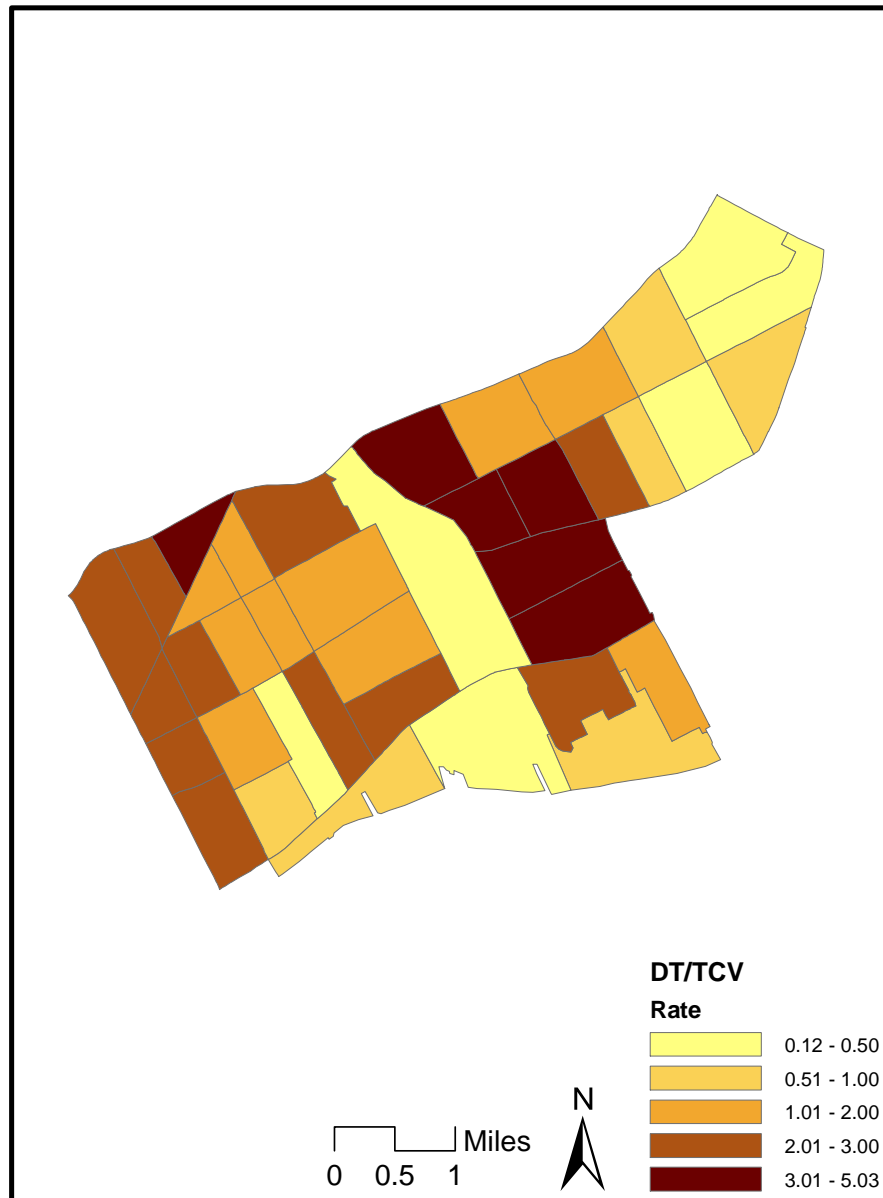


Appendix 4: Descriptive Maps

In the process of developing the pilot EDS, the following maps were constructed to aid in system design and threshold selection.

