LISC Sustainable Communities Initiative Neighborhood Quality Monitoring Report

Crooked Creek Neighborhood

Indianapolis, IN

Baseline Report: June 2011

With Revisions: June 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 is intended to help local funders, civic and neighborhood leaders, and LISC staff monitors change in these areas of concentrated investment by providing local data and indicators about the quality of life in one of the six demonstration neighborhoods, Crooked Creek.

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 about the neighborhood's quality of life, they do refer to items many residents believe are important.

In order to monitor change in Crooked Creek, we identified a group of comparison tracts elsewhere in the county that measured similarly to Crooked Creek on several key indicators* and trends** but are not part of GINI or any other significant development efforts. This report compares the targeted area within Crooked Creek to its comparison tracts (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 purpose of this report, the following definitions are used to describe the neighborhood and comparison areas (see map on p. 4):

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 comprise 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 3101.09, 3103.07, 3217.00, 3401.02, 3401.07, 3419.01)

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 uses 2007 as a baseline since many of the programs began in that year. However, many programs may have been in the works before this start date, including some that were not related to the GINI effort. The report includes the trends leading up to 2007 to depict how the neighborhood was doing before this local planning effort began (e.g., Has the neighborhood been prey to the housing market bust? Has it been experiencing economic growth? Has neighborhood safety been declining?). These trends are important to consider when determining whether a program is positively impacting a neighborhood.

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

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

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

^{*}Single-Unit Property Median Sales, Two-to-Three Family Property Median Sales, Robberies per 1,000 Persons, % Racial and Ethnic Minorities, % Owner-Occupied Properties, Median Family Income, and Crude Birth Rate

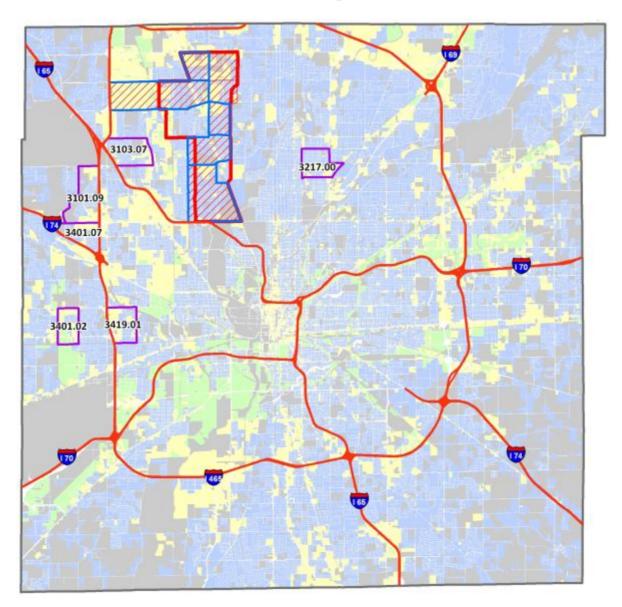
^{**3-}year Trend in Single-Unit Property Median Sales Price, 3-year Trend in Two-to-Three Family Property Median Sales Price, and 2-year Trend in Robberies per 1,000 Persons

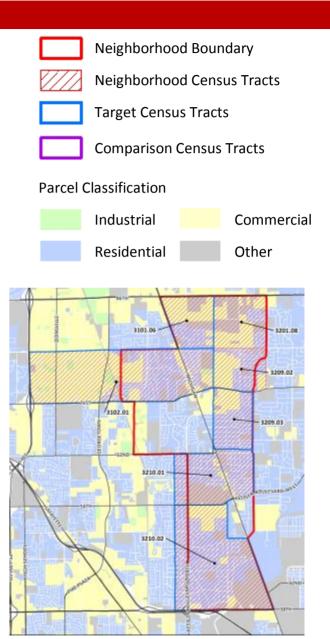




Introduction

Crooked Creek Monitoring Area and Land Use









Neighborhood Overview - General Demographics

Overview

A community on the northwest outskirts of downtown Indianapolis, Crooked Creek is home to a diverse population of 33,000. 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)

Age and Gender

The age pyramids on page 6 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 agerelated trends in the community (e.g., is the population aging?). Combined with other demographics, they give insight into the types of services a community may need in the coming years. The age pyramids of Crooked Creek show communities made up heavily of young adults. The largest group of adults is between 25-29 years of age. Among people under 20, there is only a slightly pronounced increase towards younger age groups whereas comparison tracts show nearly twice as many children under 5 as the 15 to 19 year old age group.

Family Structure

In Crooked Creek, 46% of the adult population is married, compared with Marion County's 49%. 13% is divorced, 33% of the population has never been married, and 7% is widowed. Of households in Crooked Creek, nearly 31% have children, also slightly below the Marion County rate of 34%. Married couples with families make up 37% of the Crooked Creek households.

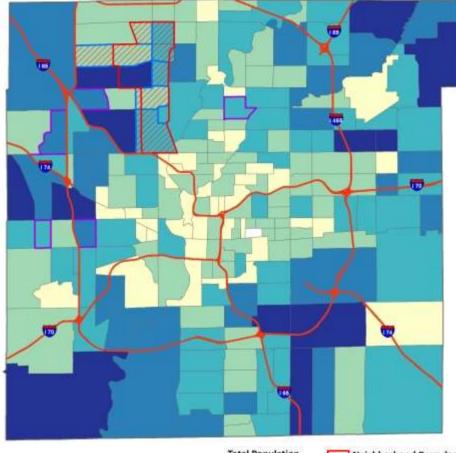
Race and Ethnicity

Crooked Creek is more racially and ethnically diverse compared to Marion County. White and African American residents make up 53% and 38% of the neighborhood, respectively, compared to 70% and 24% for Marion County. In the target tracts, white residents constitute 61% of the population and African Americans 32%. The comparison tracts closely resemble the Marion County. Hispanic residents make up 7% of the neighborhood, while in the target tracts and comparison tracts their representation is similar to Marion County's 4%. See page 7.

Income*

Median family income (MFI) in the target tracts (\$54,879) is higher than Marion County's \$49,387. At \$50,041, the income of Crooked Creek is closer to the county. Fewer residents of Crooked Creek are in poverty (8.3%) compared to Marion County (11.1%). See page 7.

Total Population by Census Tract, 2000





Educational Attainment*

Residents of Crooked Creek have higher levels of educational attainment than Marion County. 1 in 3 residents (34%) have a Bachelor's degree or higher, compared to 1 in 4 (23%) in the county. In Crooked Creek, target tracts, and comparison tracts, the rate of residents not completing high school is about half that of Marion County's 18%. See page 7.

* Updated 6/2014 to correct error.

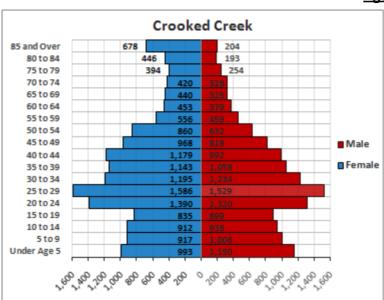
Data Source: SAVI Community Information System and U.S. Census (2000)

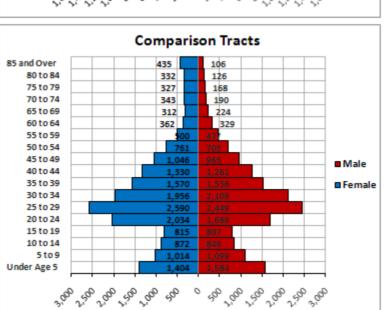




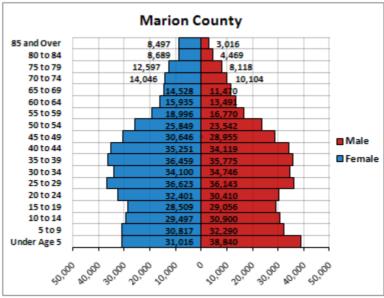
General Demographics

Age Pyramids







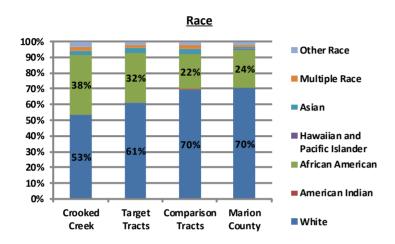


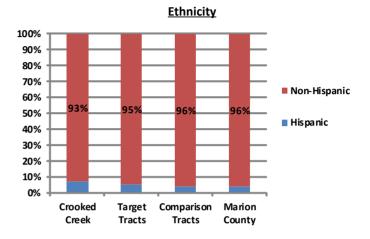
Data Source: SAVI Community Information System and U.S. Census (2000)



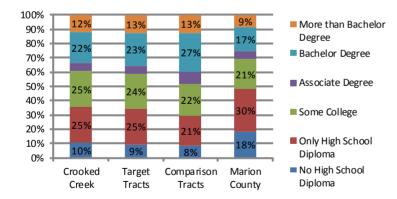


General Demographics



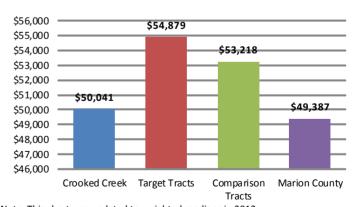


Educational Attainment*



^{*} Updated 6/2014 to correct data error

Median Family Income



Note: This chart was updated to weighted medians in 2012.

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.

Data Source: SAVI Community Information System and U.S. Census (2000)



Overview

Crooked Creek Neighborhood

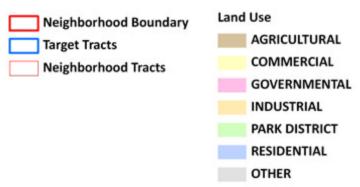


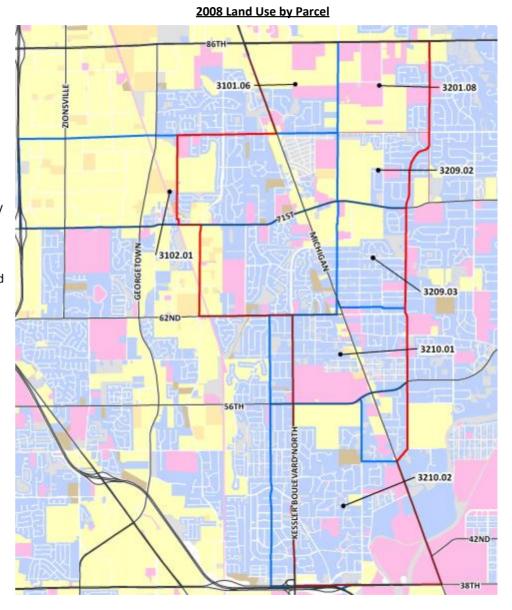
Housing and Real Estate

Crooked Creek Neighborhood is 51% residential and 25% commercial (see land use map on the right).

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

- Crooked Creek and its target tracts have a very similar pace of residential sales as Marion County.
- In recent years, the median sales price of single-family residential properties has remained near \$120,000 (above the county median of \$100,000) in Crooked Creek, its target tracts, and comparison tracts until 2006-08 when it dropped to \$95,000.
- The neighborhood, its target tracts, and comparison tracts showed a slow increase in foreclosures over a two-year period, though foreclosure rates in these areas were nearly two percentage points below that of the county.
- In sub-prime lending, Crooked Creek and its target tracts peaked at 36% in 2006, well above Marion County and the comparison tracts, followed by a sharp decline.
- In investor home loans, Crooked Creek, its target tracts, and comparison tracts charted steadily at about 10% from 2004-2008, much lower than the county rate, which increased from 15 to 22% over that period.
- The neighborhood, target tracts, and comparison tracts had comparable long-term residential vacancy rates, increasing from 2008 to 2009 and slightly lower than Marion County.
- Crooked Creek and target tracts saw a sharp decline in residential building permits from 99 in 2001 to 2 in 2003. New residential building permits there comprised only 1.2% of permits issued in Marion County, and residential demolitions made up less than 1.0% of the county total.









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. 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 comparison tracts followed the same pattern, but had a significantly higher pace of sales throughout the monitoring period.

