

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

***Binford Redevelopment and Growth,
Inc. (BRAG)***

Published May 2010 with updates May 2011



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Introduction

The Local Initiatives Support Corporation (LISC) Sustainable Communities Initiatives 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 monitor change in these areas of concentrated investment by providing local data and indicators of quality of life in one of the six target neighborhoods, Binford Redevelopment and Growth, Inc. (BRAG).

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 BRAG, we identified a comparison neighborhood elsewhere in the county that measured similarly to BRAG on several key indicators* and trends** but is not part of GINI or any other significant development efforts. This report compares the targeted area within BRAG to its comparison area (located on the west side of Indianapolis southwest of the I-74 and I-465 interchange) 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):

BRAG – the census tracts that make up the entire BRAG neighborhood. (Tracts 3203.04, 3301.05, 3301.06, 3204.00, and 3304.01)

BRAG Target Tract – the census tract within BRAG that represents the area receiving the most investment and is the area being monitored for change. (Tract 3301.05)

Comparison Tract – the census tract outside of the BRAG neighborhood used for comparison against the “BRAG Target Tract.” The assumption is that the “target” tract will show improvement over the “comparison” tract over time. (Tract 3401.06)

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:

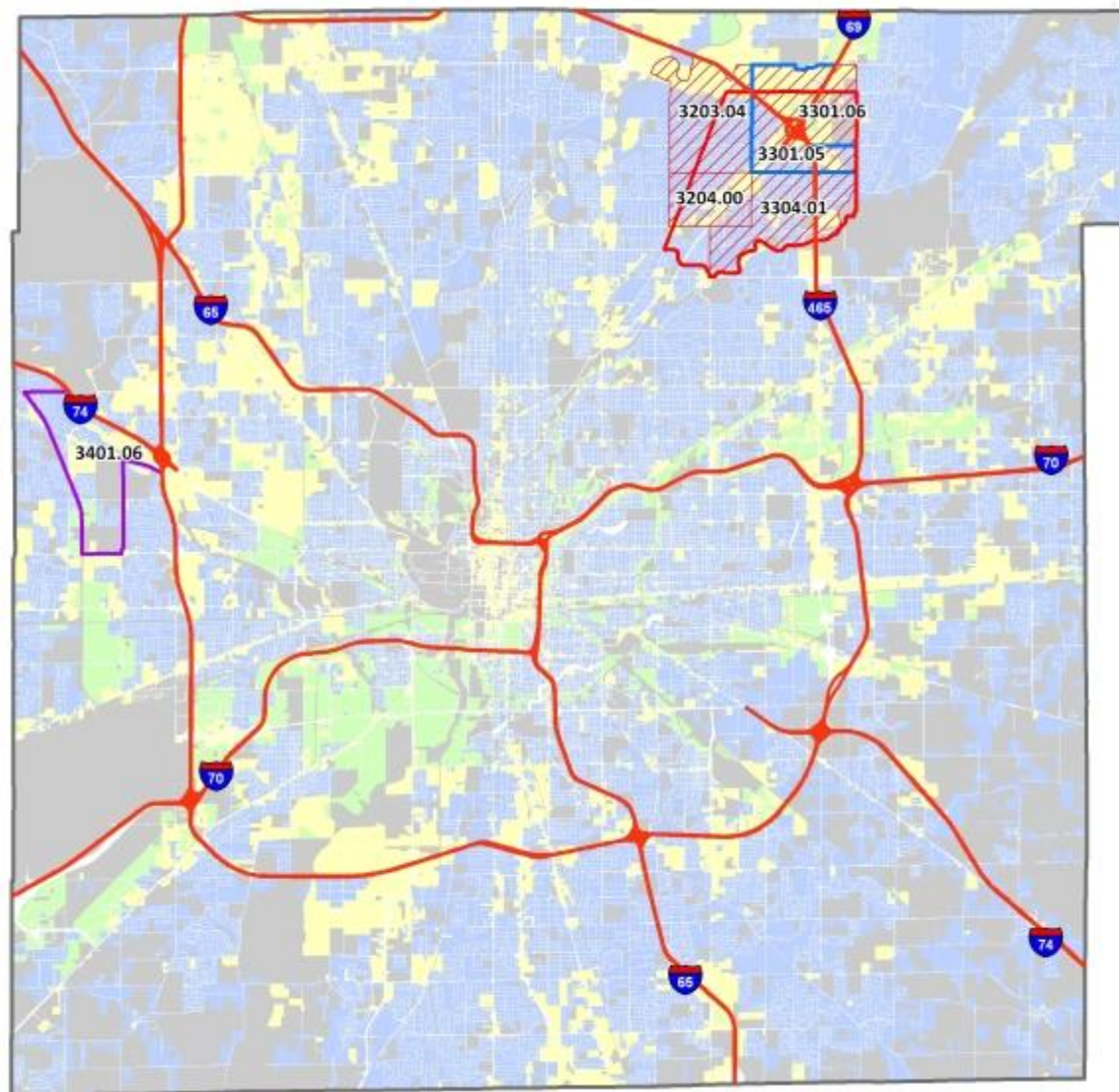
- Housing and Real Estate
- Income and Wealth
- Economy and Workforce
- Community Quality and Safety
- Education
- Health

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



BRAG Monitoring Area and Land Use

-  Neighborhood Boundary
-  Neighborhood Census Tracts
-  Target Census Tract
-  Comparison Census Tract
- Parcel Classification
 -  Industrial
 -  Commercial
 -  Residential
 -  Other

Neighborhood Overview - General Demographics

Binford Redevelopment and Growth (BRAG) is located in northeastern Marion County. It was founded in 2005 for the commercial and residential enhancement of Binford Boulevard and the 29 adjacent neighborhoods. BRAG is a middle-class neighborhood with a population that is less diverse, has higher incomes, and is more educated than Marion County as a whole. This neighborhood is different from most neighborhoods funded by the Great Indy Neighborhoods Initiative. While on the surface it appears to be doing well, it was selected because it is on the verge of decline and serves as a model for early intervention and prevention.

Total Population by Census Tract, 2000

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 age-related 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 straight up-and-down shape of BRAG's and its comparison area's age pyramids show that both communities' populations are stabilizing. However, the main tract in BRAG, as well as Marion County, should expect to see a decline in its population, barring significant in-migration, as evidenced by the smaller pre-reproductive population (ages 0-14) compared to the larger age groups in reproductive years (age 15-44). One notable difference between BRAG and the comparison area is the 20-29 age group, which is remarkably high in BRAG compared to other age groups in BRAG and low in the comparison area compared to other age groups in that area.

Family Structure

A little over half (53%) of the population in BRAG is married and 10.3% divorced compared to Marion County's 49.2% and 13.2%. BRAG is a little less family-based with 27% of the families having children, while Marion County has 33.6% of the households with children.

Race and Ethnicity

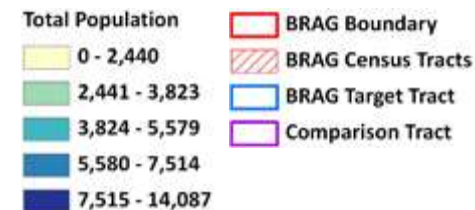
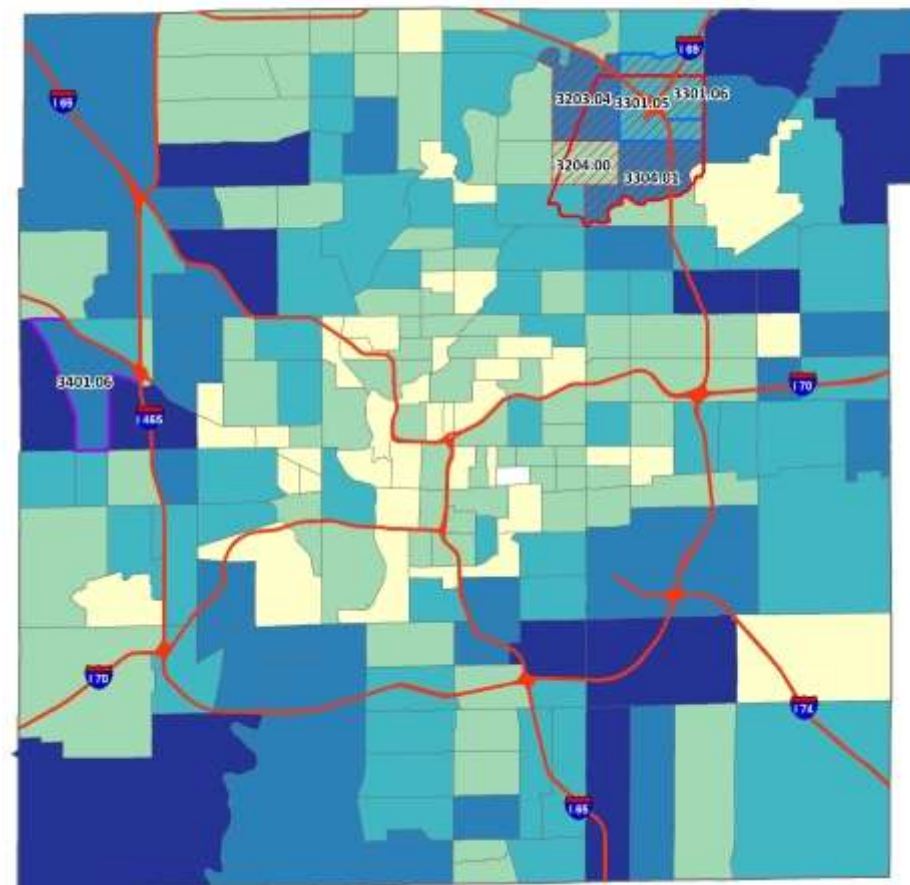
BRAG and its comparison tract are predominantly white (82% and 83%, respectively), compared to the county's 71%. The Hispanic population represents approximately the same proportion of BRAG, its comparison, and the county's populations, all between 2-4%. See page 7.

Income*

BRAG and its comparison area both have a median family income (MFI) that is significantly higher than the county's. BRAG's MFI is almost \$27,000 over the county's and more than \$13,000 over the comparison tract's. The poverty rate for BRAG (5.7%) is very low compared to the county's (11.1%). See page 7.

Educational Attainment*

BRAG has a well-educated population, with 59% of the adult population with an associate's degree or higher, compared to 31% for Marion County. See page 7.

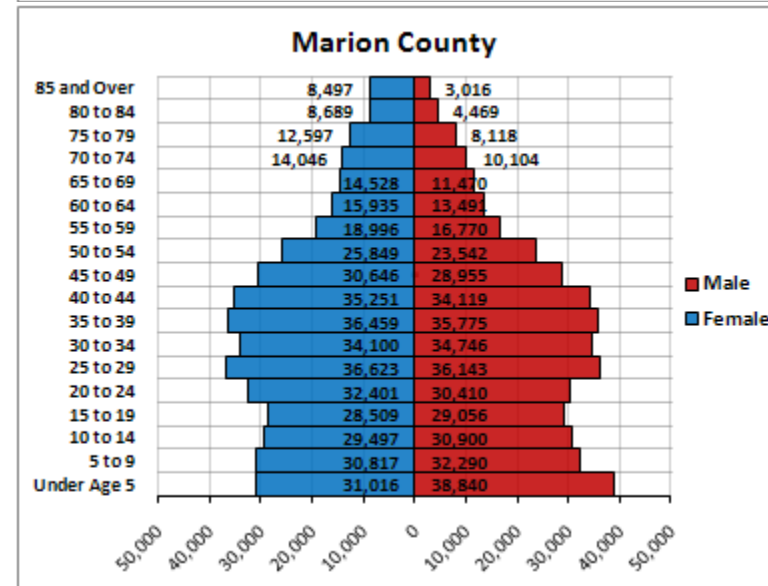
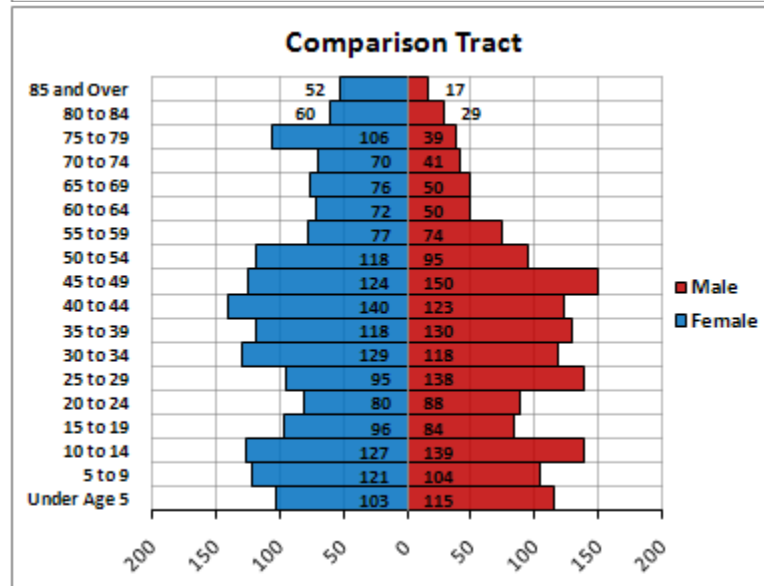
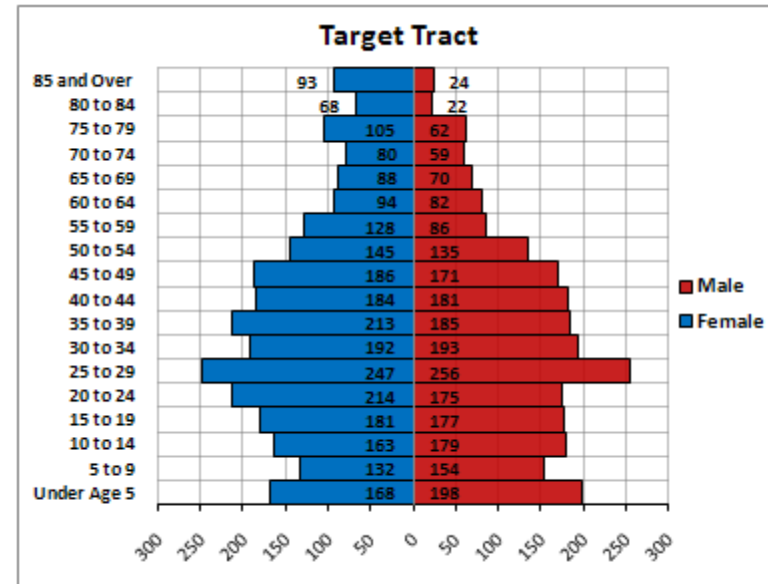
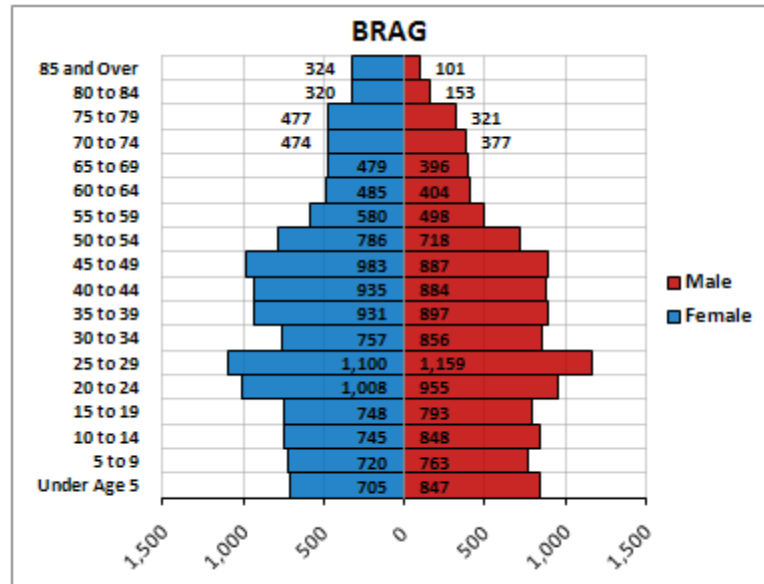


*Updated 6/5/2014 to correct data error

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

General Demographics

Age Pyramids



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

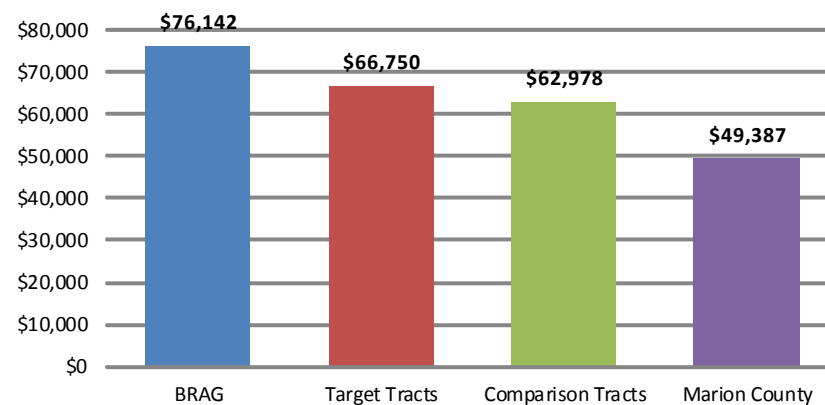
General Demographics

Race

Ethnicity

Educational Attainment*

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.

*Updated 6/5/2014 to correct data error

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

Housing and Real Estate

Overview

The BRAG community is 59% residential and 23% commercial (see land use map on the right).

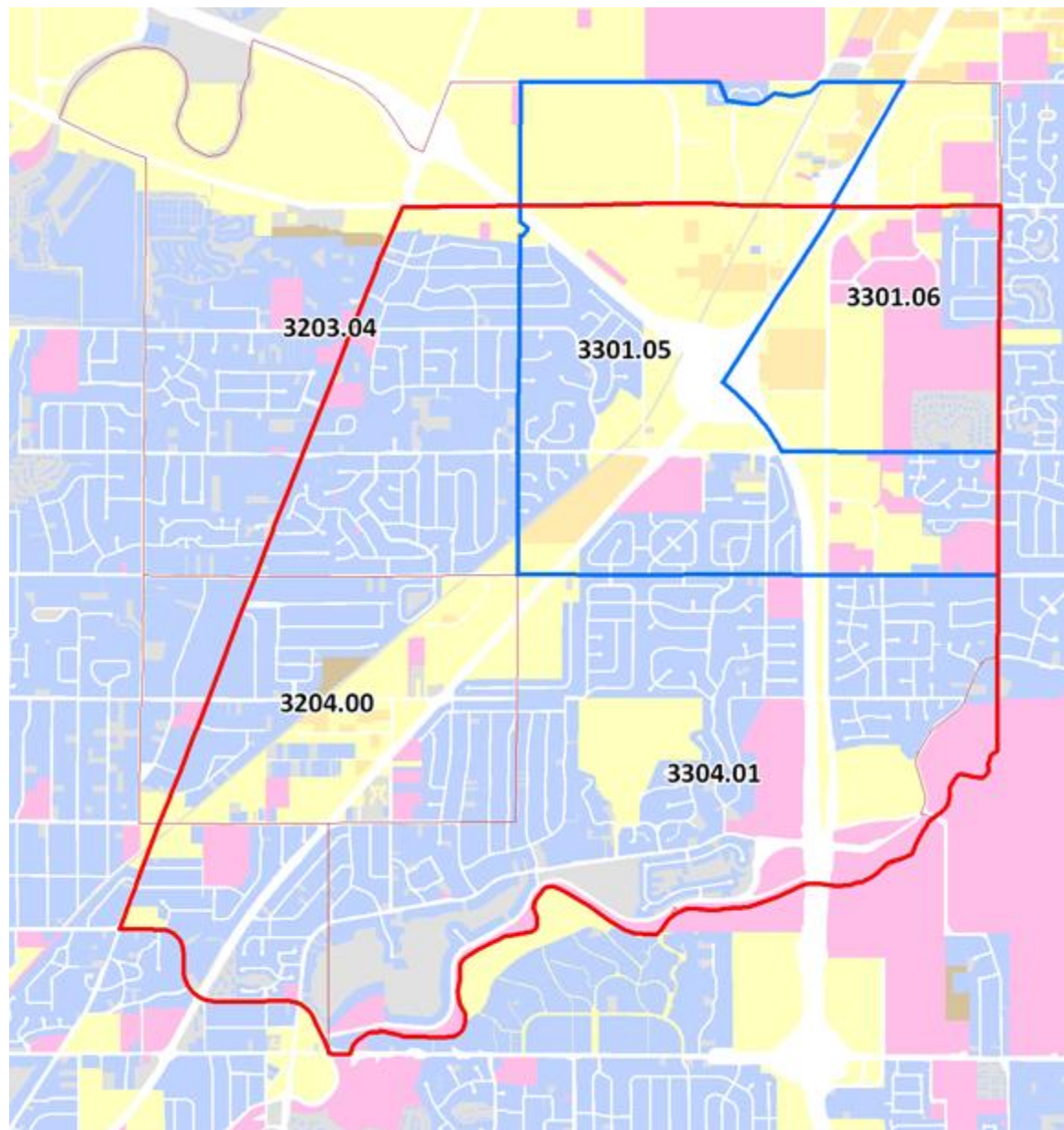
Below is a summary of the housing and real estate market in BRAG:

- BRAG and the target tract have a slower pace of residential property sales than Marion County and BRAG's peer
- The price of residential property sales is higher in BRAG
- BRAG and its target tract have been less affected by the foreclosure crisis
- BRAG and its target tract have fewer high-cost loans than the county and comparison tract
- BRAG has fewer investor loans, but the main tract has more investor loans than the other areas and has seen a big increase in the past 4 years
- BRAG and its target tract have fewer residential vacancies but more business vacancies than the county
- BRAG has very little residential construction activity
- Overall, BRAG has a fairly healthy housing market

Land Use



2008 Land Use by Parcel



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

Housing and Real Estate

Pace and Price of Residential Property Sales

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

Interpreting the Data:

Pace of Sales:

The pace of single family residential property sales has decreased across the board, reflecting the national housing market slump. BRAG and the target tract are both below the county and comparison tract. BRAG's target tract is decreasing at a faster rate than the other areas, which could possibly be explained by the higher percentage of commercial properties in this area.

