ASSESSING AND PROMOTING OPPORTUNITY IN LOW- AND MODERATE-INCOME COMMUNITIES:
Findings from New Orleans and San Francisco

Allison Freeman, Mark McDaniel, and Mat Despard
MAY 2018
ACKNOWLEDGMENTS

The Center for Community Capital thanks JPMorgan Chase & Co. for their generous support of this research. Additionally, the authors wish to thank those in New Orleans and San Francisco who so generously shared their time and perspectives during interviews and for the assistance of the Bayou District Foundation in New Orleans and BRIDGE Housing in San Francisco with the interview process. We would also like to thank Rebecca Tippett, Brian Frizzelle, Kate Medley, Julia Barnard, Sarah Riley, Carly Hoffmann, Catherine Miller, Jennifer Rangel, Emily Stallings and Amelie Bailey for their research contributions, Jess Dorrance for assistance with the IRB approval process, and Julia Barnard, Amanda Slatter, Annie Maynard, and Tori Barnes for their graphic design assistance.

The views and opinions expressed in this report are those of the Center for Community Capital and do not necessarily reflect the views and opinions of JPMorgan Chase & Co. or its affiliates.

The Center for Community Capital is a non-partisan, multi-disciplinary research center housed within the University of North Carolina at Chapel Hill, and is a leading center for research and policy analysis on the power of financial capital to transform households and communities in the United States. It is part of the University of North Carolina at Chapel Hill’s College of Arts and Sciences.

The center’s in-depth analyses help policymakers, advocates, and the private sector find sustainable ways to expand economic opportunity to more people, more effectively.

ROBERTO G. QUERCIA
DIRECTOR

MATHIEU DESPARD
EXECUTIVE DIRECTOR
<table>
<thead>
<tr>
<th>5</th>
<th>EXECUTIVE SUMMARY</th>
</tr>
</thead>
<tbody>
<tr>
<td>6</td>
<td>New Orleans’s Columbia Parc: Findings and Recommendations</td>
</tr>
<tr>
<td>7</td>
<td>San Francisco’s Potrero Terrace and Annex: Findings and Recommendations</td>
</tr>
<tr>
<td>8</td>
<td>Universal Elements of Opportunity</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>9</th>
<th>INTRODUCTION</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>12</th>
<th>LITERATURE REVIEW</th>
</tr>
</thead>
<tbody>
<tr>
<td>12</td>
<td>Understanding Opportunity</td>
</tr>
<tr>
<td>12</td>
<td>Place-based Opportunity</td>
</tr>
<tr>
<td>13</td>
<td>The Conversion of Public into Mixed-Income Housing</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>14</th>
<th>METHODS</th>
</tr>
</thead>
<tbody>
<tr>
<td>14</td>
<td>Site Selection</td>
</tr>
<tr>
<td>14</td>
<td>Area Opportunity Index</td>
</tr>
<tr>
<td>15</td>
<td>Quality Community Analysis</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>16</th>
<th>INTRODUCTION TO BOTH SITES</th>
</tr>
</thead>
<tbody>
<tr>
<td>16</td>
<td>Elements of Opportunity: Columbia Parc, St. Bernard Area, New Orleans</td>
</tr>
<tr>
<td>27</td>
<td>Elements of Opportunity: Potrero Terrace and Annex, Potrero Hill, San Francisco</td>
</tr>
<tr>
<td>38</td>
<td>Comparing the Sites</td>
</tr>
</tbody>
</table>
TABLE OF CONTENTS

39 OPPORTUNITY ASSESSMENT

40 Opportunity in Columbia Parc, St. Bernard Area, New Orleans

59 Opportunity in Potrero Terrace and Annex, Potrero Hill, San Francisco

80 CONCLUSIONS AND CONSIDERATIONS

80 Promoting Opportunity in Columbia Parc, St. Bernard Area, New Orleans

83 Promoting Opportunity in Potrero Terrace and Annex, Potrero Hill, San Francisco

86 Promoting Opportunity in Both Communities

87 Final Thoughts
EXECUTIVE SUMMARY

The UNC Center for Community Capital (CCC) partnered with JPMorgan Chase & Co. (JPMC) for an in-depth investigation into the intersecting roles of housing and place in linking low- and moderate-income (LMI) families to opportunity in sites in San Francisco and New Orleans. The goal of the study was to develop a mixed-methods approach to understanding opportunity that could be used in any U.S. city to help inform community development efforts.

In this report, opportunity is understood as “access to good-quality amenities, services, and institutions that might improve and enhance LMI families’ quality of life,” and the goal of the study was to assess both the availability of opportunity within each community – i.e. the spatial distribution of resources – and to uncover what factors enable or inhibit people’s engagement with opportunities that are available to them. The assessment of opportunity looked at the relationship between housing and four specific domains of individual and community well-being: health and healthcare, economic stability, education, and social and community context.

For this eighteen-month long investigation, CCC developed a mixed-methods Opportunity Assessment that took a twofold approach: first, the creation of a data-driven index of place-based opportunity; and second, the use of community-level research to identify the gap between perceived opportunity and actual, realized opportunity. The Area Opportunity Index created for this study helps assess the spatial distribution within communities of critical quantitative indicators of well-being that reflect present and past access to opportunity. Findings from the 52 stakeholder and resident interviews conducted for this study help explain what enables or inhibits people’s full engagement with opportunities that are available to them.

CCC’s work in each city centered on a site that has either undergone or is in the process of undergoing conversion from public to mixed-income housing. The two sites – Columbia Parc in New Orleans and Potrero Terrace and Annex in San Francisco – are very different from one another, both in terms of their stages of development and in terms of the broader area in which they lie. Columbia Parc (formerly the St. Bernard public housing development) is completely renovated, with a waiting list for each type of housing, while Potrero Terrace and Annex only broke ground in 2017, with no renovated housing yet available for its LMI residents. In terms of setting, Columbia Parc sits in the midst of a lower-income neighborhood, where 57% of households are classified as poor, while Potrero Terrace and Annex lies within a well-resourced and wealthy community, where 58% of households are affluent. These disparate settings help shed light on which aspects of access to opportunity are universal – i.e. seem to be present regardless of setting – and which are more a matter of local particularities.

We offer here an overview of our assessment of opportunity in New Orleans and San Francisco, providing findings and recommendations for each site. We close with two important considerations that apply to both Columbia Parc and Potrero Terrace and Annex and that might be broadly applicable to other low- and moderate-income communities.
EXECUTIVE SUMMARY

NEW ORLEANS’S COLUMBIA PARC: FINDINGS AND RECOMMENDATIONS

The reconstruction of the St. Bernard Development into present-day Columbia Parc was spearheaded by the Housing Authority of New Orleans (HANO) in 2009. Together with local nonprofit Bayou District Foundation, national mixed-income housing developer Columbia Residential, and Atlanta nonprofit consulting firm Purpose Built Communities, HANO modeled the St. Bernard redevelopment after redevelopment of the East Lake neighborhood in Atlanta, Georgia. Today, Columbia Parc is complete and offers 685 mixed-income rental apartments: of these units, 229 are public-housing assisted apartments, meaning that their occupants receive an income-based rental subsidy; the remaining 456 units are either “affordable,” with rents based on area median income, or are market rate. The site currently offers an internet café, business center, resident movie theater, fitness center, pool, and playground; amenities planned for the future include schools, a recreation facility, retail services, and a library. Columbia Parc occupies a 52-acre site that lies within what we are calling the St. Bernard Area of Orleans Parish. East of City Park and directly north of I-610, the St. Bernard Area occupies a small parcel of land – just one-third of a square mile – in the northern portion of the Mid-City planning district.

Findings

The St. Bernard Area performs below Orleans Parish overall on all of the quantitative indicators of well-being that reflect present and past access to opportunity: its median household income is $20,149 (compared to $36,792 for Orleans Parish), only 44% of adults have pursued education beyond high school (vs. 62% for Orleans Parish), 61% of adults have health insurance (vs. 78% for the parish), 70% of area households spend more than 30% of their income on housing (compared with 50% of households being housing-cost burdened in the parish overall), and its concentration of lower income households makes it score well below the parish in terms of economic integration (see Methods for full details on the Rescaled Index of Concentration at the Extremes).

Barriers to Opportunity

The residents and stakeholders we spoke with about access to opportunity by LMI people in the St. Bernard Area and in New Orleans overall identified the following as barriers to opportunity:

1. A lack of affordable housing in the city;
2. A lack of jobs that provide a living income and a career trajectory;
3. A lack of equal access to quality education within the city’s charter school system;
4. Systemic racism and its effect on access to business and political leadership opportunities;
5. Systemic racism in the city’s criminal justice system and its effect on black men in particular;
6. Proximate to the Columbia Parc site, insufficient retail (especially food-related), financial, and health services;
7. A lack of real community participation in planning and development processes affecting LMI families’ lives.

What Residents and Stakeholders Would Like

The residents and stakeholders we spoke with called for the following changes to help improve access to opportunity by LMI people in the St. Bernard Area and New Orleans more generally:

1. Criminal justice reform;
2. Access to better paying jobs;
3. More support for minority owned businesses;
4. Increased minority political representation;
5. More focus on child and youth development;
6. Stronger mentoring and social networks;
7. Improved financial and technical capacity on the part of the city’s nonprofits;
8. Better collaboration on the part of the city’s nonprofits;
9. Better access to information on what services and programs are available to serve LMI people;
10. Improved empathy and cultural competency on the part of service providers.

How Community Actors Might Respond

In response to findings from the Area Opportunity Index and from interviews with residents and stakeholders in New Orleans, community actors might consider working to:

1. Support local criminal justice system reforms;
2. Support efforts that use social network and relationship-based strategies to help lower-income residents access jobs and other economic opportunities;
3. Determine how education, job training, and job search resources through New Orleans’ five opportunity centers could be easier to access and use;
EXECUTIVE SUMMARY

Encourage key anchor institutions in close proximity to the St. Bernard Area to recruit and hire neighborhood residents;

Ensure that single parents looking for work have access to affordable early care and education;

Support and build capacity of the Mobilization Fund, a public-private partnership to increase access to capital among disadvantaged business entities;

Encourage a partnership between Columbia Parc and local economic empowerment organizations to make financial coaching services more accessible to area residents;

Support continued efforts to strengthen the health and human services ecosystem in New Orleans.

SAN FRANCISCO’S POTRERO TERRACE AND ANNEX: FINDINGS AND RECOMMENDATIONS

In 2007, a partnership between the Mayor’s Office and the San Francisco Housing Authority led to the creation of HOPE SF, an initiative to redevelop four of the city’s most distressed housing projects, including Potrero Terrace and Annex. The redevelopment team selected to complete the Potrero project – including nonprofit developer BRIDGE Housing, an architecture and urban design firm, and a consulting firm – created a master plan in 2010. Subsequent updates to that plan propose a community that will include 619 public housing units, approximately 200 affordable units (40-60% area median income), and approximately 800 market-rate units. The plan also proposes the creation of a community center, approximately 3.5 acres of public open space, and the inclusion of retail services. The Potrero Terrace and Annex development lies within the Potrero Hill neighborhood, which occupies just over one square mile of land on the eastern side of San Francisco County on the San Francisco Bay. The actual redevelopment of Potrero Terrace and Annex broke ground in early 2017.

Findings

Potrero Hill, the neighborhood within which Potrero Terrace and Annex lies, performs in the top half of all San Francisco County neighborhoods on almost all the quantitative indicators of well-being that reflect present and past access to opportunity: its median household income is $147,726 (compared to $81,294 for the county), 90% of adults have pursued education beyond high school (vs. 74% for San Francisco County), 92% of adults have health insurance (vs. 89% for the county), and just 32% of households spend more than 30% of their income on housing (compared with 42% of households being housing-cost burdened in the county overall). Where the neighborhood falls close to the bottom for the county is in its performance on economic diversity: Potrero Hill’s concentration of affluent households leads it to score poorly in terms of economic integration (see Methods for full details on the Rescaled Index of Concentration at the Extremes).

The residents and stakeholders we spoke with about access to opportunity by LMI people in Potrero Hill and in San Francisco more generally identified the following as barriers to opportunity:

1. A lack of affordable housing in the city, which confines many lower-income people to public housing;
2. Divergent quality of public schools in the city and LMI people’s limited knowledge of how to use the school choice process to their full advantage;
3. A mismatch between the needs of San Francisco’s booming economy and the skill sets of LMI people;
4. Insufficient public transportation to the Potrero Terrace and Annex site;
5. Proximate to Potrero Terrace and Annex, insufficient access to affordable financial services and affordable healthy food options;
6. Within Potrero Terrace and Annex, violence and a lack of personal safety;
7. Trauma and its effects, including addiction, mental health issues, and limited trust on the part of LMI people;
8. Within the city of San Francisco, a broader culture of marginalizing, isolating, and ignoring LMI people;
9. Within the city of San Francisco, a lack of coordination among agencies serving LMI people.

What Residents and Stakeholders Would Like

The residents and stakeholders we spoke with called for the following changes to help improve access to opportunity by LMI people in the Potrero Hill neighborhood and in San Francisco more generally:
EXECUTIVE SUMMARY

Greater investment in young people;
Psychosocial support to address issues that stem from trauma;
Resident empowerment by engaging residents with meaning-of-life questions;
Moving beyond case-focused counseling to goal-setting coaching;
A less-siloed service delivery environment;
Improved access to data by service providers;
Improved empathy and cultural competency on the part of service providers;
Improved outreach and communication on the part of service providers.

How Community Actors Might Respond

In response to findings from the Area Opportunity Index and from interviews with residents and stakeholders in San Francisco, community actors might consider working to:

1. Support youth-serving organizations that might offer programs at Potrero Terrace and Annex; promote greater awareness among residents of existing local resources for children and families;
2. Promote awareness among residents of existing asset-building resources for adults and the full range of health and human service programs listed within the Bay Area 211 system;
3. Encourage the San Francisco Health Network to integrate or better promote behavioral health services at the Potrero Hill Health Center; support efforts to make the health center more accessible to residents;
4. Support strategies to help residents access jobs and other economic opportunities;
5. Increase access to workforce development services and resources, including for individuals with significant barriers to employment;
6. Encourage key anchor institutions in close proximity to Potrero Hill to recruit and hire neighborhood residents;
7. Partner with the San Francisco Municipal Transportation Agency to bring public transportation to Potrero Terrace and Annex;
8. Explore access to a LISC Financial Opportunity Center for Potrero Terrace and Annex residents;
9. Support post-conversion initiatives to build community among residents of different incomes and racial and ethnic backgrounds.

UNIVERSAL ELEMENTS OF OPPORTUNITY

Our analysis revealed two important considerations that apply to both Columbia Parc and Potrero Terrace and Annex and that might be broadly applicable to other low- and moderate-income communities:

1. Friction of distance, which takes into account the amount of effort required to complete a journey and which implies that even a short journey can be perceived as daunting. This has relevance in each site, where interviews revealed that even when services and amenities were in close proximity, residents did not perceive resources to be accessible. Investments to help overcome friction of distance include:
   a. Leveraging technology to make it easy to find services; ensuring that information about services is easy to understand;
   b. Integrating services and co-locating services into mixed-income housing communities;
   c. Significantly reducing the amount of effort it takes to apply for assistance;
   d. Ensuring services and resources are offered in culturally relevant ways.

2. Lack of voice was raised in both sites by interviewees who expressed concern about residents’ limited participation in the decision-making processes that affect their lives. To promote resident voice, community actors might:
   a. Select place-based partners that actively seek to incorporate resident perspectives and that evidence a tangible commitment to resident inclusion;
   b. Amplify residents’ voices by directly supporting local associations and neighborhood groups that help residents express their needs and interests.
INTRODUCTION

The UNC Center for Community Capital (CCC) partnered with JPMorgan Chase & Co. (JPMC) for an in-depth investigation into the intersecting roles of housing and place in linking low- and moderate-income (LMI) families to opportunity, understood as access to good-quality amenities, services, and institutions that might improve and enhance their quality of life. The goal of the study was to develop a mixed-methods approach to understanding opportunity that could be used in any U.S. city to help inform community development efforts.

With a special focus on sites in two cities – San Francisco and New Orleans – CCC conducted an Opportunity Assessment using a twofold approach: first, the creation of a data-driven index of place-based opportunity to provide JPMC and its community partners with a means with which to refine community development and investment strategies; and second, the use of community-level research that identifies the gap between perceived opportunity, or proximity to amenities and services, and realized or actual access to opportunity. The combined use of quantitative and qualitative methods is a rigorous means through which to assess opportunity at the local level. The Area Opportunity Index created for this study helps assess the spatial distribution within communities of critical quantitative indicators of well-being that reflect present and past access to opportunity. Findings from the 52 stakeholder and resident interviews conducted for this study help explain what enables or inhibits people from engaging fully with opportunities that are available to them.

CCC has spent the past eighteen months building an empirical picture of the intersection between housing and opportunity for LMI families in New Orleans and San Francisco. Our work in each city has been centered on a specific neighborhood, each containing a site that has either undergone or is in the process of undergoing conversion from public to mixed-income housing. The two sites – Columbia Parc in New Orleans and Potrero Terrace and Annex in San Francisco – are very different from one another, both in terms of their stages of development and in terms of the broader area in which they lie. For example, Columbia Parc (formerly the St. Bernard public housing development) is completed, with a waiting list for each type of housing, while Potrero Terrace and Annex only broke ground in 2017, with no renovated housing available yet for its LMI residents. In terms of setting, Columbia Parc sits in the midst of a lower-income neighborhood, while Potrero Terrace and Annex lies within a wealthy and extremely well-resourced community. The differences between these two settings help shed light on what elements of access to opportunity are universal – i.e. seem to be present regardless of setting – and what aspects are more particular and a matter of local differences.

INTRODUCTION

In developing its Opportunity Assessment, CCC conceptualized its examination of place-based opportunity with housing and the built environment at its center. The analysis underlying this report looked at the relationship between housing and four specific domains of individual and community well-being: health and healthcare, economic stability, education, and social and community context. Our choice of these domains was informed by a “social determinants of health” perspective, which views disparate health outcomes (including life expectancy) as stemming from “societal conditions in which people are born, grow, live, work and age.”

Safe, affordable, and stable housing positively affects multiple aspects of well-being, such as employment, health, and education outcomes. Yet resources and opportunities in communities also affect the likelihood that one will enjoy safe, affordable, and stable housing. For example, a lack of job opportunities and the presence of extreme economic inequality diminishes housing affordability, while a lack of social cohesion in one’s neighborhood diminishes a sense of safety. Thus, our assessment aims to better understand how housing and the built environment affect and are affected by other aspects of...
The study was designed to answer four questions concerning opportunity in each of the two sites:

1. What is currently working to promote access to amenities and the availability of supportive services in the communities in which JPMorgan Chase & Co. has made affordable housing investments?
2. Where are there gaps in residents’ access to the four elements of neighborhood opportunity?
3. What role does housing play in enabling residents’ access to opportunity and how might this role be strengthened?
4. What innovations and investments at the local level might increase residents’ access to opportunity?

These questions are addressed in the story of place-based opportunity that is told within this report. In the Conclusions and Considerations section at the end of this study, we take some of these questions up directly, with an eye toward informing community actors’ efforts as they work to expand opportunity at the local level.

The rest of this report is broken into five sections, as follows. In the first section, we present a review of the literature on opportunity, place, and housing. In the second section, we present the methods used in our assessment of opportunity in New Orleans and San Francisco. In the third section, we provide a rich introduction to the two sites under consideration, Columbia Parc in the St. Bernard Area of New Orleans and Potrero Terrace and Annex in the Potrero Hill neighborhood of San Francisco. In the fourth section, we offer an extensive assessment of opportunity in each place. In the fifth and concluding section of this report, we offer conclusions and considerations, summarizing our key insights from this opportunity assessment.
LITERATURE REVIEW

UNDERSTANDING OPPORTUNITY

In his 1933 book *The Epic of America*, James Truslow Adams wrote of the United States as “a land in which life should be better and richer and fuller for everyone, with opportunity for each according to ability or achievement... [It is] a dream of social order in which each man and each woman shall be able to attain to the fullest stature of which they are innately capable, and be recognized by others for what they are, regardless of the fortuitous circumstances of birth or position.”

Opportunity – the ideal that every American should be able to work to the fullest of their talents and abilities and be rewarded in proportion to that hard work – is perhaps the most enduring aspect of Adams’s “American Dream.” Fundamental to our ideal of America is the belief that by dint of hard work, each American should be able to realize the life they aspire to. The reality, of course, has proven to be quite different. Throughout America’s history, factors such as one’s race, gender, and class-situation can interact with the economic times into which one is born to either enable or hinder the realization of one’s potential.

Recent research suggests that one additional factor can exert exorbitant influence over one’s ability to thrive: the location in which one lives. Place-based opportunity has become an increasing concern in the academic, policy, and funding worlds, and it is to this topic that we now turn.

PLACE-BASED OPPORTUNITY

The effect of location on promoting or hindering access to opportunity has come under increasing scrutiny in recent years. Mounting evidence has shown that place affects both individual well-being and lifetime opportunities. In particular, place has been shown to impact:

- **Health** – Low-quality housing can lead to higher instances of lead poisoning and injury and can exacerbate asthma. The neighborhood in which one lives also determines one’s proximity to grocery stores, access to safe spaces for recreation, and one’s exposure to traffic, crime, and pollution.
- **Education** – Rental assistance programs that help families move to higher-opportunity areas have long-term impacts on children’s educational attainment, as evidenced by stronger grades, lower drop-out rates, and higher rates of advanced degrees.

---

LITERATURE REVIEW

**Economic Outcomes** – Moving to higher-opportunity neighborhoods is associated with higher lifetime earnings for children who are under age 13 when they move.  

**Social Well-being** – Residents who live in neighborhoods where they have access and can walk to schools, parks, stores, places of worship, and other amenities enjoy higher levels of social capital compared to residents of neighborhoods without good walkability.  

Policymakers, funders, nonprofits, and advocacy groups view housing as a cornerstone of opportunity, but insufficient without accompanying amenities and services. One of the primary debates in the field is whether to move low-income households to higher-quality neighborhoods with more opportunities (“people-based” strategies) or to expand the opportunities in high-poverty neighborhoods (“place-based” strategies). Place-based initiatives seek to connect lower-income individuals and families to the resources they need by linking those resources to subsidized housing. Programs and policies seeking to expand opportunity have seen housing as the mediating link between place and opportunity: these programs have combined housing with transportation, access to jobs and workforce development programs, financial services, technology, and other social services.

In their summation of why housing might work particularly well as a vehicle for achieving broader goals, the Center for the Study of Social Policy (CSSP) states, “Affordable and stable housing has been linked with improving health, education and economic outcomes for families and children. Stable housing is both a foundation for well-being as well as a platform for connecting people to services and resources that include quality health care centers and schools, community centers, grocery stores and libraries. When housing is stable and affordable, families can spend more time and resources on medical care, nutritious food, transportation to and from work and quality day care services.” In short, housing can serve as a link between residents and local services; housing also, when stable and affordable, can increase the likelihood that residents will have the mental, emotional, and financial resources needed to make changes that improve their lives.

THE CONVERSION OF PUBLIC INTO MIXED-INCOME HOUSING

The two sites that are the focus of our research – Potrero Terrace and Annex in San Francisco and Columbia Parc in New Orleans – are examples of place-based strategies involving the conversion of poor-quality public housing with scarce resources and amenities, into high-quality, mixed-income communities with amenities and services either on site or nearby. This Opportunity Assessment Report focuses on residents’ access to opportunity in both sites, with “opportunity” defined as access to good-quality amenities, services, and institutions that might improve and enhance residents’ well-being, and “access” taken as more than mere proximity, to include the ability to engage fully with the opportunities that are available. The four areas in which we assess resident access to opportunity – in addition to housing and the built environment – are health and healthcare, economic stability, education, and social and community context.

A number of case-studies have been written about the social impacts of public housing redevelopment. This report adds to that literature. It provides a comparative study of two sites involving the conversion of public housing communities into mixed-income developments and offers a rich assessment of access to opportunity by lower-income people in each site. The methods underpinning this Opportunity Assessment Report are presented in the next section.

---


The opportunity assessment underlying this report utilizes a two-fold approach. First, in collaboration with a demographer and a geospatial analyst at UNC’s Carolina Population Center, CCC created a data-driven index of place-based opportunity that is intended to provide community actors with an important tool with which to assess and refine its community development and investment strategies. Second, in collaboration with a documentarian from Duke University’s Center for Documentary Studies, CCC undertook qualitative, community-level research to help develop a rich understanding of opportunity through the eyes of residents and other neighborhood stakeholders. Each of these approaches is described here, following an explanation of site selection.

SITE SELECTION

CCC proposed conducting an opportunity assessment in two mid-sized cities identified as CRA priority markets by JPMC. Because the goal of the analysis was to develop a tool with which to assess and refine community development strategies, JPMC helped guide the selection of two sites where it has community investment interests: Potrero Terrace and Annex, in the Potrero Hill section of San Francisco, and Columbia Parc, located in New Orleans’s 7th Ward. As has been mentioned and as will become clear through the analysis to follow, the pairing of these sites provides an interesting contrast for the assessment of place-based opportunity. New Orleans’s fully-renovated Columbia Parc is a safe, high-quality development located in an area of need in a city that is still – at least as far as lower-income people are concerned – in recovery from the devastating effects of Hurricane Katrina. San Francisco’s Potrero Terrace and Annex, which has only just begun a much-needed renovation, is home to some of San Francisco’s poorest residents; the complex sits in a neighborhood of great wealth in a city whose economy is booming. Examination of these two sites helps shed light on what elements of access to opportunity are universal – i.e. seem to be present regardless of setting – and what elements are unique to each neighborhood.

AREA OPPORTUNITY INDEX

To provide JPMC and its community partners with a data-driven tool to help assess and refine community development strategies in any community, CCC developed the Area Opportunity Index (AOI). The AOI is a composite index of opportunity-related well-being using American Community Survey (ACS) 5-year (2011-2015) estimates for five domain indicators, which are measured at the census tract level. The five domains incorporated in the AOI are income, education, housing, health, and social environment.

