Harambee Neighborhood

The Harambee (translates to “all pull together” in Swahili) Neighborhood is located just north of Milwaukee’s central business district and is bounded by I-43 on the west, Capital Drive and the rail corridor on the north, Holton Street on the east, and Center Street to the south. Former mayor Frank Zeidler – Milwaukee’s last Socialist mayor – called the neighborhood home until his death in 2006.

The neighborhood was first settled by early German-Americans in the 1800s but became the center of Milwaukee’s African American community by the 1950s. In recent history, it has been heavily affected by redlining, slum clearance, construction of the I-43 freeway, and race riots in the summer of 1967.

As a lower to middle-class, predominantly African-American neighborhood, Harambee has recently seen an influx of upper income residents to its south and east, along its borders with Brewers Hill and River West, while the northern end is also enjoying extensive residential rehabilitation through the partnership of the City with churches, private businesses, philanthropy, neighborhood groups, business improvement districts, non-profit community development corporations, and the police department.
LISC Sustainable Communities Initiative
Neighborhood: Harambee

Harambee Neighborhood Impact Area

Harambee Neighborhood At-A-Glance

The Harambee Neighborhood is bounded by W. Capitol Dr. on the north, N. 7th St. on the west, W. Center St. on the south, and N. Holton St. on the east.

The 2010 U.S. Census found 11,078 persons living in 3,727 households within the neighborhood which encompasses 1.058 square miles, or about 139 city blocks.

Number Under Age 19....4,131 or 37 %

Employed Percent City 48.0% 58.0%
Families in Poverty 36.0% 20.0%

Mobility

Lived in Same House 1 Year Ago 75.0%
Lived Elsewhere in County 21.0%
Lived Outside Wisconsin 2.0%

Educational Attainment

No High School Diploma 29.0%
High School Diploma or GED 37.0%
Bachelors Degree or More 35.0%

Diversity

African American $24,194
Non-Hispanic White $37,285
Asian $14,444
Hispanic $42,596
All Households $26,950

City of Milwaukee $37,089
Milwaukee County $43,848

Housing Characteristics

1995 2005 2011
Residential Parcels 2,349 2,416 2,432
Home Ownership 53.9% 53.4% 44.8%

Assessed Value

Single Family $21,300 $42,850 $44,650
Duplex $20,700 $49,650 $60,100

INDEXED VIOLENT CRIMES

INDEXED PROPERTY CRIMES

Sources: U.S. Census 2010, ACS 2005-2009, City of Milwaukee

Crime incidence data not available for 2004 – Nonprofit Center of Milwaukee - 2011
The indicators found in this study show that Harambee is a neighborhood that has suffered greatly in recent years, but is receiving substantial investment from community development organizations. Some indicators are beginning to show positive trends.

Many housing indicators are trending negative in Harambee.; Supply, value of sales, home ownership of single family and duplex, foreclosure rate, value and number of tax delinquencies. Positive indicators are assessed value, ratio of value of duplex to single family homes, number of arm’s length sales, share of Milwaukee’s arm’s length sales, value and number of construction permits and percent of loans that are “high cost.”

Employment indicators for Harambee show a decrease in the number of residents that are employed at the same time that the number of jobs in the neighborhood increased. Indicators of income and wealth, like housing indicators, give mixed results. The number of families receiving W-2 benefits decreased greatly and the poverty rate was slightly reduced. The average adjusted income and the ratio of income of new home buyers in Harambee compared to the city are both decreasing.

Indicators of community and culture show mostly positive trends. Although violent crime increased, property crime and vacancy rates were down. The number of nonprofits increased and voter participation increased for gubernatorial elections and maintained historically high levels for presidential elections.

Although enrollment in Harambee schools was down, attendance rate and proficiency in math and reading increased. A lower percentage of students qualified for free or reduced cost lunch.

**Harambee Comparison Neighborhoods**

Several comparison neighborhoods were chosen in an attempt to track progress within the target neighborhoods and to determine whether investments made as a result of the Sustainable Communities Initiative might result in change to measured indicators. While many factors influence neighborhood trends, every effort has been made to choose comparison areas with similar characteristics that are following similar trends as the target neighborhood. For a detailed discussion of how these neighborhoods were constructed in Milwaukee see appendix.
LISC Sustainable Communities Initiative
Neighborhood: Harambee

Tract 65 - This tract is found at the north central edge of the north side central city in the Franklin Heights neighborhood. Tract 65 is directly south of tract 47.

Two comparison tracts face greater challenges than the Harambee target:

Tract 101 – Tract 101 (also a “match” for the Washington Park target) is in the center of the north side central city. It is located in the small Triangle North neighborhood, just to the northeast of the Midtown neighborhood. Part of the tract is in the North Division neighborhood to the north of Triangle North. Almost 40% of the residents of this tract are children, with a high proportion ages 10-19.

Tract 84 - Tract 84 is part of a very old, poor community located in the center of the north side central city. It is located in the North Division neighborhood just west of Interstate 94, with North Division High School located within its borders. Historically, this area depended upon King Drive retail development located across the freeway in the Harambee neighborhood.

Two comparison tracts are somewhat better off than the Harambee target:

Tract 47 - Homes in tract 47 are somewhat newer than other comparison tracts - primarily built between 1910 and 1920. Tract 47 is in a declining industrial area, but historically this was a working class community with less attractive housing stock than surrounding areas.