Price of Sales:

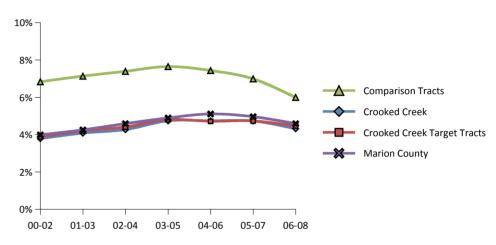
The median sales price of single-family residential properties held steady at about \$120,000 in Crooked Creek, its target tracts, and comparison tracts throughout the decade until the 2006-08 reporting period when the target tracts' median dropped to \$112,000. The tracts in these three areas ranked in the highest third of all Marion County tracts for median sales price (the county median price was consistently around \$100,000 until 2006-08 where it dropped to \$95,000).

About the Data:

Sales figures report all types of sales, including foreclosured 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.

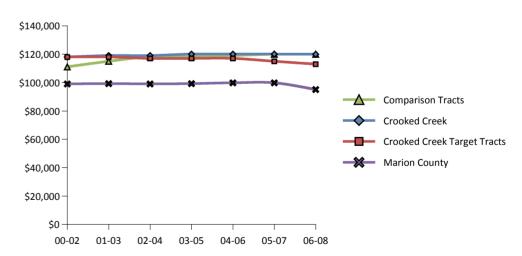
Single Family Residential Properties Sold

(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

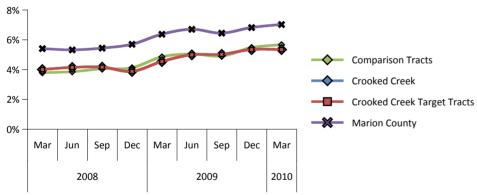
A foreclosure is the legal process by which a borrower in default on a mortgage is deprived of his interest in the mortgaged property. These properties are usually sold for an amount much lower than the actual market value, impacting average sales price in the neighborhood. The statistics on this page 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 4.9% in March 2010 (Urban Institute, foreclosure-response.org). Marion County fared worse than the national average at 7.1%. Crooked Creek and its comparison tracts had 6.6% and 6.7% foreclosures, respectively. Although they were below the county average, 60% of Indianapolis areas reporting data fared better (the average is skewed by extremely high foreclosure rates in some areas). Target tracts fared slightly better at 6.2%, near the median of county foreclosure rates. All areas showed between a 1 and 2 percentage point increase in foreclosures beginning in March 2008.

Mortgages in Foreclosures

(As % of All Mortgages)



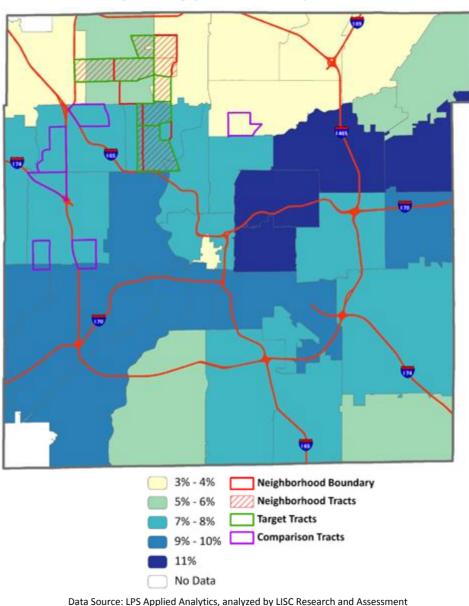
About the Data:

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: 46228, 46260, and 46268; Target: 46228, 46260, and 46268; and Comparison: 46214, 46220, 46224, and 46254.

Percentage of Mortgages in Foreclosure by ZIP Code, March 2010







Housing and Real Estate

Mortgages Types and Residential Vacancies

High-cost (or sub-prime) loans are made to borrowers with weak credit in order to compensate the lender for the high risk. A high number of sub-prime loans led to the eventual housing-market bust experienced across the nation, with some neighborhoods harder hit than others. Investor loans give an indication of the projected housing market; higher investor percents represent increased confidence that the market will be good in that neighborhood and can indicate absentee landlords. Vacant properties, on the other hand, negatively impact the safety of neighborhoods, neighborhood perceptions, and surrounding property values.

Interpreting the Data:

High-cost loans:

Crooked Creek and its target tracts followed the national trend, with sub-prime lending peaking at 35% of loans in 2006 and rapidly declining thereafter. These areas trended slightly below the county rate for sub-prime lending prior to and following the peak, but were well above the county's 27% in 2006. The comparison tracts had consistently lower rates of sub-prime lending throughout the monitoring period.

Investor loans:

Marion County showed a steady increase of 7 percentage points (from 15% to 22%) in investor loans from 2004-2008. Crooked Creek, its target tracts, and comparison tracts maintained around a 10% investor loan rate throughout this period.

Long-term residential vacancies:

Between March 2008 and September 2009, Crooked Creek, its target tracts, and comparison tracts all showed residential vacancy rates well below the county average. Crooked Creek and its target tracts showed vacancy rates in the lowest 42nd- and 37th-percentile of the county, respectively. Comparison tracts were in the best third of Marion County areas for lowest residential vacancies. In September 2009, each of these areas showed around a 4%-5% vacancy rate, compared to Marion County's 7%. All areas showed the same trending pattern throughout this time period.

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.

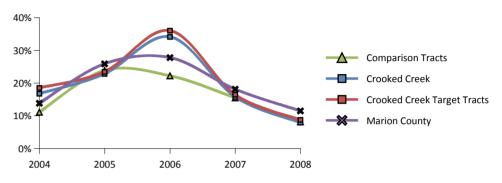
Vacancy is determined by the US Postal Service based on no mail delivery for more than 3 months. Data Sources:

Loan Data – Home Mortgage Disclosure Act and LISC Research Assessment

Vacancies – United States Postal Service Vacant Address Data

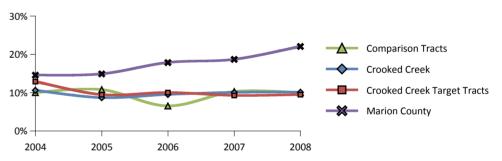
<u>High Cost Home Mortgage Loans to Owner-Occupants - First Liens</u>

(As % of All Loans)



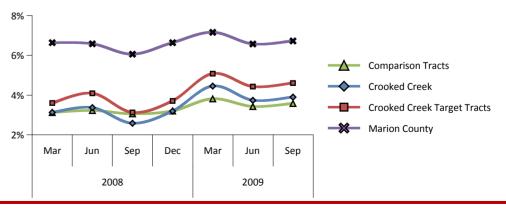
Investor Home Loans - First Liens

(As % of All First Lien Loans)



Long-Term Residential Vacancies

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







Housing and Real Estate

Construction and Demolitions

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

Interpreting the Data:

New 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 residential building permits issued in Crooked Creek and its target tracts dropped sharply from 99 permits in 2001 to only 2 in 2003, while the number in Marion County fell more gradually. The number issued in Crooked Creek increased slightly to 22 in 2003 and 11 in 2007. Between 2001 and 2007 Marion County saw a 70% decrease in permits issued (from 4,845 to 1,459). While the neighborhood makes up 3.5% of the county residential area, only 1.2% of new building permits were issued there between 2000 and 2007.

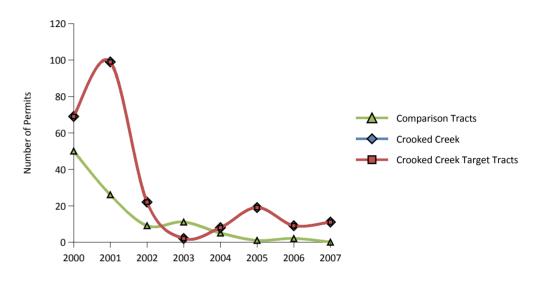
Demolition Permits:

As an area with relatively new housing stock, very few demolition permits were issued in the Crooked Creek, its target tracts, or comparison tracts over the same time period (a total of 19 between 2000 and 2007). The number of demolition permits in Marion County decreased 30% from 473 in 2003 to 327 in 2007. The number of demolition permits in Crooked Creek and its target tracts peaked in 2002 at 8 and was at 0 in 2007 after a slight rebound in 2006. In Marion County, the number of permits decreased 31% from 473 in 2003 to 327 in 2007. The number of demolition permits in the comparison tracts ranged from 0 to 3 from 2000 to 2007.

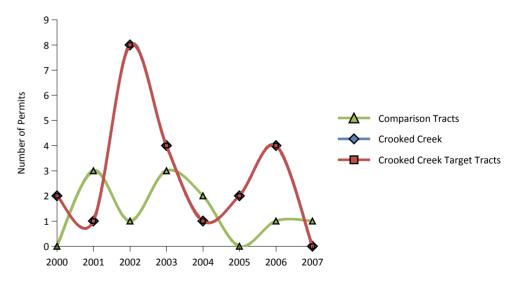
Note:

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

New Residential Building Permits



Demolition Permits Issued to Residential Properties



Data Source: SAVI and Department of Metropolitan Development





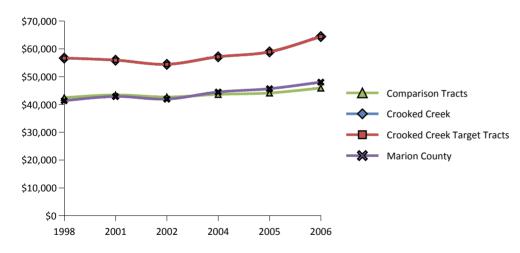
Income and Wealth

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 its target tracts have significantly higher incomes compared to the county and comparison tracts.

The map at the right shows Crooked Creek as having higher reported incomes (\$54,000-\$65,000) compared to the County (\$40,000-\$45,000), based on federal income tax returns. Over time, incomes in Crooked Creek and its target tracts do not appear to have been significantly impacted by the economic recession of the early 2000s. These rates increased at about the same pace as those of the county and comparison tracts. Data are not yet available to determine if incomes in Crooked Creek have been impacted by the economic recession of the late 2000s, which resulted in the housing downturn.

Adjusted Gross Income per Federal Tax Return



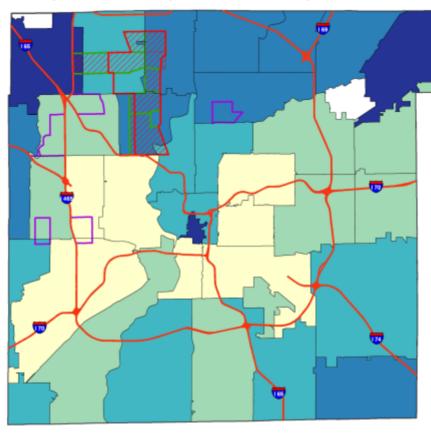
About the Data:

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

Adjusted Gross Income per Federal Tax Return by ZIP Code in 2006



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 earnings index shows the relative change in the number of employed residents earning more than \$3,400 per month from 2002 to 2008.

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

Interpreting the Data:

Earning Index:

The chart on the right shows the relative change in the number of residents earning over \$3,400 per month from 2002 to 2008. When the line drops below 100 the number of residents decreased; when the line goes above 100, the number has increased. The number of residents earning over \$3,400 per month has been increasing or stabilizing for most areas during the past few years as shown in this chart. Marion County showed a stabilizing earnings index between 2007 and 2008. Crooked Creek and its target tracts were 6% and 8% below the county index, Earning Level:

The monthly earning level chart on the lower right shows the largest percentage of employed residents in all of the reported geographies earning between \$1,201 and \$3,400 in 2008—on average, not sufficient to cover expenses of basic needs for a family of four (\$3,639 per month). Nearly 45% of residents of Crooked Creek and its target tracts earned in this range, two percentage points above that of the county. In these areas the percentage of residents earning above \$3,400 was a few percentage points below that of the county (34%). Roughly equal proportions of all areas earned \$1,200 or less (around 21%).