For a full explanation of the methods used in this analysis, please see Assessing and Promoting Opportunity in JPMorgan Chase & Co. Target Communities: Technical Methods.
METHODS

The AOI is a nested-index that allows for intra-regional comparisons. For example, an area of a community represented by one or more census tracts can be compared to the rest of a county or parish, a county or parish can be compared to the rest of the counties or parishes in a state, or a state can be compared to the rest of the United States. The AOI can also be used to compare how people are doing within a region to better understand inequality by factors such as race/ethnicity and gender.

Although there are many benefits to quantitative indicators and evaluations, there is also one major limitation: quantitative data are unable to reveal the range of residents’ day-to-day experiences within a neighborhood. For this reason, our opportunity assessment complements the AOI with qualitative work. Through interviews with residents, housing advocates, community-program managers, religious leaders, educators, healthcare advocates, and policy makers, the qualitative work adds richness and nuance to the quantitative portrait established by the AOI. We describe the qualitative analysis used in this report next.

QUALITATIVE COMMUNITY ANALYSIS

As part of CCC’s effort to provide JPMC and its community partners with a rich understanding of opportunity as it is experienced by those who live and work in the communities of interest, CCC undertook extensive community-level research involving 52 interviews. Two groups of people were interviewed: residents of each housing site; and stakeholders in each city – i.e. those who are familiar with the redeveloping areas and whose work concerns one of the elements of opportunity that are central to this study. Residents were asked questions about their lives, their hopes and dreams, and their thoughts and feelings about the community in which they live. Stakeholders were asked questions related to three broad areas of opportunity: what is already working well in terms of access to opportunity, what the barriers to opportunity are, and how barriers to opportunity might be addressed so that opportunity is promoted. Interview data are woven throughout this report.13

We now move into the heart of this study. The next section introduces the two neighborhoods that are the focus of our opportunity assessment.

---

13 All interviewees are referred to using a randomly assigned number. San Francisco interviewees are referred to by the prefix SFO and New Orleans interviewees by the prefix NOLA. Stakeholders have an “S” before their interview number, while residents have an “R.”
Before we begin our analysis of place-based opportunity, we provide an introduction to the two sites under consideration, Columbia Parc in New Orleans and Potrero Terrace and Annex in San Francisco. We look at the specific developments, the neighborhoods within which they lie, and the city within which each neighborhood is situated. We consider each place in terms of the elements of opportunity we believe are central to residents’ well-being: social and community context, housing, economic stability, education, and health and healthcare.

### INTRODUCTION TO BOTH SITES

It is difficult to know exactly how to refer to the part of New Orleans that is the focus of our study, because the place is known differently by different people. The area that is bordered by Harrison Avenue, Interstate 610, Paris Avenue, and Bayou St. John was originally referred to as Pilotland (derived from Pailet Land, for the family who originally owned most of the property). The Pilotland Neighborhood Association still refer to the area by this name, as do many other long-time residents of the area, and a sign has been erected in the neighborhood to honor this and to welcome people to “Pilotland.” Other people associate the region more with the St. Bernard Development (also called the St. Bernard Projects), the original public housing development that was located in the area. Now the region is home to Columbia Parc, and for some, this is the central feature of the area. In an effort to be objective in our analysis – i.e. not to side with either the broader neighborhood or the current development as we present their somewhat conflicting assessments of regional opportunity – we refer to the area under consideration as “the St. Bernard Area.” By this we mean the redeveloped St. Bernard Development and the broader neighborhood surrounding it.

### ELEMENTS OF OPPORTUNITY:

#### COLUMBIA PARC, ST. BERNARD AREA, NEW ORLEANS

We begin with Columbia Parc, which lies in what we are calling the St. Bernard Area (St. Bernard) of New Orleans. We start with background on the development itself.

**Columbia Parc**

With the completion of three of the city’s “Big Four” public housing complexes in 1941 – Magnolia, Calliope and Lafitte – New Orleans became the first city in the nation to construct public housing projects ratified by the U.S. Housing Authority. The last of the Big Four complexes, St. Bernard, opened in two phases in 1942 and...
INTRODUCTION TO BOTH SITES

1953. Alongside the Big Four, which exclusively housed black residents, the Housing Authority of New Orleans (HANO) also constructed two projects – St. Thomas and Iberville – to house white families.\(^{15}\) Between the construction of the Florida, Desire, and Melpomene projects and the expansion of St. Thomas, Calliope and Magnolia in the 1950s and 1960s, HANO’s inventory of public housing more than doubled over that span of time.\(^{16}\)

Despite public perception of these low-rise brick superblocks as attractive and robust when they were constructed, this early housing stock had deteriorated substantially in quality by the 1970s. With the arrival of the HOPE VI era in national public housing policy, New Orleans gradually began replacing their traditional public housing complexes with smaller mixed-income developments. Grant-funded demolition of projects like Desire, Florida, and St. Thomas began in the 1990s, and HANO contracted with private developers and property managers to redevelop many of these projects in the HOPE VI model of higher-quality, mixed-income communities that were better integrated with surrounding neighborhoods.\(^{17}\)

When Hurricane Katrina struck New Orleans in 2005, the storm triggered a massive migration of public housing residents away from the city, many of whom would never return. Those who returned after New Orleans’s mandatory evacuation had been lifted found that many former public housing sites had since been shuttered by the U. S. Department of Housing and Urban Development (HUD), which had placed HANO under receivership in 2002 and thus was managing public housing in New Orleans at the time. Although the habitability of those shuttered sites post-Katrina was disputed,\(^{18}\) HUD soon authorized funding to demolish the Big Four public housing complexes to make way for new mixed-income communities.\(^{19}\)

---


\(^{19}\) Housing Authority of New Orleans: About Us, Reckdahl, Katy, Public Housing.
INTRODUCTION TO BOTH SITES

Residents of the Big Four filed a lawsuit in June 2006 against HUD and HANO, asking for an injunction to halt the demolition, and a court order to compel HUD and HANO to repair and ensure the re-occupancy of the units. The district court dismissed their claim, a decision that was later upheld by the U.S. Court of Appeals.20 In 2007, the New Orleans City Council voted unanimously to support the demolition of the Big Four, which together had housed 3,077 families before Katrina hit. Though the decision prompted significant citizen backlash, HANO proceeded with demolition and subsequently contracted with private developers to rebuild the Big Four.21

The reconstruction of the St. Bernard Development into present-day Columbia Parc was spearheaded by HANO in 2009. Together with local nonprofit Bayou District Foundation, national mixed-income housing developer Columbia Residential, and Atlanta nonprofit consulting firm Purpose Built Communities, HANO modeled the St. Bernard redevelopment after the earlier overhaul of the East Lake neighborhood in Atlanta, Georgia.22 The transformation of the development from strictly public housing into a mixed-income community aligned with the city’s desire to address the health hazards, crime, joblessness, and concentrated poverty that had plagued the city’s traditional public housing developments.23

Despite those problems, former residents of the Big Four sites held positive associations with those sites, and many lamented the loss of the strong community ties that followed redevelopment.24

---

21 Reckdahl, Katy, Public Housing; MacCash, Doug, New Orleans was a Pioneer.
By 2011, the first phase of Columbia Parc’s mixed-income units had been constructed, and 440 families were living on site. At that time, only 7% of the former St. Bernard public housing development’s residents lived in Columbia Parc; these individuals made up 15% of Columbia Parc’s total population. Today, the project is complete and offers 685 mixed-income rental apartments: of these units, 229 are public-housing assisted apartments, meaning that their occupants receive an income-based rental subsidy; the remaining 456 units are a mix of “affordable,” with rents based on area median income, or are market rate. The site currently offers an internet café, business center, resident movie theater, fitness center, pool, and playground; amenities planned for the future include schools, a recreation facility, retail services, and a library.

Columbia Parc occupies a 52-acre site that lies within what we are calling the St. Bernard Area. East of City Park and directly north of I-610, the St. Bernard Area occupies a small parcel of land – just one-third of a square mile – in the northern portion of the Mid-City planning district. The St. Bernard Area is demographically distinct from the broader city of New Orleans and the surrounding metropolitan area, largely due to the presence of Columbia Parc, which lies in the heart of the neighborhood. Having looked at that development, we now turn our attention to the broader neighborhood within which it lies. We provide here an overview of the five elements of opportunity in the St. Bernard Area of New Orleans.

Social and Community Context

We begin with an overview of the social and community context of the region, with social and community context restricted in this section to the demographics of the St. Bernard Area. We look now at who lives in the area and how the population has changed over time.

The St. Bernard Area has unique sex and age structures, which reflect the different social and economic factors shaping the neighborhood. Age pyramids are one way to examine the basic demographic structure of a population, and the charts on the next page present age pyramids for the St. Bernard Area, based on the decennial censuses conducted in 2000 and 2010. Each bar represents either the male (blue) or female (red) share of the total population in the neighborhood for the specified 5-year age group. Age groups range from 0–4 through 85+.

The St. Bernard Area’s population structure in 2000 is classic pyramidal shape: the youngest age groups (under 20) make up nearly half of the population (47%), with population share steadily declining as age increases. Nearly 58% of St. Bernard’s population was female in 2000; the overall sex gap is due to the significantly higher proportions of women between the ages of 20–54. Women outnumbered men nearly two-to-one in this prime working-age population in 2000. 27% of St. Bernard’s population were women between the ages of 20 and 54, while just 14% of the neighborhood’s population were men in this age group.

Hurricane Katrina impacted not only the size of the St. Bernard Area’s total population, but also the shape of the neighborhood’s population when graphed. The classic pyramidal shape now looks more like a pillar. The sex gap remains relatively unchanged (58% of the neighborhood’s population was female in 2010), but the age distribution shifted significantly. The under 20 population made up just over 30% of the area’s population in 2010, while the 55 and older share of population increased substantially, rising from just under 13% in 2000 to 28% in 2010.

It is impossible to speak of demographic change in New Orleans without acknowledging the devastating impacts of Hurricane Katrina in 2005. One of the deadliest hurricanes to hit the United States, Hurricane Katrina and the accompanying flooding caused severe destruction to New Orleans and much of the Southeast. The majority of the city’s

---

26 Ibid.
30 See earlier footnote for an explanation of this name choice.
31 Social and community context will be defined more broadly in the qualitative analysis, and will include issues such as safety, social networks, neighborliness, etc.
32 For data purposes, the St. Bernard Area is equal to census tract 138.
INTRODUCTION TO BOTH SITES

ST. BERNARD, 2000: DISTRIBUTION OF POPULATION BY SEX

Source: U.S. Census Bureau

ST. BERNARD, 2010: DISTRIBUTION OF POPULATION BY SEX

Source: U.S. Census Bureau
housing stock was destroyed or rendered uninhabitable\textsuperscript{11} and more than 250,000 residents left New Orleans, a loss of more than half the city’s population.

Between 2000 and 2010, the St. Bernard Area’s population declined from 6,427 to 974, a population loss of nearly 5,500 individuals or -85%. The magnitude of loss sustained in the St. Bernard Area (-85%) was substantially greater than the scale of population loss in New Orleans more broadly (-29%).

Much of this population loss was due to the closure of the St. Bernard Development in the aftermath of Katrina. As the area has redeveloped, the neighborhood population has rebounded. Recent estimates from the 2011–2015 American Community Survey data indicate the area’s population has more than doubled since 2010, rising to over 2,300, an increase of 1,330 individuals or 137% in the few years after the most recent census.

In terms of racial/ethnic changes, population losses in the St. Bernard Area were sustained across all groups, although were most pronounced among the black or African-American population. As a result, the area’s racial/ethnic composition was slightly more diverse in 2010, but remained predominantly black (91%). As of 2011-15, the St. Bernard Area’s racial/ethnic composition had returned to its pre-Katrina composition: 96% black, compared to 59% citywide and 34% in the greater New Orleans metro area.

Housing policies in the St. Bernard Area limit individuals with felony records from living there; in the context of the New Orleans criminal justice system (discussed further along), these policies end up predominantly affecting young men. The St. Bernard Area is majority female: 64%, or nearly two of every three residents, is female. The area is also much younger (median age 28.6 versus 35.4 in New Orleans), reflecting the high proportion of children (33% versus 21% citywide). Nearly one of every three households in St. Bernard Area (32%) has children under 18 living in the home, a proportion 50% higher than the citywide share of households with children (21%). While single-mother households are the most common type for all children citywide (53%), a significantly higher proportion of children in St. Bernard are living with a single mother (81%). St. Bernard Area children are much less likely to live with a single father (2% vs. 8% citywide) or with two married parents (17% vs. 39% citywide).

In the years following Katrina, New Orleans is slowly recovering, but the population remains smaller than it was in 2000. As of July 2016, the U.S. Census Bureau estimated New Orleans’s population at 391,495, or 81% of its 2000

### ST. BERNARD AREA POPULATION GROWTH AND CHANGE, 2000 THROUGH 2011-15

<table>
<thead>
<tr>
<th></th>
<th>Number</th>
<th>Numeric</th>
<th>Growth Rate</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2000</td>
<td>2010</td>
<td>2011-15</td>
<td>2000-10</td>
</tr>
<tr>
<td><strong>Total Population</strong></td>
<td>6,427</td>
<td>974</td>
<td>2,304</td>
<td>-5,453</td>
</tr>
<tr>
<td>White</td>
<td>73</td>
<td>45</td>
<td>73</td>
<td>-28</td>
</tr>
<tr>
<td>Black</td>
<td>6,281</td>
<td>882</td>
<td>2,210</td>
<td>-5,399</td>
</tr>
<tr>
<td>Asian</td>
<td>3</td>
<td>1</td>
<td>0</td>
<td>-2</td>
</tr>
<tr>
<td>Hispanic</td>
<td>49</td>
<td>27</td>
<td>2</td>
<td>-22</td>
</tr>
<tr>
<td>Other</td>
<td>21</td>
<td>19</td>
<td>19</td>
<td>-2</td>
</tr>
<tr>
<td>Housing Units</td>
<td>2,249</td>
<td>688</td>
<td>1,107</td>
<td>-1,561</td>
</tr>
<tr>
<td>Occupied</td>
<td>2,020</td>
<td>403</td>
<td>937</td>
<td>-1,617</td>
</tr>
<tr>
<td>Vacant</td>
<td>229</td>
<td>285</td>
<td>170</td>
<td>56</td>
</tr>
</tbody>
</table>

*2013 is the midpoint year of the 2011-15 American Community Survey
Sources: 2000 and 2010 Census, 2011-15 American Community Survey
population of 484,674. Within New Orleans, 20 of the city’s 72 neighborhoods had more population in June 2016 than in June 2005, and another 40 had recovered 90-99% of their 2005 population. The St. Bernard Area experienced the devastation of Hurricane Katrina and now, like the city, is slowly recovering.

Housing
How has the St. Bernard Area’s housing stock changed as a result of Hurricane Katrina? While the area’s physical housing stock was less impacted by Hurricane Katrina than its total population, housing declines were still profound: the neighborhood lost more than 1,500 housing units. As a result, there were nearly 70% fewer housing units in 2010 than in 2000. Not only did the total number of units in the St. Bernard Area decrease, the vacancy rate quadrupled from 10% of units vacant in 2000 to 41% in 2010.

The 2011-15 American Community Survey (ACS) estimates indicate strong recovery in both housing stock and the vacancy rate in recent years. Between 2010 and 2011-15, the estimated number of housing units in St. Bernard grew to just over 1,100, an increase of 419 units or 61%. At the same time, vacancy rates declined substantially to 15%, lower than for other Orleans Parish census tracts (21%). As a result, the number of occupied housing units more than doubled between 2010 and 2011-15, rising to 937, an increase of 403 occupied households or 133%. This increase nearly mirrored the population growth observed over this time period. Concerning housing cost burden, the median percentage of income that goes to rent is 40% in St. Bernard, compared to 38% for other Orleans Parish census tracts.

Housing values in New Orleans have increased significantly since Hurricane Katrina hit the area. In 2000, the median value of a home in Orleans Parish was $88,100; by 2010, this had jumped to $184,100, an increase of 109%. Within the St. Bernard Area, median home values rose from $65,295 in 2000 to $118,800 in 2010, an increase of 82%. Since 2010, the St. Bernard Area has seen a greater increase in median housing values in New Orleans have increased significantly since Hurricane Katrina hit the area. In 2000, the median value of a home in Orleans Parish was $88,100; by 2010, this had jumped to $184,100, an increase of 109%. Within the St. Bernard Area, median home values rose from $65,295 in 2000 to $118,800 in 2010, an increase of 82%. Since 2010, the St. Bernard Area has seen a greater increase in median

36 2000 and 2010 housing values come from the U.S. Census. Because we use both U.S. Census data and American Community Survey 5-year (2011-2015) estimates in this analysis, we have chosen to present median house values in nominal dollars.
INTRODUCTION TO BOTH SITES

home values than Orleans Parish has overall: according to ACS (2011–15) estimates, the median price of a home in Orleans Parish has risen an additional 5% since 2010, landing at $192,400, while in the St. Bernard area, the median price of a home has increased by an additional 41%, rising to $167,600.

With respect to homeownership opportunities, the dollar value of mortgage originations per 1,000 residents in the St. Bernard Area was $994 in 2014, 70% lower than for elsewhere in Orleans Parish ($3,343). The mortgage loan denial rate in St. Bernard (29%) was only slightly higher than for Orleans Parish (28%) in 2014, yet for black mortgage applicants the denial rate was much higher in St. Bernard (60%) than for elsewhere in Orleans Parish (40%). These figures indicate that St. Bernard – and especially its black residents – is accessing less mortgage loan capital than other city residents.

Economic Stability

The St. Bernard Area is primarily a residential community. For every year between 2002 and 2014, there were significantly more workers living in St. Bernard than there were jobs in the neighborhood, which has a jobs proximity index that is 59% lower than that for the rest of Orleans Parish. As a result, most workers who live in St. Bernard must work outside of their neighborhood and are farther away from job locations than residents in other neighborhoods. More residents in St. Bernard use cars to commute to work (85%) than other Orleans Parish residents (78%). Though only 25% of St. Bernard workers have to commute at least 30 minutes, St. Bernard residents have higher transportation costs than other residents of the parish.27

In 2004, there were nearly 1,700 workers living in the St. Bernard Area. Following the devastation of Hurricane Katrina, this number plummeted to 254 in 2006, a decline of more than 1,400 workers, or 85%. In the years following Katrina, the country – and New Orleans – was impacted by the Great Recession, which may have further hindered St. Bernard’s recovery. Since 2011, the number of workers living in St. Bernard has climbed steadily, rising to 758 in 2014, a nearly 200% increase since 2006, but less than half the number of employed residents in 2004.

27 Jobs proximity is from 2010 U.S. Department of Housing and Urban Development data. Commute time is from American Community Survey (ACS) 5-year estimates (2010–2014) from the U.S. Census Bureau.
INTRODUCTION TO BOTH SITES

The labor force participation rate in St. Bernard is 57%, which is lower than elsewhere in Orleans Parish (62%). Nearly half of all workers are employed in one of three industries: accommodation and food services (21%), health care and social assistance (16%), and retail trade (12%). These three industries were also the leading employment sectors for St. Bernard workers in 2004, although there has been a significant increase in the share of workers employed in health care and social assistance, from 12% in 2004 to 16% in 2014. These industries are relatively low skill, requiring little educational attainment, and offering low pay. Nearly one in three (32%) of St. Bernard Area residents who work were earning less than $1,250 per month in 2014; just 22% were earning more than $3,333 per month. A third of households in St. Bernard were low-wage in 2010, compared to 29% of other Orleans Parish households.

Reflecting the employment concentration in accommodation, food services, and retail trade, the most common work destinations for St. Bernard Area workers in 2014 were census tracts in and adjacent to the French Quarter, the heart of New Orleans’s tourism district. While virtually every St. Bernard Area resident who works is working outside of their neighborhood (just 4 individuals live and work in St. Bernard), most workers stay within the City of New Orleans (59%) or commute to nearby Jefferson Parish (29%).

Although St. Bernard is not a major employment destination, it was not without work opportunities prior to Hurricane Katrina. In 2004, there were just over 300 jobs within the St. Bernard Area. This declined to just 10 jobs in 2007, a loss of nearly 97%. From this low point, the number of jobs in the neighborhood rose significantly between 2007 and 2010; since 2010, the neighborhood has held steady at between 70-80 jobs in any given year.
INTRODUCTION TO BOTH SITES

In addition to the overall reduction in employment opportunities, the jobs in the St. Bernard Area are no longer in the same industries as they were prior to Hurricane Katrina. In 2004, there were three main industries of employment: real estate (41%), health care and social assistance (25%), and retail trade (14%). Other industry sectors accounted for an additional 20% of jobs in St. Bernard. As of 2014, there are only two industries employing individuals in St. Bernard – real estate (86%) and retail trade (11%).

While St. Bernard Area resident-workers have long worked in areas outside of their neighborhood, this switch in industry composition of local employment makes it even less likely that St. Bernard workers will be employed in a job within the St. Bernard Area. In 2004, just over 2% of St. Bernard workers were employed in the neighborhood. This percentage declined to just 0.5% by 2014.

Median incomes for those living in the St. Bernard Area are $20,149, just 55% of the citywide median income of $36,792. Lower incomes are reflected in higher poverty rates: 44% of St. Bernard Area residents live below the poverty line, compared to 27% of all city residents. Asset ownership is also lower, with just 17% of area residents owning their homes. In addition, the majority of neighborhood households (70%) are cost-burdened, meaning they pay 30% or more of their income in housing costs.  

---

38 These calculations include households with no reported income as “cost-burdened” as well. In the St. Bernard Area, 8.6% of households reported no income in the 2011-15 ACS.
INTRODUCTION TO BOTH SITES

Education

Educational attainment is directly linked to people’s job prospects and their economic stability, so we look briefly at how the educational attainment of residents in the St. Bernard Area compare to those in the city as a whole. Adults (25+) in St. Bernard Area have low educational attainment rates compared to citywide rates. The majority of St. Bernard adults (52%) hold a high school diploma or less. In contrast, the majority of New Orleans adults report some education and training beyond high school, with 62% reporting some college or a postsecondary degree. Twenty-one percent of St. Bernard adults have not completed high school, significantly higher than the citywide rate (15%). At the opposite end of achievement, just 17% of St. Bernard adults have a bachelor’s degree or higher, half of the rate for New Orleans overall (35%).

Health and Healthcare

Only 61% of St. Bernard residents ages 18-64 have health insurance coverage compared to 78% for Orleans Parish. Though St. Bernard Area residents are closer to the nearest hospital (2.8 miles) than other Orleans Parish residents (3.4 miles), a lack of health insurance makes it less likely one will receive preventive and other care for serious and chronic health conditions. Environmental factors also affect health outcomes. As illustrated in the table to the right, St. Bernard Area residents face greater health risks based on these factors.

Low tree canopy coverage in St. Bernard means residents experience less protection from heat and air pollution. Rain water is more likely to pick up pollutants from impervious surfaces, and those pollutants find their way into the local water supply. Though its residents enjoy close access to City Park, the St. Bernard Area is less walkable and the air is more toxic than in other areas of Orleans Parish.

### KEY ECONOMIC STABILITY INDICATORS, ST. BERNARD AREA AND NEW ORLEANS

<table>
<thead>
<tr>
<th>Indicator</th>
<th>St. Bernard Area</th>
<th>New Orleans</th>
</tr>
</thead>
<tbody>
<tr>
<td>Median HH Income</td>
<td>$20,149</td>
<td>$36,792</td>
</tr>
<tr>
<td>Poverty Rate</td>
<td>44%</td>
<td>27%</td>
</tr>
<tr>
<td>Home Ownership</td>
<td>17%</td>
<td>46%</td>
</tr>
<tr>
<td>Cost Burdened</td>
<td>70%</td>
<td>50%</td>
</tr>
</tbody>
</table>

Source: 2011-15 American Community Survey

### KEY ENVIRONMENTAL HEALTH INDICATORS, ST. BERNARD AREA AND ORLEANS PARISH

<table>
<thead>
<tr>
<th>Indicator</th>
<th>St. Bernard Area</th>
<th>Orleans Parish</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tree canopy % coverage</td>
<td>1.5%</td>
<td>5.1%</td>
</tr>
<tr>
<td>Noise pollution rating</td>
<td>56</td>
<td>55</td>
</tr>
<tr>
<td>Impervious surface % cover</td>
<td>49%</td>
<td>48%</td>
</tr>
<tr>
<td>Distance to nearest park</td>
<td>0.24</td>
<td>0.49</td>
</tr>
<tr>
<td>Air toxicity index</td>
<td>15</td>
<td>25</td>
</tr>
<tr>
<td>Walkability index</td>
<td>51</td>
<td>64</td>
</tr>
</tbody>
</table>

1 The percentage of land that is covered by trees when viewed from above.
2 Higher values indicate more noise pollution.
3 Higher values indicate better air quality.
4 Higher values indicate greater walkability.

---

36 American Community Survey 5-year (2011-2015) estimate
INTRODUCTION TO BOTH SITES

ELEMENTS OF OPPORTUNITY: POTRERO TERRACE AND ANNEX, POTRERO HILL, SAN FRANCISCO

We move now to look at the second site under consideration in this report, the Potrero Terrace and Annex development, the broader neighborhood within which it lies (Potrero Hill), and how this region fares within the city of San Francisco. As we did for the New Orleans’s site, we assess here the five elements of opportunity we believe are central to residents’ well-being: social and community context, housing, economic stability, education, and health and healthcare. Before that, we provide an overview of the Potrero Terrace and Annex development itself.

