessed Value: 1,390
Sale Information:	Last Sale Date: 12/22/15	Last Sale Price: $15,000	Last Owner: New Orleans Redevelopment Authority
Tax Information:	Lien Information: n/a	Land Assessment: $1,390	Improvement Assessment: n/a
Source: CoN Bureau of the Treasury	Homestead Exemption: n/a	Taxable Assessment: $1,390 (2017)	
Blighted Property Inspection Report:	Case #: 14-07469-MPM	Open Date: 8/19/14 Initial Hearing: n/a	Verdict: n/a
Source: CoN Blight Status blightstatus.nola.gov	Additional Reports: 7	#ENVHADJ-10-02762 #ENVHADJ-972406P #ENVHADJ-10-01037	#ENVHADJ-10-02614 #ENVHADJ-994509PB
Site Visit Observations: 26 June 2018 Completed by: Brittney Moore Data Reviewed On: 24 March 2017	Physical Description: -Mint single shotgun with paintings for windows and doors	Surrounding Area: -Vacant left (un-mowed) -Vacant across -Blight around area	Status: Scheduled for demolition Source: CoN Office Community Development

Report Completed By:
Xin Kai
Data Reviewed On:
4/13/2017

Notes:
Source: CoN Assessor's Office
Nolaassesor.com

#ENVHADJ-20011850PB

#ENVHADJ-993585

WhoData.org
Residential Property Information Report
3024 Jackson Ave.

222-224 Rocheblave: 2011 | E. Michelle Butcher: 10/23/16 | Michelle M Thompson: 4/25/17 | Brittney Moore: 6/26/18

Parcel Information:			
Owner: NDF	Tax Bill: 412401107	Mailing Address: 1429 S. Rampart St. New Orleans, LA 70113	Geopin: 41040595 Source: CoN Property Viewer property.nola.gov
Source: CoN Assessor's Office nolaassessor.com	Land Area: 3,000 sq. ft. Building Area: 30 x 100 sq. ft.	Square: 417 Book: 4 Line: 7 Lot: 7	Municipal District: 4 Property Class: Residential
Value Information: (All values represented in dollars)	Year: 2016	Land Value: 15,000 Building Value: 0	Total Value: 15,000
Source: CoN Assessor's Office nolaassesor.com		Assessed Land Value: 1,500 Assessed Building Value: 0	Total Assessed Value: 1,500
Sale Information:	Last Sale Date: 12/11/15	Last Sale Price: $15,000	Last Owner: NO Redevelopment Authority
Source: CoN Assessor's Office nolaassesor.com			
Tax Information:	Lien Information: n/a	Land Assessment: $1,500	Improvement Assessment: $0
Source: CoN Bureau of the Treasury	Homestead Exemption: n/a	Taxable Assessment: $1,500 (2017)	
Blighted Property Inspection Report:	Case #: ENVHADJ-952596SP	Open Date: 4/10/09 Initial Hearing: n/a	Verdict: n/a
Source: CoN Blight Status blightstatus.nola.gov	Additional Reports: n/a		
Site Visit Observations: 26 June 2018 Completed by: Brittney Moore Data Reviewed On: 24 March 2017	Physical Description: -blue single shotgun -partially under construction -boarded -vacant, not occupied	Surrounding Area: -vacant lot to the right, semi maintained -trash dumping	Status: NTP Issued Source: CoN Office Community Development