Price of Sales:

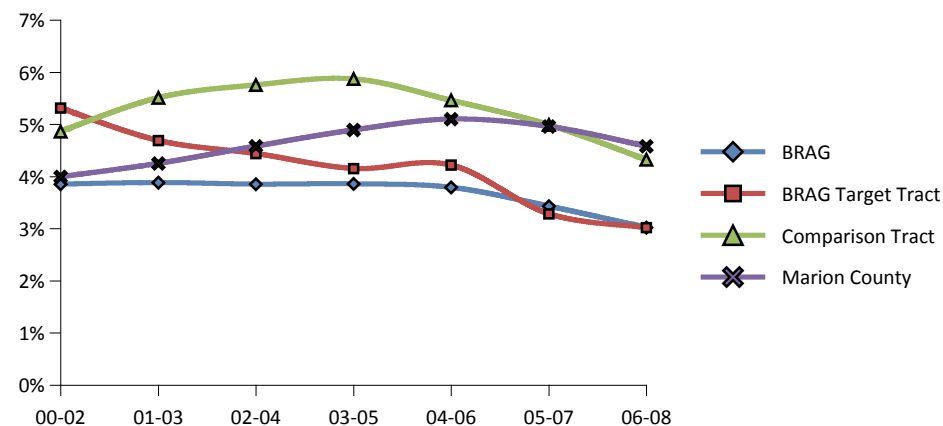
The median sales price of single family residential properties follows a similar trend to all residential sales, except the comparison tract's median sales price was about \$25,000 higher.

About the Data:

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

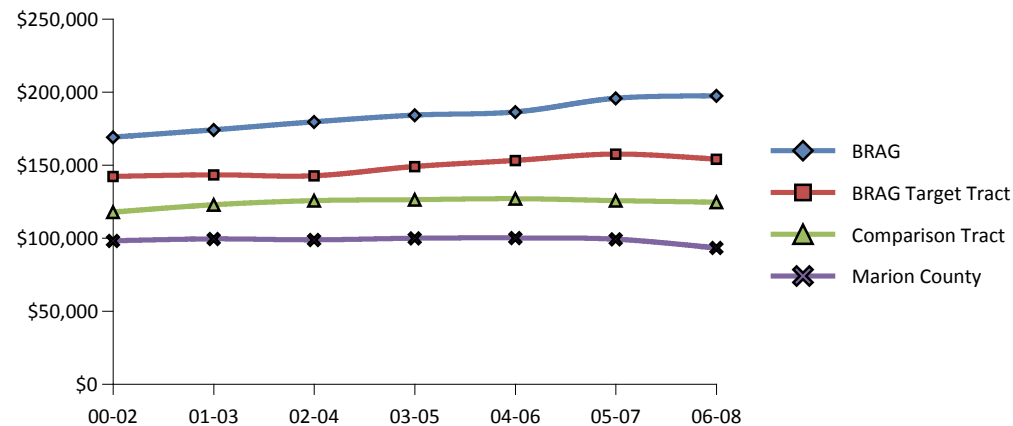
Single Family Residential Properties Sold

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



Median Sales Prices of Single Family Residential Properties Sold

(3-Year Rolling Average)



Source: Metropolitan Indianapolis Board of REALTORS®

Housing and Real Estate

Foreclosures

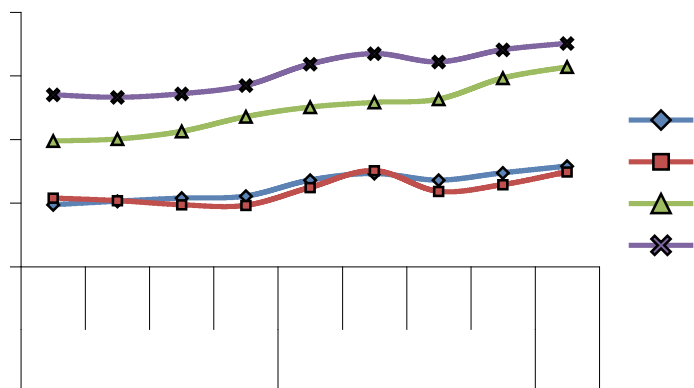
A foreclosure is the legal process by which a borrower in default on a mortgage is deprived of his interest in the mortgaged property. These properties are usually sold for an amount much lower than the actual market value, impacting average sales price in the neighborhood. The statistics on this page 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 and the comparison area's percentages were much higher than this at 7.1% and 6.3%, respectively. BRAG had one of the lowest foreclosure rates in the county at 3.2%, and the target tract was even lower at 3.0%. All four areas show an increase* from March 2008 to March 2010, consistent with the national trend.

Mortgages in Foreclosures

(As % of All Mortgages)



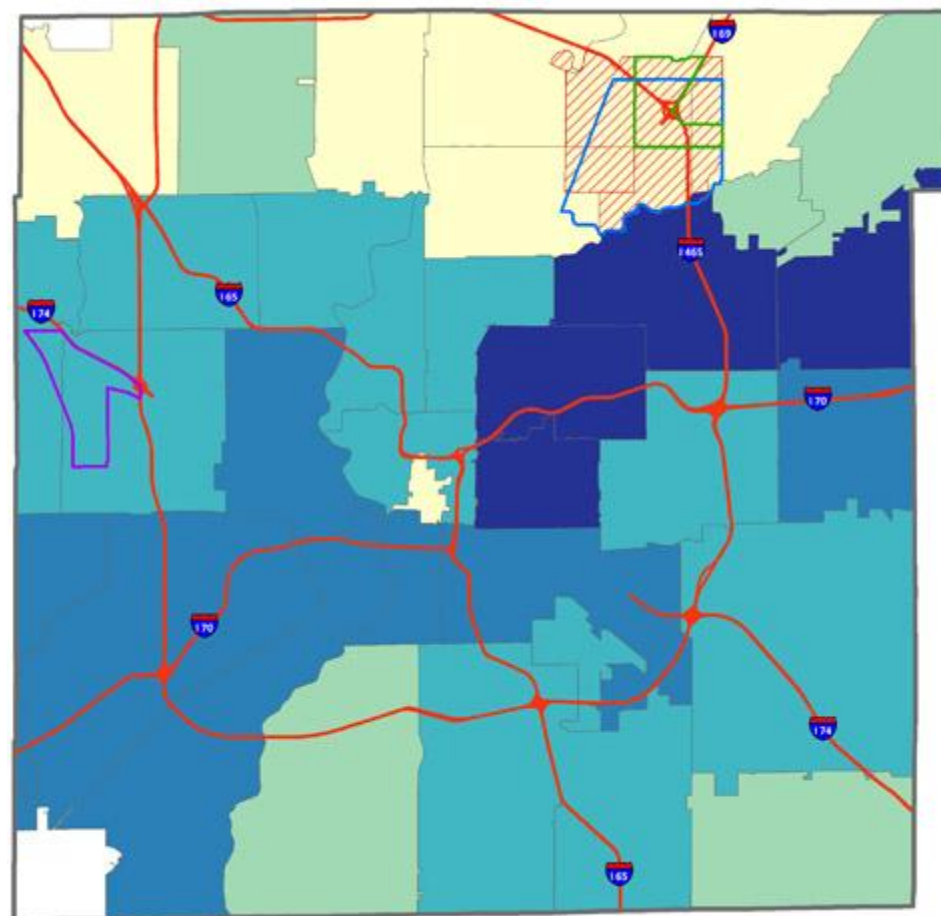
About the Data:

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 BRAG: 46220, 46250, 46256; Target Tract: 46250; and Comparison Tract: 46214.

Percentage of Mortgages in Foreclosure by ZIP Code, March 2010



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

Housing and Real Estate

Mortgages and Vacancies

High-cost (or sub-prime) loans are made to borrowers with weak credit in order to compensate the lender for the high risk. A high number of 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, impact the safety of neighborhoods, neighborhood perceptions, and surrounding property values negatively.

Interpreting the Data:

High-cost loans:

The county and comparison area follow the national trend, where sub-prime lending peaked in 2006 at 28% for the county and 26% for the comparison area and rapidly declined thereafter. BRAG's sub-prime lending has remained relatively low; it peaked in 2005 at 12% and slowly declined to 3% in 2008. BRAG's target tract peaked later in 2007 at 15%, pulling closer to the county.

Investor loans:

BRAG and Marion County showed a slow and steady increase of 5 percentage points in investor loans from 2004-2008. The target tract and comparison tract jumped considerably (25 and 15 percentage points, respectively) during this same time period.

Long-term residential vacancies:

BRAG has a low residential vacancy rate (1.4% in September 2009 and falling) compared to Marion County (7%, an increase since June 2009). The target tract has the lowest percentage (1.3%). The spread between the county and the other 3 areas remains constant over time, with the peaks occurring in March and June 2009. Business vacancies are addressed in the economy section of this report.

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.

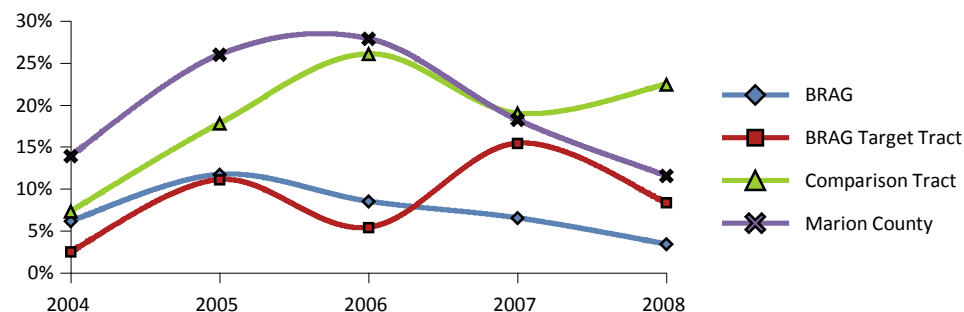
Data Sources:

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

Vacancies – United States Postal Service Vacant Address Data

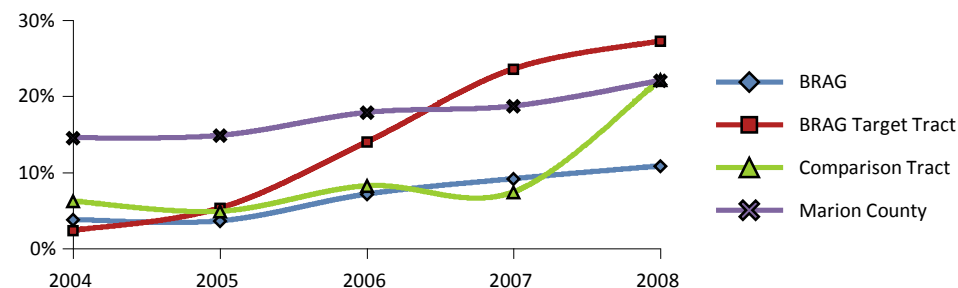
High Cost Home Mortgage Loans to Owner-Occupants - First Liens

(As % of All Loans)



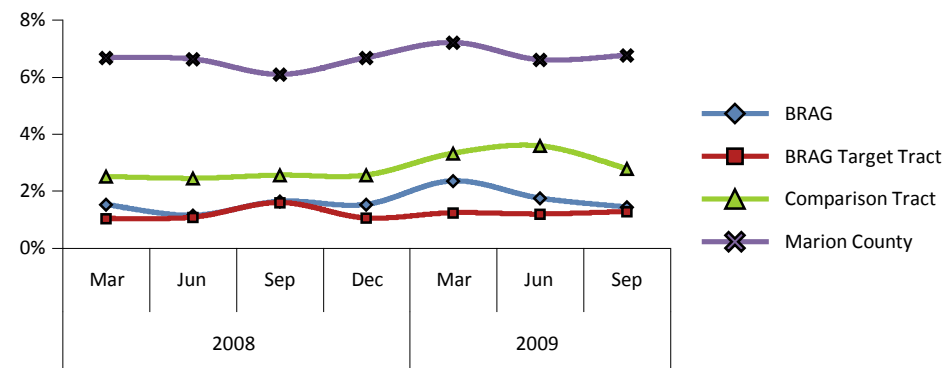
Investor Home Loans - First Liens

(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

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

Interpreting the Data:

New residential building permits:

There are few properties available for new development in BRAG (only 6% of parcels are vacant lots or unplatted). This, combined with the housing market decline and out-migration to outer suburbs, contributes to the low number of building permit requests in this area. Below is a summary of new building permit activity:

- Marion County dropped 70% in the number of new residential building permits issued (from 4,845 in 2001 to 1,459 in 2007)
- The comparison area dropped 80% between 2000 and 2001 (from 52 to 11) and then had no new permits in 2006 and 2007
- BRAG dropped by half between 2002 and 2003 from (76 to 36) and then to 5 permits in 2007
- BRAG's mostly commercial main tract had 4 reported new residential building permits during the entire period of 2000-2007

Demolition permits:

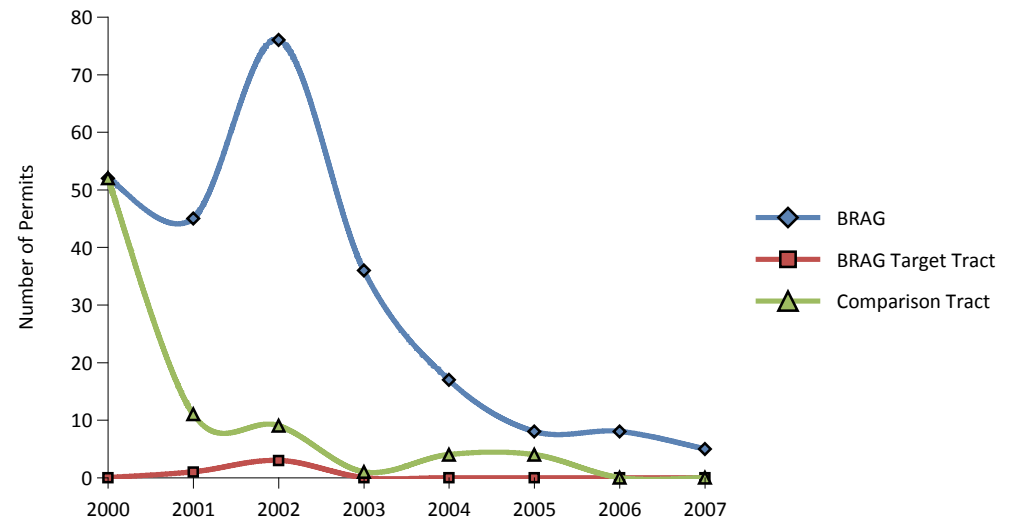
There were very few demolitions in BRAG, the BRAG target tract, and the comparison area. Below is a summary of demolition permit activity:

- Marion County decreased 30% in the number of demolition permits from 473 in 2003 to 327 in 2007
- In BRAG, there were 21 demolitions in 2002, 4 in 2006, and 1 in 2007

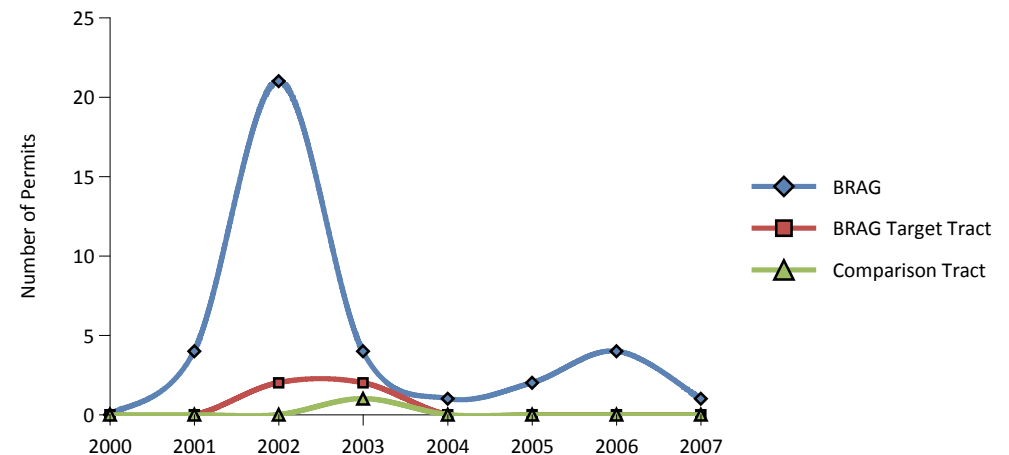
About the Data:

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

New Residential Building Permits



Demolition Permits Issued to Residential Properties



Source: SAVI and Department of Metropolitan Development

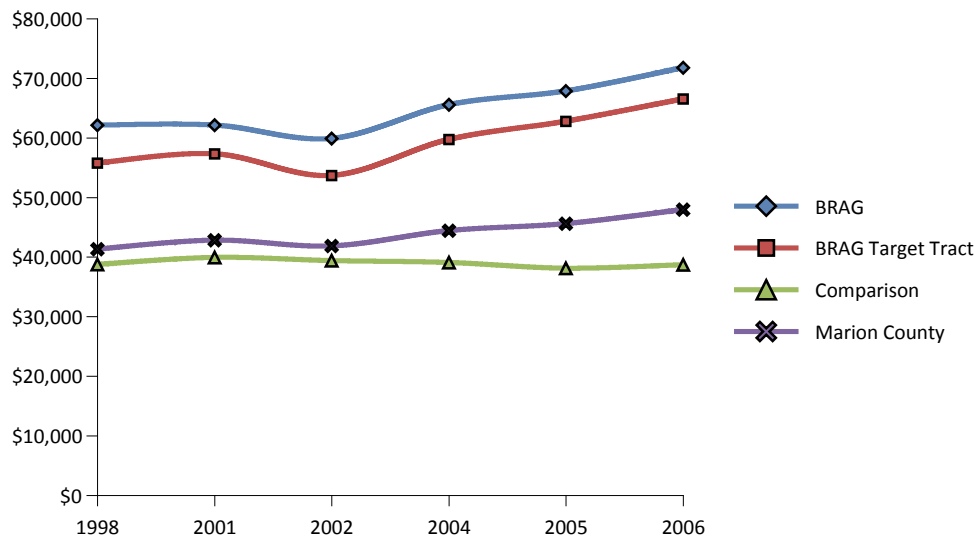
Income and Wealth

Overview

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

The map at the right shows BRAG as having one of the highest reported incomes in the county based on federal income tax returns. The chart below shows a sizable margin between BRAG and its peer. Over time, BRAG's incomes have been impacted by the economic recession of the early 2000s. However, BRAG's incomes have increased at a rate faster than the incomes of its peer and the county. The data are not yet available to determine if BRAG's incomes have been affected by the economic recession of the late 2000s, which resulted in the housing bubble burst.

