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# BARRIERS

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The focus groups, workshops and basic financial analysis we conducted revealed a set of barriers that CommunityWorks will need to overcome if the IDA program can be successful in helping program participants purchase their homes. We have grouped these into three major themes of homeownership, program administration and institutional partnerships.

## **Homeownership**

- **Housing preferences Amongst Participants**

Many program participants expressed a desire to leave Lawrence for various reasons, including crime, schools and poor housing. If participants do not want to live in Lawrence, the program goal of people helping transform the place cannot succeed.

Program participants also expressed a desire to live in the parts of Lawrence which are already in good condition, namely Prospect Hill and South Lawrence. These neighborhoods do not need as much improvement as the CommunityWorks expanded service area, which is one of the places that the IDA program can help transform. IDA members need to want to participate in the improvement of a neighborhood, not just move to already high quality areas.

The disconnect between the desire of program participants to live in a single family home and the available housing stock in Lawrence must be addressed by CommunityWorks. If IDA members do not want to purchase the types of homes that are available in Lawrence, they cannot help to transform the city.

- **Timing**

The five-year time limit on AFIA funds presents a barrier for moving participants into homes. This is especially true for those in Groups 2 & 3 since they face the same deadline as those in Group 1.

## **Program Administration**

- **Maintaining Intimacy**

There is a basic contradiction between the most important strength of the IDA program, its intimacy and support structure, and the future goal of dramatically increasing the program size. As the IDA program expands it needs to maintain that intimacy and peer support if it is to be successful.

- **Integrating entire families into the IDA process**

As the program expands it will need to include a broader range of people, integrating men and other family members into the IDA process. Integrating these new people into the program will require a delicate balancing process in order to expand the program and maintain its high quality.

- **Focusing on one area of Lawrence could lead to gentrification**

As CommunityWorks picks concentration areas to help program members move into, they hope these neighborhoods will improve. The classic problem with improving neighborhoods is gentrification, the process of middle class outsiders moving in, improving homes and increasing housing prices. If the concentration areas improve, it will attract middle class residents who have been priced out of other parts of the Boston area. A way of dealing with this possibility should be part of the CommunityWorks strategy.

## Institutional Partnerships

- Reviviendo Gateway Initiative (RGI)

The progress made by RGI, and the role that CommunityWorks has played in that effort, is commendable. The 11,642 new residents that RGI predicts will be drawn to Lawrence will have a significant impact on the housing market, and therefore the success of the IDA program. RGI's work should take into account CommunityWorks' efforts and vice versa.

- City of Lawrence

Efforts to align *people* with *place*, make change on a large scale, and support youth development, are all hampered by the politics of City government. It has been demonstrated that successful IDAs have strong partnerships with City and local administration. To date, the City's lack of support has been a frustration. In moving the IDA program to scale, having the support of the City of Lawrence will be critical.

- State of Massachusetts

While the Massachusetts IDA Solutions (MIDAS) collaborative is making significant progress towards raising the profile of asset-building programs at a state level, Massachusetts still has no legislation on IDAs. This barrier leaves only federal, foundation, and private funding options for the IDA program. Other states have passed legislation, for example, making accrued interest tax-exempt, allowing TANF money to be used towards IDAs, and allocating tax credits for organizations to provide matching funds. This lack of state support in Massachusetts represents a tangible barrier to going to scale.

- Other organizations

As the IDA and other FAB programs expand, coordination with other organizations – churches, schools, social service agencies, etc. – will be more and more critical. In terms of marketing, funding, facilities, etc., CommunityWorks will need to collaborate with other organizations in Lawrence and the region.



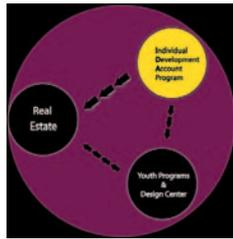
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# RECOMMENDATIONS

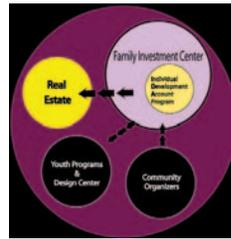
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## Recommended Phases

TODAY



NEAR FUTURE



FUTURE



Given the mission of envisioning a large-scale IDA program, we designed a process with direct recommendations for certain departments that is also flexible enough to be adapted and applicable to a long-term vision. The process does not outline a specific number of participants at each stage because the goal is for CommunityWorks to evaluate progress and define scale for itself. The following recommendations are based on what we imagine to be the challenges at several stages of scaling up the IDA program at Lawrence CommunityWorks. It is also a combination of what we observed at CommunityWorks and what we have investigated nationally.

**T**here are three principles that should continue to be strong themes in all the work that goes on at Lawrence CommunityWorks:

- 1) Focus and emphasis on the importance of staying in Lawrence
- 2) Peer support and social networks are at the core of all efforts
- 3) Encouraging youth development as integral to the sustainability and vitality of Lawrence.