Tract 165 - Tract 165 is on the near south side, bisected by Interstate 94. Parts of the tract are in the Walker’s Point, Clock Tower Acres and Historic Mitchell Street neighborhoods. The housing is as old as North side Central City housing, but is in somewhat better condition than in those areas.
Housing

**Single Family Homes (Land use pattern)**

Data Source: City of Milwaukee Master Property File

*Single Family housing, when combined with high home ownership rates, represents a more typical neighborhood pattern. Older communities in Milwaukee have a substantial number of duplex units which are increasingly less valued by residents. Replacement patterns are creating lower density, but an increasingly sustainable housing mix.*

Since 1990, Harambee has seen a long, slow decrease in the number of residential parcels and units coincident with an overall population decline of 26% between the 1990 and 2010 U.S. Census. The number of residential parcels and the number of housing units in the neighborhood both decreased slightly in Harambee from 2000-2011.
The housing mix favors Duplex units (55%) with smaller contributions from Single Family units (24%) and Apartments (21%). Harambee has proportionately many more duplex units than the city as a whole (29%).

In the last five years, Habitat for Humanity has targeted the neighborhood and with the help of Thrivent constructed 50 homes, reversing the decline from 1984 through 2002, Habitat homes generally have larger lot sizes than previous development resulting in lower overall housing density in the neighborhood. No Habitat homes were built in Harambee comparison tracts during this period.

The number of residential parcels in all comparison tracts combined declined since 2000 at a rate very close to that for Harambee. Comparison tracts consistently had about two hundred more residential parcels than the Harambee neighborhood. More than 1/3 of residential parcels in comparison tracts are found in tract 47.

Like the Harambee neighborhood, the housing supply in comparison tracts is favored by units in duplex parcels, but here single family homes are also a high percentage of housing units. Duplexes account for 53% of housing units, single family homes account for 32% of units and apartments account for the remaining 15% of units.
**Value of Property Sales**

Data Source: City of Milwaukee Assessor’s Office

The current price being paid for homes reflects the strength of the housing market and ultimately, the value of all homes in the neighborhood. It will be appropriate to consider sales of new homes separately from the sales of older homes as this market develops. The measure is limited to “arms length” sales - with independent sellers and buyers and without discounts.

The housing market in Harambee experienced a boom and bust cycle during the 2000’s fueled primarily by Real Estate speculation and easily available credit. Milwaukee saw a more gradual rise and fall of sales prices - the current median is within 10% of the peak value. The median sales price and total number of sales for Harambee properties peaked in 2006 at $91,500 and 226 sales. The graph shows a three year rolling average that peaks in 2005 – 2007. The median sales price for Milwaukee at this time was $142,150, down from a peak of $143,392 in 2004 – 2006. By 2010 sales prices and volume had dropped substantially; the median price for Harambee property sales dropped to only $32,500 for 12 sales.

Housing sales volume and value for comparison tracts as a whole have tracked very closely with Harambee for the entire period from 1995 until 2010. The trend in median sales price for tracts 47, 65 and 84 fit a similar pattern to the Harambee neighborhood but at consistently lower prices. A more volatile pattern is seen in tracts 84 and 101 where few sales occurred.

The value of all housing sales generally rose in Milwaukee from 1995 to 2009, with the strongest rise during the period 2002 to 2006. This is due to new construction sales and particularly condo development as well as gentrification of several neighborhoods near the downtown business district. A few comparison neighborhoods lost value early in this cycle, including tracts 101 and 84, but rebounded dramatically after 1998.
Assessed Housing Value

Data Source: City of Milwaukee Assessor’s Office

Assessed housing value is available for all property in a neighborhood. All values are derived from sales trend information (above), but the model for assigning current value to properties not recently sold is complex. The City of Milwaukee uses relatively accurate data, a sophisticated computer program, extensive professional review and occasional appeal procedures to create a relatively accurate reflection of local housing market strength.

Assessed housing value for Harambee properties increased substantially the last decade, after many years with little change, but then decreased sharply in 2009 and 2010. Values remained stable for 2011, but it’s unclear if a more stable trend is beginning or if the market will remain volatile. This was a regional phenomenon and trend lines for Milwaukee and Milwaukee comparison tracts are very similar to the trend in Harambee. Harambee and its comparison neighborhoods have values that are substantially lower than the city average. Overall the trends are indicative of the current economic crisis and resulting effects of reduced mortgage lending to home purchasers in the neighborhood.

Median Assessed Value for Harambee residential properties has almost tripled between 2000 and 2008 from $26,900 to $73,200. And, while increases began to level off for the City of Milwaukee as a whole in 2005, Harambee values kept rising until and closed some of the gap in dollar values that had been widening for two decades.
The Assessed value trends in comparison tracts were very similar to the Harambee trend. Assessed values were less in comparison tracts, except for tract 165 which had consistently higher values than Harambee, and tract 47 which also had consistently higher values until 2008 - 2010 when it was slightly lower.

The distribution of housing values in Harambee skews towards the lower end of the scale with a very high percentage of properties valued between $40k and $100k. Harambee has relatively more properties under $100k and relatively fewer properties over $100k than Milwaukee as a whole.