Adjusted Gross Income per Federal Tax Return



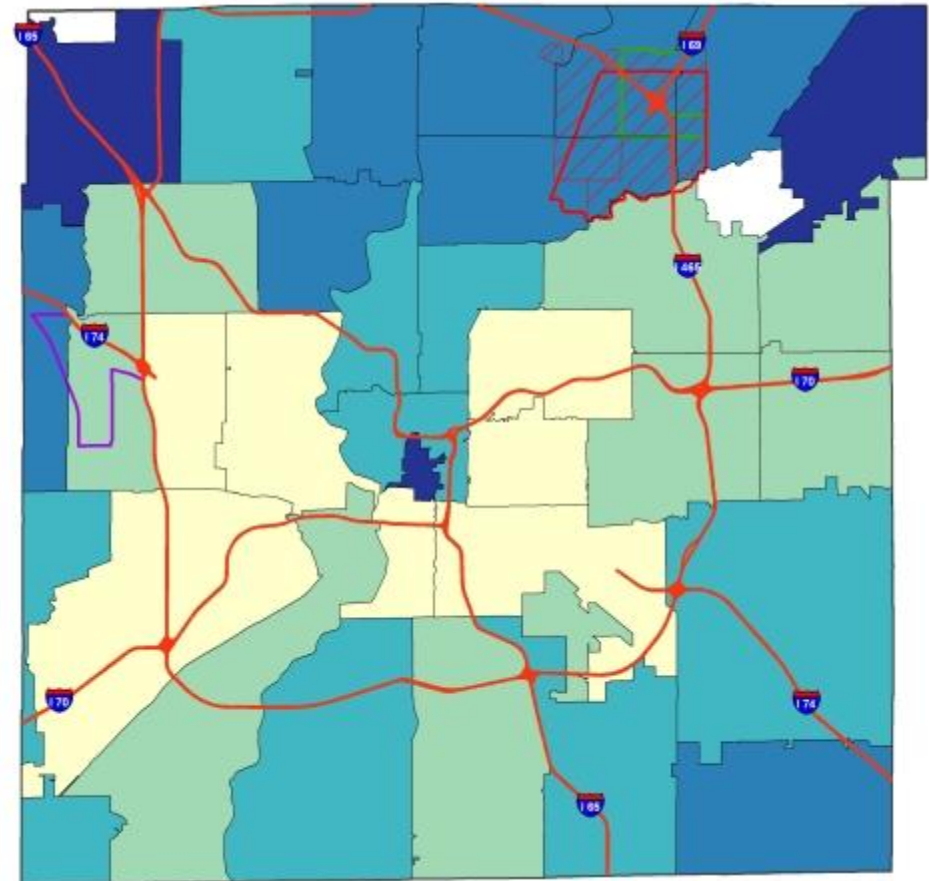
About the Data:

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 BRAG: 46220, 46250, 46256; Target Tract: 46250; and Comparison Tract: 46214.

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 (2 adults and 2 school-age children) would need \$3,639 per month per adult, or \$43,664 annually per household, to meet its basic needs. A couple with no children would need \$2,366 per adult monthly and \$28,392 annually. A single parent with one pre-schooler would need \$2,906 monthly and \$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.

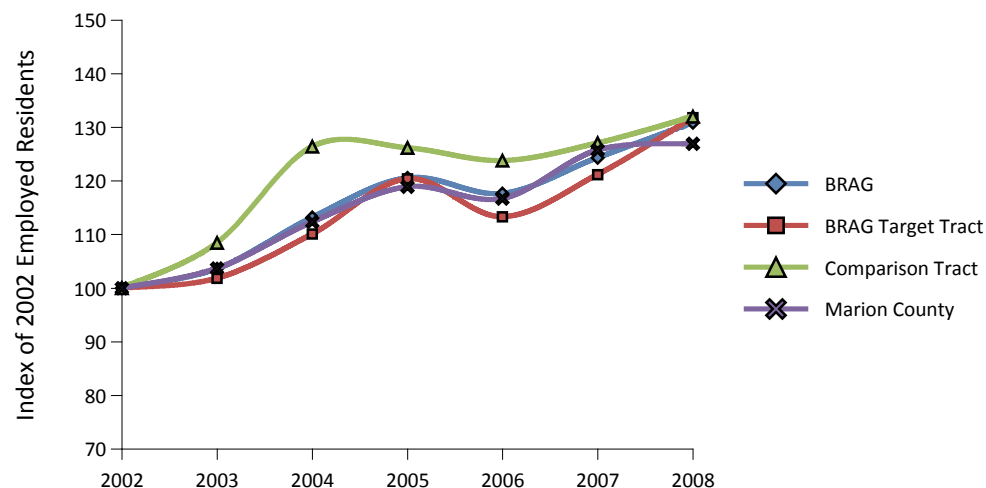
Interpreting the Data:

The top chart 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. While all of the geographies in the top chart show an increasing trend in the number of residents earning over \$3,400 per month (an increase of about 30% during this time period), the BRAG target tract falls slightly under the others but catches back up in 2008. The comparison tract is consistently above the other areas, although it lost ground over the other areas in 2007 and 2008.

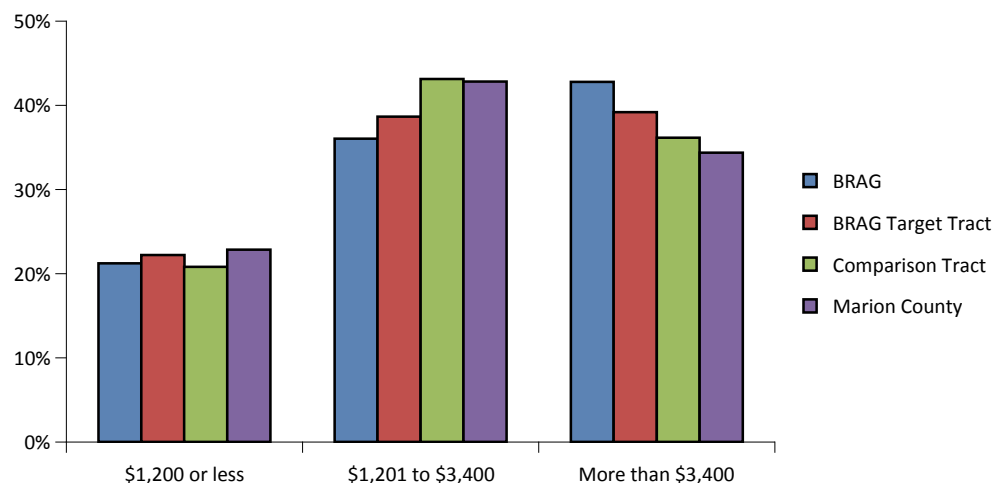
The monthly earning level chart at the bottom shows the largest percentage of employed residents in BRAG and its target tract earning more than \$3,400 – on average sufficient to cover expenses of basic needs. A majority of residents of Marion County and BRAG's peer are earning between \$1,200 and \$3,400.

Employed Residents Earnings Index

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



Percent Employed Residents by Monthly Earning Level, 2008



About the Data:

The data reflect employment of residents living in the BRAG neighborhood.

Data Source: Local Employment Dynamics, LISC Research and Assessment

Income and Wealth

Resident Income

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

Interpreting the Data:

Even though the pattern fluctuates over time, the median income of borrowers of owner-occupied properties in BRAG and its target tract are consistently \$10,000 to \$20,000 above the county and comparison area. The fluxuation may be the result of small numbers. The median income of the borrowers is about \$30,000 above the median income of the county, based on 2006 census data.

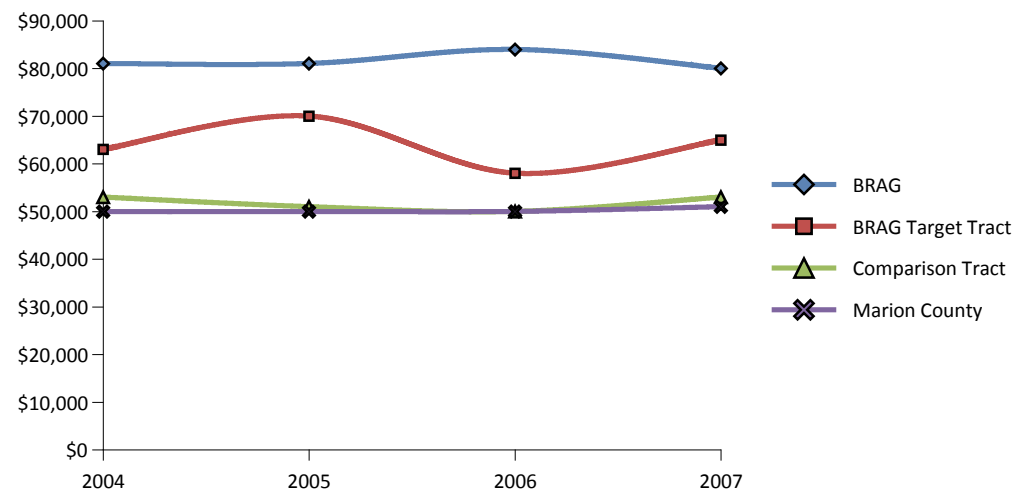
About the Data:

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

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

Median Income of First Lien Mortgage Borrowers

(Owner-occupied Properties)



Economy and Workforce

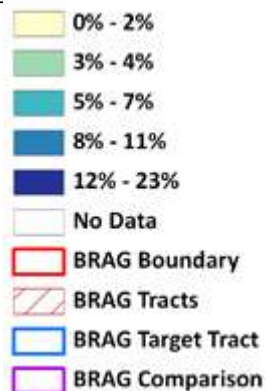
Overview

As seen in the education section, BRAG residents are well-educated. More education equates to higher incomes, and a skilled workforce means more economic potential and stability for the neighborhood. The map at right shows BRAG's low unemployment rate in 2000, and the data in this section show that BRAG's already low unemployment rate has decreased over the past decade. The data do not yet show how the late 2000s recession is impacting residents in neighborhoods, but the toll on Marion County can be seen 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)

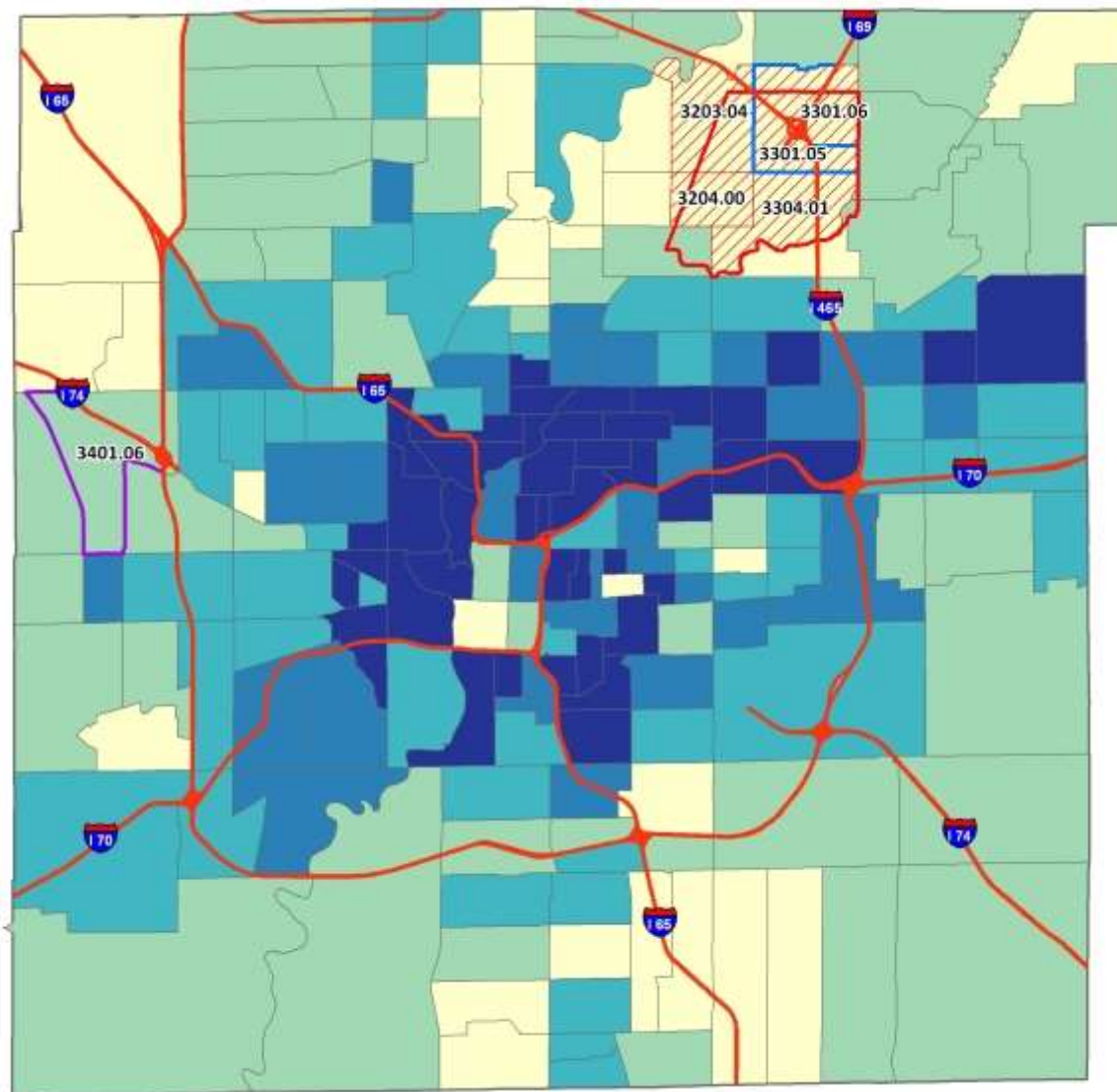
In general, the data indicate the following trends:

- The number of BRAG residents employed is increasing
- Most residents are employed in health care and social assistance, retail, and manufacturing sectors
- The number of local area jobs around BRAG has decreased since 2002 but is starting to rebound in 2008
- The leading types of jobs in the local market include health care and social assistance, retail, and administration and support
- Business vacancy rates are increasing, following the trend in the comparison areas and nationally
- While the top 5 employment industries are the same, healthcare and social assistance is the new front-runner, and manufacturing has stabilized.

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



Unemployment by Census Tract, 2000



Source: SAVI and US Census (2000)

Economy and Workforce

Resident Employment

Are residents employed, and has that changed over time? If so, what types of industries are they working in? Employment is a major determinant of economic self-sufficiency. According to the US Census, the unemployment rate for the main tract in BRAG in 2000 was a very low 2.1%, lower than Marion County's 5.4%.

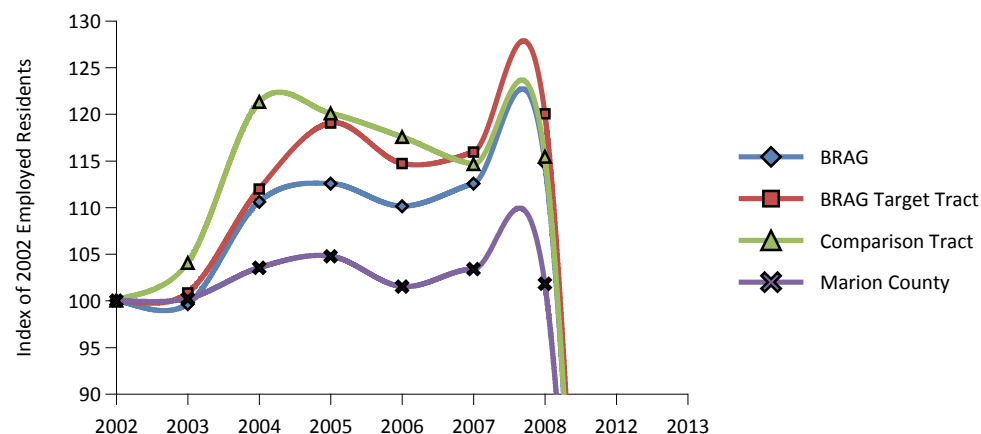
Interpreting the Data:

The number of BRAG residents employed has continued to increase since the 2000 census, and the gap between BRAG and Marion County is widening.

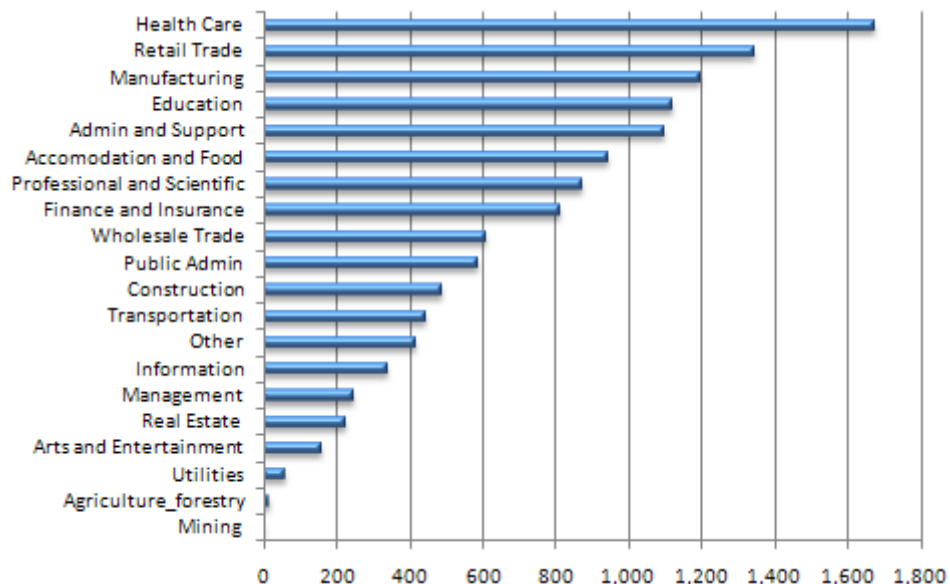
Most of BRAG's residents are employed in the health care and social assistance, retail, manufacturing, education, and administrative and support sectors. The chart at the lower right shows that while the same industries have remained in the top 5 the past few years, they have been jockeying for position amongst themselves. Manufacturing and retail trade are holding steady, as opposed to the drop nationally, especially in manufacturing.

Index of Change in Number of Employed Residents

(Indexed to Year 2002)

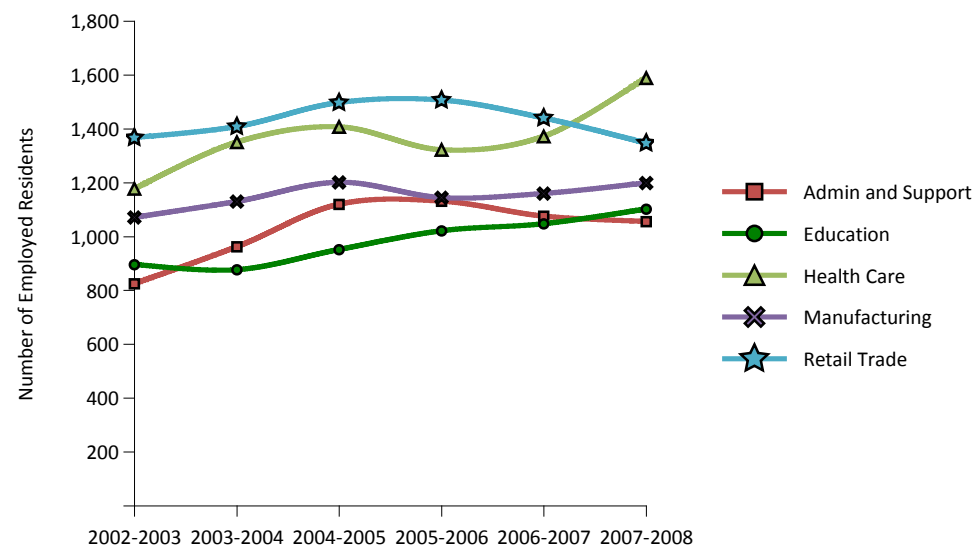


Number of Employed Residents of BRAG by Industry Sector, 2008



Employed Residents in BRAG by Industry

(2-Year Rolling Average)



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

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

Economy and Workforce

Resident Employment: Top 3 Industries

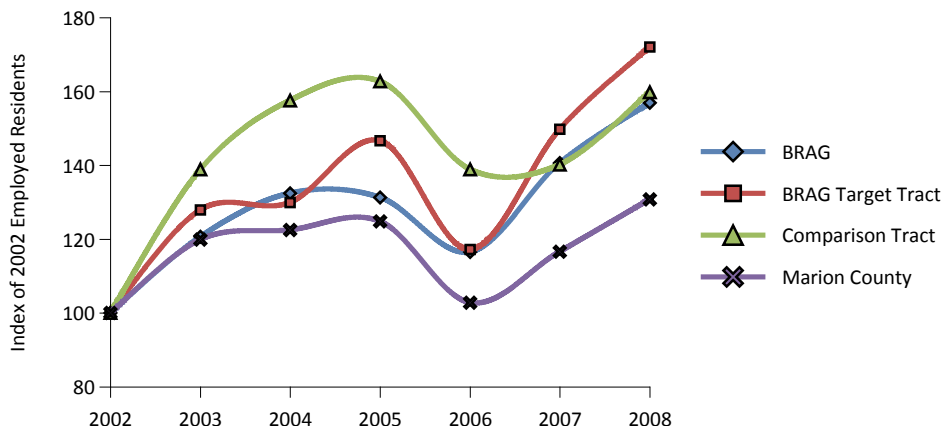
Healthcare was one of the few sectors that saw a growth in employment in the Indianapolis area in 2008. The health care industry is the single largest industry for jobs in the Indianapolis Metro Area, employing 13.6% of all workers. The number of jobs in health care increased by 5.1%, reflecting national 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:

Most BRAG residents are employed in the health care and social assistance, retail, and manufacturing sectors. These charts show the relative change in the number of residents employed in each of these sectors from 2002 to 2008 compared to its peer and the county. When the line drops below 100, the industry has lost employees, and when the line goes above 100, the industry has grown. The charts show a decrease across the board in the top 3 industries. The biggest change has been in the health care and social assistance sector, which is consistent with the regional trend.