Potrero Terrace and Annex

Following the ratification of the 1937 Housing Act, California joined the wave of states passing legislation authorizing the creation of municipal agencies to govern the construction and management of public housing. The Board of Supervisors in San Francisco passed a resolution in March 1938 to establish a citywide housing authority, which would be governed by five commissioners appointed by the mayor. The San Francisco Housing Authority (SFHA) became the first municipal housing authority in the state of California. The first public housing project constructed by SFHA was Holly Courts, which opened in 1940 and featured 118 housing units surrounding landscaped interior courtyards and recreation spaces. Along with Holly Courts, the next two SFHA public housing projects – Sunnydale in 1940 and Potrero Terrace in 1941 – were constructed to house the city’s white residents. Potreto Annex was added to the Potrero Terrace development in 1945.

By the late 1960s, the return of many higher-paying, white collar workers to San Francisco from the suburbs and the growth of office- and tourism-focused development put pressure on the city to clear its deteriorating public housing stock to make room for new uses. Under the direction of the

---

47 Howard, Amy L. More than Shelter, 3.
Jordan requested that HUD step in to manage SFHA. In 1996, HUD briefly took over SFHA, in part to help address the state of disrepair of housing projects like Potrero Terrace and Annex. In 2012, SFHA was placed on HUD’s “trouble agency” list for its mismanagement issues, rendering SFHA ineligible to apply for competitive federal grants and placing the agency at risk of federal receivership.

In his 2013 State of the City address, Mayor Ed Lee called for a re-imagining of public housing in San Francisco and proposed the creation of a task force to recommend changes to the SFHA model. Led by the City Administrator and Director of the Mayor’s Office of Housing and Community Development (MOHCD), this task force – composed of citizens, public officials, nonprofit partners, and private developers – issued a set of recommendations centered around shifting the responsibility of direct housing provision away from SFHA in favor of a public-private partnership model. In their 2013 report, the task force recommended that MOHCD evaluate the city’s public housing portfolio, assess financing options, and partner with HUD to convert public housing into a public-private land trust model. This model would leverage tax credit equity, private financing, and federal funding to upgrade existing facilities, all while ensuring that SFHA retained ownership of the land to ensure the long-term retention of the city’s affordable housing stock. This new approach was approved by HUD in 2014.

In 2007, San Francisco created the HOPE SF initiative to focus on redeveloping four of the city’s most distressed housing projects – including Potrero Terrace and Annex – into “sustainable, mixed-income communities” aligned with the HOPE VI model. Led by a partnership between the Mayor’s Office and SFHA, the HOPE SF initiative aims to revitalize these four communities by offering a mix of housing options, expanding local employment opportunities, enhancing public green space, and improving local schools. The first among the initiative’s guiding principles is ensuring one-for-one replacement of existing public housing units in these communities.

Following the creation of the HOPE SF Initiative in 2007, plans to transform Potrero Terrace and Annex into a mixed-income community picked up in earnest. Among the issues motivating the redevelopment of the Potrero complexes is their physical and social isolation from the surrounding community of Potrero Hill, due in part to the development’s irregular street configuration, as well as a high concentration of poverty, a low high school graduation rate, low preschool enrollment, and chronic student absenteeism. As part of the HOPE SF initiative, the redevelopment of Potrero aims to create a mixed-income community that expands jobs, support services, and a sense of community among its residents and that is better connected to the surrounding neighborhood.

The redevelopment team selected to complete the Potrero project – including nonprofit developer BRIDGE Housing, an architecture and urban design firm, and a consulting firm – created a master plan in 2010. Subsequent updates to that plan propose a community that will include 619 public housing units, approximately 200 affordable units (40-60% area median income), and approximately 800 market-rate units. The plan also proposes the creation of a community center, approximately 3.5 acres of public open space, and the inclusion of retail services. The project is funded by a combination of public subsidies, federal affordable housing tax credits, and bonds. The first phase of development, which started in January 2017, is focused on building replacement housing in an adjacent parcel before demolishing any current public housing units, an...
INTRODUCTION TO BOTH SITES

approach that represents a significant departure from the urban renewal programs of the past.59

The Potrero Terrace and Annex development lies within the Potrero Hill neighborhood, which occupies just over one square mile of land on the eastern side of San Francisco County on the San Francisco Bay. Having looked at that development, we now turn our attention to the broader neighborhood within which it lies. We provide here an overview of the five elements of opportunity in the Potrero Hill neighborhood of San Francisco.59

Social and Community Context

We begin with an overview of the social and community context of the region, with social and community context restricted in this section to the demographics of Potrero Hill.61 We look now at who lives in the area and how the population has changed over time.

Potrero Hill has unique sex and age structures, which reflect the different social and economic factors shaping the neighborhood. The neighborhood has a slightly higher proportion of male residents (52%) than San Francisco County (51%). While the neighborhood’s median age is only slightly younger than the county’s (37.3 years old versus 38.5), an examination of the age structure reveals significant differences.

Nearly half of Potrero Hill’s population is of prime working-age – between the ages of 25–44 – compared to 39% countywide. An additional 14% are between the ages of 45–54. In total, 63%, or nearly two of every three Potrero Hill residents, are between the ages of 25 and 54.

Potrero Hill is essentially a post-college destination, dominated by individuals who are working in high-paying jobs in San Francisco and surrounding areas. Potrero Hill has fewer children when compared to San Francisco County (13% vs. 16%) and fewer young, college-age adults (4% vs. 8%). The neighborhood also has a much smaller concentration of adults age 55 or older: just 17% of Potrero Hill residents are over age 55, compared to 27% in San Francisco County more broadly.

61 Potrero Hill comprises four U.S. Census tracts: 614, 226, 227.02 and 227.04. For certain indicators, we provide data specifically for Census Tract 614, which is where Potrero Terrace and Annex is located.
62 Social and community context will be defined more broadly in the qualitative analysis, and will include issues such as safety, social networks, neighborhood, etc.

Age pyramids are one way to examine the basic demographic structure of the population in Potrero Hill and changes to that demographic structure over time. The charts on the next page present age pyramids for the neighborhood, based on the decennial censuses conducted in 2000 and 2010. Each bar represents either the male (blue) or female (red) share of the total population in the neighborhood for the specified 5-year age group. Age groups range from 0-4 through 85+.

Potrero Hill’s population structure resembles a diamond more than a pyramid: the population is heavily concentrated in the prime working-ages of 25–54, with significantly fewer individuals at either younger or older ages. Nearly two-thirds of the neighborhood’s population was in this age group in both 2000 (63.7%) and 2010 (63.2%). This prime working-age population skews heavily male, reflecting the sex composition of the workforce in the region’s high-profile tech sector. In 2000, there were nearly 122 men ages 25-54.
INTRODUCTION TO BOTH SITES

POTRERO HILL, 2000: DISTRIBUTION OF POPULATION BY SEX

Source: U.S. Census Bureau

POTRERO HILL, 2010: DISTRIBUTION OF POPULATION BY SEX

Source: U.S. Census Bureau
INTRODUCTION TO BOTH SITES

for every 100 women. While the share of working-age women living in Potrero Hill increased slightly between 2000 and 2010, there were still 119 men for every 100 women in 2010.

How does the age/sex population composition of the Potrero Terrace and Annex development compare to that of the broader Potrero Hill neighborhood? The housing development has a much younger population than the neighborhood overall: within the development, the average age is 27, and 42% of residents are under age 18. The development’s population is also much more female than in the neighborhood overall: while the children who live in the development are split equally between boys and girls, 69% of Potrero Terrace and Annex’s adult residents are women.

While San Francisco County’s total population experienced little growth over the past decade, the Potrero Hill neighborhood boomed. Potrero Hill gained 1,569 new residents between 2000 and 2010, a growth rate of 14.9%, far surpassing the 3.7% growth countywide. In addition to outpacing the surrounding county, this growth rate exceeded both state (10%) and national (9.7%) growth rates for the decade. Despite this dramatic increase in population, there were few notable changes in the overall population age structure. In fact, there is only one clear difference between the two censuses: in 2000, the largest 5-year age group was individuals 30-34, representing just over 15% of the total population. Ten years later, the largest age group had shifted slightly older. In 2010, the 35-39-year-old population made up nearly 15% of the neighborhood population.

While age structure may have been unaffected by Potrero Hill’s population growth, the same cannot be said for the racial/ethnic composition of the neighborhood. Potrero Hill had significant increases in the number of white, Asian, and Hispanic residents, while losing 39% of its black population. For each of the racial/ethnic groups whose populations increased, Potrero Hill grew faster than both the surrounding county and the state. For example, Potrero Hill’s white population grew by 16% between 2000 and 2010, compared to slight losses countywide (-0.4%) and more significant statewide declines (-5%). The neighborhood’s Hispanic population increased by 31% while the Asian population nearly doubled, increasing by 92% over the decade. The growth in the Asian population far outpaced the county’s growth (12%) and was nearly three times the growth rate of the state (31%). Meanwhile, the black population in Potrero Hill declined by -39% over the decade, nearly twice the losses registered in San Francisco County (-20%) and substantially greater than the minor declines seen in California overall (-0.8%).

As a result of these differing growth rates, the neighborhood racial/ethnic composition shifted substantially over the decade. The share of white residents remained stable over time – about 60% – while the black population share was nearly cut in half (from 16% to 8.5%). Asians and Hispanics made up a greater share of Potrero Hill’s population in 2010 than in 2000: Hispanics composed 12.8% of the neighborhood population in 2010, up from 11.2% in 2000, while the Asian population share increased from 7.7% to 12.9% over the decade.

In spite of these large shifts, Potrero Hill had a larger concentration of black residents in 2010 than both the broader county (8.5% vs. 5.8%) and the state (5.8%). Compared to San Francisco County, Potrero Hill had a much higher concentration of white residents (60% vs. 42%) and a much smaller share of Asian residents (13% vs. 33%). The Hispanic

---

population share in both Potrero Hill (13%) and San Francisco County (15%) is much smaller than the statewide proportion (38%).

How does the racial/ethnic composition of the Potrero Terrace and Annex development compare to the neighborhood more broadly? Unlike the Potrero Hill neighborhood overall, with a population that was only 6% black in the most recent estimate, the Potrero Terrace and Annex development’s population is 53% black. In addition, the development’s population is 28% Hispanic/Latino (higher than the neighborhood share of 13%) and 7% Asian (lower than the neighborhood share of 13%).

Potrero Hill’s population trends have continued – and possibly accelerated – in recent years, according to estimates from the recently released 2011-15 American Community Survey data. Between 2010 and the 2011-15 data, the estimated size of Potrero Hill’s population has increased by nearly the same number of individuals as it did over the preceding decade. The neighborhood’s black population has continued to decline, while the white, Asian, and Hispanic populations have grown steadily.

In terms of household composition, both Potrero Hill and San Francisco County have a higher share of “non-family households” (e.g., people living alone or living with roommates) than the broader metro area. Over half of households in Potrero (51%) and the county (54%) are non-family compared to 37% in the San Francisco metro area. This underscores the general migration profile of San Francisco County as a central city/urban core: individuals move to the area after college for employment. As they age up and enter prime family-formation years, they may be more likely to move to suburban and exurban counties, where housing is more affordable and homeownership may be a more realistic goal.

### Housing

In 2010, Potrero Hill had 6,265 housing units, an increase of 931 or 17% from the 5,334 units in the neighborhood in 2000. Housing stock growth outpaced population growth over the decade (17% vs. 15%) and, as a result, the neighborhood had higher vacancy rates in 2010 than in 2000: 8% vs 4%. The 2011-15 American Community Survey estimates indicate that housing growth has slowed relative to population growth. Since 2010, Potrero Hill’s housing stock has increased by 3% versus a population growth of

---

61 Rebuild Potrero, Potrero Terrace and Annex Data Brief.
INTRODUCTION TO BOTH SITES

As a result, vacancy rates have declined to 7%, the same rate as San Francisco County overall.

According to 2011-15 American Community Survey estimates, Potrero Hill has a relatively low share (32%) of cost-burdened households in a county with a slightly below-average share of cost-burdened households (42%) in a state with the highest cost burden rate in the nation (47% vs. 37% national average). Concerning housing cost burden, the median percentage of income that goes to rent is 23% in the census tract that contains Potrero Terrace and Annex (tract 614), compared to 30% for other tracts in San Francisco County.

Housing values in San Francisco have increased in recent years, and especially compared to national values. In 2000, the median value of a home in San Francisco County was $422,700; by 2010, this had jumped to $785,200, an increase of 86%. For point of reference, this 2010 median was roughly three-and-a-half times greater than the U.S. median home value in that same year ($221,800). Within census tract 614 (which contains Potrero Terrace and Annex), median home values rose at a higher rate than the county overall: in 2000, the tract median home value was $417,604, and this grew to $808,100 by 2010, an increase of 94%. Since 2010, the tract’s median home value has risen at a rate below that of the county: according to ACS (2011-15) estimates, the median value of a home in San Francisco County has risen an additional 2% since 2010, landing at $799,600, while in census tract 614, the median value of a home has increased by 1%, rising to $813,500.

With respect to homeownership opportunities, the dollar value of mortgage originations per 1,000 residents in the census tract that contains Potrero Terrace and Annex (tract 614), compared to 30% for other tracts in San Francisco County.

64 2000 and 2010 housing value figures come from the U.S. Census. Because we use both U.S. Census data and American Community Survey 5-year (2011-2015) estimates in this analysis, we have chosen to present median house values in nominal dollars.
INTRODUCTION TO BOTH SITES

Economic Stability

Potrero Hill is both a residential and commercial neighborhood. Apart from 2010, when the number of jobs in the area reached a post-recession low, there have been more jobs than workers in Potrero Hill for every year since 2002. Between 2002 and 2014, both the numbers of workers living in Potrero Hill (regardless of place of work) and the number of jobs located in Potrero Hill (regardless of place of origin of worker) increased at a steady pace. The number of workers living in the neighborhood increased by 40% over this time, rising from nearly 4,400 to just over 6,100. At the same time, the number of jobs grew by 39%, from nearly 5,400 in 2002 to nearly 7,500 in 2014.

Although there has been relative parity in the growth rate of both the neighborhood working population and neighborhood jobs, there is little overlap between workers who live in Potrero Hill and workers who work in Potrero Hill. Individual workers who live in Potrero Hill predominantly work outside of the neighborhood (95.6% in 2014).

Meanwhile, most jobs in Potrero Hill (more than 96%) are filled by non-residents. Census tract 614, which includes Potrero Terrace and Annex, has a jobs proximity index that is 22% lower than the rest of San Francisco County: over half (55%) of area residents have work commutes of 30 minutes or more, though only 40% of area residents use cars to travel to work.65

Jobs proximity is from 2010 U.S. Department of Housing and Urban Development data. Commute time is from American Community Survey (ACS) 5-year estimates (2010-2014) from the U.S. Census Bureau.
INTRODUCTION TO BOTH SITES

The labor force participation rate in the census tract that includes Potrero Terrace and Annex is high (85%) and higher than the rest of San Francisco County (69%). The largest industry of employment for workers who live in Potrero Hill is professional, scientific, and technical services (20%), followed by health care and social assistance (9%), educational services (9%), accommodation and food services (8%), and information (8%). Just over half (53%) of workers who live in Potrero Hill were employed in these five industries in 2014.

Potrero Hill itself is a significant employment destination. In 2002, there were nearly 5,400 jobs in Potrero Hill – nearly 123 jobs for every 100 workers. This number increased to 6,200 in 2007 and then declined substantially after the Great Recession, hitting a post-recession low of 5,360 jobs in 2010. Since this low point, jobs in Potrero Hill have rebounded significantly. As of 2014, there were nearly 7,500 jobs reported in the neighborhood, an increase of 2,100 or 39% since 2002. Over half (59%) of Potrero Hill jobs are in one of four industries: professional, scientific, and technical services (20%), manufacturing (14%), construction (12%), and accommodation and food services (12%). This represents a shift from 2002, when over half (52%) of all jobs were in three industries, manufacturing (20%), construction (20%), and professional services (12%).

Between 2002 and 2014, the largest numeric increase in jobs in the neighborhood was in the professional, scientific, and technical services sector: these jobs grew by nearly 900 or 136%. Both large numeric growth and high growth rates occurred for jobs in accommodation and food services (+356 or 475% growth) and health care and social assistance (+278 or 184% growth). While construction and manufacturing remained large employment sectors in 2014, the number of jobs in these industries declined between 2002 and
There are more jobs in Potrero Hill than there are workers, but most of the jobs are filled by non-residents: of the nearly 7,500 jobs in Potrero Hill in 2014, just 269 or 3.6% were filled by Potrero Hill residents, a pattern that has been unchanged since 2002. Meanwhile, the majority of Potrero Hill residents who work leave the neighborhood for their job. Potrero Hill residents who are employed were more likely than those who live elsewhere but work in Potrero Hill to work in occupations paying $3,333 per month or more in 2014 (72% vs 60%). Potrero Hill residents who work were also more likely than those who work within the neighborhood to hold a bachelor’s degree or higher (47% vs 36%). Meanwhile, those who work within the Potrero Hill neighborhood were slightly older than Potrero Hill residents who work: 17% were 55 or older in 2014 versus 13% of resident-workers. Those who work within the neighborhood were also more likely to be male, when compared to residents who work (64% vs 54%). These differences by age and sex largely reflect the higher concentration of manufacturing and construction occupations among jobs in Potrero Hill.

Even though the recession was deeply felt in California, San Francisco’s burgeoning tech industry and proximity to Silicon Valley helped insulate the region and facilitate recovery. Located within a high income, highly-educated county and region, Potrero Hill stands out for being above average. Median household income in the 2011-15 American Community Survey was $147,700 – over 80% higher than the median income for San Francisco County ($81,300). One in three Potrero Hill households earns $200,000 or more annually. Eighteen percent of households in the area were low-wage in 2010, compared to 20% of other San Francisco County households.
INTRODUCTION TO BOTH SITES

Not surprisingly, the employment/income profile of residents of the Potrero Terrace and Annex development is quite different from that of residents in the broader Potrero Hill neighborhood. A recent survey of Potrero Terrace and Annex residents found that the average annual income in the development is $16,557. Close to half of residents are not working, with some 48% reporting that they are neither employed nor enrolled in school or training programs; the majority of these people (42%) cite disability as the reason they are not working. Of the 42% of residents who report being employed, the majority (61%) work in the service sector, in jobs such as in-home care, home cleaning, and security provision.67

Reflecting the higher incomes found in the broader neighborhood, Potrero Hill has much higher homeownership rates than the surrounding county (46% vs. 36%) and has lower poverty rates (9.7% vs. 13.3%). While Potrero Hill median rents are more than a third higher than those of the broader county – $2,168 compared to $1,558 – this is not a cost burden for the affluent neighborhood. Just 32% of Potrero Hill households report spending 30% or more of their income on housing, substantially lower than San Francisco County rates (42%).

Education

The residents of the Potrero Hill neighborhood are an extremely well-educated group. Among the neighborhood’s adults, nearly three of every four (75%) have a bachelor’s degree or higher, with more than one-third (36%) holding at least a master’s degree. This far exceeds the educational attainment of high-achieving San Francisco County (54% bachelor’s or more) and is more than twice the attainment rate of California (31%).

The residents of the Potrero Terrace and Annex development have a different educational profile than the residents of the broader neighborhood. More than 30% of residents report that the highest level of education they or a household member has completed is some high school or less.68 Another 35% of residents have graduated from high school or have earned a GED. Regarding post-secondary education, 3.1% of Potrero Terrace and Annex residents hold associate’s degrees, 5.2% hold bachelor’s degrees, and just 0.4% hold graduate degrees.69

Health and Healthcare

Most (90%) of Potrero Hill residents ages 18-64 have health insurance coverage, as is true for the rest of San Francisco County (89%).70 Residents of census tract 614, which contains Potrero Terrace and Annex, are less than a half-mile from the nearest hospital, compared to an average distance of nearly one and a half miles for other San Francisco County residents. Environmental factors also affect health outcomes and are illustrated in the table below.

As seen in the table below, environmental health risk and protective factors in census tract 614 are very similar to the rest of San Francisco County. There is very low tree canopy coverage, which negatively affects exposure to heat and air and water pollution.71, 72 Though air quality and walkability is lower than for the rest of the county, residents enjoy closer access to parks.

| KEY ENVIRONMENTAL HEALTH INDICATORS, CENSUS TRACT 614 AND SAN FRANCISCO COUNTY |
|--------------------------------------------------|-----------|------------------|
| Indicator                                        | Census Tract 614 | San Francisco County |
| Tree canopy % coverage                           | 2.4%       | 2.6%             |
| Noise pollution rating                           | 53         | 52               |
| Impervious surface % cover                        | 63%        | 72%              |
| Distance to nearest park                         | 0.17       | 0.30             |
| Air toxicity index                               | 4          | 13               |
| Walkability index                                | 58         | 66               |

1The percentage of land that is covered by trees when viewed from above.
2Higher values indicate more noise pollution.
3Higher values indicate better air quality.
4Higher values indicate greater walkability.

67 Rebuild Potrero, Potrero Terrace and Annex Data Brief.
68 Ibid.
69 Ibid.
70 American Community Survey 5-year (2011-2015) estimate
71 Frazer, Lance. Paving Paradise.
72 Center for Watershed Protection, Urban Tree Canopy.
INTRODUCTION TO BOTH SITES

ST. BERNARD AREA VS POTRERO HILL

<table>
<thead>
<tr>
<th></th>
<th>San Francisco County</th>
<th>Orleans Parish</th>
<th>Potrero Hill</th>
<th>St. Bernard Area</th>
<th>Difference</th>
</tr>
</thead>
<tbody>
<tr>
<td>Median HH Income</td>
<td>$81,294</td>
<td>$36,792</td>
<td>$138,897</td>
<td>$20,149</td>
<td>$44,502</td>
</tr>
<tr>
<td>Adults 25+ with &gt;HS Diploma</td>
<td>74%</td>
<td>62%</td>
<td>85%</td>
<td>44%</td>
<td>12%</td>
</tr>
<tr>
<td>Adults 18-64 with Health Insurance</td>
<td>89%</td>
<td>78%</td>
<td>90%</td>
<td>61%</td>
<td>11%</td>
</tr>
<tr>
<td>Spending &lt;30% Income on Housing</td>
<td>58%</td>
<td>50%</td>
<td>66%</td>
<td>30%</td>
<td>7%</td>
</tr>
<tr>
<td>HH Income Distribution</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less than $25K (poor)</td>
<td>20%</td>
<td>37%</td>
<td>13%</td>
<td>57%</td>
<td>-17%</td>
</tr>
<tr>
<td>$25,000 to $99,999 (low and middle)</td>
<td>37%</td>
<td>45%</td>
<td>29%</td>
<td>41%</td>
<td>-8%</td>
</tr>
<tr>
<td>$100K and higher (affluent)</td>
<td>42%</td>
<td>17%</td>
<td>58%</td>
<td>3%</td>
<td>25%</td>
</tr>
</tbody>
</table>

American Community Survey, 2011-15
Figures may not tally to 100% due to rounding.

COMPARING THE SITES

As the preceding overviews have made clear, the St. Bernard Area of New Orleans and the Potrero Hill neighborhood in San Francisco are very different communities. Potrero Hill is better resourced in terms of income-levels, job availability, education levels, and even health care coverage; it also has a greater share of middle and higher-income households (87% vs. 44% in the St. Bernard Area), which may explain why a greater percentage of households are not cost-burdened when it comes to paying for their housing (this despite San Francisco’s high housing costs). The main thing these two neighborhoods have in common is that each is home to a public housing development that has either been converted or is in the process of being converted into a mixed-income development. The differences between these two neighborhoods presents an interesting contrast as we move on to assess place-based opportunity in each.
In this section we present our analysis of opportunity for lower-income people in the St. Bernard Area of New Orleans and in the Potrero Hill neighborhood of San Francisco. We assess opportunity using a two-fold approach: first, we present the results from the Area Opportunity Index, a data-driven index of place-based opportunity that is meant to provide JPMC and its community partners with a “snapshot” of opportunity-related well-being indicators at the local level; second, we use qualitative interview data to deepen this assessment of opportunity at the local level, aiming to identify the gap between perceived opportunity, or proximity to amenities and services, and realized or actual access to opportunity by lower-income people.

For each region, the analysis of opportunity is presented in terms of the five elements we’ve identified as being central to individual well-being: housing, education, economic stability, health and healthcare, and social and community context. Our analysis is not limited to these five items, however; we also wish to help explain what causes people to engage fully with opportunities that are available to them, that is, what shifts “proximity” to “actual and beneficial use.” We find that actual, realized opportunity for lower-income people rests on factors that are less tangible than the five, concrete elements of opportunity reflected by the index. Because of this, we conclude each regional analysis with a sixth section that considers essential, intangible factors that might make or break access to opportunity.
OPPORTUNITY ASSESSMENT

OPPORTUNITY IN COLUMBIA PARC, ST. BERNARD AREA, NEW ORLEANS

We begin our analysis of opportunity in the St. Bernard Area of New Orleans by looking at how the neighborhood is doing relative to the rest of Orleans Parish, the “county” within which the neighborhood lies. East of City Park and directly north of I-610, the St. Bernard Area occupies just one-third of a square mile.

The Area Opportunity Index (AOI) reveals the following: the St. Bernard Area\(^1\) is a community with low performance in a moderately performing county in a low-performing state. For the overall index:

- **The census tract** (138) that is the St. Bernard Area was ranked 153rd out of 174 tracts on the AOI, equivalent to the 12th percentile (so higher than just 12% of county tracts).
- **Orleans Parish** was ranked 30th out of the 64 state parishes on the AOI, equivalent to the 53rd percentile (so higher than 53% of state parishes).
- **Louisiana** was ranked 48th out of the 50 states and the District of Columbia on the AOI, placing it in the 6th percentile (higher than only 6% of other states and DC).