Riverwest, the neighborhood directly east of Harambee, experienced large uniform increases in housing values over the 15 year period between 1995 and 2011. As seen on the maps on the following pages, that trend quickly dissipates west of the neighborhood boundary at Holton Street and is generally not found in the Harambee neighborhood. Some parts of Harambee did see increases in value, however, including a corridor along North 2nd Street and the blocks surrounding the intersection of Martin Luther King Drive and Burleigh Street where numerous residential redevelopment projects have been completed.

Growth in assessed values for duplexes has been weaker than for single family parcels.
LISC Sustainable Communities Initiative
Neighborhood: Harambee

Assessed Value 2008
- < $25,000
- $25,000 - $50,000
- $50,000 - $75,000
- $75,000 - $100,000
- $100,000 - $125,000
- $125,000 - $150,000
- $150,000
- Non-residential

Source: City of Milwaukee Master Property File

Assessed Value 2011
- < $25,000
- $25,000 - $50,000
- $50,000 - $75,000
- $75,000 - $100,000
- $100,000 - $125,000
- $125,000 - $150,000
- $150,000
- Non-residential

Source: City of Milwaukee Master Property File

Milwaukee Sustainable Communities Indicators Monitoring Report, October 2011
**Ratio of Duplex to Single Family Housing Value**

Data Source: City of Milwaukee Assessor’s Office, City of Milwaukee Master Property File

The assessed value of Duplex properties should be higher than the value of single family properties. Ratios near or below one often occur in neighborhoods where duplexes are investor owned, represent a small proportion of properties or both. Alternatively, high duplex values are often a sign of high rates of owner occupancy and well maintained properties.

In recent decades, duplex parcels have had similar median assessed values as single family parcels in the Harambee neighborhood, and the ratio of duplex to single family housing value has ranged between 0.9 and 1.1.

The value of duplex parcels relative to single family parcels increased slightly between 1998 and 2005 and then sharply in 2008. The value of duplexes relative to single family homes was higher in Harambee and the comparison tracts than in the City of Milwaukee as a whole. The ratio for Milwaukee fluctuated between 0.8 and 1.0.

The ratio in comparison tracts, like in Harambee also stayed within a narrow range of 0.9 to 1.1 in recent decades but the pattern of ups and downs were not coincident with those in Harambee. Like Harambee, several comparison neighborhoods saw higher relative values for duplexes after the “bubble” for single family housing values burst in 2007.

Tract 101 has shown a marked increase in the ratio of duplex to single family values during the middle years of the study with values over 1.6 for much of this time, but this was largely because single family values dropped substantially.

Tract 165, on Milwaukee’s south side, is located in a more stable housing market. Single family homes were substantially undervalued at the beginning of the study and, as they gained value, the ratio declined from 1.4, the highest of all comparison tracts in 1984, to about 1.1 in 2011.
Home Ownership

Data Source: City of Milwaukee Master Property File

Home ownership of single family, condo and duplex properties has long been considered a key indicator of neighborhood strength. Evidence suggests that home owners are more likely to participate in voluntary and political activities and stay in their homes longer which contributes to neighborhood quality and stability. “Parcel” ownership is more important than “unit” ownership for duplex properties.

The percent home ownership in Harambee slowly increased for roughly a decade starting in the mid 1990s reaching a peak for single family properties in 2005 (62.8%) and for duplexes in 2006 (46.5%). Between 2006 and 2011 percent home ownership declined by 7.5% to from 52.9% for single family and duplex properties in 2006 to 45.4% in 2011 partially due to foreclosure, but primarily due to market speculation driving up sales due to the close proximity of the gentrifying Brewers Hill and Riverwest neighborhoods.

Harambee homeowners are much more likely to own duplexes than are Milwaukee homeowners in general. Duplexes are 45% of owner occupied parcels in Harambee while 53% of owner occupied properties are single family compared to Milwaukee owner occupied properties which are 17% Duplexes and 81% single family homes.

The short term increase in home ownership during the most recent decade, this was only a temporary reversal of a longer term, slow decline of home ownership in the neighborhood. Declines in the last few years may signal a return to the long term downward trend.

Single family home ownership has been steady in the Harambee neighborhood over the last few decades with a slight rise from 1994 to 2004, followed by decreases in recent years. Interestingly, home ownership rates in comparison neighborhoods have converged to be roughly the same as Harambee’s rate. In the 1980’s, tracts 47 and 65 both had home ownership rates that were much higher than that of Harambee or the other comparison tracts but a long slow decline in home ownership has almost eliminated the gap. Tract 84 experienced a dramatic increase in home ownership during the 2000s, followed by a recent decline.
Duplex parcel ownership has also been steady in the Harambee target area. The drop from strong home ownership is most obvious for tract 41. Tract 101 has fluctuated the more than other comparison tracts, starting out lowest and steadily rising to just higher than all but tract 41. This indicator shows similar trends in the comparison tracts, with all but tract 165 seeing small declines recently.

Home ownership in Harambee decreased slightly between 2000 and 2011 with most blocks that were predominately owner occupied staying that way, especially in the northern and eastern parts of the neighborhood. Many blocks in the western part of the neighborhood near Interstate 43 and in the southern part of the neighborhood were converted from owner occupied housing in 2000 to rental housing in 2010.
Pace of Property Sales

Data Source: City of Milwaukee Assessor’s Office

Pace of sales can be used as a component to determine the “desirability” of a neighborhood when used in conjunction with other factors such as sales price, etc. A slow sales pace indicates an unattractive market, although a high volume of sales could signal rapid turnover. Ideally, the pace of sales mirrors regional patterns.

