Southeast Fort Worth Neighborhood Market DrillDown

Catalyzing Business Investment in Inner-City Neighborhoods

September 2008

Social Compact inc

About Social Compact

Social Compact is a national not-for-profit corporation led by a board of business leaders whose mission is to help strengthen neighborhoods by stimulating private market investment in underserved communities. Social Compact accomplishes this through its Neighborhood Market DrillDown analytic tool, developed to accurately measure community economic indicators, and provides this information as a resource to community organizations, government decision makers and the private sector. Social Compact is at the forefront of identifying the market potential of underserved neighborhoods and promotes public private partnership involving community members and leveraging private investment as the most sustainable form of community economic development.

Board of Directors

Clark Abrahams
Chief Financial Architect, Financial Services Business, SAS

Clayton Adams
Vice President, Community Development, State Farm Fire and Casualty Company

Joe Belew
Vice Chair, Social Compact
President, Consumer Bankers Association

Lisa Glover
Senior Vice President, Director of Community Affairs, U.S. Bank

Ron Guggenheimer
Director, Fixed Income, Citi Markets and Banking

W. Roger Haughton
Trustee Emeritus, Social Compact Board of Trustees
Immediate Past Chairman, The PMI Group, Inc.

JoAnn Kane
Treasurer, Social Compact
Vice President and Chief Operating Officer, Faithworks, Inc.

Bonnie Kantor
Global Client Executive, SAS

David H. Katkov
Chair, Social Compact
Executive Vice President, The PMI Group, Inc.
President and Chief Operating Officer, PMI Mortgage Insurance Co.

Michael R. McGuire
Secretary, Social Compact
President and CEO, Affinity Bank

Robert McNeely
Union Bank of California, Executive Vice President

Peg Moertl
Senior Vice President, PNC Bank

Bruce D. Murphy
Executive Vice President, KeyBank National Association
President, Community Development Banking, KeyCorp

Ed Owens, III
Senior Vice President and Director of Community Affairs, Fifth Third Bank

Joseph R. Reppert
Chairman, Social Compact Board of Trustees
Vice Chairman, First American Real Estate Information Services, Inc.

Jeffrey S. Rosen
Executive Vice President, Huntington Bank

Dean Schultz
President and CEO, Federal Home Loan Bank of San Francisco

Brian W. Stolarz
Associate, K&L | Gates

John B. Talmage
President and CEO, Social Compact

Mary Lee Widener
Vice Chair, Social Compact
President and CEO, Neighborhood Housing Services of America

Copyright © 2008 Social Compact Inc.

Dear Colleagues:

Social Compact continues to change the field of community development through its Neighborhood Market DrillDown. Our reputation in the industry comes from pursuing our mission of strengthening neighborhoods by stimulating private investment in underserved communities. Working collaboratively with city leaders, we have seen a measurable and positive shift in the way inner-city communities are viewed.

Our strength comes from our collaboration with local government, private sector leaders and community development organizations. They are not only the best advocates for their own neighborhoods and cities, but they are also the key players in finding solutions and opportunities for the communities they live in. The City of Fort Worth Economic and Community Development Department and Congressman Michael C. Burgess' District Office, have been tremendous partners through this, our current effort in Fort Worth.

Social Compact's Neighborhood Market DrillDown has been used by cities and organizations as a foundation for providing quality financial services, encouraging property development, and attracting retail establishments — all vital building blocks in prosperous, healthy, and sustainable neighborhoods and cities.

On behalf of the Social Compact Board of Directors, I congratulate Forth Worth on their successes and look forward to our continued partnership.

Sincerely,

David Katkov
Chair, Social Compact
Executive Vice President, The PMI Group, Inc.
President and Chief Operating Officer, PMI Mortgage Insurance Co.

Copyright © 2008 Social Compact Inc.

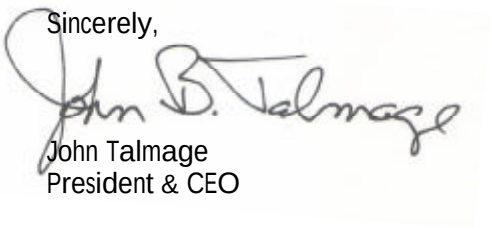
Foreword

In continuance of Social Compact's commitment to stimulating investment in underserved and undervalued urban communities, I am proud to present the findings of the Fort Worth DrillDown. The DrillDown analysis marks a nuanced approach to the City's economic development initiatives in several underserved communities in the City.

These DrillDown findings are undoubtedly strengthened by the local market insight and expertise of the DrillDown leadership team, exemplified by the City of Fort Worth's Economic and Community Development Department and Congressman Michael C. Burgess' District Office. Furthermore, I am confident that the strong collaboration of locally focused institutions, such as the Citi Foundation, will lead to significant impact in Fort Worth's neighborhoods.

I anticipate that the Fort Worth DrillDown findings will serve as one way to unify the diverse efforts of the City's leadership to implement sustainable information-led development projects that will reenergize and reinforce the city's many dynamic neighborhoods.

Sincerely,



John Talmage
President & CEO

Copyright © 2008 Social Compact Inc.

Acknowledgements

The Fort Worth DrillDown would not be possible but for the generous contributions of time, treasury, and talent of a broad and exceptional team committed to the city and its many, diverse communities.

Social Compact gratefully acknowledges the crucial support of the City of Fort Worth; special thanks to Dolores Garza and Cynthia Garcia at the Fort Worth Economic and Community Development Department and to Patricia Bostic at Congressman Michael C. Burgess' District Office, whose local insights and expertise were integral to the project's success.

Social Compact would also like to recognize the Citi Foundation whose generous financial contributions have made this work possible. Thanks are also due to First American CoreLogic; SAS Institute Inc.; and ESRI for invaluable contributions of data, software, and expertise.

Additional thanks go to the following city; county; and state agencies for their collaboration and municipal data contributions:

City of Fort Worth Mayor and City Council; City Manager's Office; Economic and Community Development Department; Code Compliance Department; Governmental Affairs; Housing Department; I.T. Solutions Department; Law Department; Planning and Development Department; Police Department; Public Health Department; Transportation and Public Works; Water Department. Thanks also to the Tarrant County Appraisal District; Fort Worth Independent School District; Fort Worth Housing Authority and Tarrant County. Thank you to the State of Texas Comptroller of Public Accounts; Alcoholic Beverage Commission; Department of Banking; Office of Consumer Credit Commission; and Workforce Commission. Additional thanks to Oncor; TXU Energy; Fort Worth Transportation Authority; Fort Worth Metropolitan Black Chamber of Commerce; Southeast Fort Worth, Inc.; Fannie Mae; East Fort Worth Business Association and Texas Wesleyan University.

Finally, this work would not have been possible without the continued leadership and support of Social Compact's dedicated Board of Directors.

Copyright © 2008 Social Compact Inc.

Background

Inner-city neighborhoods represent billions of dollars in untapped buying power and retail leakage. The ethnic and cultural diversity of urban residents represent a myriad of opportunities for local entrepreneurs, niche markets and new markets for financial service providers, grocers, corporate retailers and other commercial investors. Despite this opportunity barriers to private investment in underserved neighborhoods persist. As a result, urban residents lack access to basic goods and services at competitive prices, and retailers and developers are unable to capitalize on the fundamental assets of inner-city, urban communities.

Underserved urban neighborhoods are often negatively stereotyped and defined by deficiencies rather than strengths. The reason for this is manifold. First, communities often use deficiency-based depictions to demonstrate need for federal subsidies and social service programs. While these depictions attest to social need, they do little to highlight neighborhood strengths and economic opportunity. Second, excessive media coverage of undesirable characteristics such as crime, poverty, and blight perpetuate negative perceptions of these inner-city neighborhoods. Finally, lack of dependable business-oriented data on underserved communities expands the information gap on market trends, disabling potential investors from making informed decisions. Combined, these factors contribute to a cycle of missed opportunities in underserved urban markets.

