and female separately as 8.5% and 7.5% respectively, still far above the combined national numbers of 5.0% in 1980 and 3.3% in 1970. And with the knowledge that many persons are left out of the unemployment figures due to their withdrawal from the job search, one realizes the figures could conceivably be much higher than actually reported.

This high rate of unemployment could, in turn, be partially explained by examining the educational attainment of the residents in an attempt to evaluate the skill level and marketability as a whole.

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**Educational Attainment in Whitely**

- **1960**
  - 27%
  - 10%
  - 2%
  - 1%

- **1970**
  - 22%
  - 2%
  - 3%
  - 46%

- **1980**
  - 47%
  - 2%
  - 19%
  - 14%

- **1990**
  - 32%
  - 10%
  - 2%
  - 32%

Legend:
- □ 0-8
- □ 9-12
- □ HS GRAD
- □ COLL 1-3
- □ 4+
- □ ADV DEGREE
Of the residents of Whitely who were at least twenty-five years old as of the 1990 Census, 57% had received high school diplomas, but only 12% had graduated from college with 2% receiving advanced degrees. And while these numbers have been increasing over the preceding years, they still do not represent a highly educated work force. This of course could contribute to the high unemployment rates and lower incomes previously discussed.

Other characteristics that can give some insight into a community are the problems that exist in the area and the severity of those problems. Crime is often a major problem in urban, minority neighborhoods. From the surveys of neighborhood perceptions completed by residents of Whitely in the spring of 1993, most of the residents expressed that they felt safe overall. Their biggest complaints and concerns dealt with vandalism and other minor offenses.

**Social Characteristics**

A very obvious and important structure within the Whitely community is that of the church. Religion is a very large part of Whitely's social organization, with nine different churches within the boundaries of Whitely to attest to this. These churches offer their congregations many different means of support and of-
ten offer services to the entire neighborhood and nearby community. These churches serve the purpose of not only providing religious knowledge and spiritual guidance to its congregation, but also providing a framework for the residents of Whitely to address and cope with some of the problems they may perceive in their community.

Another such organization that attempts to offer a framework for solving and resolving neighborhood problems is the Whitely Neighborhood Council. This organization has had a rocky history with many attempts to reorganize only to find disinterest and apathy. However, a new Council President has taken over and attendance is presently its highest ever at monthly meetings. This organization should prove to be a critical force in accomplishing things within the neighborhood with maintenance and expansion of the present level of activity.
Within the boundaries of Whitely are one major city park, McCullough Park, located on the western border of the neighborhood; Longfellow Elementary School, a Muncie Public school; the Buley Center, a city-owned/operated recreation and community facility; the Centennial branch of the Muncie Community Library; a Community-Oriented Policing Station (COP Shop); the Muncie Career Center, a vocational/technical school run through the public school system, and a small neighborhood park along the river.

The zoning in Whitely is relatively diverse with seven different classifications -- three residential zones, three business zones, and one flood zone area. The neighborhood is predominantly residential with R-4 (single-unit dwellings, moderate density) covering approximately 80% of the land, including the public-use park. By the river there is one area zoned R-3 (a lower density than R-4); and R-5 zones (multiunit dwellings, 2-24) are found in five places within the neighborhood, the largest being along the northern border adjacent to McGalliard Road.

Commercial uses are the next largest land use, which are located primarily along the Broadway corridor with one arm reaching into Whitely along Highland Street. This commercial development is located primarily within an Urban Enterprise
Zone; however, many of the establishments along Highland have been vacated over the years. There are a few other parcels of land scattered throughout the neighborhood that have been zoned for commercial use. The last zone within the neighborhood is one for floodplain and is basically unusable for anything other than recreation. It is located along the river and covers all the land between the river and Ball Road. The land uses within the neighborhood parallel the zoning with only a few exceptions such as housing along Highland, versus commercial.

The street system within the neighborhood seems to be in relatively fair condition based upon that found in other areas of the city. There are a few areas that have potholes or need some other type of minor repair and one or two streets are in need of major repaving efforts. Very few of the streets have either curbs or sidewalks. This lack of curbs seems to cause some difficulty during extended periods of rain, contributing to puddling in the streets and in the right-of-way. The only curbs and sidewalks in Whitely run along Broadway and sections of Highland, Centennial and Elgin.
The major arterials bordering or running through Whitely are McGalliard to the north, Broadway running through the far western edge, and Highland and Centennial running east-west in the center of the neighborhood. These roads not only serve as the major access routes to get downtown and to the large commercial strip on the north end of town but also as Whitely's commercial corridors. Almost all of the commercial establishments in the area are located along these four roads. These businesses range in scope from a large grocery store to a cement company, a local newspaper, and a neighborhood barber shop.
The housing stock in Whitely is mostly older, dating back from the 1930s and 40s. These homes which were modest to start with, have been left to time and the elements and many are rapidly deteriorating. There are a good number of well-maintained homes, unfortunately these are often overshadowed by the abandoned structure across the street or the litter-strewn property next door.

In a study conducted in the spring of 1992 by Edward Sitar the quality of Whitely's existing housing stock was examined. The findings of that study concluded that many of the homes needed some sort of repair and nearly half of the houses surveyed had lots rated as poorly maintained. (Sitar, 14) Conversely, Sitar reported that the homes did appear to be structurally sound overall.

There are, however, numerous lots and structures that have been left vacant for long periods leaving them litter-strewn and dilapidated. These disused properties help to illustrate the poor housing market and explain the low property value in this area of the city. As of the 1990 Census, the average house in Whitely is worth approximately $22,200.

These dilapidated structures and vacant lots also gives testimony to the many denied housing and rehabilitation loans
A Block of well-maintained homes in Whitely.