The number of sales in the Harambee neighborhood was quite low throughout the nineties – fewer than 20 sales per year – and remained that way until 2004 when sales increased sharply. The sales boom lasted three years in Harambee and was followed by a bust in 2008 - 2010. Only 35 arms-length sales were made in the neighborhood in 2008, 17 in 2009, and 12 and 2010.

The combined number of sales in comparison tracts was slightly higher than the number of sales in the Harambee neighborhood before the boom (except for 2002 when Harambee had 4 more sales), but since 2004 Harambee has had a more sales per year. Sales were sharply down in 2008 - 2010 in comparison tracts.

During the housing boom, sales in Harambee were evenly dispersed throughout the neighborhood. Sales in Harambee after the bust have occurred in the areas where residential redevelopment has occurred along 2nd Street, near the intersection of Martin Luther King Jr Blvd and Burleigh St, and in the eastern portion of the neighborhood that borders the Riverwest neighborhood.
LISC Sustainable Communities Initiative
Neighborhood: Harambee

Domain: Housing

Harambee Neighborhood

Source: City of Milwaukee Master Property File
Nonprofit Center of Milwaukee 2011

Milwaukee Sustainable Communities Indicators Monitoring Report, October 2011
LISC Sustainable Communities Initiative
Neighborhood: Harambee

Share of City Sales
Data Source: City of Milwaukee Assessor’s Office

If sales are distributed evenly throughout the city, the share of sales for any particular neighborhood is directly related to that neighborhood’s proportion of the city’s residential parcels, and very little change should be seen in stable neighborhoods. Changes in the share of sales are indicators of how active the market is compared to other parts of the city.

The share of arm’s length housing sales in Harambee ranges from 3 to 4 sales per thousand Milwaukee sales from late nineties through 2004. Harambee’s share of sales then increased to over 14 per thousand from 2005-2007 with a peak of 26 per thousand in 2006. The neighborhood’s share then dropped to only 7.5 sales per thousand in 2011. Comparison tracts had a similar trend.

The sales rate per 1,000 residential parcels shows that before the housing boom the pace of sales in Harambee and the comparison tracts was much lower than the city average. When the boom hit, Harambee saw a greater increase in sales pace than the comparison tracts.

The level of sales for all of these tracts peaked by 2006. Even as sales city-wide dropped from highs of 8,031 in 2005 and 8,630 in 2006 to 3,500 in 2008, the share of sales for these central city tracts dropped even further.
Building Permits

Data Source: City of Milwaukee Department of Neighborhood Services

The number and value of building and occupancy permits submitted in an area gives an indication of how much property owners may be investing in the general housing stock of the neighborhood.

The percentage of parcels with active building permits increased from 1.57% in 2006 to 2.65% in 2009 then fell to 1.92% in 2009. This coincided with an increase in the average value of construction permits from less than $20,000 in 2006 to more than $80,000 in 2009 and almost $120,000. New construction drove the increase including many single family homes built by the Housing Authority and Habitat for Humanity, some privately developed multi-unit apartment projects, a large office building and a new school.

During the same period, the amount of construction in the city and in the comparison tracts decreased. Parcels with construction permits in Milwaukee decreased from 2.25% in 2006 to 1.5% in 2010. Construction permits in comparison tracts dropped even more than in the city as a whole, from 2.01% in 2006 to just 0.79% in 2010. The average amount spent on construction also decreased in comparison tracts likely due to the effects of the current economic recession, but held steady in the city of Milwaukee as a whole.
Housing Affordability

Data Source: Home Mortgage Disclosure Act Loan Application Register

Housing development strategies which create housing for purchase that is unaffordable by many households in a neighborhood may displace residents rather than allowing them to move up to more stable home ownership.

The measure of affordability used here relies on mortgage data and therefore only measures affordability of newly purchased homes. This indicator is influenced more by the housing market and lending practices than by employment and wages.

Homes in the city of Milwaukee in general and in the Harambee neighborhood and comparison tracts specifically are quite affordable with the average buyer spending less than 20% of income on mortgages most years. The proportion of income spent on mortgages by home buyers in Harambee increased from only 10% in 2004 to more than 20% in 2007 as sales values increased. This was followed by a sharp drop to 15.7%, increased in 2009 to 17.1%, then dropped again in 2010 to just 11.2%.

Neither the city as a whole or the comparison tracts experienced the increase in income spent on mortgages that Harambee did in 2009.

Housing affordability for Milwaukee as a whole and for comparison tracts showed increases from 2004 until 2007 followed by decreases in 2008 and 2009, and followed by increases in 2010.
Mortgage Lending

Data Source: Home Mortgage Disclosure Act Loan Application Register

The level of mortgage investment in a neighborhood recognizes the extent of access to capital in a community. It can be particularly high when major reinvestment projects are funded.

In Harambee, the proportion of loans made to owner occupants had a moderate increase during the housing boom and then increased dramatically in 2009 when investors appear to have abandoned the market, but then returned to normal levels in 2010. At the same time the total number of mortgages decreased sharply from a 2006 peak of 260 to 111, 52, 18 and 17 in each successive year.