THE DRILLDOWN: BRIDGING THE INFORMATION GAP

Beginning with the premise that a significant reason for inner-city disinvestment is lack of good market information, Social Compact developed the Neighborhood Market DrillDown to address key barriers to private investment in and around inner-city neighborhoods. Social Compact offers its neighborhood market analyses to local governments, community organizations and businesses looking to attract investment or to invest in inner cities. These analyses provide alternative assessments of population, income and housing that do not rely on outdated and potentially inaccurate decennial census data.

The DrillDown was established to provide up-to-date profiles of market strength, stability and opportunity for small, dense, and rapidly changing urban geographies. The DrillDown builds on current, finely sieved market information drawn from a wide spectrum of commercial, proprietary and local government sources (e.g. tax assessor, building permit, and commercial credit companies). Rather than relying on any one information set, DrillDown findings surface from a combined body of data. These findings, tested against supplemental data and the intuitive knowledge of local market leaders, serve as the foundation for an objective, systematic analysis of business attributes.

Table of Contents

Project Overview ...p7
Study Area Key Observations ...p8

MARKET SIZE ...p10
Population & Households
Population Density
Neighborhood Change

MARKET STRENGTH ...p12
Average & Median Income
Aggregate Neighborhood Income
Neighborhood Income Density
Neighborhood Informal Economy
Neighborhood Income Change

MARKET STABILITY ...p15
Homeownership/Owner Occupancy
Median Home Sale Values
New Residential Units
Residential Rehabilitation

MARKET POTENTIAL ...p17
Banks & Credit Unions
Pawnshops, Check Cashers, Pay Day Lenders
Average Distance to Bank
% of Households without Credit Record
Full Service Grocers
Average Distance to Full Service Grocer
Neighborhood Grocery Leakage
Resident Retail Spending
Neighborhood Retail Leakage

Frequently Asked Questions (FAQs) ...p21
DrillDown Glossary & Sources ...p22
Ft. Worth Study Area Neighborhood Snapshots ...p27

Copyright © 2008 Social Compact Inc.

Southeast Fort Worth DrillDown

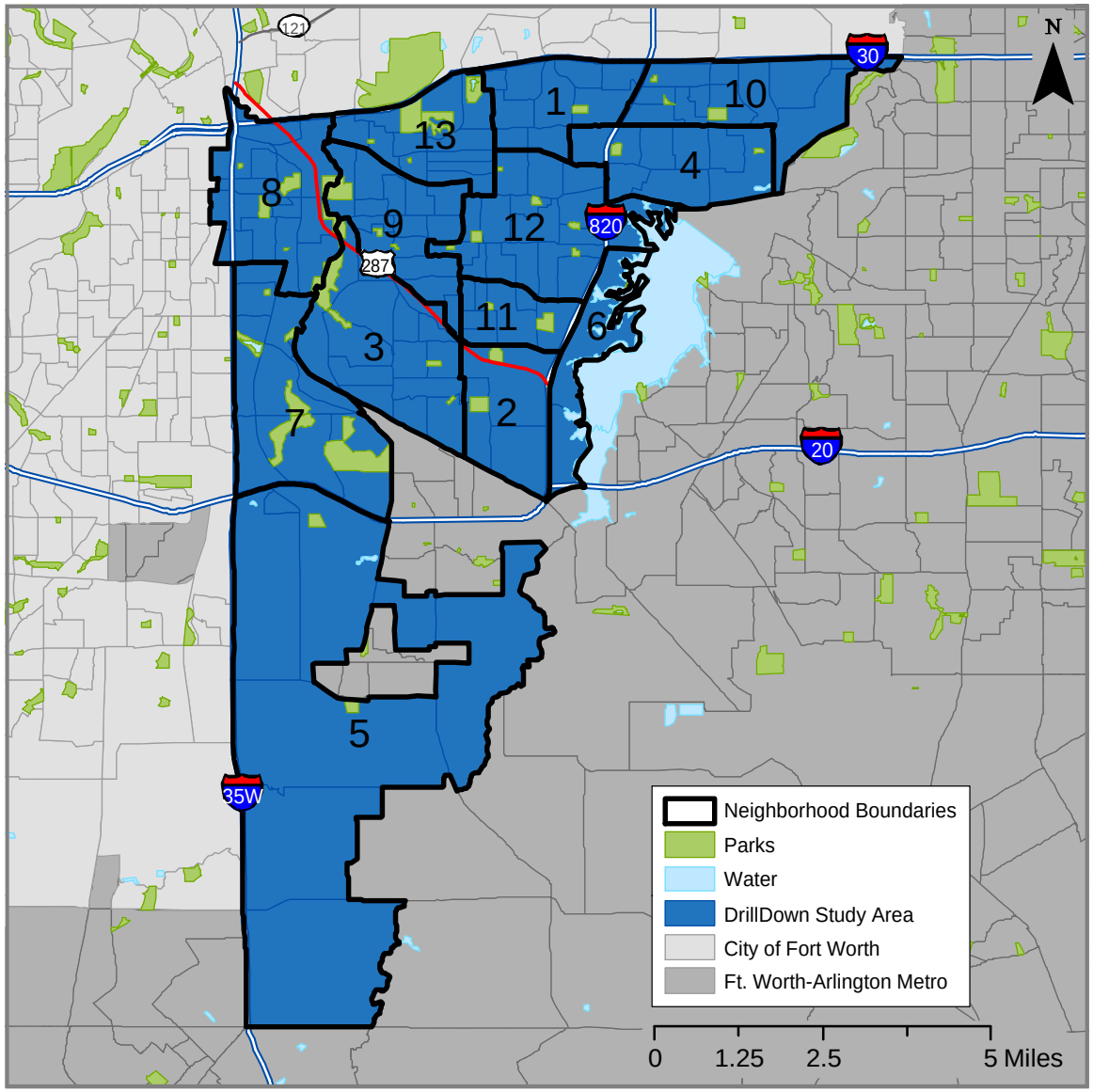
Project Overview

In partnership with the City of Fort Worth Economic and Community Development Department, Social Compact applied its Neighborhood Market DrillDown analysis to the southeast section of the City of Fort Worth. The 2008 Southeast Fort Worth DrillDown serves as an additional information source that can aid local government, community and business leaders to uncover market strengths and opportunities in the City's underserved neighborhoods, attract investment to these areas and inform the City's comprehensive economic development agenda going forward.

DrillDown study area neighborhoods include:

1. **Central Meadowbrook Cluster:** Brentwood Oak Hills/Central Meadowbrook/Eastern Hills
2. **Echo Heights & Village Creek**
3. **Glencrest Cluster:** Glencrest/Glencrest Civic League/Mitchell Boulevard
4. **Handley**
5. **Highland Hills Cluster:** Alta Mesa East H.E.L.P./Clear Creek of Fort Worth/Country Hills Estates/Garden Acres Area/ Highland Hills/Hulen Springs Meadow/Quail Run
6. **Carver Heights East**
7. **Morningside Cluster:** Brentmoor/Carter Park/Morningside/ Morningside Park/Oakridge Terrace/Southland Terrace/Vicki Lane – Bowie Street
8. **Near East Side Cluster:** Butler/Glenwood Triangle/Hillside Morningside/Historic Southside/Near East Side/New and Improved Hillside/Southeast Kingdom
9. **Parker Essex Boaz Cluster:** Burchill/Eastland/El Poly Pyramid/Parker Essex Boaz/Poly Historic/Polytechnic Empowerment Association/South Poly
10. **Ryanwood Cluster:** Cookes Meadow/Harmony/Ryanwood/ Lakewood Addition/Hollow Hills/Far East Fort Worth
11. **South Edgewood Cluster:** Eastwood Pleasant Glade/ Fairhaven/South Edgewood/Tanglewood/Villas of Eastwood
12. **Stop Six Cluster:** The Bunch – Ellington Club/Caville/Historic Carver Heights/Stop Six/Poly Oversight Association/Stop Six Sunrise Edition/Ramey Place
13. **West Meadowbrook**

2008 Southeast Fort Worth DrillDown Study Area Neighborhoods



Copyright © 2008 Social Compact Inc.