The process is outlined with several time periods that indicate the immediacy of the next steps necessary for each department. Note that although these suggestions are listed chronologically and by department, all parts are equally important in informing current decisions. Each department should understand the long-term vision and how other departments are integral to that vision. Ideally, there is an individual (or a committee) who could guide and assess the process as a whole. This entity should also be responsible for implementing a regular and thorough evaluation process of each department and the organization. Seeking participant feedback is a valuable part of this process.

# TODAY

This phase addresses the challenges we identified within the current program that hinder the success of going to scale. Our greatest concern at this stage is impressing upon residents that there are opportunities to own a home in Lawrence. Making this work with current participants is imperative to any steps to follow. **TODAY focus on the Individual Development Account Program as it exists with the goal of promoting a commitment to homeownership in Lawrence.**

## Individual Development Account Program

### Account Administration:

- Establish the Family Investment Center
- Ensure that all account statements are updated monthly and distributed to participants.
- Establish a direct deposit system. This helps with insuring that people are indeed using their work income. Without a direct deposit system, the updating the accounts in MISIDA often falls behind. The problem with this is that AFIA requires that an accurate record of accounts be maintained to withdraw match monies. If accounts are not in order, federal match money will not be available when IDA participants are ready to purchase their assets. Without up-to-date statements, the federal government may take several months to deliver a check. When a participant is ready to purchase a home, she may not be able to acquire it because of her inability to move quickly enough. Additionally, there is a small window of opportunity for many accounts to be placed in order. The deadline for purchasing an asset with AFIA money for the group of IDA participants that has already graduated is less than two years. These graduates will soon be scrambling to acquire their assets, and their account information should be updated well beforehand.
- Considering the approaching five-year time limit, emphasis should be placed on assisting Group One participants to purchase their asset.

## LESSONS LEARNED

**L**Workshop: The housing type discussion during the second was enlightening but incomplete. A more complete description of different housing types along with costs and benefits should be part of future discussions.

### Workshop/Curriculum/Marketing Administration:

- Outreach to first time homebuyers and savings club members
- The summer barbeque that brings together all the participants can also be a celebration and acknowledgement of the graduates of the program. Holding biannual celebrations for alumni would be encouraging for participants.
- Encourage IDA participants to attend RGI meetings, especially sessions like the charettes that were held in April and May 2004.
- Continue participatory workshops. Many aspects of the participatory workshops that we conducted will be very useful to the IDA program. Housing type preference discussions and some mapping exercises uncovered interesting trends and were very educational for program participants. These discussions should continue in some form, either as separate workshops or as part of the IDA program already in place.
- Conduct exit surveys of each participant. An example from Central Vermont Community Action Council is listed on the CFED IDANetwork website.



## Family Investment Center (FIC)

We imagine that the FIC will be able to address asset building holistically as an umbrella group that oversees all savings, homebuyer education, financial literacy, and adult and youth IDA programs.

Instead of a collection of stand-alone programs, FIC will be a place where CommunityWorks members can be connected to the continuum of programs and services available. The Center will also coordinate partnerships with collaborators such as banks, realtors, and universities.

For example...

### Possible Participant Pathway

- 1) It is April 2005, and a Lawrence resident, “Solana,” needs help on her taxes. A friend mentions that CommunityWorks provides tax preparation services.
- 2) She visits the Family Investment Center where she receives help from Carla to complete her tax forms.
- 3) Carla refers her to Enrique, a representative from Lawrence Savings Bank, who helps her open a new savings account that day.
- 4) Solana is then invited to join CommunityWorks as a member and learns about the other programs and services available.
- 5) Next month, Solana joins the Savings Club, meeting other single mothers in her neighborhood. Her two kids join the Young Professionals program.
- 6) In 6 months, after making progress in repairing her credit and building some savings, Solana reaches a benchmark so that she now qualifies for the IDA program.
- 7) At the same time, she is identified as a potential neighborhood leader, and starts a NeighborCircle.
- 8) One day, Solana picks up a flyer from the real estate department featuring a new three family building with units for sale. She meets with Patricia in the real estate department to discuss the options of purchasing the home.
- 9) In 2 years, after graduating and purchasing her first home, Solana is trained and certified, through a partnership with Cambridge College, to become an Alumni IDA Instructor.

