

Strategic Data Use in Cleveland - NEO CANDO

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Neighborhood Progress, Inc



- Community Development Financing Intermediary

- Founded 1988, granted \$25M in operating support to CDCs

- Developed over 6,500 Homes (\$580M)
- Developed 2.5M SF Commercial (\$250M)



- Strategic Investment Initiative (2004-05)

- Competitive grant process now in 9 neighborhoods
- Place-based development
- Creating neighborhoods of choice



- Developing (New Village Corp.), Lending (Village Capital Corp)

- Vacant Land Reuse (Re-Imagining Cleveland)

- Neighborhood Stabilization Team

- Work with all 20 NSP2 areas in NE Ohio



NEO CANDO history

Outgrowth of neighborhood studies when Center on Urban Poverty and Community Development at Case Western Reserve University, in Cleveland. (Poverty Center) which was founded in 1988 to build research base for addressing urban poverty.

Chose to not just write reports, but to put information in the hands of people who could act (*Democratizing Information*).

Launched 1st version of CANDO in 1992. Established a foundation and expertise for linking data from different sources.

NEO CANDO, has mapping, more flexibility and parcel data

Founding partner in the National Neighborhood Indicators Partnership at the Urban Institute (NNIP)



**CASE WESTERN RESERVE
UNIVERSITY**

MANDEL SCHOOL OF APPLIED SOCIAL SCIENCES
CENTER ON URBAN POVERTY AND COMMUNITY DEVELOPMENT

NEO CANDO

[NEO CANDO Home](#) | [Property Data](#) | [Social and Economic Data](#) | [Quick Profiles](#) | [Poverty Center Home](#)

NEO CANDO

Data Access

[Access Property Data](#)
[Access Social and Economic Data](#)
[Access Quick Profiles](#)
[Access Reference Maps and Geographic Information](#)
[Cuyahoga County Early Childhood Municipal Profiles](#)

Questions or Comments

neocando@case.edu
 (216)368-6946
[NEO CANDO Online User Group](#)

About NEO CANDO

[NEO CANDO Updates](#)
[Legal Disclaimer](#)
[General Information](#)
[Geographies](#)
[What is NEO CANDO](#)
[Using NEO CANDO \(Training Materials\)](#)

NEO CANDO Developers

Center on Urban Poverty and Community Development

Welcome to NEO CANDO

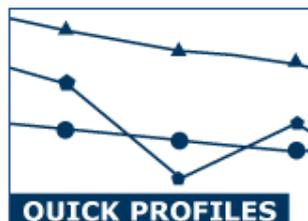


*Owner: John Smith
 Address: 742 Evergreen Ter.
 Build. Sq. Feet: 1,524
 Prop. Sq. Feet: 10,378
 Delinquent Taxes: \$0
 Market Value: \$171,000*

[Access Property Data](#)
[Data Dictionary](#)
[About Property Data](#)
[Tutorial](#)



[Access Social and Economic Data](#)
[Data Dictionary](#)
[About Social and Economic Data](#)
[Tutorial](#)



*Census Tract: 1012.00
 Population: 2,995
 Poverty Rate: 36.3
 Average Loan Value: \$101,464
 Property Crime Rate: 4,928
 Fertility Rate: 74.1
 # of Housing Units: 1,667*

[Access Quick Profiles](#)
[Data Dictionary](#)
[About Quick Profiles](#)
[Tutorial](#)

NEO CANDO Features

- [UPDATE - Properties Owned by Financial Institutions Report](#)
- [Cuyahoga County Early Childhood Municipal Profiles](#)
- [Be sure to join the NEO CANDO User Group](#)
- [All Poverty Center News](#)



NEO CANDO Information Categories

- Population
- Poverty and Income
- Households and Families
- Education
- Employment and Transportation
- Property, Housing and Investment
- Residential Mobility
- Child Maltreatment
- Public Assistance and Social Services
- Vital and Health Statistics
- Crimes and Safety
- Business Patterns
- Tax Records (from IRS)

- Assets

NEO CANDO – Property Data Evolution

- NEO CANDO 1.0 – 2005 public parcel based data (sales, characteristics)
 - 2007 – Foreclosure filing and sheriff sale data only available to CDC, City, County, and Non-profit partners
 - Spring 2010 – NEO CANDO XML data streamed to CCLRC
- NEO CANDO 2.0 – Fall 2010 NST web application (connecting the sources) (**Workshop #5: *Drilling Down to Property Level Decision-making***)
- NEO CANDO 3.0 – Early 2012, “The Eye” (adding dynamic spatial analysis based on adjacency, proximity, and face-block) Primarily developed by the Cuyahoga Land Bank via XML stream.

Basics of Parcel Data

- Data tied to a unique property that has distinct ownership
 - Address (multiple addresses per parcel [multi family])
 - Parcel/PIN (multiple parcels per address [large building])
 - Lot/block
 - Owner names should be standardized (Deutsche Bank is spelled at least 100 different ways in Cuyahoga County Auditor data)
- Maintained by:
 - Municipality (code enforcement, use, zoning, occupancy)
 - County (taxes, deeds and real estate, mortgages, foreclosure notices/sales) [some places municipality also handles county functions]

State of parcel based data – Cleveland and Cuyahoga County

- City and county are really good at putting basic property information online at the parcel level
 - You can look up one parcel, owner, or street at a time
 - Data is spread among multiple websites (auditor, recorder, Cuyahoga Land Bank, court, sheriff, city dept of BandH, etc)
- City and county are really good at putting basic web GIS products that attempt to cut across silos

However there is a line dividing data for transparency purposes and data for community analysis purposes

System that Integrates Existing Public Data for Community Analysis

- Identify properties that meet specific criteria in a geography
 - tax delinquent and condemned in a particular CDC target areas
- Property “research” [lower case “r”] (trend analysis)
 - (Number of condemnations, demolitions, interventions, etc aggregated to target area/neighborhood/county/municipal level)
- Property “Research” [capital “R”] (using data to create more data)
 - “Pathways to Foreclosure report” – Research report combining foreclosure filings, foreclosure deeds, HMDA, mortgage recordings, vacancy data, etc allowed us to then identify those at risk for foreclosure, which then lead to outreach by foreclosure counselors.

NEO CANDO – Data Access

- Cuyahoga County Auditor and Recorder
 - Ownership, value, encumbrances, property characteristics such as square footage, number of rooms, zoning, etc.
- Cuyahoga County Treasurer tax delinquency
 - Tax balance, certification and publication dates, tax foreclosure eligibility
- Cuyahoga Common Pleas Court
 - Parties, case number and type, docket entries, status
- Sheriff's Department
 - Parties, appraisal and purchase price
- First American ARM, HMDA, etc.
 - Subprime lender, ARM reset dates

NEO CANDO – Data Access

- USPS vacancy
- County & Cleveland Land Bank
 - Current and future inventory, assessment, and status
- Cleveland Building and Housing
 - Permits, Violations, Board-Ups, Condemnations, Demolition info
- Cleveland Metro Housing Authority
 - Current Section 8 licensing, Vendor contact information
- Geographic Assignments
 - NSP1, NSP2, NSP3, Historic districts, City HTF Model Blocks, NPI Model Blocks, City Code Enforcement Target Areas, etc.
- **Aggregations (Social and Economic Data)**

Ways we receive property data

- Email
- FTP
- Screen scraping
- CD/DVD mail/pickup

This all occurs at various intervals, however most data are updated weekly

Challenges to acquiring data (NNIP Pittsburgh Partner)