Report Completed By:
Xin Kai
Data Reviewed On:
4/13/2017

Notes:
Closed
#ENVHADJ-991870PB

WhoData.org

Residential Property Information Report

3626 Fourth Street

213 South Tonti: 2011

E. Michelle Butcher: 10/23/16

Michelle M. Thompson: 4-25-17

Brittney Moore: 6-26-2018

Parcel Information:			
Owner: Alvin Brown	Tax Bill: 412404407	Mailing Address: 12600 WALTER FOWEL WAY UPPER MARLBORO, MD 20774	Geopin: 41039804 Source: CoN Property Viewer property.nola.gov
Source: CoN Assessor's Office nolaassessor.com	Land Area: 2,938 sq. ft. Building Area: 26 x 113 sq. ft.	Square: 457 Book: 5 Line: 9 Lot: C	Municipal District: 4 Property Class: ER
Value Information: (All values represented in dollars)	Year: 2018	Land Value: 14,700 Building Value: 10,000	Total Value: 24,700
Source: CoN Assessor's Office nolaassesor.com		Assessed Land Value: 1,470 Assessed Building Value: 1,000	Total Assessed Value: 2,470
Sale Information:	Last Sale Date: 2/26/16	Last Sale Price: 38000	Last Owner: Neighborhood Development Foundation
Source: CoN Assessor's Office nolaassesor.com			
Tax Information:	Lien Information: 0	Land Assessment: 1,470	Improvement Assessment: 1,000
Source: CoN Bureau of the Treasury	Homestead Exemption: n/a	Taxable Assessment: n/a	
Blighted Property Inspection Report:	Case #: 15-08028-MPM	Open Date: 9/2/15 Initial Hearing: n/a	Verdict: n/a
Source: CoN Blight Status blightstatus.nola.gov	Additional Reports: 1	#15-00464-MPM	
Site Visit Observations: 26 June 2018 Completed by: Brittney Moore Data Reviewed On: 24 March 2017	Physical Description: -open to elements -not under active construction -not occupied, vacant building	Surrounding Area: -adjacent to vacant lot to right -limited site maintenance -lots of trash along street front	Status as of 11/14/16: Scheduled for demolition Source: CoN Office Community Development

Report Completed By:
Zhang Xiaoxiao
Data Reviewed On:
4/13/2017

WhoData.org
Residential Property Information Report
3219 Jackson Avenue

2418-20 Cleveland: 2011 | E. Michelle Butcher: 10/23/16 | Michelle M Thompson: 4/25/17 | Brittney Moore: 6/26/18

Parcel Information:			
Owner: Alvin Brown	Tax Bill: 412402305	Mailing Address: 12600 WATER FOWL WAY UPPER MARLBORO, MD 20774	Geopin: 41040612 Source: CoN Property Viewer property.nola.gov
Source: CoN Assessor's Office nolaassessor.com	Land Area: 3,000 sq. ft. Building Area: 30 x 100 sq. ft.	Square: 433 Book: 5 Line: 4 Lot: E	Municipal District: 4 Property Class: Residential
Value Information: (All values represented in dollars)	Year: 2016	Land Value: 15,000 Building Value: 0	Total Value: 15,000
Source: CoN Assessor's Office nolaassesor.com		Assessed Land Value: 1,500 Assessed Building Value: 0	Total Assessed Value: 1,500
Sale Information:	Last Sale Date: 12/22/15	Last Sale Price: $48,000	Last Owner: Neighborhood Development Foundation
Tax Information:	Lien Information: n/a	Land Assessment: $1,500	Improvement Assessment: $0
Source: CoN Bureau of the Treasury	Homestead Exemption: n/a	Taxable Assessment: $1,500 (2017)	
Blighted Property Inspection Report:	Case #: ENVHADJ-20011849PB	Open Date: 4/10/09 Initial Hearing: n/a	Verdict: n/a
Source: CoN Blight Status blightstatus.nola.gov	Additional Reports: 4	#ENVHADJ-20024849PB	#ENVHADJ-2005397PB #ENVHADJ-972404P
Site Visit Observations: 26 June 2018 Completed by: Brittney Moore Data Reviewed On: 24 March 2017	Physical Description: -Appears under construction -Star painting on front window/door	Surrounding Area: -Vacant left (mowed but unkempt) -Blight around area -some dumping	Status: Scheduled for demolition Source: CoN Office Community Development

Report Completed By:
Xin Kai
Data Reviewed On:
4/13/2017

Notes:
Closed
#ENVHADJ-991870PB

Source: CoN Assessor's Office

WhoData.org. TREC LLC
Residential Property Information Report
3914 Erato St.