## National Examples:

### Extra-Credit Savings program

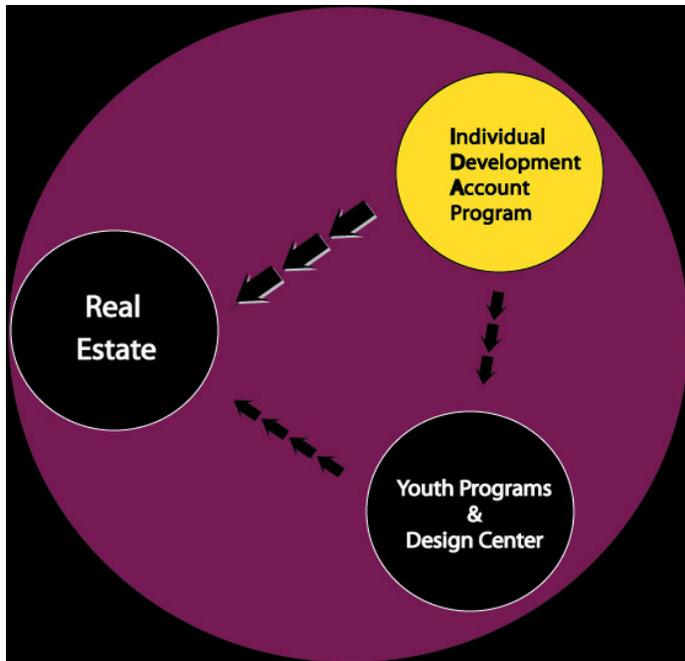
“The Extra Credit Savings Program is a partnership between two organizations that have an interest in building the financial strength of families and communities. ShoreBank got involved because it wanted to encourage saving, asset building and wealth creation in the mostly African-American communities that are its Chicago base. The Center for Law & Human Services welcomed the bank’s interest because each year, the center must find convenient, secure locations for its tax preparation centers. ShoreBank offered attractive and well located spaces – free of charge – for the evening and weekend tax preparation sessions, while providing the extra service of opening bank accounts for direct deposit of refunds.” -[MONEY IN THE BANK: The Extra Credit Savings Program How Federal Tax Refunds and Credits Help Households Become Bank Users](#)

### “Get Checking” Program, Asset Building Coalition

“In this model, certain functions, such as case management or financial education, are conducted by other complementary organizations. The Milwaukee site, for example, refers IDA participants who need intensive financial literacy training to the citywide “Get Checking” program. This program is part of the citywide Asset Building Coalition, a partnership of thirteen local financial institutions and other organizations that promote financial education and asset building among the city’s unbanked households. Those who are not eligible for checking accounts are able to enroll in a four-session financial literacy course taught by several providers. Those who complete the program and who have resolved their debt problems are presented with a certificate that allows them to open a checking account at a participating bank or credit union. In turn, IDAs are valuable asset-building tools for the citywide initiative as well.” –Abt Associates, 2002, [Assets for Independence Act Evaluation: Second Annual Site Visit Report](#)

## LESSONS LEARNED

**W**orkshop: Mapping exercises are difficult and time consuming. Adequate time should be set aside in order for people to orient themselves and feel comfortable. Special care should be taken to ensure accurate data and full participation by everyone.



## Design Center & Youth Programs

- After getting the GIS software, consider the possibility of starting another program. The success of this program is contingent upon a demonstrated interest and long-term, focused project that is integrated into other current programs and departments.
  - For example: integrate GIS with the work of the Young/Junior Architects class.
  - Use GIS project to inform the work of the Reviviendo Gateway Initiative, gathering data and producing maps and data reports.
  - Continue housing data collection in areas designated in conjunction with real estate department.

## Real Estate

- Continue to meet with real estate agents, lawyers and bankers that understand the Lawrence housing market. These same representatives can help with informing both the real estate department and the individual development account program about opportunities within the Lawrence market.
- Investigate the realities of condominiums and cohousing: advantages and disadvantages.

## Assessment & Evaluation

Periodically assess progress of the departments and organization to attain short and long-term goals. Frequent evaluations to participants provides valuable feedback on how best to fit their needs.

We imagine that at this point the character of the program is shifting because the number of participants requires more administration and the cost of the program is considerable. In the **NEAR FUTURE continue to generate commitment in North Common and designated expanded area by focusing on Lawrence CommunityWorks integration and tightening the expanding network.**

# NEAR FUTURE

## Family Investment Center: Individual Development Account Program

Account Administration:

- Work with MIDAS to figure out a collective accounting system.

Workshop/Curriculum/Support Administration:

- Begin integrating alumni into workshop facilitation: qualify them as “financial fitness” instructors through local universities or agencies that certify instructors.
- Consider services that can be contracted out and those that need to stay in house.
- Consider how to address differing low-income populations. “Advance market segmentation; IDA initiatives need to develop more expertise in market segmentation. Not all IDA participants need extensive support services. Some may need just the opportunity to open an IDA or asset-specific training. Not all participants need the same support and instruction and tailoring the program to needs could be more cost effective.” (Zednek 10) The San Francisco Earned Assets Resource Network (SF EARN) is an umbrella organization for several others in the area and also holds its own accounts. They serve a large immigrant population and use an approach that considers its members in three different phases of financial independence. Those who are the “established working poor” usually need the least amount of case management, the recent transition immigrants, and the immigrant working poor usually need the most case management.

- Consider how to increase the number of participants and meeting places. Work with the community organizers to develop alternative satellite sites that are local to pockets of current IDA participants and NeighborCircles.
- Outline a strategy for ensuring that the quality of participation amongst IDA members remains high. Possibly implement higher qualifications for enrolling in the IDA program. For example, a Pittsburgh site has adopted a “triage system that gives everyone the opportunity to work toward IDA participation, but allows it only for those who are within 12 months of being mortgage-ready. Individuals who work hard to become mortgage-ready are allowed the opportunity to enroll in the IDA project.”-Abt Associates
- Establishing a continuum of services (from member to saver to IDA participant) can also help shorten the wait list for IDAs and get people saving as soon as possible.