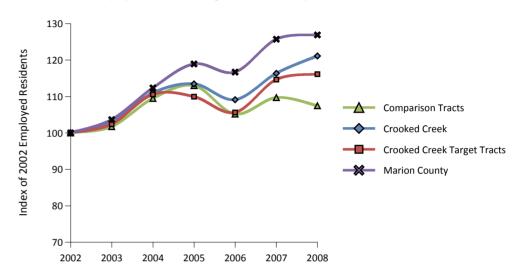
About the Data:

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

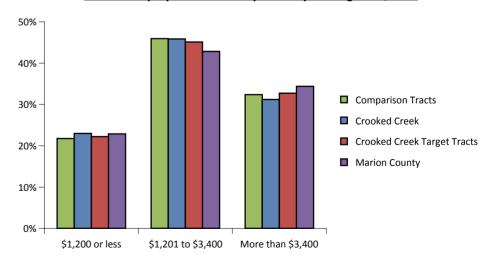
Data Source: Local Employment Dynamics, LISC Research and Assessment

Employed Residents Earnings Index

(Employed Residents Earning More Than \$3,400 per Month, Indexed to 2002)



Percent Employed Residents by Monthly Earning Level, 2008







Income and Wealth

Resident Income

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

Interpreting the Data:

Overall, the median income of borrowers of owner-occupied properties in Crooked Creek, its target and comparison tracts, and Marion County remained fairly steady from 2004 to 2007 at \$50,000. Median incomes of borrowers in Crooked Creek and its target tracts increased slightly in 2006 to \$53,000 and \$54,000, respectively, then returned to their previous levels in 2007.

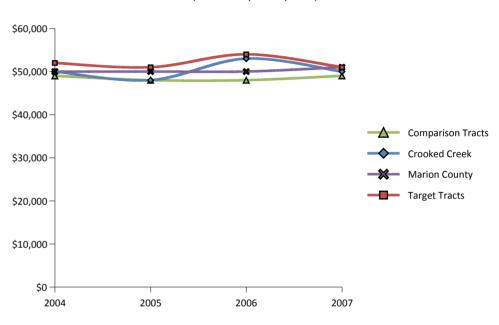
About the Data:

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

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

Median Income of First Lien Mortgage Borrowers

(Owner-occupied Properties)



This chart was updated 1/19/12 to fix a minor calculation error. The associated text was also updated.





Economy and Workforce

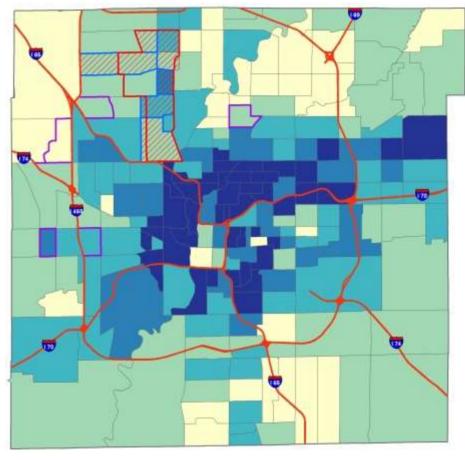
Overview

A skilled or educated workforce means more economic potential and stability for the neighborhood. Low education levels can result in a workforce more likely to experience poverty. As noted in the demographics section, educational attainment levels of adults in Crooked Creek and target and comparison tracts are higher than those in Marion County, and the percent of population with no high school diploma is half that of the county overall. Higher educational attainment equates to higher incomes, and a skilled workforce means more economic potential and stability for the neighborhood. The map at right shows the low to medium unemployment rate in 2000 in Crooked Creek. The data do not yet show how the late 2000s recession is impacting residents in neighborhoods, but the toll on Marion County is reflected in the nearly doubled unemployment rate from June 2008 to June 2010 (5.5% and 10.2%, respectively) (Data Source: STATS Indiana using Bureau of Labor Statistics data).

In general, the data indicate the following trends:

- The number of employed Crooked Creek residents dipped in 2006-2007 but rose in 2008; the target tracts followed a similar trend.
- Most residents are employed in health care and social assistance, retail trade, and administration and support sectors, with the latter showing the greatest increase in employment from 2002-2008.
- The number of jobs located in Crooked Creek and target tracts declined sharply in 2007, but returned to previous levels at or above the county in 2008.
- The leading types of jobs in the local market include health care and social assitance, transportation, and retail trade.
- Business vacancy rates are increasing, following the trend in the comparison areas and nationally.

Unemployment by Census Tract, 2000



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







Economy and Workforce

Resident Employment

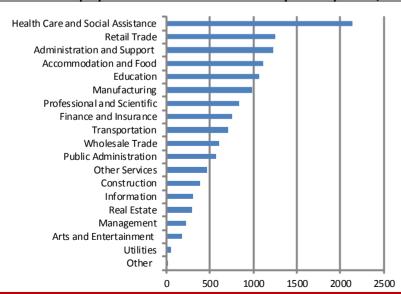
Are residents employed, and has that changed over time? If so, in what types of industries are they working? Employment is a major determinant of economic self-sufficiency. According to the US Census, the unemployment rate for Crooked Creek in 2000 was 4.4%, one percentage point below Marion County's 5.4%. Unemployment in the target and comparison tracts was 3.9% and 3.5%, respectively. Data on this page describe the impact of the economy on employment since 2000.

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 2008. 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 Crooked Creek residents dipped in 2006 and 2007 but rose in 2008, while employment at the county level declined that same year. In 2008, there was a higher increase in employment in Crooked Creek and its target tracts than in Marion County, while the comparison tracts charted below all three.

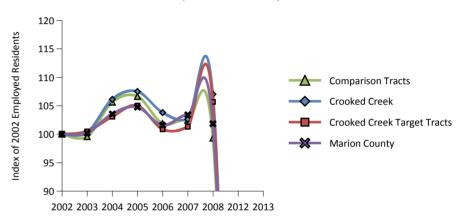
Most Crooked Creek residents are employed in the health care and social assitance, retail trade, administration and support, accommodation and food, and education sectors. The chart at the lower right shows health care and social assistance has consistently employed the most Crooked Creek residents during this 5-year period. Crooked Creek is home to the anchor facilities of a large regional health care system. Retail trade is the second largest industry for employment. It charted well above administration and support, accommodation and food, and education in 2002-2003, but these employment sectors increased gradually through 2008, nearing the level of retail.

Number of Employed Residents of Crooked Creek by Industry Sector, 2008



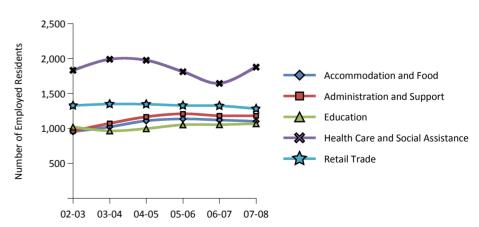
Index of Change in Number of Employed Residents

(Indexed to Year 2002)



Employed Residents in Crooked Creek by Industry

(2-Year Rolling Average)



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

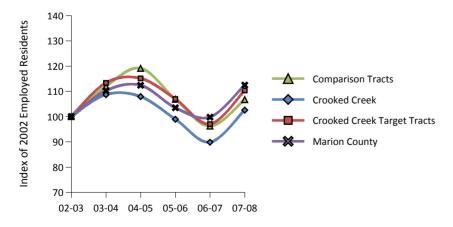
Health care and Social Assitance was one of the few sectors with increased employment in the Indianapolis area in 2008, and is currently the largest industry for jobs in the metro area, employing 13.6% of all workers. The number of jobs in health care increased by 5.1%, reflecting national trends of an aging population and increased technology in health care (Source: STATS Indiana, using Quarterly Census of Employment and Wages data).

Interpreting the Data:

The charts on this page show the relative change in the number of neighborhood residents employed in the health care and social assistance, retail trade, and administration and support sectors compared to its peer tracts and the county from 2002 to 2008. When the line drops below 100, the industry has lost employees; when the line goes above 100, the industry has grown. Most Crooked Creek residents are employed in the health care, retail trade, and administration and support sectors. The health care and social assistance sector showed the most fluctuation in employment trends during this time period. In all geographic areas, employment grew between 2002 and 2005, slowing and declining between 2005 and 2007, then returning to the previous rate of employment growth in 2008. Employment in retail trade was relatively stable for most areas between 2002 and 2008. Residents of Crooked Creek and its target tracts saw very little change in retail employment, while comparison tracts and Marion County showed slight decreases in recent years. Administration and support experienced the highest rate of growth among these sectors. In all areas, employment growth trended consistently upward between 2002 and 2006, then maintaining the same rate of growth through 2008. Crooked Creek's target tracts led in rate of growth in 2008, followed by the larger neighborhood, comparison tracts, and the county

Health Care and Social Assistance

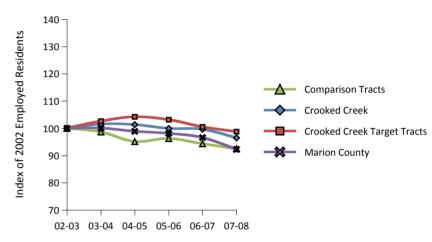
(Index of Change in Number of Employed Residents in Health Care and Social Assistance, Indexed to 2002)



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

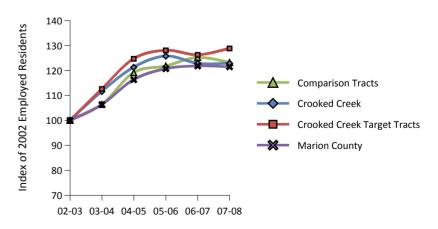
Retail Trade

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



Administration and Support

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



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:

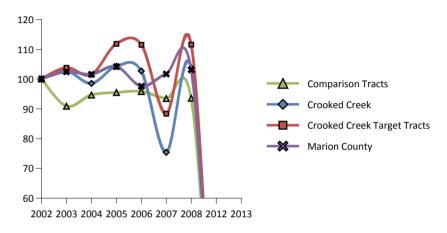
Crooked Creek and its target tracts showed the most fluctuation in local area job growth between 2002 and 2008. Both had a significant decline in jobs in 2007, stabilizing or picking back up the following year. However, given the significant dip in 2007 and dramatic rebound, it likely is an issue with how the data are reported rather than an actual change in the employment of the neighborhood for one year only (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 2008, comparison tracts were experiencing around 10% job decline, while the county as a whole was stable.

As previously mentioned, Crooked Creek is home to the anchor facilities of a large regional health care system. In 2008, health care and social assistance was by far the leading job type in the local market. It accounted for 45% of jobs, over four times as many as the 2nd leading industry type, transportation. Following were retail trade, administration and support, and wholesale trade. Business vacancy rates increased in all geographic areas between March 2008 and September 2009. Crooked Creek and its target tracts had the highest rates by the end of this period, at 16%. Marion County and the comparison tracts were only a few percentage points lower, at 14% and 13%, respectively. Over the monitoring period, the increase in business vacancy was steepest for Crooked Creek and target tracts.

Local Labor Market Jobs by Industry Type, 2008 Health Care and Social Assistance Transportation Retail Trade Administration and Support Wholesale Trade Accommodation and Food Manufacturing Professional and Scientific Construction Other Services Finance and Insurance Education Real Estate Management Information Arts and Entertainment All Other 0% 10% 20% 30% 40% 50%

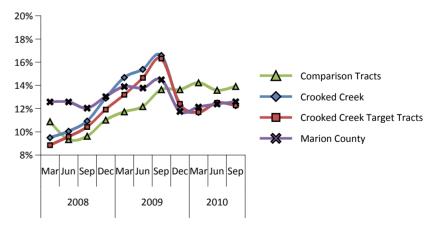
Index of Change in Local Labor Job Market

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



Business Vacancies

(Percent of business addresses vacant more than 3 months)



About the Data: The data reflect jobs within 1 mile of the census tracts in the 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 assessing neighborhood quality. Crime levels are a key indicator of neighborhood stability and are the primary measures used in this section of the report.

Number of Crimes:

• In 2008, Crooked Creek had 74 reported crimes per 1,000 persons, compared to Marion County's 92 per 1,000. This placed the neighborhood in the lowest third of the county for crime rates. Target tracts and comparison tracts had slightly higher rates of 77 and 78 reported crimes per 1,000.

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 property-related was higher here (72%) than in the county as a whole (66%). Crooked Creek, its target tracts, and comparison tracts had similar violent crime rates per 1,000 of 21, 20, and 24.
- Of all reported crimes in Crooked Creek, 21% are residential burglaries and 40% are larcenies. Assaults comprised 21% of the crimes in 2008.