In 2004, only 39% of Harambee mortgages were made to owner occupants. Less than 50% of mortgages in the neighborhood went to owner occupants in 2004, 2005, 2007 and 2008, but this rose to 55% in 2006 and 89% in 2009. In 2010 53% of first lien loans were to owner occupants. The low total number of loans after 2008 probably contributed to the volatility of this measure

The trend for comparison tracts differed from Harambee’s trend. The percentage of owner occupants receiving mortgages in the comparison tracts dropped from 61% in 2007 to its lowest point of 33% in 2009. In 2010 the percentage of first liens to owner occupants increased to 87.5%. In 2010, all first lien home loans in tracts 47, 65 and 101 were to owner occupants and zero loans were made in tracts 84 and 165. Similar to Harambee, the total number of loans originated in comparison tracts declined sharply from 177 loans in 2006 to just 8 in 2010.

Milwaukee mortgages went to owner occupants at a much higher rate, accounting for 74% of loans in 2005 to 87% of all mortgages in 2010. The percentage increased steadily during the study period, due to a drop in speculative purchases.
High cost lending, often referred to as the sub-prime loan market, make up a much larger segment of the mortgage market in Harambee compared to the city of Milwaukee as a whole. At the height of the housing bubble in 2006, more than 70% of loans in Harambee were high cost loans, while in comparison tracts almost 8 in 10 mortgages were high cost.

When the housing bubble burst in 2007, the proportion of high cost loans dropped each year to less than 10% in comparison tracts and the city, and to less than 20% in the Harambee neighborhood. In 2010 only 5.9% of loans were high cost. It appears that much of the housing bubble in Harambee and Comparison Tracts was fueled by increased access to lending through high cost loan products and that many of the buyers during the bubble were investors.
**Tax Delinquency**

Data Source: City of Milwaukee Treasurer’s Office

The extent of tax delinquency reflects the capacity and willingness of resident and absentee owners to meet their obligations to maintain their properties. Two years of delinquency reflects circumstances where an owner risks losing the property to tax foreclosure.

The number of properties in Harambee that were two or more year delinquent peaked in 2009, dropped in 2010 and then increased to nearly the same level in 2011. The Milwaukee Department of City Development has taken a more aggressive approach to tax foreclosures in the years since the housing crisis began and some of the properties coming off of the rolls of tax delinquent properties have become property of the city.

The average amount of taxes owed on delinquent properties in Harambee peaked in 2009 at $3,799, but decreased to less than $3,396 in 2010 as the result of a large number of tax foreclosures by city government. The average amount increased again in 2011 to $3,565. The amount owed in comparison tracts increased from only $2,613 in 2005 to over $3,500 in 2011.
**Domain: Economy and Workforce**

**Employed Residents**

Data Source: U.S. Census Local Employment Dynamics Data

The proportion of adults who are employed is critical to the financial stability of a community and to individual households. (Changes in the number of employed residents are available annually. The number of adults may also change, but accurate data are only available from the Decennial Census.)

The number of Harambee residents employed held steady near 4,000 between 2002 (3,909 employed) and 2008 (3,762 employed), but then dropped to 3,107 employed in 2009. The top employment sector for Harambee residents in 2009 was Health Care and Social Assistance followed by Manufacturing and Educational Services. Harambee had about 100 more employed residents than in all Comparison tracts combined, except for in 2004 when 35 more residents of comparison tracts were employed.

The percentage of Harambee residents 16 or older (based on Census 2000) that were employed ranged between 49% and 52% until 2009 when it dropped to just 2009. This employment rate was higher than the rate for comparison tracts but lower than the rate for the city as a whole.
Number of Workers by Industry
2009

- Health Care and Social Assistance
- Manufacturing
- Educational Services
- Accommodation and Food Services
- Retail Trade
- Administration & Support, Waste Management and Remediation
- Public Administration
- Finance and Insurance
- Other Services (excluding Public Administration)
- Transportation and Warehousing
- Professional, Scientific, and Technical Services
- Wholesale Trade
- Management of Companies and Enterprises
- Arts, Entertainment, and Recreation
- Information
- Construction
- Real Estate and Rental and Leasing
- Utilities
- Agriculture, Forestry, Fishing and Hunting
- Mining, Quarrying, and Oil and Gas Extraction
**Employment Access**

Data Source: U.S. Census Local Employment Dynamics Data

*Although not all residents live near work, the availability of work within a short distance of a neighborhood enhances the value of the neighborhood and the opportunities for residents.*

*Local job patterns by sector reflect the extent that changing regional patterns within industry sectors are distributed evenly across the region.*

The LED dataset shows that the number of available jobs in the Harambee neighborhood declined from 1,721 in 2002 to 951 in 2006, but then sharply increased to 8,550 in 2007 and 9,674 in 2009. This increase appears to be the effect of Manpower International relocating their headquarters to within the zip code in September 2007. Although the new location is outside the Harambee neighborhood, peculiarities with the geocoding process used for LED data resulted in the jobs being associated with the center of the 53215 zip code which is in the Harambee neighborhood.

In comparison tracts, three years show high numbers of jobs – 4,017 in 2003, 3,286 in 2006, 3,234 in 2007, 3,445 in 2008 and 3,152 in 2009 – and three years with low numbers – 1,086 in 2002, 479 in 2004 and 427 in 2005. Tract 165, one of the comparison tracts, is home to Allen-Bradley and this tract had over 3,000 jobs in each of the high years, less than 300 jobs in 2004 and 2005 and 608 jobs in 2002. Tracts 65 and 84 have a very low number of jobs - fewer than 70 for all years.

