

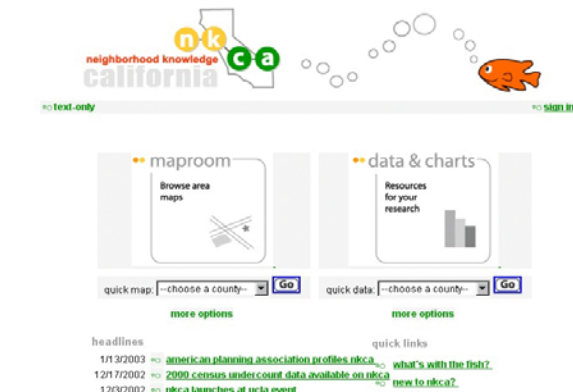
Neighborhood Knowledge California's Fair Housing and Lending Tools

by
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The problem is one that affects virtually every community in the United States -- variations in home ownership rates based on race, ethnicity, socioeconomic status, and location. The causes are complex, but often it comes down to nothing more than a widespread lack of understanding on the part of prospective minority home buyers of their rights under fair housing and fair lending laws. Minority home buyers aren't always thoroughly equipped to distinguish between lending practices that are legitimate and those that aren't.

How can modern information tools be used to deal with these issues? The University of California's [Advanced Policy Institute](#), working with more than 40 grassroots organizations in five metropolitan areas through the state, has designed an online system which will allow potential homeowners and grassroots organizations to design their own maps, collate their own information, and publish their own research. The new system, called the **Neighborhood Knowledge California Network (NKCA)** will provide users with access to sophisticated mapping software applications, substantial public and private data resources, and user friendly tools to enable them to design and print maps, charts, and reports, and measure their data against

up-to-date federal and state statistical indicators. The system will also allow users to monitor trends over time and to draw meaningful conclusions from the data.



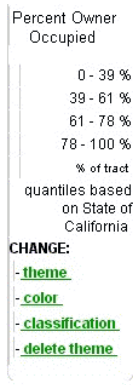
NKCA is the first online toolkit to allow users to design their own research, collect data in downloadable formats, and automatically upload and geocode this information to a shared website. The project will help establish a baseline and double the number of fair housing and fair lending cases identified by the

participating organizations; establish five "municipal cluster groups" with coordinated strategies and activities by groups with, and across, metropolitan boundaries; stimulate new commitments from the real estate industry to service these areas; develop a suite of increasingly sophisticated online tools to help individuals make sense of a wide range of demographic data; and help bring about changes in local and statewide housing policies.

The project has strong support from the State Treasurer of California, the California Reinvestment Committee, the California Coalition for Rural Housing, the Urban Strategies Council, Mercy Housing California, the Green Info Network, two major banks, the Federal Reserve Bank of San Francisco, business/ economic development groups throughout the state, the Fannie Mae Foundation, and community-based resource groups. It also builds on the enormous success of UCLA's **Neighborhood Knowledge Los Angeles (NKLA)** project, which not only increased the capacity of residents of the low-income neighborhoods of Boyle Heights,

Vernon-Central, South LA, and Pacoima to use new information tools to improve local conditions and counter deterioration and decline, but also helped staff of city agencies such as the LA Housing Crisis Task Force, the Los Angeles Housing Department, and the city's Departments of Health and of Building and Safety use the property lookup functions to identify and address code violations and other problem areas.

NKCA's focus is on moving beyond community information and incorporating metropolitan and regional data. As a statewide project, NKCA will be instructive in a multitude of ways. It can demonstrate the extent to which a housing information system originally developed for a single metropolitan area can be expanded to a regional/statewide platform. It can also help point out the problems (and opportunities) associated with reaching out to a wide variety of users in five different locales, linking disparate information systems into what could easily become a national network. Ultimately, the project will teach us how an advanced online toolkit combining statistical and GIS applications can be used as a forum



metropolitan area can be expanded to a regional/statewide platform. It can also help point out the problems (and opportunities) associated with reaching out to a wide variety of users in five different locales, linking disparate information systems into what could easily become a national network. Ultimately, the project will teach us how an advanced online toolkit combining statistical and GIS applications can be used as a forum

for community research, networking, and improvements in fair housing and lending practices and policies.

The project is also likely to teach important lessons about the system's adaptability to health, public safety, and employment/job training issues in California.