Figure A8

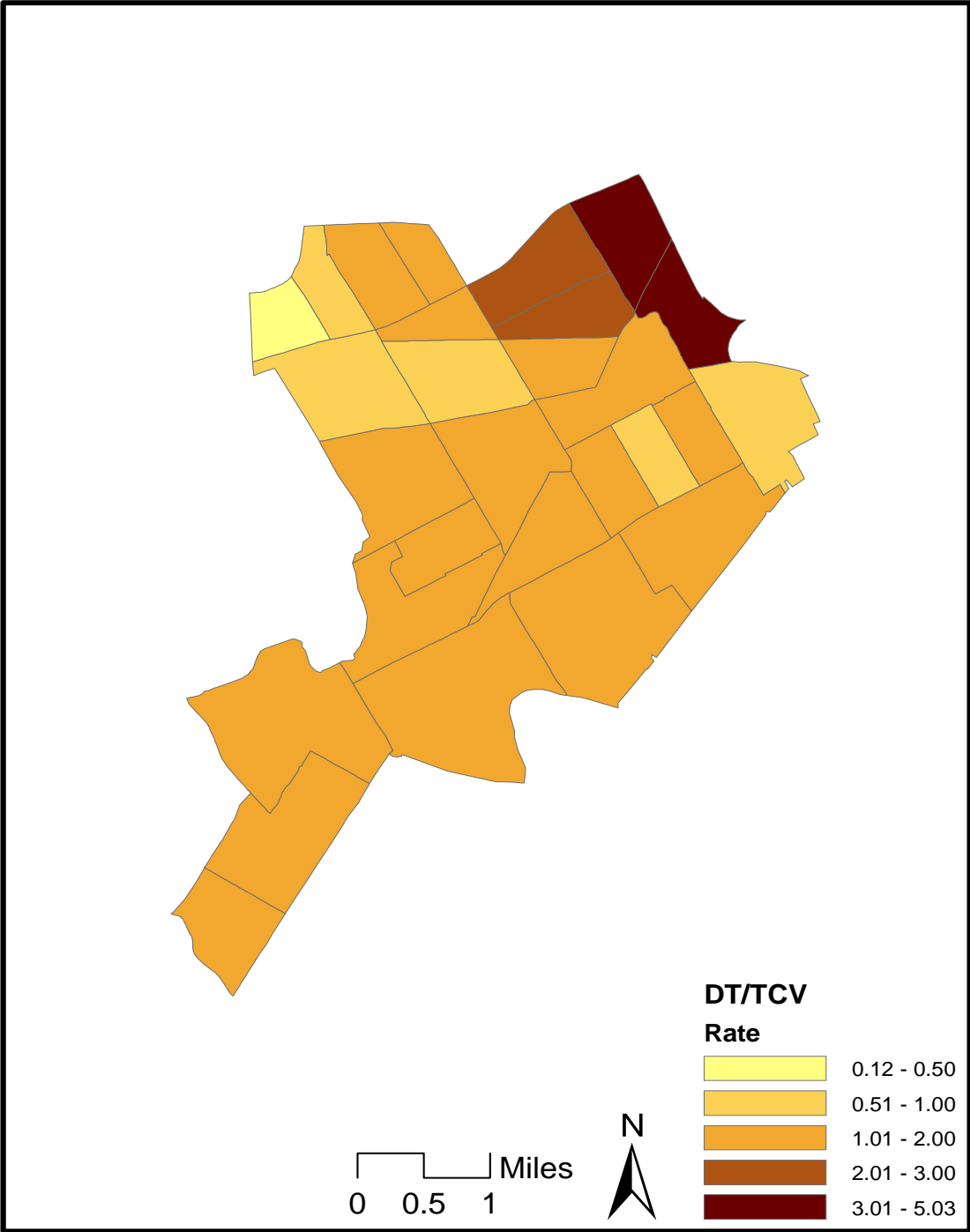
Delinquent Property Tax (DT) as a Share of True Cash Value (TCV), by Census Tract, Cluster 3



Source: U.S. Census 2000; City of Detroit Planning & Development Department; City of Detroit, Finance Department - Assessments Division data 2002
Figure A8: Delinquent Tax divided by True Cash Value shows the share of property tax that is delinquent due to unpaid taxes.