### LESSONS LEARNED

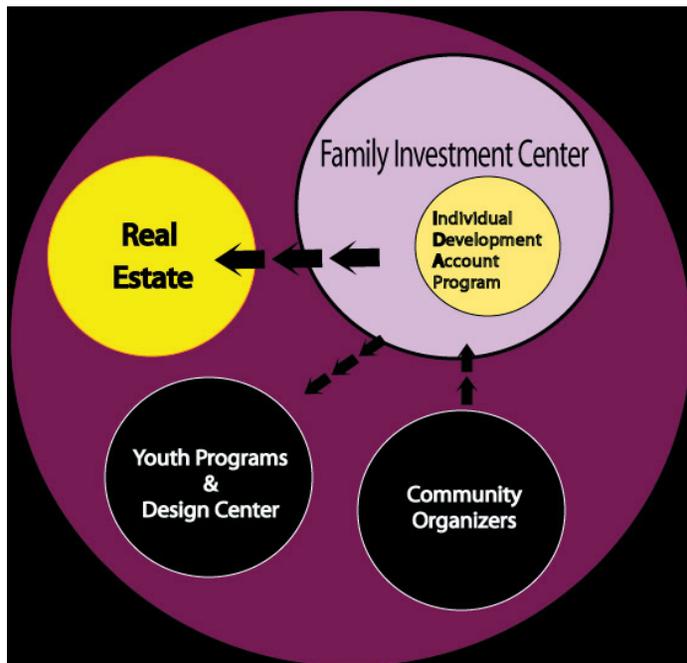
**L**Workshop: All activities took much longer than originally planned. Care should be taken to allocate enough time for workshop activities, even if certain parts need to be sacrificed or taken up in the future. Time should also be allocated for evaluation of activities.

## Design Center

- Continue data collection in target neighborhoods
- Work with IDA program, helping workshops with mapping exercises
- Conduct “visioning” sessions with RGI and other planning programs

### LESSONS LEARNED

**L**Data Collection: The simplicity of the forms on the PocketPCs was very useful in making the data collection move smoothly. Care should be taken not to complicate the process with too many data fields or too many subjective judgments.



## Real Estate

- Investigate ways to preserve funding and protect affordable housing. Concepts like community land trusts, limited-equity cooperatives, and mutual housing associations can help address issues of affordability for individuals, community development and sustainability of funding. Resident Ownership Mechanisms (ROMs) will be critical to stabilizing prices and preserving affordability. See “Sharing the Wealth: Resident Ownership Mechanisms” by PolicyLink, 2001.

## Community Organizers

- The Community Organizing department can play a critical role in the success of the IDA program. NeighborCircles already represents a promising outreach process within LCW that the IDA program should utilize. Through NeighborCircles the Community Organizing Department can advertise and identify strong candidates for the IDA program. Additionally, NeighborCircles can also serve as a geographic framework for future IDA groups. IDA groups could meet at the block level, which would create stronger ties between individual development and place. IDA group discussion could not only focus on social support and financial planning, but also could focus on how groups of neighbors can upgrade their own block through buying locally. Thus, Community Organizing can provide marketing assistance and a geographical framework for future IDA groups.

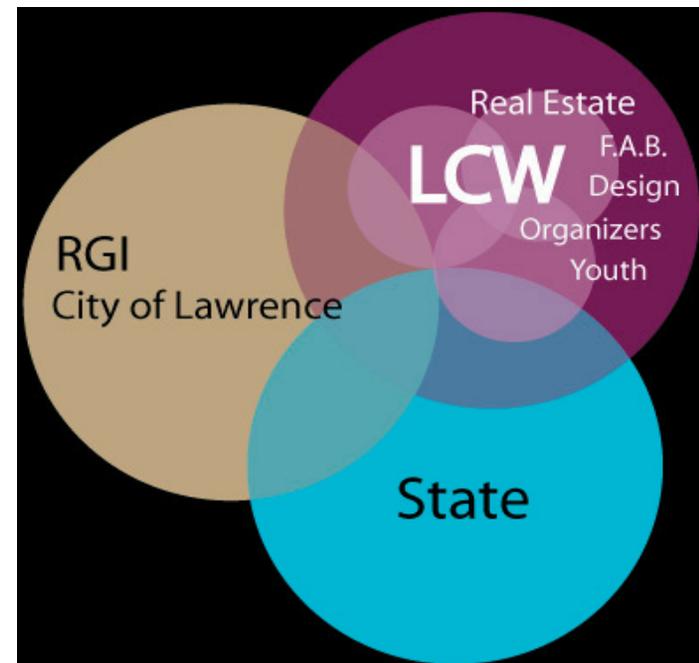
At this point, near future plans have been fully implemented. All departments in CommunityWorks actively play a role in the IDA program, from recruitment to training to information resources. The IDA program is a well-oiled machine, with many different players helping it work well. **For the FUTURE phase, focus on integrating CommunityWorks with the City of Lawrence, RGI and other partners. Advocate on a state and regional level for IDAs and affordable housing.**

# FUTURE

As the program increases in size and impact, the focus of the organization should shift to external institutions. The RGI committee, the City of Lawrence, and state and federal governments are among the institutions that are needed to help the IDA program operate to its fullest capacity. These institutions are important because they will enable increased funding and legislative support for the IDA program and assist with the real estate activities of IDA participants.

