

Goals & Strategies for a Welcoming & Engaged Community of Opportunity 2016-2020

A five-year plan to support strategic development in the
Frog Hollow neighborhood of Hartford

Prepared through a collaboration of:
Mutual Housing Association of Greater Hartford, Inc. &
Southside Institutions Neighborhood Alliance
with support from Local Initiatives Support Corporation

Thanks to:
JPMORGAN CHASE & CO.
for project funding

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Executive Summary

With support from and in collaboration with the Local Initiative Support Corporation (LISC) of Hartford, Mutual Housing Association of Greater Hartford (MHAGH) and the Southside Institutions Neighborhood Alliance (SINA) developed a five-year plan (2016 – 2020) to support neighborhood development in the Frog Hollow neighborhood of Hartford. The plan is the result of a year-long planning process that began in the fall of 2015. JP Morgan Chase provided funding to Hartford LISC to carry out the neighborhood planning project with CDCs and their partners in three Hartford neighborhoods: Asylum Hill, Frog Hollow and Upper Albany.

The purpose of this plan is to develop a strategic framework that will increase leverage of private and public investment, align and target resources and programs to stimulate revitalization, and maximize opportunities presented by current city-wide, regional and state development initiatives.

To develop the plan, MHAGH and SINA took stock of current conditions, reviewed demographic and trend data, and met with stakeholders to gather feedback on priorities. The plan responds to challenges in the neighborhood and builds on the successful track record of both organizations and their partners. The organizations set forth the following ambitious vision and strategic priorities.

Vision

Grounded in principles of collaboration, inclusiveness and civic engagement, MHAGH and SINA seek to transform the physical landscape and improve the overall quality of life in Frog Hollow. The organizations envision a welcoming and engaged community of opportunity where residents can:

- Live in attractive affordable housing;
- Invest in homeownership;
- Achieve financial stability through increased employment and educational opportunities; and
- Build assets for their future.

Priorities

#1: Access to Affordable, High Quality Rental and Owner-Occupied Housing: SINA and MHAGH will increase the affordable housing stock for renters and home buyers thus reducing their housing cost burden. To ensure long-term success in their new home, SINA and MHAGH will support new residents with homeownership and rental education, as well as on-going budget counseling.

#2: Economic Development: MHAGH and SINA commit to connecting residents with job training and educational opportunities through collaboration with community resources. Additionally, MHAGH and SINA will look to Frog Hollow residents when filling potential vacancies within our own organizations.

#3: Quality of Life: SINA and MHAGH will collaborate with the police department and other governmental agencies to focus services on Frog Hollow and to incorporate technology and best practices in addressing crime in our neighborhood. MHAGH and SINA will also collaborate with the City of Hartford's Development Services to ensure that owners of blighted properties are notified and fined if necessary for maintaining blighted properties.

#4: Community Engagement: The vitality of the neighborhood is contingent on the involvement of its residents. People who feel connected to their community are more likely to remain in the community and provide a stabilizing influence. MHAGH and SINA will leverage their existing programs and connections to engage residents, develop leaders and foster partnerships within the neighborhood.

Section I: Introduction

A. Purpose of the Plan

In order to stimulate neighborhood revitalization, development must have sufficient scale and impact. In Hartford, the Local Initiative Support Corporation (LISC) and community development corporations (CDCs) have shown that targeted, block-wide development can maximize impact, improving the quality of life and strengthening economic stability and opportunity in neighborhoods. By being strategic, it is possible for each investment and development to have multiple outcomes, including: eliminating blight, creating new positive physical development, helping families to stabilize incomes and build assets, and stimulating local jobs and business.

The purpose of this plan is to develop a strategic framework for local CDCs to guide neighborhood development that will:

- Increase leverage of private and public investment,
- Align and target resources and programs to stimulate revitalization, and
- Maximize opportunities presented by current city-wide, regional and state development initiatives.

The plan has the following components:

- Demographic, economic and physical data with GIS analysis describing conditions in the neighborhood,
- Identification of city-wide and regional development initiatives that affect the neighborhood,
- Identification of key stakeholders with potential to collaborate to increase neighborhood impact,
- Establishment of priorities for the next five years, and
- An action plan for implementation in Year One.

This plan is the result of a year-long planning process that began in the fall of 2015. JP Morgan Chase provided funding to Hartford LISC to carry out the neighborhood planning project with CDCs and their partners in three Hartford neighborhoods: Asylum Hill, Frog Hollow and Upper Albany.

The outcomes of the planning process include:

- Clearer understanding of the neighborhood conditions and trends,
- Analysis of the challenges and opportunities presented by city-wide and regional development initiatives,
- Ability to target resources and strategies to issues and geography in order to maximize positive impact,
- Collaborative relationships among neighborhood stakeholders with common goals,

- Increased investor and funder interest in supporting neighborhood development work in Hartford, and
- A road map for development activity.

B. Process for the development of the plan

The Frog Hollow neighborhood plan is a result of a collaborative effort between Hartford LISC and the Mutual Housing Association of Greater Hartford (MHAGH) and the Southside Institutions Neighborhood Alliance (SINA).

The CDCs carried out the following steps in the development of this plan:

1. **Assessment:** To build from current conditions, MHAGH assessed progress achieved against its prior strategic plan, reviewed accomplishments and remaining challenges, and identified lessons learned that would help inform the future neighborhood plan.¹
2. **Data Collection and Analysis:** LISC provided in-depth demographic and other data pertaining to neighborhood conditions which was reviewed and analyzed by the CDCs. In doing so, key “take-aways” from the data and priority issues to address in the plan were identified. At the same time, relevant major city-wide, regional and state policies and development initiatives were reviewed to help set the context for the plan and to identify the opportunities and challenges created by these initiative for the neighborhood.
3. **Stakeholders:** MHAGH and SINA recognize that they cannot alone create the neighborhood change they seek. In the planning process, the CDCs met with stakeholders to gather feedback on the priority issues identified and the emerging strategies being explored. The CDCs also used the opportunity when meeting with stakeholders to identify partners who might be interested in working collaboratively to address major neighborhood issues. In conjunction with MHAGH’s strategic planning process, MHAGH conducted interviews with major stakeholders in the affordable housing arena, including funders and competitors. MHAGH also convened a retreat with staff and the board to discuss the direction of the neighborhood plan and the strategy for Frog Hollow in early 2016. At a meeting of the MHAGH Board of Directors in July 2016, the Board reviewed and approved the initiatives and priorities. SINA presented a draft of the framework of the plan, including the vision and the priorities for investment and action, to several key neighborhood stakeholders. The first was its own board of directors which is composed of high level managers (plus one faculty member and one doctor) from SINA’s constituent institutions (The CT Children’s Medical Center, Hartford Hospital and Trinity College). They also presented the plan to the Frog Hollow NRZ.² The stakeholders reviewed the plan and provided confirmation of the issues as well as helpful suggestions. There was an offer from the fire department to work in partnership. Billings Forge Community Works will also be an important partner. Several prior planning processes contributed to the development of the neighborhood current plan. SINA went through an economic development planning process

¹ SINA did not have a strategic plan for the prior period.

² The Frog Hollow Neighborhood Revitalization Zone is a body empowered by city ordinance to provide input to community stakeholders.

that concluded in January of 2016. Numerous stakeholders were consulted in the development of the plan including community residents, partner organizations, state and local policy-makers, representatives from the philanthropic community, and representatives of small businesses. Finally, the Frog Hollow NRZ recently went through its own planning process in the fall of 2015, culling from an earlier plan five priorities strategies for immediate action. Four of the five are contained in this neighborhood plan. See **Appendix A** for a list of stakeholders engaged in the process.

4. **Plan Development and Implementation:** With the assessment findings, data analysis, and stakeholder input in mind, the CDCs developed a vision for the neighborhood and crafted a set of priorities, goals, strategies and measures of success for the next five years. See **Section V** for the detailed Year-One Implementation Plan.

C. Context and partnership between MHAGH and SINA

Both SINA and MHAGH have a strong presence and track record in Frog Hollow. This plan builds on their significant assets and sets the context for their collective efforts for further improvements to the neighborhood.

SINA has developed many assets in the neighborhood over the years. It has:

- A portfolio of 86 units of rental housing and sixty five units of one and two family affordable homeownership homes.
- Partnered with the membership institutions and state and local government to develop the Learning Corridor (LC), a campus that houses four schools, a Boys and Girls Club, a performing arts theater and a program to aid families of children with AIDS. The LC represents an investment of \$110 million from a variety of public, nonprofit and philanthropic sources.
- Access to the human resource offices of the three largest employers in the neighborhood, which are SINA's constituent members: Hartford Hospital, Connecticut Children's Medical Center (CCMC) and Trinity College.
- Effective working relationships with the state and municipal economic development offices.
- SINA staff possesses real estate development experience, community engagement experience and graphic design experience.

SINA adds further value through the relationships it has fostered between itself local government, other community development organizations, and the Hartford Police Department as well as numerous departments at its constituent organizations. SINA shall leverage these strengths in the following ways:

- Convene staff meetings between SINA and MHAGH staff at least two times per year.
- Develop a referral process that enhances SINA's ability to refer prospective homeowners to homeownership education and landlord training for SINA's homebuyers; and enhances MHAGH's capability to refer prospective homeowners to SINA.

MHAGH has had a presence in Frog Hollow for almost 30 years. MHAGH:

- Owns or manages 226 apartments and 4 commercial spaces in the neighborhood and another 60 apartments are in the pipeline.
- Will move its property management office to one of the new commercial spaces on Park and Zion Streets in October 2016. The move will give MHAGH more visibility in the neighborhood and add a stabilizing force to this problematic corner.
- Will utilize its 2 community rooms at its properties for onsite instructional and community meetings.
- As a landlord dedicated to engaging its residents, MHAGH will identify and will provide training for residents who can act as catalysts for change in the neighborhood.

Guiding Principles and Values

- MHAGH and SINA will demonstrate **integrity and transparency** in everything that we do.
- MHAGH and SINA will strive for **quality** and **excellence** in all programs and services. We believe that **quality** can be beautiful AND affordable – as we create **beautiful, high-quality places to live**.
- MHAGH and SINA will seek to **leverage and integrate** our programs and services to achieve better outcomes and strong ROI.
- **Residents are our respected partners** in neighborhood revitalization, and we will diligently work to **engage and collaborate** with them to the greatest extent possible, as actors, not subjects, in their communities.
- MHAGH and SINA are **responsive** to diverse community needs, and the needs of a diverse community. We believe that public/private **partnerships**, business sector and resident engagement, and a unifying neighborhood vision are critical components of balanced, thoughtful community development.
- Improved **Economic Stability** for our communities and our resident partners begins with achieving financial stability. We are especially committed to supporting residents to **build family wealth** and improve their earning potential.
- Improved **Quality of Life** for the Frog Hollow community which includes but is not limited to enhancements to public safety, walkability, open spaces, and improvements to the aesthetics of the neighborhood.

Section II: Target Area and Demographics

A. The Hartford Context³

Founded in 1637, Hartford is one of the oldest cities in the United States. Hartford grew from a seventeenth century trading post into a national center of industry in the nineteenth and early twentieth century.