Vacant lots and an abundance of old cars hurt Whitely’s housing market.
that are a result of the institutional racism still present in the community as well as the community’s perception of Whitely as a so-called urban ghetto. It has been historically difficult for residents in Whitely to receive any type of home loans due to the risk local lending institutions perceive.

One of the factors inhibiting properly maintained properties and structures is the large number of renter-occupied dwelling units. The chart above illustrates the rising numbers of renter versus owner-occupied units. This can be an indicator of the number of absentee landlords who own property in the neighborhood. These landlords as well as the renters often have a minimal stake in the neighborhood and therefore are less likely to begin improvement or repair efforts on their property.
SWOT Analysis and Goal Formulation

SWOT (strengths, weaknesses, opportunities, and threats) analysis is performed to identify the characteristics and elements of a community and classify them. This classification helps to better clarify issues and problems in the community as well as available resources. The SWOT analysis examines the effects of internal and external forces on the functioning of a community.

This type of analysis realizes the best results if citizen participation is utilized as residents are often privy to information not commonly known outside the neighborhood. This is also a great opportunity to discover how residents feel about their neighborhood. SWOT analysis can also uncover differing views and help resolve these before they enter into a plan. Often it will occur that something one person considers a strength is perceived as a weakness by others. This type of controversy allows people to express their points of view and reconcile any differences early on in the process. Through a series of neighborhood meetings, members of the Whitely Neighborhood Council assisted in putting together a list for the SWOT analysis and needs assessment.
The identification of strengths and weaknesses focuses on those elements that are internal to the neighborhood or community.

**Strengths**

- Strong religious community--nine churches in neighborhood
- Diversity of residents (income, education, occupation)
- Topography is excellent for good drainage
- Proximity to downtown area
- McCullough Park
- Our children
- Reorganization of the Neighborhood Council
- Diversity of land uses

**Weaknesses**

- Lack of recreational opportunities for children
- Lack of employment opportunities in neighborhood
- Criminal activities--vandalism
- Abandoned structures and lots--some pose safety threats to children
- Junk cars, littered and unmowed properties
- Homes need repair and maintenance
- Streets need repair and there are no sidewalks
• Lack of political and economic power in the city
• Ineligibility for CDBG sub-grantee status
• Lack of financing for home purchase, building, or repair
• Lack of city code enforcement—junk cars, unmowed property, building codes

**Threats**

**Opportunities**

• Availability of community services in neighborhood:
  Buley Center
  Centennial Branch Library
  Longfellow Elementary School
  Muncie Career Center
  C.O.P. Shop

• Community organizations and agencies
• Lots of undeveloped land
• Urban Enterprise Zone
Goals are broad blanket statements that express what you want to do or accomplish. They are developed in response to the issues identified during the SWOT identification. All of those issues should be addressed to some extent in the goal statements. The objectives that commonly accompany a goal are typically more detailed and address certain specific issues. Objectives further direct action to achieve the goals. The statements that have been devised for Whitely are:

**Goal 1. Ensure the present and future residents of Whitely a decent and affordable housing stock.**

A. Investigate various avenues for securing financing for residents to purchase and/or repair homes in the neighborhood.
B. Combat absentee landlords and others who allow their properties to decline.
C. Encourage the development of new and affordable housing within the neighborhood.
D. Create an opportunity for residents to procure the necessary knowledge to maintain and rehabilitate their properties.
Goal 2. Create and maintain a healthy environment for residents to live and raise their families.

A. Create ample opportunity for neighborhood youth to engage in extracurricular activities and recreation.
B. Maintain a safe neighborhood, free from harmful or criminal activities.
C. Promote a high degree of neighbor-to-neighbor social interaction.
D. Promote necessary and proper action from the City for any violations of municipal codes or other undesirable activities and/or situations.

Goal 3. Enhance the economic opportunities for neighborhood residents.

A. Develop the skills and knowledge of the local work force.
B. Enhance the education and experiences of local youth to better prepare them to enter the work force.
C. Educate residents in financial matters.
D. Support neighborhood businesses.
Strategies and Specific Actions

In response to the goals and objectives statements that are presented in the preceding section, more specific strategies and actions have been devised to further explore ways of achieving the neighborhood’s goals. The strategies and actions take into account the existing structures within the neighborhood and utilize identified resources throughout the neighborhood and community. The strategies are created to be implemented at the grassroots level, with a minimum of intervention from external bodies.

The strategies depend completely upon residents in Whitely for implementation. A strong organizational structure should act as a steering committee, of sorts, to guide the implementation of these actions.
Ensure the present and future residents of Whitely a decent and affordable housing stock.

Investigate various avenues for securing financing for residents to purchase and/or repair homes in the neighborhood.

1. Form a reinvestment corporation.

A reinvestment corporation provides links to financial institutions. They often administer a loan program such as a revolving loan fund to assist neighborhood residents with down payments, mortgages, and maintenance funding. This type of organization works with lending institutions by assisting them in the setup of a loan program, acquisition of properties in the neighborhood. The corporation earns its borrowing power through these activities. The money is then loaned to families with low interest rates and low monthly payments.

As the money is repaid with interest it is reinvested in another family and home. This type of lending helps a community by reinvesting the interest into the neighborhood again.

Muncie's Neighborhood Services and Community Development Department can help with the start-up of such an organization. Also, the Industry and East Central Reinvestment
Corporations have both been successful at similar activities and could be good information resources.

2. Look into grants for funding.

There are many foundation and government grants that are available for community development, neighborhood improvement, youth programs and any other activities that are available every year. With the Neighborhood Council's recent 501-C-3 approval, and the location of the Urban Enterprise Zone in the neighborhood, programs implemented by the Council may be good candidates for such grants.