223 South Galvez: 2011 | E. Michelle Butcher: 11/5/16 | Michelle M Thompson: 4/25/17 | Brittney Moore: 6/26/18

Parcel Information:			
Owner: New Orleans Neighborhood Development Foundation	Tax Bill: 102208517	Mailing Address: 1429 S. Rampart St. New Orleans, LA 70113	Geopin: 41031881 Source: CoN Property Viewer property.nola.gov
Source: CoN Assessor's Office nolaassessor.com	Land Area: 2,935 sq. ft. Building Area: 30 x 97'10" sq. ft.	Square: 481 Book: 8 Line: 3 Lot: 18	Municipal District: 1 Property Class: Residential
Value Information: (All values represented in dollars)	Year: 2016	Land Value: 11,700 Building Value: 19,100	Total Value: 30,800
Source: CoN Assessor's Office nolaassesor.com		Assessed Land Value: 1,170 Assessed Building Value: 1,910	Total Assessed Value: 3,080
Sale Information:	Last Sale Date: 12/22/15	Last Sale Price: $20,000	Last Owner: New Orleans Redevelopment Authority
Source: CoN Assessor's Office nolaassesor.com			
Tax Information:	Lien Information: n/a	Land Assessment: $1,170	Improvement Assessment: $1,910
Source: CoN Bureau of the Treasury	Homestead Exemption: n/a	Taxable Assessment: $3,080 (2017)	
Blighted Property Inspection Report:	Case #: ENVHADJ-20013738EH	Open Date: 4/10.09 Initial Hearing: n/a	Verdict: n/a
Source: CoN Blight Status blightstatus.nola.gov	Additional Reports: 4	#ENVHADJ-20044745EH	#ENVHADJ-9426N #ENVHADJ-993725HB
Site Visit Observations: 26 June 2018 Completed by: Brittney Moore Data Reviewed On: 24 March 2017	Physical Description: -2 story, long shotgun -newer white stairs -new roof	Surrounding Area: -vacant lot to right, mowed -adjacent left is church building, possibly under construction	Status: Scheduled for demolition Source: CoN Office Community Development

Nolaassesor.com
Report Completed By:
Yu Biaoqiang
Data Reviewed On:
4/13/2017

Notes:
Closed
#ENVHADJ-994102HB
Source: CoN Assessor's Office

WhoData.org, TREC LLC
Residential Property Information Report
2420 Gravier St.

2310 Palmyra: 2011	E. Michelle Butcher: 11/5/16	Michelle M Thompson: 4/25/17	Brittney Moore: 6/27/18

Parcel Information:			
Owner: New Orleans Neighborhood Development Foundation	Tax Bill: 104015422	Mailing Address: 1429 S. Rampart St. New Orleans, LA 70113	Geopin: 41032042 Source: CoN Property Viewer property.nola.gov
Source: CoN Assessor's Office nolaassessor.com	Land Area: 3,600 sq. ft. Building Area: 30.3 x 120 sq. ft.	Square: 558 Book: 15 Line: 3 Lot: 22	Municipal District: 1 Property Class: Residential
Value Information: (All values represented in dollars)	Year: 2016	Land Value: 25,200 Building Value: 11,200	Total Value: 36,400
Source: CoN Assessor's Office nolaassesor.com		Assessed Land Value: 2,520 Assessed Building Value: 1,120	Total Assessed Value: 3,640
Sale Information:	Last Sale Date: 12/22/15	Last Sale Price: $31,000	Last Owner: New Orleans Redevelopment Authority
Source: CoN Assessor's Office nolaassesor.com			
Tax Information:	Lien Information: n/a	Land Assessment: $2,520	Improvement Assessment: $1,120
Source: CoN Bureau of the Treasury	Homestead Exemption:	Taxable Assessment: $3,640 (2017)	
Blighted Property Inspection Report:	Case #: 16-07037-MPM	Open Date: 7/22/16 Initial Hearing: n/a	Verdict: n/a
Source: CoN Blight Status blightstatus.nola.gov	Additional Reports: 3	#12-08697-PNBL	#HCES-12-00613
Site Visit Observations: 27 June 2018 Completed by: Brittney Moore Data Reviewed On: 24 March 2017	Physical Description: -2 story, long shotgun -front stairs, new -new roof -landscape	Surrounding Area: -adjacent vacant lot, partially maintained -residential neighborhood	Status: Scheduled for demolition Source: CoN Office Community Development

Report Completed By:
Yu Biaoqiang
Data Reviewed On:
4/13/2017

Notes:
Still open
#ENVHADJ-20001601HB

Source: CoN Assessor's Office

WhoData.org, TREC LLC
Residential Property Information Report
1323 S. Derbigny St.

2205-07 Banks: 2011	E. Michelle Butcher: 11/5/16	Michelle M Thompson: 4/25/17	Brittney Moore: 6/26/18