---

\(^1\) For data purposes, the St. Bernard Area is equal to census tract 138.
Visual depiction of the AOI (right) shows the relative performance (percentile ranking) of the St. Bernard Area on the AOI and the five sub-indices that inform the overall ranking. Each dot corresponds to the percentile ranking of the St. Bernard Area compared to all 174 census tracts within Orleans Parish. Compared to its overall ranking (12th percentile) on the AOI, the St. Bernard Area performs relatively better on the education (25th percentile), social (19th percentile), and economic (17th percentile) sub-indices. The community has lower relative performance on the health and housing sub-indices, ranking in the 9th and 6th percentiles, respectively. For all indicators, the St. Bernard Area falls in the bottom 25% of Orleans Parish tracts.

A look at area performance on the five underlying indices – housing, education, health and healthcare, economic stability, and social and community context – provides insight into community challenges and opportunities. The table below highlights distinct aspects of the

<table>
<thead>
<tr>
<th>DISTRIBUTION OF AOI INPUTS BY GEOGRAPHY, ST. BERNARD AREA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Economic</td>
</tr>
<tr>
<td>Median HH Income</td>
</tr>
<tr>
<td>Education</td>
</tr>
<tr>
<td>Adults 25+ with Some College or More</td>
</tr>
<tr>
<td>Health</td>
</tr>
<tr>
<td>Adults 18-64 with Health Insurance</td>
</tr>
<tr>
<td>Housing</td>
</tr>
<tr>
<td>Households spending &gt;30% of income on housing</td>
</tr>
<tr>
<td>Social (rICE)</td>
</tr>
<tr>
<td>Rescaled Index of Concentration at Extremes</td>
</tr>
<tr>
<td>Household Income Distribution</td>
</tr>
<tr>
<td>Less than $25K (poor)</td>
</tr>
<tr>
<td>$25,000 to $99,999 (low and middle)</td>
</tr>
<tr>
<td>$100K and higher (affluent)</td>
</tr>
</tbody>
</table>
Area Opportunity Index (AOI) inputs and neighborhood performance on each of these five elements of opportunity; it provides the value of the inputs for the five subcomponent indices for the St. Bernard Area, Orleans Parish, and Louisiana.

We move now to take a deeper look at the various elements of opportunity in the St. Bernard Area of New Orleans, and for residents of Columbia Parc in particular, adding to the AOI’s quantitative results the views, opinions, and lived-experiences shared with us by the people who live and work in the community.75

Housing

The AOI reveals that the St. Bernard Area has a very high share (70%) of cost-burdened households in a county with a high share of cost-burdened households (50%) in a state with cost burden rates below the national average (34% vs. 37% nationwide). Seven out of every 10 households in the St. Bernard Area spend more than 30% of their household income on housing. The higher share of households who are paying more than 30% of household income on housing costs is driven in part by the very low household incomes in the neighborhood: the median household income in the St. Bernard Area is $20,149. Of all elements of opportunity assessed by the AOI, the St. Bernard Area’s lowest performance is in housing affordability: the area falls at the 6th percentile, meaning that 94% of census tracts in Orleans Parish fare better in terms of housing affordability. The share of cost-burdened households in the St. Bernard Area is more than twice the proportion of cost-burdened households statewide.

What do residents and stakeholders who live and work in the St. Bernard Area say about housing, either in the St. Bernard Area or in New Orleans more generally?

When residents of the Columbia Parc development spoke about issues related to housing, several main themes emerged. The first was universal praise for the Columbia Parc development in particular, and especially for the quality of the housing and the design of the community. To a person, residents praised the quality of the housing in Columbia Parc and expressed gratitude for being able to live in a “beautiful” development in the middle of the city. Interviewees find their housing to be spacious and well designed and they praise the amenities the units contain: large bedrooms, large bathrooms, closets, washers and dryers, microwaves, nice cabinets and counters, dishwashers, porches and balconies, and – for the seniors – safety features, such as handrails. Interviewees also praised the design of the community. As one person explained, “The style of the homes, the architecture, the trees, the greenery, all that kind of stuff, leads [you] to believe it’s in New Orleans. It’s quiet at night, but yet, you see kids playing, adults walking around, kids walking around…. It’s not these high-rise projects, like I think they used to always have. So it feels more like a home than I think people were used to when you think of homes that are affordable.” (NOLA_R16)

The second theme that emerged when residents discussed housing was housing affordability. In particular, interviewees commented on the affordability of Columbia Parc amidst a lack of affordable housing in New Orleans overall. Interviewees living on low incomes commented on the difference that Columbia Parc has made in their financial lives, as one person explained, “My dollar is going a lot further now since I live here. They base your rent according to your income, and since that happened, my income is still the same, but the money that I have to save

75 We interviewed 18 residents of Columbia Parc and 12 stakeholders who work on issues affecting this development and/or the broader community. Full details of the methods used in the qualitative analysis can be found in Assessing and Promoting Opportunity in Low- and Moderate-Income Communities: Technical Appendix.

76 As described in Assessing and Promoting Opportunity in Low- and Moderate-Income Communities: Technical Appendix, all indicators were recoded so that a higher value corresponded to a better result. For the housing index, this meant that the analysis was based on the share of households who are not cost-burdened (the inverse of cost-burdened share). To facilitate reading comprehension, we discuss cost-burdened households in the descriptive results. This has no impact on the data used to construct the indicator or in the resulting indices.
Several interviewees stated that moving to Columbia Parc had eased financial stress in their lives: as one person put it, “The financial strain, [moving here] put that at ease.” (NOLA_R15), another told us, “I am a single parent, so it’s a little bit of a stretch. Money is a little tight, but Columbia Parc has all the resources that I need. My rent is affordable…. They’ve worked with me in regards with my rent so that even though I’m working part-time, my rent is still affordable.” (NOLA_R11)

Affordable housing is a rare commodity in New Orleans, and the city’s lack of affordable housing was discussed by residents of Columbia Parc. The limited quantity (and poor quality) of affordable housing in the city hits hardest those with lower-incomes, and resident interviewees spoke about this. Said one person, “I would love to say that we have great, affordable options in New Orleans, but honestly you don’t. It’s very hard to find somewhere that’s nice, where you’re getting your bang for your buck.” (NOLA_R13) Another commented, “Housing is the number one issue that we have here. It’s very scarce, and the market is most definitely against us. If you find something that is in your budget, it’s not in a good neighborhood, it probably won’t meet your living standards.... Columbia Parc is literally all that we have that gives you these amenities and is as affordable as possible.” (NOLA_R12)

Stakeholder interviewees echoed residents’ concerns over the city’s limited affordable housing stock. The city’s redeveloped public housing communities do not meet all of New Orleans affordable housing needs, and in fact, they provide fewer affordable units than were available prior to conversion: according to one estimate, nearly 5,000 public housing units were demolished in the years following Hurricane Katrina, and these “have been rebuilt, but gradually, on a smaller scale, and in a mixed-income fashion, reducing the number of public housing units on-site to slightly more than 600.” As one stakeholder explained, “We just have not replaced unit for unit what we had by way of affordable housing, and people just aren’t earning enough to be able to pay the rents.” (NOLA_S7) Hurricane Katrina decreased the city’s housing stock, and the cost of available housing has risen in the years since the storm, but there are other forces limiting the supply of housing in the city: as one stakeholder described, “We have a significant double-digit vacancy rate when you count in apartments and

OPPORTUNITY ASSESSMENT

Homes that are sitting unoccupied because they are too expensive for the market, when you factor in properties that are sitting vacant and unoccupiable because of blight and dereliction, and when you also consider vacant land.” (NOLA_S5)

An additional issue exacerbating the housing affordability crisis in New Orleans is the demand by newcomers for housing in the city. This shift doesn’t just affect the ability of lower-income residents to find affordable units, it also affects the ability of those who already own homes to stay in place. “When you begin to build quarter of a million, three hundred thousand dollar homes in what was once a sixty-five, seventy thousand dollar area,” one person told us, “You increase the assessments on those properties which increases the taxes on those folks which increase their insurance on their houses which increases the value of the houses but they aren’t trying to sell. They aren’t trying to sell, but now they’ve got to figure out how they’re going to make ends meet just to pay for the excessive things that they normally wouldn’t have to reach that high to pay for.” (NOLA_S11)

Beyond issues of supply and demand, funding for housing was cited as one reason for New Orleans’s housing affordability crisis. Reliance on federal funding – especially the influx of money following Hurricane Katrina – is seen as having stifled the city’s need to create a long-term plan for developing an affordable housing market. According to one stakeholder, “The city has always relied upon federal funds to create its housing stock. It has never taken any steps to incentivize market development of affordable housing.” (NOLA_SS)

Another interviewee cited a mismatch between current federal initiatives and development patterns in New Orleans. As this person explained, “The big four housing projects that got redeveloped are kind of the only examples of multifamily in the city... Otherwise it’s mostly a city of doubles, singles, maybe you get four units, but multifamily isn’t really a thing here... In general, the federal funding, the affordable housing funding is a push toward density and multifamily dwellings, as opposed to single family.” (NOLA_S6)

At a more personal level, access to housing can be affected by factors that have less to do with market forces than they do with systemic injustice. Systemic racism in New Orleans, and especially the high rates of arrest of black men in the city, was mentioned frequently as being a barrier to both housing and job access. Insofar as this affects job access, it feeds back into housing access, since steady and sufficient income is a prerequisite for being able to obtain and afford a home. As one stakeholder put it, “We are still in a bit of an over-arrestive culture, and who gets arrested, black folks and particularly black men, is a huge barrier... It actually starts at arrest and [leads to] getting denied for jobs or apartments... The restrictions that are available to a landlord or an employer when hiring someone who has a criminal record, so they can decide to deny someone a job, deny someone housing, means that you put people in a constant loop [and] they are not able to navigate their way back into the legitimate economy...” (NOLA_S8)

We are still in a bit of an over-arrestive culture, and who gets arrested, black folks and particularly black men, is a huge barrier.... It actually starts at arrest and [leads to] getting denied for jobs or apartments.... The restrictions that are available to a landlord or an employer when hiring someone who has a criminal record, so they can decide to deny someone a job, deny someone housing, means that you put people in a constant loop [and] they are not able to navigate their way back into the legitimate economy....

**Education**

The AOI results show that the St. Bernard Area has a lower than average share of adults with any postsecondary education (44%) in a county that is better educated (62%) in a state that performs below the national average (49% vs. 59% nationwide). Less
than half (44%) of St. Bernard Area adults have exposure to any education and training beyond high school, placing it at the 25th percentile of all parish tracts. While Orleans Parish is one of the highest performing parishes in Louisiana, with adult educational attainment far higher than the state, the parish educational attainment is only slightly higher than the national average.

What do residents and stakeholders who live and work in the St. Bernard Area say about education in the region and in New Orleans more generally?

The younger residents we interviewed – who went to a variety of schools in the city – expressed real appreciation for and dedication to their schools. We heard comments like, “I have a lot of school spirit, so I love my school.... I love it. I love the teachers....” (NOLA_R6) and “[My classmates and I] definitely have big goals, and at a school like mine, they push you to dream big. So it definitely helps, and we kind of rub off on each other. We all want to see each other do well. So it is great over there.” (NOLA_R8) and “[My school is] an outstanding school.” (NOLA_R9)

However, from both older residents – a group of interviewees that included parents, would-be parents, teachers, and graduates of New Orleans’s school system – and from the stakeholders we spoke with, we heard about unequal access to quality schools. Before we present residents’ views on New Orleans’s school system, we provide a brief introduction to the city’s unusual educational system.

New Orleans’s educational system is unusual in that it is almost entirely charter school based. In 2003, the state of Louisiana created the Recovery School District (RSD) to take over and manage schools from local school districts considered to be failing. Following the devastation of Hurricane Katrina in 2005, Louisiana passed legislation enabling the state to take over 104 out of 115 public schools.\(^{78}\) RSD’s leading strategy at improving these schools was to transfer the management of failing schools to a charter management organization, changing their status from district-run schools to charter schools. In the months following Hurricane Katrina, the RSD and New Orleans Parish Board (which runs New Orleans Public Schools) began granting charters to schools.\(^{79}\) New Orleans’s charter policy allows charter schools to establish academic and behavioral admission standards, which gives schools autonomy in “shaping their enrollment and positioning themselves in the local educational market.”\(^{80}\) In New Orleans, the portion of public schools classified as charter schools rose from 2 out of 112 (1.8%) in 2003, to 82 out of 86 (95%) in 2017.\(^{81}\)

One dominant factor in the discussion of equity in New Orleans’s school system is the racial and economic segregation of students. Already highly segregated by income and race, New Orleans’s public schools remain segregated after the city’s reforms. A 2017 impact study by the Education Research Alliance for New Orleans found that not only has segregation continued, but it has increased in high schools among low-income students and English language learners.\(^{82}\) Although white students make up 21% of children in New Orleans under the age of 20, they are only 9% of the student population of New Orleans’s open enrollment public schools.\(^{83}\) Race and income segregation is often self-selected by families with the financial means to choose tuition-based private schools or elite public schools in the city.\(^{84}\) Some RSD schools also choose to select certain populations: one-third of principals told the Education Research Alliance for New Orleans that they “cherry-pick” and selectively recruit students to improve their overall school performance based on test scores, while some reported that they “counseled out difficult kids.”\(^{85}\)

Although reform of New Orleans’s school system created enrollment choices for children and parents, some feel that the system has not truly increased access to quality education. The New Orleans Education Equity Index reports, “Families often didn’t have an easy way of getting the information they needed about their educational options; and at any given

---


\(^{79}\) Ibid., 615.

\(^{80}\) Ibid., 615.


\(^{82}\) Ibid., 4.

\(^{83}\) Ibid., 9.

\(^{84}\) Ibid., 9.

time, not every child had a seat in the appropriate school.”

Community advocates have established various tools and organizations to assist parents and students in navigating the complex system of school enrollment.

Columbia Parc residents’ discussed with us their sense that New Orleans’s charter school system has exacerbated unequal access to quality schools. As one person explained, “The school system here is very different than most places. You don’t just go to your neighborhood school. You have to seek out schools, and then you have to hope that you get into them. If your child doesn’t test well, [they] may not get into a good school, even though they deserve it or even though they’re a smart kid and make all A’s and B’s. So that’s a part of New Orleans I feel like isn’t fair.”

On average, students live 4.3 miles from the schools they attend and they traveled 1.8 miles further to attend school in 2011–2012 than they did before Hurricane Katrina. Larger distances between children’s homes and the schools they attend presents difficulties for family members in visiting schools, and it requires that some students spend more than an hour traveling each direction to and from school.

The charter school system has other effects on families: in particular, it causes many children to have to travel long distances to attend school. On average, students live 4.3 miles from the schools they attend and they traveled 1.8 miles further to attend school in 2011–2012 than they did before Hurricane Katrina. Larger distances between children’s homes and the schools they attend presents difficulties for family members in visiting schools, and it requires that some students spend more than an hour traveling each direction to and from school.

---

86 New Orleans Equity Index, Equity Matters, 4.
87 Ibid., 4.
88 Ibid., 13.
89 Brown, Emma, Katrina Swept away.
90 New Orleans Equity Index, Equity Matters, 13.
around the corner from your house [but] is a failing school... that you wouldn’t even compromise to send your kid there.... So it's almost like you have to send your kids to other places in the city where there are good schools, because you just don’t have a choice...." (NOLA_R18)

Stakeholders we interviewed shared residents' concerns that New Orleans's charter school system is difficult to navigate. As one stakeholder described, the charter school system functions as "...multiple school districts, so each charter school network basically has its own school district, which has their own board, which has their own set of rules. It makes it very difficult for a parent to navigate those structures...." (NOLA_S8) Another stakeholder commented on the lack of transparency within this fractured system: "We have a major experiment going on here with charter schools for public education... Each one of these now have their own boards, so we have multiple boards or CMO's, Charter Management Organizations. I think they could be a lot more diverse, and there's a need for them to be more open, with input from the grassroots." (NOLA_S4)

If you’re a family, a parent, your kid’s probably rarely going to school in the neighborhood.... And schools are in their own way a nexus to community. It’s how you find out about other things, it’s certainly how you support and engage. You can’t do that.

Stakeholders also felt the shift to a charter school system has had a deleterious effect on community cohesiveness. As one stakeholder put it, "If you’re a family, a parent, your kid's probably rarely going to school in the neighborhood... And schools are in their own way a nexus to community. It's how you find out about other things, it's certainly how you support and engage. You can’t do that.... [Schools are] the fabric of communities, the fabric of the support network, which is something that has been really strong for families here in New Orleans... We've really disrupted [that]...." (NOLA_S7) Another interviewee echoed these concerns: "We're an all-charter environment, and some of the benefits that happen when you have a school in your neighborhood [are] that your child can walk to school, you know the teachers, you have these built in supports, that doesn't occur." (NOLA_S8) Whereas parental engagement is a key predictor of academic success,10 schools located far from home lessen opportunity for parents and guardians to engage in their children's education via meetings with teachers and school events.

Education and opportunity are inextricably linked: it almost goes without saying that a truncated education – receiving less than a high school diploma – will limit one’s ability to compete for jobs that pay a decent wage. Similarly, graduating from high school without receiving a solid, quality education – as happens, for example, in school systems the rely on social promotion to push students through – can leave one without the skills and abilities needed to obtain living-wage jobs. Louisiana has ranked near or at the very bottom in the nation in terms of academic achievement and quality of education,11 and while the city of New Orleans’s school system fares better than other parts of the state in terms of achievement and quality, the school system is inconsistent in its results. Both residents and stakeholders agreed that education is necessary for real opportunity. As one resident, who graduated from the city schools, put it: “The opportunity in New Orleans starts really far back. It begins with the education system in New Orleans. We don’t have the best. It’s proven in the stats that we’re just not among the top in the nation when it comes to education. Education breeds opportunity, so if you don’t have a great foundation, you’re almost left behind... You didn’t have the opportunity to start new businesses because you didn’t know how. You weren’t taught finance classes in school, you weren’t taught how to manage different things, how to be better. You were taught just how to do things in the service industry....” (NOLA_R7) One stakeholder proposed that investment in education was one way to bring about real change in access to opportunity: "I would like to see increasing investment in improving our educational system, ensuring that it’s navigable for families, and [that it’s] of the highest quality. And when I say highest quality, I mean relevant and responsive to local economic trends, so we're preparing young people to take advantage of all the opportunities that are available both locally and nationally." (NOLA_S12)

Economic Stability

The Area Opportunity Index reveals that the St. Bernard Area is a low-income neighborhood in a low-income county in a relatively low-income state. Half of households in the area earn less than $20,150 per year. This puts the St. Bernard Area at the 17th percentile of all tracts in Orleans Parish, meaning that 83% of all Orleans Parish tracts have higher median household incomes.

What do residents and stakeholders who live and work in the St. Bernard Area say about matters pertaining to economic stability, either in the St. Bernard Area or in New Orleans more generally?

When residents of Columbia Parc discussed issues related to economic well-being, a number of themes emerged. Chief among these was how hard it is for lower-income people to make ends meet in a city as expensive as New Orleans. Several residents described the constant mental calculations they have to engage in to manage their financial lives—what researchers refer to as the "cognitive burden" that makes decision-making by lower-income people difficult. As one resident described, "Most of the time, there's not enough money. Most of the time, I don't have enough money. So a lot of times what happens is I have this mental financial thing going on in my brain, so when I get paid, I move a certain amount of money into my savings account every pay period. My savings account is just a hold cell. It's not really a savings account because the money in there, it never gets saved. It's just a hold cell...."

(NOLA_R13) Another resident echoed this description of calculating and strategizing around limited income: "I got to be smart about how I'm going to spend my money because once it's gone it's gone.... We do look for the best price, or we tailor our meals off of whatever the bargains are for the week sometimes.... We cook Monday red beans and rice; we're going to cook red beans and rice for Monday and Tuesday, you know? ... So it's just a constant balance of, okay, I know I only got this many pennies in the bank...." (NOLA_R13)

Living on a low-income makes people particularly vulnerable to economic shocks, which can come in the form of volatile income or unexpected expenses. Interviewees discussed both of these things and their effect on economic stability. One person described how varying income affects their well-being: "My hours fluctuate. If a client cancels on me, I just don't get paid, because I only get paid for face-to-face time [with clients].... So sometimes, all the time, I don't know exactly what my paycheck is going to look like." (NOLA_R16)

Another person gave a vivid example of how an unexpected healthcare cost disrupted their financial life: "I needed to have an MRI. And I went to go and have the procedure done... and I get there, and they're like, "Hey, we need a thousand dollars." Well, I don't have a thousand dollars.... So then in my brain, it's like, okay, I have to make sure that there's no tumors there. So I have to make sure that I'm proactive so that I'm not getting into a situation to where now this is costing me my life. So then these are the decisions, the kind of decisions that you make: who's not going to get paid...?" (NOLA_R18)

One issue we asked residents of Columbia Parc about was access to financial services. As is the case with many necessary amenities and services in the region surrounding Columbia Parc, we heard that access is good for those who have a car, but that it is poor for those who either lack

---

transportation or who have physical mobility issues. “They did have [a branch of my credit union] close by,” one interviewee explained, “But they closed that location, and now the closest one to me is, I would have to catch the bus to get there....” (NOLA_R4) For those who cannot easily find their way to banks or credit unions, expensive, non-bank alternatives are the option closest to Columbia Parc. As one interviewee explained, “I go to the two stores [nearby] and they charge you.... Like I say, there’s not nothing close as locally as like these two stores. One store, you can walk out Columbia Parc, and it’s right there, and they charge an arm and a leg to cash a check.” (NOLA_R1)

The nearest bank to Columbia Parc is a Chase Bank branch located 1.4 miles away and the nearest credit union is a Hope Credit Union branch located 1.5 miles away. Though these distances are considered reasonable, it would take an individual without a car about an hour or more roundtrip to walk to these locations, or about 30 minutes roundtrip via public transit (not including wait time).

What did stakeholders have to say about economic stability, both for residents of Columbia Parc and for lower-income people in the city more generally? Stakeholder comments concentrated heavily on issues related to employment: in fact, employment and economic stability were the issues most discussed as stakeholders considered access opportunity by lower-income residents of New Orleans. We explore stakeholders’ thoughts about economic stability here.

The issues of education and training were raised by stakeholders, who see a mismatch between the jobs that are available in the city and the educational and training backgrounds of those who are most in need of jobs. “We have a gap between...the skills the work force has and what the opportunities are,” one stakeholder explained. “Like a lot of places, we’re starting to see more high-skilled opportunities and not necessarily a work force that has the foundational skills to get there.” (NOLA_S7) Many interviewees identified the need for workforce development and job training initiatives to help bridge this gap. Said one interviewee, “There are plenty of opportunities here in the City of New Orleans. We just have to do a better job of training those that we are able to reach and connecting them to the jobs and opportunities that exist here in the city.” (NOLA_S10) Access to training programs has decreased since Hurricane Katrina: as one stakeholder explained, “Pre-Katrina you had a lot of different [training] programs, like automotive care. You just had a lot of different pathways that were available in multiple sites. Now they are available at some sites, and not necessarily the most accessible sites.” (NOLA_S8)

There are plenty of opportunities here in the City of New Orleans. We just have to do a better job of training those that we are able to reach and connecting them to the jobs and opportunities that exist here in the

One interviewee questioned whether the purported mismatch between employers needs and workforce skills is as extreme as it is commonly said to be, or if instead access to jobs is impacted by people’s limited networks. This person said, “I get jobs across my desk every day, and I think there’s an assumption that folks in the communities that we’re talking about are not able or capable or equipped to participate in certain segments of the labor force. I think that comes back to systemic racism; it also comes back to the breadth and depth of the networks of people in low-to-moderate-income communities.” (NOLA_S12)

As was the case with access to housing, **systemic racism** definitely has an effect on the economic well-being of some residents of New Orleans, most obviously through the bias in the city’s criminal justice system. Time and again, interviewees commented on the racial bias in New Orleans criminal justice system, where 94% of arrestees for felony marijuana possession are black, though 60% of New Orleans residents are black.\(^\text{95}\) Black women and men in New Orleans are 55% and 50% more likely to be arrested than white women and men, respectively. Black men are 53% more likely to be detained in jail for longer than three days compared to white men. Though they make up only 28% of the population, black men compose 80% of persons detained at Orleans Parish Prison.\(^\text{96}\) Criminal record checks affect access to employment, and this in turn affects the ability of individuals and their children and families to thrive financially. As one stakeholder summed it up, “Incarceration and involvement in the criminal justice system, whether legitimate or completely unfounded, has been a huge barrier to employment for folks. Our criminal justice system is a huge factor in wellness and well-being.” (NOLA_S12) So prevalent is this barrier to opportunity that a number of interviewees called for funding to aid with criminal record expungement efforts.

The final factor that stakeholders raised when discussing access to jobs has to do with **local hiring requirements for city contracts**. Some interviewee called for the institution of policies that would promote local people’s access to jobs: “[The effort] to support local hire requirements for city contracts is really important because it’s just a shot across the bow, from a policy perspective. It means that people that are from here have a first shot at a job, and very often that has not been the case. So it’s a reinvestment in the people who live here.” (NOLA_S8) Another stakeholder faulted the redevelopment of Columbia Parc in particular on these grounds: “The build of Columbia Parc...should have provided opportunities of employment for...people from that community, who would have needed some employment. They should have been given that opportunity through some fair and equitable means of hiring or job training. That’s normally what a build would do but because it was a quick build, they brought in their own people and had no real hiring opportunities for folk in the community....” (NOLA_S11)

**Health and Healthcare**

The Area Opportunity Index reveals that the St. Bernard Area has a below-average share of adults with health insurance (61%) in a county with slightly above average health insurance coverage (78%) in a state that performs poorly for adult coverage (77% vs. 82% nationwide). Compared to other tracts within Orleans Parish, the St. Bernard Area has one of the lowest rates of health insurance coverage: it falls at the 8th percentile on the health index, meaning that its rate of coverage is worse than 92% of all other tracts in Orleans Parish.

What do residents and stakeholders who live and work in the St. Bernard Area say about health and healthcare, either in the St. Bernard Area or in New Orleans more generally?