- Three main challenges: bureaucratic reluctance, lack of trust, perceived burden on data providers
 - Government agencies with messy/incomplete/non electronic data
 - Silos within county and city government

Challenges to acquiring data

- Champions within government are a good thing
 - Vacant and Abandoned Property Action Council (VAPAC) [city, county, suburbs, cdc, foundations]
- Need to provide valid reason to provide data and bring credibility (more than data for the sake of data)
- Scale of foreclosure crisis has helped overcome challenges

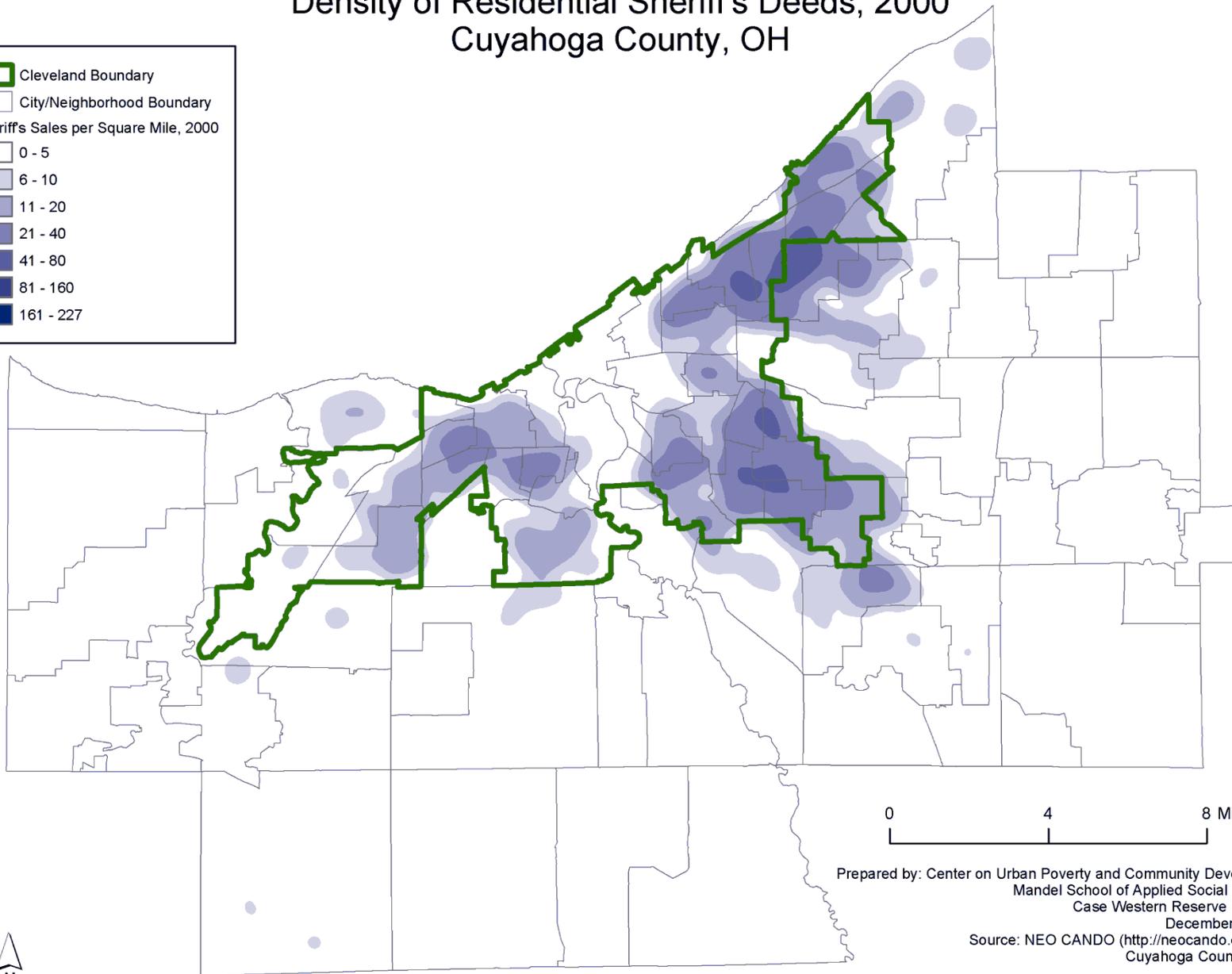
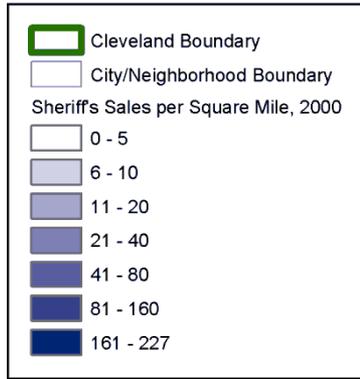
See our foreclosure reports

- Foreclosure and Beyond
- Pathways to Foreclosure
- Beyond REO
- Bank Walkaway paper

<http://povertycenter.case.edu> (click Research and Publications)

<http://neocando.case.edu> (scroll down to “NEO CANDO Features”)

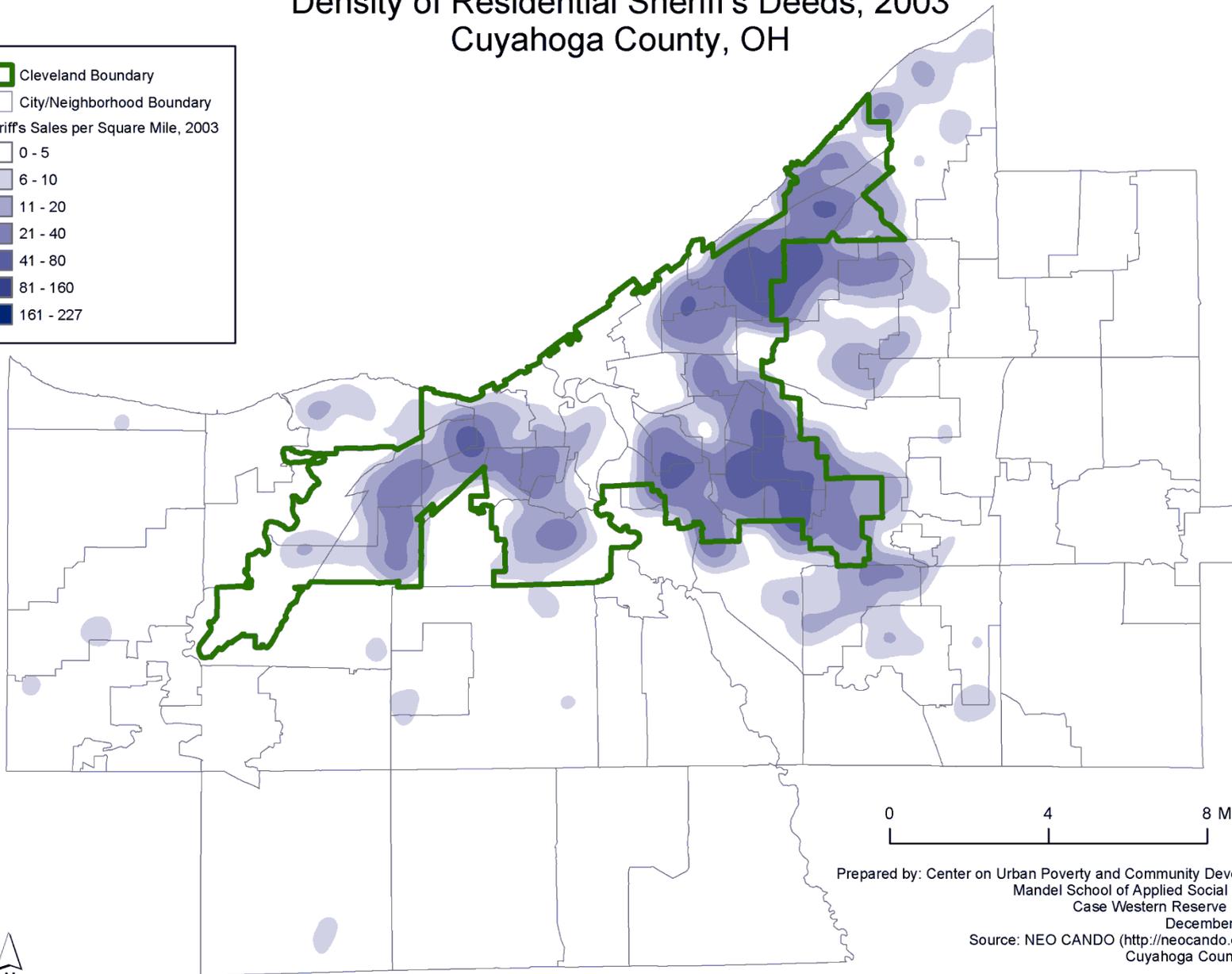
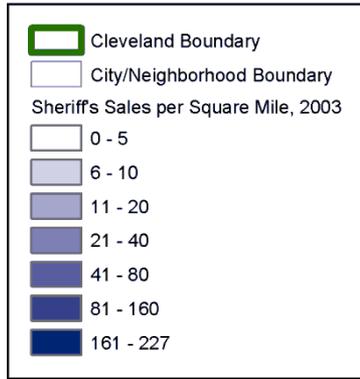
Density of Residential Sheriff's Deeds, 2000 Cuyahoga County, OH