Parcel Information:			
Owner: OVIDE HENRY	Tax Bill: 102203302	Mailing Address: 2025 DANNEEL ST NEW ORLEANS, LA 70113	Geopin: 41031802 Source: CoN Property Viewer property.nola.gov
Source: CoN Assessor's Office nolaassessor.com	Land Area: 3,954 sq. ft. Building Area: 31'11" x 124.4 sq. ft.	Square: 484 Book: 7 Line: 2 Lot: 2	Municipal District: 1 Property Class: Residential
Value Information: (All values represented in dollars)	Year: 2018	Land Value: 15,800 Building Value: 0	Total Value: 15,800
Source: CoN Assessor's Office nolaassesor.com		Assessed Land Value: 1,580 Assessed Building Value: 0	Total Assessed Value: 1,580
Sale Information:	Last Sale Date: 06/18/18	Last Sale Price: $160,000	Last Owner: Neighborhood Development Foundation
Source: CoN Assessor's Office nolaassesor.com			
Tax Information:	Lien Information: n/a	Land Assessment: $1,580	Improvement Assessment: $0
Source: CoN Bureau of the Treasury	Homestead Exemption: n/a	Taxable Assessment: $0 (2018)	
Blighted Property Inspection Report:	Case #: ENVHADJ-10-02535	Open Date: 7/7/10 Initial Hearing: 12/13/10	Verdict: Guilty
Source: CoN Blight Status blightstatus.nola.gov	Additional Reports: 6	#ENVHADJ-20004800PB	#ENVHADJ-2001264PR
Site Visit Observations: 26 June 2018 Completed by: Brittney Moore Data Reviewed On: 24 March 2017	Physical Description: -boarded -new roof -2 story, elevated -new roof, exterior	Surrounding Area: -residential neighborhood -adjacent vacant lot, maintained	Status: Scheduled for demolition Source: CoN Office Community Development

Report Completed By:
Yu Biaoqiang
Data Reviewed On:
4/13/2017

Notes:
#ENVHADJ-20052777PR
#ENVHADJ-20042584P
#ENVHADJ-2002429P
#ENVHADJ-200623P

Conclusion

This report is part of a multi-city research project to evaluate community financial health in low-impact communities using public and private participation geographic information systems (p3GIS). With support from the Mastercard Center for Inclusive Growth, the New America Public Interest Technology "Financial Inclusion & Citizen Participation" project focused what big or small data could inform p3GIS case studies. New Orleans was selected as a demonstration project to evaluate the policy and practice of utilizing anonymized client profile information, after execution of a data sharing/non-disclosure agreement, between the Neighborhood Development Foundation and WhoData @ University of New Orleans Department of Planning & Urban Studies (UNO PLUS).

As a non-profit organization extending services such as Financial Fitness Program and Homebuyer Education to low and moderate-income families, the Neighborhood Development Foundation has continuously helped communities prosper throughout Southeast Louisiana for decades. The success of NDF and the people served demonstrates the importance of promoting and providing both Homebuyer and Financial education.

Affordable housing remains at the forefront of the concerns that plague the low-income and communities of color. Originating in 1986 as an effort to combat the city's concern with the renter-to-homeowner ratio, NDF has continued their work in creating and adding to home tenure and community reinvestment through education and outreach. This p3GIS study examines the impact of NDF Financial Programs (both Homebuyer Education and Financial Fitness) from 1986 - 2017. By 2018, NDF assisted 3,453 individuals to become homeowners and contributed more than $450 million to neighborhoods throughout Southeast Louisiana. Through the organization's Financial Fitness courses completed by 1,189 people, and First-time Homebuyer Training completed by 8,551 people, Neighborhood Development Foundation teaches participants how to make more informed decisions with their money, creating a better quality of life, for themselves and their families. This study re-affirms that certified Homebuyer Education programs directly impact the housing market and contributes to better quality of life beyond the first-time homebuyers.

This report also updates a 7-year study (2011-2018) of 13 Hoffman Triangle Historic Affordable Housing which were part of the NDF financial education program impact study. This is unique dataset that was created in 2011 and has been updated to evaluate the property status, condition, value and demographic profile as part of a longitudinal WhoData@UNO PLUS study.

As a result of both NDF project studies, methods and insights were developed based upon new streams of 'small' data. The hope is that similar Citizen Scientists, Technology Community Advocates and Community-based organizations can the protocol & tools to expand private data for public good.