As seen in the figure on the following page, the leading industry sectors in Harambee in 2009 were Health Care and Social Assistance and Finance and Insurance.
Number of Workers by Industry

2009

- Health Care and Social Assistance
- Finance and Insurance
- Manufacturing
- Educational Services
- Management of Companies and Enterprises
- Retail Trade
- Professional, Scientific, and Technical Services
- Administration & Support, Waste Management and Remediation
- Accommodation and Food Services
- Information
- Public Administration
- Wholesale Trade
- Other Services (excluding Public Administration)
- Transportation and Warehousing
- Real Estate and Rental and Leasing
- Arts, Entertainment, and Recreation
- Construction
- Utilities
- Agriculture, Forestry, Fishing and Hunting
- Mining, Quarrying, and Oil and Gas Extraction
Income and Wealth

**AFDC (W2) Use**

Data Source: University of Wisconsin-Milwaukee Employment and Training Institute

Families dependent upon welfare resources represent families facing current financial instability. (When families leave W-2 programs, research suggests they may still be financially unstable, but “success” outcome measures are not available.)

Welfare reform in the 1990’s brought about a step drop in the number of families receiving W2 benefits, and the caseload continues to decline although at a much more gradual rate. In 2009, only 289 households within zip code 53212 received income assistance from W2. The decrease in W-2 use in zip 53212 parallels citywide patterns.
The sharp decline in families receiving aid did not correspond with a decrease
in poverty, however. Indeed, although average annual household income
increased greatly from 1990 to 2009, adjusted incomes increased in the
nineties but much of the gains were then eliminated in the decade since
2000.

The poverty rate mirrored this pattern with declines in poverty in the 1990s
followed by increases that nearly returned poverty to the 1990 rate.
New residents and others making a new commitment to a neighborhood by purchasing a home reflect the future of a neighborhood. The median income of this group reflects the pattern of change within the neighborhood. It reflects whether new residents increase or decrease median income for the neighborhood as a whole.

The ratio of income of Harambee buyers of owner occupied housing to the median income of Milwaukee residents was highest in 2004 at 1.36 and hovered between 1.2 and 1.3 from 2005 to 2009. During the same time the ratio of Milwaukee owner occupied borrowers ranged higher, from 1.69 to just less than 2.0. The ratio in comparison tracts, with the exception of a probable data error in 2005, hovered just above 1 until it dropped to 0.94 in 2009.

When the same ratio is calculated with the neighborhood median income instead of the city median, Harambee buyers of owner occupied housing have incomes that are, on average, more than twice average income of the neighborhood as a whole. This suggests that incomes in Harambee may be trending upward as new homeowners move into the neighborhood.

The ratio of incomes of homebuyers to residents for comparison tracts is also higher than when comparing to the city, but this difference is much less.
Community Quality and Safety

Crime

Data Source: City of Milwaukee Fire and Police Commission

Crime levels are a key indicator of neighborhood stability. Felony crimes (Part I) are the most serious crimes and generally more consistently recorded. Property crimes - such as burglary - reflect general security in the neighborhood and may affect whether renters decide to invest or stay in the neighborhood. More serious violent crimes - such as assaults or robbery - may be more critical in determining whether current home owners will stay in a neighborhood.

The number of violent crimes in an area varies widely from year to year. Violent crime per 10,000 residents trends higher in the Harambee neighborhood than in the city as a whole, by a factor of 2 in most years. The trend in comparison tracts is lower than in Harambee but shows similar variations from year to year.

The long term trend in violent crime for Harambee, comparison tracts and Milwaukee as a whole, has resulted in much higher rates per 10,000 residents in 2011 than in 1984. More recently spikes in violent crime in 2005 - 2007 have been followed by decreases over the past few years. This spike followed a year when neighborhood level data was lost due to difficulties encountered as the police department switched data collection and recording procedures.

Violent crime rates are consistently higher in Harambee than in comparison tracts and rates in comparison tracts are consistently higher than rates in the City as a whole. City crime rates have much less annual variation than rates for Harambee and the comparison tracts, but also trended upwards during the study period.
Property crime per 10,000 residents also trends higher in the Harambee neighborhood than in the city as a whole. The trend in comparison tracts is lower than in Harambee but shows similar variations from year to year.

The number of property crimes per 10,000 Harambee residents fluctuates up and down within a range between about 850 and 1,100 per year without an overall up or down trend. Comparison tracts and the City property crime trends are similar to Harambee’s, with year to year variation but no clear long term up or down trend. All three trend lines have shown recent declines which may or may not indicate a future downward trend for property crimes in Milwaukee.
Vacancy

Data Source: City of Milwaukee Master Property File, American Community Survey, United States Postal Service

Increases in the number of vacant parcels in a neighborhood signals a loss of effectively used land within a built urban environment. It will also suggest opportunities to build new housing, although vacant land that is made up of scattered small lots may not be appropriate for rebuilding. In Milwaukee, when vacant parcels are put to other uses, they are reclassified - either joined with an adjacent parcel or recognized as a small park (tot lot), parking lot or other use.