Figure A9

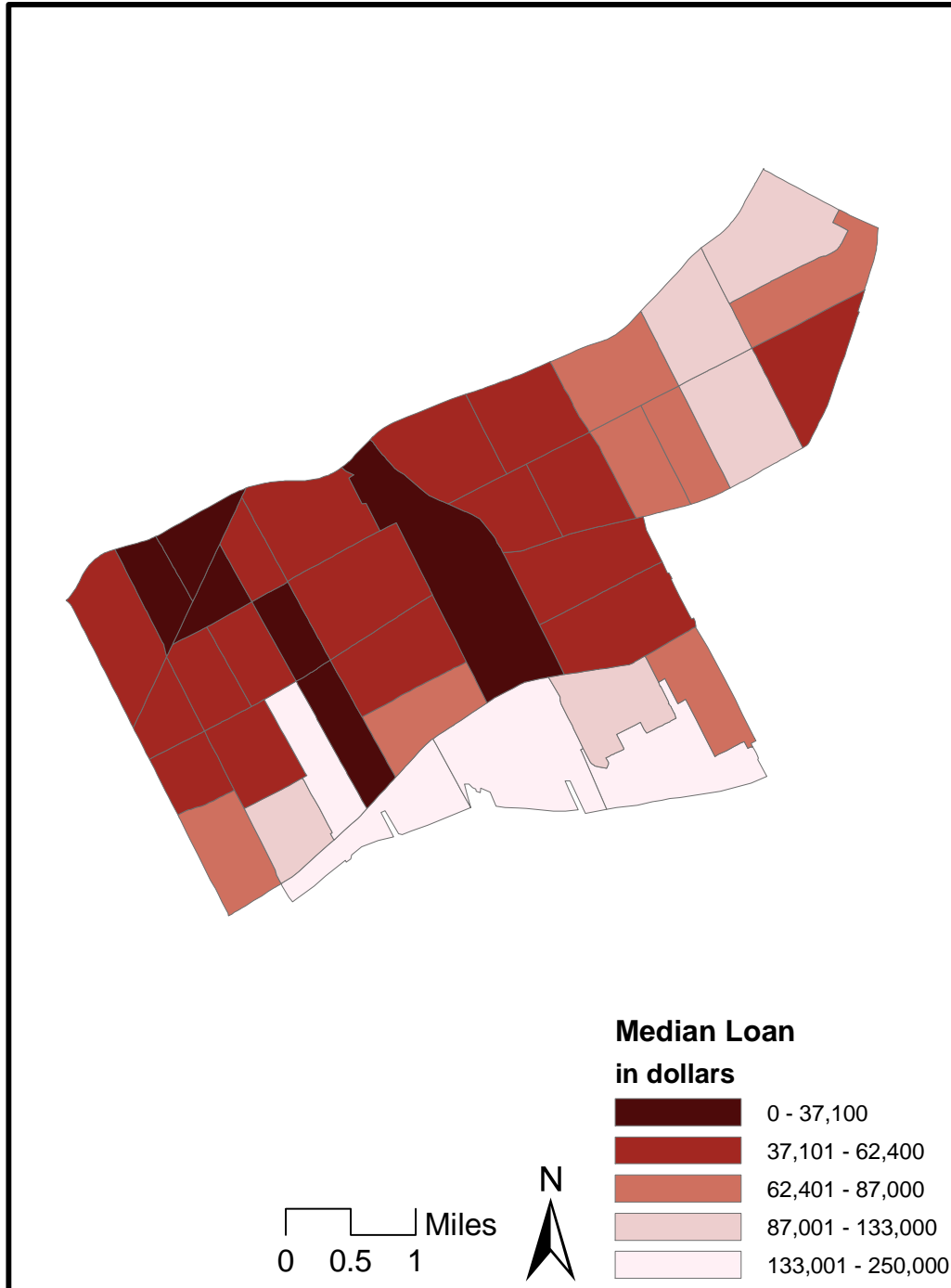
Delinquent Property Tax (DT) as a Share of True Cash Value(TCV), Census Tracts, Cluster 5



Source: U.S. Census 2000; City of Detroit Planning & Development Department; City of Detroit, Finance Department - Assessments Division data 2002
Figure A9: Delinquent Tax divided by True Cash Value shows the share of property tax that is delinquent due to unpaid taxes.