Key Observations—Study Area Neighborhoods

The DrillDown finds larger neighborhood markets than previously understood. (See Page 12)

- The DrillDown estimates the Fort Worth study area is home to 151,218 residents, 20% higher (or roughly 25,000 more people) than the Census 2000 count for the area. DrillDown population estimates may differ from census figures or traditional market estimates as a result of two factors - an initial census undercount of the area population and/or population change (growth/loss) over time; it is not possible to discern how much of the difference can be attributed to one (an undercount) or the other (growth or loss).

- The DrillDown estimates study area neighborhoods are larger than previously understood. DrillDown estimates are notably higher than Census 2000 figures in the Highland Hills Cluster, where the DrillDown population estimate exceeds the Census 2000 count by 76%; Near East Side Cluster, where the DrillDown's estimate was 58% higher; and in Carver Heights East, with an estimate 40% above the Census.

Larger markets reveal higher household incomes and greater buying power—DrillDown estimates show increases in aggregate and average household income for all study area neighborhoods when compared to Census 2000 figures. (See Pages 12 - 14)

- The DrillDown estimates notable diffrences in average household income, when compared to Census 2000 figures, in all study area neighborhoods; most notably in Echo Heights/Village Creek, Parker Essex Boaz Cluster, Stop Six Cluster and Ryanwood Cluster where DrillDown average household income estimates exceed Census 2000 income figures by 30% or more.

- The average income of individuals who purchased homes in study area neighborhoods between 2003 and 2006 ($53,600) is 40% higher than the Census 2000 average income of study area residents in 2000 ($38,400). In both Highland Hills Cluster and Near East Side Cluster, the average income of new home buyers is 45% above the income of residents in 2000.

- The DrillDown estimates the Fort Worth study area aggregate household income at roughly $2.5 billion—$516 million more (26%) than the conventional market estimate of roughly $2 billion. The study area aggregate income includes an estimated $500 million in unrecognized income due to informal economic activity comprising an estimated 8% of the total study area economy.

- The DrillDown aggregate neighborhood income estimates exceed Census 2000 figures in all study area neighborhoods; most notably in Highland Hills Cluster, where the DrillDown aggregate income is more than double (115%) the Census 2000 reported income; Near East Side Cluster (98% higher); Parker Essex Boaz Cluster (76% higher); and Carver Heights East (73% higher).

- The majority of study area neighborhoods demonstrate income densities (income per acre) well above the Fort Worth-Arlington metropolitan area average of roughly $23,000. For example, income density in Ryanwood Cluster, at $138,000, is six times greater than the metro area average income. The Fort Worth-Arlington metropolitan area includes the following counties: Johnson County, TX; Parker County, TX; Tarrant County, TX; and Wise County, TX.

NOTE: Census 2000 income values are not adjusted for inflation.

Copyright © 2008 Social Compact Inc.

The DrillDown analysis demonstrates market stability in study area neighborhoods, documenting rising home values in study area neighborhoods. (See Page 16)

- Median home sale values have increased from Census 2000 values in all study area neighborhoods. Most notably in Parker Essex Boaz Cluster, Stop Six Cluster, Highland Hills Cluster, Near East Side Cluster, and Morningside Cluster, where home sale values have doubled from Census 2000 values.

The DrillDown documents study area neighborhoods with less access to traditional financial service providers and full service grocers when compared to the study area as a whole. (See Page 19)

- The DrillDown documents a greater prevalence of nontraditional financial service providers (pawnshops, payday lenders and check cashing institutions) than banks in the study area; the number of nontraditional financial service institutions (36 in total) far outnumber the number of banks in the area (12 total).

- The DrillDown found that, on average, there are roughly four traditional financial service institutions (bank or credit union) for every 10,000 households in the Fort Worth study area. This ratio is significantly lower in several study area neighborhoods: Stop Six Cluster, Central Meadowbrook Cluster and West Meadowbrook, where there are less than three banks per 10,000 households and in South Edgewood Cluster, Echo Heights/Village Creek; Glencrest Cluster; Carver Heights East; and Near East Side Cluster, where there are none.

- Furthermore, residents in neighborhoods currently lacking a bank also appear to travel a greater distance to reach one than study area residents as a whole. On average, residents in the Fort Worth study area travel 1.2 miles to reach a bank. In comparison, residents in Echo Heights/Village Creek travel 2.13 miles; in South Edgewood Cluster, 1.86 miles; in Glencrest Cluster, 1.78 miles, and in Carver Heights East, 1.60 miles.

- Residents in the Fort Worth study area travel on average 1.02 miles to reach the nearest full service grocer. However, residents in Near East Side Cluster and in Echo Heights/Village Creek travel an average 1.43 and 1.18 miles, respectively, to reach the nearest full service grocer. Both of these neighborhoods do not currently have a full service grocer in the neighborhood.

NOTE: Census 2000 values are not adjusted for inflation.

Copyright © 2008 Social Compact Inc.

Southeast Fort Worth DrillDown

MARKET SIZE figures indicate a neighborhood's population of residential consumers, effectively describing neighborhood mass and density. Market size is commonly underestimated in inner-city neighborhoods because measurements at the neighborhood level are often outdated or inaccurate. Research has shown that the decennial census is susceptible to undercounting particular areas due to incorrect information; unreturned and incomplete surveys; and missed households and individuals. Population undercounts are more likely to occur in low-income, predominantly minority, urban neighborhoods, where a larger proportion of residents may have language barriers, live in overcrowded housing, and have greater mistrust of government. Accurate measurements of market size underpin assessments of investment and business potential in neighborhoods. To enhance accuracy, Social Compact's DrillDown uses data sources compiled on an annual basis to build its profiles.

DrillDown Total Population
% Above Census 2000

1	Highland Hills Cluster	76%	6	Stop Six Cluster	17%
2	Near East Side Cluster	58%	7	West Meadowbrook	16%
3	Carver Heights East	40%	8	S. Edgewood Cluster	12%
4	Parker Essex Boaz Cluster	28%	9	Handley	8%
5	Glencrest Cluster	20%	10	C. Meadowbrook Cluster	2%

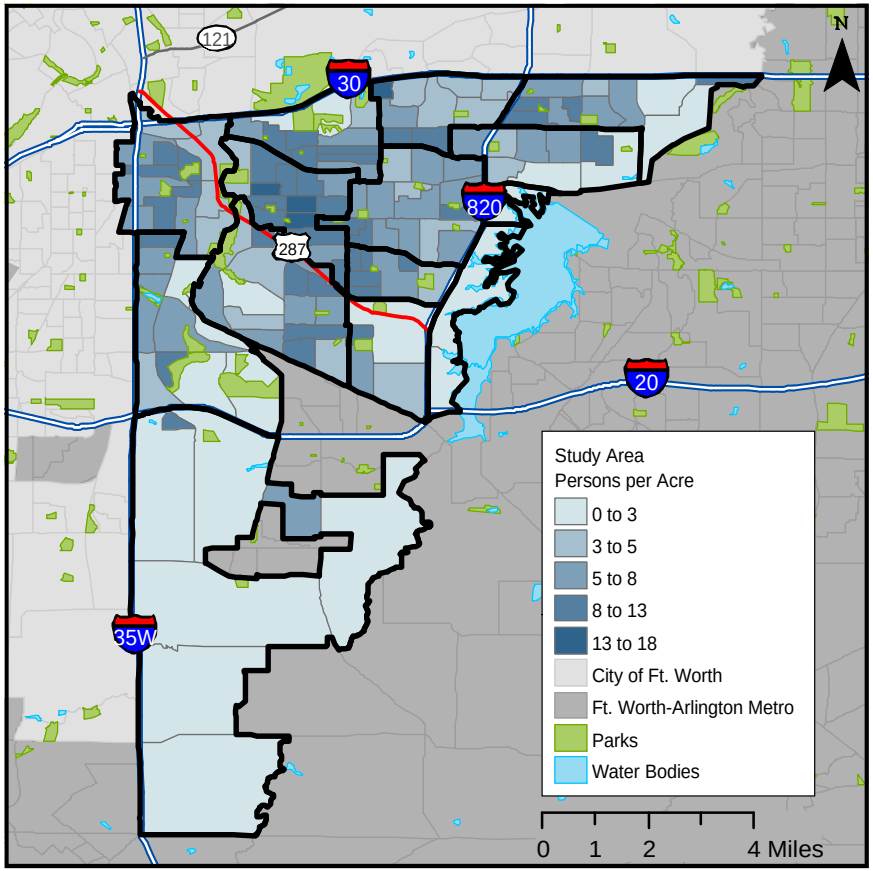
DrillDown Total Households
% Above Census 2000