Health Care and Social Assistance

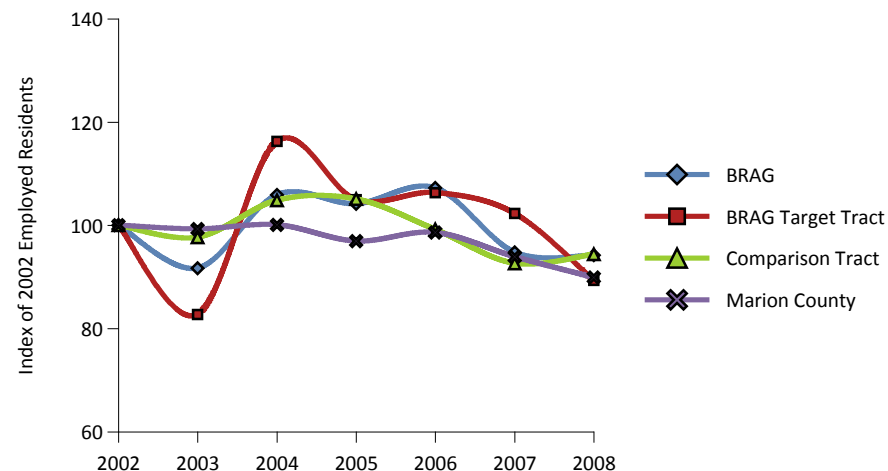
(Index of Change in Number of Employed Residents in Health Care and Social Assistance, Indexed to 2002)



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

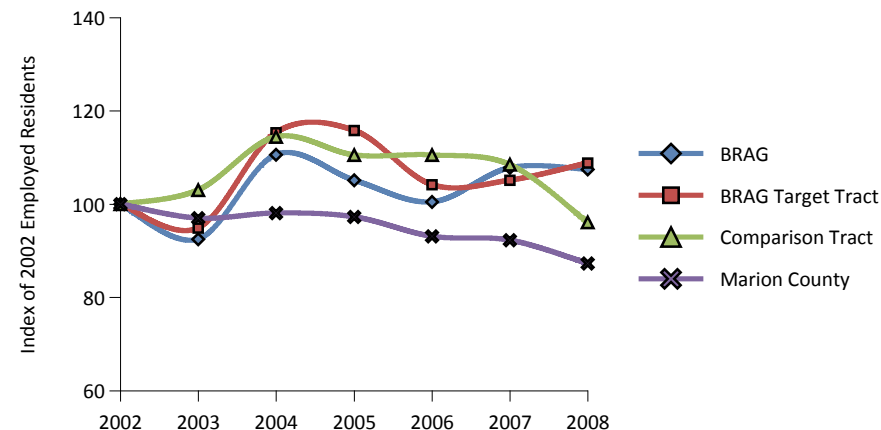
Retail Trade

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



Manufacturing

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



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.

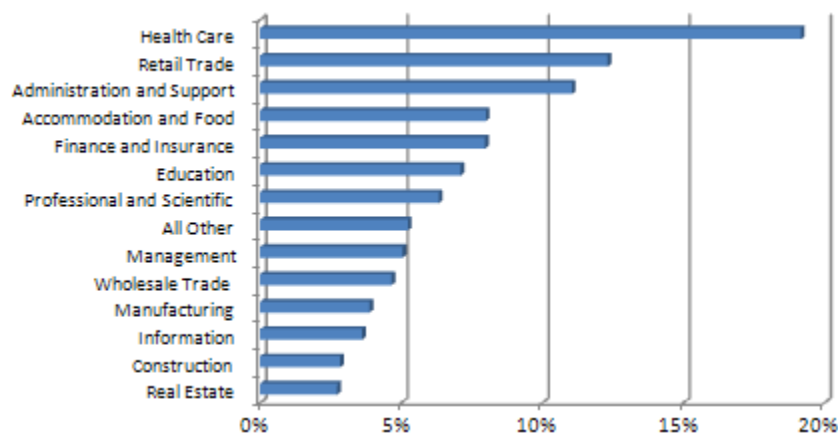
Interpreting the Data:

The number of jobs in the neighborhood's job market has decreased in BRAG since 2002, with the largest decrease between 2006 and 2007 and the start of a rebound in 2008. Marion County has held steady, and BRAG's peer tract has increased since 2002, reflecting new retail development in that area.

With the exception of health care and retail, the leading sectors of the local job market differ from the leading sectors in which residents are employed. The other leaders in local jobs include administration and support, accommodation and food, and finance and insurance.

Business vacancy rates show an increase across the board from 2008 to 2009. Marion County has the lowest business address vacancy rate (14%) and has seen the smallest increase. BRAG's peer has seen the largest increase in vacancies.

Local Labor Market Jobs by Industry Type, 2008



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

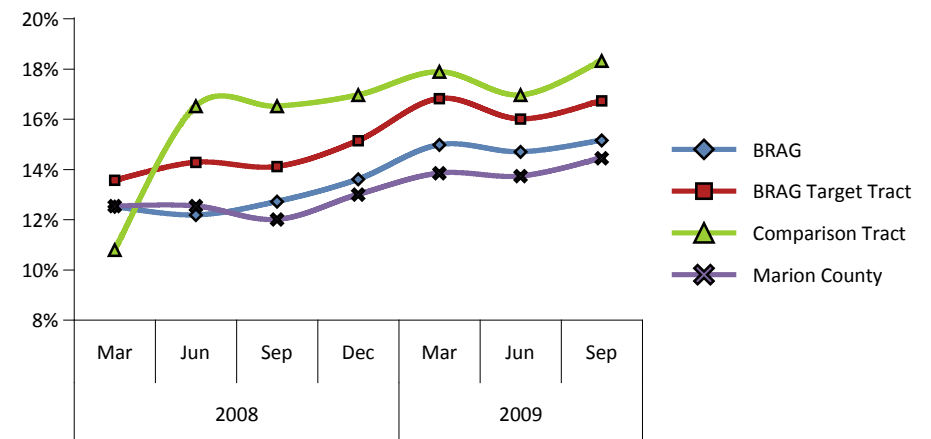
Data Sources: Labor Market Data: US Census, Local Employment Dynamics, LISC Research and Assessment

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)



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. Overall, BRAG is a relatively safe community, with approximately the same number of crimes per person as the entire Indianapolis Metropolitan Police Department (IMPD) service area. The differences lie in the types of crimes and the trends over the past 10 years.

Number of Crimes:

- In 2008, BRAG had 1,150 reported crimes, a rate of 74.81 per 1,000 residents (compared to IMPD's 41 per 1,000). The target tract had nearly double that rate with 152 per 1,000 residents, driven by its high number of property crimes.

Types of Crimes:

- The majority of the crimes reported in BRAG are property-related crimes rather than crimes committed against a person.
- BRAG's target tract has the 4th highest larceny rate of all census tracts in the IMPD service area (126 larcenies per 1,000 residents)
- With its high percentage of commercial property, it is not surprising that the largest portion (61%) of all reported crimes in BRAG is larcenies and the majority (57%) of the juvenile charges is thefts.
- 13% of all reported crimes are residential burglaries and 12% are assaults.

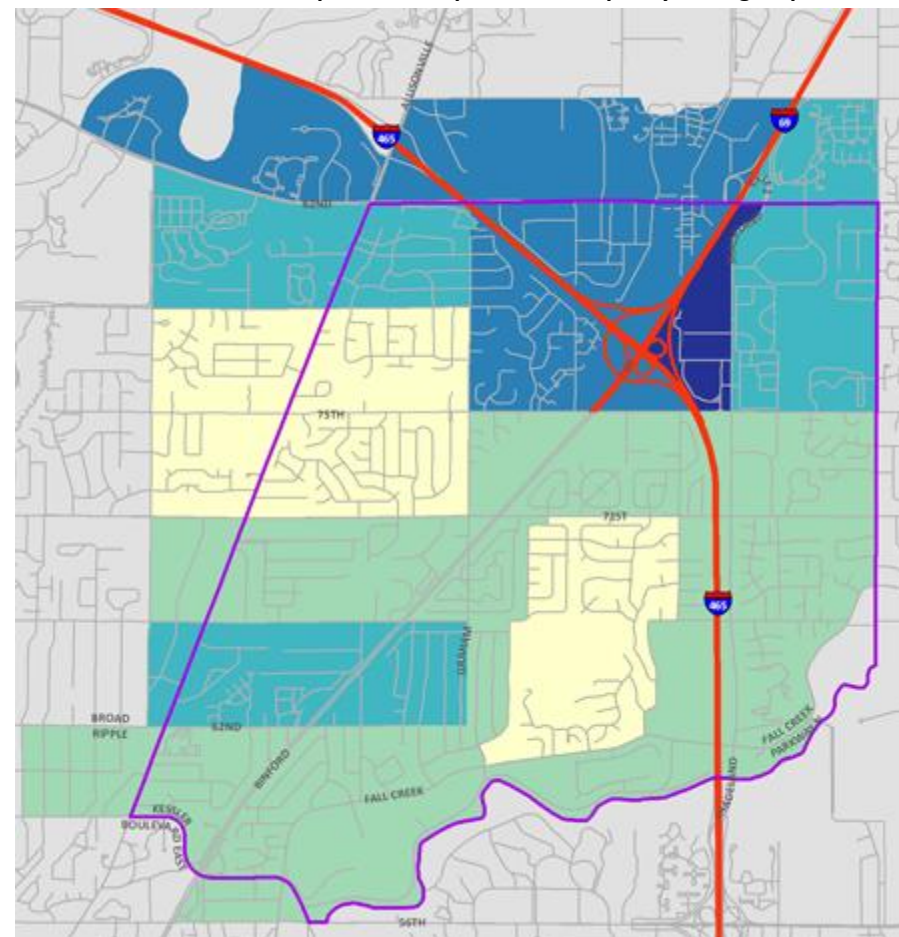
Who is committing crimes? This is what the data show about BRAG juveniles ages 6-18 compared to the entire BRAG youth population ages 6-18:

- Age: 84% of juvenile offenders fall into the older age group of 15 to 18, compared to 31% of the general youth population in the same category.
- Race: 50% of juvenile offenders are African American, compared to 12% of the general youth population.
- Gender: 54% of juvenile offenders are female, compared to 52% of the general youth population.

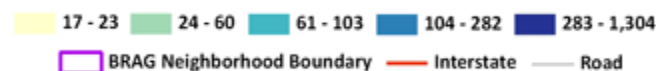
Where are crimes committed?

- Within BRAG, the crimes are clustering in the northeast part of the neighborhood near the commercial areas.

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



Crimes per 1,000 People



Source: SAVI and Indianapolis Metropolitan Police Dept

Community Quality and Safety

All Part 1 Crimes

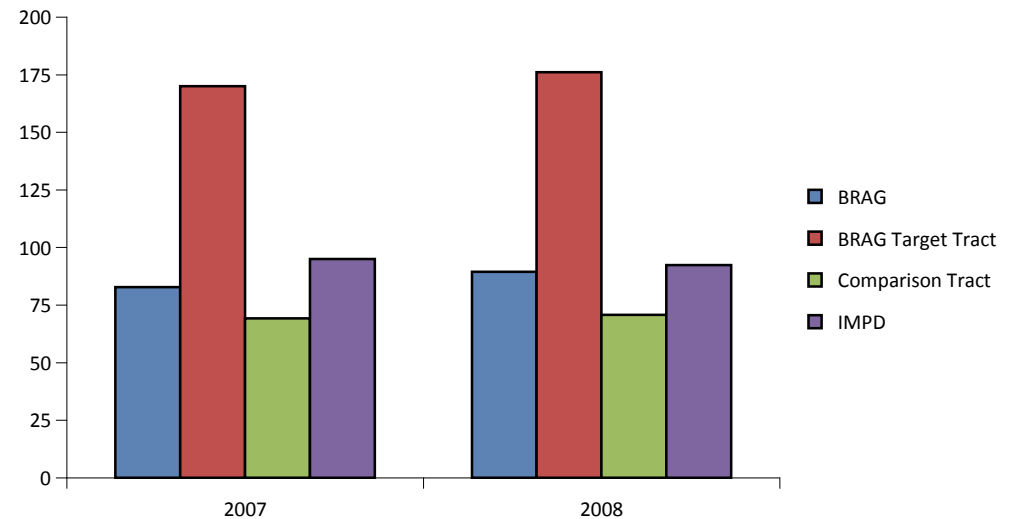
Part 1 Crimes, as defined by the FBI, include criminal homicide, robbery, aggravated assault, burglary, larceny, motor vehicle theft, and rape. These statistics give an overall sense for the amount and type of criminal activity occurring within the neighborhood compared to the entire police district and comparison tracts.

Interpreting the Data:

As shown in the graph at the upper right, the target tract in BRAG is experiencing a much higher overall crime rate than the IMPD service area, the comparison tract, and BRAG as a whole. The table at the bottom shows that this is driven by the high rate of property crimes in that area (87% are property crimes). The violent crime rate, which includes homicide, rape, robbery, and assault, is highest in IMPD followed by the target tract. The following three pages drill into more detail about property and violent crimes. The two years of data do not reveal any significant trends over time.

Part 1 Crimes and Simple Assaults

(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.

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

IMPD = Indianapolis Metropolitan Police Department

Part 1 Crimes Reports, 2008

(Crimes Per 1,000 People)

| | BRAG | Target Tracts | Comparison Tracts | IMPD |
|---|------|---------------|-------------------|------|
| Property Crimes | 74 | 152 | 41 | 61 |
| Violent Crimes and Simple Assaults | 15 | 24 | 29 | 31 |
| Total All Part 1 Crimes and Simple Assaults | 89 | 176 | 71 | 92 |

Source: SAVI and Indianapolis Metropolitan Police Department

Community Quality and Safety

All Part 1 Crimes by Type

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

Interpreting the Data:

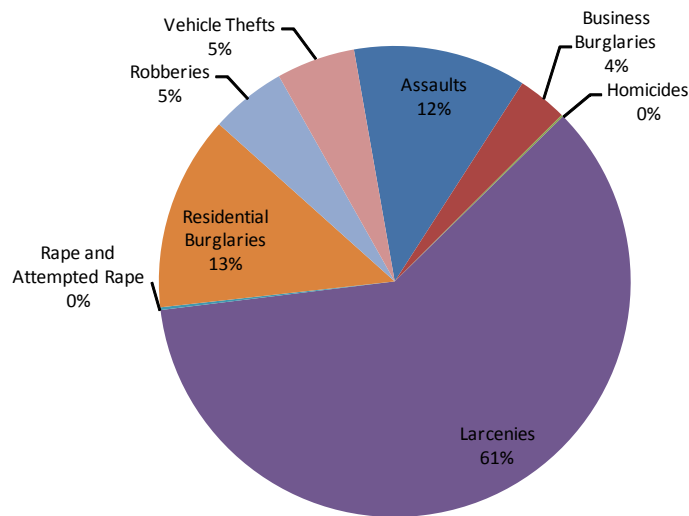
The pie chart shows:

- With BRAG's high percentage of commercial property, it is not surprising that the largest portion (61%) of the reported crimes in BRAG is larcenies.* BRAG's target tract has the 4th highest larceny rate of all census tracts in the IMPD service area (126 larcenies per 1,000 residents).
- 13% of the reported crimes are residential burglaries, and 12% are assaults

The map focuses on the largest crime category, larceny, and shows the high correlation of larcenies to business locations. The red hot spots show where the crime density is greatest, with each dot representing the location of a larceny. The black dots show those crimes that occurred near commercial properties.

All Part 1 Crimes by Type, 2008

BRAG

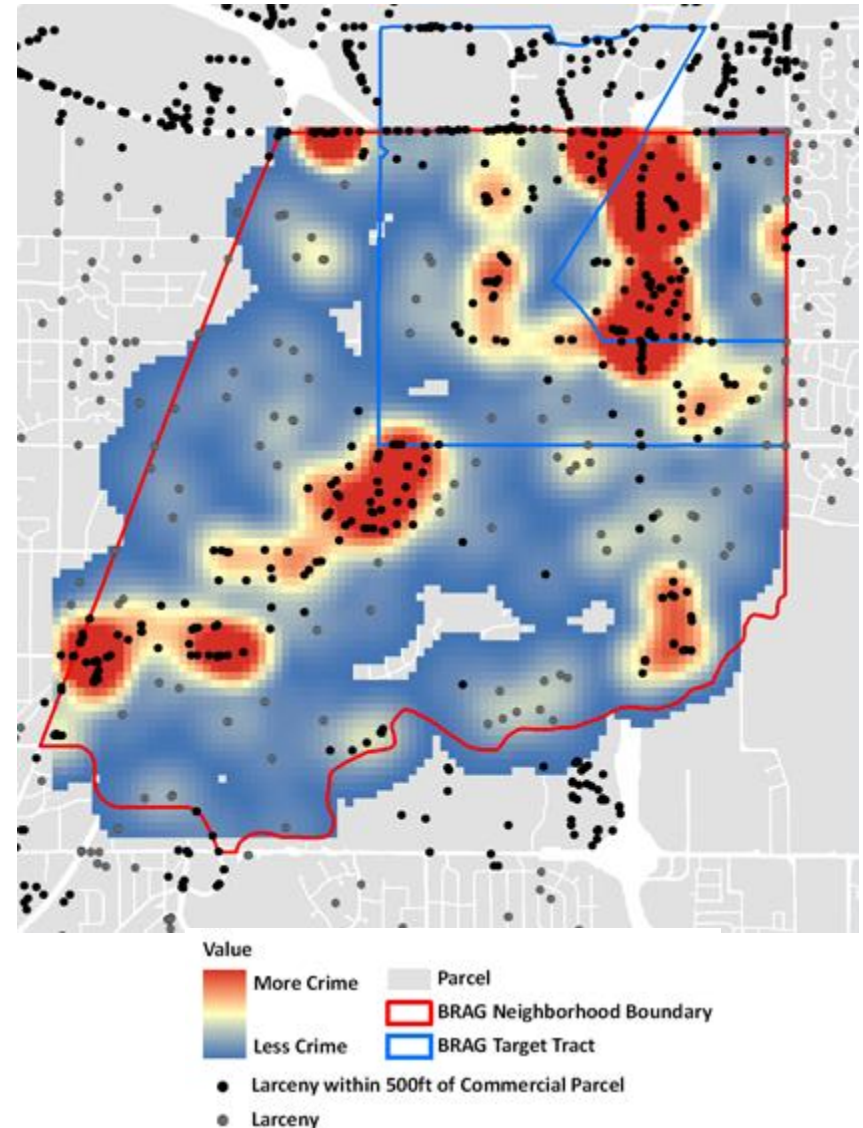


About the Data:

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

Source: SAVI and Indianapolis Metropolitan Police Dept

Larcenies Relative to Commercial Properties, 2008



Community Quality and Safety

Violent Crimes

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

Interpreting the Data:

The target tract has a higher robbery rate (8.5 per 1,000 residents in 2008) than the comparison tract (4) , IMPD service area (5.1), and the entire BRAG neighborhood (4.6) but is near the bottom in assaults. The number of robberies per thousand residents in the target tract increased from 7.1 in 2007 to 8.5 in 2008. The number of assaults per thousand in the target tract did not change much during that same period. The most noticeable change occurred in the comparison tract assault rate, which increased from 19.5 assaults per 1,000 residents in 2007 to 24.6 in 2008.

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.

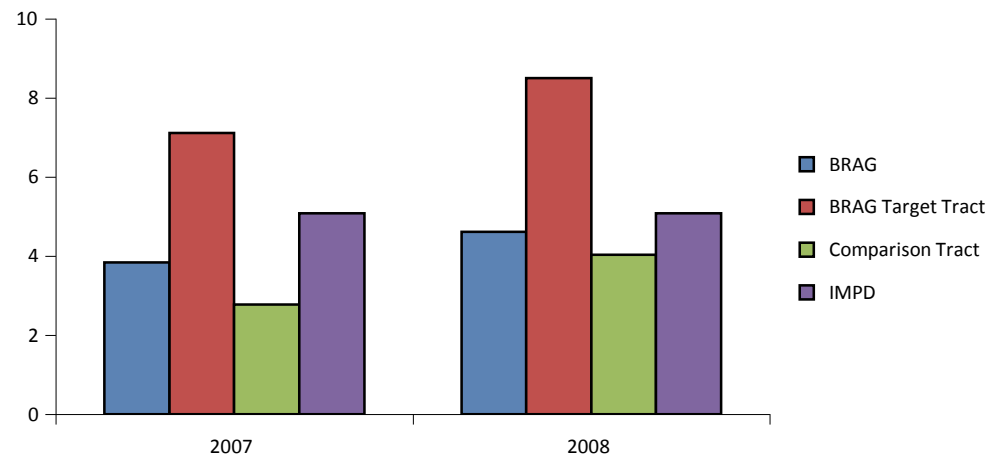
IMPD figures do not include reports from Lawrence, Speedway, Beech Grove, or the Indianapolis Airport Authority jurisdictions.