Hartford is the state's capital city and home to many of the region's governmental, health, educational, and cultural institutions. The city is a transportation hub for the region. Two interstate highways intersect in Hartford. Hartford's Union Station serves Amtrak and will soon serve the new Hartford Line commuter rail. Connecticut's first rapid bus transit system, *CTfastrak* has five stations in Hartford.

The city is the job center for its region. Hartford is the historic international center of the insurance industry. Several major companies such as Aetna, The Hartford, The Phoenix Companies, and Hartford Steam Boiler, and Travelers were founded in Hartford. They continue to have major operations in the city along with others including: Lincoln Financial Group, Prudential and United Healthcare.

About 110,000 jobs are located in Hartford, but only about a quarter of these jobs are held by Hartford residents.⁴ As of August 2016, Hartford's unemployment rate was 11.0% nearly double the rate in Connecticut (5.7%).⁵ Access to jobs outside of the city can be limited for many residents. One in three households do not have access to a car.

Hartford's population peaked at 177,391 in 1950. With the loss of industry and the growth of surrounding suburbs, Hartford's population steadily decreased beginning in the second half of the twentieth century. As of 2015, the population was 124,006.

Hartford neighborhoods are densely populated, built-out with older housing, and typically renter-occupied. Eighty percent of the housing in Hartford was built before 1970. The most typical form of housing in Hartford is found in a three to five unit building. Three-quarters of housing is occupied by renters. More than one in every ten housing units is vacant.

Hartford is a racially diverse city. Nearly half of the population is of Hispanic origin and one third is African-American. Residents in North Hartford are predominately African-American and Caribbean. The Hispanic population is predominately based in neighborhoods south of downtown.

Hartford is a destination for recent arrivals to Connecticut. Twenty-two percent of the city's residents are foreign born. In addition, seventeen percent of the city's population was born in Puerto Rico. Almost half of the city's population speaks a language other than English.

³ All data are from U.S. Census Bureau American Community Survey 2006-2010 and American Community Survey 2010-2014 unless otherwise noted.

⁴ Longitudinal Employer-Household Dynamics (LEHD) program, U.S. Census Bureau, 2014.

⁵ Connecticut Department of Labor, August 2016.

Hartford is one of the poorest cities in the United States. In 2016, Hartford is the fourth poorest city with a population of more than 100,000.

The U.S. Census Bureau reported that 34.4% of Hartford's residents had incomes below the Federal Poverty Level and for households with children under 18, the rate was 46.3%. The rate for children is four times greater than the rest of Connecticut. The median family income (MFI) of \$33,686 is only 38% of the MFI for the rest of the state.

With limited income, families have few choices for housing and are often faced with substandard housing and unhealthy living conditions. When they do find housing, they often pay a large portion of their income for the housing, leaving little to cover food, utilities, and healthcare. Over half (58.0%) of Hartford's residents pay more than 30% of their income for rent. For renter households with incomes below \$20,000, 85.6% pay more than 30% of their income for rent. It should be noted that 39.8% of all renters in Hartford have incomes below \$20,000.

Hartford has 17 neighborhoods. While they are all part of the small city, these communities pride themselves on distinct identities with deep historic and cultural roots. This plan for community development in Frog Hollow builds on the foundation of neighborhood assets to create stronger, vibrant communities for the future.

Frog Hollow

Target Area

The Depression saw factories close or move out of Hartford and the workers followed the jobs. The Park River which once flowed through the neighborhood was buried in the 1940's forever changing the character of the neighborhood. Urban renewal in the 60's and 70's saw many of the neighborhood's historic factories demolished. In 1979, Frog Hollow was placed on the National Register of Historic Places and while many of the industrial buildings are no longer standing, Frog Hollow still has some of the most beautiful single family and multi-family properties in Hartford.

Although the neighborhood has faced many challenges, there has been some progress. The gang violence of the 1990's which devastated the neighborhood has diminished and crime is generally on the decline. Park Street, the major commercial corridor for the neighborhood, remains a vibrant commercial strip, attracting buyers from within and outside of Hartford. *CTfastrak*, the commuter bus system opened in 2015 with two stations within walking distance of Frog Hollow. There are plans to expand the service, which will increase access to jobs from New Britain to eastern Connecticut.

Major institutions in the area including Trinity College and Hartford Hospital continue to thrive and commit resources to the neighborhood through their development arm Southside Institutions Neighborhood Alliance. SINA oversaw the development of the Learning Corridor, a \$200 million investment in schools and performing space. The school system that performed so poorly in the 1990's that the State of Connecticut took it over, has seen an explosion of magnet schools offering many school choices within and outside of Hartford for children in Frog Hollow. Through an increase in funding for housing, Frog Hollow's three CDC's, Billing Forge Community Works, SINA and Mutual Housing Association of Greater Hartford have invested tens of millions of dollars in transforming blighted buildings, creating new homeownership opportunities and preserving the neighborhood's historic assets.

2014	Frog Hollow	Hartford
% Persons in Poverty	51.7%	34.4%
Median Household Income	\$19,114	\$29,313
Rent Burdened Households	59.8%	58.0%
Home Ownership Rate	6.6%	23.5%

Frog Hollow is home to approximately 9,400 people, or about 7.5% of Hartford's population. The average household is 2.6 persons, equal to the citywide average.

True to its history as a neighborhood of newcomers, the number of households who identified as Latino rose 23.9%

from 2010 to 2014, and Latinos now represent almost 74% of the neighborhood's population.

Frog Hollow suffered from the aftermath of the 2008 housing crisis with the number of owner-occupied housing units dropping by 19.4% between 2010 and 2014. The homeownership rate in Frog Hollow is only 5.6%, much lower than the 24% rate for the City of Hartford. In 2014, 59.8% of Frog Hollow households were paying unaffordable rents. Rents are considered unaffordable if a household spends more than 30% of its income on housing.

Economically, Frog Hollow has continued to struggle. The proportion of residents that work or are actively seeking work was 57.8% in 2014. This is lower than the rate for the city (62.8%) and the state (67.8%). Employed Frog Hollow residents nearly always work outside of the neighborhood. In 2014, only 80 Frog Hollow residents filled any of the 3,138 jobs available in the neighborhood, or 2.5% of available jobs.⁶ A large proportion of Frog Hollow residents are looking for work but are unable to find a job. The 2014 unemployment rate of 23.9% was more than double that of the City of Hartford.

⁶ Longitudinal Employer-Household Dynamics (LEHD) program, U.S. Census Bureau, 2014.

The 2014 poverty rate of 51.7% is unacceptably high and five times greater than the state's poverty rate. Household median income has remained stagnant for the past 14 years at about \$19,000 a year. This is especially troubling since the cost of living as determined by the Consumer Price Index has increased by more than 38% during that time.⁷

Frog Hollow did not see gains in educational attainment from 2010 to 2014 in the percentage of high school graduates or in the percentage of residents with Bachelor's degrees or higher. Only 57.2% of the population has a high school diploma or higher, and only 13.2% of adults have a bachelor's degree or higher. This is compared to 70.3% of adults in Hartford with at least a high school diploma, and 15.0% of Hartford adults that have at least a bachelor's degree.

See **Appendices B & C** for detailed data and maps.

C. Trends and Other Considerations

The timing of this planning project is ideal, because of several major efforts underway that will affect the Frog Hollow neighborhood. With the ability to look strategically at the neighborhoods in light of these city and region-wide efforts, community development organizations will be able to align their work to create maximum positive impact. The major state investment in rapid transit and commuter rail creates opportunities to connect neighborhoods to the regional economy and to stimulate transit-oriented development (TOD) around transit stops. For Hartford neighborhoods, it is important to capitalize on the TOD opportunity to include affordable housing and stimulate economic and physical revitalization.

The City of Hartford and State of Connecticut, through the Capital Region Development Authority (CRDA), are making a major investment in Downtown. In order to maximize the opportunities presented by the major efforts affecting Hartford, it is important that community organizations have: 1) information to understand market conditions and assess the potential impact of the development; and 2) analytic support to identify opportunities and target efforts to include affordable housing and neighborhood commercial development in the neighborhoods. This neighborhood planning process will provide that information and support.

The Federal Highway Transportation Administration and the Connecticut DOT have begun planning the multi-billion dollar rebuilding of I-84. The project aims to improve the safety of a 3.2 mile stretch of I-84 and rectify the disconnection of North and South Hartford. This project has ancillary affects besides transportation: it can potentially employ hundreds of city residents and spur the growth of Hartford's per capita income.

⁷ Bureau of Labor Statistics, 2014.

Section III: Vision and Priorities

Grounded in principles of collaboration, inclusiveness and civic engagement, we seek to transform the physical landscape and improve the overall quality of life in Frog Hollow. We envision a welcoming and engaged community of opportunity where residents can:

- Live in attractive affordable housing;
- Invest in homeownership
- Achieve financial stability through increased employment and educational opportunities; and
- Build assets for their future.

In order to achieve our vision of Frog Hollow as a community of opportunity, SINA and MHAGH have identified the following priorities:

#1: Access to Affordable, High Quality Rental and Owner-Occupied Housing

A stable community begins in the home. With more than 58% of Frog Hollow residents paying greater than 30% of their income for housing, there is little room for building other economic assets. SINA and MHAGH will increase the affordable housing stock for renters and home buyers thus reducing their housing cost burden. To ensure long-term success in their new home, SINA and MHAGH will support new residents with homeownership and rental education, as well as on-going budget counseling.

#2: Economic Development

Frog Hollow residents have seen their incomes remain stagnant while the cost of living continues to rise. There are numerous programs designed to lift families out of poverty but navigating them can be overwhelming. MHAGH and SINA commit to connecting residents with job training and educational opportunities through collaboration with community resources. Additionally, MHAGH and SINA will look to Frog Hollow residents when filling potential vacancies within our own organizations.

#3: Quality of Life

A community of opportunity requires that its residents feel safe. Although crime is generally on the decline, there is an increase in vehicle theft and larceny in the neighborhood. SINA and MHAGH will collaborate with the police department and other governmental agencies to focus services on Frog Hollow and to incorporate technology and best practices in addressing crime in our neighborhood.

Furthermore, our community should be free from blighted eyesores which encourage disinvestment. MHAGH and SINA will collaborate with the City of Hartford's Development Services to develop a strategic and nuanced approach to enforcement of the Anti-Blight Ordinance that addresses absentee problem property owners but does not add to the burdens of hard-hit owner-occupants.

#4: Community Engagement

The vitality of the neighborhood is contingent on the involvement of its residents. People who feel connected to their community are more likely to remain in the community and provide a stabilizing influence. MHAGH and SINA will leverage their existing programs and connections to engage residents, develop leaders and foster partnerships within the neighborhood.