When Columbia Parc residents spoke about issues related to health, and access to medical care and healthy food options in particular, a number of themes emerged. For the...
most part residents of Columbia Parc spoke of limited access to medical care. Most residents who have primary care physicians indicated that they travel outside of the neighborhood to receive the care they need, and a number expressed the desire for basic and/or emergency care closer to where they live.

Residents offered mixed feedback on Columbia Parc’s on-site clinic, with some residents speaking well of it or having high hopes for it and others expressing discontentment with the facility. As one resident told us, “The facility that they’re building here is a great idea. People who don’t have cars, to be able to walk to your facility, is amazing.” (NOLA_R16) Unfortunately, the one interviewee who had actually used the clinic was not satisfied with their experience; as this resident explained, “[The onsite clinic is] already open, but a lot of residents don’t go there, because they have their own private [doctors]... I went one time. I wasn’t feeling well and they had a sign that said “walk-ins” and, so I walked in and said, “I don’t feel well. It says walk-in.” He said “No, you have to have an appointment.” So why do you have on the door “walk-ins are welcome,” and when you get down there, you’re not?” (NOLA_R1)

Another important aspect of healthy living is the ability to access quality, healthy food at affordable prices. When asked about this topic, residents indicated that there are limited healthy food options in the neighborhood. To a person, resident-interviewees talked about the lack of retail facilities within walking distance of Columbia Parc, including grocery stores, banks, health-care facilities, and other shops and services. On access to food in particular, one older resident commented, “There’s no supermarket in this area...not even a good restaurant... They have two local stores, and they’re so expensive. Seniors are on a fixed income, and they cannot afford what these stores are charging just for one potato or one banana.” (NOLA_R1) Another interviewee encapsulated what we heard from many residents of Columbia Parc about their access to healthy, affordable food: “I would definitely say this part of New Orleans needs a grocery store. You would have to go all the way to Mid-City or you would have to go further into Gentilly, so about maybe a ten, fifteen-minute drive to get to a grocery store...” (NOLA_R12) Finally, one interviewee reminded us that access to healthy food for lower-income people can be complicated by matters beyond distance and transportation; as this interviewee, who is on public assistance, explained, “I am fortunate. My daughter is four, so when she was born, I was placed on WIC.... The Walmart that’s in my area [though], they don’t accept the vouchers. Sometimes, I would have to go a little further out, to the Rouses or to a Walmart that’s further away...” (NOLA_R11)

Finally, residents of Columbia Parc expressed appreciation for the facilities on site that promote good health. Interviewees praised Columbia Parc’s gym, playgrounds, and pool. The
OPPORTUNITY ASSESSMENT

location of Columbia Parc – in the city, but near outdoor recreational spaces – received praise as well. As one person put it, “Being so close to City Park has been great, and all the streets around here, not all of them, but most of them around here, have a really good bike paths... You really can get on your bike and start biking around this area and be safe.” (NOLA_R16)

Stakeholder interviewees who spoke about health and healthcare issues that affect residents of Columbia Parc, as well as lower-income residents of the city more generally, spoke of two main things: the need for a broader, more holistic approach to community health in the St. Bernard Area and the recent improvement in access to healthcare services within the city’s community-based care model.

There was agreement across stakeholder interviews that the neighborhood surrounding Columbia Parc would benefit from a broader, more holistic approach to community health. According to one interviewee, the area would benefit from, “being able to link garden, grocery store, health clinic, and recreation, so that there’s really a more connected approach to health and wellness.” (NOLA_S1)

For this to happen, the neighborhood needs a number of things. First, it needs increased access to fresh, healthy food sources; as stakeholder interviewees commented when describing the neighborhood surrounding Columbia Parc, “there’s no healthy food there” (NOLA_S6) and “there is a need for greater access to quality food...” (NOLA_S7) Despite the neighborhood’s having excellent natural resources (proximity to the bayou, in particular), recreational spaces were also identified as needing improvement: stakeholders proposed the development of walking trails, the creation of marked, designated access to the bayou, and the provision of neighborhood spaces in which children might play (including the redevelopment of the neighborhood NORD playground, which has remained closed since Hurricane Katrina struck). One division between Columbia Parc and the neighborhood that surrounds it is that the amenities of the development – the pool, for example – are not available to residents of the broader St. Bernard Area. This has created a division between development and neighborhood that some interviewees spoke about. As one interviewee commented, “From what I’m hearing...everything at Columbia Parc is strictly for the people that live right there in Columbia Parc.” (NOLA_S3) Another stakeholder confirmed, “The [Columbia Parc] complex is almost like an island by itself, surrounded by a community that existed before it was developed into a complex.” (NOLA_S11)

After Katrina, we lost the major provider of healthcare services for the indigent and the uninsured when we lost Charity Hospital. In the Columbia Parc neighborhood and in the greater New Orleans area as a whole, folks have adopted the national best-practice model of community-based healthcare. I think that’s working well...

Interestingly, stakeholder-interviewees seemed to agree that access to healthcare services has improved since Katrina. One interviewee explained, “After Katrina, we lost the major provider of healthcare services for the indigent and the uninsured when we lost Charity Hospital. In the Columbia Parc neighborhood and in the greater New Orleans area as a whole, folks have adopted the national best-practice model of community-based healthcare. I think that’s working well, that we’ve got nonprofit organizations who are coming in...to serve people in their community, not just the physical needs, but the behavioral health needs, the dental needs, all of the needs they may have...” (NOLA_S9) Another interviewee concurred, “Before the storm everything was really centralized. I mean...people didn’t have access... Whereas now we have so many more of these little community [clinics], so I do feel like at least access to go and see a doctor and get a basic need met, that we’ve improved that.” (NOLA_S7)
Social and Community Context

Finally we come to the last element in our model of place-based opportunity, social and community context. Within the Area Opportunity Index, this is measured by the rescaled Index of Concentration at the Extremes (rICE), which jointly captures both the concentration of poverty and affluence within a neighborhood and is considered an indicator of social and economic segregation associated with various health\(^{97}\) and criminal justice\(^{98}\) outcomes.

A value of 0 on rICE indicates either complete concentration of poverty or complete concentration of affluence in a region. If it is a complete concentration of poverty, all area households are earning less than $25,000 a year. In a complete concentration of affluence, all area households are earning $100,000 a year or more. A value of 1.0 on rICE represents either equal balance between the number of poor and affluent households, or it represents few poor and affluent households within a larger share of middle income households. The closer that an area’s rICE score is to 1.0, the less there is concentration at either extreme of the income distribution. For point of reference, the rICE score for the nation is 0.995, which is nearly 1.0: this does not indicate the absence of poor or affluent households in the United States, merely that they are present in relatively equal proportions (23% poor and 24% affluent).

The St. Bernard Area has a relatively poor performance on rICE, reflecting a higher concentration of households at one end of the income distribution. The area’s score of 0.46 is below average in a parish that scores closer to 1.0 (0.80) in a state that performs even better, though slightly below the national average (0.89 vs. a median of 0.92 for all 50 states). The figure below provides additional detail on the underlying inputs for rICE, highlighting the income distributions of households across the 174 census tracts in Orleans Parish.

In the St. Bernard Area, the rICE value (0.46) is primarily driven by low household incomes (median is $20,149), resulting in a high concentration of poverty. Within the neighborhood, 57% of households earn less than $25,000 annually. This is a much higher proportion of poor households than in Orleans Parish overall (37%). It is also nearly double the state share of poor households (30%) and is far higher than the national average.

---


OPPORTUNITY ASSESSMENT

Outside of the 57% of poor households, most of the neighborhood’s households are low and middle income, earning between $25,000 and $99,999 annually. Just 3% of St. Bernard Area households earn more than $100,000 a year, much lower than in Orleans Parish overall, where 17% of households earn more than $100,000 a year.

What do residents and stakeholders who live and work in the St. Bernard Area say about social and community context, either in the St. Bernard Area or in New Orleans more generally?

As we spoke with residents of the Columbia Parc development, we heard many positive things about the development’s social and community context. The predominant theme that arose was the sense of peace and quiet in Columbia Parc. As one resident described it, “The atmosphere is peaceful. It’s like a park... It’s really just a peaceful community, and you don’t see a lot of that in New Orleans...” (NOLA_R11) Another commented, “In the evenings it’s quiet, and I sit on my balcony and just kind of enjoy the weather and the scenery.” (NOLA_R16) Said another, “It’s very neat. It’s very quiet. You don’t see anybody hanging out around here... I don’t see nothing bad in this area. It’s quiet. It’s totally different from when it was the [Saint Bernard public housing] projects, very, very different. I love it.” (NOLA_R3)

Peace and quiet came up so often because they enable residents to feel safe, and this sense of safety allows them to take advantage of the opportunities around them. As one resident explained, “I feel so secure here. Even when I come in late at night. We went to a fashion show last night, and I came in, and I’m like, I don’t ever feel threatened.” (NOLA_R14) Another resident commented, “[As far as] safety in Columbia Parc, I’ve never seen it as a problem. I walk around so much every day, consistently without any problems. You run into people, new people and it’s friendly. There’s not any drama...” (NOLA_R6) Another resident told us, “I’m pretty comfortable raising my kids here. We’ve been here a long time. I’m comfortable with them going out to play...” (NOLA_R15)

Good neighbors are one main reason that residents of Columbia Parc report such satisfaction with their community:

Over and over, interviewees spoke about how friendly and neighborly the community is. Interviewees spoke of a general sense of friendliness in the development, but we also heard several stories about neighbors reaching out and taking care of one another. For example, one younger interviewee told us, “Our neighbors, when we first moved here, they were very welcoming... [My mom] wasn’t used to paying everything on her own... It was around school time, [and] Mom couldn’t afford no uniforms at the time, so our neighbor took us, and she bought me two uniform shirts and everything. So I really like it [here].” (NOLA_R10) The comments we heard about Columbia Parc’s neighborliness reflect the trust, reciprocity, and cohesion that exist in communities with high levels of social capital, an important determinant of both social and health outcomes.

Columbia Parc for me is an equal opportunity, mixed income, living community. I’ve heard people call it an apartment complex, but I don’t feel like it’s a complex. It is a community. We have everybody.... We have police officers. We have firefighters. We have retail. We have single parents. We have families.... We optimize the working class of New Orleans.

The few residents who commented on the mix of incomes in Columbia Parc did so with appreciation and – to our ears – pride. Said one person, “Columbia Parc for me is an equal opportunity, mixed income, living community. I’ve heard people call it an apartment complex, but I don’t feel like it’s a complex. It is a community. We have everybody.... We have

---

Good neighbors are not the only reason Columbia Parc feels like home to its residents. We heard many statements about how the friendliness of and outreach by the office staff make the community feel like home. One resident told us, “The management is very nice. They’re very understanding. They’re very cooperative, and they try to do the best they can to help us that live here.” (NOLA_R1) Another person echoed these sentiments, stating, “[Columbia Parc] is a family. When I first moved back here, I was in the 7th Grade. My mom is a single mom, so it really helped her. [The office staff] helped us a lot. She was struggling. She needed help, so when we first moved back here, they helped us... I was able to get close with the people who was inside the office. And ever since then, it’s just lovely living here.” (NOLA_R9) Beyond the friendliness and professionalism of the office staff, residents reported appreciating the programs and services that staff coordinate for those living in the development. Said one younger resident, “The events [here] are wonderful. They usually hold them right there on the field. They usually have a Stop the Crime Night, or something like that, to kind of bring everybody together a little bit more.” (NOLA_R17)

As much as residents like Columbia Parc and the city of New Orleans, they did have a few suggestions for improvement of the development and the city. Throughout our interviews with residents of Columbia Parc, the issue of limited access to grocery stores, banks, health care providers, and other retail facilities came up. The neighborhood is served by very few retail facilities, and those that are available are said to be overpriced and limited in their stock. Interestingly, several in-home businesses currently serve the needs of the broader community – residents spoke of being able to purchase beignets, candy, nachos, and hotdogs from one entrepreneur, and we were shown an in-home barber shop on our tour of the St. Bernard Area. In addition to these entrepreneurial efforts, residents desire more services in the neighborhood. As one interviewee saw it, this would be a boon for residents and for the city: “[What we need at] Columbia Parc is a good, close supermarket and a good restaurant, and maybe a McDonald’s or Burger King... You’re missing a Target... Why not have a Trader Joe’s? ...We have to go to other little surrounding cities and stuff to the shops that we should have here. We should keep our tax money here to build up our city.” (NOLA_R1)

Another thing that residents would like to have in Columbia Parc is better spaces for gathering and socializing. In the words of the residents who raised this issue, “There’s land over [there] that maybe on the weekend they could have a barbecue... Even with the seniors, they would like to have a barbecue every now and then...” (NOLA_R1) Another echoed this desire, stating, “[What we like to do is] get in the yard and barbeque burrow crabs or whatever, crawfish, and all that. If they had that in here, that would be another thing that would be nice. If they could just put a pit out there in the back, where the neighbors could communicate, and do things, that would be nice too.” (NOLA_R3) Another interviewee concurred: “[I’d like] more barbeques or gatherings, things like that, to kind of bring everybody together a little bit more.” (NOLA_R16)
Beyond wanting better spaces for socializing, the residents of Columbia Parc expressed in interest in expanded and more consistent access to resources within the development. One person felt that programs were offered too sporadically and too inconsistently. In this person’s words, “All the events they have, it’s always off and on. You’ll have an event and then you’ve got months down the line without having another event...” (NOLA_R6) Another interviewee would like access to the community amenities to be more consistent, in this person’s words, “I would say some of the amenities need a little work. Like the pool, we’ve been here since April, [now it’s June] and the pool hasn’t been open. That was one of the things that we were really looking forward to was having a pool. It’s a free thing to go do with the family and be outside, and we haven’t been able to use it yet... And the libraries are only open certain hours and stuff... The community garden is awesome, but you can only go in there on Wednesday afternoons. So I would say have [those things] maybe open a little bit more.” (NOLA_R16)

Finally, many residents spoke of the need to provide greater opportunities for children, within the development, but especially in the city of New Orleans overall. Interviewees agreed that New Orleans is not a particular child-friendly city, that it caters more to the needs of adults than children. As one interviewee put it, “I want [us] to allow [children] to be children. I think we lose that in New Orleans sometimes. We have a great culture, we have a great culture of Mardi Gras, and being with family, but it’s no secret that there aren’t many things for children to do to be kids... You look at other cities, Houston and the larger metropolitan areas, and they have endless opportunities for children. I mean, you could get lost just doing children things. We don’t really have that in New Orleans.” (NOLA_R17) However, an older interviewee who grew up in the city remembers a past in which this was not the case: “Since Katrina, the city’s changed in a way... It’s not as friendly. It seems to be more commercial than family oriented... When I was younger, when I was a kid, they had the NORD Recreational Centers. They were all over the city, and they were all open. They supplied things for the kids to do, especially during the summertime...” (NOLA_R4)

Apart from wanting these changes, residents of Columbia Parc expressed a strong sense of social and community well-being. That sense of well-being is no small thing in New Orleans, where crime is an issue that both residents and stakeholders spoke about at length. As one resident told us, “[in] the city in general, [there are] a lot of killings, murders, robberies. I don’t exactly know where it stems from, but I know that this city is still going through a season of poverty. A lot of people aren’t where they want to be in life. I know a lot of people are still damaged from Katrina, which had been like over ten years ago, so there’s a lot that goes on.” (NOLA_R11) When asked how New Orleans has changed over time, other interviewees echoed these sentiments, stating about the city in general that, “...the crime has really gotten bigger... The crime is really, really bad.” (NOLA_R1) and “The crime has really picked up. You used to could walk the streets. You used to could leave your doors unlocked. You can’t do that no more.” (NOLA_R3)

With all the different issues that the city has, it’s extremely easy to say, “Look, there’s a better life four miles west of here, there’s a better life four miles east of here, let’s go there.” So I really respect the ones that have stayed. We have very close relationships, and like I said, it all ties into we’re in it together.... We’re not going anywhere. We’re here. This is family. This is home, and we have to make it better.

Despite the problems of crime and violence, residents report that they are devoted to New Orleans, which they say feels like home and/or family. Pride in the city and a sense of belonging have led residents to commit to New Orleans, even as it weathered its current difficulties. One resident told us, “The good thing that I like about this city is just as much bad things that happen, there’s so much good. All of the festivals that we have around the year, it brings people together of all races, all genders, nationalities, everything. It just allows us to come together and to just celebrate the common good and to just be peaceful. Everybody is happy... Even though the city is not perfect, and it might be a high crime city, the culture is so beautiful, and just the way when our city is able to come together as a whole, we really come together. We’re really like a big family, so I wouldn’t change it for the world.... I love my city. I love New Orleans.” (NOLA_R11) Commented another resident, “It’s so easy to give up, to say, “You know what? I’m done with New Orleans.” With all the different issues that the city has, it’s extremely easy to say, “Look, there’s a better life four miles west of here, there’s a better life four miles east of here, let’s go there.” So I really respect the ones that have stayed. We have very close relationships, and like I said, it all ties into we’re in it together.... We’re not going anywhere. We’re here. This is family. This is home, and we have to make it better.” (NOLA_R17)
OPPORTUNITY ASSESSMENT

What did stakeholder interviewees have to say about the social and community context of New Orleans and the effect that this might have on access to opportunity? They echoed residents’ comments about having a sense of loyalty to and pride in the city and its inhabitants. Loyalty and pride are seen as having been reinforced by the shared effort to rebuild following Hurricane Katrina: as one stakeholder put it, the residents who returned to the city are “resilient” and “really committed to rebuilding their spaces with an eye towards what they want and what they need.” (NOLA_S7)

Unfortunately, stakeholder-interviewees also commented on a history of racism and segregation that stifles individual and community gains. As one stakeholder described it, limited networks that follow from segregation affect access to opportunity; said this person, “New Orleans is not a particularly integrated city. Our schools are not integrated, and what that means and why that matters [is] if you grow up and you’re surrounded by people who look like you, who you’ve met, who are in your neighborhood that’s really great in terms of making you secure as a person and [in terms of making] your attachments to those neighborhoods really strong, but it’s really hard when you’re entering into the job market if they never had someone who has looked like you or you don’t have the good word [i.e. a reference or recommendation].” (NOLA_S8) Several interviewees commented on the inertia that develops when one has lived in a perpetual state of discrimination in communities that have suffered from disinvestment. As one stakeholder said, “We have to have a very well-concerted effort to making community and individuals ready to be able to take advantage of whatever the investment is [that is made in their community]... It’s easier said than done because it’s not just a one-time course: it’s really building community capacity to see what could be, how they could be a part of [that], and [making] sure they really understand this is an opportunity, and here’s how you take advantage of it, and this is what you can do.” (NOLA_S9)

Finally, one interviewee expressed skepticism about the concrete way in which our interview questions seemed to be defining opportunity (i.e. our focus on access to housing, healthcare, etc.). This person sent us a follow-up email that spoke of the less tangible, but perhaps even more important, aspects of access to opportunity: “I am really struggling with how “opportunity” is being defined. I know professionally and personally how people of color (Blacks specifically) can have access to tangible signs of opportunity (like housing, health care, good school, great paying jobs, the right network, etc.), and still there is not justice... Opportunity must be conceptualized and measured by our ability to not just have the tangible access and signs of opportunity, but to be accepted fully in our humanity. And so many of us, as African Americans, are still struggling with the "broken promise" of opportunity.” (NOLA_S2)

Opportunity must be conceptualized and measured by our ability to not just have the tangible access and signs of opportunity, but to be accepted fully in our humanity. And so many of us, as African Americans, are still struggling with the "broken promise" of opportunity.

Essential, Intangible Factors

The words of this stakeholder capture the greatest lesson we’ve learned from conducting this opportunity assessment, namely, that actual, realized opportunity for lower-income people rests on things that are less tangible than the five concrete elements of opportunity assessed by the Area Opportunity Index. Because of this, we conclude our analysis of the St. Bernard Area in New Orleans by considering two essential, intangible factors that interviewees raised that we believe might make or break access to opportunity in New Orleans.

One theme that emerged as stakeholders discussed barriers and access to opportunity is the need for genuine community participation in the planning and development processes that affect lower-income people’s lives and neighborhoods in New Orleans. Participation is seen as necessary for the creation of processes that lower-income people feel will promote opportunity in a real and meaningful way and that they, therefore, see a reason to engage in. As one interviewee put it, “These economic opportunities that we need should also include us...whether it’s a job opportunities, whether it’s bringing somebody in to give [residents] some small business loans along with that, and not be kind of monopolized by a larger group that seems to be doing it in the name of [the] community.” (NOLA_S11) Participation was seen as a way for residents to develop the habits necessary to access opportunity: participation by residents and local leaders can build the capacity of those individuals, which then translates into
an expectation of and competency in engaging in future participatory processes. As one interviewee put it, “We really have to work in this town on [developing] more homegrown leadership that’s diverse and that’s reflective of the community... I don’t think we have a real organized effort to grow and have a pipeline for people who come out with the compassion and experience and the community consciousness to do the work. So we have to do a lot more investing in people of color who can work in these communities with the community residents...” (NOLA_S4)

For true participation to occur, community members need an opportunity to engage fully in the planning and development processes that affect their lives; this requires that community members have clear, complete information on planning and development issues. As one interviewee saw it, the only way to truly involve community is to “level the playing field [by providing] as much information as possible... What else is there to go along with this opportunity, this funding that actually makes it work? What education, what rules, what else is there? Can someone sit with them? Can a lawyer sit with them and make sure that they understand what they’re actually getting into? Can they have real case management that isn’t just checking boxes...?” (NOLA_S5) Another interviewee felt that information would only be successful if coupled with capacity-building efforts: “[What we need], beyond information dissemination, is we have to have a very well-concerted effort to making community and individuals ready to be able to take advantage of whatever the investment is. It’s needing kind of not only, “I’m giving you the information,” or “I’m helping to disseminate it in community,” but, “I am now helping in your capacity to be able to understand what this actually means...” It’s really building community capacity to see what could be, how they could be a part of [it], and getting to make sure they really understand this is an opportunity, and here’s how you take advantage of it, and this is what you can do.” (NOLA_S9)
OPPORTUNITY ASSESSMENT

OPPORTUNITY IN POTRERO TERRACE AND ANNEX, POTRERO HILL, SAN FRANCISCO

We move now to our analysis of opportunity in the Potrero Hill neighborhood in San Francisco. We begin by looking at how the neighborhood is doing relative to the rest of San Francisco County, within which it lies. Potrero Hill occupies just over one square mile of land on the eastern side of San Francisco County on the San Francisco Bay. The neighborhood is made up of four census tracts, with Potrero Terrace and Annex wholly contained within census tract 614.

The composite Area Opportunity Index (AOI) reveals the following about Potrero Hill: the neighborhood performs well in a very high-performing county in a state with mixed performance. For the overall index:

- **The tract** containing Potrero Annex and Terrace (tract 614) was ranked 71st out of all 195 San Francisco County tracts, equivalent to the 64th percentile. This means that its overall AOI score was better than that of 64% of San Francisco County tracts.
- **The remaining three tracts** in the Potrero Hill neighborhood averaged a rank at the 70th percentile: this

---

**Potrero Hill comprises four U.S. Census tracts: 614, 226, 227.02 and 227.04**
OPPORTUNITY ASSESSMENT

means these tracts performed even better than the tract that contains Potrero Terrace and Annex. In combination, these three tracts had better AOI scores than 70% of San Francisco County tracts.

> San Francisco County had the highest rank on the AOI of all 58 counties in the state of California.

> California’s AOI score ranked 39th out of the 50 states and the District of Columbia, placing it in the 24th percentile. This means that the state’s AOI score was better than only 24% of other states and DC.

The figure on the right displays the relative AOI performance (percentile ranking) of both tract 614 (which contains Potrero Terrace and Annex) and the other three tracts that compose the remainder of the Potrero Hill neighborhood. In addition to overall AOI score, the figure displays the performance of these regions on each of the five sub-indices that inform the overall ranking. Each dot corresponds to the percentile ranking on the specified indicator compared to all 195 census tracts within San Francisco County.

### DISTRIBUTION OF AOI INPUTS BY GEOGRAPHY, POTRERO HILL

<table>
<thead>
<tr>
<th></th>
<th>United States</th>
<th>California</th>
<th>San Francisco County</th>
<th>Potrero Hill (4 tracts)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Economic</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Median HH Income</td>
<td>$53,889</td>
<td>$61,818</td>
<td>$81,294</td>
<td>$147,726</td>
</tr>
<tr>
<td>Education</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Adults 25+ with Some College or More</td>
<td>59%</td>
<td>61%</td>
<td>74%</td>
<td>90%</td>
</tr>
<tr>
<td>Health</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Adults 18-64 with Health Insurance</td>
<td>82%</td>
<td>80%</td>
<td>89%</td>
<td>92%</td>
</tr>
<tr>
<td>Housing</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Households spending &gt;30% of income on housing</td>
<td>37%</td>
<td>47%</td>
<td>42%</td>
<td>32%</td>
</tr>
<tr>
<td>Social (rICE)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rescaled Index of Concentration at Extremes</td>
<td>0.995</td>
<td>0.91</td>
<td>0.78</td>
<td>0.43</td>
</tr>
<tr>
<td>Household Income Distribution</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less than $25K (poor)</td>
<td>23%</td>
<td>20%</td>
<td>20%</td>
<td>9%</td>
</tr>
<tr>
<td>$25,000 to $99,999 (low and middle)</td>
<td>53%</td>
<td>50%</td>
<td>37%</td>
<td>25%</td>
</tr>
<tr>
<td>$100K and higher (affluent)</td>
<td>24%</td>
<td>30%</td>
<td>42%</td>
<td>66%</td>
</tr>
</tbody>
</table>
OPPORTUNITY ASSESSMENT

Tract 614 (which contains Potrero Terrace and Annex) ranks at the 64th percentile on the overall Area Opportunity Index, driven largely by below-average performance on the health and social indices, which fall at the 46th and 27th percentiles, respectively. Put differently, 54% of San Francisco County tracts have higher performance in terms of adult health insurance coverage, and 73% of county tracts have better scores on the social index, indicating less extreme socioeconomic concentration in these other tracts. In combination, the three other Census tracts that make up Potrero Hill rank in the 70th percentile on the AOI – a slightly better performance than the tract containing Potrero Terrace and Annex. While these three tracts have very high performance on the economic, education, and housing sub-indices, their very low performance on the social (rICE) sub-index drove their overall performance down. In combination, these three tracts ranked at the 4th percentile on the social (rICE) sub-index, indicating that they have some of the greatest income concentration (least economic diversity) in San Francisco County.