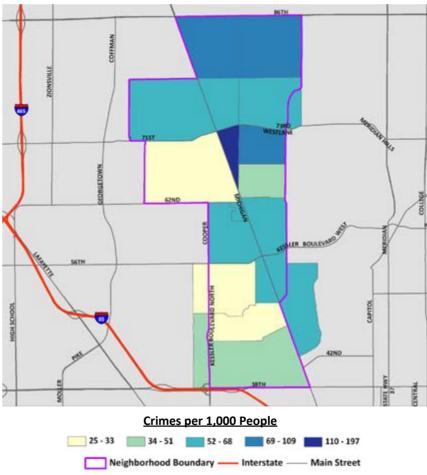
Who is committing crimes?

• According to the data, the largest group of juvenile offenders in Crooked Creek has the following characteristics: they are between the ages of 15 and 18; they are African American; and they are male. Although this is also true in other areas, African American youth make up a disproportionate part of the offender population based on neighborhood demographics.

Where are crimes committed?

• 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.

All Part 1 Crimes and Simple Assaults per 1,000 People by Blockgroup, 2008



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 for the amount and type of criminal activity occurring within the neighborhood compared to the county and comparison tracts.

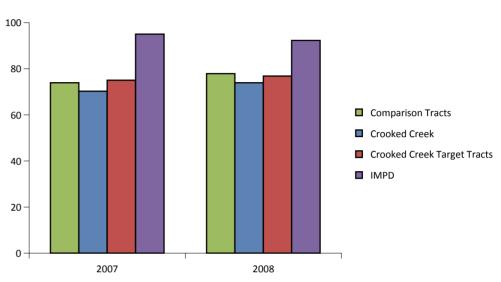
Interpreting the Data:

As shown in the graph, Crooked Creek and its target and comparison tracts are experiencing a lower overall crime rate than Marion County. Crooked Creek, its comparison tracts, and target tracts each had similar crime rates of 74, 77, and 78 crimes per 1,000 residents, respectively. The neighborhood crime rate ranked in the lowest third of the county overall.

The table at the lower right compares the types of crimes committed – crimes against property versus crimes against persons. In 2008, Crooked Creek and its target tracts had proportionately fewer crimes against persons (violent crimes and simple assaults) than the county and comparison area (28%, 26%, 33%, and 34%, respectively). The following three pages drill into more detail about property and violent crimes.

Part 1 Crimes and Simple Assaults

(Per 1,000 People)



Part 1 Crime Reports, 2008 (Crimes per 1,000 People)

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.

IPD = Indianapolis Police Department

IMPD = Indianapolis Metropolitan Police Department

	Crooked Creek	Target Tracts	Comparison Tracts	IMPD
Property Crimes	53	57	53	61
Violent Crimes and Simple Assaults	21	20	24	31
Total All Part 1 Crimes and Simple Assaults	74	77	77	92

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.

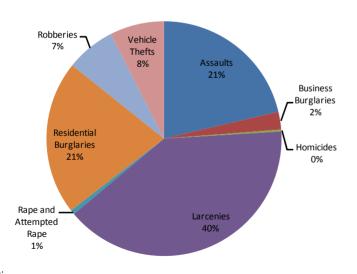
Interpreting the Data:

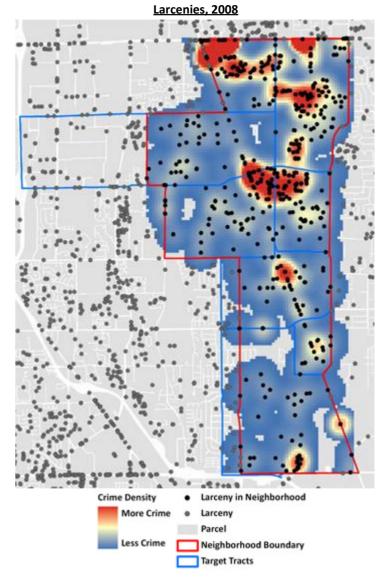
The pie chart shows:

- The majority of the crimes reported in Crooked Creek are larcenies* (40%), followed by assaults (21%) and residential burglaries (21%). The rate of larceny in Crooked Creek in 2008 (31 per 1,000 people) was slightly below the Marion County average (35 per 1,000).
- The number of more severe crimes against persons (rape, attempted rape, and homicide) is low (1%).

The map 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 a larceny. The largest hot spots are near the intersections of 86th and Michigan, 79th and Ditch, and 71st and Michigan/Township Line Rd. These are areas with concentrations of commercial land use and high-density residential developments.

All Part 1 Crimes by Type, 2008 - Crooked Creek





About the Data:

Data Source: SAVI and Indianapolis Metropolitan Police Dept

^{*} 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).





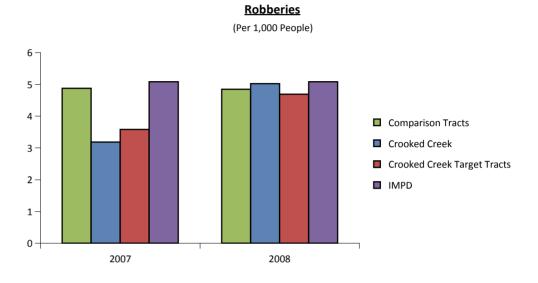
Community Quality and Safety

Violent Crimes

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

Interpreting the Data:

Crooked Creek and its target tracts had a lower rate of robberies in 2007 than the comparison tracts and Marion County. The following year the robbery rate rose to closely match that of the higher areas (around 5 per 1,000). The rate of assaults has been consistently below that of the county, with the Crooked Creek neighborhood charting at least 33% below the county rate, and a few percentage points below the comparison tracts. In 2008, the assault rate in Crooked Creek was 15 per 1,000 people.



<u>Assaults</u>

(Per 1,000 People)

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.

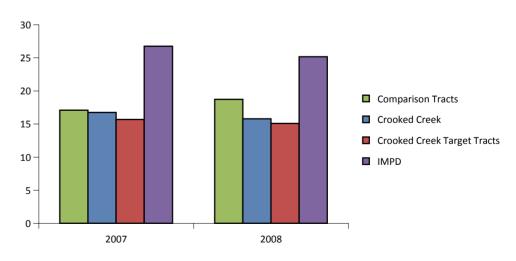
It is important to note that the Indianapolis Metropolitan Police Department uses the hierarchy rule when classifying the data. This means that when an incident involves multiple "part 1" reports, only the most serious crime is reported. Motor vehicle theft is an exception to this rule.

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.

Figures do not include reports from Lawrence, Speedway, Beech Grove, or the Indianapolis Airport Authority jurisdictions.

IPD = Indianapolis Police Department

IMPD = Indianapolis Metropolitan Police Department



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 21, property crimes are a significant issue in Crooked Creek. Larceny, residential burglaries, vehicle thefts, and business burglaries make up 71% of crimes in the neighborhood. The charts here show that even though it is the largest problem in Crooked Creek, the target tracts' property crime rate of 57 per 1,000 residents is still below that of the county's rate of 61 per 1,000 but above the comparison tracts' rate of 53 per 1.000.

The burglary rate per 1,000 residents in the target tracts is 16, which is lower than the county's rate of 18. However, you can see from the third chart, that business burglaries are more significant. Looking at percentages, in 2007, 22% of all burglaries in the target tracts are business burglaries, compared to 17% in the county, 15% in the entire neighborhood, and 10% in the comparison tracts. In 2008, this percent for the target tracts drops to 16%, but still remains higher than all the other areas (15%, 10%, and 9%, respectively).

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.

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.

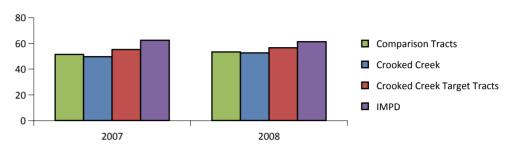
Figures do not include reports from Lawrence, Speedway, Beech Grove, or the Indianapolis Airport Authority jurisdictions.

IPD = Indianapolis Police Department

IMPD = Indianapolis Metropolitan Police Department Data Source: SAVI and Indianapolis Metropolitan Police Dept

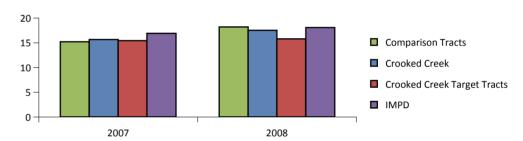
Property Crimes





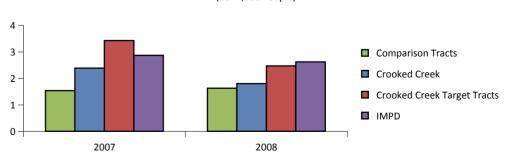
All Burglaries

(Per 1,000 People)



Business Burglaries

(Per 1,000 People)







Community Quality and Safety

Juvenile Charges: Severity of Offense

The young people represent the future generation of this community. Criminal activity at an early age, unaddressed, becomes a bigger community problem as these children mature into adulthood. Juvenile charges represent those individuals who have been caught and charged with a crime.

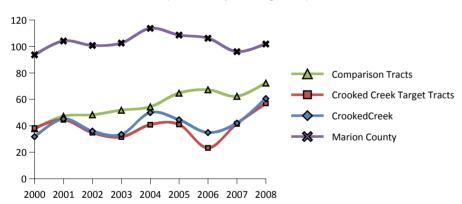
Interpreting the Data:

Overall rates of juvenile offense charges have historically been far below the county average in Crooked Creek, the target tracts, and comparison tracts. For each year between 2000 and 2008, on average in Marion County one charge was recorded for every ten youths ages 6-18. Crooked Creek maintained a fairly stable rate of juvenile offenses, around 1 charge for every 25 youths, through 2006. Between 2006 and 2008, the neighborhood and target tracts experienced sharp increases in juvenile crime, trending closer to the comparison tracts rate each year yet still below the county.

The pie charts below show the severity of the charges that were filed against juvenile offenders. The most prevalent juvenile charge in Crooked Creek and its target tracts is felony, followed by misdemeanor charges. The rate of felony charges in the target tracts is 20 percentage points higher than in Marion County and the comparison tracts. Misdemeanor charges make up only 36% of Crooked Creek and 34% of the target tracts, about 15 percentage points lower than the county's 48%. Warrant arrest charges are a larger portion of the charges of county (7%) but only 4% and 3% of Crooked Creek and target tracts charges. Status offenses account for roughly the same proportions of juvenile charges in Crooked Creek, target tracts, and Marion County (between 10% and 12%), while they account for 16% of charges in the comparison tracts.

Total Juvenile Offense Charges

(Per 1,000 Population Ages 6-18)



About the Data:

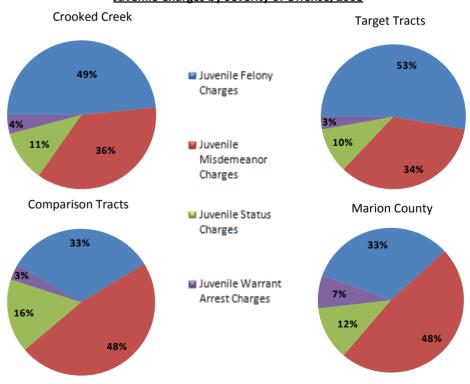
These statistics report the number of charges of crimes and are not reconciled to reflect actual convictions. These charges may or may not lead to convictions. The Uniform Crime Report data includes reports of crimes only (before anyone is charged with or convicted of a crime), and for this reason the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

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.