Section IV: Priorities, Goals, Strategies and Outcomes

Priority #1: Access to Affordable, High Quality Rental and Owner-Occupied Housing

Goal #1: Increase the Affordable Rental Stock

Strategies:

- 1) Develop high-quality affordable rental housing.
 - MHAGH will complete the renovation of the Park Terrace I Development
 - MHAGH will complete the development of the Summit Park Project
 - MHAGH will secure funding for the Hub @ 929 Park and begin construction
 - MHAGH will secure funding to redevelop 316 Park Terrace and begin construction
- 2) Provide Ready to Rent classes for households who may have credit issues preventing them from accessing available affordable rental housing in the neighborhood.
 - MHAGH will actively market the Ready to Rent program to any tenant applying for a Mutual Housing apartment in the target area.
- 3) Provide on-going budget counseling to MHAGH residents to ensure successful tenancy
 - MHAGH will offer budget and financial counseling to any resident who request it. MHAGH will also contact any residents who develop a pattern of late rental payments and offer budget counseling as a means of eviction prevention.



Measures of Success:

- Park Terrace I Development will provide 42 units of high quality housing for low to moderate income households by October, 2016.
- Summit Park will provide 15 apartments for elderly households with very low incomes, 4 apartments for households with very low incomes in need of supportive services and 23 apartments for low income families as well as 4 newly renovated commercial spaces for local businesses by February 2017.
- The HUB @ 929 will provide 36 newly constructed apartments for individuals and families with very low, low and moderate incomes by December 2019.
- 316 Park Terrace will provide 24 newly renovated apartments by December 2020.
- 40 households will complete the Ready to Rent program and secure housing in Frog Hollow over the next 5 years.
- 15 existing residents will receive budget counseling over the next 5 years.
- 100% of new residents will report that they are living in better and/or more affordable housing.

Goal #2: Increase the Stock of High Quality Homes for Sale

Strategies:

- 1) Construct new homes for sale in the Frog Hollow neighborhood to increase the rate of homeownership.
- 2) Refer prospective buyers to MHAGH's landlord and homeowner training courses.
- 3) Promptly sell properties to eligible buyers.



Measures of Success:

- Build or rehabilitate 32 homes by 2020.
 - SINA will complete the construction of 11 new homes by the year 2018 financed by a \$2.5 million grant from the State of Connecticut in 2016.
 - SINA will acquire funding from LISC, the State of Connecticut, and other government resources to build an additional 21 homes.
- Sell properties within 6 months of receiving a certificate of occupancy from the City Of Hartford.
- Have at least two SINA prospective buyers complete MHAGH's landlord and homeowner courses.

Priority #2: Economic Development

Goal #1: Increase the Employment Services Available to Frog Hollow Residents

Strategies:

- 1) Develop partnerships with key community resources that provide job readiness and educational opportunities for adult learners.
- 2) Develop a comprehensive process and structure to make effective referrals to connect Frog Hollow residents with resources. Many resources have specific requirements e.g. Income below poverty, SNAP recipient etc. We will map these programs so that we can easily refer people to the appropriate resource.
- 3) Actively promote resources through our websites, community newsletters, and other community events.
- 4) Incorporate economic development resources into Ready to Rent and Leadership Academy Training.



- 5) SINA will play a navigator role by aiding in the placement of neighborhood residents in entry-level jobs at SINA member institutions, conduct targeted recruitment and hiring in certain positions, and collaborate with workforce development partners on pre-employment training.
- 6) SINA will facilitate a series of meetings between SINA institutions and training providers to promote information exchange and a shared understanding of institutional workforce needs and how institutional policies and practices influence successful placements.

Measures of Success:

- By September 2017, MHAGH and SINA will identify at least 1 workforce development partner and begin referring residents through this partnership.
- Over the next 5 years, MHAGH and SINA will refer 100 people to these resources.
- Over the next 5 years, 30 people will secure an entry level job at SINA institutions with a six month retention rate of 80%.

Goal #2: Foster Small Business Development

Strategies:

- 1) Increase entrepreneurial opportunities for neighborhood residents and businesses, with particular attention to market demand created by SINA anchor institution employees, patients, students and visitor.
- 2) Establish a small scale institutional purchasing program.
 - a. SINA will conduct research in order to compile a database of vendors that match the criteria set forth by the operations officers during the December 2016 meeting.



Measures of Success:

- SINA will convene a meeting of the operations officers by December 2016 officers of its three anchor institutions. This meeting will be used to identify the products and services that are suitable for small-scale purchasing. SINA will also conduct a survey of local businesses to assess products offered, capacity and interest. SINA will use information gathered to determine if a program is feasible.
- If deemed feasible (see above) SINA shall conduct a Pilot program for a small scale institutional purchasing program with 1-3 vendors in 2018.

Goal #3: Develop Career Opportunities for Youth

Strategies:

- 1) Connect young people to mentoring opportunities within SINA anchor institutions and connect them to opportunities sponsored by Capital Workforce Development Partners.
- 2) Develop a referral system for the Mayor's Youth Job Corp.

Measures of Success:

- Three students from Bulkeley High School will be matched to one or more departments in SINA anchor institutions in the first year. This will create opportunities for local high school students to experience careers in medical care and technology, which can serve as an inspiration for them to pursue a tech career, improve their performance in quantitative subjects, increase their motivation to graduate and perhaps even motivate them to pursue higher education.
- SINA will work with the City of Hartford to develop the Mayor's Youth Job Corp Referral system (metrics for the impact on Frog Hollow will be set in 2017 after the program is designed.)



Goal #4: Recruit Frog Hollow Residents for New Job Opportunities at MHAGH and SINA

Strategies:

- 1) Actively market new jobs at MHAGH and SINA to Frog Hollow residents.
- 2) Develop a pool of contract workers for special MHAGH projects in property management or resident engagement.
- 3) Connect residents to jobs at the property management company under contract with SINA.
- 4) Actively market construction jobs at MHAGH and SINA projects to Frog Hollow residents.

Measures of Success:

- 2 Frog Hollow residents will find at least part-time employment with MHAGH or SINA by 2020.
- 2 Frog Hollow residents will have secured a permanent construction job by 2020.



Priority #3: Improve the Quality of Life for Frog Hollow Residents

Goal #1: Improve Neighborhood Safety

Strategies:

- 1) SINA will convene, organize, and staff a safety team. Community residents, representatives from the security forces of SINA's Anchor Institutions, and non-profit organizations such as community development organizations and social service providers will be members of the safety team.
- 2) SINA will work with the Safety Team and with community residents to increase the number of residents who reach out to the police to report unusual activity or crime in their areas.
- 3) Advocate for more police cameras throughout Frog Hollow.



Measures of Success:

- Increase in the number of calls for police service (metric increase will be set after SINA receives a baseline from the police department).
- Police and community members are able to identify specific instances in which information shared by residents and police officers led to arrests or relocation of criminal or undesirable activities. This will be measured through a focus group conducted every two years.
- 2 more police cameras are added on Broad Street.
- The image of Frog Hollow as a desirable place to own a home is expressed by current and prospective homeowners as reported in focus groups held every two years.

Goal #2: Blight Reduction

Strategies:

- 1) MHAGH and SINA will identify key properties that if redeveloped would provide maximum impact to the quality of life in the neighborhood.
- 2) Where possible, MHAGH and SINA will incorporate these properties into their redevelopment plans. MHAGH and SINA will work through the NRZ and the City of Hartford to develop redevelopment or intervention strategies for those properties that cannot be part of MHAGH or SINA real estate projects, and will work with the enforcement agencies to accurately report blight.
- 3) Convene development agencies in order to advocate for a strategic, city-wide tax-lien sale policy. This policy will grant a preference to community-development organizations and private



corporations that have a positive track-record rehabbing properties and quickly getting these homes in operation.

- 4) Convene community organizations, local stakeholders, and non-profit organizations to advocate for more blight remediation dollars and strict enforcement of the city's blight ordinance. This could take the form of an intensive local, state, and federal lobbying campaign.

Measures of Success:

- Transform at least 10 blighted properties into productive use (to be completed by MHAGH, SINA, and others).
 - At least 3 private landlords in the neighborhood will redevelop their properties utilizing the resources available through the City of Hartford Housing Department.
- The City of Hartford develops a first-right tax lien sale policy that favors tax-lien acquisition by local developers who have a positive development record (measures may include: owners with properties without code violations, that are well maintained, don't have liens, and have an absence of police calls. The ultimate measure will be when more properties in the neighborhood are well maintained, reach a level of stability, and contribute to positive experience for the neighborhood)

Priority #4: Community Engagement

Strategies:

- 1) MHAGH and SINA will develop a database of key contacts and resources in the neighborhood to raise awareness of potential opportunities for neighborhood residents.
- 2) MHAGH will market its Leadership Academy through this network in order to create new leaders in the community.
- 3) Through the Leadership Academy, students will be encouraged to take on community projects that benefit Frog Hollow.
- 4) MHAGH will also recruit its Mutual Housing residents to participate in civic activities such as the NRZ and Friends of Pope Park.
- 5) SINA will develop a Frog Hollow Website with the local leaders.



Measures of Success:

- 10 new leaders representing Frog Hollow will graduate from the Leadership Academy over the next 5 years.
- Leadership Academy participants will conduct 3 community projects in Frog Hollow.
- 5 Mutual Housing residents will participate in local boards and organizations including the NRZ.

- Mutual Housing residents will report and increased awareness of opportunities in the neighborhood and feel more connected to their community.
- SINA will recruit at least one resident/tenant per year (total of 5 people over the 5 years) to attend the MHAGH Leadership Academy.
- SINA will knock on at least 1,000 doors throughout Frog Hollow from the summer of 2016-summer of 2020; SINA will connect 25 residents to the Frog Hollow NRZ and to Friends of Pope Park.

