# Federal Reserve Neighborhood Stabilization Video Reports Cleveland: Data-Driven Decisionmaking

This is a transcript of a Federal Reserve Board video released April 28, 2011.

#### **OPEN**

# Governor Elizabeth A. Duke:

In Cleveland they have an innovative data resource that allows community leaders to take scarce resources and focus them on the neighborhoods that have the best chance for success. This is a model that has great potential to be replicated in other communities.

#### SHOTS OF CLEVELAND

#### Frank Ford:

"I think to frame the crisis in Cleveland properly, one needs to consider five decades of population loss, out migration of people, out migration of jobs, urban sprawl. And then later on top of that there's the tsunami wave of foreclosures due to subprime lending and predatory lending and this just hit the city really hard."

"But what's remarkable about Cleveland is that in spite of the challenges we have, this is a city of great innovation.

# SHOTS OF DATA/MAPS

"I can't think of a single great innovation or program that we're implementing that does not somehow benefit directly from this Case Western Reserve data system, which we call NEO CANDO."

"The most prominent use of the data right now is with our neighborhood stabilization team."

# THE TEAM INTRODUCES THEMSELVES BY NAME INTERCUT WITH OTHER SHOTS:

"Jeffrey Sulgalski, Burten Bell Carr; Joy Johnson, Burten Bell Carr; Jimmy Rudyk, ESOP; Justin Fleming, Neighborhood Progress; Frank Ford, Neighborhood Progress; Mike Schramm, NEO CANDO at Case Western Reserve University; April Hirsh from NEO CANDO at Case Western."

#### Claudia Coulton:

"NEO CANDO is working at several levels to address the foreclosure crisis. It's working on the ground, because the NEO CANDO data can zero down and zoom down to the block, to the house, to the parcel, to the target area."

# WE ARE IN THE NST MEETING AND HE IS POINTING TO A MAP Justin Fleming:

"And you can see immediately across the street there is an active mortgage foreclosure."

#### Frank Ford:

"So doing a walk around to verify the condition is probably a good idea."

#### ON THE STREET WITH JOY IN LOWER KINSMAN

### Jeff Sugalski:

"Do an inspection. See how that turns out."

# Joy Johnson:

"It looks like it's in pretty good shape."

#### BACK AT NEO CANDO OFFICE AT CASE WESTERN

#### Claudia Coulton:

"NEO CANDO has also risen above the parcel to look at the trends, the dynamics, pointing to policy issues, and a bigger picture type of question as to how we can prevent such crises in the future."

#### AT THE NST MEETING

### Frank Ford:

"So, it's a partnership between those on the ground and with us who may have the 10,000 foot expertise - you roll that all together and then you really have the ability to make some change."

#### **Justin Fleming:**

"So I wanted to start by looking in the Lower Kinsman neighborhood. On your map it's Lower Kinsman #2.

#### Michael Schramm:

"So, in the Neighborhood Stabilization Team meetings the NEO CANDO data are presented both on a map and through the interactive NST web database."

#### Justin Fleming:

"We see here at 2887 denoted in a dark black filling as an asset and we'll see right across the street there is an active mortgage foreclosure. So that's a destabilizing factor we want to pay most attention to because it is in direct proximity to a neighborhood asset."

#### Michael Schramm:

"You want to deal with what's bad near what's good, because resources are finite. We cannot intervene in every single foreclosure. But if we do something strategic asset-based we can start to make a difference."

#### SCENE WITH JOY AND JUSTIN LOOKING AT VACANT PROPERTY

#### BACK AT NST MEETING

### Justin Fleming:

"A foreclosure was filed on June 9, 2010. Let's go to the docket and find out where this is in the process."

#### BACK AT THE HOUSE

# Jeff Sugalski:

"Yeah, it looks okay. It looks good in there."

# Joy Johnson:

"Hopefully we can keep in that way. We'll see."

# AT NST MEETING

### Justin Fleming:

"So you guys noted that the property is still in pretty good condition but it's vacant and what would be the worst case situation if we have a structure that's well maintained and goes vacant and becomes one of these blighted and vacant properties and this is exacerbated by the fact that it is immediately adjacent to one of our assets. It's in a model block that's been a model block for years. There's been tons of investment in this neighborhood. So this is one we really need to get on top of."

#### Michael Schramm:

"What's great about being at the NST meetings is we get to see the data in action and know what else we need to do with the data. To actually see it in action helps us get a new perspective."

#### Claudia Coulton:

"Everyone pretty much agrees that to address community problems you need deep knowledge of the community. So we wanted to have a method of getting data into the hands of people who could use the data directly."

#### JOY AND JIMMY RING DOORBELL

#### James Rudyk:

"Joy and I hit Fuller Avenue. We talked to 7 people. One of which was Mr. Boone."

#### Joy Johnson:

"Hi, are you the homeowner?"

#### Victor Boone:

"Yes I am."

#### Frank Ford:

"One organization in particular that we're partnering with has a very good track record doing foreclosure prevention. That is ESOP."

# James Rudyk:

"We help homeowners having issues with the mortgage. Are you having any issues currently?"

#### Victor Boone:

"Unfortunately yes I have 3 mortgages."

#### Frank Ford:

"We use the data system through NEO CANDO to identify people that are at risk of going into foreclosure."

#### **BACK AT NST MEETING**

### James Rudyk:

"He was interested in scheduling an appointment. He said he had three mortgages."

# Joy Johnson:

"Yeah. I think it was becoming a burden for him so he was relieved to hear about a potential solution."

#### JOY AND JEFF BUMP INTO PASTOR AND HIS BROTHER ON THE STREET

# Joy Johnson:

"Hey. Good to see you."

# Claudia Coulton:

"Everybody in the nation is aware of the foreclosure crisis. Government agencies are taking it very seriously and trying to reshape themselves to avoid it. But we were starting to see this evidence, uh, many years earlier, and I think it's because we had the capacity to look at it through NEO CANDO."

#### SHOTS OF THE VAPAC MEETING

#### Frank Ford:

"We're working together more than we've ever worked before that I can think of in the city of Cleveland, and that will have benefit even after this issue is resolved."

# Pastor:

"I can't see moving anyplace else. Not at this time."

#### Joy Johnson:

"Well, we're glad you stayed."

# CLOSING SHOTS OF NEIGHBORHOODS, GIRLS DANCING

#### Joy Johnson:

"Things are changing in the neighborhood and we still got work to do."

# Jeff:

"They are continuing to get better. Absolutely."

THE END