Information on the various grants available and the foundations and organizations offering them can be found at the Ball State Library in the reference section. Another resource at Ball State is a graduate level grant-writing class taken by many graduate planning students. Contact the Department of Urban Planning about interested students or the School of Continuing Education to speak with the professor.

During meetings with residents, it was mentioned that the land adjacent to the Urban Enterprise Zone running along High-
land or Broadway may be eligible for grant money from the UEA for rehabilitation or other activities. This possibility should be explored through the Chamber of Commerce.

3. **Work with local banks to encourage their investment in the neighborhood.**

   For years, Whitely has been considered a risky area for the lending institutions. With the reorganization and rejuvenation of the Neighborhood Council coupled with this plan as a guide for action, banks may be more willing to invest in Whitely. Recent legislation, specifically the Community Reinvestment Act (1990), has instituted stricter regulations regarding investment in areas in need.

   Lending institutions are now more willing than ever to invest in areas like Whitely. However, the banks need help in marketing and the screening of loan applicants. The establishment of a Reinvestment Corporation would provide the needed assistance in regard to screening and other administration activities that could greatly increase the number of loans to households in the neighborhood.
Combat absentee landlords and others who allow their properties to decline.

1. Utilize the Block Captain Program to "ticket" offenders.

   Peer pressure can be a powerful tool and if people know that their properties are offensive to others in the neighborhood, they may be willing to attempt a clean-up. An actual "ticket" could be created to make it more official or merely a letter from the Neighborhood Council could be used to alert a property owner that neighbors are not satisfied with their maintenance efforts and lack thereof.

   Property records can be easily searched at the City Assessor's Office to identify property owners. If action is not taken after a certain period of time by the owners, the city could be made aware of any offense that is in violation of city codes and they may take action.

   It should be noted that many people will not receive such a "ticket" with appreciation. Residents may be hostile and/or offended at such an activity. This option should be thoroughly discussed before it is attempted. Properties receiving "tickets" should be objectively chosen and should exhibit definite code violations or other obvious problems to avoid needless conflicts.
2. Offer assistance to neighbors in need.

If there is a property owner or tenant that has not been able to properly maintain their house and lot, it may be due to a lack of maintenance knowledge, a physical disability, or a lack of the necessary finances. The contribution by neighbors of skills and time may be all that is needed to help maintain or repair a home. This type of assistance will bolster neighborhood spirit and create a heightened sense of responsibility in residents. The elderly or physically impaired may especially need help with such basic things as cutting the grass or raking leaves, which could even be performed by a neighborhood youth group or scout troop.

This type of assistance is low cost and easy to administer. A skills directory with a list of willing people with certain skills could be helpful, as well as a contact person connecting those that need help with those that can help. A barter system of sorts could also be utilized where a carpenter donates his skills to a plumber, who, in turn, donates his time to a seamstress, who mends a shirt for a mechanic, who can help the carpenter rebuild his car's engine.
3. Purchase equipment through the Neighborhood Council to assist in property maintenance in the neighborhood.

Funding should be sought to purchase basic tools, lawn mowers, rakes, landscaping materials, and other home improvement materials to assist residents in maintaining their properties and homes. The tools could be rented from the Neighborhood Council by residents for small fees and could therefore serve a large number of people who may not otherwise possess such equipment.

4. Block Clean-ups.

A block-by-block clean-up could entail beginning with a block that is highly visible in the neighborhood and needs some work. Flyers circulated would ask the residents of that block if they wish to have help repairing or maintaining their properties for a certain period of time. A group of interested residents along with the residents of that block would fix up that block. At the completion of the project, the group moves on to the next block ever, hoping that those who have already received help will be willing to donate some time to help others improve their properties and the overall neighborhood.
The idea behind this is that residents will be able to pinpoint where change is occurring and will be encouraged to fix up their own properties and help others with theirs. This type of project will develop improved neighbor relations as well as boost neighborhood pride. It may also encourage and stimulate more residential and commercial development in the area.

Financing for this may be found through the Community Development Department, or through the UEA if work is done in areas in the Zone. Also, many times local stores will donate materials for community projects. Look into getting landscaping materials, home improvement materials, and even snacks for weekend workers.

Encourage the development of new and affordable housing within the neighborhood.

1. Form a reinvestment corporation.
   See Goal 1 / Obj A.

2. Utilize community agencies' programs.
   Many community agencies and organizations are in a position to build new and affordable homes within the city.
Organizations such as the Home Ownership and Development Center offer programs that should be taken advantage of. The Neighborhood Services and Community Development may also be able to help in this endeavor by donating land or selling it at much deflated prices to a reinvestment corporation.

3. Make the neighborhood more attractive to individuals and developers.

Implementing a series of programs to continually improve the neighborhood is going to make the area more attractive for investment on both the individual and corporate level. Banks may also be more likely to lend money for new homes and repairs if land values in the area are increasing.

Goal One

Objective D

Create an opportunity for residents to procure the necessary knowledge to maintain and rehabilitate their properties.

1. Take advantage of home improvement workshops in the area.

Many of the home repair, hardware stores and lumber yards hold workshops on the weekends for do-it-yourselfers. What they gain out of these is customers, what the students gain is knowledge that they can bring back to the neighbor-
hood and apply to their own homes as well as help others. It may even be possible to contact these companies (Lowe's, Furrow's, etc.) and get a representative to come out to the neighborhood to teach a workshop there. The Homeownership and Development Center (UEA) also offers home improvement workshops to Muncie residents.