Prepared by: Center on Urban Poverty and Community Development,
Mandel School of Applied Social Sciences,
Case Western Reserve University
December 10, 2007
Source: NEO CANDO (<http://neocando.case.edu>)
Cuyahoga County Auditor



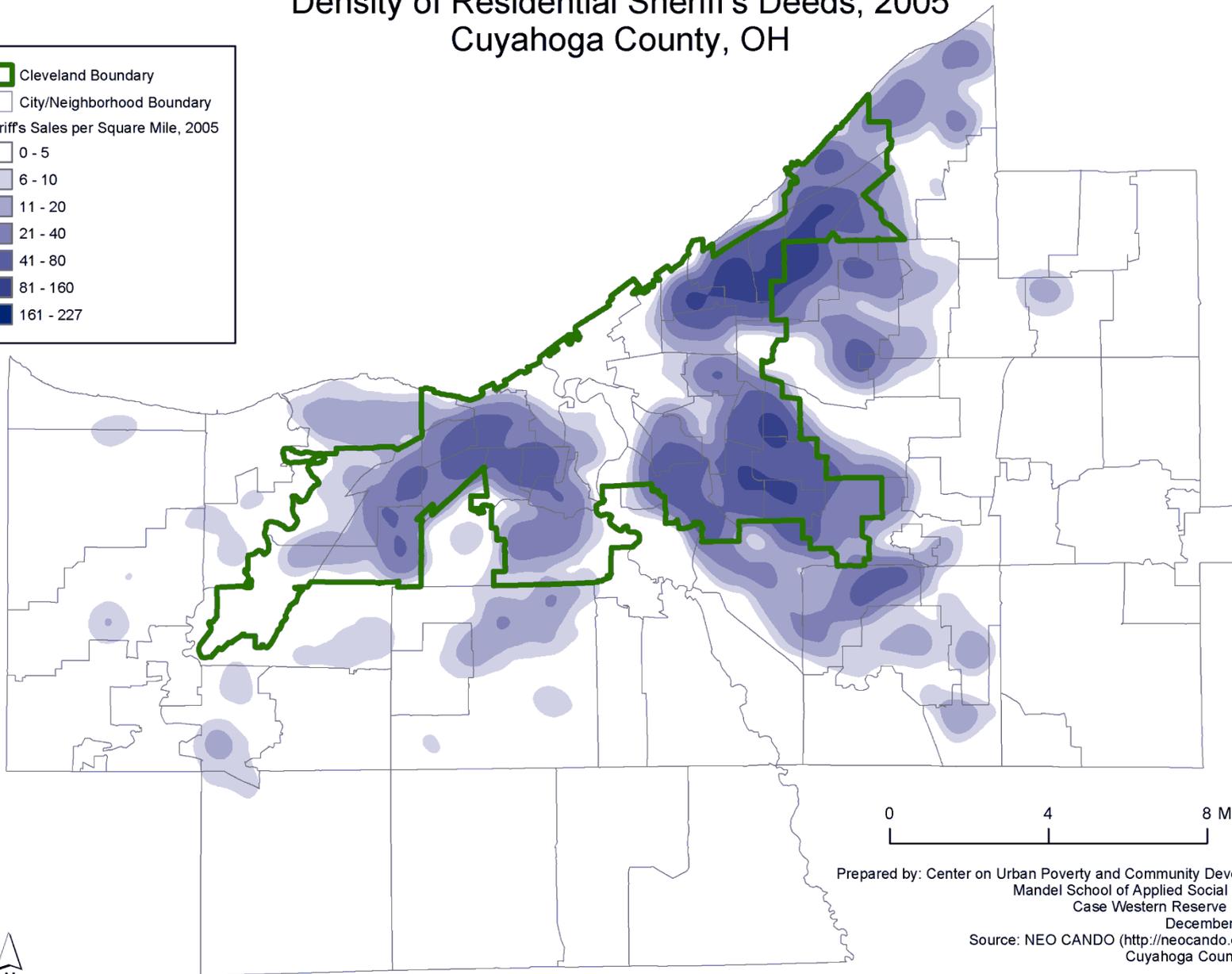
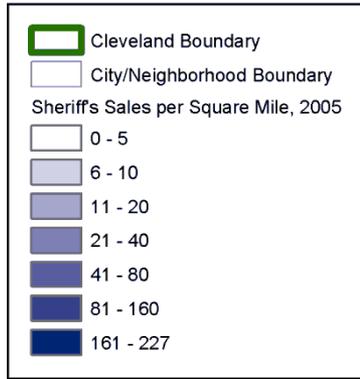
Density of Residential Sheriff's Deeds, 2003 Cuyahoga County, OH



Prepared by: Center on Urban Poverty and Community Development,
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Case Western Reserve University
December 10, 2007
Source: NEO CANDO (<http://neocando.case.edu>)
Cuyahoga County Auditor