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References

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List of Images and Tables

Cover Image: Delilah, Jasmine. (Photographer). (20 June 2006). New Orleans Colorful Row of Houses 2006 [Digital Image]. Retrieved from https://www.flickr.com/photos/79534376@N00/1457153086

Quote Image: Essex, Sara. (Photographer). (6 April 2011). The Iberville public housing project, which opened in New Orleans in the early 1940s, is slated for renovation [Digital Image]. Retrieved from https://www.nytimes.com/2011/04/07/arts/design/new-orleans- seeks-hud-grant-for-housing-plan.html

Figure 3: Fred Johnson Jr. Teaching Homebuyer Training to Community Members (NDF, 2012)

Figure 4: Map of New Orleans Neighborhoods (The Data Center, 2004)

Figure 5: Greater New Orleans Community Research Center (2002) Maps of the Central City Neighborhood Census Tract Boundaries. Retrieved from http://www.datacenterresearch.org/pre-katrina/orleans/2/61/maps.html

Figure 6: Google Maps. (2018) "Hoffman Triangle Map". Retrieved from https://www.google.com/maps/place/Hoffman+Triangle,+New+Orleans,+LA+70125/

Figure 7: "NDF Homebuyer Location and Purchase Dates in New Orleans & Nearby Metro Parishes," Jennie Garcia (2018)

Figure 8: *Medical Center of Louisiana at New Orleans,* New Life for New Orleans (NBBJ, 2018)

Table 1: NDF Referral Source. (NDF, 2018)

Table 2: Total Number of Individuals Screened, 1986-2017. (NDF, 2018)

Table 3: Comparison of Data Collected From 2014 Study and 2018 Study. (NDF, 2018)
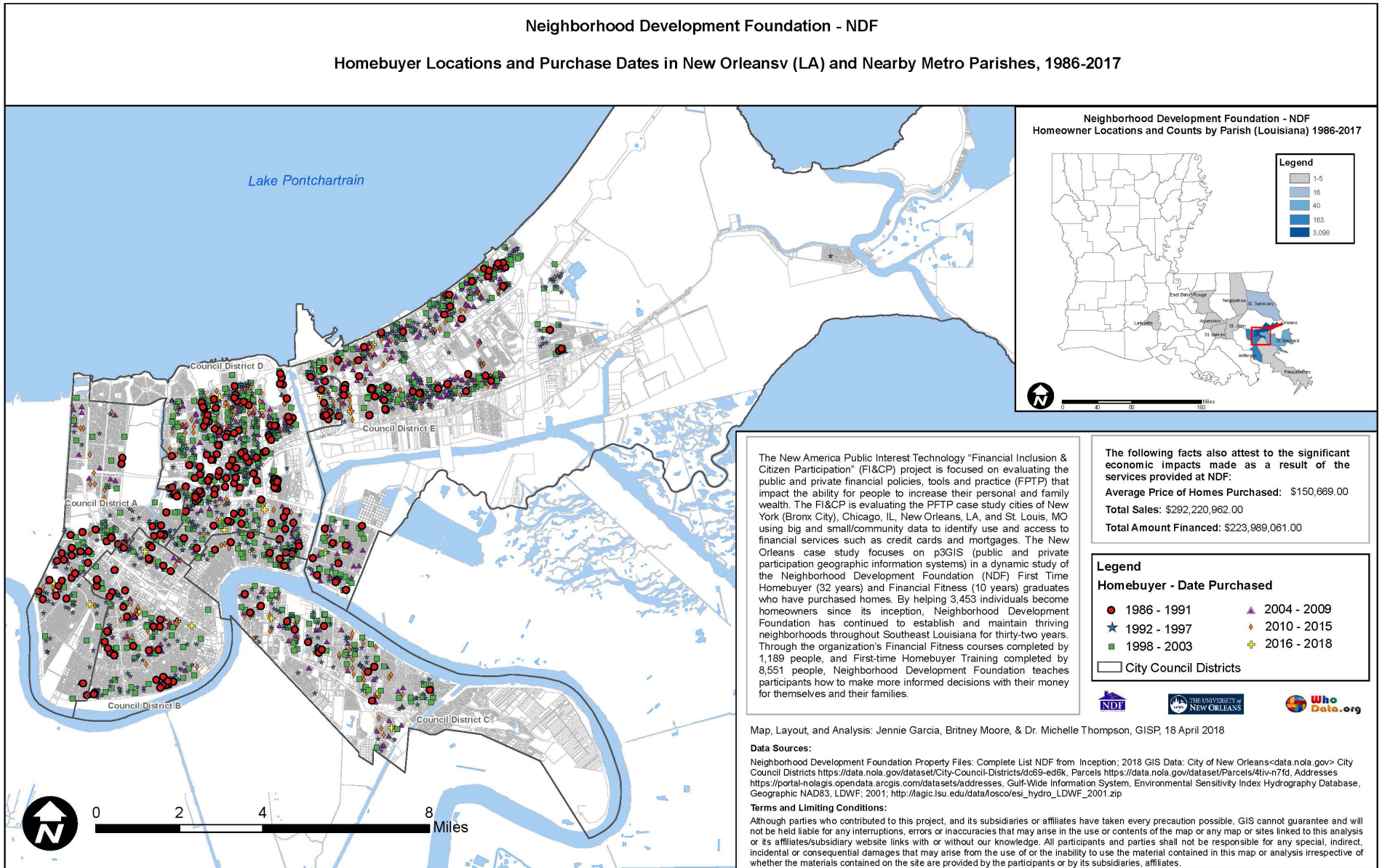
Table 4: Total Number of Individuals Who Completed Financial Fitness, 2006-2018. (NDF, 2018)