Section V: Year One Implementation Plan

Priority #1: ACCESS TO AFFORDABLE, HIGH QUALITY RENTAL AND OWNER-OCCUPIED HOUSING							
Strategies	Activities	Measures of Success: Results & Impact		Responsible Party			Target Date
		Results	Impact	CDC	Partners	Others	
	Major action steps to take to implement the strategies	Measures of your effort: What do you expect to result from your activities? How many? How often?	Measures of your impact: What change do you expect people's lives, the neighborhood? Impact measures should be both meaningful and realistic.				
Goal #1: Increase the Affordable Rental Stock							
Develop high-quality affordable rental housing	• MHAGH will complete the renovation of the Park Terrace I	• 42 high quality rental units	Residents have more choice in their affordable housing options and more opportunities to find high-quality affordable housing	Real Estate Dev Staff	CHFA, City of Hartford, LISC	Other funders	9/30/2016
	• MHAGH will complete the development of the Summit Park	• 42 high-quality rental units					2/1/2017
	• MHAGH will secure funding for the Hub @ 929 Park and begin construction	• Realistic financing plan defined					9/30/17
Provide Ready to Rent classes for households who may have credit issues preventing them from accessing available affordable rental housing in the neighborhood	Actively market the Ready to Rent program to any tenant applying for a Mutual Housing apartment in the target area	10 households will complete the Ready to Rent program	People secure safe, affordable housing in Frog Hollow	Housing Education Staff			9/30/2017
Provide on-going budget counseling to MHAGH residents to ensure successful tenancy	MHAGH will offer budget and financial counseling to any residents who request it. MHAGH will also contact any residents who develop a pattern of late rental payments and offer budget counseling as a means of eviction prevention	4 existing residents will receive budget counseling	Residents are more in-control of their finances and are able to stay in their units	Housing Education Staff			9/30/2017
Construct new homes for sale in the Frog Hollow neighborhood to increase the rate of homeownership	• SINA shall complete the construction of 11 new homes by the year 2018 financed by a \$2.5 million grant from the State of CT • SINA shall acquire funding from LISC, The State of CT, and other government resources to build an additional 21 homes	Construction on 11 new homes will begin by September 2017	Residents have more choice in their affordable housing options and more opportunities to find high-quality affordable housing	SINA	DOH and City of Hartford		9/30/2017
Refer prospective buyers to MHAGH's landlord and homeowner training courses	SINA to promote MHAGH's homebuyer education course to prospective buyers	1 SINA prospective buyer completes homebuyers course	Prospective homebuyers are prepared for successful homeownership	SINA	MHAGH		
Promptly sell properties to eligible buyers	SINA will work with current realtor, will promote homes using social media and will market homes to personnel at member institutions	Homes will be sold within 6 months of obtaining Certificate of Occupancy	Faster home sales will indicate strengthening homeownership market and will encourage increasing private investment. This will also make subsequent home sales called for in plan progressively easier	Real Estate Dev Staff and community engagement staff	Realtor and human resource departments at member institutions	Will encourage promotion of Hartford Promise to make homeownership in Hartford more attractive	As homes are completed, six months after obtaining C of O

Priority #2: Economic Development							
Strategies	Activities	Measures of Success: Results & Impact		Responsible Party			Target Date
		Results	Impact	CDC Staff	Partners	Others	
Goal #1: Increase the Employment Services Available to Frog Hollow Residents							
Develop partnerships with key community resources that provide job readiness and educational opportunities for adult learners	• Identify and meet with potential partners who offer career advancement, certificate programs, or degree programs for adult learners	• Meet with 3 potential partners	Residents learn about new opportunities and demonstrate interest in taking part.	MHAGH Executive Director & Housing Education	Local nonprofits, job readiness programs, Educational institutions		8/30/2017
	• Identify fields of interest from Frog Hollow residents through surveys of MHAGH residents	• Survey 150 residents					
	• Match interests with resources offered by potential partners						
	• Develop scope and terms of partnerships and sign and formalize agreements	• At least 1 workforce development partner identified					
	• Refer residents to services offered through the partnerships	• 15 residents referred					
Develop a comprehensive process and structure to make effective referrals to connect Frog Hollow residents with resources	• Research existing networks for resources	Database with 30 resources created	MHAGH understands the resources available to make effective referrals	MHAGH Data Coord	UnitedWay for example of network		6/30/2017
	• Identify the resources relevant to Frog Hollow residents						
	• Compile database of resources						
Actively promote resources through our websites, community newsletters, and other community events	• Send email to resource partners monthly asking for any resources to promote • Incorporate resources into MHAGH quarterly newsletter to residents	20 referrals made to resources	Residents have access to more resources	MHAGH Resident Services & Housing Education	Local nonprofits		9/31/2017
Incorporate economic development resources into Ready to Rent and Leadership Academy Training	• Identify the economic development resources that Frog Hollow residents could benefit from or have expressed interest in	At least 1 new lesson plan added to the curriculum to address economic development resources	Residents report increased understanding of economic development resources	MHAGH Housing Education	Local financial institutions, City of Hartford		4/30/2017
	• Develop a lesson plan to address those economic development areas						
	• Implement expanded lesson plans						
	• Survey participants at end of course to gauge the effectiveness of those lesson plans						
Develop workforce pipelines between neighborhood residents and member institutions for entry level jobs	SINA shall facilitate a series of meetings with SINA institutions and with training providers to promote information exchange and a shared understanding of institutional workforce needs and how institutional policies and practices influence successful placements	Commitment from institutions to work with SINA referrals. Creation of a pilot program to place 5 residents	A system is created that creates new employment opportunities for low and semi-skilled neighborhood residents	To be hired	Member institutions. Workforce system	Funders	9/30/2017

Goal #2: Foster Small Business Development							
Increase entrepreneurial opportunities for neighborhood residents and businesses , with particular attention to market demand created by SINA anchor institution employees, patients, students and visitor	SINA will convene a meeting of the operations officers of its three anchor institutions to identify the products and services that are suitable for small-scale purchasing	Determine whether this is a viable program given nature of institutional demand and characteristics of local businesses. A Go or No Go decision is made	If a Go decision is made a small scale pilot program will be implemented	Consultant or staff to be hired	Member institutions		6/30/2017
Goal #3: Develop Career Opportunities for Youth							
Connect young people to mentoring opportunities within SINA anchor institutions and connect them to opportunities sponsored by Capital Workforce Development Partners	Partner with Bulkeley High School to identify students interested in health careers. In the first year we will work only with SINA institutions. We will identify likely departments and identify a champion from each department. NOTE: This is a revival of a previously existing program that ended when personnel changed at the high school	Three students from Bulkeley High School matched to one or more departments in the first year	Create opportunities for local high school students to experience careers in medical care and technology. This can serve as an inspiration for them to pursue a tech career, improve their performance in quantitative subjects, increase their motivation to graduate and perhaps even motivate them to pursue higher education	SINA's Recognition, Education, Achievement and Community Health Committee	SINA Institutions. Bulkeley High School		
Develop a referral system for the Mayor's Youth Job Corp	Develop a database of city-sponsored job opportunities for youth. Develop a late spring outreach program to inform residents of summer and after school job opportunities	3 young residents get placed in summer jobs in 2017	Provide an alternative to gang recruitment and illegal activities. Provide young people training in "soft" job skills and an opportunity to earn income. Connect young people to resources and networks that may make a difference in their lives	Community Engagement Specialist			5/30/2017

Priority #3:IMPROVE THE QUALITY OF LIFE FOR FROG HOLLOW RESIDENTS							
Strategies	Activities	Measures of Success: Results & Impact		Responsible Party			Target Date
		Results	Impact	CDC	Partners	Others	
Goal #1: Improve Neighborhood Safety							
Organize a Safety Team for the Frog Hollow neighborhood	SINA will convene, organize, and staff a safety team. Community residents, representatives from the security forces of SINA’s Anchor Institutions, and non-profit organizations such as community development organizations and social service providers will be members of the safety team	Police and community members are able to identify specific instances in which information shared by residents and police officers led to arrests or relocation of criminal or undesirable activities. This will be measured through a focus group conducted every two years	Residents begin to feel improvements in safety and security in neighborhood as expressed in focus groups	Community Engagement Specialist	Police, residents, partner organizations		5/30/2017
SINA will work with the Safety Team and with community residents to increase the number of residents who reach out to the police to report unusual activity or crime in their areas.	SINA will determine the curent baseline number of police calls and through community-police discussions on the safety team, work with residents to increase the number of people who feel comfortable calling the police	Increase in the number of calls for police service (metric increase will be set after SINA receives a baseline from the police department)	Residents will feel a greater level of confidence in their ability to affect safety and security concerns in their own neighborhoods	Community Engagement Specialist	Police, residents, partner organizations		5/30/2017
Advocate for more police cameras throughout Frog Hollow	Meet with police personnel periodically and make this a permanent item on the agenda	2 more police cameras are added on Broad Street	The image of Frog Hollow changes from a less desirable place to own a home to a desirable place in the minds of current and potential homeowners	Community Engagement Specialist	Police		Two cameras by 9/3017
Goal #2: Blight Reduction							
MHAGH and SINA will identify key properties that if redeveloped would provide maximum impact to the quality of life in the neighborhood	<ul style="list-style-type: none">• MHAGH ask NRZ for their list of problem properties• MHAGH meets with SINA semi-annually to identify buildings that are blighted• Properties are mapped and ownership information researched• Information on owner compiled	Information compiled regarding target blighted properties to be shared with the NRZ, the City and other partners	The impact is that the target properties will be addressed in later years and ultimately, the target properties will make improvements	MHAGH Real Estate Development & Data & Communication Coord	NRZ, SINA		11/30/2016
When possible, MHAGH and SINA will incorporate blighted properties into their redevelopment plans	<ul style="list-style-type: none">• MHAGH and SINA communicate regarding the plan for acquisition• If acquisition is possible, MHAGH will try to identify funding source and apply for funding	At least 2 blighted properties identified for transformation into productive use	Frog Hollow will see a reduction in blighted properties.	MHAGH Real Estate Dev	SINA		9/30/2017
Convene development agencies in order to advocate for a strategic, city-wide tax-lien sale policy	<ul style="list-style-type: none">• Draft an memo on the need for increase in blight remediation dollars and strict enforcements• Request meeting with development agencies regarding tax-lien sale policy• Invite other CDC’s and stakeholder to join	A meeting is held with the City and at least 3 community organizations attend	The City understands the importance of the blight issue to local CDCs and agrees to take it under consideration	MHAGH Executive Director & Real Estate Dev	City of Hartford, SINA, local CDCs		8/31/2017

Goal #4: Recruit Frog Hollow Residents for New Job Opportunities at MHAGH and SINA							
Actively market new jobs at MHAGH and SINA to Frog Hollow residents	• MHAGH to continue to collect updated email addresses for residents	2 job postings marketed to Frog Hollow residents	Residents are aware of jobs available within MHAGH	MHAGH Data & Communications Coord	SINA		11/30/2016
	• MHAGH to include a "Job Opportunities" section in quarterly newsletter						
	• MHAGH to post open positions to its website						
	• MHAGH to post open positions to Facebook						
Develop a pool of contract workers for special MHAGH projects in property management or resident engagement	• MHAGH to create intake form for residents that are looking for employment opportunities	5 residents have their info in the database	Residents have more opportunity to hold positions within MHAGH	MHAGH Data & Communications Coord			7/31/2017
	• MHAGH to enter info into database for each intake form collected						
	• When positions become available, contact the residents that match the position description						
Connect residents to jobs at the property management company under contract with SINA	Continue to fill vacancies in property management maintenance department with qualified residents. Ask property managers to maintain a file of qualified residents who come to the office looking for work	No numerical goal. Turnover is infrequent at our property management office	Create employment opportunities for a small number of tenants and neighborhood residents. Possibly strengthen relationship between property managers and tenants	Real estate personnel	Millenium Management		9/30/2017
Actively market construction jobs at MHAGH and SINA projects to Frog Hollow residents	<ul style="list-style-type: none"> • MHAGH to send notice to general contractor identifying the priority to high from Frog Hollow and asking to receive all job posting at same time as being advertised • MHAGH to include the open positions in newsletter and on MHAGH's website • MHAGH to have general contractor report on hiring at monthly requisition meeting 	Frog Hollow residents are on the path to securing sustainable employment in the construction field	2 Frog Hollow residents receive information about permanent construction job	Real Estate Dev department + MHAGH Data & Communications Coord	General Contractors or Construction Managers		9/30/2017