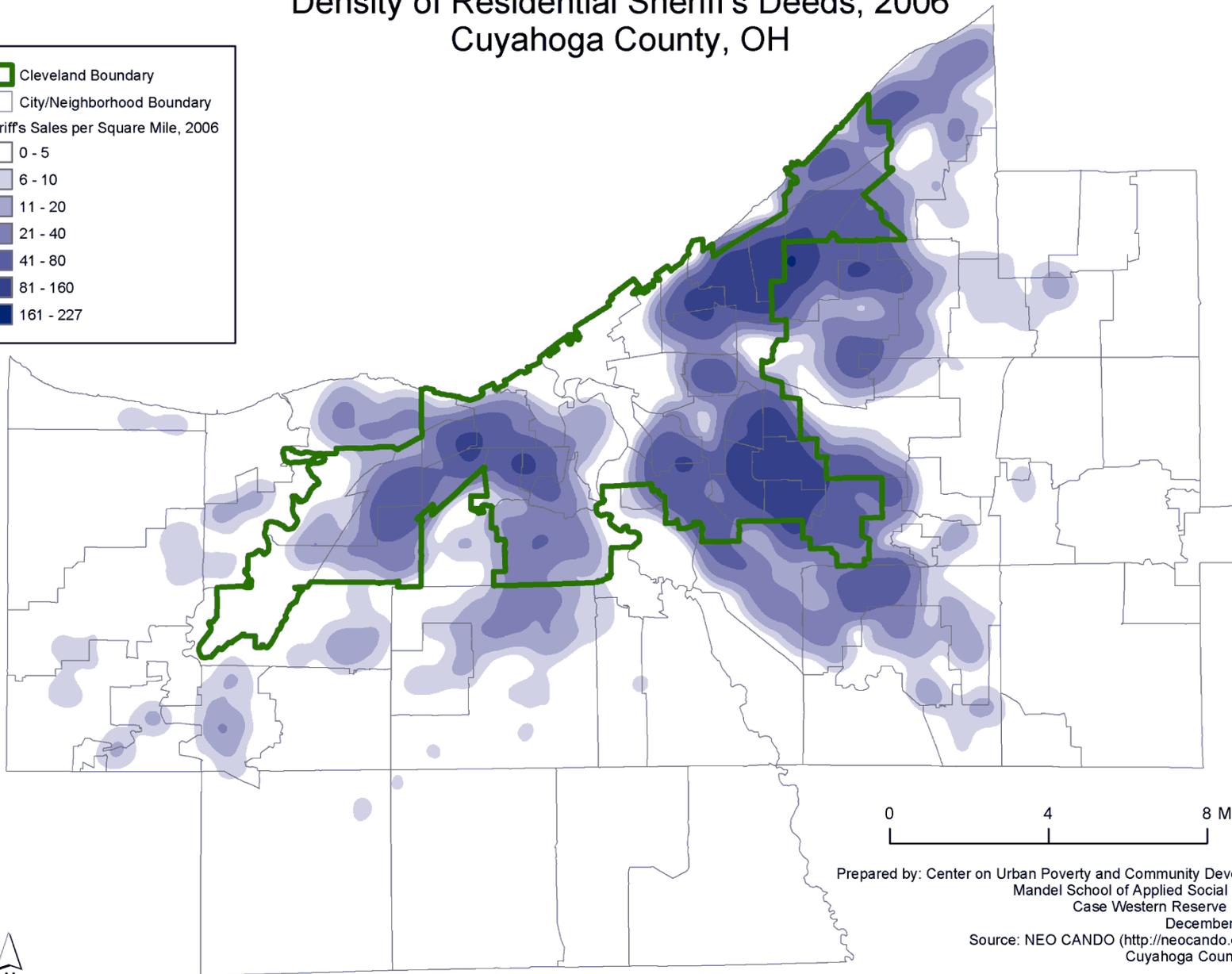
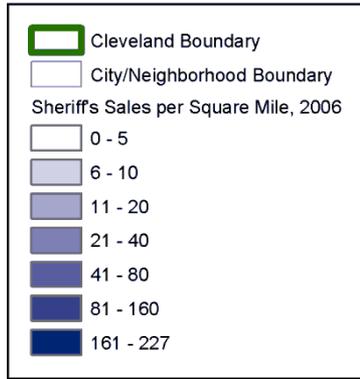
Density of Residential Sheriff's Deeds, 2005 Cuyahoga County, OH



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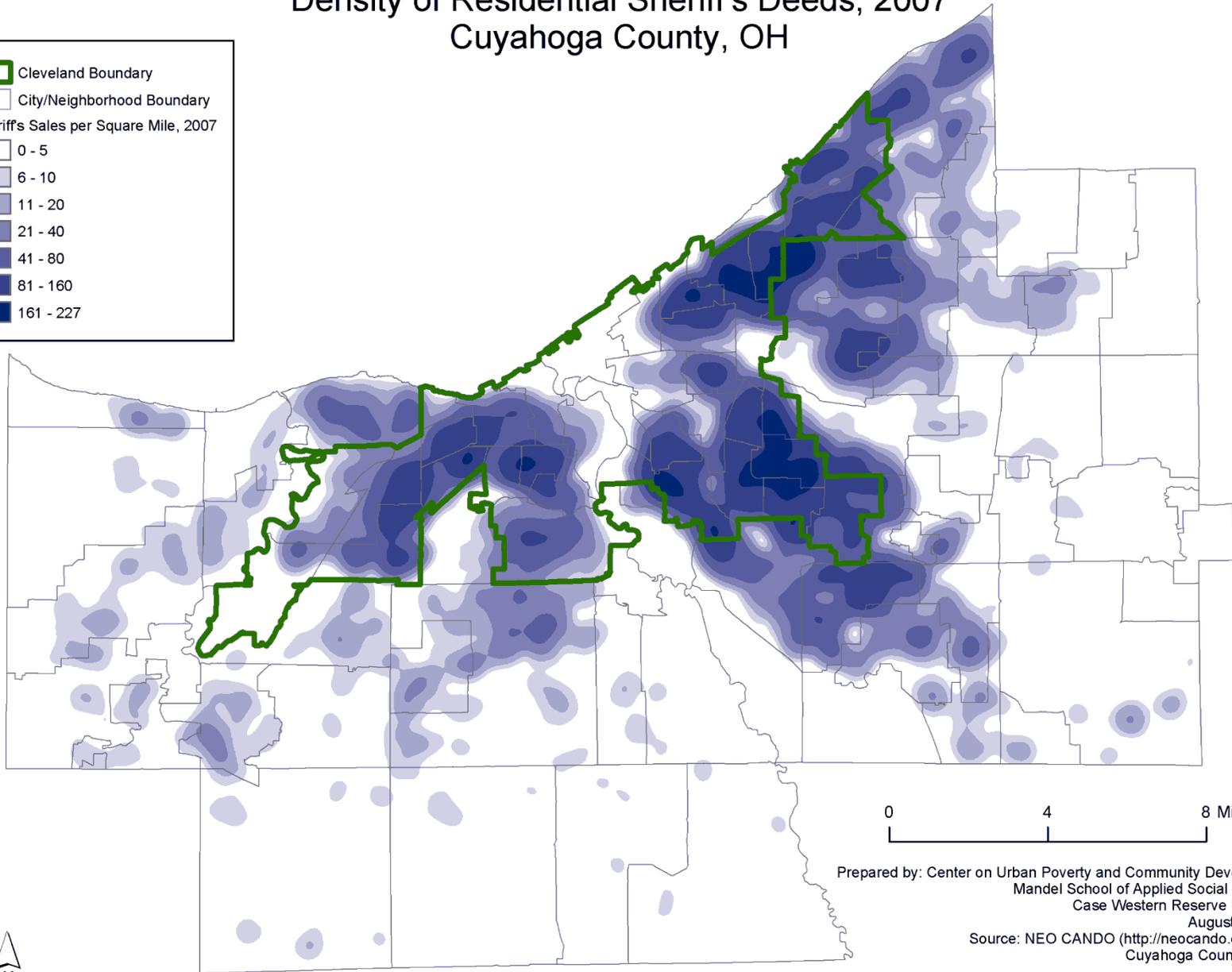
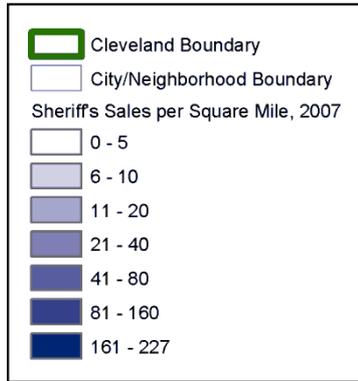
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Density of Residential Sheriff's Deeds, 2007 Cuyahoga County, OH