Data Source: SAVI and Marion County Superior Court

Juvenile Charges by Severity of Offense, 2008

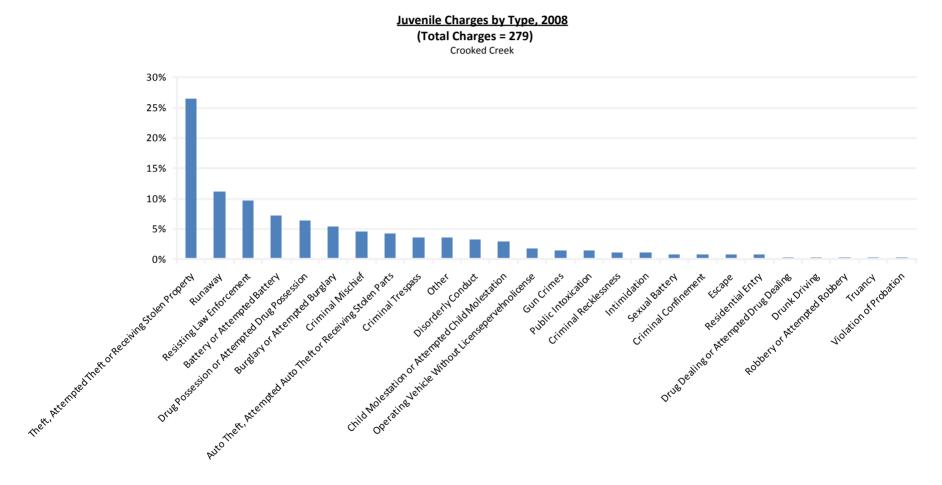




Community Quality and Safety

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 (27%), runaway (11%), resisting law enforcement (10%), and battery or attempted battery (7%). The graphs on the next page take a closer look at three of these categories.



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: Top Offenses

Aside from the status offense of runaway, the top juvenile offenses in Crooked Creek are theft or attempted theft, resisting law enforcement, and battery or attempted battery.

Interpreting the Data:

Rates of juvenile theft charges in 2008 were significantly higher in Crooked Creek target tracts than in the larger neighborhood and the county and were double that of comparison tracts. There was a significant shift from 2007 to 2008 in rates for both Crooked Creek and its comparison tracts: both increased threefold while increases for the county and comparison tracts were comparatively small. Theft charges per 1,000 juveniles in the target tracts increased from 6 in 2007 to 20 in 2008 and in the neighborhood from 4 to 15.

While Marion County has shown a steady and consistent increase in rates of juvenile resisting law enforcement charges from 2000 to 2008, Crooked Creek, its target tracts, and comparison tracts have fluctuated. In 2007, these areas showed juvenile resisting law enforcement rates similar to the beginning of this period. As seen in juvenile theft rates, the following year, rates in Crooked Creek and the comparison tracts doubled, although both remained at or below 5 per 1,000. However, the target tracts maintained low rates through 2008.

In 2008, juvenile battery charges were less prevalent in Crooked Creek, its target tracts, and the comparison tracts compared to the county rate. The neighborhood showed the lowest rates of these areas, at 3 per 1,000 juveniles, and also showed a slight decline in such charges beginning in 2005.

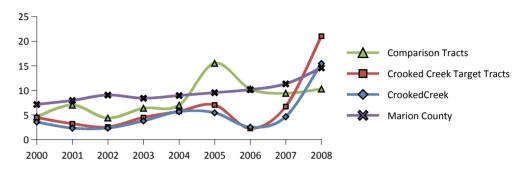
About the Data:

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

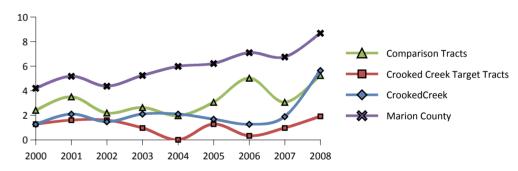
Juvenile Charges of Theft, Attempted Theft or Receiving Stolen Property

(Per 1,000 Population Ages 6-18)



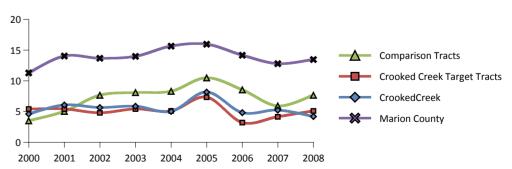
Juvenile Resisting Law Enforcement Charges

(Per 1,000 Population Ages 6-18)



Juvenile Battery or Attempted Battery Charges

(Per 1,000 Population Ages 6-18)







Community Quality and Safety

Juvenile Charges: Demographics

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

Interpreting the Data:

Who is committing crimes? For Crooked Creek juvenile offenders ages 6-18 compared to the entire Crooked Creek youth population ages 6-18, data show:

- Age: 70% of juvenile offenders fall into the older age group of 15 to 18, compared to 27% of the general youth population that falls in the same category.
- Race: 72% of juvenile offenders are African American, compared to 53% of the general youth population.
- Gender: 70% of juvenile offenders are male, compared to 46% of the general youth population.

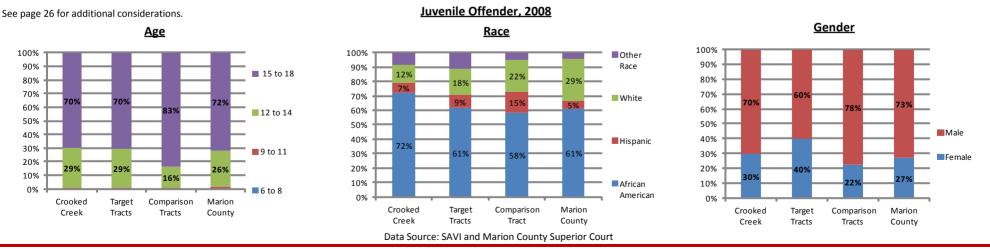
According to the data, the largest group of juvenile offenders in Crooked Creek has the following characteristics: they are between the ages of 15 and 18; they are African American; and they are male. Although this is also true in other areas, African American youth make up a disproportionate part of the offender population based on neighborhood demographics.

How does Crooked Creek compare to the county and the comparison area in juvenile offender demographics?

- Age: Crooked Creek, its target tracts, and the county showed similar proportions of offenders ages 15 to 18 (between 70% and 72%). In the comparison tracts, this age group made up a larger percentage of the population, at 83%. In Marion County 2% of the offenders where age 9 to 11, whereas this group represented 1% in the other three areas. The remaining juvenile offenders were between ages 12 and 14.
- Race: African American youth comprised more than half of offender populations in all areas. In Crooked Creek they comprised 72% of juvenile offenders, while in the target and comparison tracts and the county they made up similar percentages between 11% and 14% lower. The percentage of offenders in the neighborhood that were Hispanic (7%) was slightly above that of Marion County (5%). This percent was largest in the comparison tracts (15%).
- Gender: As commonly found in most areas, male juvenile offenders outnumber females in Crooked Creek, target and comparison tracts, and Marion County. The percentage of female offenders was highest among these areas in the target tracts (40%).

About the Data:

"Hispanic" is treated as a race in the juvenile charge data. It is treated as an ethnicity in the general demographics data, which means that an individual can indicate that they are White and of Hispanic ethnicity. Comparing race composition in the two datasets is acceptable for understanding the large race groups generally, but caution should be used when analyzing the data in detail.







Education

Overview

Crooked Creek is a community with high levels of educational attainment and high-performing schools compared to Marion County. Roughly one-third of adult residents of the neighborhood and its target tracts have a bachelor's degree or higher, compared to the county's 23%. 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,

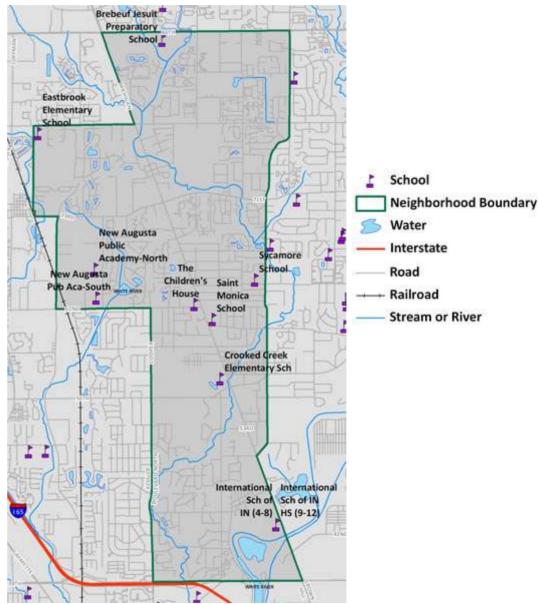
- Third graders in St. Monica and Crooked Creek Schools consistently matched or outperformed the public schools in the state in math and English from 1999-2009.
- Sixth graders at St. Monica School consistently outperformed the sixth graders in public schools in the state. New Augusta Public Academy-North tested near the state average throughout the 10-year period.
- 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 and ended with the highest rate, at nearly 60% in 2009.

The racial and ethnic makeup of Crooked Creek public elementary schools has seen recent shifts. Between 2006 and 2009, the proportion of Hispanic students increased from 18% to 26% at Eastbrook and from 2% to 7% at Crooked Creek. Representation of white students decreased by 13 points to 6% at Eastbrook and from 24% to 17% at New Augusta-South. The proportion of African American students saw increases at most schools, although their numbers declined from 57% to 50% at Crooked Creek, most likely due to the influx of students of other racial/ethnic backgrounds.

Data Sources: SAVI and Indiana Department of Education

Crooked Creek Schools







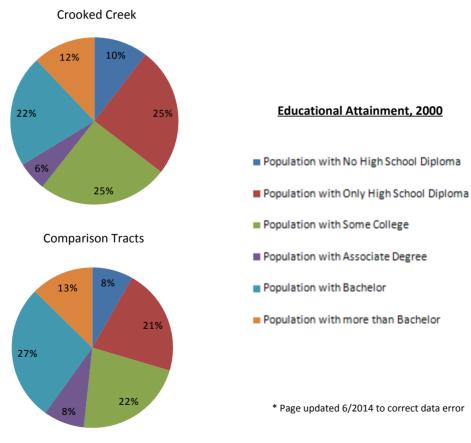
Education

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 mean a workforce with more capacity for higher-paying jobs and less likely to experience poverty.

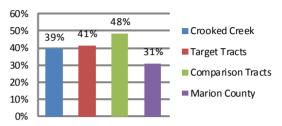
Interpreting the Data:

In Crooked Creek, 39% of the adult population has an associate's degree or higher. This rate is similar in the target tracts (41%). The proportion of residents without a high school diploma or equivalent was only 10% in the neighborhood and 9% in the target tracts, much lower than the county's 18%.

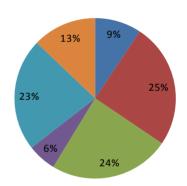


Adults with an Associate Degree or Higher

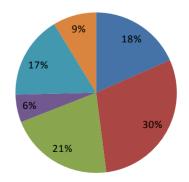
(As % of Adults 25 and Over)



Target Tracts



Marion County







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 passing the ISTEP math and English standards in grades 3, 6, and 10. 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 St. Monica and Crooked Creek consistently matched or outperformed the state average in math and English from 1999-2009. With the exception of 2003 and 2008, New Augusta Public Academy-South performed at or above the state level. Eastbrook Elementary did not reach state levels most years, with exceptions in 2000 and 2001, with passing percents as low as 39% in 2003 and 37% in 2009. Reflecting on the demographic shifts in the student population may shed some light on these results. For example, Eastbrook experienced the largest growth in Hispanic student population, increasing from 18% to 26% of the student enrollment from 2006 to 2009. For many of these students, English is not their primary language, putting them at a disadvantage in testing and academic achievement. Eastbrook showed a decline in grade 3 ISTEP passing rates over this time period, dropping from near the state level at 61% in 2006 to 37% in 2009.

For the data available (1999 and 2005-2009) for St. Monica School, sixth graders consistently outperformed state public schools by 13-30%. New Augusta Public Academy-North tested at just below or just above the State level, although passing scores increased by 35 percentage points between 2002 and 2009.

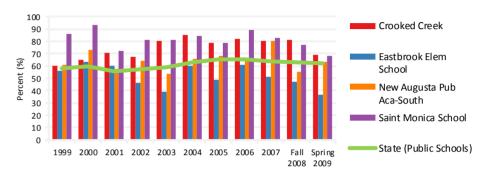
Brebeuf Jesuit Preparatory School tenth graders vastly outperformed state public schools throughout a ten-year period. Levels of ISTEP passing at Brebeuf consistently scored at and near 100%.