Priority #4:COMMUNITY ENGAGEMENT								
Strategies	Activities	Measures of Success: Results & Impact		Responsible Party			Target Date	
		Results	Impact	CDC	Partners	Others		
Goal #1: Increase the community engagement from residents								
MHAGH and SINA will develop a database of key contacts and resources in the neighborhood to raise awareness of potential opportunities for neighborhood residents	<ul style="list-style-type: none">• MHAGH to research other local nonprofits•MHAGH to contact local nonprofits about resources available and who to contact• MHAGH to create database to store information• MHAGH to include information on "Resources" tab of MHAGH website	2 resources from local nonprofits are listed on the MHAGH website	People who use the MHAGH website learn about resource opportunities	MHAGH Executive Director & Data Coordinator	Local nonprofits		12/31/2016	
MHAGH will market its Leadership Academy through this network in order to create new leaders in the community	<ul style="list-style-type: none">• Add key contacts from local nonprofits to email marketing platform• Send Leadership Academy eblast to local nonprofits• Follow up eblast with a call to key contact	2 new leaders representing Frog Hollow graduate	Graduates are more knowledgeable about community assets, community building, outreach opportunities, and the power of collaboration	MHAGH Housing Education	Local nonprofits		9/30/2017	
Through the Leadership Academy, students will be encouraged to take on community projects that benefit Frog Hollow	<ul style="list-style-type: none">• MHAGH to provide list of local nonprofits to Leadership Academy class	1 community project completed by Leadership Academy participants	The projects provide a sense of accomplishment to students and provide benefit to Frog Hollow	MHAGH Housing Education	Community agencies and organizations that have projects		9/30/2017	
MHAGH will also recruit its Mutual Housing residents to participate in civic activities such as the NRZ and Friends of Pope Park	<ul style="list-style-type: none">• MHAGH to ask local civic groups to send announcements to MHAGH to be included in newsletter and Facebook posts• MHAGH to eblast local opportunities• Property management will identify a possible candidate to participate in civic activities	1 MHAGH resident joins local boards and organizations	Residents feel more engaged in their community and their lives	MHAGH Resident Services & Property Management	Local civic groups, NRZ, Friends of Pope Park		9/30/2017	
SINA will develop a Frog Hollow Happenings Website with the local leaders	Convene an NRZ committee to oversee development of web site. Hire web site developer	Web site up and running by spring 2017	Increase participation in community activities and create a sense of community as a place where people can play	Executive director, Web Development Specialist and Community Engagement Specialist	NRZ volunteers		5/30/2017	

Section VI: Challenges to Implementation and Mitigation Strategies

Challenge: MHAGH and/or SINA cannot secure adequate funding to develop housing.

Mitigation Plans:

- The combined MHAGH/SINA strategies for Frog Hollow Development makes a more compelling argument for funding.
- If not awarded funding in competitive rounds MHAGH and/or SINA will meet with the respective funder to address any deficiencies which reduce project competitiveness. MHAGH and SINA will then resubmit applications in future rounds.
- MHAGH and SINA will look to varied funding sources to increase the likelihood of securing funds.

Challenge: MHAGH and/or SINA cannot attract a critical mass of people for the various economic development programs.

Mitigation Plans:

- Broaden marketing strategy
- Survey neighborhood stakeholders for feedback on content, time commitment and location to make sure we are meeting the needs of the community

Challenge: MHAGH and/or SINA cannot rent or sell apartments or homes.

Mitigation Plans:

- Use the combined resources (websites, newsletters, email blasts) of MHAGH and SINA to market the products.

Challenge: MHAGH and/or SINA get distracted by other pressing needs in their organizations and no longer focus on the Neighborhood Plan

- The goals and outcomes are part of each organization's strategic or adopted plan which gets reported to each board of directors
- The work plan is incorporated into Smartsheet, or some other collaborative project management program, that each organization updates and reports on over next 5 years

Section VII: Evaluation

SINA will conduct a focus group every two years to evaluate measures related to perceptions and attitudes. For measures that have numerical goals attached to them SINA will conduct a yearly review to determine progress in achieving the goals.

MHAGH is committed to evaluation and understanding the effectiveness of its programs, activities, and policies, including the Frog Hollow Work Plan. During the first year, MHAGH will update the work plan on a quarterly basis with measures on progress. The work plan will be shared with the board of directors as well as the Hartford Neighborhood Development Support Collaborative. As the year progresses, if there are activities that are not producing the expected result, MHAGH will adjust the activity accordingly to better achieve the result and impact intended.

Further, MHAGH will meet semi-annually with SINA to discuss overall progress on the neighborhood plan and to discuss challenges and opportunities that have arisen. MHAGH and SINA will review the targets and if the goals are in need of editing, MHAGH and SINA will work together to change tactics accordingly.

In addition, in 2017, MHAGH will conduct a neighborhood survey of Block Group 3 of Census Tract 5029 as part of NeighborWorks America's Community Impact Measurement project. This comprehensive survey asks about perceptions of the neighborhood as well as access to services. Although the targeted area is only a subset of the Frog Hollow neighborhood, MHAGH will share all the results with SINA by 2018 when the data is analyzed.

Another way MHAGH will evaluate its results will be to administer the resident satisfaction survey to all residents, including those in Frog Hollow, in 2018. This survey asks about engagement within the community and the programming that would help residents achieve their goals and feel successful. The data collected from this evaluation tool will help MHAGH refine its methods in Frog Hollow over the last 2 years of the plan (2018-2020).

Appendix A: Stakeholders

Stakeholders engaged in the planning process

MHAGH:

- Staff
- MHAGH Board of Directors
- Residents at Park Terrace Mutual Housing, Park Terrace II Mutual Housing, Zion Street Mutual Housing
- Funders such as Local Initiatives Support Collaborative, City of Hartford Development Services, NeighborWorks America
- Competitors within the NeighborWorks America network

SINA:

- SINA Board of Directors at a meeting held May 3, 2016. The SINA board is composed of high level managers, faculty and medical doctors from The CT Children's Medical Center, Hartford Hospital and Trinity College
- Frog Hollow Neighborhood Revitalization Zone meeting held on May 17, 2016
- Billings Forge Community Works Conversation on April 7, 2016
- City of Hartford Fire Department at NRZ May 2017 meeting
- Stakeholder meeting for policy-makers and funders to discuss SINA economic development plan held on October 22, 2015
- Stakeholder meeting for community partners to discuss SINA economic development held on November 16, 2015

Appendix B: Neighborhood Demographic Profile

This neighborhood profile includes data for Census Tracts 5028, 5029, and 5030.

All data are from American Community Survey 2006-2010 and American Community Survey 2010-2014 unless otherwise noted.

Population

Frog Hollow's population decreased by 0.8% in a period when the City and County saw no population change.

Population	2010	2014	Change (%)
Frog Hollow	9,476	9,393	-0.8%
Hartford (City)	124,775	124,705	0.0%
Hartford (County)	894,014	897,985	0.0%

Racial Characteristics

Frog Hollow's Latino population grew 23.9% in the period from 2010 to 2014, making up 73.6% of the neighborhood's total population.

Race or Ethnicity	2010	% of Total	2014	% of Total	Change (%)
Black	1,492	15.7%	1,816	19.3%	21.7%
White	2,281	24.1%	3,627	38.6%	59.0%
Asian	287	3.0%	166	1.8%	-42.2%
Two or More Races	269	2.8%	615	6.5%	128.6%
Some Other Race ⁸	5,147	54.3%	3,169	33.7%	-38.4%
Latino ⁹	5,582	58.9%	6,914	73.6%	23.9%

⁸ includes all other responses not included in the White, Black or African American, American Indian or Alaska Native, Asian, and Native Hawaiian or Other Pacific Islander race categories described above. Respondents reporting entries such as multiracial, mixed, interracial, or a Hispanic or Latino group (for example, Mexican, Puerto Rican, Cuban, or Spanish) in response to the race question are included in this category.

⁹ For Census purposes "Hispanic or Latino" refers to a person of Cuban, Mexican, Puerto Rican, South or Central American, or other Spanish culture or origin regardless of race.

Households & Housing

Households

From 2010 to 2014 the number of family households in Frog Hollow increased by 24.5%. A family consists of two or more people related by birth, marriage, or adoption residing in the same housing unit.

Households	2010	% of Total	2014	% of Total	Change (%)
Total Households	3,237	100.0%	3,509	100.0%	8.4%
Family Households	1,631	50.4%	2,030	57.9%	24.5%
o Married with Children	481	14.9%	316	9.0%	-34.3%
o Married without Children	283	8.7%	220	6.3%	-22.3%
o Single Parents	1,150	35.5%	1,011	28.8%	-12.1%
o Other	283	8.7%	483	13.8%	70.7%
Non-family Households	1,606	49.6%	1,479	42.1%	-7.9%
o Living Alone	1,458	45.0%	1,205	34.3%	-17.4%
Average Household Size	2.5		2.6		4.0%
Average Family Household Size	3.6		3.5		-2.8%

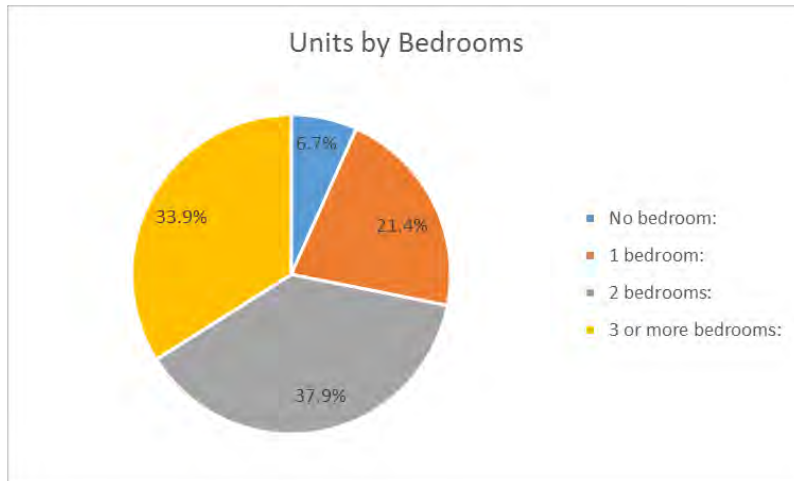
Housing Units and Tenure

Frog Hollow's rate of owner-occupied housing decreased by 25.8% from 2010 to 2014. The residential vacancy decreased by 24.3%.