Figure A10

Median Home Purchase Loan Originated, by Census Tract, Cluster 3

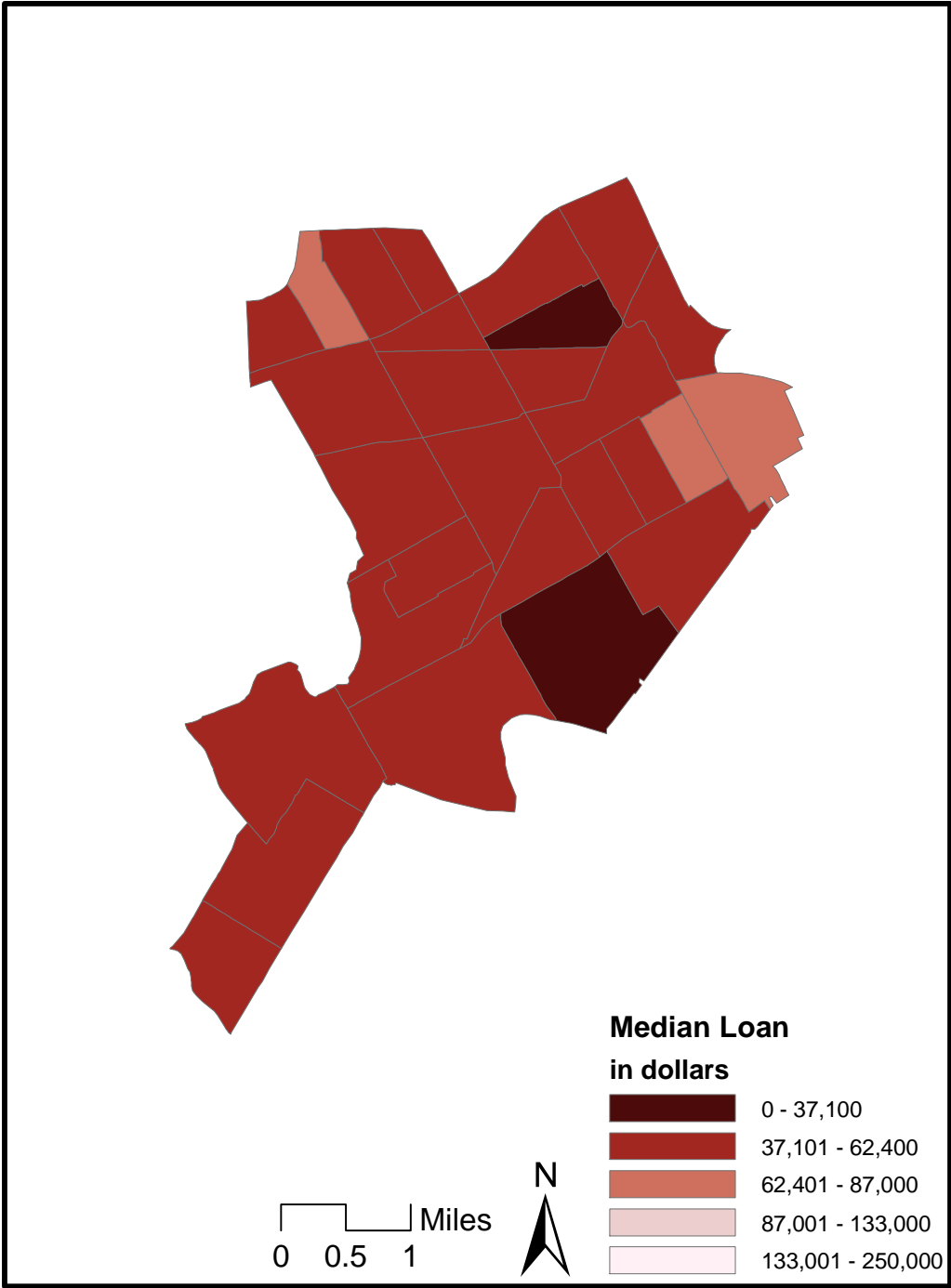


Source: U.S. Census 2000; City of Detroit Planning & Development Department; HMDA 2002.

Figure A10: Median home purchase loan originated reflects cost and value of home properties. It may also implicate economic stability in terms of ability to borrow. Note: Values have not been adjusted by number of loans originated, so high values may be misleading.