Over 10% of the parcel area in Harambee is classified as vacant which is almost double that for the city as a whole at about 6 percent. The number of vacant parcels has been slowly decreasing in Harambee since 2005 as has the area of vacant parcels. Starting 2006, more than thirty new single-family homes were built, mostly on vacant lots, in Harambee through efforts by the City, Habitat for Humanity and some private developers.
In contrast to Harambee, comparison tracts have shown a slow rise in the percent parcel area that is vacant. This has tracked slightly higher than the city average since 2006 when a large industrial parcel in tract 47, owned by Tower Automotive, Inc., became vacant. In 2005, before the Tower parcel was reclassified, the percent of land vacant in comparison tracts was only 4.7%.

The rate of long-term business and residential vacancy (3 months or more) varies greatly between quarters, but trended higher than the citywide average in Harambee.

Both Harambee and the comparison tracts have extremely mobile populations. Less than half of Harambee and comparison tract residents lived in the same house as the previous year compared to 80% citywide.

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Community Institutions and Relationships

**Nonprofit Institutions**

Data Source: U.S. Internal Revenue Service Exempt Organizations Master File

Nonprofit organizations are a critical community resource. Although more specialized programs serve large areas, many nonprofits provide a localized, neighborhood-focused service. Serving as anchor institutions in many neighborhoods, they also support community building, leadership development, and local problem solving.

The number of Harambee nonprofits per square mile has increased from 47.2 in 2005 to 77.4 in 2010. The number of nonprofits in comparison tracts and in Milwaukee as a whole also increased during this time.

Harambee has a vibrant nonprofit community hosting 82 nonprofit offices equaling 2.4% of all nonprofit offices in the city. Many organizations have located in the Harambee retail district and serve populations across the entire North Side.
**Voter Participation**

Data Source: City of Milwaukee Board of Election Commissioners

*Political efficacy reflects a commitment by a neighborhood to influencing the services and policies of government. Conversely, those elected are more responsive to active community involvement. Voter participation is measured by the number of votes as a percentage of the voting age population. Participation trend lines in Presidential Election years are separated from trend lines in Gubernatorial Election years due to the predictably higher turnout in presidential elections.*

Wisconsin voters can register to vote at the polls on Election Day and as a result the state consistently has had one of the highest voter participation rates in the nation. The same day registration effect is most prominent in high profile elections and probably contributes to Harambee voting in higher numbers than the city as a whole in presidential elections. This is also a possible explanation for the high participation rate in the highly competitive and high profile 2010 gubernatorial election.

Voter participation in comparison tracts was consistently lower than in Harambee and the city as a whole during both presidential and gubernatorial elections, but showed a similar increasing trend in gubernatorial elections likely as a result of popular local candidates.
Education and Culture

Quality schools are an important asset for residents and often critical in the choices households make to select and invest in a neighborhood. School performance is also an important indicator of the successful development of youth and their likely sustainable future.

The available data do not allow a refined use of this data at the neighborhood level. For the City of Milwaukee Public Schools data is not available for the group of students that lives within an “attendance area” or other neighborhood division. Performance and Attendance data are easily available, but only at the school building level, which is not necessarily reflective of the students living in the neighborhood. For many schools in Milwaukee, and especially within the Sustainable Communities target neighborhoods, fewer than 50% of students attending the school live actually in that school attendance area.

Student Enrollment

Data Source: State of Wisconsin Department of Public Instruction - Wisconsin Information Network for Successful Schools (WINSS)

The numbers of students enrolled in local schools represents the extent of school resources in or near the neighborhood. Declining enrollments when the number of youth is not declining as rapidly, represents a choice by many families to enroll their children in “better” choices beyond the neighborhood and choices by other families in the city not to choose these schools. In Milwaukee, schools compete for a shrinking pool of students, so enrollment levels are a measure of their perceived success.

Enrollment in Milwaukee public schools and charter schools in the Harambee neighborhood has dropped more than 29% from 2,796 in 2004-05 to 1,977 in 2009-10. Much of the decline resulted from the closure of schools in the neighborhood with three Harambee schools closing between the 2004-05 and 2008-09 school years. The Community Trade and Business Center (CTBC) school closed in 2006 when it had 63 students, and the Malcolm X Academy (462 Students) and Aurora Weir High School (77 students) closed in 2007. These three closures account for 74% of the decline.

### Schools Closed in Harambee 2004-05 to 2009-10

<table>
<thead>
<tr>
<th>School</th>
<th>Last Year</th>
<th>Enrollment in Last Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Community Trade and Business Center-CTBC</td>
<td>2005-2006</td>
<td>63</td>
</tr>
<tr>
<td>Malcolm X Academy</td>
<td>2006-2007</td>
<td>462</td>
</tr>
<tr>
<td>Aurora Weir High</td>
<td>2006-2007</td>
<td>77</td>
</tr>
</tbody>
</table>
Public school enrollment for the city as a whole decreased by 10% over the same period. Enrollment in schools in comparison tracts is very high when compared to Harambee and increased by 5% between the 2004-05 and the 2008-09 school year, but then dropped steeply to only 7,444 in the 2009-10 school year.

Milwaukee also has “choice” schools which are private schools that take public vouchers for some or all of their students. Enrollment figures for these schools are provided as a one-time count on the third Friday in September. Over 40% of students enrolled in schools in the Harambee neighborhood for the 2009-10 school year attended private schools as a result of the Milwaukee Parental Choice program.
Student Attendance

Data Source: State of Wisconsin Department of Public Instruction - Wisconsin Information Network for Successful Schools (WINSS)

Student achievement is clearly linked to participation in school. Attendance rates account for overall participation throughout the school year.