Housing Units	2010	2014	Change (%)
Total Housing Units	4,076	4,159	2.0%
Total Occupied Housing Units	3,237	3,509	8.4%
Owner-occupied Housing Units	289	233	-19.4%
Percent Owner-occupied	8.9%	6.6%	-25.8%
Renter-occupied	2,948	3,276	11.1%
Residential Vacancy Rate	20.6%	15.6%	-24.3%

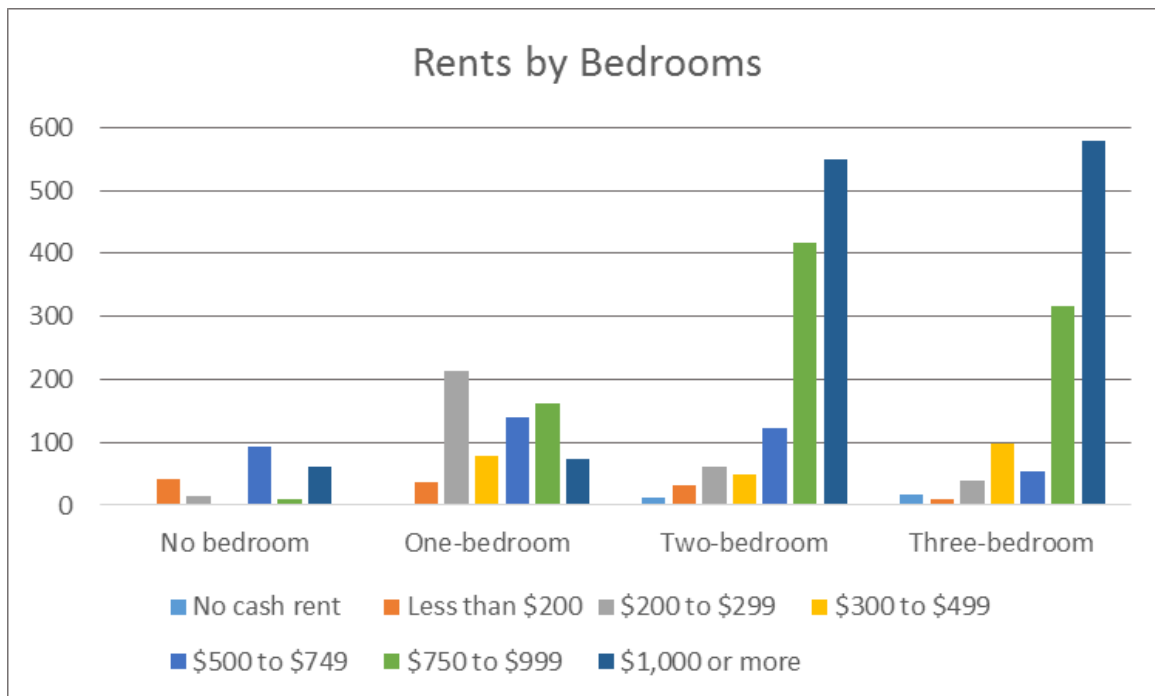
Renter-occupied Housing by Bedrooms

Apartments in Frog Hollow are nearly evenly split between two-bedrooms (37.9%) and three-bedrooms (33.9%). No bedroom units have only one room, such as a one-room efficiency apartment.



Rents by Bedrooms

52.8% of three-bedroom apartments in Frog Hollow have rents of \$1,000 or more. 78.5% of two-bedroom apartments have rents greater than \$750. 33.3% of one-bedroom units have rents greater than \$750. 41.8% of units with no bedrooms have rents between \$500 and \$750.



Resident Transience

The percentage of residents that moved into Asylum Hill within the last five years has declined by 17.3% from 2010 to 2014.

	Frog Hollow	Hartford (City)	Hartford County
% Total Population - Moved in Within 5 Years (2014)	47.1%	34.7%	21.3%
% Total Population - Moved in Within 5 Years (2010)	64.4%	46.6%	30.6%

Rent burdened Households

The percentage of households spending more than 30% of their income on rental housing has decreased since 2014 and is comparable to the percentage of rent burdened households in the City and County.

	2010	2014	Hartford (City) 2014	Hartford (County) 2014
% Rent Burdened Households	68.3%	59.8%	58.0%	52.0%
Median Rent	\$778	\$836	\$887	\$983

High Cost Loans¹⁰

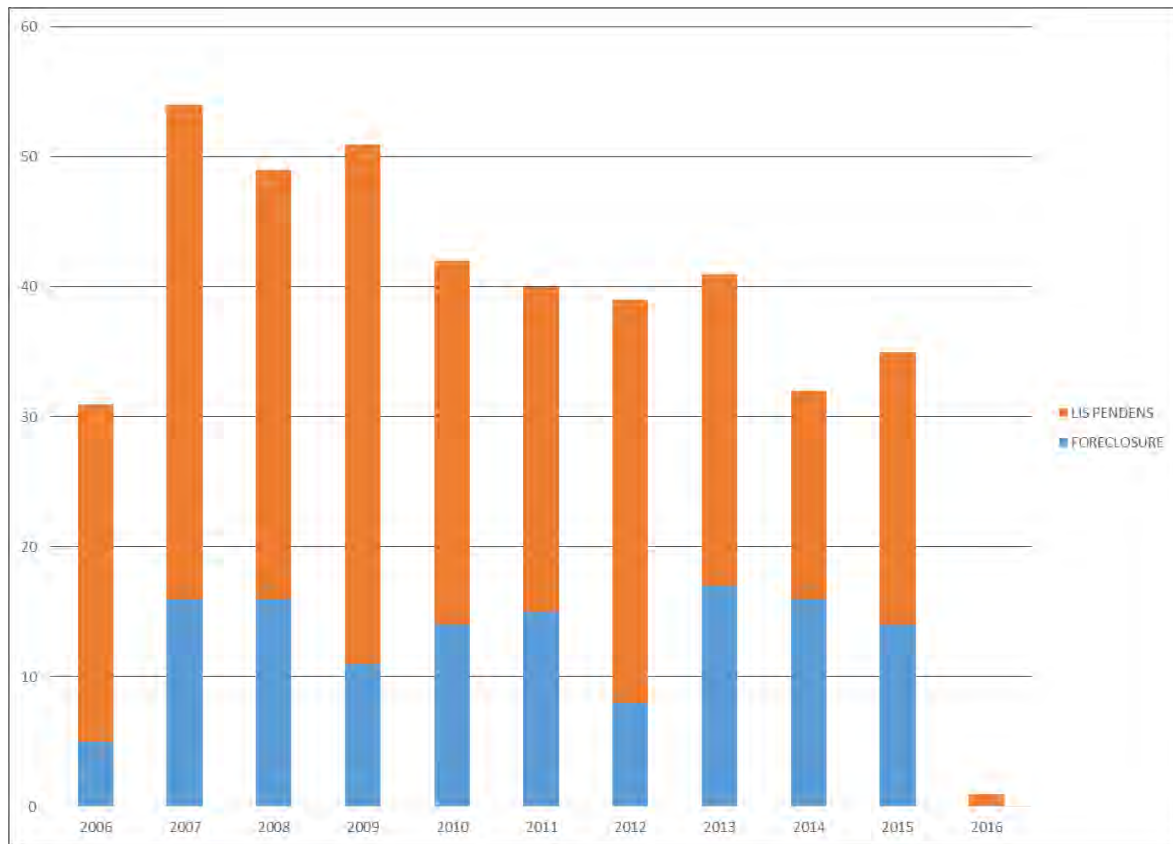
The percentage of home loans that were high costs loans in Frog Hollow was much greater than the statewide percentages from 2004 through 2007. High cost loans decreased to nearly 0 after 2008 and the housing crisis.

	2004	2005	2006	2007	2008	2009	2010	2011
High Cost Loans (Frog Hollow) % of All Loans	24.7%	41.9%	58.4%	39.5%	4.2%	18.7%	5.0%	0.0%
High-Cost Loans (State) % of All Loans	13.2%	23.0%	24.0%	14.0%	6.0%	2.2%	0.7%	1.0%

¹⁰ PolicyMap analysis of HMDA data. A loan was considered high cost when there was a rate spread of three or more on the loan and treasury security yields at the date of the loan's origination.

Foreclosures and Lis Pendens¹¹

Recorded foreclosures and lis pendens declined somewhat from highs in 2007, but the decline has been smaller than what other neighborhoods have seen. However, the number has been stable from year to year since 2010.



¹¹ City of Hartford, www.data.hartford.gov

Income and Poverty

While still very high, the poverty rate declined from 2010 to 2014. Median household income in Frog Hollow was unchanged from 2010 to 2014. It continues to be 35% below median household income citywide.

	2010	2014	Hartford (City) 2014	Hartford (County) 2014
Percent of Population in Poverty	54.2%	51.7%	34.4%	12.2%
Median Household Income	\$19,361	\$19,114	\$29,313	\$65,499

Educational Attainment

Frog Hollow has not seen gains in educational attainment from 2010 to 2014 in the percentage of high school graduates or in the percentage of residents with Bachelor's degrees or higher.

Educational Attainment	2010	2014	Hartford (City) 2014	Hartford (County) 2014
High School Degree or Higher	57.7%	57.2%	70.3%	88.6%
Bachelor's Degree or Higher	15.7%	13.2%	15.0%	35.6%

Employment

Frog Hollow continues to have an unemployment rate roughly double that of the City of Hartford and more than three times that of Hartford County.

Unemployment Rate¹²

	2010	2014	Hartford (City) 2014	Hartford (County) 2014
Unemployment Rate	28.2%	23.9%	12.5%	6.9%

Resident Occupations

Frog Hollow residents' occupations increased across all categories.

Occupations	2010	2014	Change (%)
Management, professional	495	666	34.5%
Service	646	768	18.9%
Sales and office	717	751	4.7%
Construction and maintenance	105	334	218.1%
Production, transportation and material moving	398	440	10.6%

¹² Connecticut Department of Labor.

Resident Earnings

From 2010 to 2014, the distribution of resident earnings remained nearly unchanged. 74.8% of resident jobs paid less than \$3,333 per month.

Resident Jobs by Earnings	2010	% of Total	2014	% of Total	Change (%)
\$1,250 per month or less	771	31.0%	778	30.8%	0.9%
\$1,251 to \$3,333 per month	1083	43.6%	1115	44.1%	2.9%
More than \$3,333 per month	631	25.4%	635	25.1%	0.6%

Residents Employed in Neighborhood¹³

In 2013, 80 Frog Hollow residents worked in the neighborhood. Frog Hollow residents held 2.5% of the 3,138 jobs in the neighborhood.

Workers	2013	% Total
Living in Frog Hollow	2,528	100.0%
Living in Frog Hollow – Employed Outside	2,448	96.8%
Living and Employed in Frog Hollow	80	3.2%

No Vehicle Access

Nearly 30% of Frog Hollow residents do not have access to a vehicle. This is almost three times the rate in Hartford County, but less than the 35.7% of residents without vehicle access in Hartford overall.