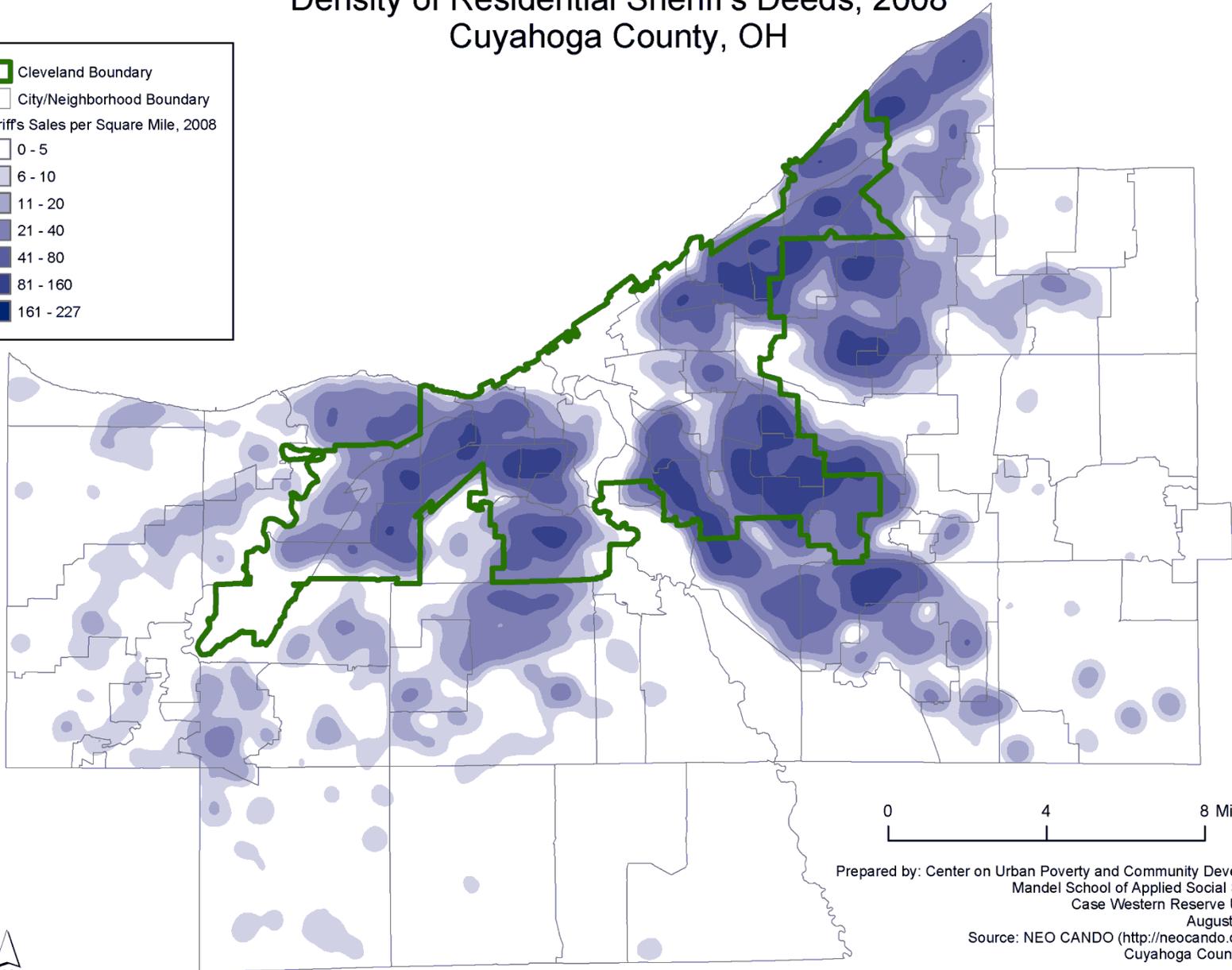
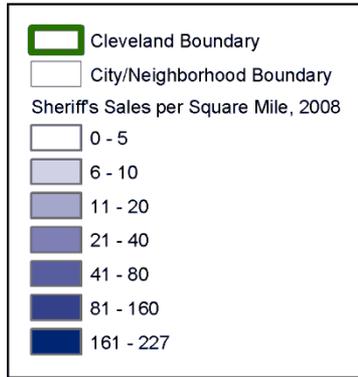


0 4 8 Miles

Prepared by: Center on Urban Poverty and Community Development,
Mandel School of Applied Social Sciences,
Case Western Reserve University
August 28, 2009
Source: NEO CANDO (<http://neocando.case.edu>)
Cuyahoga County Auditor