Table 5: Number of Individuals Who Completed Homebuyer Education. (NDF, 2018)

Table 6: Average Credit Score of NDF Homeowners. (NDF, 2018)

Table 7: Total Number of NDF Homeowners, 1986-2017. (NDF, 2018)

Neighborhood Development Foundation - NDF

Homebuyer Locations and Purchase Dates in New Orleansv (LA) and Nearby Metro Parishes, 1986-2017

Lake Pontchartrain

Council District D

Council District E

Council District A

Council District B

Council District C

Neighborhood Development Foundation - NDF
Homeowner Locations and Counts by Parish (Louisiana) 1986-2017

Legend
- 1-5
- 16
- 40
- 163
- 3,098

East Baton Rouge, Tangipahoa, St. Tammany, Orleans, Lafayette, Ascension, St. John, St. James, St. Bernard, Jefferson, Plaquemines

The New America Public Interest Technology "Financial Inclusion & Citizen Participation" (FI&CP) project is focused on evaluating the public and private financial policies, tools and practice (FPTP) that impact the ability for people to increase their personal and family wealth. The FI&CP is evaluating the PFTP case study cities of New York (Bronx City), Chicago, IL, New Orleans, LA, and St. Louis, MO using big and small/community data to identify use and access to financial services such as credit cards and mortgages. The New Orleans case study focuses on p3GIS (public and private participation geographic information systems) in a dynamic study of the Neighborhood Development Foundation (NDF) First Time Homebuyer (32 years) and Financial Fitness (10 years) graduates who have purchased homes. By helping 3,453 individuals become homeowners since its inception, Neighborhood Development Foundation has continued to establish and maintain thriving neighborhoods throughout Southeast Louisiana for thirty-two years. Through the organization's Financial Fitness courses completed by 1,189 people, and First-time Homebuyer Training completed by 8,551 people, Neighborhood Development Foundation teaches participants how to make more informed decisions with their money for themselves and their families.

The following facts also attest to the significant economic impacts made as a result of the services provided at NDF:

Average Price of Homes Purchased: $150,669.00

Total Sales: $292,220,962.00

Total Amount Financed: $223,989,061.00

Legend

Homebuyer - Date Purchased
- 1986 - 1991
- 1992 - 1997
- 1998 - 2003
- 2004 - 2009
- 2010 - 2015
- 2016 - 2018
- City Council Districts

Map, Layout, and Analysis: Jennie Garcia, Britney Moore, & Dr. Michelle Thompson, GISP, 18 April 2018

Data Sources:
Neighborhood Development Foundation Property Files: Complete List NDF from Inception; 2018 GIS Data: City of New Orleans<data.nola.gov> City Council Districts https://data.nola.gov/dataset/City-Council-Districts/dc69-ed6k, Parcels https://data.nola.gov/dataset/Parcels/4tiv-n7fd, Addresses https://portal-nolagis.opendata.arcgis.com/datasets/addresses, Gulf-Wide Information System, Environmental Sensitivity Index Hydrography Database, Geographic NAD83, LDWF; 2001; http://lagic.lsu.edu/data/losco/esi_hydro_LDWF_2001.zip

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0   2   4   8 Miles

NDF   THE UNIVERSITY of NEW ORLEANS   WhoData.org

Total Screened: Individuals who are interested in NDF programs receive an orientation with a one-on-one financial screening. Screening includes the submission of pay stubs, bank statements, W-2 and 1040 Tax Forms, copies of all bills, verifies identification and payment of program fees.

Home Purchased Price: the amount spent on the home in dollars

Total Number of Homeowners: represents all individuals who were screened, completed Homebuyer Education, and purchased a home afterwards

Average Household Income: the yearly income of contributing adults within a household

Homeowners Average Credit Score: the average credit score per year of individuals who were screened, completed Homebuyer Education, and purchased a home.