2. Utilize neighborhood and community resources.

Any residents that are contractors or builders should also be contacted to teach a workshop some weekend. Some of the community agencies can help with providing paint, weatherization materials, funding or know-how.

Create and maintain a healthy environment for residents to live and raise their families.

Create ample opportunity for neighborhood youth to engage in extracurricular activities and recreation.

1. Organize sports leagues.

The Buley Center and its staff should be utilized and sports teams should be organized to compete with leagues from other
cities and areas within Muncie. This type of activity has been successful in the past for short periods of time. Grants or sponsors should be sought to pay for referees and other related expenses.

This type of activity could also help the youth by providing jobs as referees or as coaches to younger teams instilling responsibility and leadership skills.

2. **Reestablish scout organizations in the local elementary school.**

This type of program allows children to learn many social skills in an atmosphere of support, love and friendship. Scout leaders are also excellent role models for young boys and girls. Children are given the opportunity to explore a wider range of experiences that may otherwise be unavailable to them. Instilling in young children the desire to learn and to help others serves as a strong foundation for future learning, high achievement and civic responsibility.
Maintain a safe neighborhood, free from harmful or criminal activities.

1. Organize a Neighborhood Watch.

Utilize the Block Captain Program to organize neighborhood watches on all the blocks. Educate those participating in the watch on how to react to any undesirable situations. The police department may offer some type of training for persons interested in helping with the neighborhood watch program.

2. Encourage people to report any suspicious activity in the neighborhood.

Hold a meeting for residents so they will know who to contact and what to do if they spot suspicious activity in the neighborhood. Such a meeting could also spell out some "do's and don'ts" for alleviating some of the criminal activity in the neighborhood. Examples: check that abandoned buildings are well boarded up; keep garages and cars locked; perform outdoor activities around your house whenever possible to deter youth from "hanging out" around your block.
Take advantage of the Community Oriented Policing Unit (COP Shop) in the neighborhood and encourage residents to report activity to the COP Shop or downtown station.

3. Inform the city of any abandoned structures or other areas that may be or are attracting undesirable activities.

Often abandoned structures and lots attract youth, vandals or others who may participate in criminal or harmful activities. These places should be reported to the police as well as the Community Development Department so the areas can be monitored more closely and eventually demolished or sold and rehabilitated.

**Goal Two**

**Objective C**

Promote a high degree of neighbor-to-neighbor social interaction.

1. Initiate neighborhood self-help projects that encourage neighbor cooperation.

   By setting up programs that not only improve the neighborhood but also require interaction by residents, those participating will feel a greater sense of responsibility for the physical neighborhood as well as their neighbors. Programs mentioned
in this plan that will accomplish this, specifically, are the: block clean-up, workshops on home maintenance—resident and commercial, and youth sports leagues.

2. **Begin an Annual "WhitelyFest".**

   A festival celebrating the residents of Whitely and their neighborhood will promote neighbor interaction in a social setting, give residents a chance to see some of the improvement work that is being done in the neighborhood, and provide an opportunity for fund-raising for the Neighborhood Council. Some of the activities that might be included are:
   - Sale and display of arts and crafts of local residents
   - Displays of work by local school children
   - Information booths for the Neighborhood Council, MOMS, Home Ownership and Development Center displaying new homes on Highland
   - Basketball tournament for all ages
   - Goods and services of local vendors: haircuts on the sidewalk, food booths
   - Dance for neighborhood teenagers one night (donated DJ services or pay high school kids)
Charging fees for booths to outside vendors and entries into the b-ball tournament could help the festival be self-supporting. It will also promote the image and identity of Whitely to the whole community. People will come from all over Muncie to shop and eat "soul" food, shop at the booths, listen to local bands, and see the displays.

3. Start a Community Gardens program.

Utilize the vacant land in Whitely by beginning a program where residents can rent space in a garden that is prepared for planting. The rent, usually $7-12/year, can be used to rent the necessary equipment to prepare the land yearly. The renter would be responsible for weeding and other maintenance work on the space and would lose their right to garden there if the land was left unattended.

This type of program encourages residents to get together regularly, and to help each other with advice or physical labors. A community gardens program also helps a neighborhood by making use of a previously vacant piece of land bringing more vitality to the area.

One option would be to rent large pieces of land to organizations for the purpose of gardening them and possibly
serving the produce to benefit that organization. This type of fund-raising could happen all season long and could be highlighted at WhitleyFest with a booth for gardeners to sell or show their goods.

Promote necessary and proper action from the City for any violations of municipal codes or other undesirable activities and/or situation.

1. **Begin a letter writing campaign.**

   The idea behind this campaign is that if enough noise is made, someone will eventually hear and listen. If city officials are inundated with letters of protest or concern over a specific issue, they will be more likely to act on it quickly. Engage as many residents as possible in this activity to make the largest impact.

2. **Contact the press.**

   Contact the media if action on code violations or other neighborhood concerns are not acted upon. As city officials begin to realize that if problems are not addressed, the media will become involved, they may acknowledge problems faster.
3. Educate the residents on city issues and hold voter registration drives.

One of the best ways to get things done in the community is by having an aggressive city councilman who will well represent the residents of the district. Low voter registration among blacks is a nationwide problem, but one that could easily be solved on the local level. Hold voter registration drives at least once a year to ensure that Whitely has a strong voice in local political arena. This in combination with notices and information is newsletters or in the Muncie Times (a local paper for Muncie's black residents) about current political issues could help Whitely in the long run through the election of sympathetic politicians and informed votes on various proposals.

**Goal Two**

**Objective E**

Encourage a sense of civic responsibility in the youth of Whitely.