1	Highland Hills Cluster	79%	6	Stop Six Cluster	19%
2	Near East Side Cluster	62%	7	West Meadowbrook	16%
3	Carver Heights East	40%	8	S. Edgewood Cluster	12%
4	Parker Essex Boaz Cluster	28%	9	Handley	8%
5	Glencrest Cluster	21%	10	C. Meadowbrook Cluster	1%

DrillDown Population Density
(Persons per Acre)

1	Parker Essex Boaz Cluster	9.6	8	Ryanwood Cluster	4.9
2	S. Edgewood Cluster	7.5	9	Handley	4.8
3	Near East Side Cluster	6.1	10	Morningside Cluster	3.5
4	Glencrest Cluster	5.8	11	Echo Heights/Village Creek	3.1
5	West Meadowbrook	5.7	12	Carver Heights East	2.1
6	C. Meadowbrook Cluster	5.6	13	Highland Hills Cluster	1.2
7	Stop Six Cluster	5.5			

Map 1. Study Area Population per Acre by Census Block Group

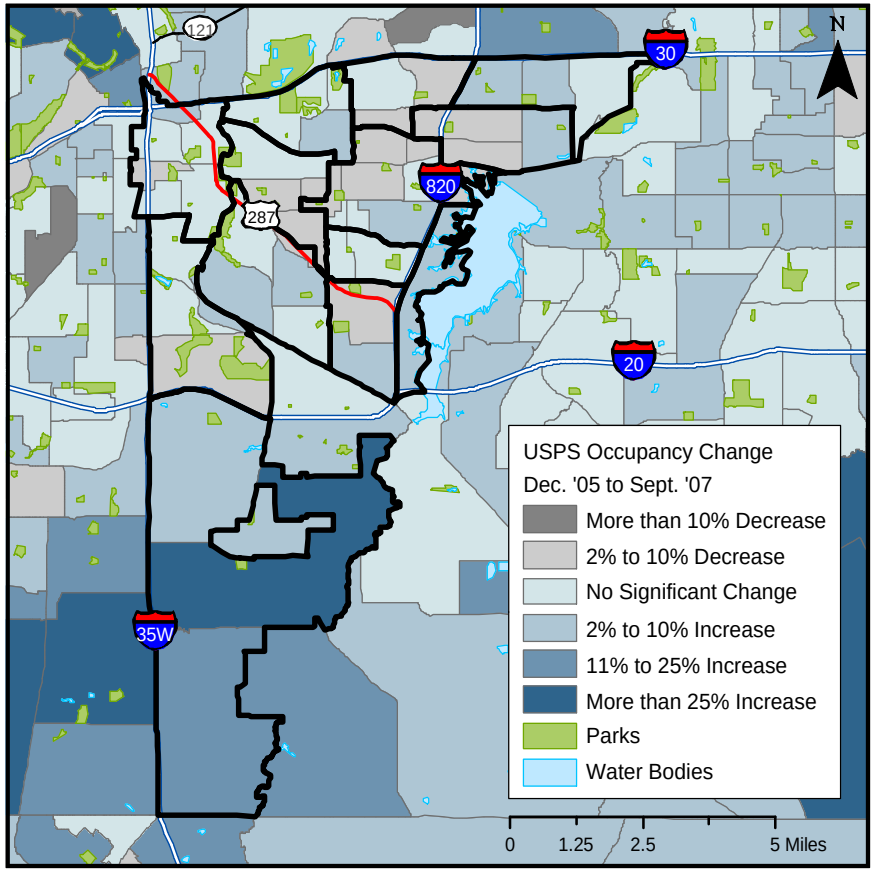


Please see the DrillDown Glossary & Sources (Page 22) for definitions of DrillDown indicators.

Copyright © 2008 Social Compact Inc.

Southeast Fort Worth DrillDown

Map 2. Study Area % Change in USPS Count 2005 - 2007 by Census Tract



NOTE: Map depicts change in USPS delivery addresses by census tract, both commercial and residential. Change may reflect occurrences such as business openings and closings and demolition of existing commercial or residential structures.

USPS Commercial and Residential Change (12/05 - 9/07)

1	Highland Hills Cluster	15%	8	Morningside Cluster	0%
2	Carver Heights East	9%	9	Stop Six Cluster	0%
3	Ryanwood Cluster	5%	10	Parker Essex Boaz Cluster	-1%
4	Echo Heights/Village Creek	3%	11	Near East Side Cluster	-1%
5	Glencrest Cluster	2%	12	Handley	-2%
6	West Meadowbrook	1%	13	C. Meadowbrook Cluster	-2%
7	S. Edgewood Cluster	1%			

% Change in IRS Returns (1998 - 2005)

1	Highland Hills Cluster	16%	8	Morningside Cluster	-9%
2	Ryanwood Cluster	6%	9	Near East Side Cluster	-9%
3	West Meadowbrook	-5%	10	Glencrest Cluster	-13%
4	C. Meadowbrook Cluster	-6%	11	S. Edgewood Cluster	-14%
5	Handley	-7%	12	Echo Heights/Village Creek	-14%
6	Stop Six Cluster	-9%	13	Carver Heights East	-14%
7	Parker Essex Boaz Cluster	-9%			

To lend additional context, the rate of change for the same time period has been provided for both the City of Fort Worth and the Dallas-Fort Worth-Arlington MSA.

	Dallas-Ft Worth-Arlington MSA	City of Fort Worth
USPS Commerc. & Residential % Change	5.7%	10.8%
IRS Returns % Change	14.0%	11.0%

Please see the DrillDown Glossary & Sources (Page 22) for definitions of DrillDown indicators.

Copyright © 2008 Social Compact Inc.

MARKET STRENGTH/BUYING POWER figures address the population's consumer potential, gauging purchasing power by estimating aggregate income and income density and adjusting these figures to account for the estimated monetary value of unregulated economic activity (or the informal economy) within a neighborhood. Income estimates provided by the census, and census derived projections, are now outdated and prone to well-understood inaccuracies resulting from self reported income. In contrast, the DrillDown analysis incorporates the most recent income estimates from the three major credit bureaus. When aggregated to the neighborhood level, higher average household incomes result in concentrated buying power greater than previously understood. Moreover, higher population density in inner-city neighborhoods translates into concentrated buying power that supersedes their suburban counterparts, even in cases where average household incomes are comparatively lower.

Traditional market analysis models used by retailers and financial institutions overlook the significant buying power generated by the local informal economy and therefore misinform private sector investment decisions. Information gaps and poor market data can drastically influence the economic prospects of neighborhoods, particularly in low income areas where traditional demographic data does not accurately capture market potential. Accurate measurements of a community's total economic activity may attract new investment and assist policy makers in identifying those barriers that prevent small and medium enterprises from entering the formal market. Increased information on small businesses operating in under-regulated environments might encourage the engagement of mainstream small business lenders.

DrillDown Median Household Income
% Above Census 2000

1	Morningside Cluster	43%	8	Handley	12%
2	Echo Heights/Village Creek	24%	9	Glencrest Cluster	12%
3	Carver Heights East	19%	10	C. Meadowbrook Cluster	11%
4	Parker Essex Boaz Cluster	17%	11	Highland Hills Cluster	11%
5	Ryanwood Cluster	13%	12	Near East Side Cluster	10%
6	West Meadowbrook	13%	13	S. Edgewood Cluster	8%
7	Stop Six Cluster	13%			

DrillDown Average Household Income
% Above Census 2000

1	Echo Heights/Village Creek	41%	8	Glencrest Cluster	24%
2	Parker Essex Boaz Cluster	37%	9	Carver Heights East	23%
3	Stop Six Cluster	34%	10	Near East Side Cluster	22%
4	Ryanwood Cluster	32%	11	Handley	22%
5	Morningside Cluster	29%	12	Highland Hills Cluster	20%
6	S. Edgewood Cluster	27%	13	C. Meadowbrook Cluster	8%
7	West Meadowbrook	26%			

Please see the DrillDown Glossary & Sources (Page 22) for definitions of DrillDown indicators.