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

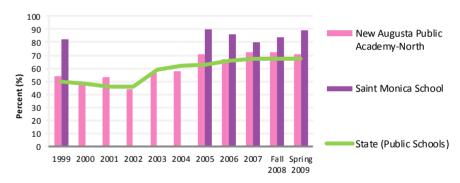
Students Passing the ISTEP Math and English Standards, Grade 3

(As % of All Enrolled 3rd Grade Students)



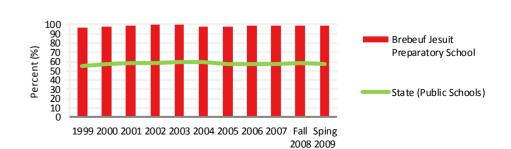
Students Passing the ISTEP Math and English Standards, Grade 6

(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 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:

Between 2000 and 2007, there was an increasing trend in eligibility for the free-lunch program in all geographic areas. Crooked Creek and its target tracts closely followed the county trend. However, rates of free lunch-eligible students were well below the county level in both areas (33% compared to the county's 45% in 2007). Of the selected schools, Eastbrook Elementary experienced the sharpest increase and ended with the highest rate, at nearly 60% in 2009, and nearly double the second highest eligibility rate at Crooked Creek Elementary. New Augusta Public Academy-South also saw its eligibility rate increase nearly three-fold from 10% in 2000 to 29% in 2009.

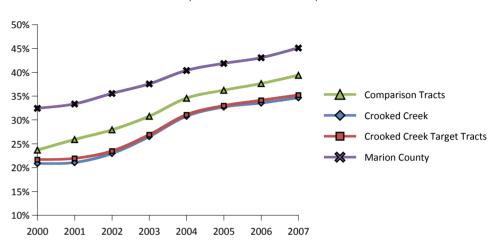
There is a disparity in the ISTEP results between students eligible for free or reduced lunch versus those paying for lunch. In 2007, 52% of students eligible for free or reduced lunch at Eastbrook passed the ISTEP compared to 64% paying for lunch. As noted above, Eastbrook was one of the lowest performing of all area schools in grade 3 ISTEP results. Conversely, Saint Monica School maintained a free/reduced lunch eligibility rate near 0% over the same time period, while consistently charting the highest ISTEP passing rates in Crooked Creek.These patterns raise concern for the steadily increasing trend across the board of students eligible for free or reduced lunch.

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)

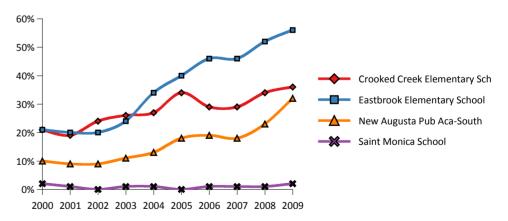
Students Eligible for School Free Lunch Program

(As % of All Enrolled Students)



Students Eligible for School Free Lunch Program by Crooked Creek Schools

(As % of All Enrolled Students)



Data Source: SAVI and Indiana Department of Education





Health

Overview

The health of its residents indicates a community's general welfare. Poor health outcomes relate to poor academic achievement, and poor birth-related outcomes relate to developmental issues, increased health issues, 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:

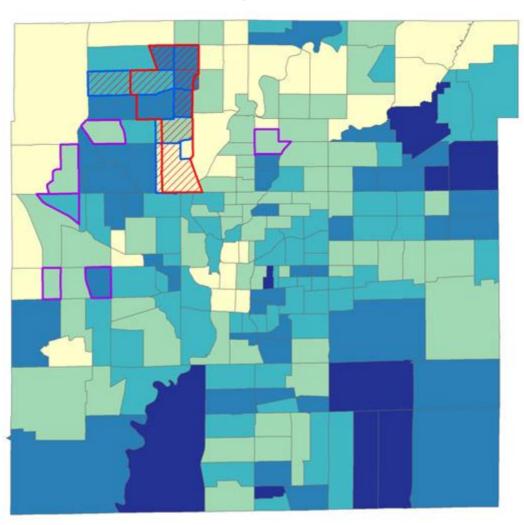
- About the same birth rate (see map at right)
- A slightly lower percentage of premature births
- About the same percentage of low-weight births
- Percent of births to teen moms slightly below that of the county

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



Birth Rate by Census Tract, 2008



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





Health

<u>Births</u>

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

Interpreting the Data:

Birth Rate: The national birth-rate peaked in 2007-2008, followed by a downward trend at the onset of the late 2000s recession. Marion County has maintained a rate of around 15 births per 1,000 people between 2000 and 2008. The birth rate in Crooked Creek (17 per 1,000 people in 2008) has also remained relatively stable during this decade.

Premature Births: The CDC's Healthy People 2010 goal is 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 above this goal. Crooked Creek, its target tracts, and comparison tracts have premature birth rates slightly below the county's 12%.

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.

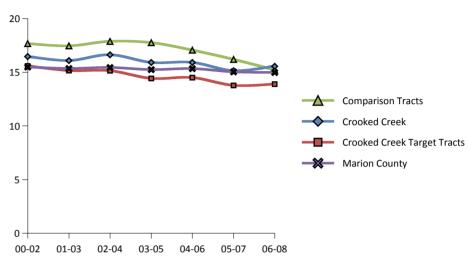
Premature, or pre-term, births are those infants born before 37 weeks of completed gestation based on clinical estimate of gestational age.

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.

Data Source: SAVI and Marion County Health Department

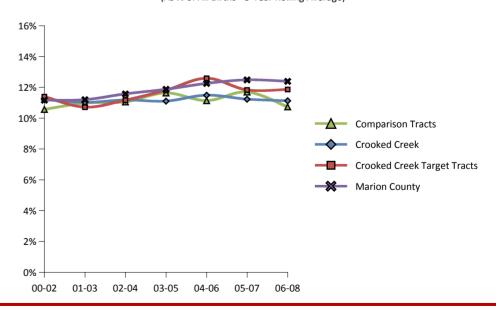
Birth Rate

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



Premature Births

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







Health

Births

Low birth weight is an indication of mother's exposure to risk factors such as smoking and alcohol use and most linked to infant mortality and long-term health outcomes. 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 is to reduce the percent of births that are low-weight to 5% or less by 2010. Low-weight births in Crooked Creek, its target and comparison tracts, and Marion County have been consistently above this goal since 2000. All areas have shown gradual increases in rates between 2000 and 2008. During this time period, Crooked Creek and its target and comparison tracts began slightly below the county rate, increasing to match the county by 2008.

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, then declining. In 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.

About the Data:

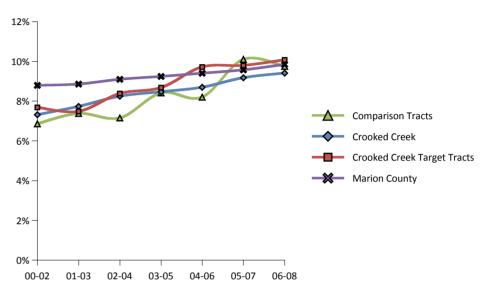
Low-weight births are those infants born weighing less than 2,500 grams (5 lb. 8 oz.) (Indiana State Department of Health).

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

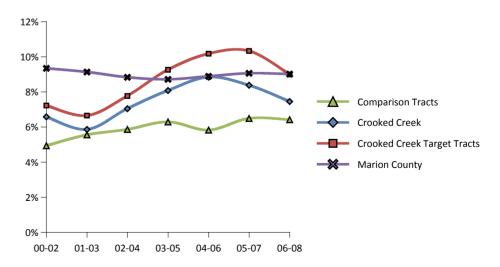
Births at Risk (Low-Weight Births)

(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









Crooked Creek Neighborhood



Appendix - **Data** Sources

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

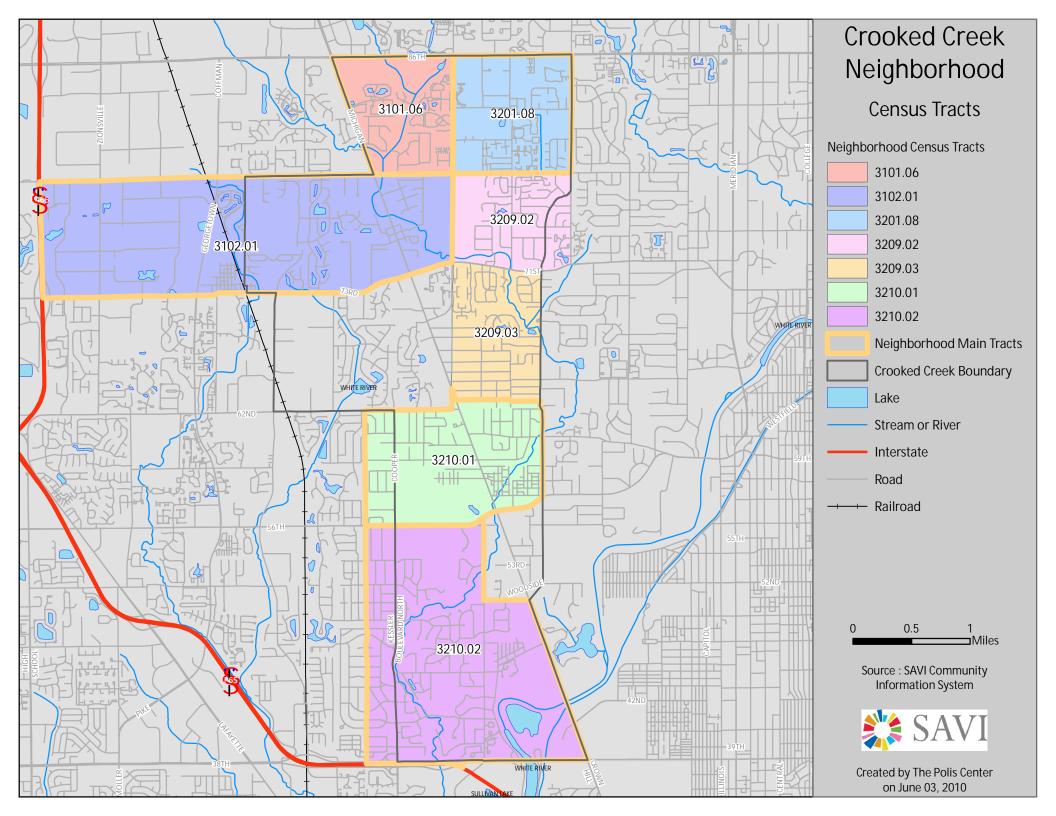
Data and Source	\\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\	840.	000 J	120/2 Sign 20	Sch	00/00/25		Indi.	ZID Nejehbort	0011 00 100	no smisoliction
Demographic Data from the US Census Bureau		Х	Х	Х							
Education Data from the Indiana Department of Education (IDoE)					Х	Х					
Home Mortgage Data from the Home Mortgage Disclosure Act (HMDA)			Х								
Parcel-based Property Data from Indiana Department of Local Government and Finance (IDLGF)		Х	Х	Х	Х			Χ	Χ	Χ	
Sales Data from Metropolitan Indianapolis Board of REALTORS® (MIBOR)			Х								
Building Permit Data from the Department of Metropolitan Development (DMD)			Х								
Birth Data from the Marion County Health Department (MCHD)			Х		Х			Χ			
UCR Crime Data from Indianapolis Metropolitan Police Department (IMPD)		Х	Х	Х	Χ			Χ	Χ	Χ	
Employment Data from the Local Employment Dynamics Partnership & US Census Bureau									Χ		
Business Vacancy Data from the USPS's Administrative Data on Vacant Addresses			Х								
Juvenile Offense Data from the Marion County Superior Court		Х	Х	Х	Х		Х	Х	Х	Х	
Income Data from the Internal Revenue Service Tax Statistics									Х		