We also imagine that coordinating at the state level with other IDA programs would be advantageous for funding and policy-level work. On the national level, many are currently advocating for IDA tax credits, and CommunityWorks should be in a position to advocate and take advantage of this resource. This would provide funding much like current affordable housing tax credits. This is an example of the type of outreach and creative thinking that is necessary to expand the IDA program and ensure its sustainability.

There are few specific recommendations for the far future. We do not presume to be able to predict exactly how CommunityWorks and the IDA program will evolve over the next few years, so it is difficult to predict what will be necessary at that point. More useful is a look at important issues for CommunityWorks to consider as the program expands and improves.



## Family Investment Center: Individual Development Account Program

### Workshop/Curriculum/Support Administration:

“Provide online financial education and asset-specific training. IDA participants should have the option of taking financial education and asset specific training in a classroom setting or online. The online setting allows participants to learn at different paces and reinforces the lessons through exercises and other interactive learning techniques. Online financial education and asset specific training should be available in languages other than English. Key stakeholders are practitioners and national networks” (Zednek 11).

## Real Estate

- Analyze the impact of IDAs on the housing market. See example of Atlanta work. LCW could take a similar approach towards measuring the effects of the IDA program on place. Data was collected in the workshop about which areas of Lawrence are unsafe. Three years from now, after there is a critical mass of IDA graduates in homes, data could again be collected about which areas are unsafe in 2007. Areas that have changed from “unsafe” to “safe” could be spatially related to IDA home purchase locations to show the IDA program’s neighborhood impact.

## LESSONS LEARNED

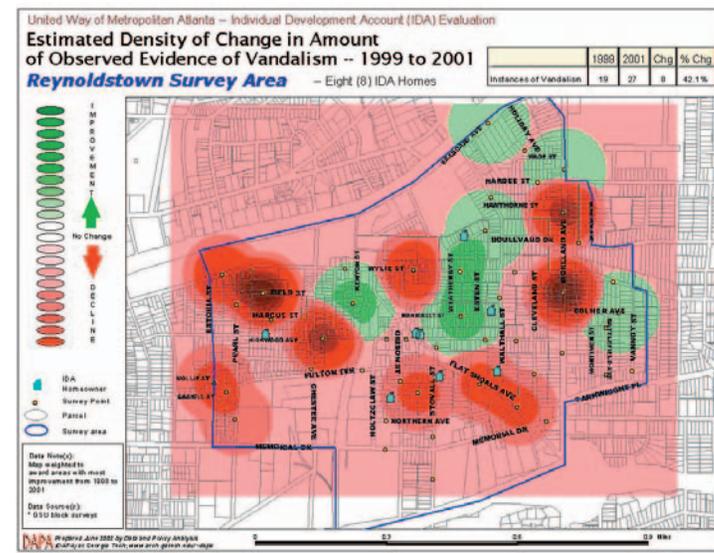
**Data Collection:** Certain details, such as how to assess vacant lots and building types, need to be figured out before going into the field to gather data. This is necessary to insure consistency of the data in the GIS project.

## Georgia Tech Data and Policy Analysis Group

The primary think tank for IDAs in the country, the Center for Social Enterprise Development (CSD) acknowledges that limited research exists on how IDAs have place effects in neighborhoods. This question is critically important for community-based IDA programs and community development foundations, as they are not only interested in how IDAs can improve individual’s lives, but also how IDAs can improve neighborhoods. As a result, CSD funded a study to be executed by Georgia State and the Georgia Tech Data and Policy Analysis group (DAPA) in Atlanta that would fill this research gap.

DAPA found that spatial analysis using GIS was essential to understand the impact of IDA programs. They evaluated three Atlanta intown neighborhoods over two years, and used GIS to relate the location of IDA home purchases to neighborhood indicators, such as building code violations, trash, vandalism, home sales amount, and vacant lots. Thus, IDA sponsor organizations could begin to answer questions, such as:

- Does vandalism decrease near areas where IDA participants purchased homes?
- Do property values increase in areas where IDA participants purchased homes?
- Is there less trash in the streets close to where IDA participants purchased homes?



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# RESOURCES

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## Research and Policy

[www.cfed.org](http://www.cfed.org) ® “The Center for Enterprise Development (CFED) fosters widely shared and sustainable economic well-being. CFED promotes asset-building and economic opportunity strategies, primarily in low-income and distressed communities, that bring together community practice, public policy, and private markets in new and effective ways.” They also host a site called the “IDAnetwork” ([www.idanetwork.org](http://www.idanetwork.org)) that has several publications on everything from IDA program design, to funding, to accounting practices.