Density of Residential Sheriff's Deeds, 2008 Cuyahoga County, OH

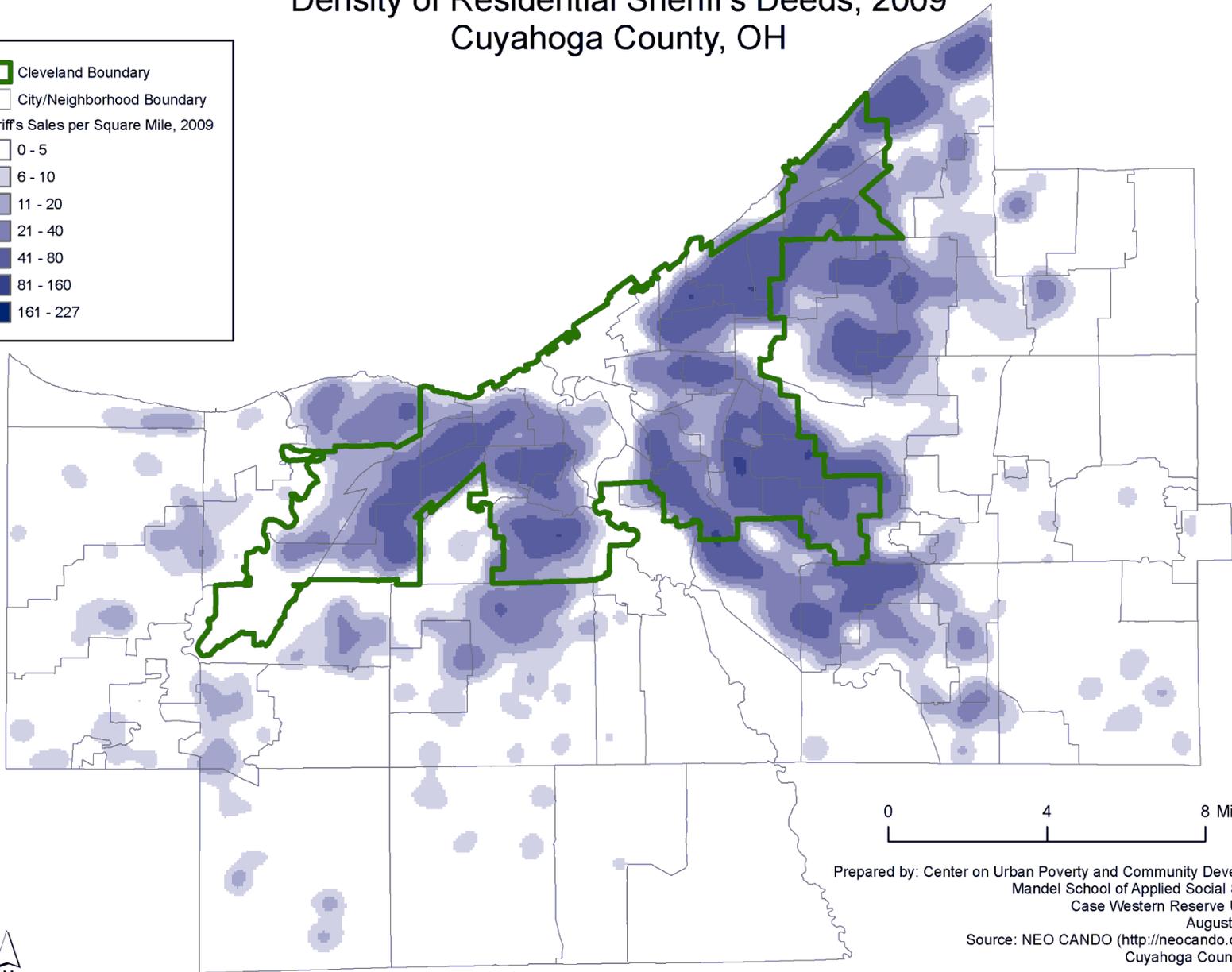
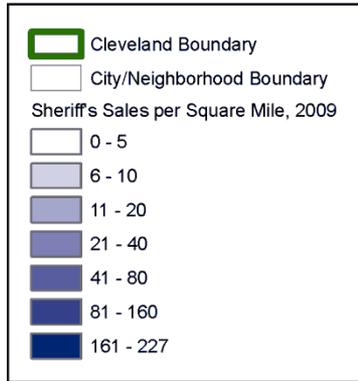


0 4 8 Miles

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Density of Residential Sheriff's Deeds, 2009 Cuyahoga County, OH



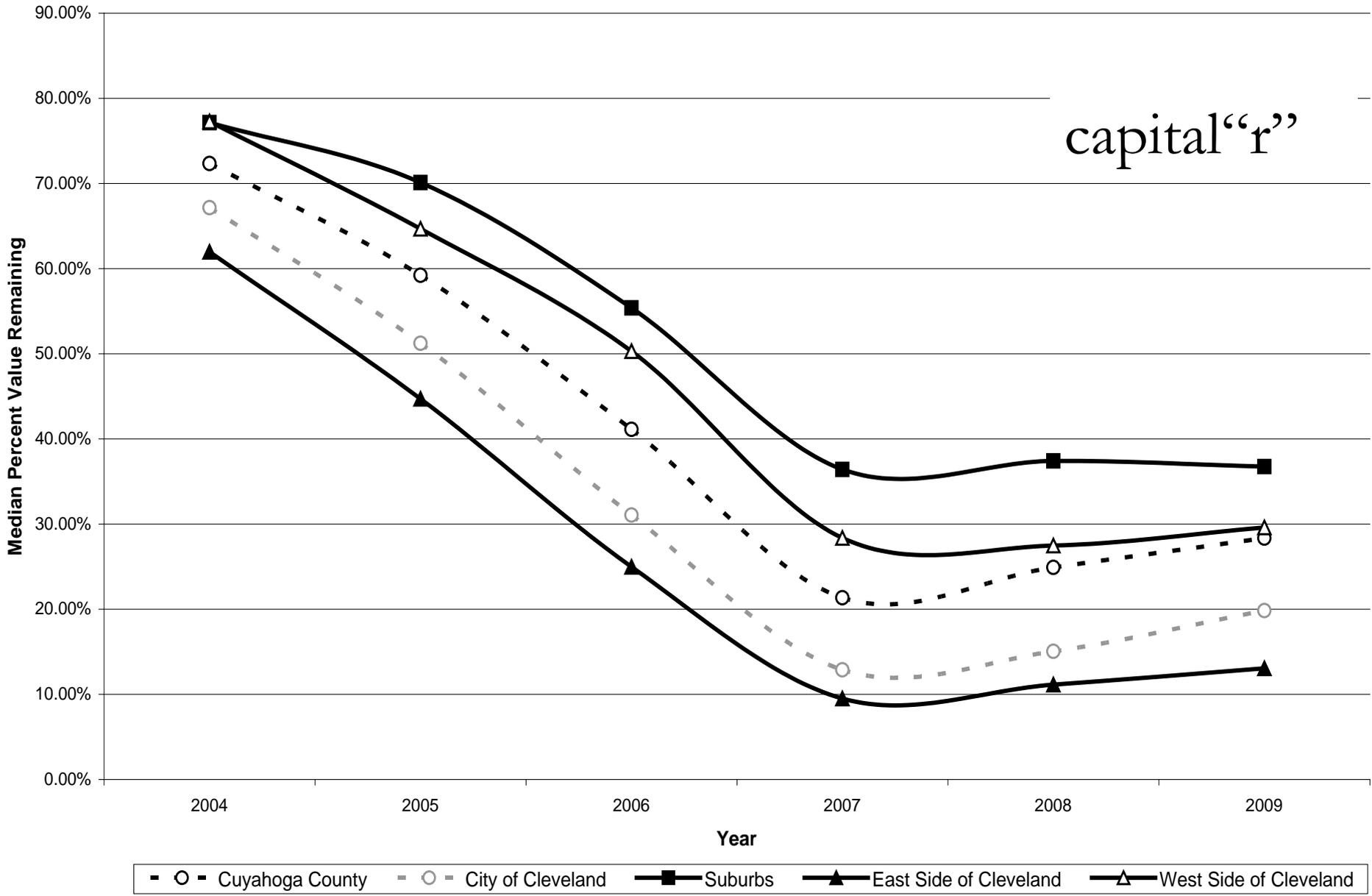
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Cuyahoga County Auditor



Median Percent of Value Remaining After Sheriff's Sale, by Year of Sheriff's Sale