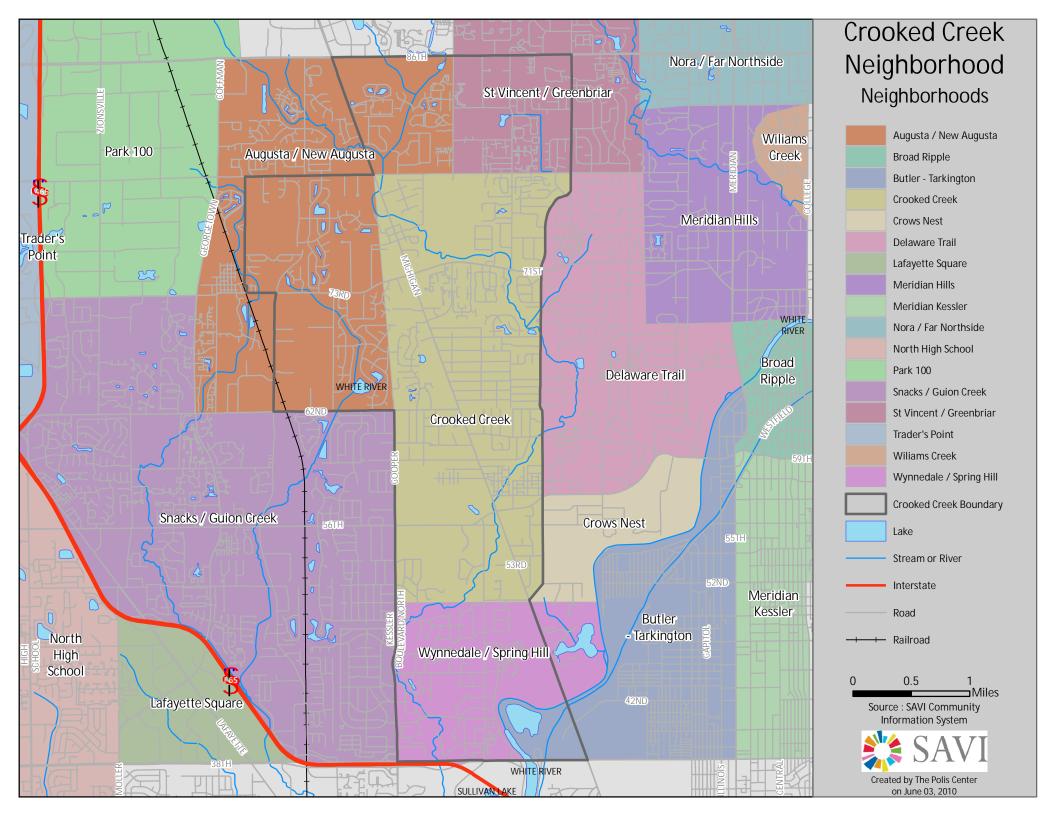
Comparison Neighborhoods

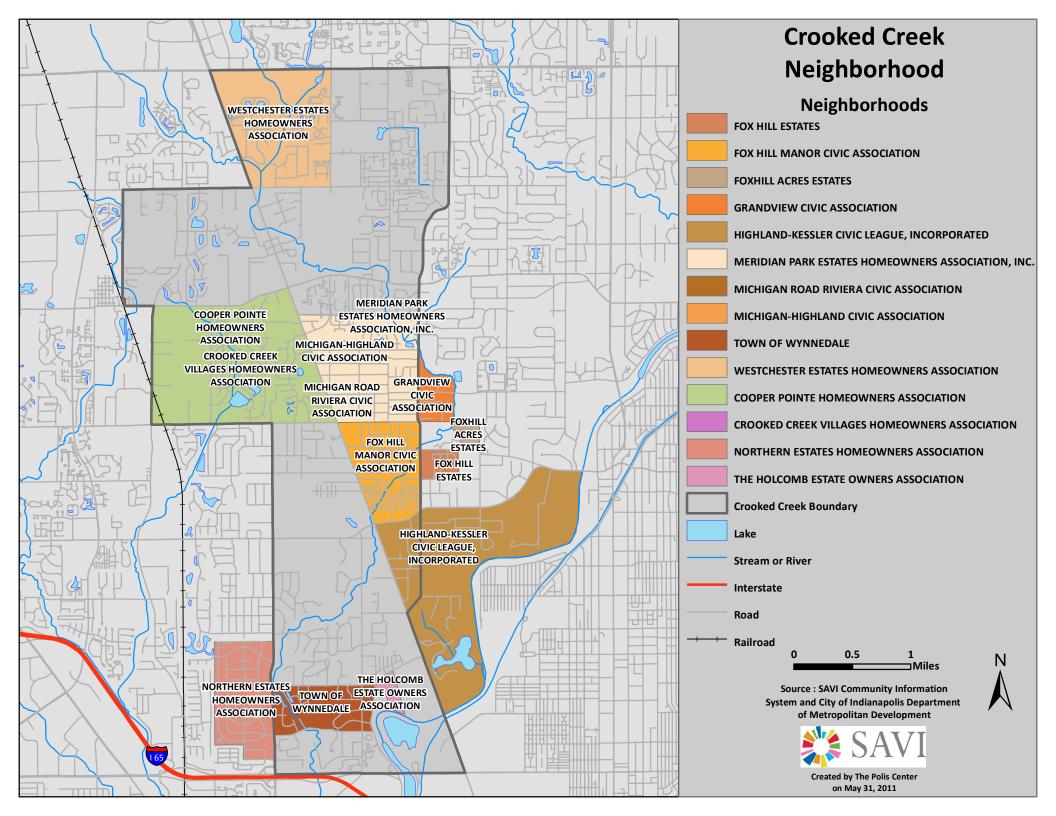
The comparison tract is expected to display similar characteristics to the target neighborhoods before and at the time of interventions. As detailed in the Comparison Analysis Plan, seven critical variables are used to determine neighborhoods that present the most similarities with the target tract.

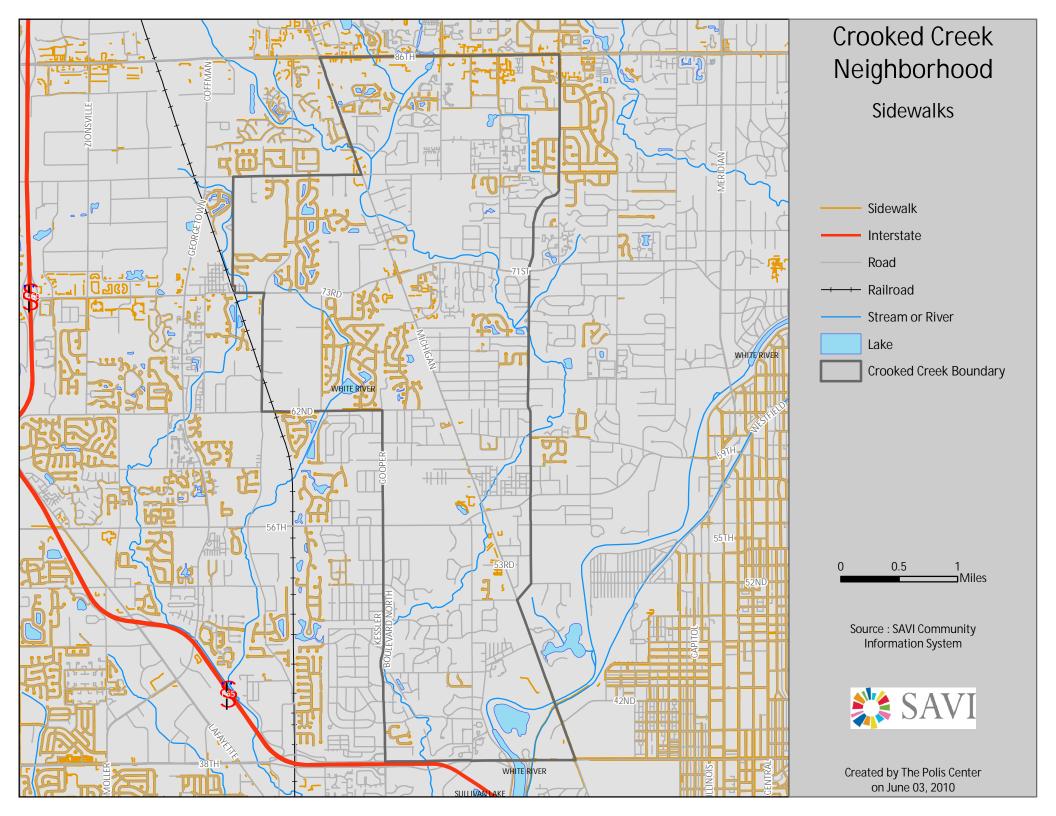
For more information about the analysis and findings in this report, please contact Sharon Kandris at skandris@iupui.edu or 317.278.2944.

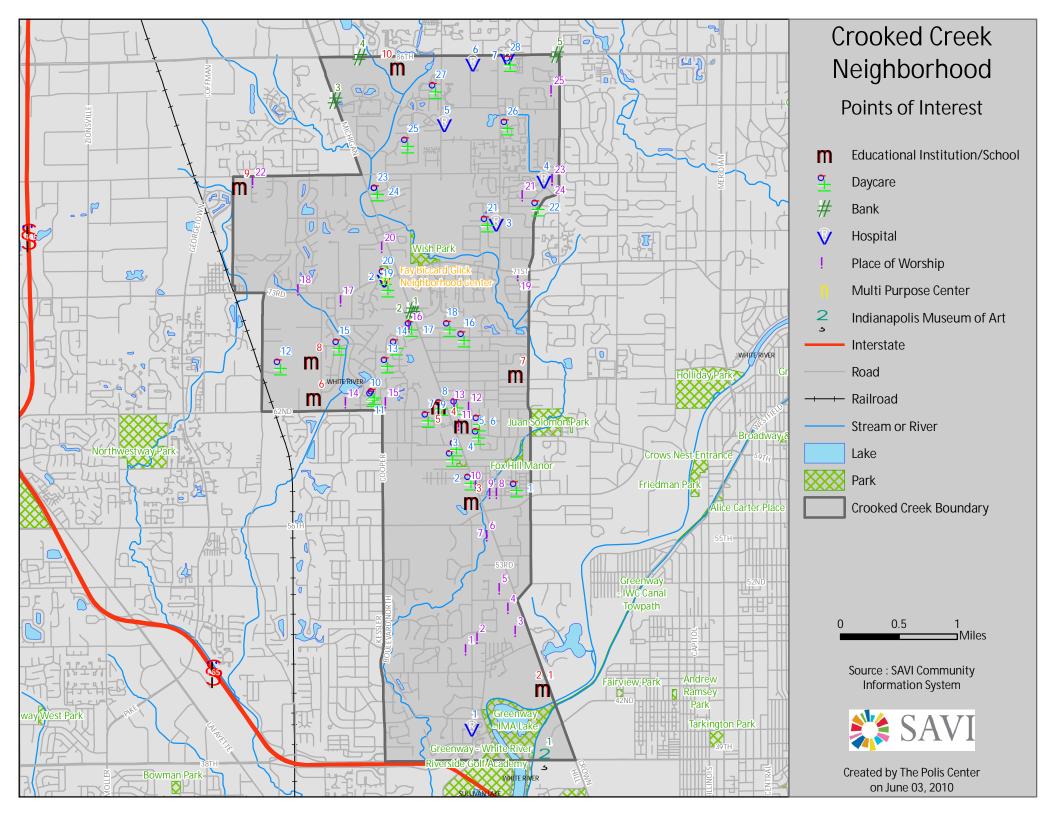
To learn more about the data used in this report please contact Michelle Derr at 317.278.3780.