Attendance rates at Harambee schools stayed between 89% and 91% during the 2004-05 through the 2009-10 school years.

Attendance rates in Comparison tracts and the city of Milwaukee trended within the same range, except for an attendance rate of 85.8% in comparison tracts in 2008-09.
The threshold income requirements for Free Lunch programs represent a routine measure of the number of children in families that are in poverty or near poverty status.

Roughly 90% of students in the Harambee neighborhood were eligible for free or reduced lunch between the 2004-05 and 2010-11 school years. Harambee trended more than ten points higher than the city over this period. Comparison tracts had trends similar to Harambee starting with the 2005-06 school year, but were closer to the Milwaukee rate in 2004-05.
High School Completion Rate

Data Source: State of Wisconsin Department of Public Instruction – Wisconsin Information Network for Successful Schools (WINSS)

High School graduation is an ultimate measure of students succeeding in school. Economic effects are clear and often life-long.

The limitations of local data mean that this indicator is more directly a measure of whether a nearby high school is an asset to the community. High schools are often farther away from the neighborhood and reflect the experiences and challenges faced by students from a wide area of the city.

High school completion peaked in Harambee schools in 2007 and then dropped to zero the following year when Malcolm X High School, the only high school in the neighborhood, closed its doors. North Division High School, a large high school found near Harambee in tract 84, was reopened in the fall of 2011 after having been split into charter schools since 2004.

The high school completion rate increased in Milwaukee and in the Comparison tracts over the same period, peaking in the 2006-07 school year then steadily declining in subsequent years.
Student Achievement

Data Source: State of Wisconsin Department of Public Instruction - Wisconsin Information Network for Successful Schools (WINSS)

Standardized tests allow a comparable measure of student achievement. Third Grade reading and math scores have been recognized as key measures. Students who do not achieve proficiency in these basic skills by the 3rd grade are often further challenged in later grades, and ultimately may drop out of school.

Given the mix of students from multiple neighborhoods in a school, the test scores represent in part the success of the school program in meeting the needs of its students.

The trend line for Harambee student achievement in reading between 2005-2006 and 2009-2010 was extremely variable. Less than 20% of Harambee third graders tested as Advanced or Proficient in reading in 2005-06 – much lower than Milwaukee as a whole and comparison tracts. Harambee third graders improved in the following two years with more than 50% of students testing in the top two categories. The improvement was short lived and only 38.7% of third graders tested as Advanced or Proficient in 2009-2010. In the 2010-11 school year reading scores improved again with over 50% testing Advanced or Proficient.

Comparison tracts and the city as a whole showed similar trends, they also tested better in 2006-07 and 2007-08 school years than 2008-09 and 2009-10. Like Harambee, both the comparison tracts and improved greatly in the 2010-11 school year – comparison tract peaked at 56.8% Proficient or Advanced.
Only 10% of Harambee third graders tested as Proficient or Advanced at mathematics in the 2005-06 school year. Test scores subsequently improved, but only once, in 2010-11, scored higher than 40% in the top two categories.

Just more than 25% of third graders attending Milwaukee schools and comparison tract schools scored Proficient or Advanced at mathematics in the 2005-06 school year, but these third graders improved to over 40% of students tested scoring in the top categories for math in the 2007-08 school year and each year since.
Demographics

Change in Diversity-Race and Ethnicity of Owner Occupied Mortgage Borrowers

Data Source: Home Mortgage Disclosure Act Loan Application Register; US Census American Community Survey 2009 5-year estimate.

Future trends in the diversity of a neighborhood are reflected by the racial and ethnic characteristics of those who are new home buyers. These trends focus on the home owning segment of the population - a more stable element than rental households.

Owner occupied mortgages for home purchase were made to whites at a much higher rate than their demographic representation in the Harambee neighborhood. This demographic mismatch decreased substantially in 2006 and 2007, as the housing market peaked, but then increased dramatically with more than 50% of owner occupied mortgages being made to whites.

One likely explanation for this pattern is that young white home buyers are moving into the neighborhood and finding good deals when compared to the more expensive housing market of Riverwest just to the east and Brewer’s Hill to the south. Another explanation is that loans were easier to secure for non-white borrowers during the housing bubble and then became very hard to get, particularly for non-whites, after the housing market crashed and the credit market dried up.

Milwaukee showed a similar trend, but the percentage of loans to white borrowers was generally lower than their representation in the city with the exception of 2005 and 2006.

Comparison tracts show a trend similar to that found in the Harambee neighborhood.
**Births**

Neighborhoods have a limited potential for vitality if young households do not recognize the neighborhood as a place to start a family. The Crude Birth Rate reflects the overall balance of a renewing resource within a neighborhood. Neighborhoods go through “life cycles” as a pool of families start families together and may stay within the neighborhood as their children grow. So small changes in this indicator are common. Very low rates, however, are a concern.

Birth patterns in Milwaukee changed dramatically in the past two decades. Neighborhoods on the north side that once had high densities of births no longer had high densities by 2004. The high density areas on the South Side increased over the period. More recently we have seen the pattern of births shift to the northwest and southwest areas of the city following migration of black and Hispanics respectively.