Figure A11

Median Home Purchase Loan Originated, by Census Tract, Cluster 5

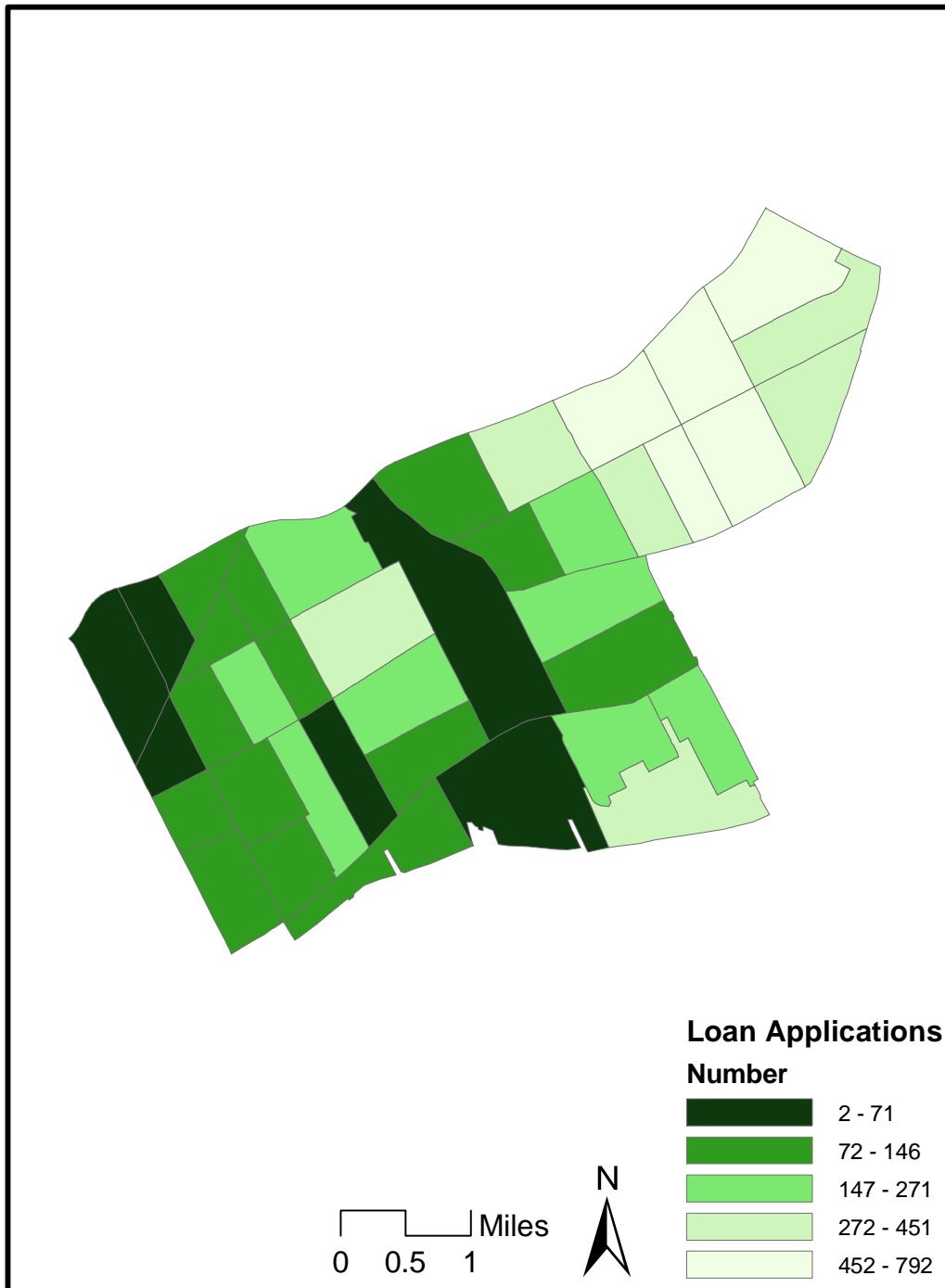


Source: U.S. Census 2000; City of Detroit Planning & Development Department; HMDA 2002

Figure A11: Median home purchase loan originated reflects cost and value of home properties. It may also implicate economic stability in terms of ability to borrow. Note: Values have not been adjusted by number of loans originated, so high values may be misleading.