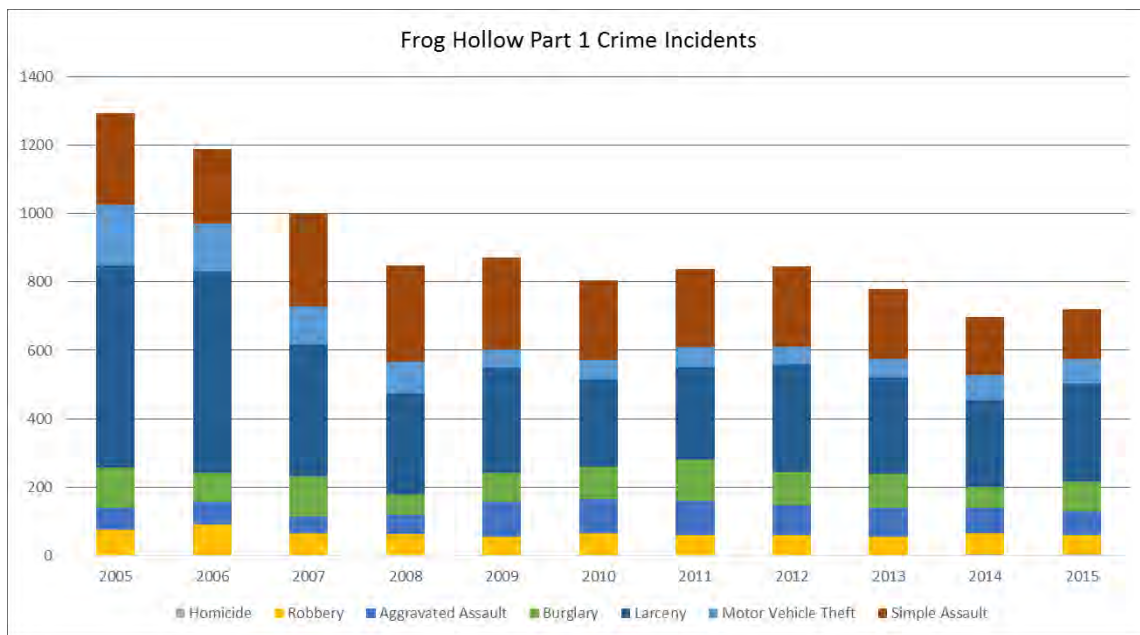
	2010	2014	Hartford (City) 2014	Hartford (County) 2014
Percent of Population with No Vehicle Access	22.6%	29.9%	35.7%	10.9%

¹³ Census Bureau, LEHD.

Crime¹⁴

From 2010 to 2015, Frog Hollow saw a 30.9% increase in motor vehicle theft incidents and a 29.3% decrease in aggravated assault incidents.

Crime Incident	2010	2015	Change (%)	Citywide Change (%)
Homicide	2	3	50.0%	18%
Robbery	64	56	-12.5%	-12%
Aggravated Assault	99	70	-29.3%	-16%
Burglary	95	86	-9.5%	-16%
Larceny	256	288	12.5%	-10%
Motor Vehicle Theft	55	72	30.9%	2%
Simple Assault	234	146	-37.6%	-39%
Total	805	721	-10.4%	-15%

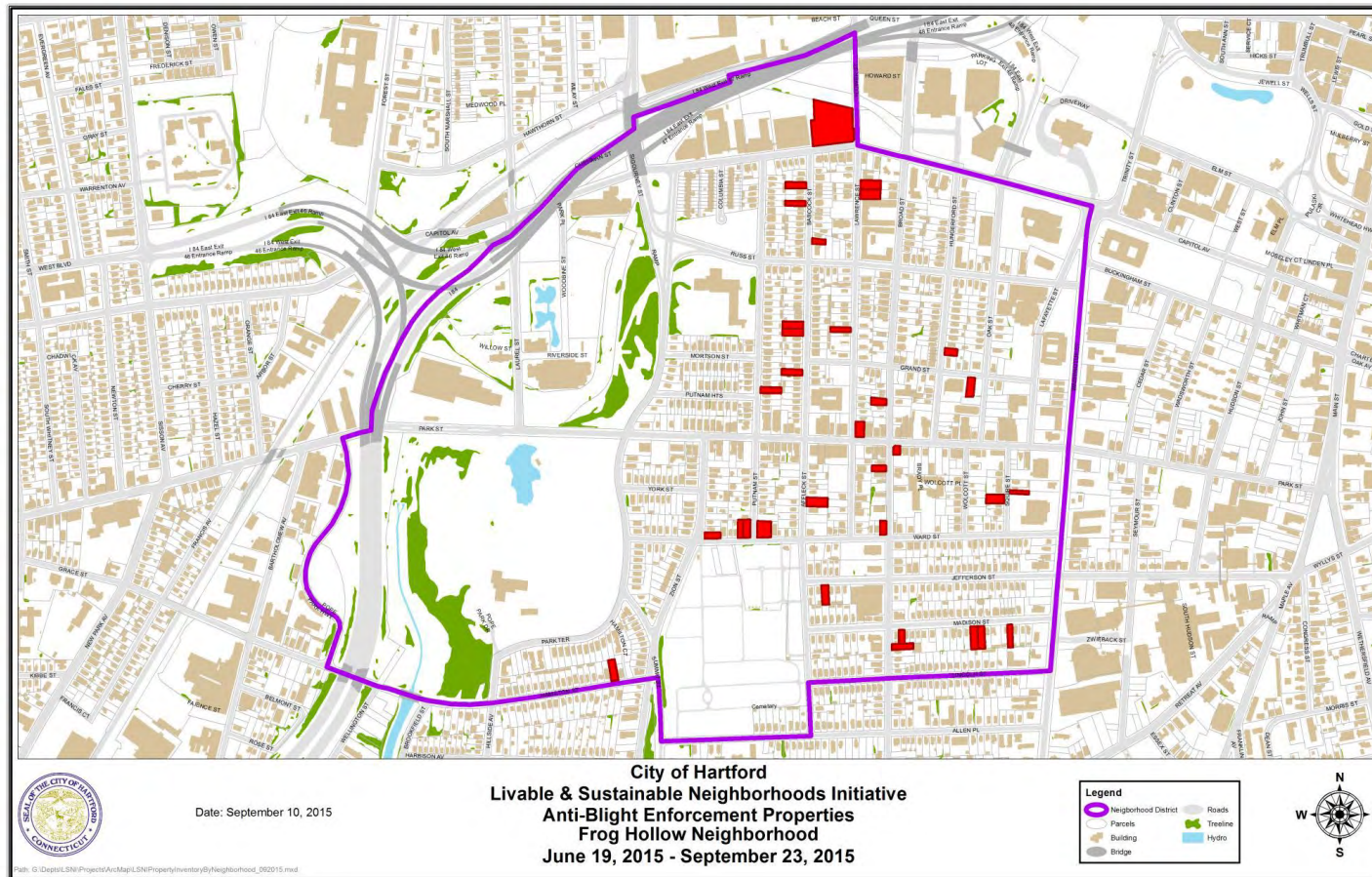


¹⁴ City of Hartford, Police Incidents 2015.

Appendix C: Maps

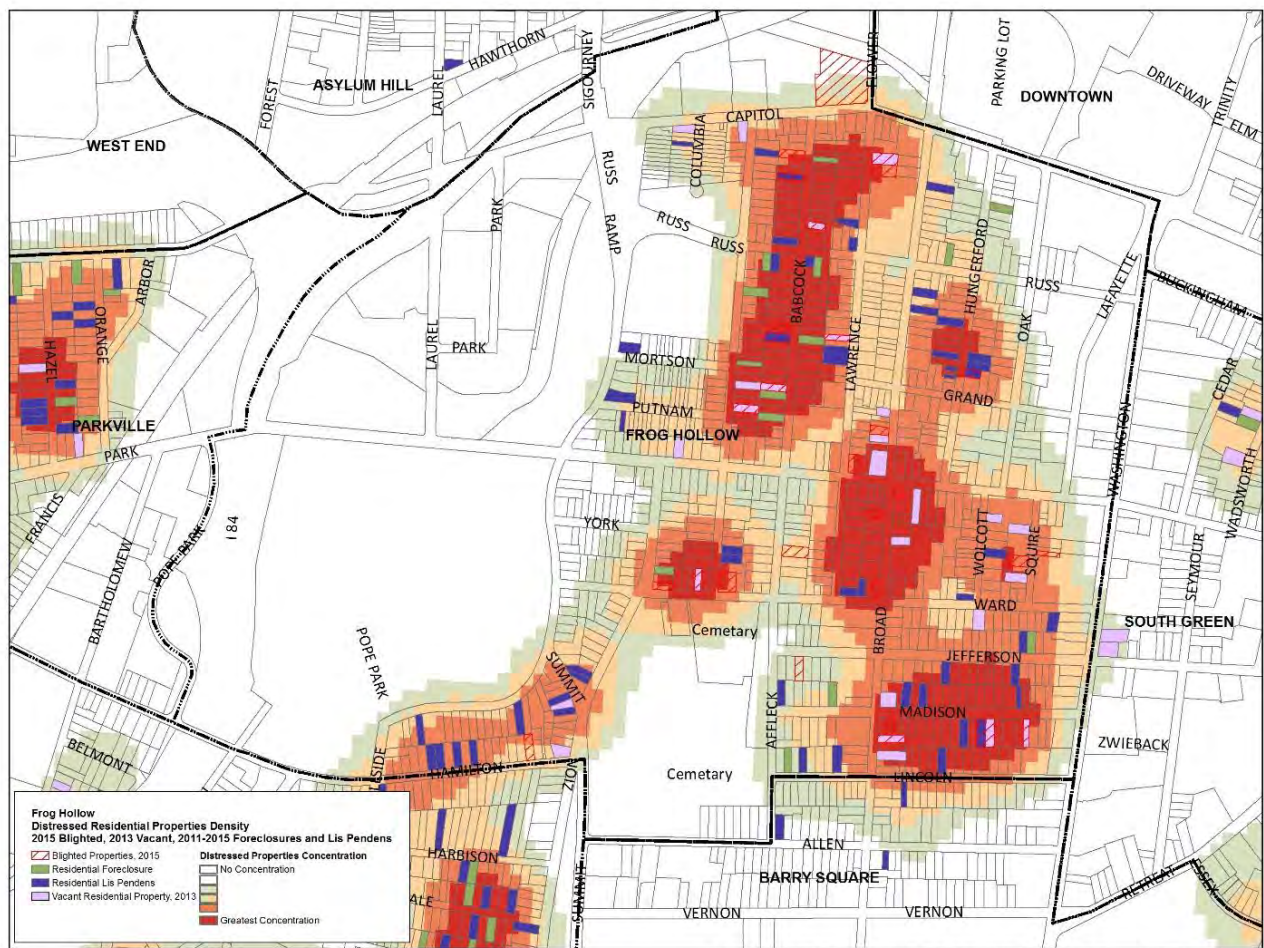
1. Blighted property map
2. Distressed properties
3. Vacant residential buildings
4. Crime: hot spots
5. Crime: drug offenses