An examination of community performance on the five underlying indices – economic, education, health, housing, and social – provides insight into community challenges and opportunities. The AOI is a relative index, meaning that the Potrero Hill tracts are compared to other San Francisco County tracts. To understand index scores, it is important to see how a neighborhood performs on each of these indicators. The table on the preceding page provides the value of the inputs for the five subcomponent indices for Potrero Hill (all four census tracts), San Francisco County, and California. The national values are also provided as a point of comparison.

We move now to take a deeper look at the five elements of opportunity in the Potrero Hill neighborhood and for residents of Potrero Terrace and Annex in particular. We add to the AOI’s quantitative results the views, opinions, and lived-experiences shared with us by some of the residents of Potrero Terrace and Annex. We also incorporate the thoughts and opinions shared with us by stakeholders from San Francisco who are familiar with the development or who work on the issues that are fundamental to our conception of opportunity.

102 We interviewed 12 residents of Potrero Terrace and Annex and 10 stakeholders who work on issues affecting this development and/or the broader community. Full details of the methods used in the qualitative analysis can be found in Assessing and Promoting Opportunity in Low- and Moderate-Income Communities: Technical Appendix.

103 As described in Assessing and Promoting Opportunity in Low- and Moderate-Income Communities: Technical Appendix, all indicators were recoded so that a higher value corresponded to a better result. For the housing index, this meant that the analysis was based on the share of households who are not cost-burdened (the inverse of cost-burdened share). To facilitate reading comprehension, we discuss cost-burdened households in the descriptive results. This has no impact on the data used to construct the indicator or in the resulting indices.

Housing

The Area Opportunity Index reveals that Potrero Hill has a relatively low share of cost-burdened households (32%) in a county with a slightly below average share of cost-burdened households (42%) in a state with the highest cost burden rate in the nation (47% vs. 37% national average). Within tract 614, which contains Potrero Terrace and Annex, the share of cost-burdened households is 34%, while in the other three Potrero Hill tracts, 31% of households are cost-burdened. Potrero Hill’s rates of cost-burdened households are below the San Francisco County average and are far below the state average (47%).

What do residents and stakeholders who are connected to Potrero Terrace and Annex say about matters pertaining to housing, either in the Potrero Hill neighborhood or in San Francisco more generally?

Overall, the residents we spoke with from Potrero Terrace and Annex believe that conversion of their current housing units is needed. While most interviewees commented positively on Potrero Terrace and Annex’s location – praising
the site’s gorgeous views of the city and its wonderful weather (no small matter in a city of varied and constantly varying micro-climates) – comments on the development’s current housing units were in general far less favorable. Interviewees mentioned problems with mice, rats, and roaches, and one interviewee commented on problems with mold. Almost all interviewees spoke of the units being worn and in need of renovation; as one person put it, “I really do agree that in terms of structural deficit, we definitely need new buildings.” (SFO_R4) Several residents expressed worry about the quality of the units to be built during redevelopment: as one person said, “We’re going to be in new apartments. Everything new, new, new, new, new… I’ve been seeing the pictures and everything. They look beautiful. Beautiful.” (SFO_R6)

While most interviewees agree that their current housing needs renovation, and while they’re glad the redevelopment process is underway, residents are not entirely clear on how the process might affect them. Several residents expressed worry that redevelopment of Potrero Terrace and Annex will result in displacement of the community’s lower-income residents. This fear of displacement was summarized well by one interviewee, who explained, “What’s going on is they’re finally are tearing down these old public housing and putting in new units. But the thing is for me and a lot of other residents, it’s fear, not knowing what they’re going to do… What are they going to do with [those of] us that’s in here that really can’t afford the San Francisco rent? They’re supposed to have 604 units that are supposed to be low income, but what they’re doing in my eyesight is moving us out because of the views…” (SFO_R2) Another resident-interviewee explained that these concerns are wide-held in the community: “It’s a lot of people upset because they don’t know what’s going on. They think they homes is being taken from them. Which probably, maybe so. I don’t know.” (SFO_R7) In conjunction with concerns about displacement, we heard residents’ opinions that community members in good standing should be promised a place in the new development. As one resident put it, “My idea is as many doors as it is that they have here that are for the low income, I feel they should make accommodations for those, door for door, and those that qualify should be able to come back. Those that… didn’t pay their rent and that didn’t take care of their unit and that caused troubles in the neighborhood, those shouldn’t be welcome back… Get those people out and then the rest of the projects is the same. There are good people here…” (SFO_R9)

Another theme that came up when Potrero Terrace and Annex residents discussed the redevelopment of their community was uncertainty about how the change to a mixed-income development might affect the community they know and, for the most part, love. Some residents have a hard time imagining a cohesive community following the transition: as one person put it, “I think my biggest, most challenging vision has been to see after all the bricks and mortar is done and these buildings are complete and we do have the three [income] components…having some way to get all three styles of families to be able to have one place of coming together… I definitely think that although there’s supposed to be one, there will be three different portions… I really would like to see everybody come together as one…” (SFO_R4) Some felt that the community might change beyond recognition. As one person put it, “I worry about, is it going to be Potrero Hill later?…Everyone is nervous about if they’re going to be here or not or this is it, you know, these are the last days of being here. And everyone is stressing about where they’re going to go and what will Potrero Hill look like and who is going to all be around here still and is it going to be for the low-income any more or is it going to change? Everyone thinks it’s going to be taken over and changed over to where low-income and poverty people won’t even exist here so they’re wondering where will we go and what will we do? It’s like an everyday worry now. It’s like the end is here…” (SFO_R9)

When resident-interviewees spoke about housing – beyond our questions about their current housing and their thoughts about the redevelopment of Potrero Terrace and Annex – they commented mainly on the lack of affordable housing in San Francisco and on how public housing was one of the only affordable options in the city. One interviewee told us, “The rent in the city is ridiculous. You’re paying $4,000 for a damn two-bedroom, and you hope that you’ve got a bathtub and a shower. Only reason why I live in the public housing is I can’t afford to move anyplace else and I have a pretty good job, but I can’t afford to move anyplace else inside San Francisco, because the rent’s so high.” (SFO_R1) Another person explained how the cost of living in the city had increased over time: “It’s more expensive…. You pay more now. Everything is going more expensive. And the minimum wage is not too much, you know? You go to look for a room outside of here in these neighborhoods, it costs you like $1,000 [for a] one bedroom. One bedroom! And you think somebody with kids and with the minimum wage is going to afford that kind of money? Unh-uh, I don’t think so.” (SFO_R6) One person explained that increasing costs and the city’s limited options for affordable housing have changed the purpose of public housing: said this person, “Public housing was supposed to be where you move [in], you get on your feet, you get a good job, you save up a little money, and
When stakeholders who work on issues related to opportunity in Potrero Terrace and Annex and in the city more generally spoke about housing, their concerns were similar to those raised by residents. A number of stakeholders commented on the poor condition of Potrero Terrace and Annex and the need to replace public housing. As one interviewee explained about the units in Potrero – which were built in the 1940s to house a surge in urban workers – “It was built as temporary housing, for that boom of people that came in. However, it’s still being used now. It’s obviously far exceeded its lifespan.” (SFO_S7) Part of the reason it is critical to renovate the Potrero Terrace and Annex development (as well as the other three public housing sites in the city’s District 10) is because they offer some of the only affordable housing in the city of San Francisco. The lack of affordable housing in the city came up in a number of stakeholder interviews, with interviewees echoing what residents had told us. “The cost of living is so high, housing is unaffordable, and there’s not enough housing to meet the demand,” one interviewee explained. “So I think that’s one of the biggest challenges of the city…” (SFO_S8) Another interviewee concurred: “There’s not enough housing to support the people who want to live here, at all levels.” (SFO_S2)

Environment matters a lot, environment has an impact: access to not just a safe, clean, and modernized place to live, but access to the types of services that they’re hoping to have onsite or nearby. [It] will have an impact on stress levels, health, and well-being of children and families.

Education

The Area Opportunity Index reveals that the Potrero Hill neighborhood has a higher than average share of adults with any postsecondary education (nearly 90%) in a county that is very well-educated (74%) in a state that performs slightly above average (61% vs. 59% nationwide). In the three neighborhood tracts that do not contain Potrero Terrace and Annex,
OPPORTUNITY ASSESSMENT

nearly all adults (94%) over the age of 24 have some exposure to education and training beyond high school, placing these three tracts in the 89th percentile of all San Francisco tracts; this means that only 11% of census tracts in San Francisco County perform better in terms of educational attainment. Compared to its immediate neighbors, the tract that contains Potrero Terrace and Annex has a smaller share of adults who have any postsecondary education (85%), though this share is still above the county average (74%) and is well above the national average (59%).

What do residents and stakeholders who are connected to Potrero Terrace and Annex say about matters pertaining to education, either in the Potrero Hill neighborhood or in San Francisco more generally?

When we spoke with residents of Potrero Terrace and Annex, we asked each interviewee to comment on their experience with the educational system in the neighborhood and/or city – “city,” because San Francisco assigns students to public schools via a “choice process” under which students are placed in the school of their choosing, providing there are openings. Residents didn’t comment at length on San Francisco’s educational system. For the most part, those who did speak about it view the public schools in San Francisco in a positive light. According to one interviewee, “…the educational part here, I mean we have plenty of schools. There’s plenty of opportunities here, but it’s just up to you to get it.” [SFO_R2] Another resident, who has children in good schools in other regions of the city, appreciates the school choice system. However, this person worries about lower-income parents not using the choice system to their best advantage: “If I was living in Noe Valley, I wouldn’t be able to have my child in the school that he’s in, or even the ones that my children have gone to, because they have the advantage of living in a so-called “impoverished” zip code. So that actually pushes them up in being able to have an opportunity at having better educational opportunities there. So that’s why I have really pushed for other families to get educated, so that they can understand how to utilize that process… I’d like to see that become more common with other families. Just being able to know how to utilize what they have and use those systems, because I really do think that we have a pretty good educational support system here, I just don’t know that everybody knows how to actually engage in it.” [SFO_R4]

Interestingly, as was the case in the resident interviews, the stakeholders we spoke with didn’t talk much about the city’s educational system either. The few who brought it up did so to discuss the complications that arise when an educational system is not neighborhood based: this can make it difficult to try and address the educational needs of people in any specific area of the city. Individual schools can be targeted, of course, and some need targeting, because the city’s schools vary in quality. As one stakeholder sees it, “San Francisco [is] like the tale of two schools. You can have a school on the west side and a school on the east side of the city, and the experiences that the children have in those two schools are completely different. One school might have stable leadership, stable faculty, an engaged parents’ community, rich after school programs, rich in-school art programs… and a really cohesive and safe learning environment. The opposite will be true in the other school. And it’s in the same school district…. We’ve got a huge equity issue in education.” [SFO_S4]
Economic Stability

The Area Opportunity Index revealed that Potrero Hill is a high-income neighborhood ($147,700 median household income) in a high-income county (42% of households earn over $100,000) in a relatively high-income state (median income of $61,800 vs. $53,900 nationally). The median income in tract 614, which contains Potrero Terrace and Annex, is $138,900. This means that 50% of households in tract 614 earn more than $138,900 annually. The tract’s median income puts it in the 92nd percentile of all tracts in San Francisco County, meaning that only 8% of the county’s tracts have higher median incomes. The other three tracts that make up Potrero Hill have an average median income of $159,200; this puts them in the 95th percentile, with median income higher than is found in 95% of the tracts in San Francisco County.

What do residents and stakeholders who are connected to Potrero Terrace and Annex say about matters pertaining to economic stability, either in the Potrero Hill neighborhood or in San Francisco more generally?

When asked about access to financial services, Potrero Terrace and Annex residents reported that access to formal financial services is restricted for those without use of a car: the nearest bank and credit union branches to Potrero Terrace are 1.0 and 1.3 miles away, respectively, about an hour or more round trip walking. Because of this distance, a number of interviewees reported using ATMs to meet their financial needs. This can be expensive, according to one interviewee, who explained that the mostly widely used ATMs in the region are located in “the two stores…on top of the hill.” (These are two convenience stores that will be discussed in the health/healthcare section of this report). According to this interviewee, “The majority of the residents around here have to go to these two stores that’s on top of the hill up here…. One store, forty dollars is the max you can take out at one time, and they’re going to charge you the fee, [which is something like] two ninety-nine or three fifty. The other one is sixty dollars [maximum withdrawal], but they’re going to charge you the same fee. If your rent is like four or five hundred dollars, how many times have you got to keep going to that ATM machine to get them forty to sixty dollars out to make your rent? So you’re getting charged every time you take out forty because you’re doing the max, forty dollars, sixty dollars so it’s like you’re paying them thirty dollars or something just in fees just to pay your rent. So yeah, it’s ridiculous.” (SFO_R2) Another interviewee explained that check cashers were used by residents in order to get money loaded on their prepaid cards. As this person explained, “A lot of people have prepaid cards. They go to check cashing and have it loaded on their card or whatever, or just cash the check. There are check cashing places right around, too. It’s not too far. [And the fees are] no more than like two fifty. That ain’t nothing…. I don’t know too many people that got bank accounts unless they’ve been on their job for so long and got some type of connection with a bank or good credit or something.” (SFO_R8)

The lack of proximate services and the lack of a car are not the only things limiting use of financial services: credit history, knowledge about how financial services work, and a desire for privacy were other reasons cited for why residents don’t engage with banks or credit unions. As one interviewee put it, “A lot of residents can’t open bank accounts, well, they think they can’t open bank accounts, because some people have done their dastardly deeds and bounced checks all over the place. Especially when you’re in your addiction and you’re trying to get fast money, people have done that…. And then some people don’t open bank accounts because they figure they have to have [an unaffordable] minimum [balance]…. And then some don’t want the hassle, because they’re living paycheck to paycheck…. There’s all different reasons.” (SFO_R1)

A lot of residents can’t open bank accounts, well, they think they can’t open bank accounts, because some people have done their dastardly deeds and bounced checks all over the place. Especially when you’re in your addiction and you’re trying to get fast money, people have done that…. And then some people don’t open bank accounts because they figure they have to have [an unaffordable] minimum [balance]…. And then some don’t want the hassle, because they’re living paycheck to paycheck....

Another topic residents discussed related to financial and economic well-being is access to jobs. Though a number of the interviewees we spoke with were either retired, on disability, or currently employed, they were still able to discuss issues related to the topic of residents’ search for employment. Interviewees who commented on this felt that a lack of knowledge about the employment search...
process was a constraint on access to jobs for residents of Potrero Terrace and Annex; this was seen to be true even for those whose skills might be needed in the jobs market. As one interviewee explained, “[The barriers to getting jobs are knowing] how to go about handing in applications or getting applications… But the skills are there… There’s a lot of people that could do a lot of things here, [but] maybe they don’t know how to go about looking for a job. But they have the skills of doing the jobs that need to be done… There are a lot of people here that got a lot of good skills that I know.” (SFO_R9)

There’s a lot of people that could do a lot of things here, [but] maybe they don’t know how to go about looking for a job. But they have the skills of doing the jobs that need to be done…. There are a lot of people here that got a lot of good skills that I know.

Poor transportation options were cited as another barrier to employment for residents of Potrero Terrace and Annex. When asked which was a greater barrier to employment, education or transportation, one interviewee said that transportation was the main problem. According to this person, “Most of the time it’s transportation, like getting there and back. The UPS thing [I’m looking into] is in South City, so it’s transportation, and the hours that they have available. What else? I think mainly that’s it, just the transportation thing.” (SFO_R8)

Several residents mentioned addiction and drug use as barriers to residents obtaining jobs. As one interviewee put it, “The jobs is out here, but see one of the main things is passing drug tests. Because everybody thinks they can smoke weed, everybody is smoking marijuana now, and they think they can get a job and that’s not the case even though it’s legal… The main thing is getting them off marijuana.” (SFO_R2) Another interviewee concurred, stating that, “Substance abuse will play a part in people getting a job, because they have pass a drug test and stuff. And there is some type of drug in somebody’s background here nine times out of ten.” (SFO_R9)

For those who either currently hold jobs or who described a successful job-search process by a family member, social networks were cited as crucial in the job hunt. As one interviewee described her daughter’s successful job search, she explained, “This guy, my friend [who is] like my brother…when I told him [my daughter was looking for a job], he goes, “You know what? I think they’re looking for people in the stadium. Let me see what I can do for you and your daughter.” So he even put his name and his number right there so they can call him, you know, for when they’re asking for recommendations. So, yeah, they give her the opportunity and since then she’s been working [at the stadium].” (SFO_R6) Another interviewee explained how easy it was for her to find her current job, thanks to social networks: “A friend told me about [my current job]. She said, come check this out. You might like it.”…So I came and did the training classes and everything. I like it. Keeps me level.” (SFO_R7) These two scenarios contrast with the job-hunt description of another interviewee, who was not using social networks, and who told us, “[Finding a job has been] kind of hard. From what I’ve been seeing, like people I’ve been running across that’s been going to the different agencies, it’s been hard. The last few months has been kind of hard trying to get a job.” (SFO_R8)

Finally, some residents brought up their expectation that the redevelopment process would result in employment opportunities for current public housing residents. Residents spoke of employment promises related to the conversion of their development – the promise that residents would be hired and trained to help with the conversion. The percentage of jobs that are supposed to go to residents varies in the telling, but the story told is consistent, namely, that promises to hire from within the development to help with the conversion process are not being fulfilled. As one interviewee explained, “If you really want to say you’re for [the] community, hire more people from [the] community. This construction that’s going on, it’s supposed to be 25% [of workers hired locally], but when people look, they’re like, but there’s not a lot of us… When I say us, I mean people from the public housing doing that work. You’re in the community, you’re building the community,
but you don’t have a lot of the community working in the community.” (SFO_R1) Another person concurred, explaining, “At one of these meetings that we had, we was promised 10% of our community was able to get jobs, but that’s not true. The first phase of the rebuild, they hired two residents. Every time [they] bring in another construction crew, they got their own people, and they may hire only one or two people from our community. What’s going on? You promised our community something and [we’re] not getting it.” (SFO_R12)

If you really want to say you're for [the] community, hire more people from [the] community. This construction that's going on, it's supposed to be 25% [of workers hired locally], but when people look, they're like, but there’s not a lot of us.... When I say us, I mean people from the public housing doing that work. You're in the community, you're building the community, but you don't have a lot of the community working in the community.

What did the stakeholders we interviewed have to say about the economic well-being of lower-income individuals in Potrero Terrace and Annex and in San Francisco more generally? Stakeholders’ comments concentrated on the vast gap between the needs of San Francisco’s booming economy and the skill sets of lower-income residents. In some stakeholders’ views, there is a mismatch between the demands of the city’s tech economy and the educational and skills level of the residents of Potrero Terrace and Annex. One stakeholder-interviewee explained, “There is an ongoing challenge around reaching those that are hardest to serve and have potentially not only barriers to employment, but significant skill upgrade needs to meet the job requirements that employers in San Francisco are looking for. It’s a very highly skilled job market. Even in the service sector, employers are looking for skilled individuals given that the job market is so tight.” (SFO_S9) Another interviewee explained that the draw of San Francisco’s booming economy extends beyond the city and even beyond the borders of the United States. As this person put it, “There isn’t enough focus from our employers on our communities. San Francisco has the luxury of being able to draw employment internationally, and they don’t always think about who’s living nearby... We have lots of jobs in San Francisco, but they aren’t always seeking individuals in all of our communities.” (SFO_S2)

Health and Healthcare
The Area Opportunity Index reveals that Potrero Hill has an above-average share of adults with health insurance (92%) in the county with the best rate of adult health insurance coverage (89%) in California, in a state that performs close to the national average in adult health insurance coverage rates (80% vs. 82% national average). The share of working-age adults with health insurance coverage in census tract 614 (90%) for this tract, which includes Potrero Terrace and Annex, is slightly higher than the average for all tracts in San Francisco County. The other three tracts that make up Potrero Hill fare even better, with 93% of working-age adults having health insurance coverage. Census tract 614 scores at the 46th percentile on this subindex, meaning it has a higher rate of coverage than 46% of the census tracts in San Francisco County. The other three census tracts that make up Potrero Hill neighborhood — with their average coverage rate of 93% for working-age adults — score at the 74th percentile among all county tracts, indicating that 26% of county tracts have better rates of coverage.

What do residents and stakeholders who are connected to Potrero Terrace and Annex say about matters pertaining to health and healthcare, either in the Potrero Hill neighborhood or in San Francisco more generally?

The residents we spoke with at Potrero Terrace and Annex reported having good access to quality healthcare, explaining that they rely on some combination of primary
OPPORTUNITY ASSESSMENT

Potrero Terrace and Annex has health services on site – the Caleb G. Clark Potrero Hill Health Center, located on Wisconsin Street – but residents offer mixed feedback on the health center. Some told us that the health center offered good access to care, while others explained that the center was hard to obtain services from. Those who do use the center appreciate its ease of access, both in terms of proximity and in terms of it providing the services they need. For example, one interviewee said, “I have a doctor at the Potrero Hill Health Center. I’ve always been up there, since they built it...” (SFO_R3) and another stated, “The Potrero Hill Health Clinic that’s right up top [is] where I go for my prenatal [care] and it’s very convenient for me... It’s just at the top of the hill. They’re really good.” (SFO_R8) Other residents told a different story. They explained that while the clinic is close, it is difficult to get care there. One person described their experience as follows: “The Potrero Hill Clinic that we have in our community, when we have different workshops, they always try to have people come to the clinic. But when the people start going there, they always say they can’t take no new patients, so they wind up sending people down to San Francisco General anyway. So people just get used to going straight down to San Francisco General, because they don’t want to go through the headache at their clinic.” (SFO_R12)

In fact, there is an explanation for why Potrero Terrace and Annex’s health center might be inaccessible to some residents: when we spoke with stakeholders, several mentioned that San Francisco’s health clinic assignment system can lead to inaccessible local clinics. A number of stakeholders explained that the city’s clinic assignment system disregards how close clinics are to where people live. As one stakeholder told us, “The Department of Public Health [has a] very problematic [clinic] assignment system. Within that system, sometimes within a family, one family member may be assigned to one clinic, and another family member, say a mother, could be assigned to one clinic, and a child could be assigned to another clinic across town. So what we’ve noticed in this particular clinic assignment system is that it has, over the years, resulted in very small percentages of Potrero Hill public housing residents using that clinic that is literally across the street from where they live.” (SFO_S7)

The Department of Public Health [has a] very problematic [clinic] assignment system. Within that system, sometimes within a family, one family member may be assigned to one clinic, and another family member, say a mother, could be assigned to one clinic, and a child could be assigned to another clinic across town.

Another facet of health and well-being is access to quality food at affordable prices. When we asked about this, residents reported mixed experiences. For the most part, interviewees described the retail food options in the immediate area as poor, and they cited the bus system as inhibiting access to healthier, more affordable options. As one interviewee explained, “This is definitely a food desert, if you don’t have

---

104 Zuckerberg San Francisco General Hospital is 0.6 miles from Potrero Terrace. UCSF Medical Center at Mission Bay is 1.3 miles from Potrero Terrace.
105 Safeway Grocery store is located 1.6 miles from Potrero Terrace.
a car and you’re struggling with a couple of kids. So if you’re on the Terrace side of Potrero Hill, you have a little action at the bus line. You have the 10, the 48, and the 19. Now, the 10 will take you down to the Safeway... [But] if you live on the Annex side...you don’t have a bus over there so it’s just that much harder for you to get your groceries home. You have two [local] stores. They’re liquor stores but they’re also grocery stores, and they’ve kind of tried to bring in more product...” (SFO_R1) Another interviewee concurred that food options are limited for those who do not have access to a car. “Most residents would have to either go to the corner stores up at the top of the hill, or if they have a ride or something, or maybe an Uber or something, they can go to Safeway...” (SFO_R2) Those who aren’t able to travel for their groceries pay high prices at the two local stores mentioned above; as described by one interviewee, “The area at the top of the hill, there are two stores there. The corner stores are making gobs of money... [They are] like a mini convenience store, but I mean, it’s like your grocery store. They have everything up to diapers there, so whatever you need is there, and that’s who the groceries are for, [the] people that don’t get around, that can’t get around... It’s expensive. You have to [pay] the price for what you want. It’s like twice the price there than it would be at the grocery store.” (SFO_R9)

Before leaving residents’ discussion of health and well-being, we consider the effect of limited transportation services on residents’ ability to meet their basic needs. This topic was raised as limiting residents’ access to a number of essential services, including those that promote healthy living. As reported by both residents and stakeholders, the bus lines serving Potrero Terrace and Annex have been cut over time, and the two parts of the development – the Terrace and the Annex – do not enjoy equal access to public transportation: in fact, the Annex is not currently served by a bus line. Limited (or no) bus service is reported as restricting access to jobs, banking services, the neighborhood health clinic (for residents of the Annex), and healthy, affordable food. Restricted (or no) public transportation is said to hit seniors particularly hard: as one resident explained, “[For those] on the Annex side, there’s no public transportation. And it’s a lot of seniors that live over there...and it’s hard for them, carrying their groceries and everything... A lot of times when we’re outside we see them get off the bus and they got groceries and they’re struggling, so we grab the groceries and then walk with them home, make sure they don’t have no problems getting home with their groceries, cause that’s a long walk...” (SFO_R12) Another resident placed the blame for the reduction in bus services squarely on City Hall, seeing the decision as evidence of the disconnect between those in office and the needs of those living in the public housing development: “I mean, seriously, you let MTA come and take a bus from one side of the hill where you have so many seniors and disabled, where a man has to move out of his place where he’s been living for 50 years, because there’s no bus service on that side? You can’t get a shuttle to come up here and be able to shuttle people around? It’s people in the office that have no clue about the people on the ground that are making all these decisions...” (SFO_R1)

What did the stakeholders we interviewed have to say about issues related to health and healthcare? Many stakeholder-interviewees who spoke about these topics expressed the need for a complete range of healthcare services in Potrero Terrace and Annex. In particular, stakeholders want residents to have access to mental health and addiction counseling services. As one interviewee explained, “At the local level, certainly we need lots of services. Everything from healthcare services...to supports for mental health, and for drugs. I mean, everything that is present in every single low-income area of concentrated poverty across the country, all of those things exist here, too, and all those resources are needed...” (SFO_S1) These services are seen as a precursor to opportunity: as one interviewee put it, “Mental health services...drug rehab services...they’re all the things that you need to get people to the point so that when you come in and say, “Hey, we’re going to teach you computers. We’re going to get you into the union. We’re going to teach you how to be a bus driver.” and all that, people are ready”. (SFO_S3)

"BRIDGE Housing is a pioneer in recognizing the effects of trauma on the lives of lower-income people; in fact, the organization developed a model of Trauma Informed Community Building (TICB) that is used in its work converting public into mixed-income housing.