IMPD = Indianapolis Metropolitan Police Department

Source: SAVI and Indianapolis Metropolitan Police Department

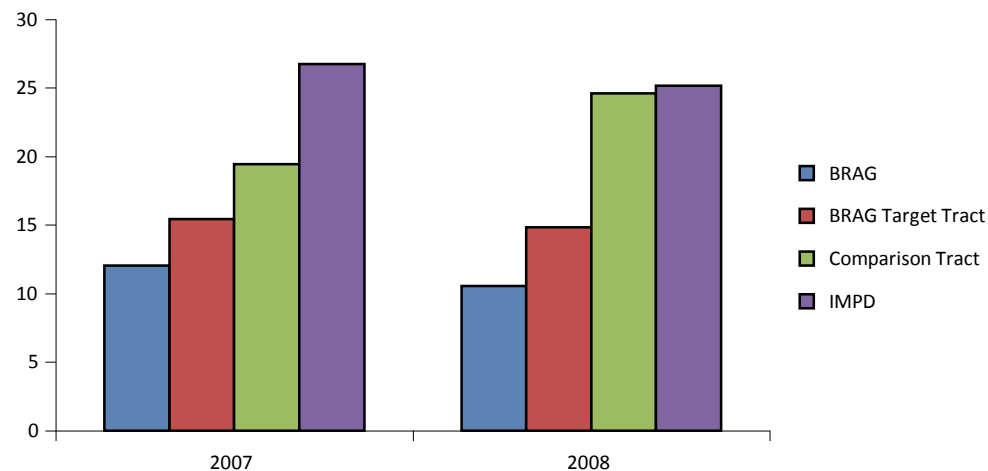
Robberies

(Per 1,000 People)



Assaults

(Per 1,000 People)



Community Quality and Safety

Property Crimes

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

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

Interpreting the Data:

As noted on page 21, property crimes are the biggest crime issue in BRAG. At 61% of all crimes, larcenies top the list. Thirteen percent of crimes are residential burglaries, and 4% are business burglaries. The charts here show how those figures compare to IMPD's service area, the target tract, and the comparison tract. The overall property crime rate remained about the same in all four areas from 2007 to 2008. The target tract has the highest rate of burglaries – 20 per 1,000 residents in 2008, an increase from 15.6 in 2007. It also has the highest business burglary rate, which decreased from 8.1 per 1,000 residents in 2007 to 4.2 in 2008. It is important to note that the BRAG neighborhood and its target tract include more commercial properties than its comparison tract.

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.

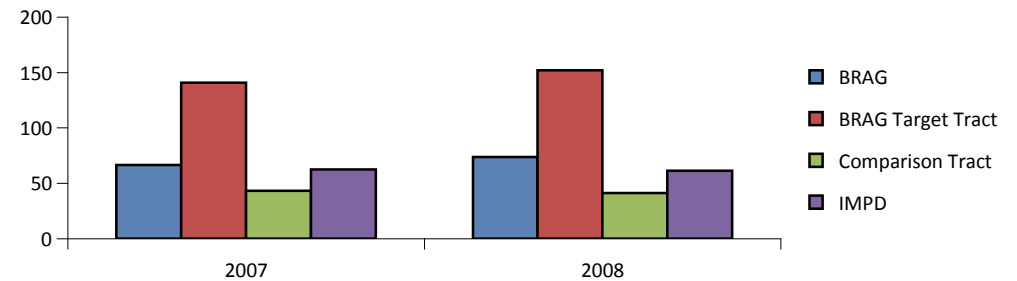
IMPD figures do not include reports from Lawrence, Speedway, Beech Grove, or the Indianapolis Airport Authority jurisdictions.

IMPD = Indianapolis Metropolitan Police Department Jurisdiction

Source: SAVI and Indianapolis Metropolitan Police Dept

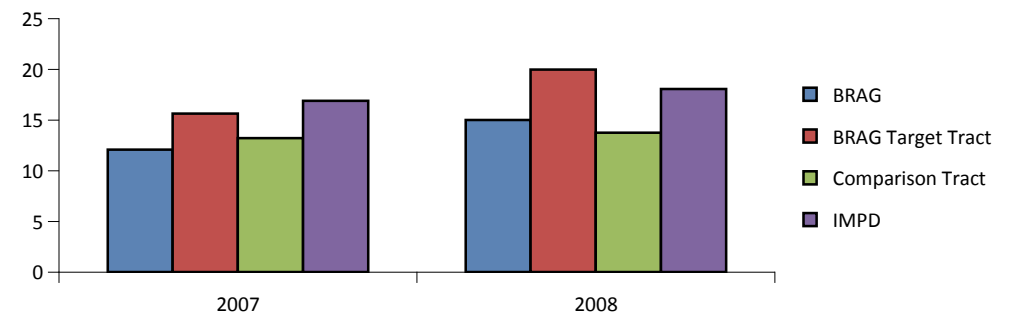
Property Crimes

(Per 1,000 People)



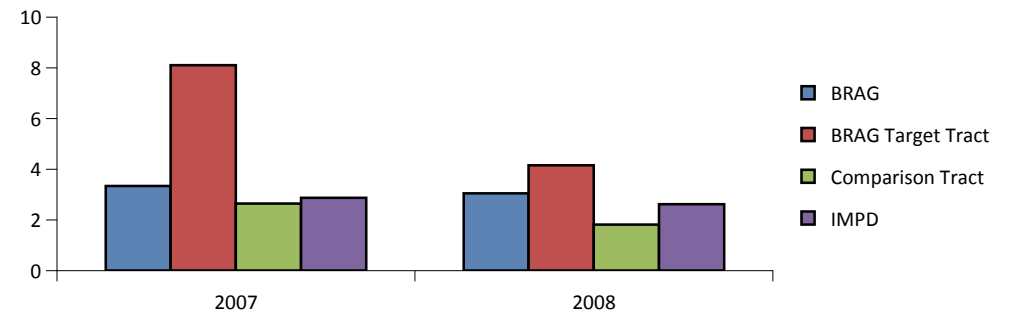
All Burglaries

(Per 1,000 People)



Business Burglaries

(Per 1,000 People)



Community Quality and Safety

Juvenile Charges: Severity of Offense

The young people represent the future generation of this community. Criminal activity at an early age, if not dealt with, becomes a bigger community problem as these children mature into adulthood. Juvenile charges represent those individuals that have been caught and charged with a crime.

Interpreting the Data:

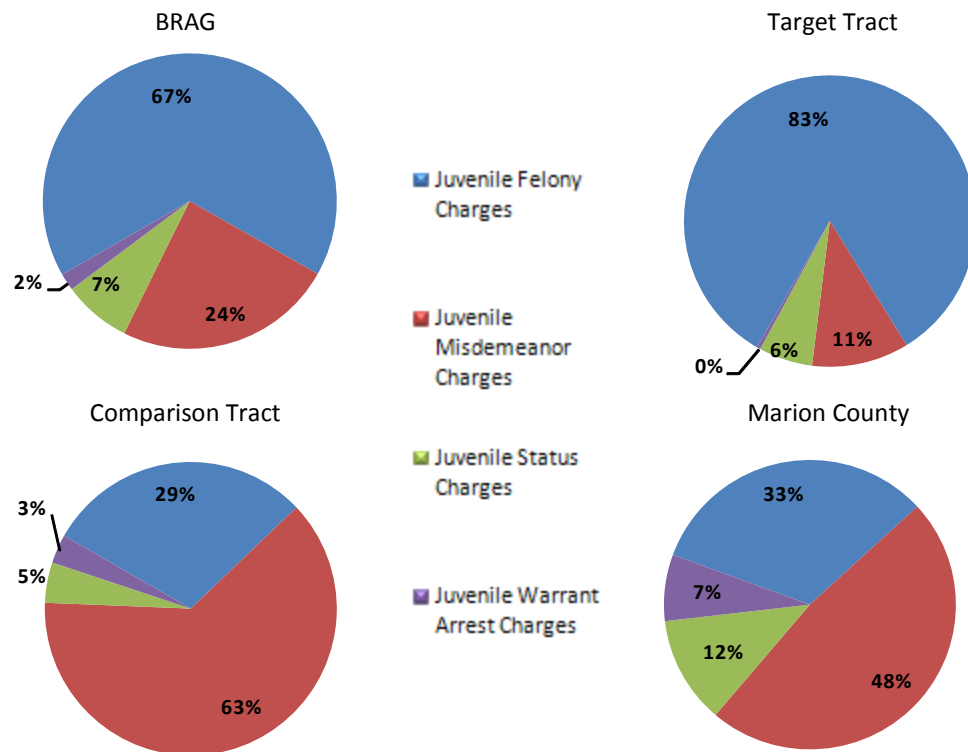
Overall juvenile crime rates in BRAG and Marion County have remained stable throughout the monitoring period, both reporting about 1 crime for every 10 juveniles in 2008. The target tract showed a rate more than twice this level in 2000, declining to nearly match the county average in 2005, then rebounding in the following years to a rate nearly triple that of the county (300 charges per 1,000 juveniles). The most recent increase is likely influenced by high property crime rates among the juvenile population, as shown on the following page. The comparison tract also showed increases from slightly below the county in 2000 to 240 in 2008.

The pie charts below show the severity of the charges. BRAG is distinctly different from Marion County and its comparison area with felonies accounting for 67% of the charges, more than double that of Marion County and the comparison tract. BRAG's target tract has an even higher percentage of felonies at 83%.

Total Juvenile Offense Charges

(Per 1,000 Population Ages 6-18)

Juvenile Charges by Severity of Offense, 2008



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.

Data Source: SAVI and Marion County Superior Court

Community Quality and Safety

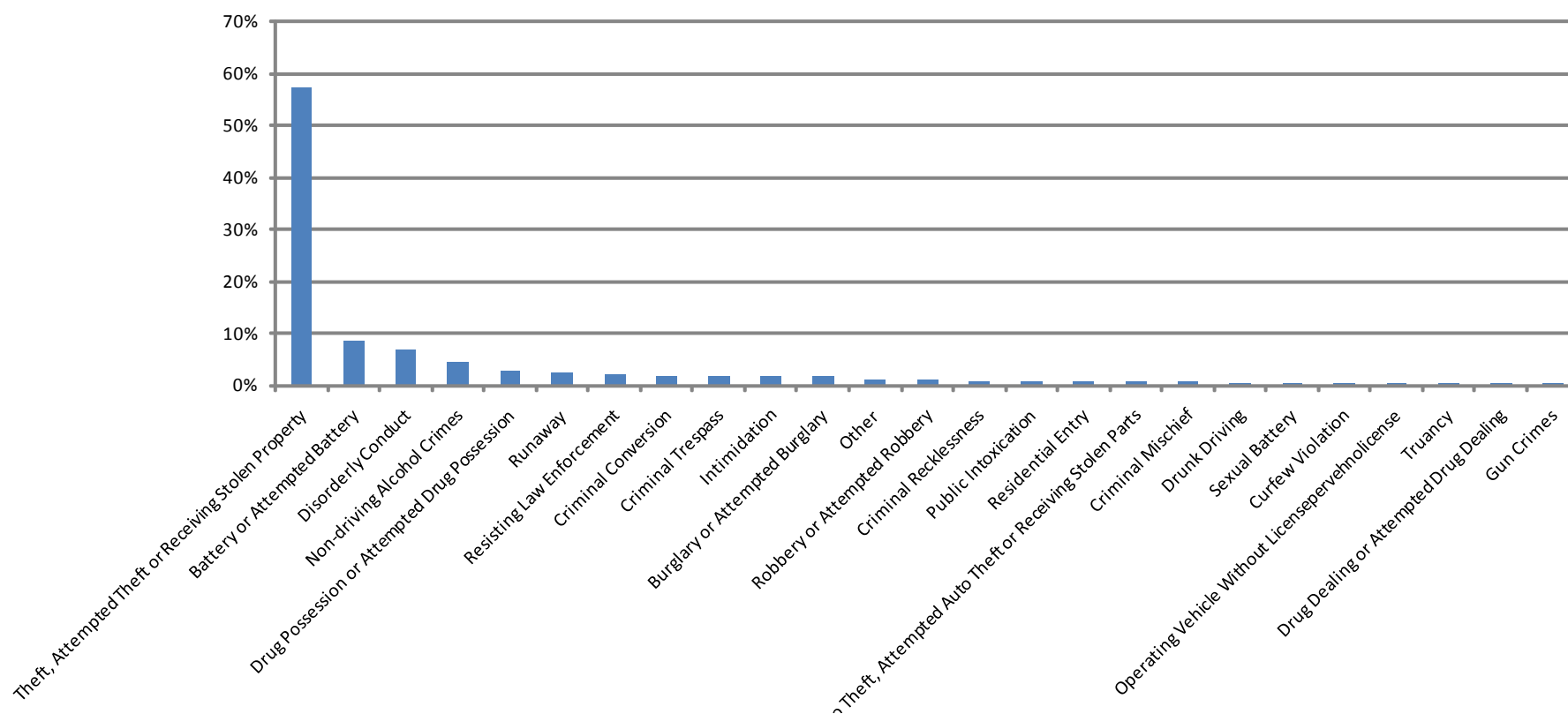
Juvenile Charges: Type of Offense

As shown in the bar chart below, the top three juvenile offenses in the BRAG are theft (57%), battery or attempted battery (9%), and disorderly conduct (7%). The graphs on the next page take a closer look at each of these categories.

Juvenile Charges by Type, 2008

(Total Charges = 370)

BRAG



About the Data:

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

Data Source: SAVI and Marion County Superior Court

Community Quality and Safety

Juvenile Charges: Top 3 Offenses

As shown in chart on the previous page, the top 3 juvenile offenses in BRAG are (in order) theft (57%), battery or attempted battery (9%), and disorderly conduct (7%). The graphs on the right take a closer look at each of these categories.

Interpreting the Data:

Theft and attempted theft are by far consistently the biggest percentage of the juvenile charges in BRAG and its target tract. The data show an increasing trend in juvenile theft in recent years in the target tract, while in the neighborhood, the comparison tract, and the county, juvenile theft rates have remained stable or increased moderately. In the 2008, the target tract had 240 per 1,000 youths ages 6-18, compared to the county average of 15 per 1,000. The neighborhood showed a rate of 50 per 1,000, well above the county and most certainly driven by the very high rate seen in the target tract.

The next two charts show the battery and disorderly conduct are less prevalent in BRAG and the target tract than the county or comparison area. Rates for both have remained relatively stable throughout the monitoring period in BRAG, the target tract, and the county. In the comparison tract, juvenile battery and disorderly conduct rates have fluctuated more and followed the pattern of overall juvenile crime rates in the area as shown on page 25. Beginning in 2004, rates here increased to levels well above the other areas ending 2008 with 70 charges per 1,000 in 2004 and 44 per 1,000 in 2007.

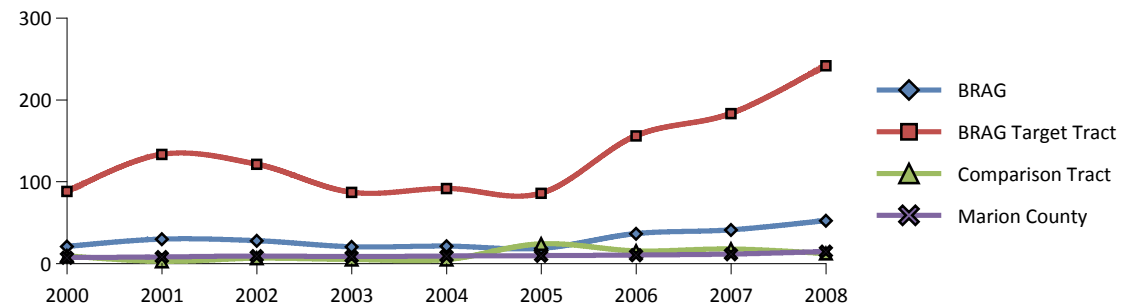
About the Data:

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

Data Source: SAVI and Marion County Superior Court

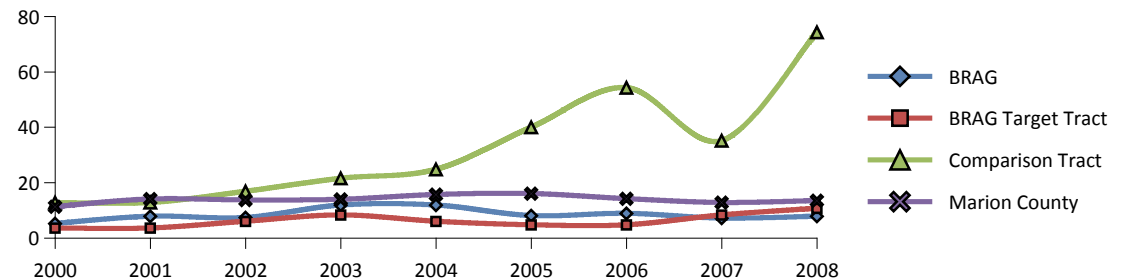
Juvenile Charges of Theft, Attempted Theft or Receiving Stolen Property

(Per 1,000 Population Ages 6-18)



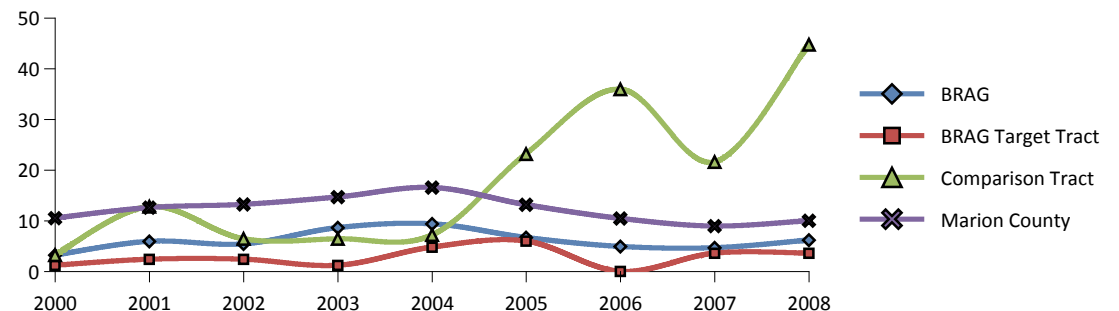
Juvenile Battery or Attempted Battery Charges

(Per 1,000 Population Ages 6-18)



Juvenile Disorderly Conduct Charges

(Per 1,000 Population Ages 6-18)



Community Quality and Safety

Juvenile Charges: Demographics

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

Interpreting the Data:

Who is committing crimes? This is what the data show about BRAG juveniles (age 6-18) compared to the entire BRAG youth population (age 6-18):

- Age: 84% of juvenile offenders fall into the older age group of 15 to 18, compared to 31% of the general youth population falls in the same category.
- Race: 50% of juvenile offenders are African American, compared to 12% of the general youth population.
- Gender: 54% of juvenile offenders are female, compared to 52% of the general youth population.

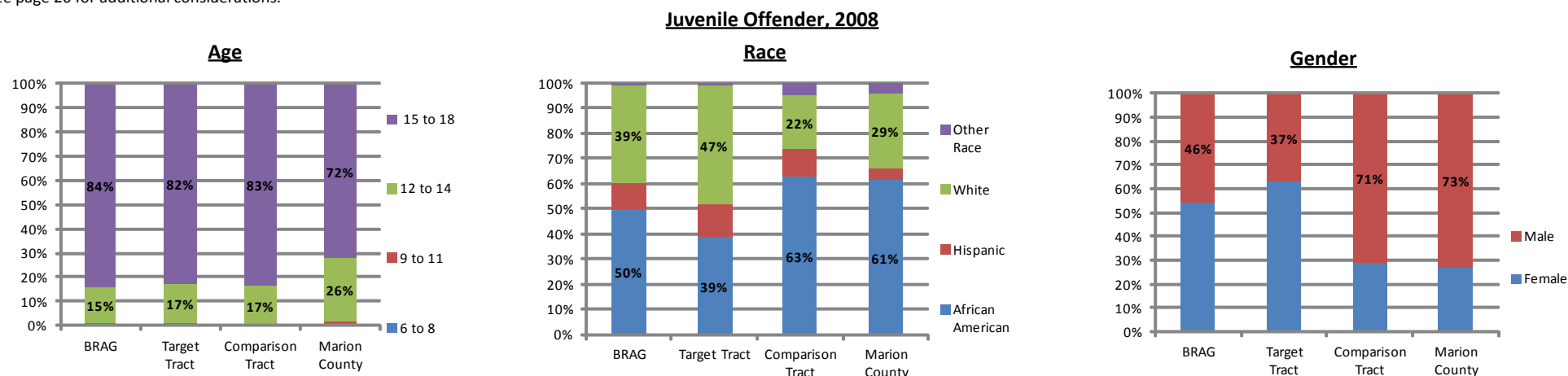
How does BRAG compare to the county and the comparison area?