1. Blighted Properties¹⁵



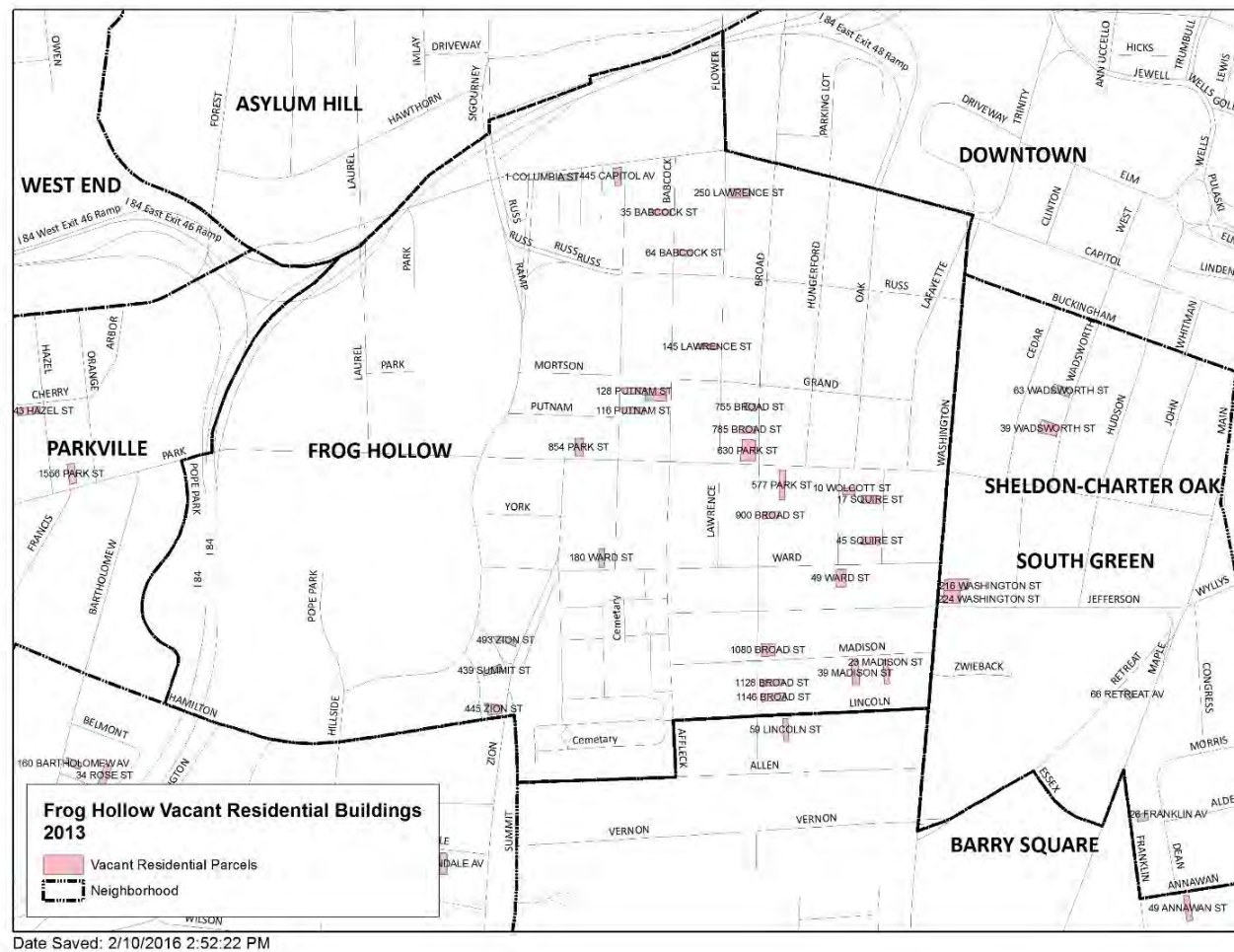
¹⁵ City-wide Quarterly Neighborhood Conditions Report, September 23, 2015.

2. Distressed Properties: Foreclosures, Lis Pendens, Blighted and Vacant Properties¹⁶



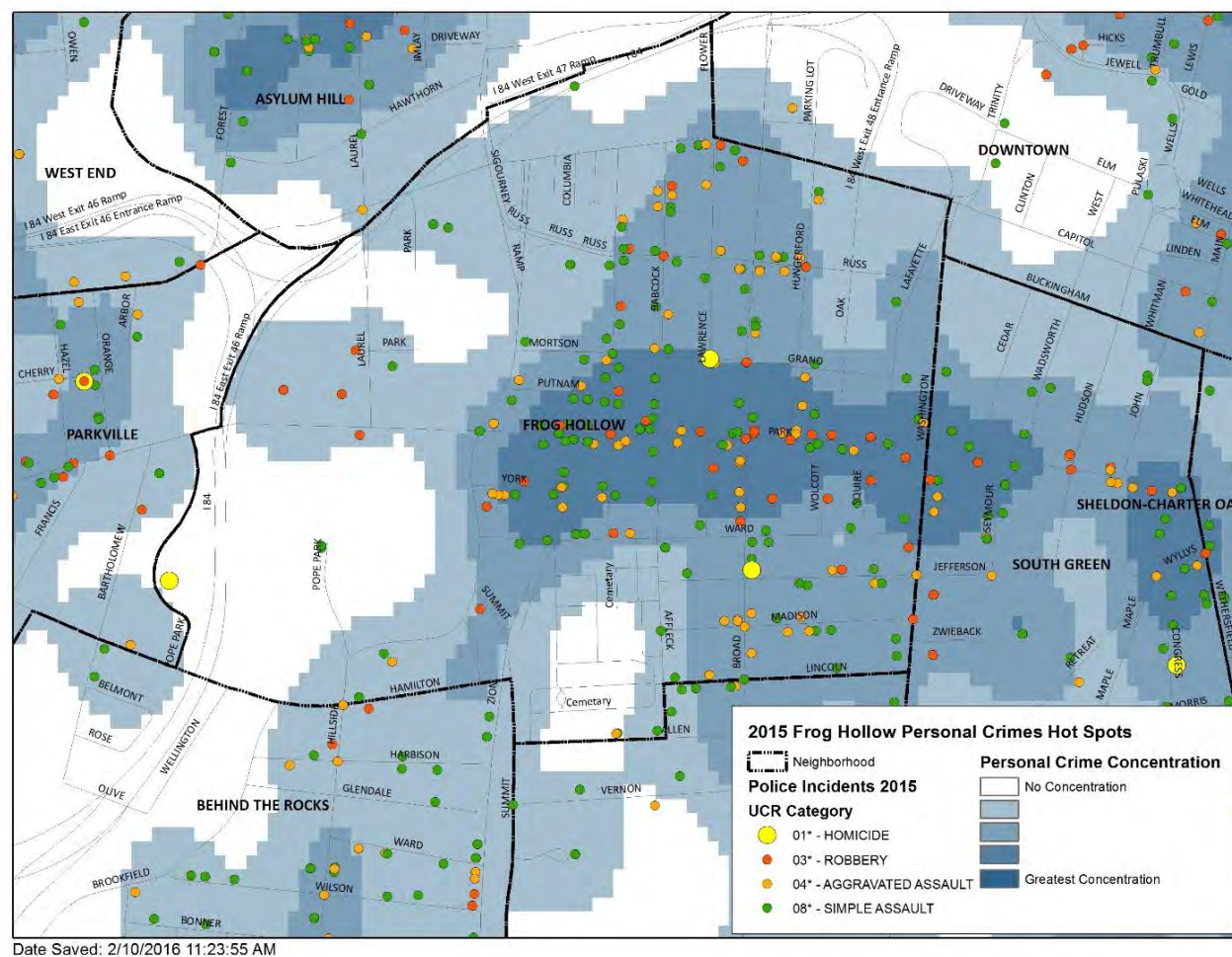
¹⁶ City of Hartford, data.hartford.gov

3. Vacant Residential Buildings¹⁷

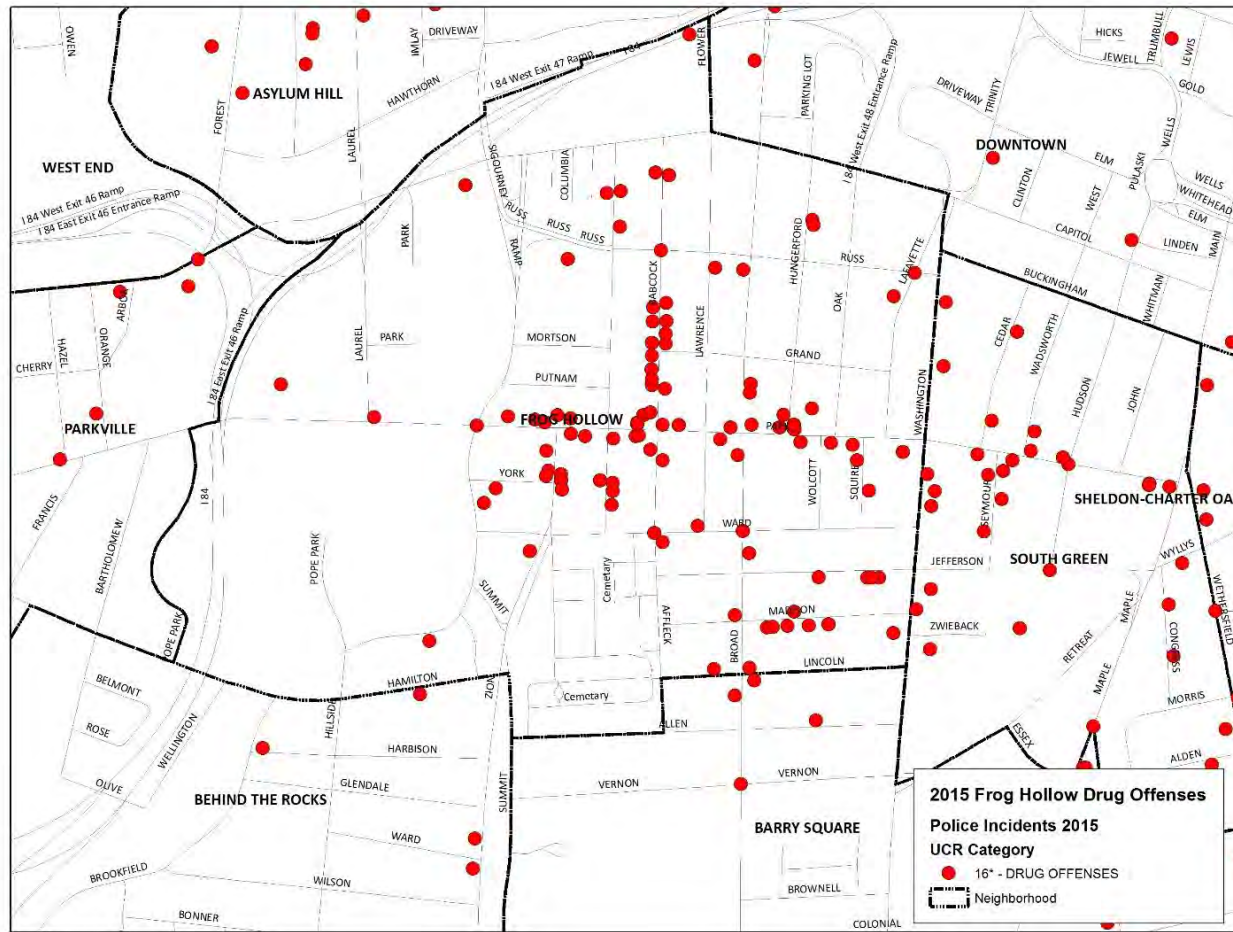


¹⁷ City of Hartford, data.hartford.gov

4. Personal Crime Hotspots¹⁸



5. Drug Offenses¹⁹



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¹⁸ City of Hartford, Police Department, data.hartford.gov

¹⁹ City of Hartford, Police Department, data.hartford.gov