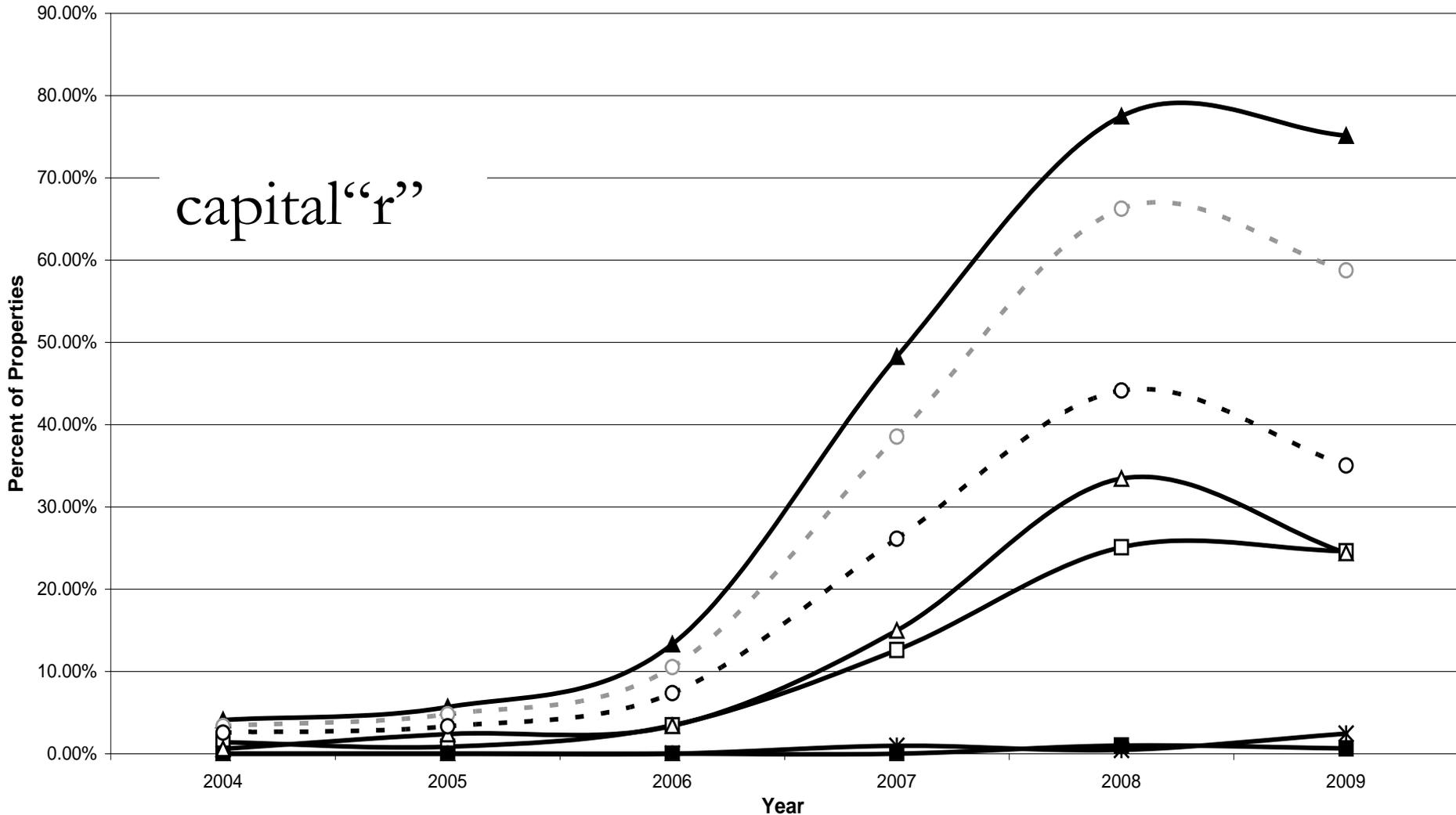
capital "r"



Prepared by: Center on Urban Poverty and Community Development, Mandel School of Applied Social Sciences, Case Western Reserve University.
 Source: NEO CANDO (<http://neocando.case.edu>), Tabulation of Cuyahoga County Auditor Data.

Percentage of all REO properties sold at extremely distressed prices of \$10,000 or less, Cuyahoga County, 2004-2009

capital "r"



Distress signs of properties after leaving REO, 2004-2009 (as of Feb 2010)

Price Left REO	% Vacant	% Tax	
		Delinquent	% Demolished*
\$1-10,000	49%	56%	9%
\$10,001-30,000	27%	27%	3%
\$30,001-50,000	19%	19%	2%
\$50,001-75,000	12%	11%	2%
\$75,001-100,000	14%	11%	4%
\$100,001-125,000	10%	10%	3%
\$125,001-150,000	8%	4%	0%
\$150,001 and above	5%	3%	0%
Total	27%	25%	5%

*Data for demolitions are available for properties located in the City of Cleveland only. Percents are out of number of REO properties in the City of Cleveland.

Prepared by: Center on Urban Poverty and Community Development, Mandel School of Applied Social Sciences, Case Western Reserve University.

Source: NEO CANDO (<http://neocando.case.edu>), Tabulation of Cuyahoga County Auditor Data.

capital“r”

Cuyahoga County Foreclosure Filings: 2006 - 2010

All Foreclosure Filings (mortgage, tax and BOR combined)							
	2006	2007	2008	2009	2009 Change from 2007	2010	2010 Change from 2007
East Side of Cleveland	5,486	5,716	4,835	4,691	-18%	3,952	-31%
West Side of Cleveland	1,998	2,106	2,279	2,315	10%	1,970	-6%
East Inner Suburb	3,276	3,507	3,714	3,432	-2%	3,609	3%
West Inner Suburb	879	1,103	1,246	1,418	29%	1,328	20%
Outer Suburb	1,773	1,946	2,386	2,566	32%	2,641	36%
Unknown Geography	449	604	349	375	-38%	279	-54%
Cleveland	7,484	7,822	7,114	7,006	-10%	5,922	-24%
Cuyahoga County	13,861	14,982	14,809	14,797	-1%	13,779	-8%

Mortgage Foreclosure Filings							
	2006	2007	2008	2009	2009 Change from 2007	2010	2010 Change from 2007
East Side of Cleveland	4,345	4,354	3,362	2,407	-45%	2,174	-50%
West Side of Cleveland	1,710	1,869	1,950	1,887	1%	1,718	-8%
East Inner Suburb	2,937	3,201	3,314	2,982	-7%	3,144	-2%
West Inner Suburb	828	1,046	1,131	1,322	26%	1,232	18%
Outer Suburb	1,587	1,812	2,099	2,374	31%	2,458	36%
Unknown Geography	324	352	248	278	-21%	198	-44%
Cleveland	6,055	6,223	5,312	4,294	-31%	3,892	-37%
Cuyahoga County	11,731	12,634	12,104	11,250	-11%	10,924	-14%

BOR and Tax Foreclosure Filings							
	2006	2007	2008	2009	2009 Change from 2007	2010	2010 Change from 2007
East Side of Cleveland	879	1,150	1,232	1,781	55%	1,663	45%
West Side of Cleveland	214	119	238	244	105%	224	88%
East Inner Suburb	144	165	277	221	34%	294	78%
West Inner Suburb	20	17	57	40	135%	37	118%
Outer Suburb	88	74	159	78	5%	95	28%
Unknown Geography	37	192	71	77	-60%	58	-70%
Cleveland	1,093	1,269	1,470	2,025	60%	1,887	49%
Cuyahoga County	1,382	1,717	2,034	2,441	42%	2,371	38%

Lower case
“r”

Vacant and Abandoned Properties Action Council (VAPAC)