Copyright © 2008 Social Compact Inc.

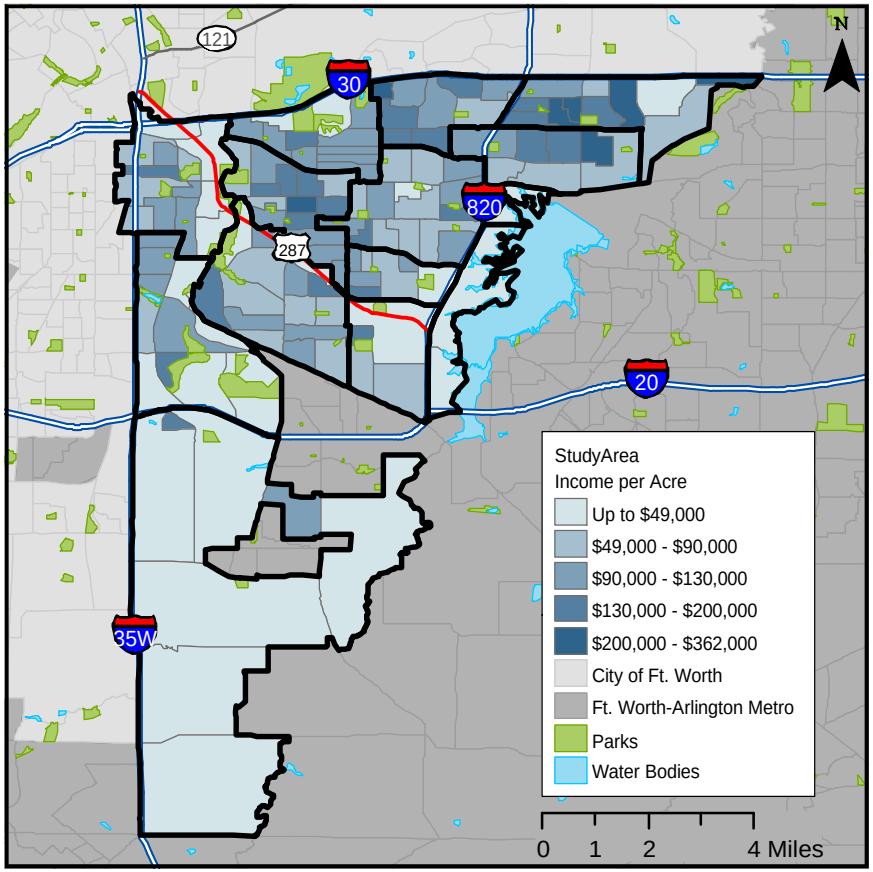
Southeast Fort Worth DrillDown

DrillDown Aggregate Neighborhood Income % Above Census 2000			
1 Highland Hills Cluster	115%	8 S. Edgewood Cluster	42%
2 Near East Side Cluster	98%	9 Echo Heights/Village Creek	38%
3 Parker Essex Boaz Cluster	76%	10 Handley	32%
4 Carver Heights East	73%	11 Ryanwood Cluster	24%
5 Stop Six Cluster	59%	12 Morningside Cluster	22%
6 Glencrest Cluster	51%	13 C. Meadowbrook Cluster	9%
7 West Meadowbrook	46%		

DrillDown Income Density (Income per Acre)			
1 Ryanwood Cluster	$138,017	8 Stop Six Cluster	$82,751
2 C. Meadowbrook Cluster	$125,685	9 Near East Side Cluster	$65,661
3 Parker Essex Boaz Cluster	$111,344	10 Echo Heights/Village Creek	$50,591
4 Handley	$102,152	11 Morningside Cluster	$50,288
5 West Meadowbrook	$95,377	12 Carver Heights East	$35,227
6 S. Edgewood Cluster	$87,541	13 Highland Hills Cluster	$22,963
7 Glencrest Cluster	$84,500		

DrillDown % Informal Economy			
1 Parker Essex Boaz Cluster	12%	8 S. Edgewood Cluster	7%
2 Stop Six Cluster	10%	9 Highland Hills Cluster	7%
3 Near East Side Cluster	10%	10 Handley	6%
4 Morningside Cluster	9%	11 Carver Heights East	5%
5 Glencrest Cluster	9%	12 C. Meadowbrook Cluster	5%
6 West Meadowbrook	9%	13 Ryanwood Cluster	4%
7 Echo Heights/Village Creek	8%		

Map 3. Study Area Income per Acre by Census Block Group



Please see the DrillDown Glossary & Sources (Page 22) for definitions of DrillDown indicators.

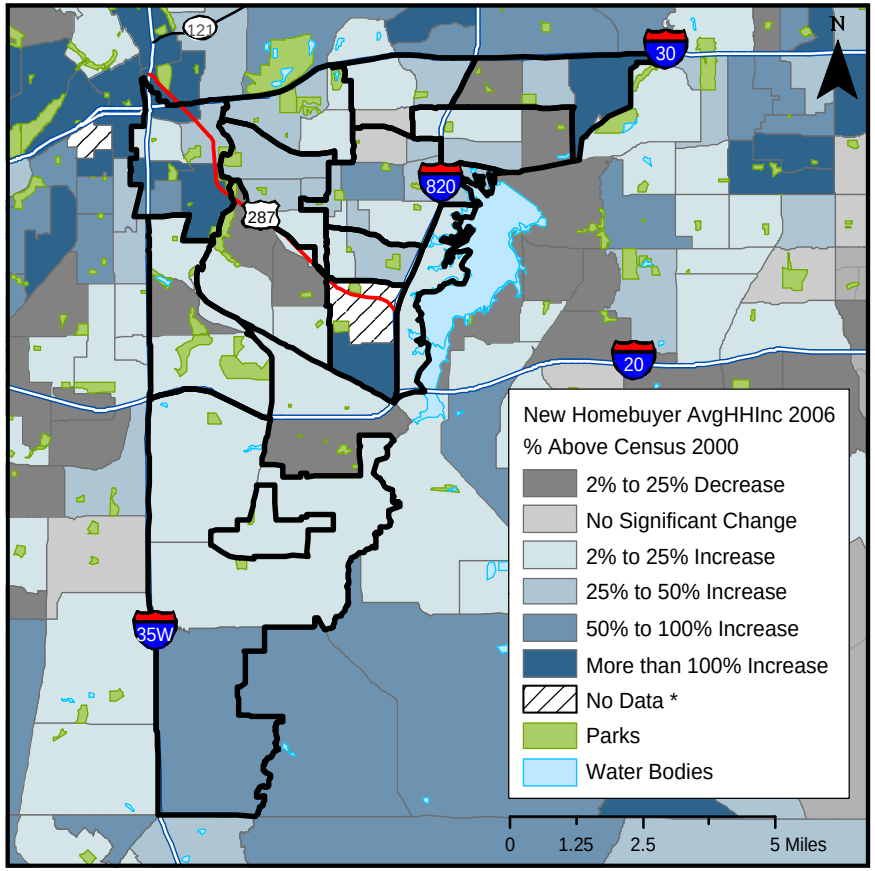
Copyright © 2008 Social Compact Inc.