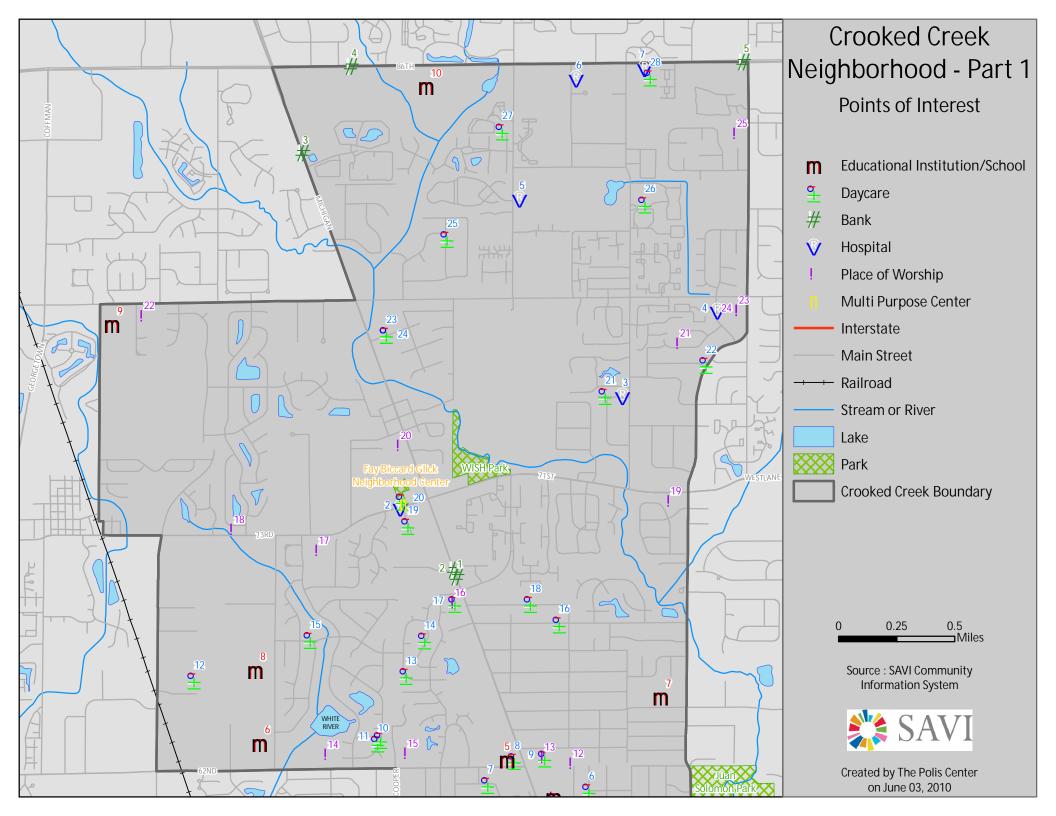


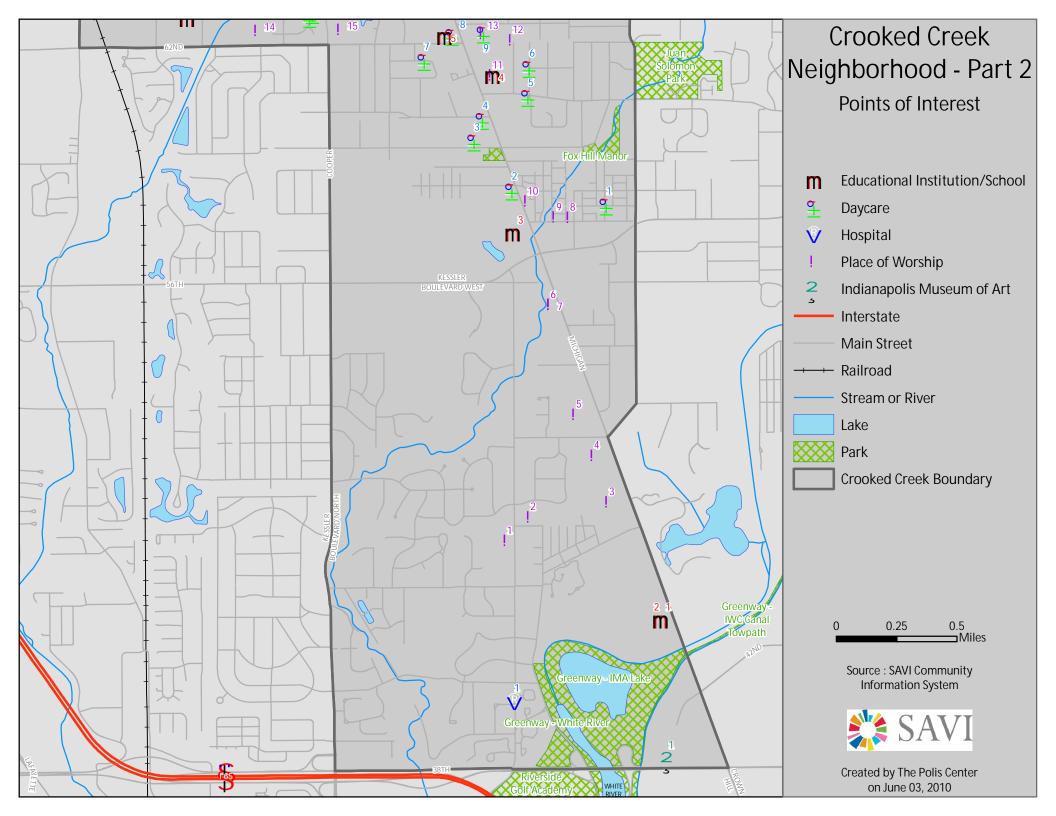














Crooked Creek Neighborhood Points of Interest Map – Details

Educational Institutions/Schools

NUMBER	NAME
1	INTERNATIONAL SCHOOL OF IN HS (9-12)
2	INTERNATIONAL SCHOOL OF IN HS (4-8)
3	CROOKED CREEK ELEMENTARY SCHOOL
4	SAINT MONICA SCHOOL
5	THE CHILDREN'S HOUSE
6	NEW AUGUSTA'S PUB ACA-SOUTH
7	SYCAMORE SCHOOL
8	NEW AUGUSTA PUBLIC ACADEMY-NORTH
9	EASTBROOK ELEMENTARY SCHOOL
10	BREBEUF JESUIT PREPARATORY SCHOOL

Daycares

	114145
NUMBER	NAME
1	PAULA'S CHILD CARE
2	KIDDIE FACTORY CHILD CARE MINISTRY #3
3	UNLOCKING MINDS CHILD CARE MINISTRY
4	LITTLE MIRACLES WEST
5	JONEVES CHILD CARE
6	CARE BEAR CHILD CARE INC.
7	LOVING LISA'S DAYCARE
8	FAHONDZI SUGAR PLUM TREE, INC. (WEST)
9	BETHESDA TEMPLE DAY CARE MINISTRY
10	LOWES LOVEING CARE
11	BLESSED ASSURANCE CHILD CARE
12	A CHILD'S WORLD DAY CARE CENTER
13	AUNTIE COOKY'S DAY CARE
14	KIDZ AT WORK
15	PRECIOUS PROMISES CHILDCARE
16	SISTER TO SISTER CHILDCARE
17	PRAISE FELLOWSHIP ASSEMBLY OF GOD
18	NANCY REESE DAYCARE HOME
19	HEAVENLY ANGELS CHILDCARE
20	CROOKED CREEK HEAD START



21	MONICA L KELLEY
22	HUG A BUNCH
23	MICHELLE'S DAYCARE A
24	MICHELLE'S DAY CARE B
25	JACKIE DENNY'S LOVING CHILD CARE
26	TRINITY CHILD CARE MINISTRIES
27	ABACUS CHILDCARE CENTER
28	CHILDREN'S CHOICE LEARNING CENTER

Banks

NUMBER	NAME
1	NATIONAL CITY BANK MICHIGAN ROAD BRANCH
2	JPMORGAN CHASE BANK, NATIONAL ASSOCIATION AUGUSTA
3	FIFTH THIRD BANK NORTH MICHIGAN ROAD BRANCH
4	FLAGSTAR BANK, FSB FLAGSTAR BANK, FSB
5	NATIONAL CITY BANK NORTHBROOK BRANCH

Places of Worship

NUMBER	NAME
1	JOURNEY OF HOPE CHURCH
2	FIRST MENNONITE CHURCH
3	LIGHT OF THE WORLD CHRISTIAN CHURCH
4	SECOND REFORMED PRESBYTERIAN CHURCH
5	WITHERSPOON PRESBYTERIAN CHURCH
6	CROOKED CREEK BAPTIST CHURCH
7	IGLESIA HISPANA BAUTISTA BETESDA
8	NEW COVENANT MISSIONARY BAPTIST CHURCH
9	CIRCLE UNITARIAN UNIVERSALIST FELLOWSHIP
10	ANGLICAN CHURCH OF THE RESURRECTION
11	ST. MONICA CATHOLIC CHURCH
12	JESUS IS LORD FELLOWSHIP
13	BETHESDA TEMPLE APOSTOLIC CHURCH
14	GREATER NORTHWEST BAPTIST CHURCH
15	HORIZONS OF FAITH
16	PRAISE FELLOWSHIP ASSEMBLY OF GOD
17	AUGUSTA CHRISTIAN CHURCH



18	NEW FAITH MINISTRIES
19	WESTLANE CHRISTIAN CHURCH
20	THE DWELLING PLACE
21	JOY OF THE LORD CHURCH
22	JOY FELLOWSHIP BAPTIST CHURCH
23	AHAVAT YESHUA MESSIANIC JEWISH CONGREGATION
24	ABUNDANT HARVEST UNITED METHODIST CHURCH
25	NORTH SUBURBAN BAPTIST CHURCH

Hospitals

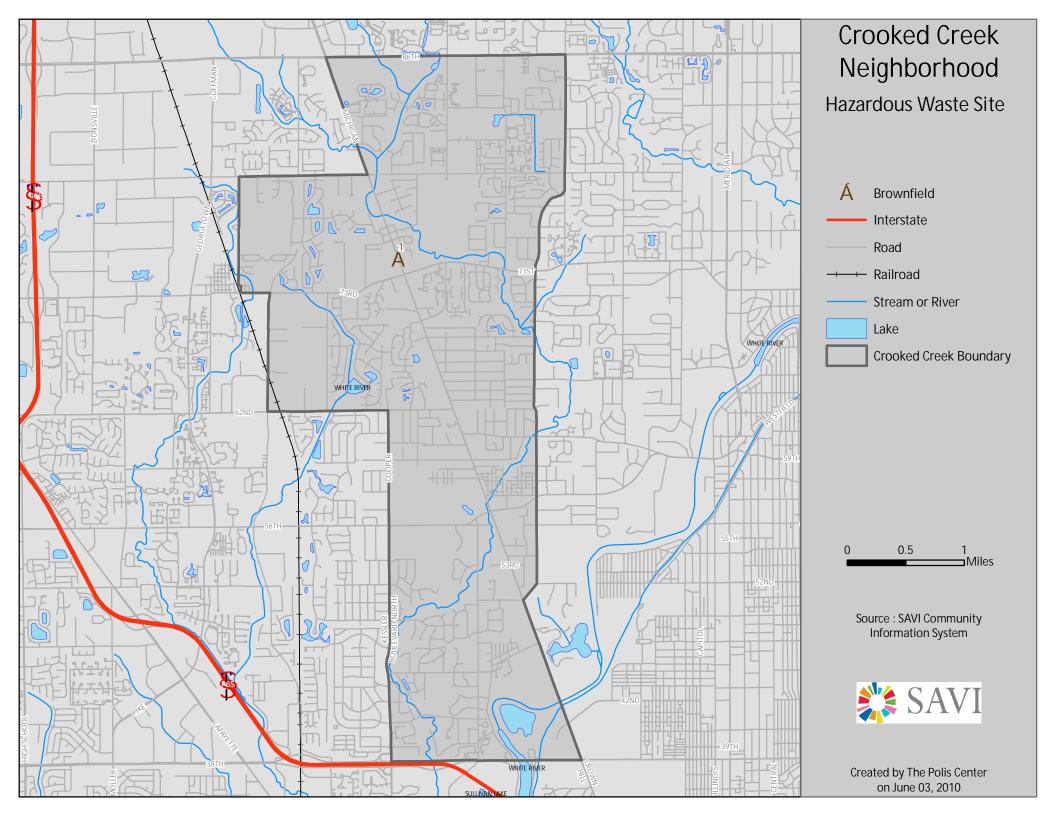
NUMBER	NAME
1	VOCA CORPORATION OF INDIANA
2	ST VINCENT NEW HOPE INC
3	REM-INDIANA INC
4	COMMUNITY ALTERNATIVES-ADEPT
5	ST VINCENT SETON SPECIALTY HOSPITAL, INDIANAPOLIS
6	ST VINCENT HOSPITAL & HEALTH SERVICES
7	ST VINCENT CHILDREN'S SPECIALITY HOSPITAL

Multi Purpose Center

NUMBER	NAME
1	FAY BICCARD GLICK NEIGHBORHOOD CENTER AT CROOKED CREEK

Indianapolis Museum of Art

NUMBER	NAME
1	INDIANAPOLIS MUSEUM OF ART





Crooked Creek Neighborhood Brownfield – Hazardous Waste Site

Brownfield

NUMBER	NAME
1	ADVANCE AUTO PARTS