Figure A12

Number of Mortgage Loan Applications, by Census Tract, Cluster 3

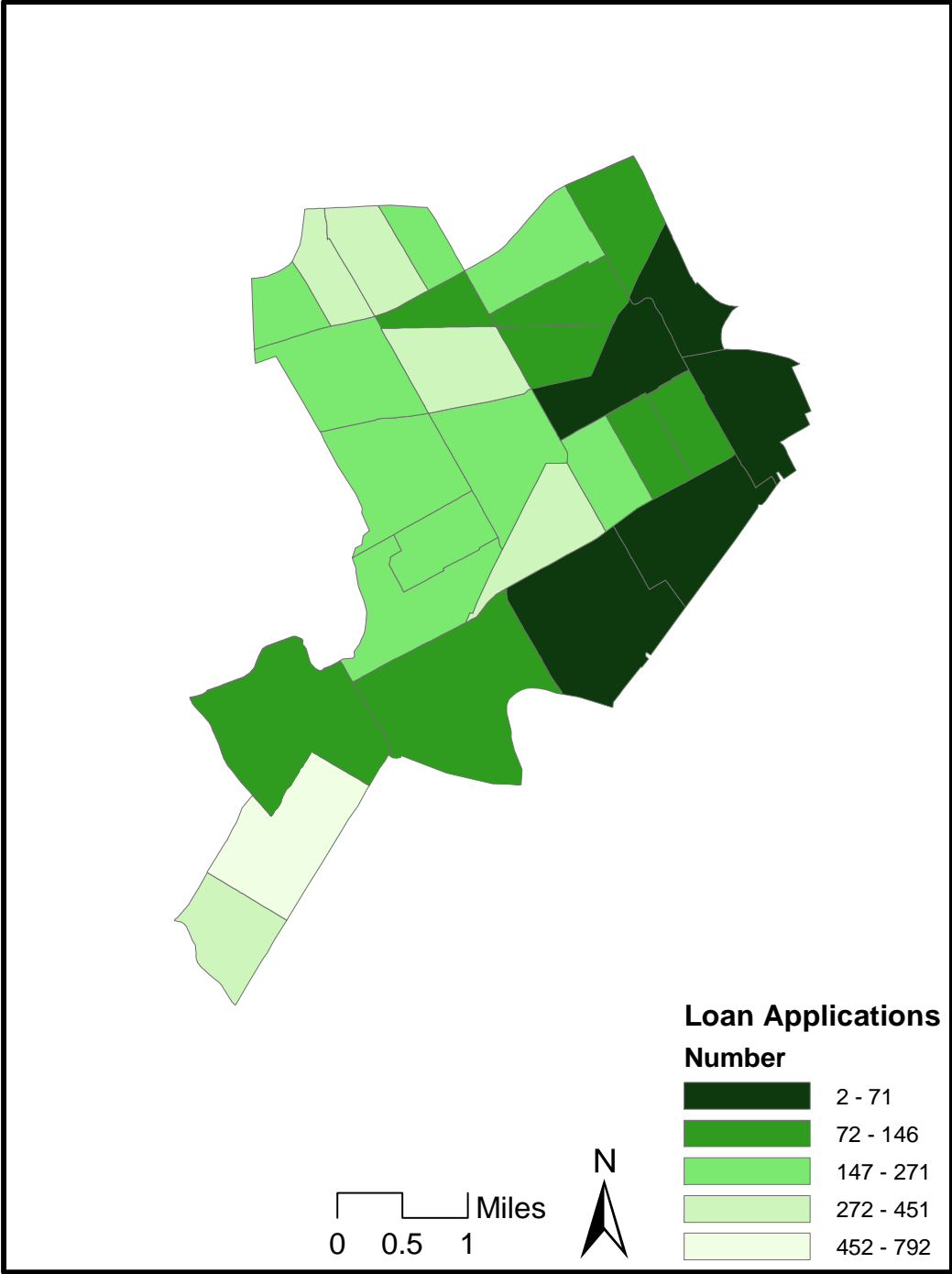


Source: U.S. Census 2000; City of Detroit Planning & Development Department; HMDA 2002

Figure A12: The number of mortgage loan applications (all types) reflects desired purchasing activity. Note: Values have not been adjusted by type of land use, so low values may reflect the presence of industry.

Figure A13

Number of Mortgage Loan Applications, by Census Tract, Cluster 5



Source: U.S. Census 2000; City of Detroit Planning & Development Department; HMDA 2002.

Figure A13: The number of mortgage loan applications (all types) reflects desired purchasing activity. Note: Values have not been adjusted by type of land use, so low values may reflect the presence of industry.

Figure A14

Total Serious Crime per 100,000 population, by Census Tract, Cluster 3



Source: U.S. Census 2000; City of Detroit Planning & Development Department; City of Detroit Police Department 2002 from Wayne State University College of Urban, Labor and Metropolitan Affairs (CULMA)

Figure A14: Total serious crime per 100,000 reflect the amount of crime in each tract projected for 100,000 people. Total serious crime includes violent and property crime.

Figure A15

Total Serious Crime per 100,000 population, by Census Tract, Cluster 5



Source: U.S. Census 2000; City of Detroit Planning & Development Department; City of Detroit Police Department 2002 from Wayne State University College of Urban, Labor and Metropolitan Affairs (CULMA)

Figure A15: Total serious crime per 100,000 reflect the amount of crime in each tract projected for 100,000 people. Total serious crime includes violent and property crime.