The second issue that was raised by stakeholders in relation to people’s health was the link between trauma and overall health. BRIDGE Housing is a pioneer in recognizing the effects of trauma on the lives of lower-income people; in fact, the organization developed a model of Trauma Informed Community Building (TICB) that is used in its work converting public into mixed-income housing. One interviewee described TICB as follows: “Trauma Informed Community Building [has] a couple of different principles that BRIDGE really likes to abide by as they do this work. One is to meet..."
residents where they are. People are at different levels of readiness for engagement in services, for engagement in different activities... So that's one of the ways BRIDGE meets people where they're at. BRIDGE also tries not to over promise. The community has been traumatized again and again by services that are here for three months and leave, or by other people coming in and not really fulfilling their commitments. So every time BRIDGE begins a program or an activity, they always build incrementally to build on success first.” (SFO_S7)

We need to be doing trauma-informed care, and that needs to be funded. It has to be recognized first as being important not only from a social aspect, but from a health aspect.

Many stakeholders mentioned the effect of trauma on residents' overall health and well-being, indicating that a recognition of trauma has become part of the conversation around opportunity in San Francisco. For example, one stakeholder-interviewee explained to us, "Many of the challenges that residents have – be it health challenges, the inability to hold onto a job, or poor health – oftentimes stem from the fact that they've been exposed to a lot of trauma over the course of their lives. It starts as early as childhood; there's this thing called “adverse childhood experiences” which showed that having early and acute and ongoing exposure to those sorts of things compromises a child's health... So I think one of our biggest challenges is really trying to break the cycle of trauma and violence and all these other negative factors that put a lot of emotional and physical stress on our residents..." (SFO_S7) Another interviewee spoke of the need for funding for this work, saying, "We need to be doing trauma-informed care, and that needs to be funded. It has to be recognized first as being important not only from a social aspect, but from a health aspect. Anyone who understands knows that this leads to early death and all kinds of diseases before their time... All the issues that we see with people who are living in poverty especially...this is directly correlated with trauma..." (SFO_S3)

**Social and Community Context**

Finally we come to the last element in our model of place-based opportunity, social and community context. Within the Area Opportunity Index, this is measured by the rescaled Index of Concentration at the Extremes (rICE), which jointly captures both the concentration of poverty and affluence within a neighborhood and is considered an indicator of social and economic segregation associated with various health and criminal justice outcomes.

A value of 0 on the rICE indicates either complete concentration of poverty or complete concentration of affluence. If it is a complete concentration of poverty, all area households are earning less than $25,000 a year. In a complete concentration of affluence, all area households are earning $100,000 a year or more. A value of 1.0 on rICE represents either equal balance between the number of poor and affluent households or few poor and affluent households within a larger distribution of middle income households. The closer that an area is to 1.0, the less there is concentration at either extreme of the income distribution. For point of reference, the rICE score for the nation is 0.995, which is nearly 1.0; this does not indicate the absence of poor or affluent households in the United States, merely that they are present in relatively equal proportions (23% poor and 24% affluent).

A shared characteristic of the Potrero Hill neighborhood census tracts is relatively poor performance on the rICE index, reflecting a higher concentration of households at either extreme of the income distribution. Potrero Hill has a relatively low value on the rICE score (0.43) in a county with one of the lowest rICE values (0.78) in a state that performs slightly below the national average (0.91 vs. 0.92 state...
median). Within the Potrero Hill neighborhood, census tract 614 (which contains Potrero Terrace and Annex and which has a rICE score of 0.55) has slightly more socioeconomic integration than the overall neighborhood. However, the rICE score for tract 614 falls at the 27th percentile among San Francisco County tracts, indicating that 73% of tracts have greater socioeconomic integration. The other three Potrero Hill tracts average to one of the lowest rICE values in the county: 0.33. This is equivalent to the 4th percentile, indicating that household income in this area is more concentrated at one extreme of the income distribution than in 96% of the other census tracts in San Francisco County.

In some communities, a low value on rICE indicates a concentration of poverty; in others, it indicates a concentration of affluence. In either case, it denotes a decreased potential for interaction between individuals and households from different socioeconomic circumstances. The figure below provides additional detail on the underlying inputs for rICE, highlighting the income distribution of households across San Francisco County’s 195 census tracts.

In the broader Potrero Hill neighborhood, the rICE value (0.43) is driven primarily by high median household incomes, leading to a concentration of affluence. Across the neighborhood, 66% of households earn more than $100,000 annually. This is a much higher proportion than San Francisco County (42%) and more than double both the state (30%) and national (24%) proportions. Most of the neighborhood’s remaining households (25%) have low and middle incomes, earning between $25,000 and $99,999 annually, and just 9% of Potrero Hill households earn below $25,000 a year, less than half the rate countywide (20%).

Within Potrero Hill, the tract containing Potrero Terrace and Annex has a higher rICE score (0.55) than the other three tracts (0.33) for two reasons. First, affluence is not as strongly concentrated in this area. While well over half (58%) of households in census tract 614 earn more than $100,000 a year, this is significantly lower than the share of affluent households in the other three tracts (72%). Second, 13% of households in census tract 614 are poor (annual income of <$25K), more than two and a half times the share of poor households in the other three Potrero Hill tracts (5%).

What do residents and stakeholders who are connected to Potrero Terrace and Annex say about matters pertaining to the social and community context of Potrero Terrace and Annex, Potrero Hill, and San Francisco more generally?

When we spoke with residents of Potrero Terrace and Annex about the five elements of opportunity that are central this report – housing, education, economic stability, health and
issues of greatest concern are **violence and safety**. We present residents’ views on violence and safety before moving on to discuss residents’ additional thoughts on social and community context.

According to several residents, Potrero Terrace & Annex is **not a unified development**, but instead divided between the two differently named sections, the Terrace and the Annex. As one person explained, “When it was built...there was actually two segregated parts, and so the Terrace was one side and the Annex was another... And then after the war, when the land was changed to public housing, there was still some segregation in terms of where people lived. So most of the colored – like the blacks, Chinese, and Mexican families – would be on the Terrace side, and more of the white families would be on the Annex side. So there still was a separation for a really long time. And then after the war, when the land was changed to public housing, there was still some segregation in terms of where people lived. So most of the colored – like the blacks, Chinese, and Mexican families – would be on the Terrace side, and more of the white families would be on the Annex side. So there still was a separation for a really long time. And then after the war, when the land was changed to public housing,..."

(SFO_R3) Another person told us that turf wars result from this perceived division: “A lot of these kids on this side, the Annex side, can’t go to the Terrace side. I mean it doesn’t make no sense. It’s only a block and a half away, two blocks away... It’s just individuals that’s keeping it going, put it that way, because it should just be one. There should just be Potrero Hill public housing. All this Annex and Terrace, it’s just crazy...You don’t own nothing here. You’re renting.

We’ll be sleeping and we hear gunfire at nighttime, [and the kids will say] “Somebody died, huh, Grandpa?” “Somebody got killed, Grandpa.” I mean this is a lot [for] these kids. It’s got to the point where they don’t even duck no more, because they hear it so much. Once we alleviate that, I think this will be a much better place...

Issues related to violence and safety were raised by many resident-interviewees and were spoken about at length, even though these were not topics we asked about specifically. Residents spoke of **criminal activity**, mentioning issues ranging from petty crime – a debit card being stolen, for example – to more serious crimes – cars and apartments being broken into – to life-threatening gun violence. Gun violence was raised by a number of residents, who worry for their own safety and the safety of children in the community. As one person described it, “We’ll be sleeping and we hear gunfire at nighttime, [and the kids will say] “Somebody died, huh, Grandpa?” “Somebody got killed, Grandpa.” I mean this is a lot [for] these kids. It’s got to the point where they don’t even duck no more, because they hear it so much. Once we alleviate that, I think this will be a much better place...
got murdered, somebody got shot. And these are five-, six-, seven-year-old kids! That’s the first thing that comes out of their mouth, “I wonder who got killed,” “Somebody just got shot.” I mean these are babies. That’s crazy. That’s crazy.” (SFO_R2)

Interestingly, a number of residents cited outsiders as the cause of violence in the community. One person explained, “Crime is everywhere, but especially in communities like this you’re going to have crime, because you have certain individuals that don’t even live here. A lot of the drama comes from people that don’t even live here...” (SFO_R2) Another resident commented, “When people move away...they come back and intimidate those guys that are still here, and they bring the crime with them. And it kind of look like the boys in our hood are the troublemakers, which they’re not, they live here. They was born and raised here...” (SFO_R5) Another resident commented: “Potrero Hill is a nice community. Everybody looks at it, thinks that it’s a bad place because they hear what goes on in the community, but if you live here, you really know it’s not the people that lives in our community, it’s the people that comes into our community and brings the trouble with them. So it’s sad that it happened like that and so it makes our community look bad, but it’s actually a nice development to live.” (SFO_R12)

Residents suggested that the current design of the development – described by one person as “bunkers, basically, even though there’s a lot of land scattered in between” (SFO_R1) – is enabling criminal activity. As one resident explained, this layout makes it easy for those doing wrong to evade the police: “The houses are very tricky because people can easily just hide anywhere. When there’s like a gunshot or something, they quickly just hide before the cops come.” (SFO_R10) The design of the development came up in other ways related to safety and well-being, and especially the safety and well-being of the community’s children. A number of residents mentioned being uneasy about letting children play outside; when asked what one thing they would change about Potrero Terrace and Annex, one person replied, “More child safety... Maybe you don’t want your kid to go play out in the front because that’s where everybody is hanging, so like a backyard or something to keep your children safe, away from the project violence or just the negativity and stuff like that because it’s really not safe for our kids to play outside every day. You don’t know what’s going to happen...” (SFO_R8)

Residents who spoke about solutions to criminal activity and violence commented on three ways to address these issues.

The first is to engage young people more fully in education or work that will help lead them to a different future. In the words of one resident, “I would just try to find some assistance for some our youth, or try to get them some jobs, or find the ones that really need to go back in the school, to get them in school and get them some jobs so they have something to work forward to...” (SFO_R12) The second suggestion we heard is that mentoring young men might help lead to a reduction in criminal activity. “More mentoring and more of them seeing us doing what we’re supposed to be doing as men, instead of seeing all this violence that they do see out there. It’s not cool to see somebody laying down there shot up, dying or dead. They think that’s what they’re supposed to see. It’s not like that. It shouldn’t be like that. It’s like that, but it shouldn’t be like that.” (SFO_R2) The third solution to the issue of violence in Potrero Terrace and Annex isn’t one that residents can take action on, but is instead a byproduct of the conversion of the neighborhood into a mixed-income development. A number of residents commented on the redevelopment’s potential effect on clearing out those who are not behaving well in the community. In the words of one resident, “Once they have this rebuilt, I’m pretty sure not all of it is going to be eliminated but the majority of it will... So once they sign that little lease thing, that little waiver saying, “Well, you’re going to get evicted if this person right here keeps doing what they’re doing and we know what they’re doing,” then it’s going to be a big, big difference. It’s going to be a big difference.” (SFO_R2) Another person agreed, saying “[Right
now] we have dogs running around. We have people living in vacant units, guys fixing cars. We have some people hanging out. And when the rebuild happens we’re going to have nicer houses, dogs won’t be running around...we won’t have the people...that are hanging out, out in front and causing ruckus at two and three o’clock in the morning. People won’t be able to do that." (SFO_R1)

Apart from issues of violence and safety, residents spoke of a number of additional topics when considering social and community context. Residents who have lived in Potrero Terrace and Annex for decades remember a past in which neighbors knew and watched out for one another. While there are divergent views on whether and how this sense of community has changed over time, overall, the residents we interviewed find the community to be friendly, neighborly, and cohesive. One long-term resident explained, “For the most part, people are going back to the way it used to be, the old-school way, to where the neighbors watched out for each other’s kids, the neighbors watched out for each other, and it’s slowly getting like that...” (SFO_R1) Another long-time resident told us, “I feel that I have a strong connection here... Knowing that the families here I’ve gone to school with, my children have gone to school with, my parents have gone to school with – it really provides a sense of community that unfortunately isn’t found in the rest of San Francisco, because there is so much turnaround...” (SFO_R4) A more recent arrival to the community also experiences this sense of neighborliness, telling us, “Our neighbors have been such good neighbors. We don’t know their names, but we just call each other neighbors. But yeah, we look out for each other...” (SFO_R10)

Residents also commented positively on the diversity of their community, in terms of age, race, and nationality, stating that they value this aspect of Potrero Terrace and Annex. As one person put it, “You got a variety of people [here]. All kinds of people. That’s what I love about San Francisco. You’ve got a variety of people.... You got people that act right. You got people that don’t act right. It’s just all type of peoples....” (SFO_R7) Another resident explained, “There’s such a diversity of community. We have white people living here, we have Asian people living here, we have African American people living here, and all the staff are very caring of us...” (SFO_R11) Some residents told us that the diversity of those who live in Potrero Terrace and Annex is not reflected in those who work in the development, and that the lack of diversity among the development’s office staff limits their ability to work well with residents. Said one resident, “There should be more people on the front line to actually look like the people that they serve. [Also], the Housing Authority has it where they translate everything into five languages. Samoan is not one of those languages. Russian is one of those languages. How many Russian families are here in Potrero Hill? ...There is maybe two Russian families here in Potrero Hill, but you have a big Samoan population. So why are you translating in Russian but not Samoan?” (SFO_R1) Another agreed with these sentiments, stating, “We need more bilingual speakers [among the staff], just because for my parents, they don’t speak English the best and we need Spanish speakers because they can’t communicate really well with them, and Chinese speakers too because there’s a large Asian community here, and they need the help too.” (SFO_R10)

Another item that residents raised as affecting social and community context is the development’s physical design. Physical design can play a role in promoting or thwarting social cohesion within a community, and residents expressed concerns about the effect of the current and future design of their neighborhood. One interviewee commented that the current design of Potrero Terrace and Annex limits social cohesion. In this person’s view, “The biggest thing that we do kind of miss is maybe having a bigger space for everyone to kind of come together and gather, and [also] having more updated facilities to do those kind of things...” (SFO_R4) Another community member expressed concern that the redevelopment of the neighborhood will limit social cohesion in a similar way: “I’m hearing that it’s only going to be one place to barbeque and you have to make a reservation and you only have an hour. So if I’m having a party or birthday party or something, and I have a big family and I have a lot of friends, an hour’s not going to be enough to barbeque..... I guess [that’s] set in stone. And you can’t even have your own barbeque grill, you can’t even barbeque in front of your house. I don’t know.... They’re talking about a community room, but I don’t know how big that’s going to be or how many people it’s going to hold. So I don’t know.” (SFO_R12)

On a more positive note, one aspect of the community that most residents expressed appreciation for is the extensive
activities in and around the development. As one resident explained, “They have the gym, they have the Neighborhood House, and they do have talent shows at the Neighborhood House and there’s always something for all ages. There’s Zumba. There’s meditation. There are many things that they can do all over, at the gym or at the Neighborhood House.” (SFO_R3) An older resident felt that the needs of seniors are well met in the community: “We have hiking every week, we have meditation, we have gardening class, all those activities make me feel very comfortable and happy…. There is a senior lunch for just two dollars for each person, so we go there often. And also there is a lot of activity right now for seniors, hiking, dancing, and I believe those are good for the senior residents in here.” (SFO_R11)

Seniors are just one age group that residents spoke of as they considered social and community context. The needs of younger children also came up. Residents expressed real concern about the safety of the community’s children when playing outside; one interviewee felt that the play-space options for their child are too limited, stating, “I would prefer just more activities or play structures or something for children, because I have kids. And my daughter seems to be bored and can’t find nothing to do but walk up and down the walkway.” (SFO_R8) However, a number of other interviewees commented positively on the recreational and program options for younger people within the immediate and broader community; as one person put it, “Here in Potrero [Hill], there’s a lot of other spaces for kids to get to. Like there’s lots of parks and rec. space. We have the Neighborhood House. We have the YMCA. We have [the] Wellness Center and Boys and Girls Club as well.” (SFO_R4) However, this resident-interviewee acknowledged that limited public transportation hampers some residents’ ability to take advantage of these options, saying, “Definitely we don’t have the greatest bus system, so if somebody is not in a position where they’re driving around or have the luxury of being able to get in a car somewhere then it’s more difficult for those families to try and get wherever they have to go...” (SFO_R4)

When it came to the needs of older children and young adults, residents wanted to see more options for them to stay busy and engaged. One resident commented, “A lot of the kids are sitting home…. And that’s why I think it was really important that the Healthy Generations Project that’s actually based onsite in Potrero Hill is open and [that] they’re consistent being open certain hours, to get the kids out of just not doing anything…. I think that we definitely need more of those [options] probably on the Hill, or a way to transport the kids to get [to] those places...” (SFO_R4) Another resident stressed the importance of activities in helping older children and young adults stay away from criminal activity. As this person sees it, “You have to keep [young people] busy. And they’re not. They don’t have enough positive things going on to keep them out the streets…. What we know is there is nothing good because from – I’m going to say from 15, and it might be before then, to 25 – that generation is gone. What happened to them? They’re not graduating from school. They’re being buried…. That generation is almost gone…. That’s something they need to concentrate on and see what’s going on. Maybe put some more money into getting these kids to do something positive instead of turning to the streets...” (SFO_R7)

One of the things that [is happening] with the redevelopment is to physically reconnect the streets. Right now, there are many dead end streets…because it was intentionally designed to be that way so that they could be isolated.

What did stakeholders say when they raised issues related to the social well-being of the residents of Potrero Terrace and Annex? One issue came up repeatedly: the isolation and invisibility of the poor, in San Francisco generally and in Potrero Terrace and Annex in particular. When Potrero Terrace and Annex was originally developed, it was designed to be an island unto itself, with a street pattern that didn’t flow into the broader neighborhood. This design pattern remains today. As one stakeholder put it, “Literally, these are neighborhoods that are physically off the grid. When you drive into the neighborhoods the grid changes.” (SFO_S2) One of the things that BRIDGE Housing is changing as it redevelops Potrero Terrace and Annex is the design of the community, including its street patterns, in an effort to help eradicate the housing development’s physical isolation from the rest of the city. As one stakeholder described it, “One of the things that [is happening] with the redevelopment is to physically reconnect the streets. Right now, there are many dead end streets…because it was intentionally designed to be that way so that they could be isolated. So [part of the development process is] reconfiguring the streets to where many of the streets go through again...” (SFO_S7)

Community design is not the only factor isolating residents of the development, however: the geography of Potrero Terrace
and Annex, with its steep hills, was also cited for increasing the isolation of the neighborhood’s residents. This is especially true for those who are older, less able-bodied, or who have young children in tow. As one stakeholder-interviewee told us, “[In Potrero Terrace and Annex], you’ve got literally hills that are almost ninety-degrees. They’re ridiculous. And this is where people live, and a lot of people don’t have cars. The buses don’t go there in any way that’s adequate for anyone… So people are kind of stuck there, and they don’t go out to this great, vibrant city…” (SFO_S3)

The challenges that Potrero Terrace and Annex’s geography poses could be surmounted with proper public transportation, but, as has already been described by residents, the neighborhood lacks adequate public transportation. The city’s failure to provide adequate bus service to the community plays a large role in exacerbating residents’ isolation. As one stakeholder-interviewee described, “[One] major barrier to accessing opportunities is the lack of transportation on site. The property is called Potrero Terrace and Annex, and the Terrace side has a decent bus service. The Annex side, however, had one bus line, but it was cut several years ago, and so the residents on that side to this day lament the loss of that bus line, because it cut them off from being able to go to the grocery store or go to the hospital or go to fulfill many of the basic needs that they [have]…” (SFO_S7)

We have units of housing, privately-owned housing, that are across the street from the public housing site, [and they] are selling for millions of dollars. The challenge there is that you’ve got kind of this island of poverty surrounded by wealth, and most of the infrastructure in the neighborhood is really designed for the high-income individuals. So the restaurants, the markets, all of that is really tailored for high-income families… And I say all that to say that it’s hard for the public housing residents to access resources that are appropriate for them.” (SFO_S10)

“"A lot of people feel really alone…. There’s a real great need for the [public housing] community to feel like their voices are being heard, that someone is listening, not only to kind of a collective voice, but [to] individuals that have really complicated needs [that] have built up over a lifetime, if

Compounding the effect of community design, geography, and inadequate public transportation is the fact that the residents of Potrero Terrace and Annex lack access to the amenities and services they need to fulfill their basic needs: chief among these – already described in residents’ discussions of health and well-being – are affordable, healthy food options. While the redevelopment (“gentrification” is the term some stakeholders used) of the broader Potrero Hill neighborhood has in fact brought restaurants and food stores to the broader community, these are more expensive than the residents of Potrero Terrace and Annex can afford. Several stakeholders commented on this issue. As one described the situation, “We have units of housing, privately-owned housing, that are across the street from the public housing site, [and they] are selling for millions of dollars. The challenge there is that you’ve got kind of this island of poverty surrounded by wealth, and most of the infrastructure in the neighborhood is really designed for the high-income individuals. So the restaurants, the markets, all of that is really tailored for high-income families… And I say all that to say that it’s hard for the public housing residents to access resources that are appropriate for them.” (SFO_S10)
The city government is not the only actor failing to understand and meet the needs of lower-income residents. At least one stakeholder raised the issue of the city's abundant cultural resources not being truly available to lower-income people. This interviewee cited a number of reasons for the disconnect: cost, proximity, limited transportation, and lower-income people's lack of familiarity and comfort with using these resources. As this person explained, "San Francisco has some pretty amazing organizations and opportunities... We have the Academy of Sciences... we've got a rich arts community, and so there's a lot of things happening that people are accessing. [But] there isn't equal access to those opportunities... they are not always accessible to low-income residents. Number one, they might be expensive. Sure, they do like one day a month that's free to San Francisco residents. But then there's issues around the cost of transportation and time and knowing about it and outreach. And then even feeling welcome, right? "Is this a place where I'm going to feel comfortable and I'm going to feel welcome, where I'm going to see people that look like me?" (SFO_S4)

San Francisco's culture of not fully considering how to meet the needs of the poor was mentioned by a range of stakeholders, who felt that shifting this culture will require systemic change. As one person described it, "The challenges with Potrero are not piecemeal challenges. I don't believe that they are as simple as providing enhanced services or bringing a particular service to the community, though all of those things are beneficial. I think that the biggest challenge for Potrero is much more systemic, [involving] an invisibility of that community within the larger city fabric, a comfort with that invisibility within the city fabric, [and] a lack of prioritization for supporting and connecting residents who live in that community with the broader San Francisco and Bay Area communities and opportunities." (SFO_SS) Shifting the system requires a fundamental shift in outlook, priorities, and processes of city agencies; it will also require gaining the trust of those the current system has failed. This is no easy task. As one stakeholder put it, "Public housing residents have a lot of systems trauma where systems have failed them in their lifetime, and so we're really struggling to overcome some of those challenges." (SFO_S10)

**Essential, Intangible Factors**

The words of this stakeholder capture the greatest lesson we've learned by conducting our assessment of opportunity in the housing developments that are the focus of this report: namely, that actual, realized opportunity for lower-income people rests on things that are less tangible than the five, concrete elements of opportunity assessed by the Area Opportunity Index. Because of this, we conclude our analysis of access to opportunity by the residents of Potrero Terrace and Annex by considering two essential, intangible factors that interviewees raised that might make or break access to opportunity. Both factors concern the "systems trauma" spoken of by the stakeholder above.