- Age: BRAG, the target area, and the comparison area are all similar: 82 to 84% of the juvenile offenders charged are aged 15 to 18, compared to Marion County's 72% for this same age group. In Marion County, the 12 to 15 age group is about 10% higher than the other areas, making up the difference.
- Race: While BRAG, the target area, and the comparison area have similar racial compositions for the population as a whole (12% African American and 82-83% White in all three areas - see page 7), the race of juvenile offenders charged with crimes differs. African Americans are committing the highest portion of crimes (50%) in BRAG and the comparison area (62%), but Whites are highest in the target area (47%). The variation in the Hispanic group is interesting. While all four areas have a similar percent of Hispanics in the population, fewer crimes are charged to Hispanics in Marion County (5%) than the target tract (13%) and the other two areas (10 and 11%).
- Gender: Female juvenile offenders are charged with a majority of the crimes in BRAG (54%) and the target tract (63%). This is significantly different than the comparison area (29%) and Marion County (27%).

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.

See page 26 for additional considerations.



Data Source: SAVI and Marion County Superior Court

Education

Overview

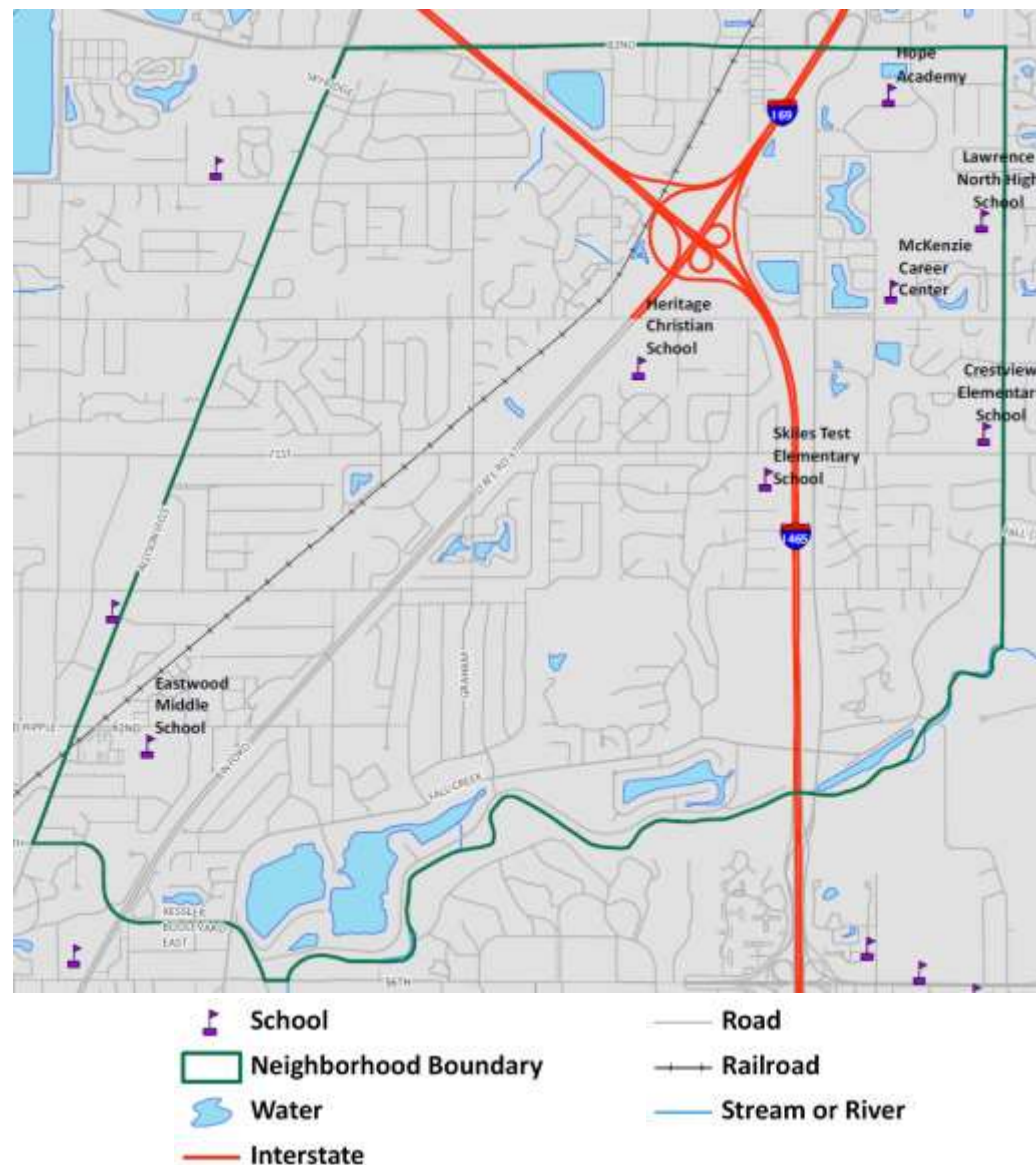
BRAG is a well-educated community, with 59%* of the adult population having an associate's degree or higher, compared to 31% for Marion County. The neighborhood is located in the Metropolitan School District of Lawrence Township, which is the 7th -largest school corporation in the state and consists of both public and private schools (see map on right). Academically, the public middle and high schools overall are on par with public schools across the state based on ISTEP results. The elementary schools are performing below par, most notably Crestview Elementary School. The number of students eligible for free lunch, an indicator of student poverty, has increased in BRAG from 15 to 27%.

Demographically, the schools in BRAG are experiencing significant changes in their racial and ethnic composition. In the entire school corporation, the percentage of Hispanic students has grown from 3.4% to 10.8% in the past 10 years. Crestview Elementary School has a larger share of Hispanic students with a rate that has more than tripled since 1999 from 7.1% to 22.7%. Skiles Test Elementary School, on the other hand, has very low proportion (2.1%), up from 0.6% in 2000.

The black student enrollment in the school corporation has increased from 27.5% to 38.7% the last 10 years, and the white student enrollment has dropped from 63.7% to 41.2%. This same trend exists at Crestview (blacks increased from 33.2% to 48.4%; whites dropped from 44.6% to 17.6%), Lawrence North High School (blacks increased from 27.2% to 38.5%; whites dropped from 65.4% to 46.0%), and Skiles Test (blacks increased from 38.7% to 54.3%; whites dropped from 53.8% to 32.6%).

The racial and ethnic composition at Eastwood Elementary School has remained fairly consistent the past 10 years (34% black, 51% white, and 6% Hispanic in

BRAG Schools



* Corrected 6/5/2014.

Data Sources: SAVI, MSD Lawrence Township, and Indiana Department of Education

Education

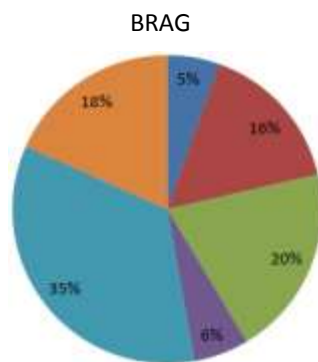
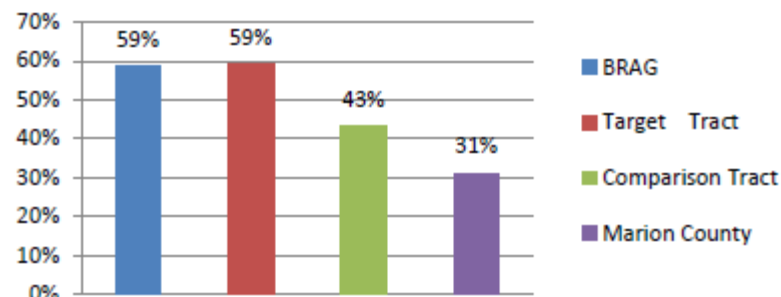
Educational Attainment

The educational attainment levels of adults in BRAG are much higher than those of Marion County. Higher education levels mean a workforce with more capacity for higher-paying jobs who are less likely to experience poverty.

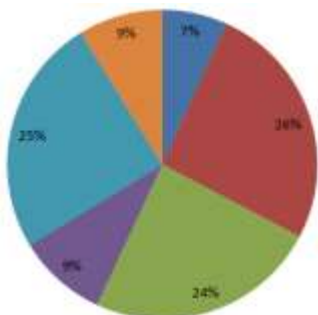
59% of adults in BRAG and the target tracts have an associate's degree or higher, which is almost double Marion County's rate of 31%. The percent of residents with no high school diploma is low – 5% in BRAG and the target tracts compared to 18% in the county.

Adults with an Associate Degree or Higher

(As % of Adults 25 and Over)



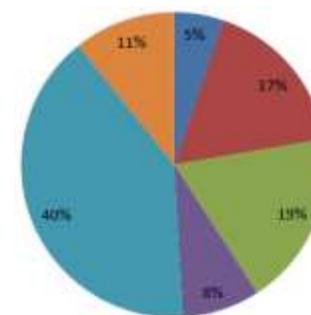
BRAG



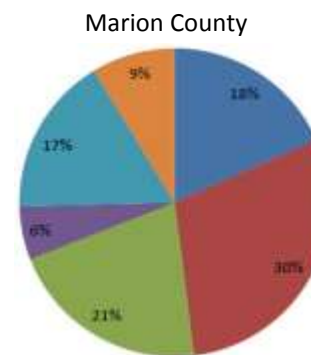
Comparison Tract

Educational Attainment, 2000*

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



Target Tract



Marion County

* Updated 6/5/2014 to correct data error

Source: SAVI and U.S. Census (2000)

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 public schools in BRAG to the results of all state public schools in the same grade level.

Interpreting the Data:

Crestview third graders are under-performing compared to the state's third graders. The state-wide results show a stable passing rate between 62-67% the past six years, whereas the Crestview results show a continual decrease in the percent passing, plummeting from 62% in 2005 to 34% in 2009. Skiles Elementary third graders, however, are performing at the state level, except for 2008.

Eastwood Middle School sixth graders' results follow a trend similar to public school sixth graders' results around the state with an increasing improvement the past several years to 71% passing in 2009. Lawrence North tenth graders also follow the same performance trend as the state's 10th graders with a decrease between 2000 to 2005 from 74% and then fairly stable the past 5 years around 55% passing.

Tenth grade students at Lawrence North High School have been consistent the past 5 years around 50% passing, right at the state figures.

Reflecting on the demographic shifts in the student populations at these schools may shed some light on these results. For example, Crestview's Hispanic population has tripled the past 10 years. For many of these students, English is not their primary language, putting them at a disadvantage for testing and academic achievement. In 2009, a mere 17% of third grade Hispanic students passed the English/Language Arts standards (compared to 51% of black students, and 44% of white students), and only 22% passed the math standards (compared to 44% and 56% for blacks and whites, respectively).

Other factors likely also contribute to the performance results (e.g., student mobility and poverty – see School Free Lunch on the next page).

About the Data:

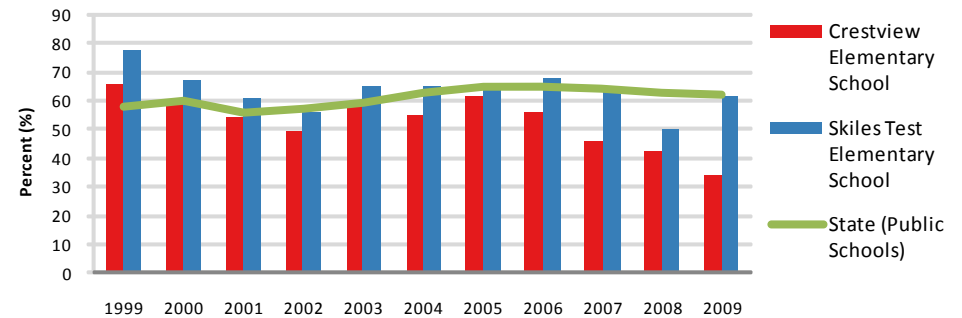
The years in the charts reflect the spring of the school year (e.g., 1999 is the 1998-1999 school year).

Data was not available for some schools from the Indiana Department of Education. Those schools with data are included in this report.

Data Source: SAVI and Indiana Department of Education

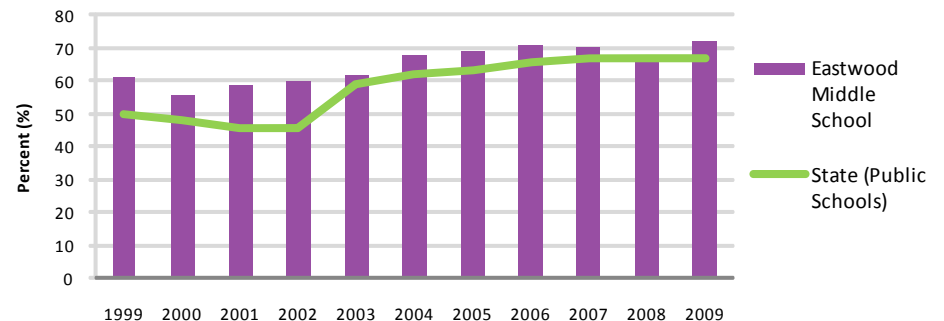
Students Passing the ISTEP Math and English Standards, Grade 3

(As % of All Enrolled 3rd Grade Students)



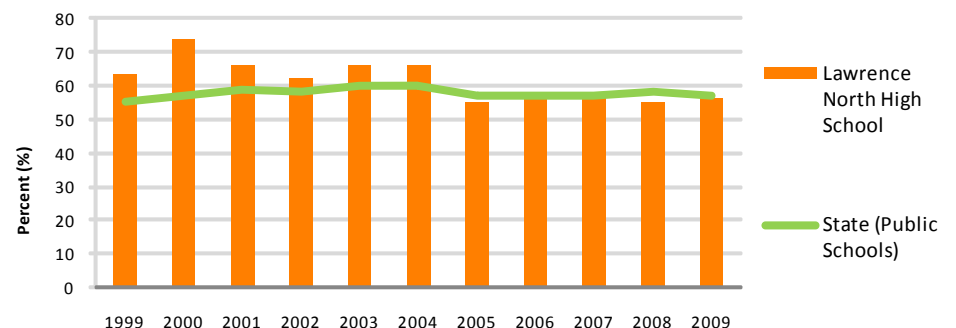
Students Passing the ISTEP Math and English Standards, Grade 6

(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:

The ISTEP results certainly show a disparity between students eligible for free or reduced lunch versus those paying for lunch. In 2009, at Crestview Elementary, for instance, 36% of third grade students eligible for free or reduced lunch passed math standards on the ISTEP compared to 63% of students paying for lunch. At Lawrence North, those figures for tenth graders are 51% and 78%, respectively.

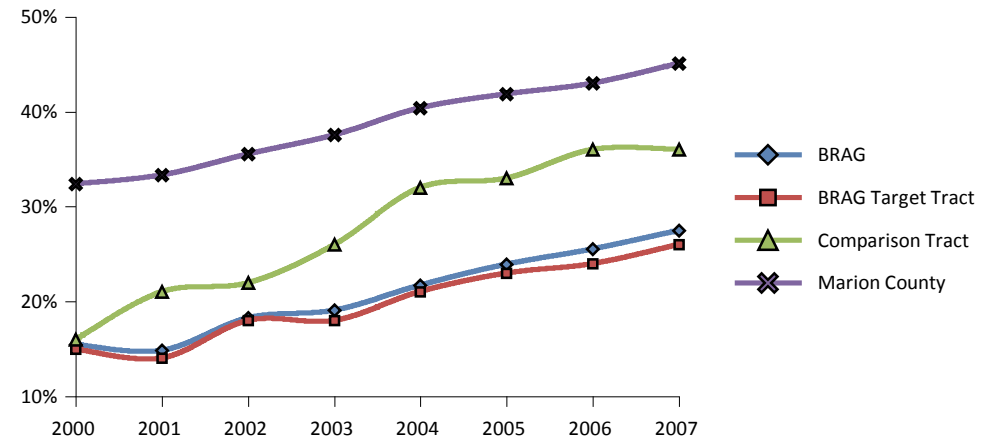
This raises concern for the steadily increasing trend across the board of students eligible for free lunch. The schools in BRAG have lower eligibility rates than its comparison area and Marion County, but its increasing trend is similar to the county's. The comparison tract had a larger increase during the same time period. The state public schools overall did not have as large of an increase, from 21% in 2000 to 33% in 2009.

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)

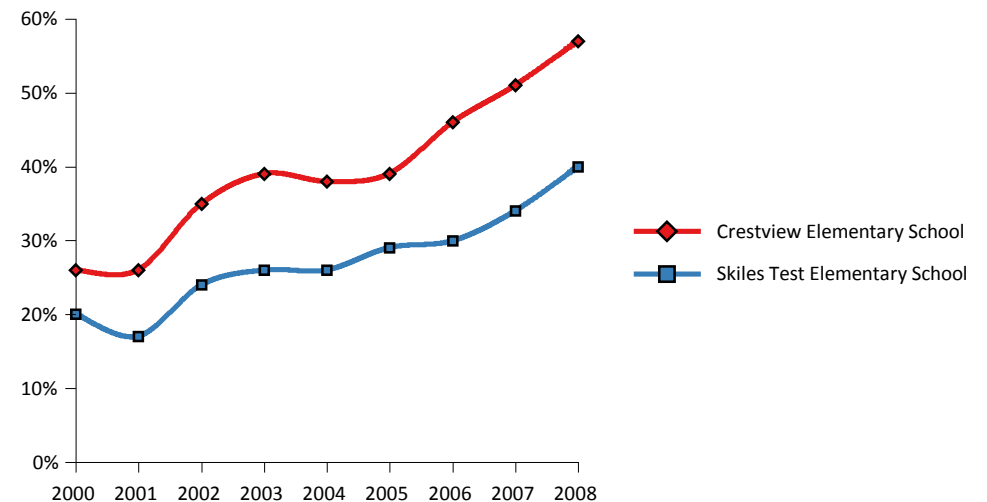
Students Eligible for School Free Lunch Progra

(As % of All Enrolled Students)



Students Eligible for School Free Lunch Program by BRAG Schools

(As % of All Enrolled Students)



Source: SAVI and Indiana Department of Education

Health

Overview

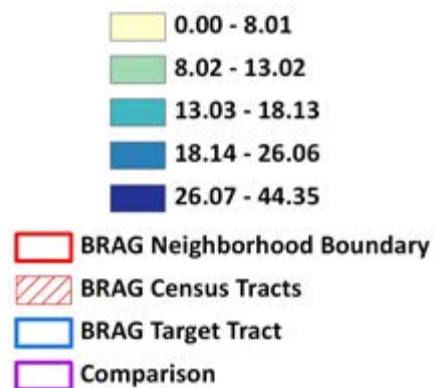
The health of its residents indicates a community's general welfare. Poor health outcomes relate to poor academic achievement, and poor birth-related outcomes relate to developmental issues, increased health issues, and long-term success. This report focuses on birth-related outcomes.