1. Involve neighborhood youth groups in the improvement projects.

Children can learn to take responsibility for their living environment by taking part in the improvement projects. This will teach them to solve problems by acting on them instead of just complaining or talking about solutions.
Enhance the economic opportunities for neighborhood residents.

Encourage the establishment of local business within the Whitely neighborhood, while working to retain existing businesses.

1. **Initiate neighborhood improvement projects.**

   "Location, Location, Location," is the rule behind where businesses decide to operate. Whitely is located just off a major street leading between the downtown and the north end commercial area. This is ideal for many businesses. The best way to encourage businesses to begin operation in Whitely and the surrounding area is to provide a clean, safe neighborhood environment.

2. **Compile a business directory.**

   A directory of businesses located in the Whitely neighborhood with brief descriptions of what services or goods they offer may encourage residents to frequent neighborhood businesses versus others in town. This could strengthen those businesses already in the neighborhood.
3. Establish a working relationship with the Urban Enterprise Association.

The UEA is administered under the auspices of the Chamber of Commerce and is an economic development program that Whitely should take advantage of. A short branch of the Urban Enterprise Zone extends into Whitely along Highland Avenue and also covers part of the Broadway commercial corridor. Lobbying should begin to delineate more of the neighborhood into the Zone.

The benefits of businesses locating in the Zone are tax breaks and community reinvestment by the businesses. Tax breaks and other benefits are also available for anyone both living and working within the Zone.

Goal Three
Objective B

Develop the skills and knowledge of the local work force.

1. Raise awareness in the neighborhood of educational opportunities.

Residents should be made aware of the availability of adult education classes and GED programs run through the community school system. This could take the form of a notice in the Neighborhood Council newsletter or flyers with the times,
places and contact person hung at the Buley Center and other visible areas around Whitely.

A needs assessment might be conducted to see if people feel they need literacy classes, GED help, or other types of tutoring. Programs should be started on those issues that have received the most interest.

Enhance the education and experiences of local youth so that they will be better prepared to successfully enter the work force.

1. Work with local companies to create Career Days.

   Neighborhood high school students could spend a day visiting one of the area businesses (i.e., Borg-Warner, Warner Gear) to get a better idea of the classes they should take to better prepare themselves for the job market as well as an idea of the types of positions that are available. This could help non-college-bound students to understand what skills they should be working on before looking for a job.

   Visits could also be made to professional and city offices to educate students on exactly what an accountant or city comptroller does. These types of experiences could help students make informed decisions for their futures.
2. Educate neighborhood youth on job hunting techniques.

Workshops to inform youth on a wide range of issues involved in the job search could better their chances of finding and keeping a job. Some issues to cover will be: where to look for jobs, how to fill out an application, how to act at an interview, what questions will be asked at an interview, how to deal with managers and coworkers, etc.

This information could help many Whitely youth find summer jobs and other small jobs that may lead to better positions or at least experience for later jobs.

3. Utilize neighborhood experience and skills to help youth.

Many employers today expect people to come to the jobs with advanced knowledge, even if the position does not require a degree; therefore, it would be advantageous for the teens of Whitely to gain exposure to the different methods and processes before they attempt to find jobs. There have been residents that have expressed interest in teaching teens in Whitely about the various aspects of their positions to make the teens more marketable in that industry. This interest and knowledge should be utilized by hosting a series of day-long workshops aimed at the youth in Whitely.
Educate residents in financial matters.

1. Utilize existing programs in community.

   Many of the community agencies and organizations offer services to families and individuals concerning the management of money. The Home Ownership and Development Center offers workshops on budgeting to purchase a first home, and many banks will take the time to instruct their clients on issues from budgeting to investments. Information about the times and places of these types of help sessions should be included in monthly newsletters and stressed at meetings.

2. Neighbors helping neighbors.

   Many of the residents in Whitely are financially successful. A network of those who understand financial matters and may be able to offer guidance or advice on basic issues could help those less skilled in this area. This type of assistance would need to be confidential and would not substitute for professional fiscal counseling. But advice as far as balancing checkbooks or explaining the process of purchasing a home or car could help make Whitely residents make more informed financial decisions.
3. Increase awareness of bank services.

Most banks offer financial services to their clients beyond merely checking and savings accounts. Residents should be aware of the help a bank could offer. Also, working with one specific bank, (i.e., the American National located near the corner of Centennial and Broadway), workshops could be set up through the Neighborhood Council for bankers to advise and instruct residents on various financial issues.
Scheduling and Priorities

With the goals and corresponding strategies spelled out in the previous section, it is now time to examine those strategies and decide, according to importance and viability, which should be implemented first, second, and so on. It has been established that all of the strategies are desired and needed, however there are always constraints that dictate the order in which they are implemented. In this case funding and manpower are the two largest constraints faced by the Neighborhood Council.

There are definite orders for some of the strategies as their implementation is dependant upon one of the other strategies. Specifically, the strategies can be broken down into tiers where the first tier of strategies and actions should be implemented first, followed by those in the next tier, until all the strategies are in place. On the next page is a diagram of these tiers.
**Whitely Neighborhood Plan**

**Tier One**
- Reinvestment Corporation
- Block Clean-ups
- WhitelyFest
- Code Enforcement
  - letter writing
  - media coverage

**Tier Two**
- Voter Registration
- Grants
- Neighborhood Help
- Work with Community Agencies
- "Ticket" Poor Properties
- Neighborhood Watch
- Job Hunting Workshop—youth
- Work with Local Banks
- Sports Leagues
- Scout Organizations

**Tier Three**
- Career Days
- Community Gardens
- Adult Education
- Home Maintenance Workshops
- Financial Workshops
- Purchase Equipment
- Business Directory
- Work with UEA
The programs in the first tier are those that will be the most far-reaching, the most inspiring if successful and, unfortunately, some of the most complex to organize. The Reinvestment Corporation should be established as soon as possible; housing surfaced as the number one priority of the Neighborhood Council and residents at meetings. The Reinvestment Corp. will also take quite a bit of management and organization. It should also produce some of the most lasting and important benefits. The Block Clean-ups will also take quite a bit of organization. The benefits of the clean-ups would be immediate, however, and therefore will be excellent publicity for the project as well as inspiration for further Block Clean-ups. The Clean-ups do provide proof that something is happening in the neighborhood. With a major complaint of residents often being that nothing is being done, this could provide the necessary impetus to involve more residents.