Southeast Fort Worth DrillDown

Average Income of New Home Buyers ('03 - '06) % Above Census 2000 Neighborhood Average			
1 Highland Hills Cluster	45%	8 Carver Heights East	20%
2 Near East Side Cluster	45%	9 Handley	9%
3 Stop Six Cluster	31%	10 Parker Essex Boaz Cluster	8%
4 West Meadowbrook	29%	11 C. Meadowbrook Cluster	6%
5 S. Edgewood Cluster	29%	12 Morningside Cluster	4%
6 Ryanwood Cluster	28%	13 Glencrest Cluster	-6%
7 Echo Heights/Village Creek	23%		

IRS Adjusted Gross Income % Change 1998 - 2005			
1 Near East Side Cluster	23%	8 Morningside Cluster	-2%
2 Parker Essex Boaz Cluster	3%	9 West Meadowbrook	-3%
3 Highland Hills Cluster	3%	10 Stop Six Cluster	-7%
4 Glencrest Cluster	0%	11 Ryanwood Cluster	-12%
5 Echo Heights/Village Creek	0%	12 C. Meadowbrook Cluster	-12%
6 Carver Heights East	0%	13 Handley	-17%
7 S. Edgewood Cluster	0%		

Map 4. 2006 Homebuyers' Average Income Change from Census 2000 Residents' Average Income by Census Tract



NOTE: Map depicts the percent difference from the average income of new homeowners (who purchased homes in 2006) to residents' average income as reported by Census 2000 by census tract.

* "No Data" refers to tracts where no home purchases were reported between 2003 and 2006.

Please see the DrillDown Glossary & Sources (Page 22) for definitions of DrillDown indicators.

Copyright © 2008 Social Compact Inc.

MARKET STABILITY/RISK indicators further gauge the viability of business investment in a neighborhood, assessing the presence of community stakeholders and demonstrating trends in real estate property values and crime. Through an estimation of owner occupied units and buildings, the DrillDown assesses homeownership, a factor widely thought to increase individual investment in a community. Since a greater proportion of urban housing stock is multi-unit or multi-family, when compared to suburban housing, Social Compact assesses owner occupancy by building and in so doing reveals a greater number of neighborhood stakeholders. For example, a resident who owns a three-unit building may live in one unit while renting out the other two; owner occupancy measured by unit is 33%; whereas occupancy by building is 100%.

DrillDown % of Residential Buildings Occupied by Owner

1	Ryanwood Cluster	77%	8	Morningside Cluster	59%
2	C. Meadowbrook Cluster	76%	9	Stop Six Cluster	51%
3	Handley	73%	10	Carver Heights East	51%
4	S. Edgewood Cluster	67%	11	Parker Essex Boaz Cluster	50%
5	Highland Hills Cluster	64%	12	Echo Heights/Village Creek	47%
6	Glencrest	63%	13	Near East Side Cluster	31%
7	West Meadowbrook	61%			

DrillDown % of Residential Units Occupied by Owner

1	Handley	67%	8	Morningside Cluster	48%
2	S. Edgewood Cluster	56%	9	Stop Six Cluster	47%
3	Highland Hills Cluster	55%	10	Parker Essex Boaz Cluster	46%
4	C. Meadowbrook Cluster	54%	11	LakeArlington	40%
5	Glencrest	54%	12	Echo Heights/Village Creek	36%
6	West Meadowbrook	53%	13	Near East Side Cluster	28%
7	Ryanwood Cluster	49%			

Census 2000 % of Residential Units Occupied by Owner

1	Highland Hills Cluster	75%	8	Parker Essex Boaz Cluster	63%
2	Handley	75%	9	C. Meadowbrook Cluster	61%
3	Carver Heights East	72%	10	Echo Heights/Village Creek	60%
4	Glencrest Cluster	71%	11	Near East Side Cluster	54%
5	S. Edgewood Cluster	71%	12	Morningside Cluster	49%
6	West Meadowbrook	65%	13	Ryanwood Cluster	39%
7	Stop Six Cluster	63%			

Please see the DrillDown Glossary & Sources (Page 22) for definitions of DrillDown indicators.

Copyright © 2008 Social Compact Inc.

Southeast Fort Worth DrillDown

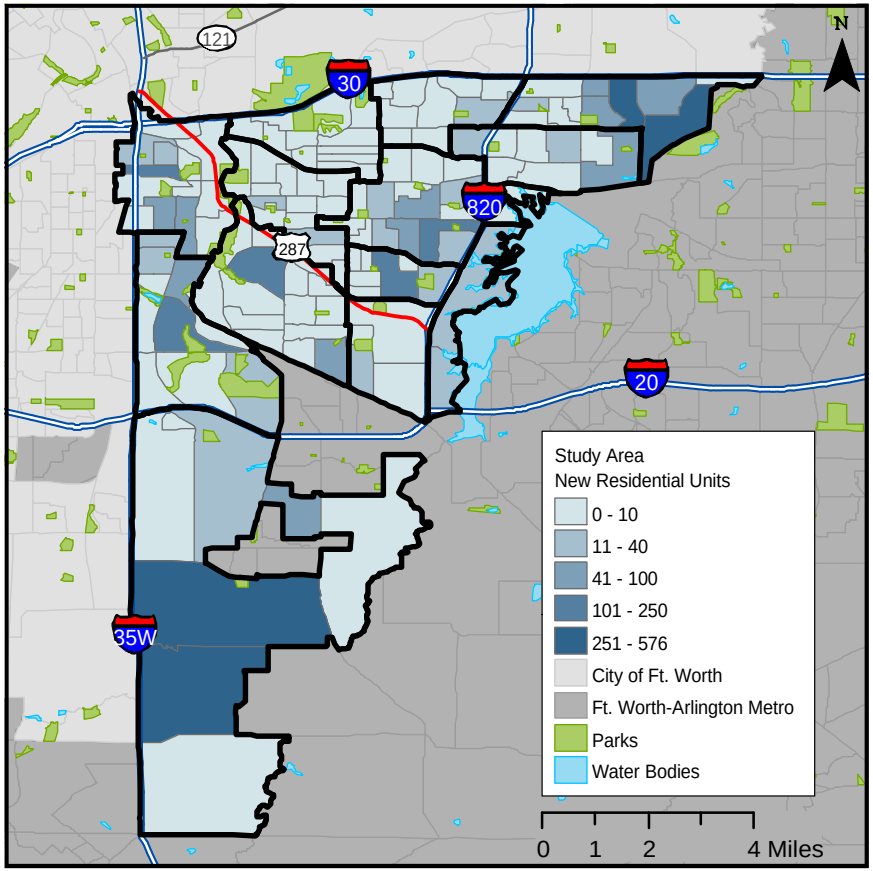
Total Number of Permitted New Residential Units, 2001 - 2008 (New Construction)			
1 Highland Hills Cluster	1,015	8 Handley	145
2 Ryanwood Cluster	915	9 Parker Essex Boaz Cluster	95
3 Morningside Cluster	386	10 C. Meadowbrook Cluster	54
4 Near East Side Cluster	368	11 Carver Heights East	44
5 Stop Six Cluster	346	12 West Meadowbrook	38
6 Glencrest Cluster	310	13 Echo Heights/Village Creek	20
7 S. Edgewood Cluster	187		

% of Residential Buildings with Rehab Activity, 2001 - 2008 (Additions, Alterations, Repairs)			
1 Ryanwood Cluster	3%	8 C. Meadowbrook Cluster	2%
2 Glencrest Cluster	3%	9 Stop Six Cluster	2%
3 Handley	2%	10 Highland Hills Cluster	1%
4 West Meadowbrook	2%	11 Echo Heights/Village Creek	1%
5 Parker Essex Boaz Cluster	2%	12 Near East Side Cluster	1%
6 Morningside Cluster	2%	13 Carver Heights East	1%
7 S. Edgewood Cluster	2%		

Median Home Sale Value % Above Census 2000			
1 Parker Essex Boaz Cluster	145%	8 Echo Heights/Village Creek	69%
2 Stop Six Cluster	134%	9 West Meadowbrook	69%
3 Highland Hills Cluster	126%	10 Carver Heights East	64%
4 Near East Side Cluster	104%	11 Handley	64%
5 Morningside Cluster	100%	12 C. Meadowbrook Cluster	49%
6 S. Edgewood Cluster	93%	13 Ryanwood Cluster	21%
7 Glencrest Cluster	83%		

NOTE: New residential units and residential rehabilitation derived from building permit data received for permits issued between January 2001 through May 2008. Median home sale values are derived from home sale data obtained for the 18 month period between November 2006 and April 2008.