Based on the indicators presented in this section, when compared to its peer and the county, BRAG is a healthier community. It has:

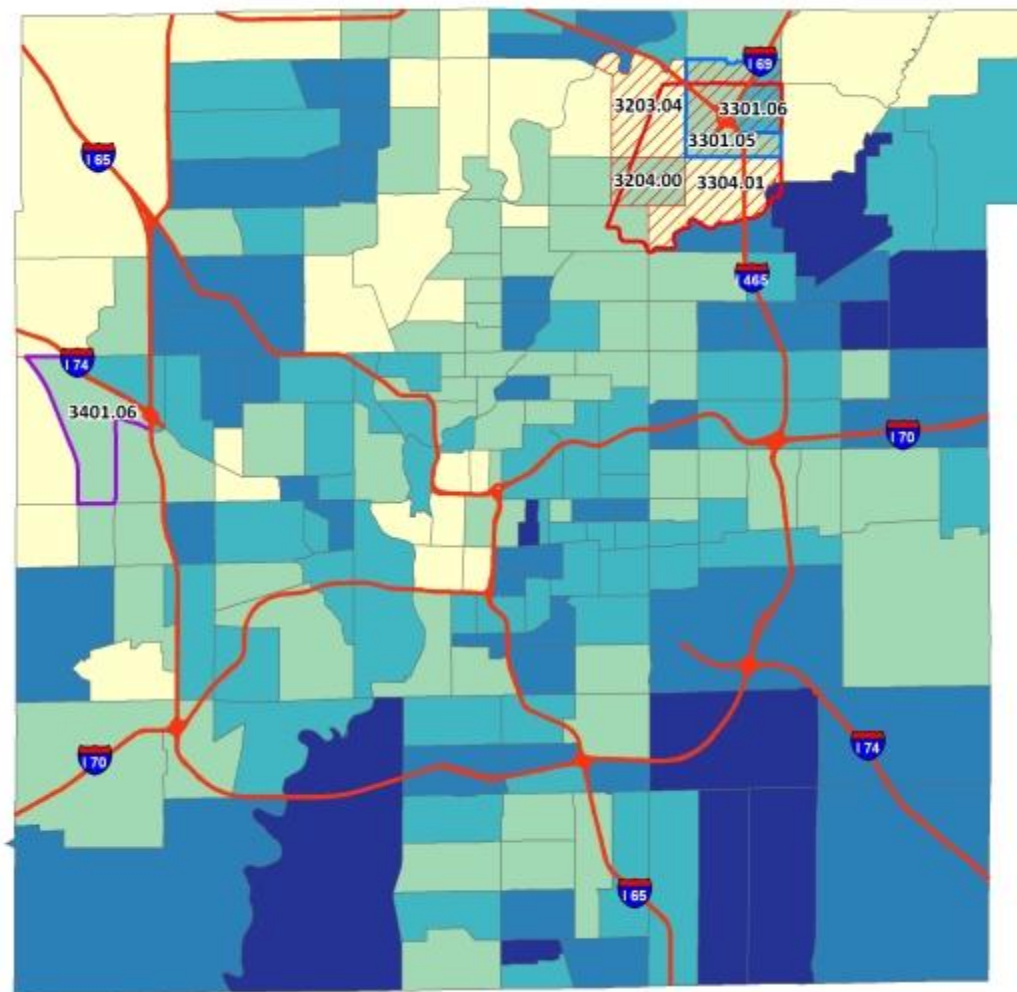
- A lower birth rate (see map at right)
- A lower percentage of pre-term births
- A lower percentage of teen births
- A lower, but rising, percentage of low-weight births than its peer and similar percentage to the county's

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

Live Births per 1,000 Population



Birth Rate by Census Tract, 2008



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

Health

Births

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

Interpreting the Data:

Birth Rate:

BRAG's birth rate (11 per 1,000 people in 2008) has remained fairly stable during this decade. The lower birth rate reflects the older demographic of that community. The national birth rate trend shows a peak in 2007-2008 followed by a downward trend at the onset of the late 2000s recession. The target tract in BRAG shows a similar pattern to the national trend, but the other areas do not. The county has consistently been around 15 births per 1,000 people. The comparison tract's rate has been decreasing and slipped under BRAG's rate in the last three years.

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. All of the 3-year rolling averages for the communities are above that percentage. BRAG and its target tract are both right at 11%, under the county's 12.5% and the comparison area's 14%. BRAG's numbers have been increasing slowly since the beginning of the decade.

About the Data:

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

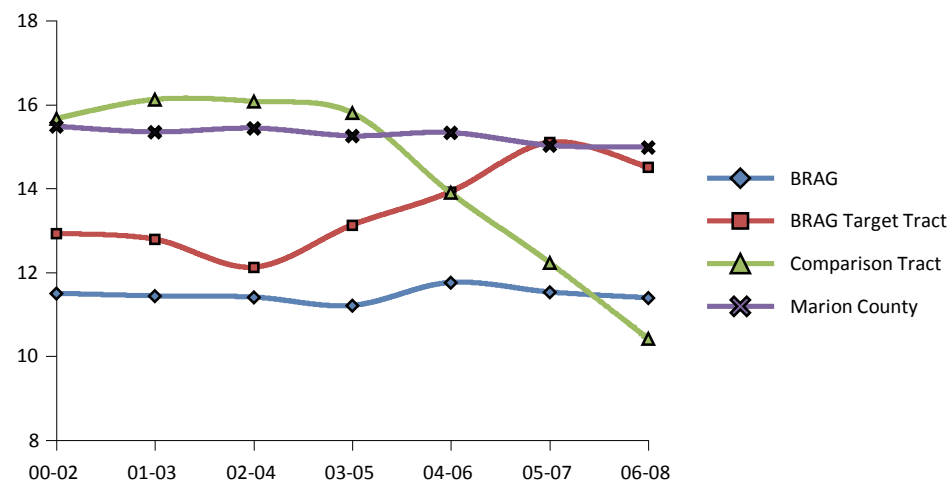
The three-year rolling average refers to the average of the yearly percents for the three-year period. The labels at the bottom of each of these charts indicate years; for example "06-08" refers to 2006, 2007, and 2008.

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.

BRAG's comparison tract has a large 95% confidence interval for 2000-2002; therefore, that data point is excluded for this report. The comparison tract had wide confidence intervals in 2001-2003 and 2002-2004, and BRAG's target tract had wide confidence intervals in 2000-2002, 2001-2003, and 2002-2004. All of these fell within reasonable limits, but caution should be used when interpreting the trends for those years.

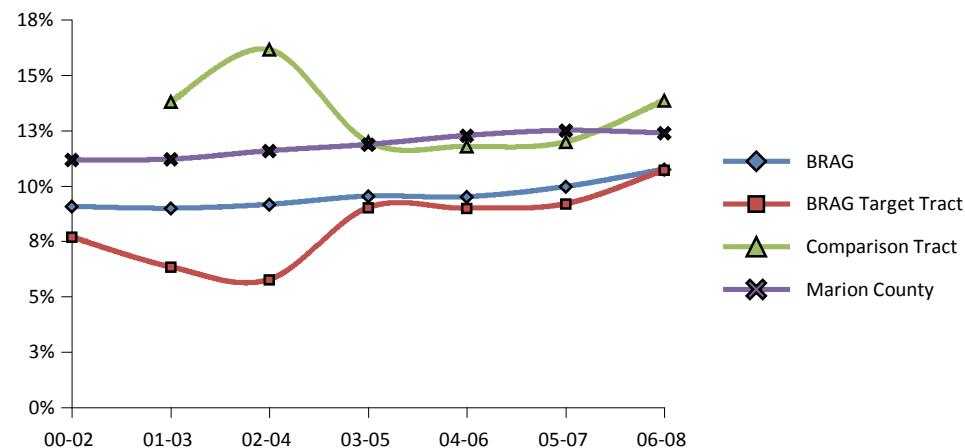
Birth Rate

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



Premature Births

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



Source: SAVI and Marion County Health Department

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. BRAG, its comparison area, its peer, and the county have been consistently higher than that since 2000. Marion County's average percentage of low-weight births has slowly increased from 8.75% in 2000-02 to 10% in 2006-08. While BRAG and its main tract showed a slight improvement early in the decade, both of those areas also have seen an increase since then, reaching 11.6% and 11.1%, respectively, in 2008. The comparison tract has experienced a large increase, well above the other areas.

Teen Births:

Teen births in Marion County (on par with the national trend) are decreasing overall, although only slightly. Within BRAG and its comparison area, however, the trend has been increasing over the decade, even though these areas are still below the county percentage of teen births.

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.

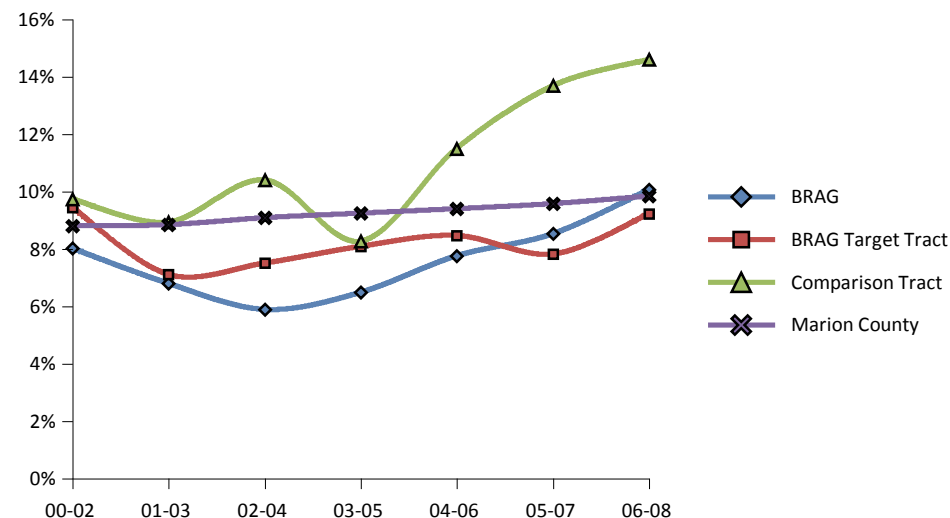
The 95% confidence intervals are fairly wide for a few of the years listed below. All of these fell within reasonable limits, but caution should be used when interpreting the trends for those years.

- o Low-weight births: BRAG's target tract in 2000-02; the comparison area in 2000-02 and 2001-03.
- o Teen births: BRAG's target tract in 2004-06.

Source: SAVI and Marion County Health Department

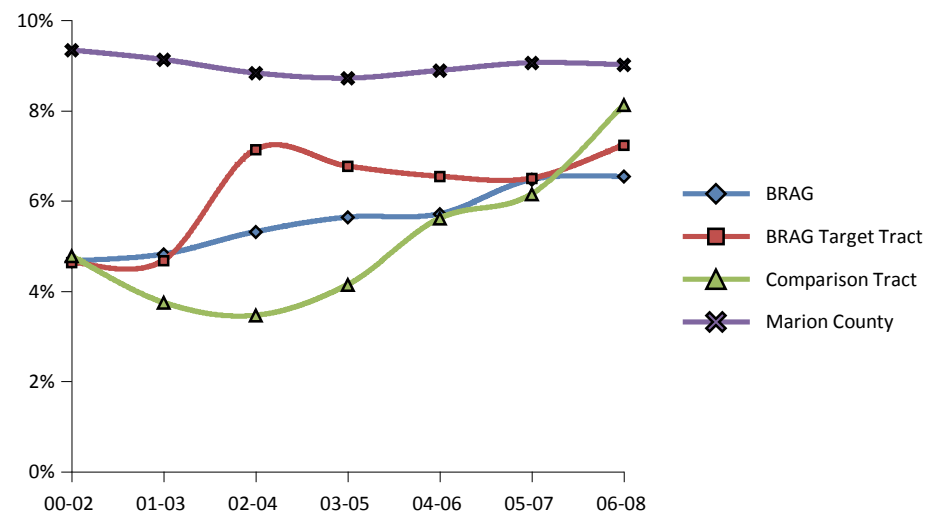
Births at Risk (Low-Weight Births)

(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**

***Binford Redevelopment and Growth,
Inc. (BRAG)***

Appendix



Appendix - Data Sources

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

| Data and Source | Parcel | Block Group | Census Tract | Township | School Corp | School | Census Neighborhood | Indy Neighborhood | ZIP Code | Police Jurisdiction |
|--|--------|-------------|--------------|----------|-------------|--------|---------------------|-------------------|----------|---------------------|
| Census Data from the 2000 U.S. Census | | X | X | X | | | | | | |
| Education Data from the Indiana State Department of Education (IDoE) | | | | | X | X | | | | |
| Home Mortgage Data from the Home Mortgage Disclosure Act (HMDA) | | | X | | | | | | | |
| Parcel-based Property Data from Indiana Department of Local Government and Finance (IDLGF) | | X | X | X | X | | X | X | X | |
| Sales Data from Metropolitan Indianapolis Board of REALTORS® (MIBOR) | X | | X | | | | | | | |
| Building Permit Data from the Department of Metropolitan Development (DMD) | X | | X | | | | | | | |
| Birth Data from the Marion County Health Department (MCHD) | | | X | | X | | X | | | |
| UCR Crime Data from Indianapolis Metropolitan Police Department (IMPD) | | X | X | X | X | | X | X | X | |
| Employment Data from the Local Employment Dynamics Partnership & US Census Bureau | | | | | | | | X | | |
| Business Vacancy Data from the USPS's Administrative Data on Vacant Addresses | | | X | | | | | | | |
| Juvenile Offense Data from the Marion County Superior Court | | X | X | X | X | | X | X | X | X |
| Income Data from the Internal Revenue Service Tax Statistics | | | | | | | | X | | |

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

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

Binford Redevelopment and Growth Area (BRAG)

Census Tracts

Neighborhood Census Tracts

- 3203.04
- 3204.00
- 3301.05
- 3301.06
- 3304.01
- Main Tract
- BRAG Boundary
- Lake
- Stream or River
- Interstate
- Road
- Railroad

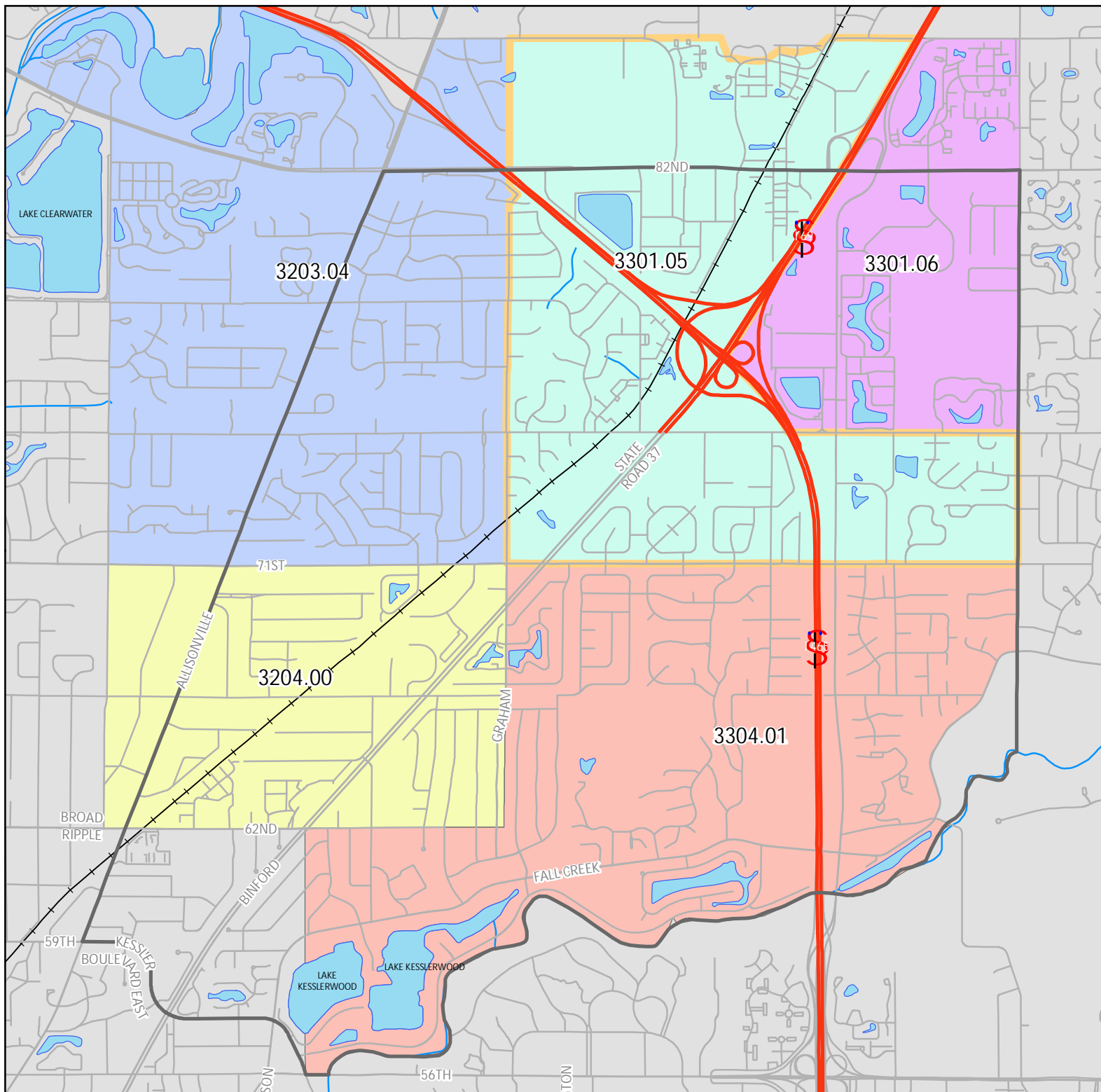


0 0.25 0.5 Miles

Source : SAVI Community
Information System

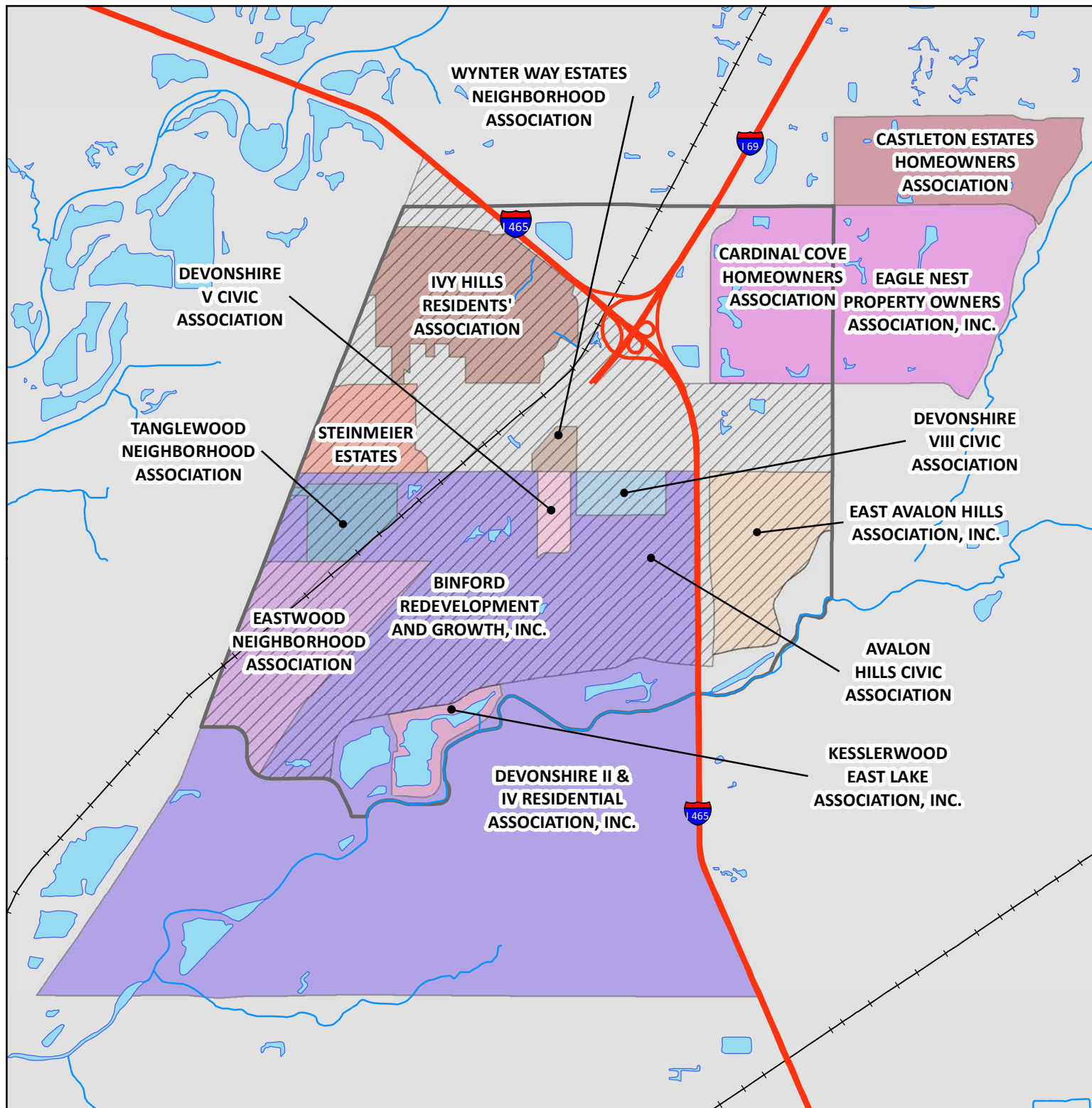


Created by The Polis Center
on May 28, 2010

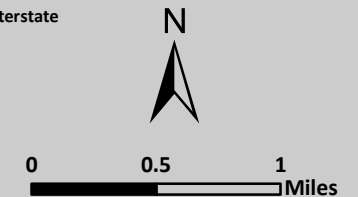


Binford Redevelopment and Growth Area (BRAG)