WhitelyFest will spark interest throughout the neighborhood and the rest of the community. It will give an opportunity for everyone to be involved and will draw other Muncie residents, giving them a chance to experience all the culture Whitely has. If residents become involved in the organization and management of the festival, they may become more in-
interested in the fate of the neighborhood and help with other efforts.

Code enforcement should have happened yesterday! The City should be taking care of junk cars, littered and unmowed properties and work should start today to make sure they fulfill their responsibilities.

The strategies in the second tier are those that should be implemented as soon as possible, but not if it will delay or affect the Tier One strategies. Those in Tier Three are still very vital to the neighborhood, but can be implemented as the volunteers and resources become available.

The structure that is displayed here is certainly not the only solution, however, it is one that is strongly recommended for the reasons listed above. However, it is definitely dependant upon the available resources at any given time, the overall consensus of the Council and the residents, and of course any changes in the neighborhood that may require a reprioritization of the strategies.
Responsibilities of Residents and Leaders

At this point in the planning process, the implementation stage has arrived. It is now the responsibility of residents and leaders in the neighborhood to coordinate and take action upon these recommendations. The strategies and actions proposed in this plan are designed to be implemented by the people for Whitely with the help of both public and private agencies and organizations. The neighborhood residents must be the initiators, though, for this plan and its results to be successful.

Now is the time to take an internal inventory of Whitely and its Neighborhood Council. This is necessary to discover who is committed and who is not and what resources can be counted upon and which not. With this knowledge, certain strategies will appear more viable than others given the presently available manpower and resources.

This plan will not implement itself and plenty of determination, energy and organization will be needed to realize the gains from the proposed strategies. Much blood, sweat and tears will be shed before any difference will be seen. However,
once those differences becomes apparent, pride in the neighborhood will swell, neighbor relations will flourish, and negative attitudes will begin to change.

This is a process that will take a lot of patience and perseverance. There will be times that it seems nothing is happening and nobody cares. In those times, step back and remember what you want to accomplish and why you care. Then get back to work and thank God for making you care and for helping you continue.

Only put off until tomorrow what you are willing to die having left undone.

-Pablo Picasso
Resources and References

The following information is to help further guide the Whitely Neighborhood Council and the residents of Whitely in their endeavors to improve the quality-of-life in their neighborhood. It is merely a list of people, organizations and books that may help along the way. This is by no means a complete and exhaustive list; other paths of information should always be followed whenever they present themselves. The list is broken up onto section depending upon what the organization or reference material addresses.

* denotes that the information in that entry is from the Housing Directory printed by the NS&CD and the Home Ownership and Development Center.

ACTION, INC.*
Action provides weatherization assistance to qualifying Delaware County residents. Homeowners and tenants with the owner’s permission are eligible to apply. The agency cannot work on the home more than once, regardless of ownership, unless assistance had been provided prior to September 30, 1979, or the house has been weatherized under another program. There are income requirements. Action also offers the Energy Assistance Program, designed to reduce the impact of the increasing cost of heating. The program provides credit toward utility bills or delivery of bulk fuel.
To apply: visit Charles Court Bldg., 201 E. Charles St., Suite L-70, Muncie; phone: 289-0943.
EAST CENTRAL REINVESTMENT CORPORATION, INC. (ECRC)*
ECRC administers the Revolving Construction Loan Program, providing for acquisition/rehabilitation loans for single family, owner-occupied houses located in the East Central neighborhood.
Upon closing of a loan, the property is titled in the applicant's name and the mortgage is held by ECRC. Payments are based on a 15-year mortgage with an interest rate determined by the ECRC board.
For information: East Central Reinvestment Corporation, 616 E. Main St., Muncie; phone: 284-3556.

GREATER MUNCIE HABITAT FOR HUMANITY, INC.*
This organization builds and rehabilitates homes with the help of the program homeowner's and volunteers. Homes are sold at no profit to partner families, and no-interest mortgages are issued for a fixed period. A revolving loan fund is used as well as "sweat equity".
For information: Greater Muncie Habitat for Humanity, Inc., P.O. Box 1119, Muncie, 47308-1119; phone: 286-5739.

INDUSTRY NEIGHBORHOOD COUNCIL, INC. (INC)*
INC is working toward total revitalization of the neighborhood through moderate to substantial rehabilitation and new construction. They run a Home Ownership Program which sells homes to very low and low income families.

MUNCIE HOME BUILDERS ASSOCIATION*
MHBA provides assistance with community projects through organizations helping low and moderate income residents.
For information: Muncie Home Builders Association, P.O. Box 2284, Muncie, 47307-2284; phone: 282-9617.
MUNCIE HOME OWNERSHIP AND DEVELOPMENT CENTER (MHODC)*

Education: The Home Ownership Workshop is intended to provide free basic skills training in group settings. A wide range of topics are covered: budgeting, mortgages/closings, realtors, home maintenance, and crime watch.