Appendix 5: Misleading Results

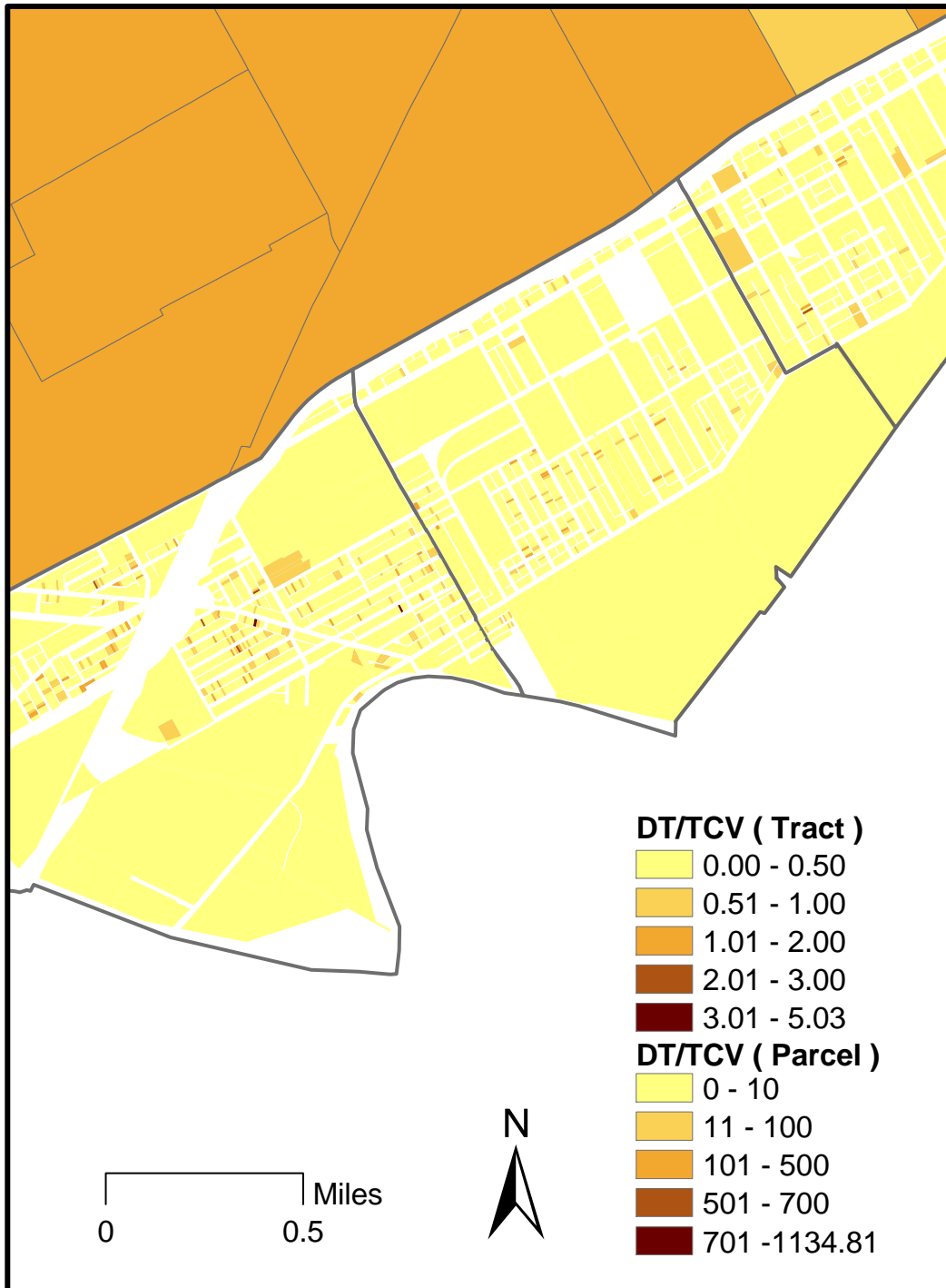
(See APilot EDS: EDS Methods Applied; Thresholds for Neighborhood Change for reference)

In Figure A16, the three census tracts (5237, 5236, 5235) in the Delray area of cluster 5 all show an average amount of delinquency (property value as a function of delinquent property tax) at the census tract level. This is misleading because the area has many vacant and delinquent residential properties. The parcel-level data reveal a more accurate picture of neighborhood conditions and suggest that the presence of non-delinquent industrial properties probably lowers the average value for the tract and therefore suggests that properties are in better condition than they are.

Figure A17 shows a census tract (5122) on the northern edge of cluster 3. This tract is an area with considerable vacant land and abandoned residential property and is represented as such in the model. This is misleading in a different way than the first figure. Here, an area is shown as having an unusually high rate of delinquency. This is because the tract contains a large park. Since this information is lost when observing data at the tract level, this manner of presentation may misleadingly encourage a viewer to interpret as blighted a larger area than is appropriate.