Neighborhoods



- Binford Redevelopment and Growth, Inc.
- AVALON HILLS CIVIC ASSOCIATION
- AVON CREEK ESTATES NEIGHBORHOOD ASSOCIATION
- CARDINAL COVE HOMEOWNERS ASSOCIATION
- CASTLETON ESTATES HOMEOWNERS ASSOCIATION
- DEVONSHIRE II & IV RESIDENTIAL ASSOCIATION, INC.
- DEVONSHIRE V CIVIC ASSOCIATION
- DEVONSHIRE VIII CIVIC ASSOCIATION
- EAGLE NEST PROPERTY OWNERS ASSOCIATION, INC.
- EAST AVALON HILLS ASSOCIATION, INC.
- EASTWOOD NEIGHBORHOOD ASSOCIATION
- IVY HILLS RESIDENTS' ASSOCIATION
- KESSLERWOOD EAST LAKE ASSOCIATION, INC.
- STEINMEIER ESTATES
- TANGLEWOOD NEIGHBORHOOD ASSOCIATION
- WYNTER WAY ESTATES NEIGHBORHOOD ASSOCIATION
- BRAG Boundary
- Marion County
- Lake
- Railroad
- Stream or River
- Interstate



Source : SAVI Community Information System and City of Indianapolis Department of Metropolitan Development



Created by The Polis Center
on October 27, 2011

Binford Redevelopment and Growth Area (BRAG)

Sidewalks

- Sidewalk
- Interstate
- Road
- Railroad
- Stream or River
- Lake
- BRAG Boundary

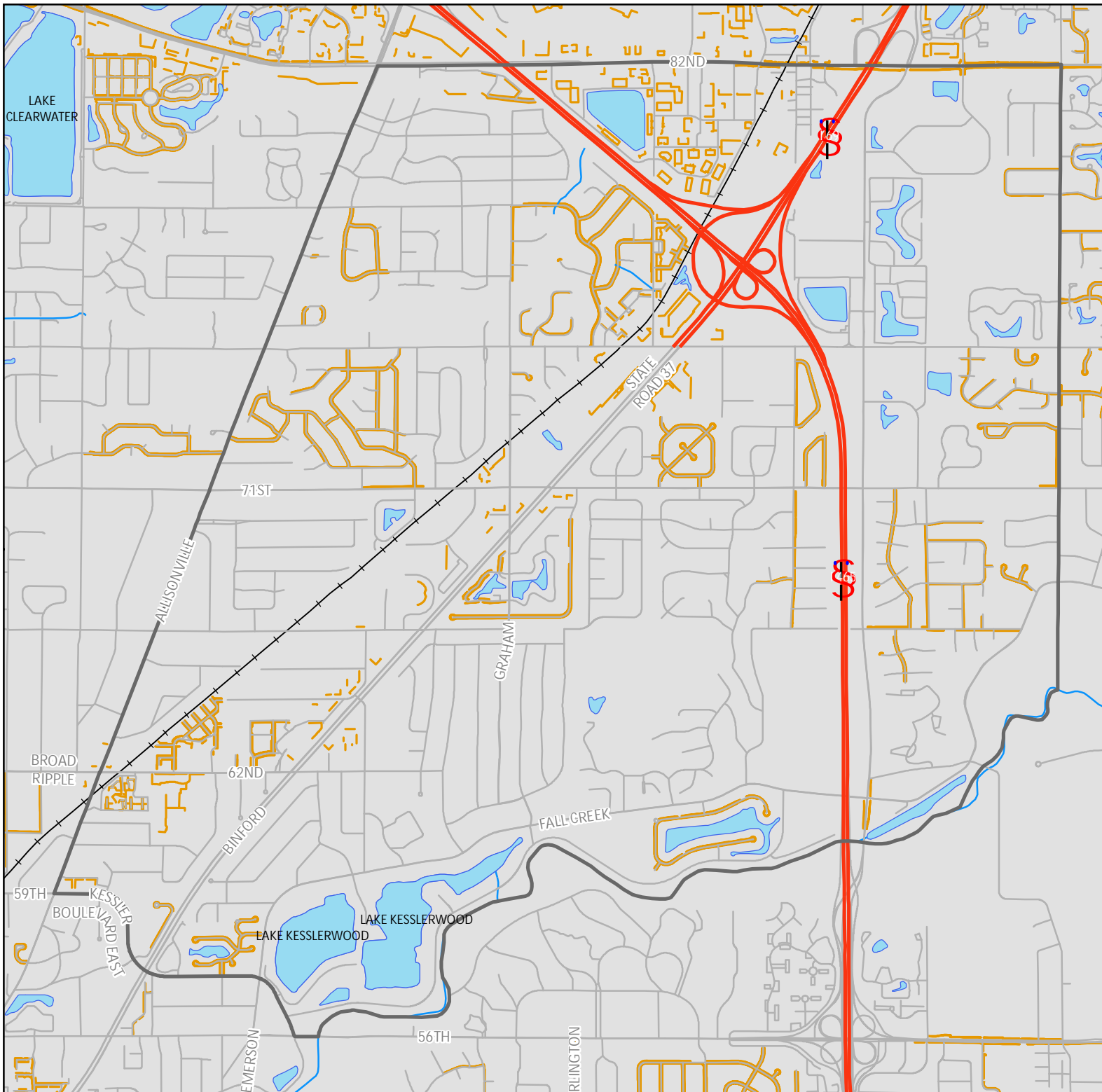


0 0.25 0.5
Miles

Source : SAVI Community
Information System



Created by The Polis Center
on May 28, 2010



Binford Redevelopment and Growth Area (BRAG)

Points of Interest

- m** Educational Institution/School
- g** Daycare
- #** Bank
- V** Hospital
- H** Library
- !** Place of Worship
- Interstate
- Road
- +—** Railroad
- Stream or River
- Lake
- Park
- BRAG Boundary

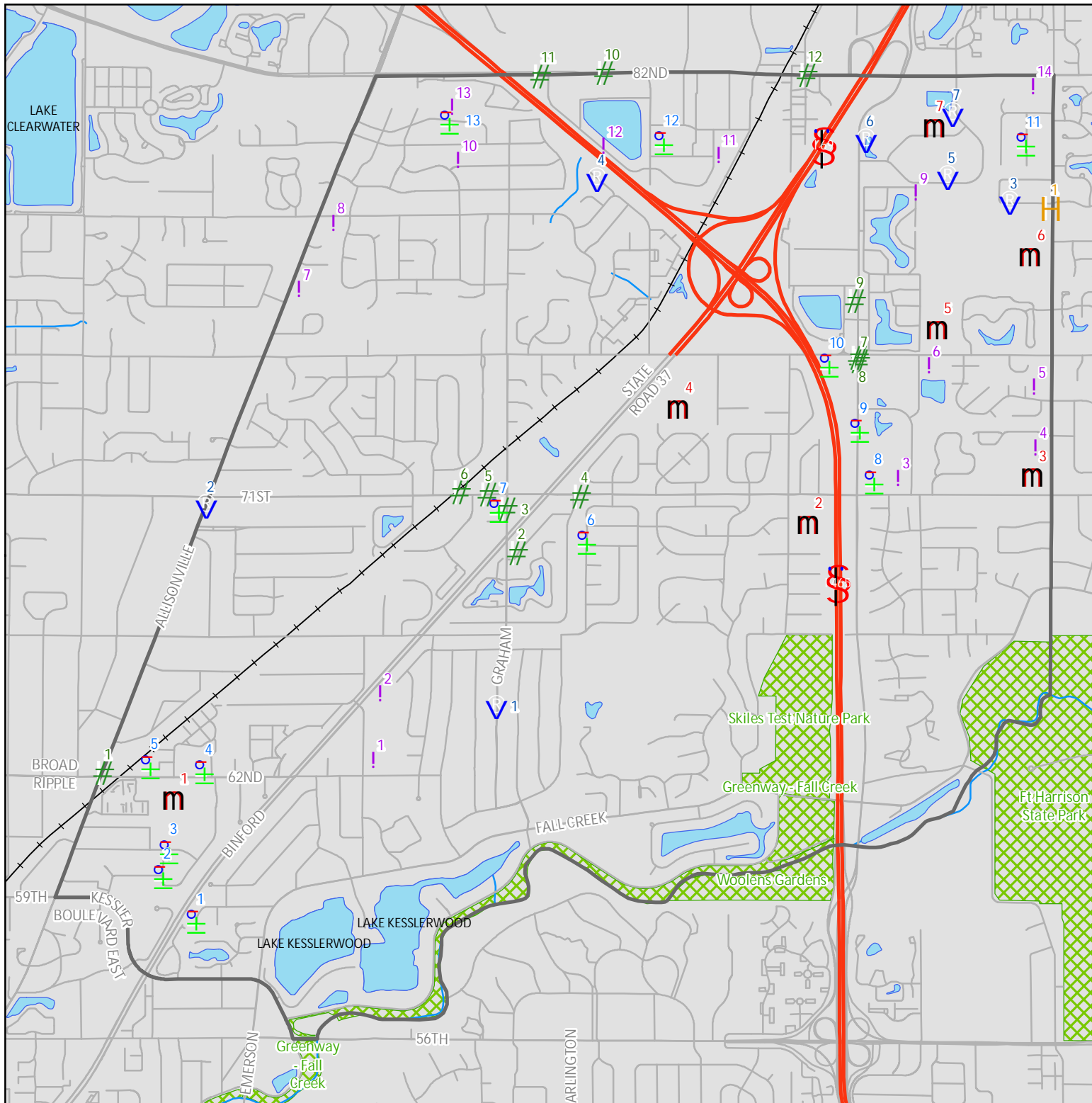


0 0.25 0.5 Miles

Source : SAVI Community
Information System



Created by The Polis Center
on May 28, 2010



BRAG Neighborhood Points of Interest Map – Details

Educational Institutions/Schools

| NUMBER | NAME |
|--------|-------------------------------|
| 1 | CRESTVIEW ELEMENTARY SCHOOL |
| 2 | EASTWOOD MIDDLE SCHOOL |
| 3 | HERITAGE CHRISTIAN SCHOOL |
| 4 | HOPE ACADEMY |
| 5 | LAWRENCE NORTH HIGH SCHOOL |
| 6 | Mc KENZIE CAREER CENTER |
| 7 | SKILES TEST ELEMENTARY SCHOOL |

Daycares

| NUMBER | NAME |
|--------|--|
| 1 | SANDRA BARBER |
| 2 | JULIE'S DAYCARE |
| 3 | JULIE'S DAYCARE |
| 4 | FAHONDZI SUGAR PLUM TREE, INC. (EAST) |
| 5 | KINDER CARE LEARNING CENTER |
| 6 | THE GIVING TREE |
| 7 | KINDER CARE LEARNING CENTER #134 |
| 8 | CASTLETON UNITED METHODIST NURSERY SCHOOL (CUMNS KIDS) |
| 9 | About Special Kids - ASK - Information |
| 10 | KINDER CARE LEARNING CENTER |
| 11 | RAINBOW CORNERS EAST |
| 12 | KIDSCAPE #2 |
| 13 | MS. HEATHER'S CHILD CARE |

Banks

| NUMBER | NAME |
|--------|---|
| 1 | M&I MARSHALL AND ILSLEY BANK 62 ND & ALLISONVILLE BRANCH |
| 2 | THE HUNTINGTON NATIONAL BANK LAKEWOOD VILLAGE BRANCH |
| 3 | NATIONAL CITY BANK GRAHAM ROAD BRANCH |
| 4 | FIFTH THIRD BANK BINFORD BLVD |
| 5 | JPMORGAN CHASE BANK, NATIONAL ASSOCIATION 71 ST AND GRAHAM |
| 6 | FLAGSTAR BANK, FSB FLAGSTAR BANK, FSB |

| | |
|----|--|
| 7 | OLD NATIONAL BANK SHADELAND AND 75 TH STREET/MARSH BRANCH |
| 8 | JPMORGAN CHASE BANK, NATIONAL ASSOCIATION 75 TH AND SHADELAND CENTER BRANCH |
| 9 | M&I MARSHALL AND ILSLEY BANK 76 TH & SHADELAND BRANCH |
| 10 | FIFTH THIRD BANK CASTLETON BRANCH |
| 11 | UNION SAVINGS BANK UNION SAVINGS BANK |
| 12 | The NATIONAL BANK OF INDIANAPOLIS CASTLETON BRANCH |

Hospitals

| Number | NAME |
|--------|------------------------------|
| 1 | REM-INDIANA INC |
| 2 | REM-INDIANA INC |
| 3 | COMMUNITY ALTERNATIVES-ADEPT |
| 4 | COMMUNITY ALTERNATIVES-ADEPT |
| 5 | COMMUNITY HOSPITAL NORTH |
| 6 | INDIANA HEARTH HOSPITAL, THE |
| 7 | FAITBANKS HOSPITAL INC |

Libraries

| NUMBER | NAME |
|--------|----------|
| 1 | LAWRENCE |

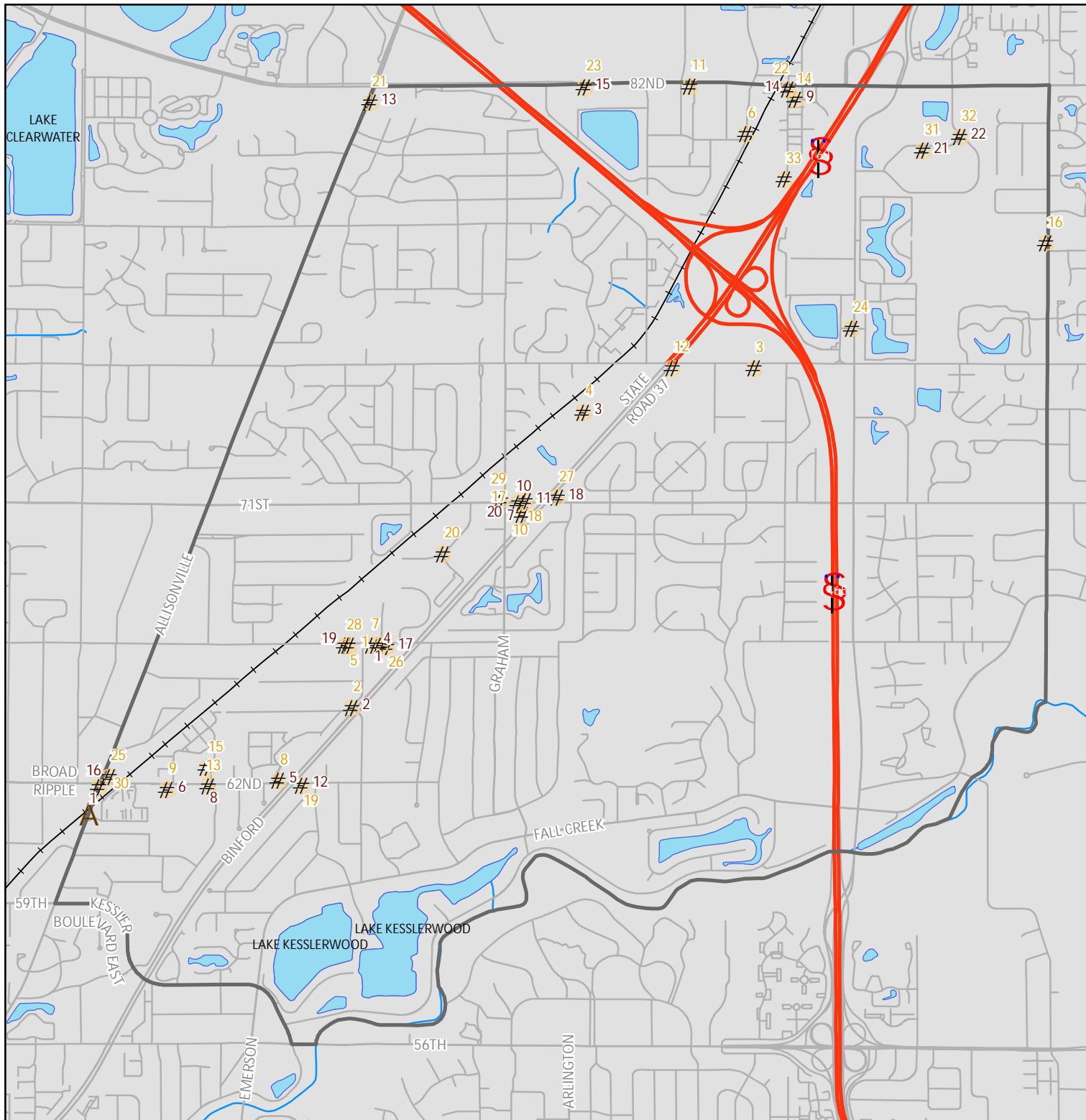
Places of Worship

| NUMBER | NAME |
|--------|--|
| 1 | CHURCH OF THE SAVIOR (UMC) |
| 2 | VICTORY BAPTIST CHURCH |
| 3 | CASTLETON UNITED METHODIST CHURCH |
| 4 | CASTLETON CHRISTIAN CHURCH |
| 5 | HOPE COMMUNITY CHRISTIAN REFORMED CHURCH |
| 6 | DIVINE SAVIOR LUTHERAN CHURCH |
| 7 | ALLISONVILLE CHRISTIAN CHURCH |
| 8 | CROSS & CROWN LUTHERAN CHURCH |
| 9 | JERUSALEM COMMUNITY CHURCH |
| 10 | CONGREGATION OF THE COVENANTS |
| 11 | WORD ALIVE FELLOWSHIP |

| | |
|----|---------------------------|
| 12 | THE WESLEYAN CHURCH |
| 13 | UNITY NORTH TRUTH CENTER |
| 14 | FAITH PRESBYTERIAN CHURCH |

Binford Redevelopment and Growth Area (BRAG)

Hazardous Waste Sites



- Á Brownfield
- # Underground Storage Tank
- Leaking Underground Storage Tank
- Interstate
- Road
- Railroad
- Stream or River
- Lake
- BRAG Boundary



0 0.25 0.5
Miles

Source : SAVI Community
Information System



Created by The Polis Center
on May 28, 2010

BRAG Neighborhood Hazardous Waste Sites Map - Details

Brownfields

| NUMBER | NAME |
|--------|------|
| 1 | NA |

Underground Storage Tanks

| NUMBER | NAME |
|--------|--|
| 1 | MARATHON UNITE 2583 |
| 2 | DEVONSHIRE SHELL |
| 3 | SHELL DEALER INDPLS ALLISONVILLE RD |
| 4 | LAND RECLAMATION CORPORATIONAMOCO SS 10038 |
| 5 | AMOCO SS 10038 |
| 6 | SPEEDWAY #7887 |
| 7 | STONE CENTER OF INDIANA INC |
| 8 | BLAIR WINDOW PRODUCTS |
| 9 | COMCAST CABLEVISION INC |
| 10 | 65 TH ST UNITE |
| 11 | 65 TH ST UNIT |
| 12 | MILLER MEDICAL SYSTEM |
| 13 | EQUILON ENTERPRISES |
| 14 | MARATHON OIL LAKEWOOD PLAZA |
| 15 | MARATHON OIL LAKEWOOD PLAZA |
| 16 | SUNOCO SERVICE STATION #162 |
| 17 | SPEEDWAY/SM #7774 |
| 18 | BEST ACCESS SYSTEMS |
| 19 | HERITAGE CHRISTIAN SCHOOL |
| 20 | AT&T CP LABS |
| 21 | SHADELAND SHELL |
| 22 | LAWRENCE NORTH HIGH SCHOOL |
| 23 | WHEATON VAN LINES INC |
| 24 | UNKNOWN |
| 25 | CASTLENTON COMMERCIAL PARK #50 |
| 26 | VOLUNTARY ENTERPRISES INC |
| 27 | QLUBE #9604 |
| 28 | HOOSIER PETE - CASTLENTON |
| 29 | REAR LOT OF MC DONALD'S FRAN REST |

| | |
|----|------------------------------|
| 30 | Q LUBE 9675 |
| 31 | GOODYEAR ASC 6731 |
| 32 | EASTWOOD MIDDLE SCHOOL |
| 33 | SYLVAN RIDGE SHOPPING CENTER |
| 34 | HOOSIER BOTTLED WATER CO INC |

Leaking Underground Storage Tanks

| NUMBER | NAME |
|--------|--------------------------------------|
| 1 | EASTWOOD MIDDLE SCHOOL |
| 2 | HOOSIER BOTTLED WATER CO INC |
| 3 | MARATHON UNIT 2583 |
| 4 | DEVONSHIRE SHELL |
| 5 | SHELL DEALING INDPLS ALLISONVILLE RD |
| 6 | AMOCO SS 10038 |
| 7 | SPEEDWAY #7887 |
| 8 | STONE CENTER OF INDIANA INC |
| 9 | COMCAST CABLEVISION INC |
| 10 | 65 TH ST UNIT |
| 11 | EQUILON ENTERPRISES |
| 12 | MARATHON OIL LAKEWOOD PLAZA |
| 13 | MARATHON OIL LAKEWOOD PLAZA |
| 14 | SUNOCO SERVICE STATION #162 |
| 15 | SPEEDWAY/SM #7774 |
| 16 | BEST ACCESS SYSTEM |
| 17 | UNKNOWN |
| 18 | VOLUNTARY ENTERPRISES INC |
| 19 | Q LUBE #9604 |
| 20 | HOOSIER PETE - CASTLETON |
| 21 | REAR LOT OF MC DONALD'S FRAN REST |
| 22 | Q LUBE # 9675 |