Housing Counseling: A program designed to empower residents to achieve their housing goals. The program assists residents not covered under other social service agencies.

Home Maintenance Training Program: This program is designed to provide future and current homeowners with the knowledge and background to inspect and maintain their homes. This includes classes on various aspects of home maintenance.

Downpayment Assistance Program: Five-year, interest-free loans are available to individuals and families purchasing a home in the Enterprise Zone.

For information: Muncie Home Ownership and Development Center, 628 South Walnut St., P.O. Box 93, Muncie 47308; phone: 282-6656. Director: Steve Eggelston.

NEIGHBORHOOD SERVICE AND COMMUNITY DEVELOPMENT

This agency is a city department funded through HUD grants. All recipients of the following programs must meet HUD guidelines.

Substantial Rehabilitation Program: This program provides assistance to homeowners in the form of 10-year forgivable loans for repairs to major systems in the home.

Emergency Home Repair Program: Grants are provided to homeowners for repair of one major system where all other systems are functioning properly.
Paint Program: Free exterior paint is provided to homeowners.

Neighborhood Rehabilitation Corporation Program: Grants are provided to neighborhood corporations to acquire, rehabilitate and rent or sell residential properties to low and moderate income persons. (Industry, East Central & Old West End have received this grant.)

For information: Neighborhood Services and Community Development, City of Muncie, 301 N. High St., Muncie 47305; phone: 747-4825. Neighborhood Coordinator: Sue Leonard.

OPEN DOOR COMMUNITY SERVICES, INC.*

Housing Maintenance Program: This program provides assistance to homeowners who need emergency repairs to their homes. Repairs may include roofs, plumbing, floors, foundation, windows and doors. HUD income guidelines apply.

For information: Open Door Community Services, Inc., P.O. Box 528, 424 W. Jackson, Muncie, 47308; phone: 289-5966.

SALVATION ARMY*
The Salvation Army provides financial assistance to families or individuals whose total household income is within 150% of Poverty Level Income Guidelines.

Rent/Mortgage Assistance: a maximum payment of $150 may be made toward rent or mortgage for any individual or family facing eviction or foreclosure (limit once / 12 months).

Utility Assistance: a maximum payment of $75 toward any utility for any individual or family facing shut off of utility service (limit once / 12 months).

For information: The Salvation Army, Corps Community Center, 1015 N. Wheeling Ave, P.O. Box 448, Muncie, 47303; phone: 289-7924.
SECTION 8, MUNCIE HOUSING AUTHORITY*
Section 8 Rental Assistance Program: Assistance is given to low-income families rent safe, decent, sanitary dwelling units in the private rental market. Subsidy payments are made by the MHA to the landlord on behalf of the family.
For information: Section 8 Program, Muncie Housing Authority, 409 E. 1st. St., Muncie 47302; phone: 747-9553. Contact person: Angel Tua.

VOLUNTEER HOME MAINTENANCE PROGRAM*
This program recruits volunteer service groups and organizations to perform maintenance on homes where the homeowner is physically or financially unable to do the work.
For information: Neighborhood Services and Community Development or Muncie Home Ownership and Development Center (see individual listings.)

NEIGHBORHOOD SERVICES AND COMMUNITY DEVELOPMENT*
Clearance Program: This program enforces the building code for the City's Building Commissioner via the Unsafe Building Hearing Authority. Owners of dilapidated properties are cited, brought to the Authority for orders, and monitored for compliance. As a last resort for noncompliance, NS&CD funds are used to remove unsafe buildings and those owners are taken to City court for judgement and property lien.
For information: Neighborhood Services and Community Development, City of Muncie, 301 N. High St., Muncie, 47305; phone: 747-4825.
AREA 6 COUNCIL ON AGING*
They offer a Minor Home Modifications program to aid elderly and disabled citizens by providing community and in-home services that enable them to remain independent in their own homes as long as possible, avoiding unnecessary to premature placement in a long-term facility. This program offers changes to the home that allow for greater access and independence.
For information: Area 6 Council on Aging, I & A Department, P.O. Box 1919, Muncie, 47308; phone: 289-1121.

NS&CD*
Removal of Architectural Barriers Program: This program eliminated barriers to mobility of disabled and elderly persons in public and residential structures and may include wheelchair ramps, steps with railings or interior improvements to accommodate a wheelchair.

COMMUNITY ACTION PROGRAMS
This organization offers various services to the elderly.
For information: Aging Services, Community Action Programs, 1125 S. Walnut, Muncie 47305; phone: 289-2313.

A BETTER WAY
This organization runs a shelter for battered women and children.
For information: A Better Way, P.O. Box 734, Muncie, 47308; phone: 747-9107.
PROJECT SELF-SUFFICIENCY, MUNCIE COMMUNITY SCHOOLS*
Project Self-Sufficiency coordinates public and private community resources to assist individuals and families to achieve emotional, social and economic independence. Applicants must be experiencing multi-dimensional problems which interfere with their ability to break their dependence on public assistance programs. HUD income guidelines apply. For information: Project Self-Sufficiency, Muncie Area Career Center, 2500 N. Elgin, Muncie, 47303; phone: 747-5497.

UNITED WAY OF DELAWARE COUNTY
The United Way is a social service organization serving residents of Delaware County. They offer a wide range of services as well as publishing a directory of services offered throughout the Muncie-Delaware Community. For information: United Way of Delaware County, Inc., 500 N. Walnut, Muncie, 47305; phone: 288-5586.

BIG BROTHERS-BIG SISTERS OF EAST CENTRAL INDIANA, INC.
This organization provides children with adult role models. For information: Big Brothers-Big Sisters of E.C. Indiana, Inc., 125 E. Charles, Muncie, 47305; phone: 284-4141.