Center for Social Development at Washington University in St. Louis

[http://gwbweb.wustl.edu/csd/Areas\\_Work/Asset\\_building/IDAs/Adminstration.htm](http://gwbweb.wustl.edu/csd/Areas_Work/Asset_building/IDAs/Adminstration.htm)

Zdenek, Robert and Beverly Stein. Recommendations from the Field: Individual Development Accounts as Part of a Universal Asset-Building System. Center for Social Development, Washington University in St. Louis, 2003.

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## Using GIS for Community Development

Talen, Emily. Bottom Up GIS: A New Tool for Individual and Group Expression in Participatory Planning. American Planning Association Journal, Summer 2000, Vol. 66, No. 3.

Innes, Judith and Simpson, David. Implementing GIS for Planning. American Planning Association Journal, Spring 1993, Vol. 59, No. 2.

Kellogg, Wendy. From The Field: Observations On Using GIS To Develop A Neighborhood Environmental Information System For Community-Based Organizations. URISA Journal, Spring 1999, Vol. 11, No. 1.

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## Best Practices/Case Studies

Abt Associates’ Assets for Independence Act Evaluation  
[http://www.abtassociates.com/reports/AFIA\\_2nd\\_annual.pdf](http://www.abtassociates.com/reports/AFIA_2nd_annual.pdf)

## **Administration**

Baggett, Walter. INDIVIDUAL DEVELOPMENT ACCOUNTS: AN ACCOUNTING AND AUDITING GUIDE

Sharing the Wealth: Resident Ownership Mechanisms, Policy Link Report, 2001. Highlights include pages 94-101. This outlines mechanisms for preserving affordability for individuals and the community.

Money in the Bank: The Extra Credit Savings Program - <http://www.shorebankadvisory.com/resources/moneyinthebank.pdf>

## **How-to guide for outreach on tax credits**

Center on Budget and Policy Priorities CBPP offers a free, detailed how-to guide to develop and implement outreach strategies around the Earned Income Tax Credit. It includes guidelines and ideas on staffing, timing, promotion and technical considerations. The materials can be viewed at [www.cbpp.org](http://www.cbpp.org) or ordered by mail from Center on Budget and Policy Priorities, 820 First St., NE, Suite 510, Washington, DC 20002; telephone 202-408-1080.

## **Outreach to promote the Earned Income Tax Credit City of Chicago Mayor's Office of Workforce Development**

The city of Chicago has aggressively promoted the benefits of the Earned Income Tax Credit to help bring more federal dollars back into the local economy. Intensive outreach through employers, community organizations, newsletters and grocery-bag advertisements helped attract households to free tax-preparation services, where they claimed an estimated \$16 million in EITC refunds. A booklet and Web site describe the outreach strategies. Contact Julie Rubins Wilen at 312-744-WORK or visit [www.chicago-eitc.org](http://www.chicago-eitc.org)

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# APPENDIX A

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## IDA Participants in Workshops 1 and 2

### Participants April 9, 2004

First Name	Last Name
Inez	Perez
Teofila	Richardson
Ana	Heredia
Gloria	Hernandez
Juana	Jimenez
Monica	Ohoa
Antonia	Payano
Valerie	Aponte
Ana	Fuertes
Luz	Mirabel
Mary	Moquete
Mayra	Paulino
Yvette	Romen
Mercedes	Solano
Maria	Tejada
Altagracia	Valdez

### Participants April 16, 2004

First Name	Last Name
Florencia	Otero
Teofila	Richardson
Reyna	Burges
Trina	De Jesus
Petronilia	De la Rosa
Gloria	Hernandez
Juana	Jimenez
Monica	Ochoa
Antonia	Payano
Ana	Fuertes
Mary	Moquete
Rose	Pierre

## Workshop 2: Friday, April 16

### MIT

James Alexander  
Claudia Canepa  
Lorlene Hoyt  
Alberto Ortega  
Ed Pauls  
Michael Weisner  
Valentina Zuin

### LCW staff

Nelson Butten  
Andre Leroux

## MIT and CommunityWorks Staff in Workshops 1 and 2

### Workshop 1: Friday, April 9

#### MIT

James Alexander  
Claudia Canepa  
Shannon McKay  
Alberto Ortega  
Andy Port  
Solana Rice  
Monica Romis  
Melody Tulier  
Valentina Zuin

#### LCW staff

Annery Brea  
Nelson Butten  
Andre Leroux

#### Youth

Rebecca Camargo

**Data Collected on Housing Supply in the North Common**

1. Land Vacancies

- ✓ Yes (Skips to # 6 below?)
- ✓ No

2. Building Occupancy (Appears to be):

- Occupied
- Vacant

3. Current Use Type (Pull-down):

- Single Family
- 2-4 Family
- Multi-Family Buildings (5 or more)
- Mixed Use
- Commercial
- Industrial

4. Estimated Number of Existing Housing Units (Pull-down):

- (1,2,3,4, 5,6, More than 6)