A pressing concern raised by interviewees as they discussed barriers to opportunity for lower-income residents of San Francisco is the effect of a lack of coordination among agencies working to address their needs. San Francisco's fragmented service-delivery system was mentioned by nine out of ten stakeholders we interviewed, indicating that this is a real and pressing concern across sectors. Fragmentation is seen as happening both within sectors (for example, one stakeholder described the nonprofit environment thus, "If you know anything about the nonprofit environment, there's often a lot of territorialism, competition. So people often do not work together..."") and it was seen as happening across sectors (for example, another stakeholder commented, "We need to continue the movement towards working in collaboration and across the governmental and private sector silos in intentional ways to create a different dynamic..." (SFO_SS)). The lack of coordination both within and across sectors was commented on by many stakeholder-interviewees, who said things like, "There's always room for improvement of collaboration, just within the city departments and agencies, but also across the city, looking at collaboration with nonprofits and private sector, as well." (SFO_SB) and "I think that really the biggest need is better coordination of resources and common goals and strategic frameworks. There's a fair amount of money that goes into some of these initiatives, but I think that it's more challenging around the coordination side..." (SFO_S9)

The failure of service providers to coordinate their efforts places a heavy burden on those with the least resources to expend - lower-income people in need of services. A number
of stakeholders commented on this. One interviewee told us, “Resources are super-siloed, and it doesn't seem like there's a real push on the provider's side to see the full story of a resident, and what it takes to access all of these different things or different resources. So I think siloed services is a real barrier...” (SFO_S6) From the stories stakeholders shared, it's clear that this fragmented system imposes burdens on lower-income residents of the city, forcing those with the least resources to do a tremendous amount of mental and physical work to get their needs met. As one interviewee described, “I get calls all the time from [people] saying, ‘I need affordable housing. What do I do?’ And I literally have to say to them, you have to call each individual property, and you have to apply to each individual property to get on the wait list. There's just no centralized system for a lot of these systems. And I always imagine if I was stressed out, because I may not have a place to live, or I can't afford the place I'm living, to then be told that I have to do all the legwork and have ten different conversations and ten different applications, that's just insane.” (SFO_S10)

Another interviewee echoed these concerns, stating, “I think it ends up being a full-time job for folks who need to get from one appointment to the next in terms of being able to access services many times...” (SFO_S5)

What are the causes of San Francisco's fragmented service delivery system? Some think that the lack of cohesive efforts on the part of city agencies and nonprofits stems from competition for resources. One interviewee explained, “If organizations didn’t feel like they had to compete with one another for funding, that could be really valuable, in terms of improving collaboration as opposed to that sort of competition across individual organizations.” (SFO_S1)

Another echoed this sentiment: “[Collaboration is] always a challenge, both on the kind of civic side as well as the nonprofit side, and that's where, especially with nonprofits, the gap in flexible funding makes for an environment where there's a lot of competition for funding among community-based organizations. That kind of can get in the way of collaboration.” (SFO_S9)
Two additional points were raised as interviewees discussed the effectiveness of service provision in San Francisco. One of these touches on the issue of fragmentation: the targeted way in which funding is provided can exacerbate piecemeal service delivery. One interviewee commented that, “We have a lot of public resources that are very restricted in their use in terms of performance outcomes, in terms of service delivery strategy, and in terms of target population. It doesn’t allow communities to really fill in the gaps that they see emerging themselves. There’s not a pool of resources that is flexible enough to allow folks to fill those gaps as they emerge and to do so in a way that maybe creative and outside of what some of the traditional funding structures require of them.” (SFO_S9)

The final issue that stakeholders raised about service provision is less to do with the fractured nature of service delivery and more to do with the effectiveness of those providing services: in essence, several interviews raised the need for capacity building among agencies providing services to lower-income people in San Francisco. As one stakeholder put it, “The only thing that could make the collective impact effort more effective is…technical assistance for nonprofits to be able to function more effectively. Many are understaffed, under-resourced, and if they could get some help with fund development or strategic planning or other areas that are core to organizational stability…that would strengthen their ability to be more effective in the services that they do [offer] and therefore be able to better contribute to helping to turn the curve on some of the indicators.” (SFO_S7)

There’s certainly a lack of trust, which is a huge barrier. I think usually services are delivered in culturally inappropriate ways, or in really stigmatizing ways, or in really paternalistic and punitive ways…. That creates a huge barrier to using those services. (SFO_S1) Another interviewee concurred: “Trust of the system – there’s no question that holds people back…. If a job program hasn’t worked for you or anyone in your family or any of your friends, then why should you [try]? …So far the system hasn’t worked for most people, so there’s just a lack of belief that it’s going to be any different.” (SFO_S2)

Stemming from a fractured and, for lower-income households, burdensome system is another factor that affects access to opportunity by the city’s lower-income residents: a lack of trust in the city’s service delivery system. As has been made clear in the preceding analysis, lower-income people in San Francisco have been treated over time in any number of ways that decrease trust: they have been promised services and amenities that were not delivered; they have been deprived of the services – public transportation, access to their local health clinic – that
CONCLUSIONS AND CONSIDERATIONS

The goal of the current study was to develop a mixed-methods approach to understanding opportunity that could be used in any U.S. city to help inform community development efforts. The assessment of opportunity undertaken for this first report was designed to provide community actors with insights into two cities in particular, New Orleans and San Francisco. We conclude our assessment of access to opportunity by lower-income people in these cities with a consideration of factors that might close the gap between perceived opportunity, or proximity to amenities and services, and realized, actual access to opportunity. We break this concluding section into three parts: factors that are particular to Columbia Parc in the St. Bernard Area of New Orleans, factors that are particular to Potrero Terrace and Annex in the Potrero Hill neighborhood of San Francisco, and factors that are prevalent in both areas. We stop short of making specific recommendations, as this would require far greater time and presence in these communities than was possible for this project.

PROMOTING OPPORTUNITY IN COLUMBIA PARC, ST. BERNARD AREA, NEW ORLEANS

At present, the St. Bernard Area of New Orleans has Area Opportunity Index indicators in the lowest quartile of all tracts in Orleans Parish; this is true for each of the index’s five sub-components – economic stability, education, health and healthcare, housing, and social and community context. But the St. Bernard Area is also a neighborhood undergoing significant, recent revitalization and repopulation in a broader community that is finally rebounding from the devastation of Hurricane Katrina. Specific, concrete changes could improve opportunity-related well-being and bring the St. Bernard Area in line with the rest of Orleans Parish on key social and economic indicators:

- **235 more adults with education or training beyond high school** would bring the neighborhood’s share of adults with postsecondary exposure (currently 44%) to the county average (62%);
- **220 more working-age (18-64) adults with health insurance** would raise the neighborhood proportion of adults with health insurance from 61% to the county average of 78%.
- **Reducing the number of individuals in poverty by 378** would lower the neighborhood poverty rate from 43% to the county average of 27%.
- **Increasing the number of households earning more than $25,000 annually** would have a significant impact on the high concentration of poverty (and corresponding rICE score) in the neighborhood. In particular, shifting 200 households from under $25,000 annually into the low-and-middle income category ($25,000 to $99,999 annually) would shift the rICE score from its current value of 0.46 up to 0.68, bringing it much closer to the Orleans Parish average of 0.80.

Our interviews with residents and stakeholders elicited a number of additional suggestions for how to improve access to opportunity by lower-income people. These suggestions fall into two categories: changes that would affect lower-income people directly and changes that would enable service providers to work with greater impact. As concerns changes that would affect lower-income people directly, we heard calls for:

- **Criminal justice reform.** Race, criminal justice, and opportunity are intricately intertwined in New Orleans, to the detriment of black people overall and black men in particular. Many interviewees spoke of the need
for criminal justice reform, including removing the stigma and barriers ex-offenders face when they return from prison. Interviewees advocated for support of ban-the-box initiatives (efforts to encourage employers to remove from their hiring applications the check box concerning job applicants’ criminal records), the need to stop using a criminal record check as a rental screening tool, efforts to make record expungement more affordable and accessible, and the need to improve relations between police and community residents.

**Access to better paying jobs.** Most interviewees mentioned improving access to employment as a way to promote opportunity. As one interviewee sees it, “[We need] access to better paying jobs, and I say jobs, but jobs that have the potential for a career arc. If you want to get trained in a particular job, then make it a career...” (NOLA_S9) Interviewees saw a role for workforce development in this shift since, in the words of one person, “We have a gap between where we have opportunity, the skills of the work force, and the alignment between the skills the work force has and what the opportunities are.” (NOLA_S7)

**More minority owned businesses.** One way to promote opportunity is by increasing minority business ownership. Interviewees spoke of disparate access to credit and business development opportunities, and they see righting this imbalance as key to promoting opportunity. As one interviewee explained, “There is an incredible amount of [business] development happening here... but we are not seeing minority-owned businesses really being able to tap into that. So when we talk about shifting in any permanent way, like leveling the playing field, we have to begin to deal with that.” (NOLA_S7)

**Minority political representation.** Another way to promote opportunity is by increasing minority political representation. One way to promote opportunity is by increasing minority business ownership. Interviewees spoke of disparate access to credit and business development opportunities, and they see righting this imbalance as key to promoting opportunity. As one interviewee explained, “There is an incredible amount of [business] development happening here... but we are not seeing minority-owned businesses really being able to tap into that. So when we talk about shifting in any permanent way, like leveling the playing field, we have to begin to deal with that.” (NOLA_S7)

The second type of suggestion residents and stakeholders offered for how to improve access to opportunity by lower-income people centered on changes that would enable we have a real organized effort to grow and have a pipeline for people who come out with the compassion, experience, and community consciousness to do the work. So we have to do a lot more investing in people of color who can work in these communities, with the community residents, and also have the capacity and the competence to do it well...” (NOLA_S4)

**More focus on child and youth development.** In our discussions of ways to promote opportunity for residents of the St. Bernard Area and New Orleans more generally, there was a consistent and emphatic emphasis on promoting the well-being of children. Residents and stakeholders want to see opportunities for children established and/or increased in the city; the specific suggestions we heard include after school programs, summer school programs, summer camps, youth employment programs, activities for teens, and educational programs targeting girls and their development in STEM subject areas. Many stakeholders raised the need for New Orleans to be more child and youth friendly, recommending that the city work to expand its cultural and entertainment offerings with a focus on the interests of its children.

**Stronger mentoring and social networks.** Racism and concentrated poverty lead to lack of diverse social networks, and this can affect people’s ability to access opportunity. A number of interviewees suggested that mentoring and other efforts to expand social networks could help combat the isolation that results from growing up in concentrated poverty. As one person explained, lower-income people “need to be coached and mentored. That’s the opportunity piece, like your social network, and knowing the importance of having one, and using it... Where people meet along the continuum to be successful in accessing opportunities is ongoing social support... It might be some sort of employment coaching. It could be mentoring... It doesn’t just happen alone.” (NOLA_S2)


service providers to work with greater impact. In particular, we heard calls for:

> **Improved organizational capacity.** One factor cited as decreasing access to opportunity by lower-income residents of New Orleans is a lack of capacity on the part of the organizations working to address their needs. Organizational capacity affects both the breadth and depth of organizational reach; it also affects organizational longevity. Interviewees see the need for improved financial and technical capacity on the part of the city’s nonprofits, as one interviewee explained, “The financial resources are important. But I think we also need the human capital that can help people really think about what they need from a fiscal standpoint... I think we have to give people the technical assistance and the resources to help to really build that capacity. So even if they’re getting financial resources right now, they have the capacity to be able to look toward the future and kind of determine their own longevity...” (NOLA_S9)

> **Partnerships and collaboration.** Another issue raised by stakeholders was the need for less siloed service provision in New Orleans. Interviewees feel that service providers aren’t able to network effectively, and that this decreases their overall impact. Siloed service provision leads to inefficiencies as efforts are duplicated throughout the city; it is also inefficient because it stops knowledge from being shared between agencies working toward the same goals. As one stakeholder explained, “It’s not well integrated. It needs to function more like, I hate to use the word system, but it needs to function more like a system. And I think for us it’s figuring out how do we build that interconnection? ...Each NGO is doing the work that it’s charged to do in its mission and trying to keep their doors open... Folks are doing this work on a shoestring and trying to keep the doors open at the same time.” (NOLA_S7)

> **Improved information.** The issue of information came up often in our New Orleans interviews, with a number of interviewees commenting on the need to make community residents aware of the services and programs that exist to serve them. As one interviewee put it, “I think the one [barrier to opportunity] that probably stands out the most, which I’m amazed at every time I talk with folks, is just their awareness that the services exist.” (NOLA_S9) Clearly, there is a need for better communication about the programs and services that are available to serve lower-income people in New Orleans.

> **Improved empathy and cultural competency.** One final – and critical – factor in service provision is for those who need services to feel comfortable using them: people requiring assistance need to know that when they go to use services, they will be met with empathy, respect, and cultural competency. Several interviewees spoke about organizational empathy and cultural competency and the barrier that their absence can create on access to opportunity. As one person put it, “I think some environments are not user friendly. It’s not welcoming. That’s especially concerning about the black males, who may have had some rough challenges or rough spots in their lives. I don’t think a lot of those systems are welcoming, or as welcoming as they can be, to some of these guys... So that’s a barrier. I suspect that there are resources in that community that’s not used as much as they can be because of the perception or apprehension of part of these males.” (NOLA_S4)

Any number of concrete recommendations for improving access to opportunity in New Orleans might follow from the Area Opportunity Index and interviewee findings. We offer here a few strategies that community actors might take to help promote opportunity in New Orleans:

1. Support local criminal justice system reforms, such as the Vera Institute’s efforts to end unnecessary detentions, which especially harm black women and men, and efforts to reduce barriers to employment and entrepreneurship among formerly incarcerated persons.
2. Support efforts that use social network and relationship-based strategies to help lower-income residents access jobs and other economic opportunities, such as the Family Independence Initiative, which could have an expanded presence in the St. Bernard Area.
3. Determine how education, job training, and job search resources through New Orleans’ five opportunity centers could be easier to access and use.

---

CONCLUSIONS AND CONSIDERATIONS

4 Encourage key anchor institutions\textsuperscript{14} within close proximity to the St. Bernard Area (e.g., Dillard University) to recruit and hire neighborhood residents, using mechanisms like Community Benefit Agreements\textsuperscript{15}

5 Ensure that single parents looking for work have adequate access to close, affordable early care and education, for example, Educare New Orleans, which is located adjacent to Columbia Parc.

6 Support and build capacity of the Mobilization Fund,\textsuperscript{16} a public-private partnership to increase access to capital among disadvantaged business entities (DBEs), in order to increase DBE’s capacity to secure and benefit from contracts with the City of New Orleans.

7 Encourage a partnership between Columbia Parc and local economic empowerment organizations to make financial coaching services\textsuperscript{17} more accessible to area residents.

8 Support continued efforts\textsuperscript{18} to strengthen the health and human services ecosystem in New Orleans by:
   a. Promoting greater community awareness and use of ViaLink – southeast Louisiana’s 211 agency\textsuperscript{19} – and efforts to make 211 data easier to access via mobile technologies.
   b. Encouraging partnerships among nonprofits and public agencies to integrate and co-locate services to make it easier for residents to get help.
   c. Increasing the diversity of health and human service organization executives.\textsuperscript{20}
   d. Building nonprofit financial and technological capacity.\textsuperscript{21}

---

PROMOTING OPPORTUNITY IN POTRERO TERRACE AND ANNEX, POTRERO HILL, SAN FRANCISCO

Compared to other San Francisco County neighborhoods, Potrero Hill, within which the Potrero Terrace and Annex development lies, performs very well on most of the social and economic indicators measured by the Area Opportunity Index. The one exception is the measure of economic diversity (rICE), which reveals a concentration of affluence within the neighborhood – something that is only increasing as Potrero Hill continues to gentrify.

Despite Potrero Hill’s excellent performance on the index, our interviews with residents and stakeholders revealed several barriers to opportunity by lower-income residents of the area. These interviews also elicited a number of suggestions for how to improve access to opportunity. These suggestions fall into two categories: changes that would affect lower-income people directly and changes that would enable service providers to work with greater impact. As concerns changes that would affect lower-income people directly, we heard calls for:

> Investment in young people. As was the case with interviewees in New Orleans, San Francisco interviewees called for more investment in young people. In particular, interviewees want to see increased investment in after-school activities, educational enrichment, career training, and mentoring. As one interviewee sees it, “Even though adults sometimes feel that it’s too late for them, they will still invest a lot in their children to make sure that they have better lives so that the next generation has a better life than what they had… So I think that being able to really focus on providing the best opportunities for kids, be that after-school activities, other educational enrichment, career training, mentoring – as much focus...
as we can put on the children to really help them get where they want to be will be absolutely critical.” (SFO_S7)

- **Psychosocial support.** A number of interviewees raised the need to address the effects of lower-income people having been traumatized by San Francisco’s sociopolitical system, with calls for addiction and mental health services. Beyond this, there is a need to address the lack of efficacy lower-income people feel by providing them with psychosocial support. As one person explained, “Psychosocial support...is an investment that has multiple dividends. We treat these issues like it’s a gap in skill and a gap in knowledge, and it is, but it starts with agency... It’s not about learning how to dress for work... It’s not about [getting] your welding license. It’s about first and foremost, what do you think about yourself and how do you see yourself having control in your life?” (SFO_S10)

- **Resident empowerment.** Related to the issue of psychosocial support, we heard from interviewees a repeated call to empower residents in a deep and meaningful way. Stakeholders spoke about the need to “elevate the lives of the people who live in the community as being worthy” (SFO_S6) and about the need to help residents “engage with questions such as, What does your life mean? Who are you inside? Why are you living? What do you want for yourself or your children? What life do you think you want to leave behind?” (SFO_S3) The issue of resident empowerment will be raised further along in this section, when we consider factors that were raised across study sites.

- **Moving beyond counseling to coaching.** Another suggestion, which might promote resident empowerment, was for service providers to move beyond counseling to coaching. A number of interviewees supported the shift from a case-management, problem-focused approach to the lives of lower-income people to a more collaborative, goal-setting approach. As one interviewee put it, “Most of the programs that are available are pretty limited...[and are] mostly about making folks comfortable, as opposed to assisting with much of a dynamic shift in their experience. For instance, the services that are available are by and large things like case management, as opposed to a coaching service... that allows folks to think beyond stabilization into the realm of setting goals and meeting those goals.” (SFO_S5)

The second type of suggestion residents and stakeholders offered for how to improve access to opportunity by lower-income people in Potrero Terrace and Annex and San Francisco more broadly centered on changes that would enable service providers to work with greater impact. In particular, we heard calls for:

- **A less siloed service delivery environment.** As they discussed ways to increase access to San Francisco’s services by the lower-income people who need them, interviewees recommended making changes to centralize the city’s service delivery environment. This would promote efficiency in the delivery of services, and it would greatly reduce the burden that a fractured environment places on lower-income people as they seek help. As one interviewee explained, “There’s a need and interest in thinking about how to reduce barriers to access... [It’s] less about transportation, though that’s definitely a barrier, but there’s confusion around eligibility. Each kind of program or opportunity has different kinds of requirements. As much as we can, [we should] think about how things are standardized, so people are essentially kind of checking a box [to] open up their eligibility...instead of having to apply at each different one.” (SFO_S8)

- **Improved access to data.** In addition to reducing the burden on lower-income households as they seek services, a centralized service delivery system could lead to better access to data by service providers. Data on uptake and outcomes are important for those who plan programs, and these data are hard to come by in San Francisco’s fractured service-delivery environment. As one interviewee told us, “We struggle to get school data, we struggle to get preschool data, we struggle to get health data, we struggle to get workforce data, but we kind of need [data] in order to be effective in what we do.” (SFO_S10)

- **Improved empathy and cultural competency.** As was the case in New Orleans, stakeholders in San Francisco see improved empathy and a greater degree of cultural competency on the part of service providers as critical factors in increasing lower-income people’s access to opportunity. As one interviewee put it, “[For] residents, their emotional experience needs to be honored; their experience living in poverty, generational poverty, their experience with racism, their experience with the whole range of issues that come up... Instead of blaming and disrespecting people, [it would be better for service providers] to approach their circumstances with some empathy. That would be the best thing to do. I think even
CONCLUSIONS AND CONSIDERATIONS

Any number of concrete recommendations for improving access to opportunity in San Francisco might follow from these findings. We offer here a few strategies that community actors might take to help promote opportunity in San Francisco:

1. Partner with youth-serving organizations such as the Boys and Girls Clubs to open a location at Potrero Terrace and Annex[22] or make it easier for children and youth to access the nearest club.[13] Promote greater awareness among residents of children, youth, and family services offered by the Potrero Hill Neighborhood House and the Healthy Generations Project.[24]

2. Promote awareness among Potrero Terrace and Annex residents of existing asset building resources for adults (e.g., EARN[15] and Mission Asset Fund[26]), children and youth (e.g., Kindergarten to College[27]), and the full range of health and human service programs listed within the United Way Bay Area 211 system.[28]

3. Encourage the San Francisco Health Network to integrate or better promote behavioral health services at the Potrero Hill Health Center and support efforts to make the clinic more accessible to local residents. Increase awareness among residents of other behavioral health services in the Potrero Hill area.[29]

4. Support strategies to help lower-income residents access jobs and other economic opportunities; this might be done through partnership with an organization such as the Family Independence Initiative in Oakland.[30]

5. Increase access to workforce development services and resources, including for individuals with significant barriers to employment; this might be done through supported employment and job coaching programs for persons living with mental illness.[31]

6. Encourage key anchor institutions[32] (e.g., hospitals) within close proximity of Potrero Hill to recruit and hire neighborhood residents, using mechanisms like Community Benefit Agreements.[33]

---

[122] Boys and Girls Clubs have opened clubhouses in other public housing communities, such as Sunnydale. See “Boys & Girls Clubs of San Francisco: Sunnydale Clubhouse,” no date, http://www.kidsclub.org/find-a-club/sunnydale-clubhouse/.
[13] Mission Clubhouse, located at 901 Alabama Street, is located just over a mile away.
[29] This is a 24-hour information and referral services available in multiple languages. See “United Way Bay Area: About 211 Bay Area,” no date, http://www.211bayarea.org/.
[33] Clarke, Brian, Anchor Institutions
CONCLUSIONS AND CONSIDERATIONS

7 Partner with the San Francisco Municipal Transportation Agency (SFMTA) to bring public transportation to Potrero Terrace and Annex.

8 Through the existing partnership between BRIDGE Housing and Local Initiatives Support Corporation (LISC), explore access to a LISC Financial Opportunity Center134 for Potrero Terrace and Annex residents.

9 Support post-conversion initiatives to build community among residents of different incomes and racial and ethnic backgrounds.135

PROMOTING OPPORTUNITY IN BOTH COMMUNITIES

Finally, we come to two important community investment considerations that apply to both Columbia Parc and Potrero Terrace and Annex, and that are broadly applicable to other communities working to increase access to opportunity by lower-income individuals. An overwhelming number of residents and stakeholders in both communities identified two over-arching factors that stand in the way of residents’ access to opportunity: friction of distance and lack of voice.

Friction of distance takes into account the amount of effort required to complete a journey, and it implies that even a very short journey can be perceived as daunting by those considering it. This concept has clear resonance in both of the study sites: interviews revealed that even when services and amenities were in close proximity, many residents did not feel or perceive services and resources to be accessible or available. To some extent, this was due to a lack of clear information about what was available, and if available, whether and how services might be used. Once residents figured out how a service or resource could be used, hostility, a lack of patience and empathy, and cultural differences between residents and human service professionals further discouraged use. These factors can be particularly overwhelming for residents who have experienced or who are currently experiencing trauma.

To overcome these unnecessary sources of friction, community actors could support the use of human-centered design136 principles, which:

a. Leverage technology to make it as easy to find services residents need and can afford (e.g., job training) and ensure that information about these services and resources is easy to understand;

b. Integrate health and human services and co-locate services (e.g., Supplemental Nutrition Assistance Program (SNAP) services, tax assistance, and job training and mental health counseling) into mixed-income housing communities;

c. Significantly reduce the amount of effort it takes to apply for assistance;137 and

d. Ensure services and resources are offered in culturally relevant ways, for example, by hiring bilingual staff, producing program materials in relevant languages, and offering materials via a medium residents actually have access to.

Reducing friction is especially important when considering “pre-opportunity” services and resources, such as mental health counseling, addiction counseling, and help for survivors of domestic violence.

Lack of voice was raised in both sites by interviewees who expressed concern about residents’ limited participation in the decision-making processes that affect their lives. Social psychologists note that a sense of hopelessness builds when people feel they have no say in matters that affect them, and this can sap people’s drive to even attempt to pursue opportunities.138

Community actors could consider two strategies for promoting greater voice among residents of Columbia Parc, Potrero Terrace and Annex, and other sites where LMI individuals need greater access to opportunity. First, when implementing community investment decisions, community actors could select place-based partners, and could search in

CONCLUSIONS AND CONSIDERATIONS

particular for those that actively seek to incorporate resident perspectives. For example, community development corporations (CDCs) play an important role in organizing residents in a particular area to express their needs and concerns: they can act as intermediaries and resource brokers between residents and organizations from outside of the neighborhood (e.g., banks, community development financial institutions, commercial and residential real estate developers) that are making decisions and/or controlling resources that may affect residents’ quality of life. CDCs can play an additional role in promoting resident voice: they can employ community members, place them in management positions, and include them on boards. By choosing to invest in CDCs and other place-based nonprofits that evidence a tangible commitment to resident inclusion, community actors would support the amplification of residents’ views and voices.

Second, philanthropic organizations could amplify residents’ voices by directly supporting local organizations that help residents express their needs and interests. Local associations and groups dedicated to improving the quality of life in particular neighborhoods abound throughout the United States. For example, in New Orleans, the Pilotland Neighborhood Association covers the St. Bernard Area of New Orleans; in Potrero Hill, BRIDGE Housing and HOPE SF’s Rebuild Potrero initiative is encouraging and facilitating resident engagement in the redevelopment of the area, using their trauma-informed community building model as they do so. Continued support of these and other efforts that engage community members could promote and amplify resident voice.

FINIAL THOUGHTS

Affordable, quality housing is necessary, but it is insufficient to promote household and community well-being. Access to health and human services, quality education, meaningful, well-paid jobs, small business opportunities, neighborhood safety, healthy environmental conditions, and supportive, neighborly relationships all affect well-being. From residents and stakeholders in both communities, we learned that accessing and using services, resources, and opportunities is not just a matter of physical proximity. Other factors intervene to shape how opportunity is experienced: a lack of information and awareness, minimal social networks, a lack of cultural competency and empathy on the part of service providers, and larger community problems such as systemic racism and fragmented human service systems all act as barriers between residents and fulfillment of their hopes and dreams. Community investment efforts need to reduce these real barriers to opportunity. They will be most successful when they enlist the participation and follow the guidance of neighborhood residents, who have the most at stake in the success of these efforts.

---

140 For example, federally qualified health centers and community action agencies have requirements for board membership among low-income persons.