Map 5. Total Number of Permitted New Residential Units (New Construction, 2000 to 2008) by Census Block Group



Please see the DrillDown Glossary & Sources (Page 22) for definitions of DrillDown indicators.

Copyright © 2008 Social Compact Inc.

Southeast Fort Worth DrillDown

MARKET POTENTIAL is characterized by market anomalies such as high incomes coupled with inadequate financial services and unmet retail demand. While these anomalies may be known intuitively by business leaders in a community, Social Compact DrillDown data provides a more accurate foundation for devising business attraction strategies. Access to traditional financial services and fresh food are essential components of comprehensive community development, yet many mainstream financial institutions and supermarkets tend not to invest in the inner city as they are largely unaware of the economic potential. As a result, many inner city neighborhoods have fewer traditional financial institutions and grocery stores per capita when compared to suburban neighborhoods.

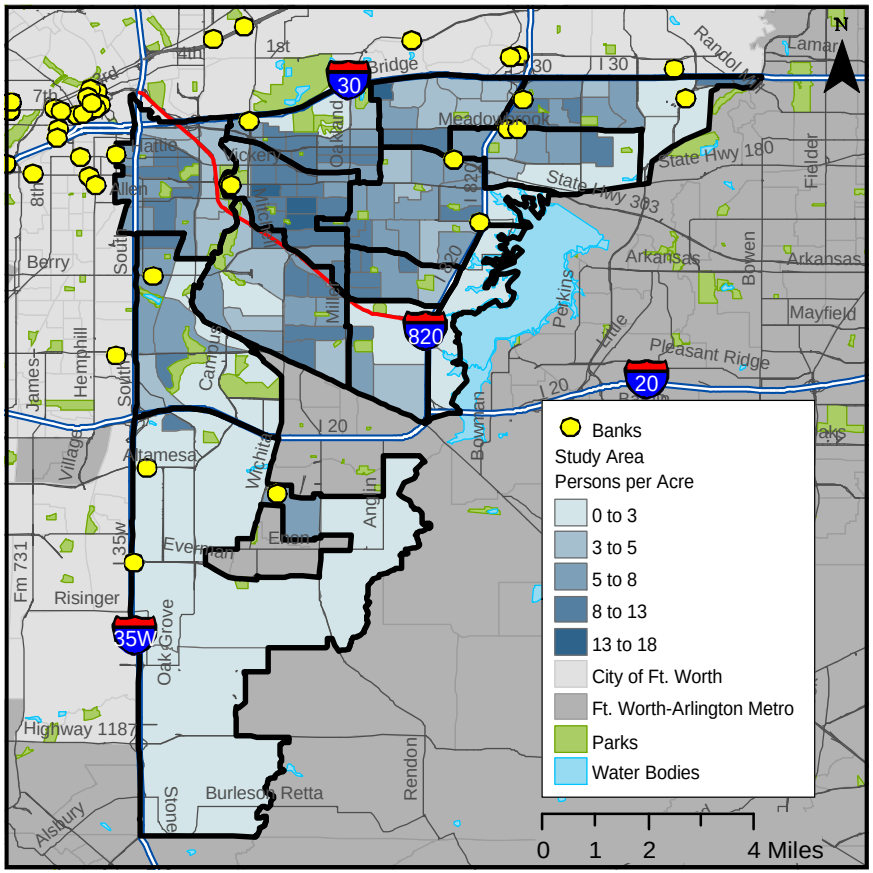
Total Number of Traditional Financial Service Institutions per 10,000 Households (Banks & Credit Unions)

1	S. Edgewood Cluster	0.0	8	West Meadowbrook	2.9
2	Echo Heights/Village Creek	0.0	9	Handley	5.4
3	Glencrest Cluster	0.0	10	Ryanwood Cluster	5.9
4	Carver Heights East	0.0	11	Parker Essex Boaz Cluster	5.9
5	Near East Side Cluster	0.0	12	Morningside Cluster	8.3
6	Stop Six Cluster	1.7	13	Highland Hills Cluster	9.3
7	C. Meadowbrook Cluster	2.7			

Average Distance to Bank (in miles)

1	Echo Heights/Village Creek	2.13	8	Stop Six Cluster	1.01
2	S. Edgewood Cluster	1.86	9	C. Meadowbrook Cluster	0.85
3	Glencrest Cluster	1.78	10	Handley	0.85
4	Carver Heights East	1.60	11	Morningside Cluster	0.83
5	Parker Essex Boaz Cluster	1.23	12	Near East Side Cluster	0.80
6	West Meadowbrook	1.20	13	Ryanwood Cluster	0.68
7	Highland Hills Cluster	1.19			

Map 6. Total Number of Banks and Population per Acre by Census Block Group



NOTE: Map depicts banks both in the study area and up to two miles beyond the study area boundary. Points may be overlapping.

Please see the DrillDown Glossary & Sources (Page 22) for definitions of DrillDown indicators.

Copyright © 2008 Social Compact Inc.

Southeast Fort Worth DrillDown

Limited access to traditional banking and financial services has long been a barrier to wealth creation in marginalized communities. This lack of access often translates to higher costs for basic financial transactions (1). Communities faced with a high presence of check cashing institutions, pay-day loan centers and other predatory financial services providers fall victim to higher transactional fees; a recent study found that "borrowers pay $4.2 billion every year in excessive payday lending fees (2)."

Total Number of Nonraditional Financial Service Institutions per 10,000 Households (Pawnshops, Payday Lenders, Check Cashers)

1	West Meadowbrook	20.3	8	Parker Essex Boaz Cluster	3.9
2	Morningside Cluster	16.7	9	C. Meadowbrook Cluster	2.7
3	Handley	13.5	10	Near East Side Cluster	1.9
4	Echo Heights/Village Creek	11.4	11	Highland Hills Cluster	1.9
5	Ryanwood Cluster	7.8	12	Carver Heights East	0.0
6	Glencrest Cluster	7.1	13	S. Edgewood Cluster	0.0
7	Stop Six Cluster	5.2			

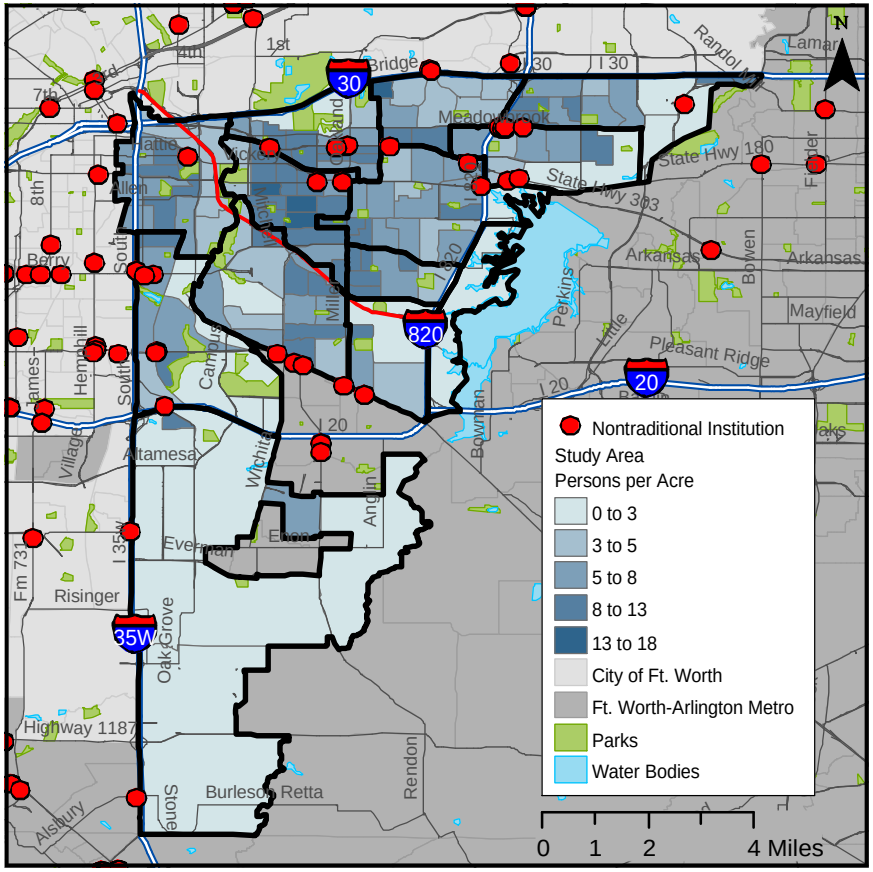
Average Distance to Nontraditional Financial Service Institution (in miles)