CAREER DEVELOPMENT CENTER
This organization is a division of Goodwill Industries and offers employment assistance, vocational assessment and testing. For information: Career Development Center, 3901 N. Wheeling Ave, Muncie 47304; phone: 282-1244.
MUNCIE AREA CAREER CENTER, MUNCIE COMMUNITY SCHOOLS
This center offers a variety of employment and educational programs for Muncie residents. They offer adult vocational programs, GED/high-school completion and adult literacy classes as well as family and parent counseling.
For information: Area Career Center, 2500 N. Elgin, Muncie 47303; phone: 747-5850 (administration office).

BALL STATE UNIVERSITY
Department of Urban Planning and Development
The professors in this department may be able to help you locate specific grants or guide towards someone who can. They may also be willing to post a sign asking for students interested in writing or researching grants for the Council.
For information: Dept. of Urban Planning, Ball State University, Muncie In 47306; phone: 285-1963.
School of Continuing Education
This department offers a grantsmanship class in which students must research and write a grant. Often students try to find real organizations to assist while doing this coursework.
For information: School of Continuing Education, BSU, Muncie 47306; phone: 285-1581.

Books:
-lists the foundation, recipient and type of project

-lists all foundations that gave grants in 1992
Section 1
1: Author's note: The word "black" will be used in this writing instead of the more currently politically-correct "African-American." This is done in an effort to account for all persons of this darker race, who must be recognized as descendants of persons from the West Indies and Caribbean and others, as well as those of African heritage. The use of this word is not to be taken as having any meaning or connotation other than that intended.

Section 3

Neighborhood Unit Principles

A formula which, it is believed, meets all the above requirements was elaborated and published in volume 7 - Neighborhood and Community Planning - of the Regional Survey of New York and Its Environ (1929). In that publication, "the neighborhood unit - a scheme of arrangement for the family-life community" is set forth in detail. Essentially is consists of six principles:

1. Size: A residential unit development should provide housing for that population for which one elementary school is ordinarily required, its actual area depending upon its population density.

2. Boundaries: The unit should be bounded on all sides by arterial streets, sufficiently wide to facilitate its bypassing, instead of penetration, by through traffic.

3. Open spaces: A system of small parks and recreation spaces, planned to meet the needs of the particular neighborhood, should be provided.
4. **Institution sites**: Sites for the school and other institutions having service spheres coinciding with the limits of the unit should be suitably grouped about a central point, or common.

5. **Local shops**: One or more shopping districts, adequate for the population to be served, should be laid out in the circumference of the unit, preferably at traffic junctions and adjacent to similar districts of adjoining neighborhoods.

6. **Internal street system**: The unit should be provided with a special street system, each highway being proportioned to its probable traffic load, and the street new as a whole being designed to facilitate circulation within the unit and to discourage its use by through traffic.

The six principles enumerated do not constitute the description of a real estate development or of urban neighborhoods in general. Together they do not make a plan. They are principles which a professional planner— if so disposed— can observe in the making of a development plan. If they are complied with, there will result a neighborhood community in which the fundamental needs of family life will be met more completely, it is believed, than they are now by the usual residential sections in cities and villages.
3. All data and figures in this Section come from Census reports from the U.S. Bureau of Census, Department of Commerce, 1960, 1970, 1980, and 1990, unless otherwise sourced.

Census figures for Census Tract 12 are being used as representative of the Whitely neighborhood. The area referred to as Whitely makes up a large majority of Tract 12; the map below illustrates the difference between Whitely boundaries and those for the Census Tract.

Part II.

R-3 Residence Zone—moderate density

R-4 Residence Zone—moderate-high density

R-5 Residence Zone—high density

BL Limited Business Zone
   --R-5 Residence Zone uses, government buildings, professional offices, banks, retail stores, beauty parlors/barber shops, required parking, dry cleaning/laundries, schools, outdoor advertising, drug/stationery/florist shops, shoe repair shops, camera and photo stores, grocery stores.

BC Community Business Zone
   --all BL uses plus, health centers, restaurants (not drive-thrus), business and professional offices, outdoor advertising, parking lots, organizations (civic and service), gas stations, photo studios, grocery store, bakeries, jewelers, camera shops, fraternities/sororities, hardware stores, furniture stores, paint and glass stores, license bureaus, travel services, laundries/dry cleaning, department stores, florist/candy/ice cream shops
BV  Variety Business Zone
   --All permitted uses in CB, BL and BC plus, skating rinks, mobile home sales, feed and fuel store, amusement enterprises, plumbing and sheet metal shops, gyms, sign painting shops, welding shops, exterminating shops, taxidermists, garden supplies, shooting gallery, window blinds sales and repair, storage of building materials, farm implement establishment, animal hospital, commercial baseball field/swimming pools/golf driving ranges, greenhouses, hotels/motels.

FA  Flood Area Zone
   --parks, playgrounds, boat houses, golf courses, landing, docks, wildlife sanctuaries, woodland preserves, farming, pasture, forestry, hunting, fishing, outlet installations for sewage treatment plants, utility transmission lines, loading areas, parking areas, airport landing strips, circus, carnival, roadside stands, outdoor advertising, drive-in theatres.
BIBLIOGRAPHY


Garvin, Charles D., and Fred M. Cox. "A History of Community Organizing since the Civil War with Special Reference to Oppressed Communities." Cox, 45.


U.S. Census data:
This data was compiled to complete the community profile section of the plan. These are the exact figures used to generate all the charts and statistics found in these sections.


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**UNEMPLOYMENT RATES**

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### HOUSING CHARACTERISTICS

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### VALUE OF OWNER-OCC

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