Figure A16

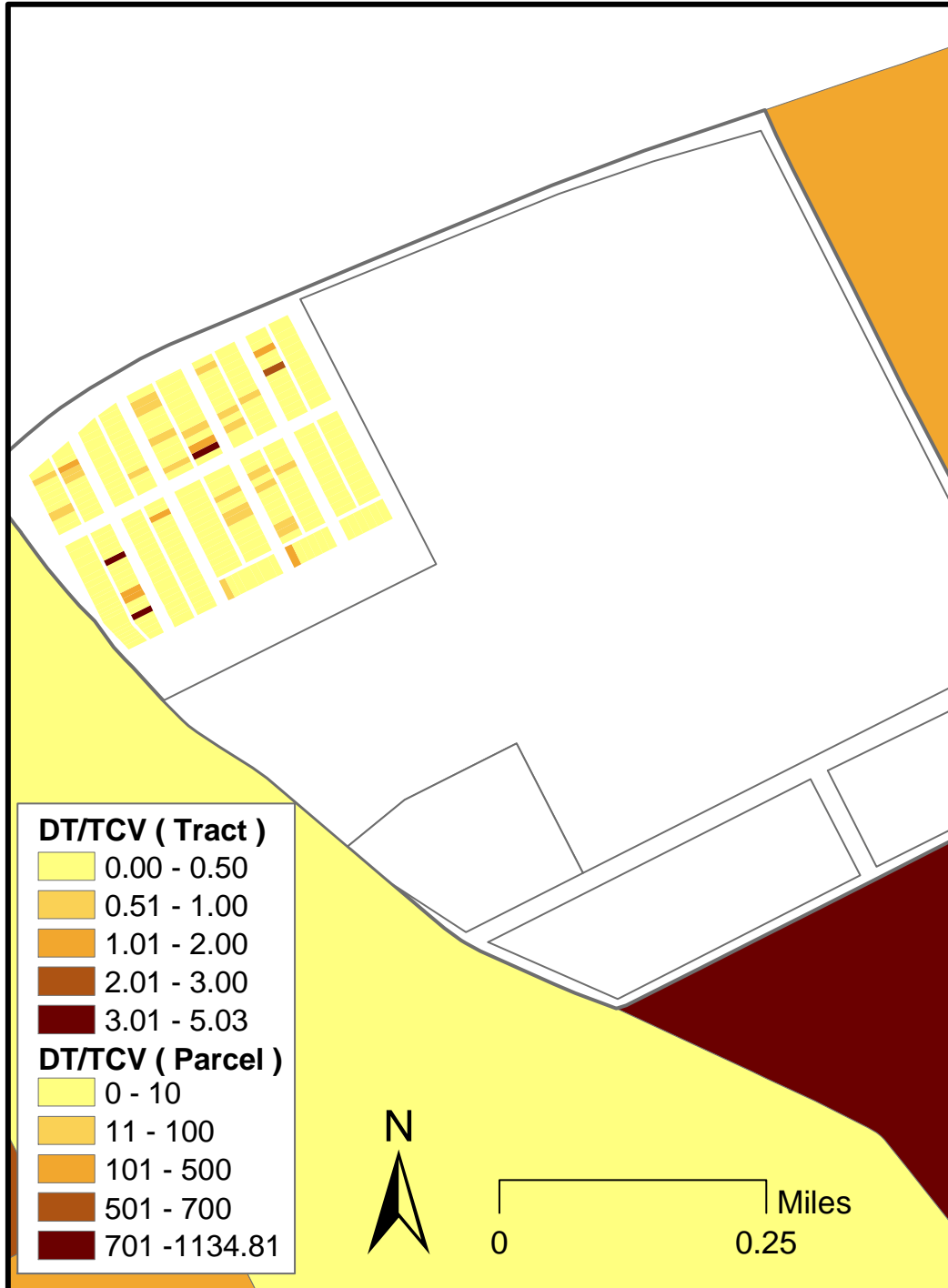
Parcel-level Data Values in the Delray Area, Cluster 5
Delinquent Tax (DT)/Total Cash Value (TCV)



Source: U.S. Census 2000; City of Detroit Planning & Development Department;
City of Detroit, Finance Department - Assessments Division data 2002;
HMDA 2002

Figure A17

Parcel-level Data Values in Tract 5122, Cluster 3
Delinquent Tax (DT)/Total Cash Value (TCV)



Source: U.S. Census 2000; City of Detroit Planning & Development Department;
City of Detroit, Finance Department - Assessments Division - data 2002;
HMDA 2002