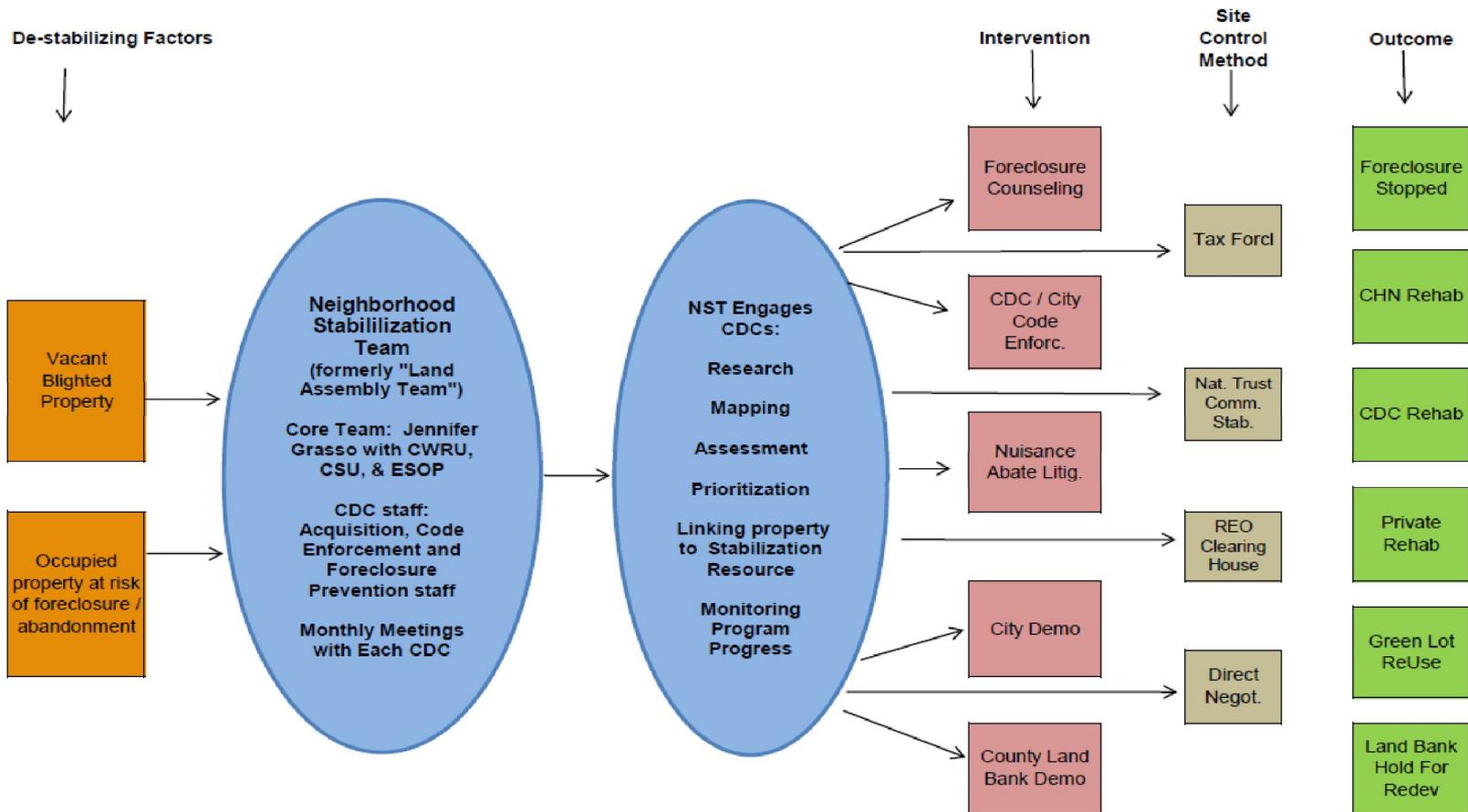
- A coordinating body for institutions that touch the different aspects of vacant properties and foreclosure in Cuyahoga County
- Staffed by NPI
- Membership: First suburbs, Cleveland City Administration, Cleveland City Council, County Dept of Development, County Sheriff, Common Pleas Court, Fed Reserve, Ohio AG, Cuyahoga Land Bank, County Foreclosure Prevention, Foundations, CDC trade association, County Executive, County Treasurer, Housing Court
- Briefing for new County Executive:
 - Concluded that all of VAPACs initiatives were data driven in some way shape or form
 - Executive Edward FitzGerald praised VAPAC for being data driven.

Making the Case for System Reform

- Data analysis helps surface new issues and challenges.
- Track and monitor bulk selling by Banks to out-of-state flippers.
- Track bank walk-away phenomenon.
- Track foreclosure filing trends
 - Shift from subprime to prime
- Shift of foreclosure from inner city to suburbs.
- Provides the justification for system reform: expedited tax foreclosure on abandoned property; land bank legislation; new housing prosecution strategies.
- Makes the case for new funding: NEO CANDO data provided the justification for Cleveland's NSP2 proposal that resulted in a \$42M award.

Neighborhood Stabilization Team

"Neighborhood Stabilization Team" For Opportunity Housing Target Areas



Site Control Notes:

Depending on the circumstances and desired outcome, title could vest in LAND LLC, OpportunityHousing LLC, the City Land Bank, the County Land Bank, or a private developer.

Where bulk acquisitions by the County Land Bank are achievable, NST research and prioritization would inform and guide end use decisions.



Neighborhood Stabilization Team
Slavic Village
 November 23, 2011

Foreclosure “Early Warning” System

- Used data to identify homeowners at risk
 - Weekly foreclosure filings
 - Loans from subprime lenders
 - High Cost loans in HMDA data
 - Future ARM resets [purchased from Core Logic]
- Targeted outreach
 - Door-to-door
 - Personal letters from public officials

Tracking Housing Code Violators

- Data used to investigate bulk buyers and sellers of post-foreclosure.
- Identified investors with 1) highest volume, 2) frequent court appearances and 3) tax delinquency.
- Led to multi-million dollar fines and convictions.
- Data now being used by City of Cleveland to target Deutsche Bank as frequent violator of city codes.

Tracking Tax Delinquency

- Identify cumulative tax delinquency of major institutional lenders and investors.
- Used for strategic targeting of tax foreclosure against frequency violators.

Investigating Mortgage Fraud

- Data used to uncover a mortgage fraud ring devastating one neighborhood.
- NPI, CDC and Case Western tracked several hundred property transfers and identified key players.
- Task Force of Federal and local officials used the data to obtain major indictments and convictions.

Supporting Private “Civil” Code Enforcement

- Data used to identify banks engaged in high volume “dumping” of public nuisance property.
- Neighborhood Progress, Inc. (NPI) sued Wells Fargo and Deutsche Bank representing two of the most flagrant violators.
- Data and mapping used to assess and inspect targeted properties.
- So far 40 abandoned homes were demolished at the bank’s expense.

Strategic Targeting for Impact: The “Opportunity Homes” Pilot Program

- Data used to target rehabs and demolition in close proximity to other neighborhood assets.

Land Banking

- Leverage property tax revenue as a resource for acquisition, rehab and blight removal.
- \$6-8 Million per year in property tax penalties
- Data used for strategic targeting
- Outcomes over the past 12 months
 - Acquired 900 abandoned properties
 - Demolished 500
- Major accomplishment – innovative agreements with HUD and Fannie Mae

Re-Using Vacant Land: the “Re-Imagining Cleveland” Project

- Looking beyond the present crisis to the thoughtful and sustainable reuse of vacant land.
- Short Term: competitive grants to block clubs and individuals for side lots, gardens, orchards, vineyards.
- Long Term: planning for large scale use, tree farms, food production, etc.
- Data used to ID and map aggregation of vacant parcels.
- Proximity to other neighborhood assets.

Track Market Recovery

- Home sales, by year and by neighborhood
- Tainted, Tainted, All

Property Acquisition and Land Assembly

- Data and mapping to assess market potential
- Identify acquisition targets
- Due diligence research on owners and properties prior to making offer.

Program Evaluation and Strategic Re-Direction

Examples

- Performance-based grants to CDCs
- City Demolitions
- Foreclosure Prevention Outcomes