5. Building Material:

- ✓ Brick
- ✓ Vinyl
- ✓ Wood Siding
- ✓ Shingles
- ✓ Other

6. General Condition of Structure:

- Excellent
- Good
- Moderate
- Poor

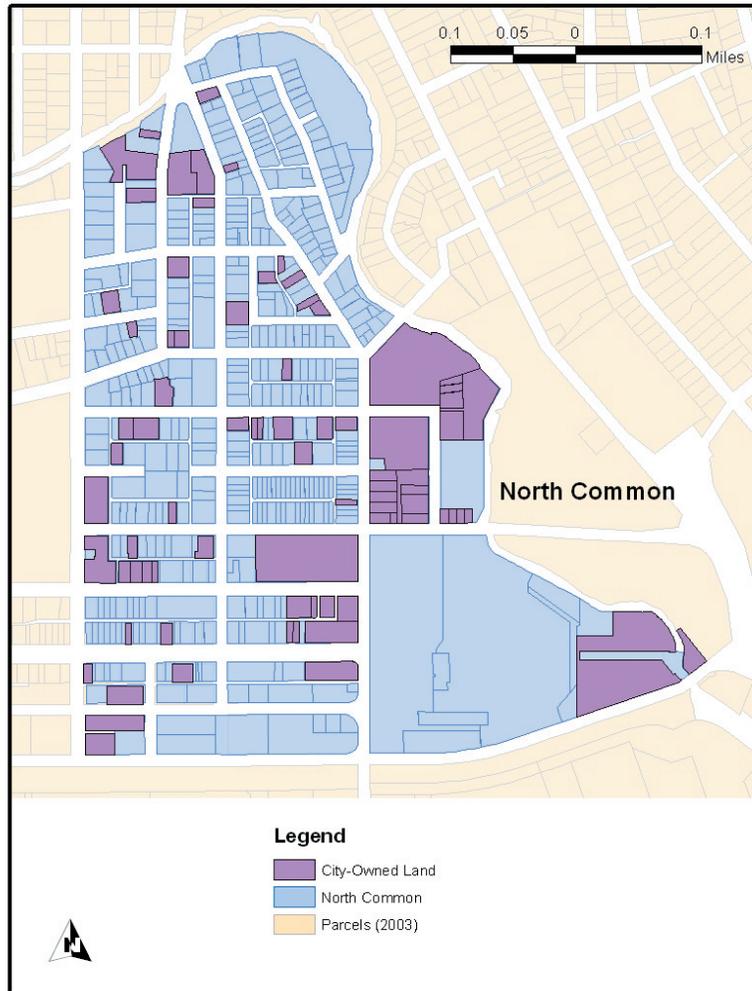
7. General Condition of Land:

- Excellent
- Good
- Moderate
- Poor

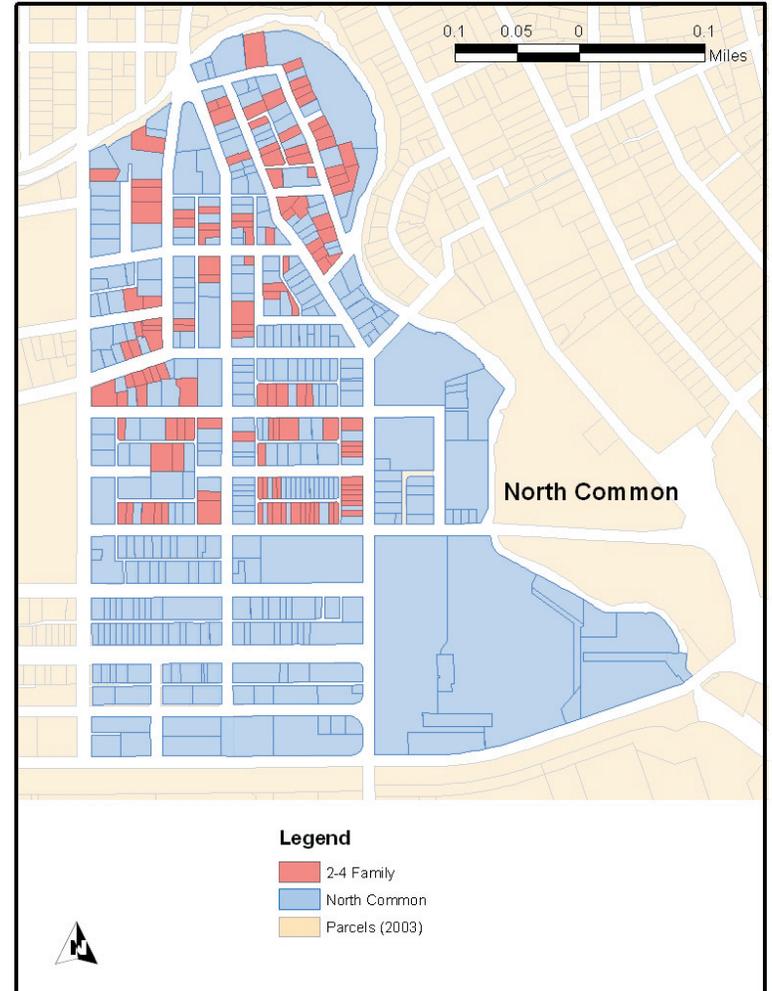
8. Photographs ID # (Type) or N/A

9. Comments Field (Story/History/Additional Comments)

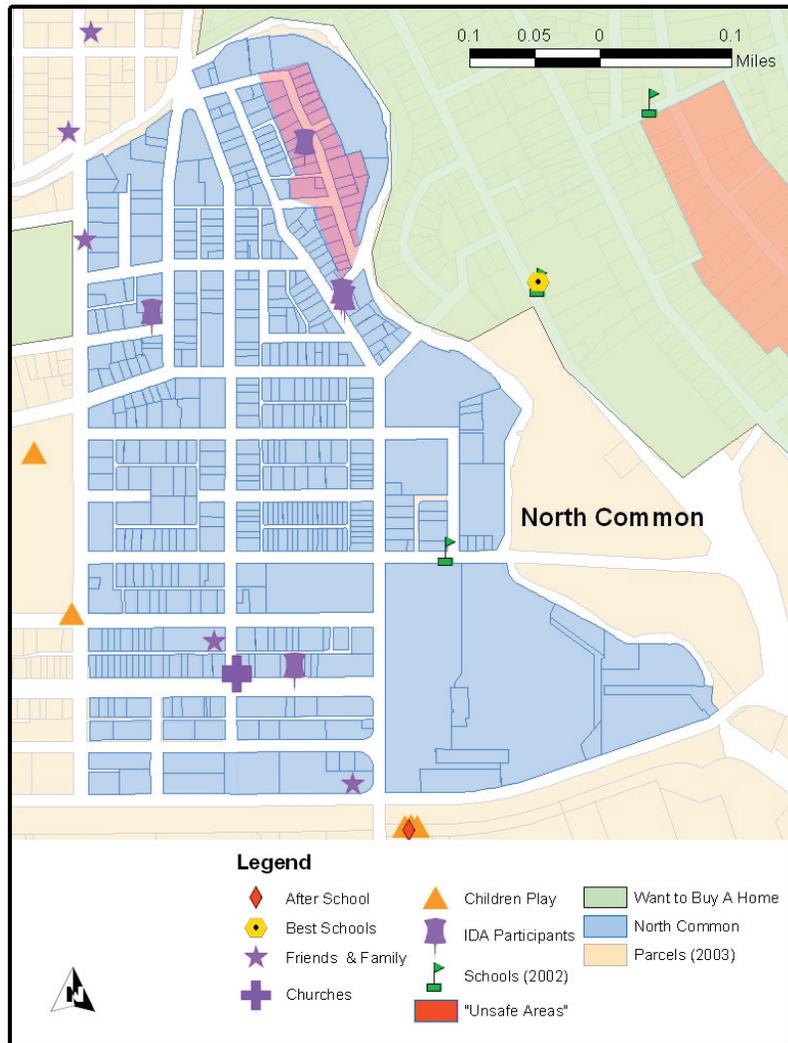
Parcel Ownership in North Common



2-4 Family Homes in North Common



## Map of Amenities in North Common



### Additional Data Available in ArcGIS Project Created by MIT (partial listing)

- ✓ City Parcels & Assessors Data (2004)
- ✓ Assessors Tiles
- ✓ North Common Neighborhood
- ✓ B&W Aerial Photos
- ✓ Schools Locations
- ✓ Municipal Parks
- ✓ Flood Zones (100/500 Year) & Upland Areas
- ✓ Spicket Watershed
- ✓ Topography
- ✓ Waterways & Waterbodies
- ✓ Roads (Tiger & City with Street Names)
- ✓ Wards & Precincts
- ✓ Zoning Layers & Existing Land Use
- ✓ MA Cities & Towns
- ✓ Regional Planning Agency Areas
- ✓ Schools Locations
- ✓ Municipal Parks
- ✓ High-Quality Color Orthophotos
- ✓ MHD Roads & Centerlines
- ✓ Commuter-Rail & MVRTA Routes
- ✓ Census Block Groups
- ✓ Protected & Recreational Open Space
- ✓ State Register of Historic Places
- ✓ Neighborhood Boundaries
- ✓ Historic Districts

<b>Data Collected on Housing Demand by IDA Participants</b>			
<b>No.</b>	<b>Layer Title Concept</b>	<b>File Name (3 files each)</b>	<b>Type (Point/Line/Polygon)</b>
1	Where are the bad places?	badplaces	Polygon
2	Where would you buy a home?	buyhome	Polygon
3	Where do your friends and family live?	friendfamily	Point
4	Where are the best schools?	bestschool	Point (“snap to” existing school points)
5	Best places where your children play?	childplay	Polygon
6	Where do your children go to for after school activities?	afterschool	Point
7	Where do you go for church?	church	Point