1	Stop Six Cluster	3.99	8	C. Meadowbrook Cluster	2.86
2	Parker Essex Boaz Cluster	3.70	9	Glencrest Cluster	2.82
3	Near East Side Cluster	3.70	10	Ryanwood Cluster	2.81
4	S. Edgewood Cluster	3.33	11	Carver Heights East	2.37
5	Morningside Cluster	3.23	12	Highland Hills Cluster	2.05
6	Handley	3.19	13	Echo Heights/Village Creek	1.96
7	West Meadowbrook	2.98			

% of Households Lacking Credit Records

1	Near East Side Cluster	40%	8	Carver Heights East	10%
2	Parker Essex Boaz Cluster	18%	9	Highland Hills Cluster	9%
3	Stop Six Cluster	16%	10	Ryanwood Cluster	7%
4	Glencrest Cluster	12%	11	S. Edgewood Cluster	6%
5	C. Meadowbrook Cluster	10%	12	Handley	4%
6	West Meadowbrook	10%	13	Echo Heights/Village Creek	4%
7	Morningside Cluster	10%			

Map 7. Pawnshops, Check Cashers, and Payday Lenders and Population per Acre by Census Block Group



NOTE: Map depicts nontraditional institutions both in the study area and up to two miles beyond the study area boundary. Points may be overlapping.

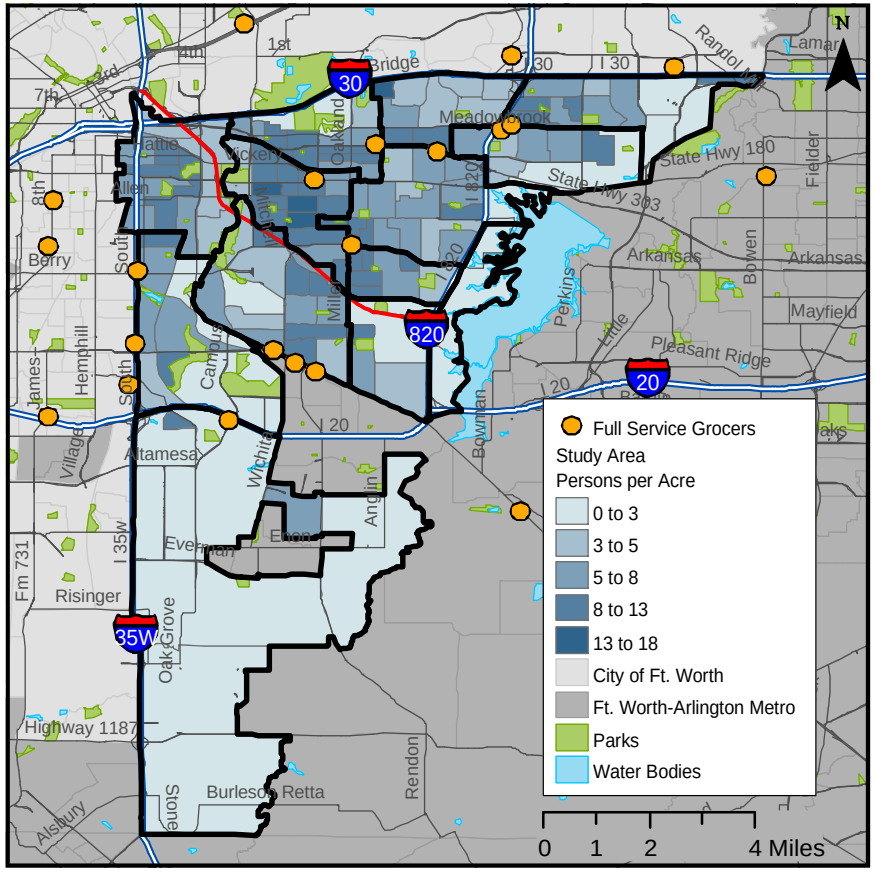
(1) Barr, M. (2004). Banking the Poor: Policies to Bring Low-Income Americans Into the Financial Mainstream. Washington, DC: The Brookings Institution.
(2) King, U., Parrish, L. & Tanik, O. (November 2006). Financial Quicksand: Payday lending sinks borrowers in debt with $4.2 billion in predatory fees every year. Center for Responsible Lending:

Copyright © 2008 Social Compact Inc.

Southeast Fort Worth DrillDown

An absence of affordable, quality food does not necessarily result from lack of market demand and can lead to demonstrable health complications such as obesity, diabetes and hypertension (3). Understanding the demand for groceries in communities is essential to development professionals and legislators as many urban areas have begun crafting incentives for grocers to locate in their communities. The DrillDown quantifies unmet market demand as the difference between grocery store revenue and estimated expenditures. This calculation, coupled with buying power and aggregate income estimates, demonstrates and promotes opportunities for both full service grocery stores and financial services development in underserved neighborhoods.

Map 8. Full Service Grocers and Population per Acre by Census Block Group



NOTE: Map depicts full service grocers both in the study area and up to two miles beyond the study area boundary. Points may be overlapping.

(3) Gallagher, M. (2006). Examining the Impact of Food Deserts on Public Health in Chicago. Research and Consulting Group.

Total Number of Full Service Grocers* per 10,000 Households

1	Carver Heights East	0.0	8	Ryanwood Cluster	2.0
2	Echo Heights/Village Creek	0.0	9	Parker Essex Boaz Cluster	2.0
3	C. Meadowbrook Cluster	0.0	10	Handley	2.7
4	S. Edgewood Cluster	0.0	11	Morningside Cluster	2.8
5	Near East Side Cluster	0.0	12	West Meadowbrook	2.9
6	Glencrest Cluster	1.8	13	Stop Six Cluster	3.5
7	Highland Hills Cluster	1.9			

Neighborhood Grocery Leakage

1	Highland Hills Cluster	$16.7 M	8	Carver Heights East	$3.3 M
2	Near East Side Cluster	$13.3 M	9	Handley	$.6 M
3	Glencrest Cluster	$12.8 M	10	West Meadowbrook	-$.6 M
4	Ryanwood Cluster	$12.4 M	11	Parker Essex Boaz Cluster	-$1.9 M
5	C. Meadowbrook Cluster	$11.7 M	12	Morningside Cluster	-$6.8 M
6	S. Edgewood Cluster	$6.0 M	13	Stop Six Cluster	-$36.8 M
7	Echo Heights/Village Creek	$5.1 M			

Average Distance to Nearest Full Service Grocer (in miles)

1	Near East Side Cluster	1.43	8	West Meadowbrook	0.72
2	Echo Heights/Village Creek	1.18	9	C. Meadowbrook Cluster	0.70
3	Handley	0.93	10	Parker Essex Boaz Cluster	0.65
4	Glencrest Cluster	0.91	11	Morningside Cluster	0.64
5	Ryanwood Cluster	0.89	12	Highland Hills Cluster	0.45
6	Stop Six Cluster	0.86	13	Carver Heights East	0.00
7	S. Edgewood Cluster	0.81			

* Full service grocers are considered food retailers with 20 or more employees that sell food for home consumption and preparation; based on North American Industry Classification System (NAICS) definitions for food retailers. Please see the DrillDown Glossary & Sources (Page 22) for definitions of DrillDown indicators.

Copyright © 2008 Social Compact Inc.

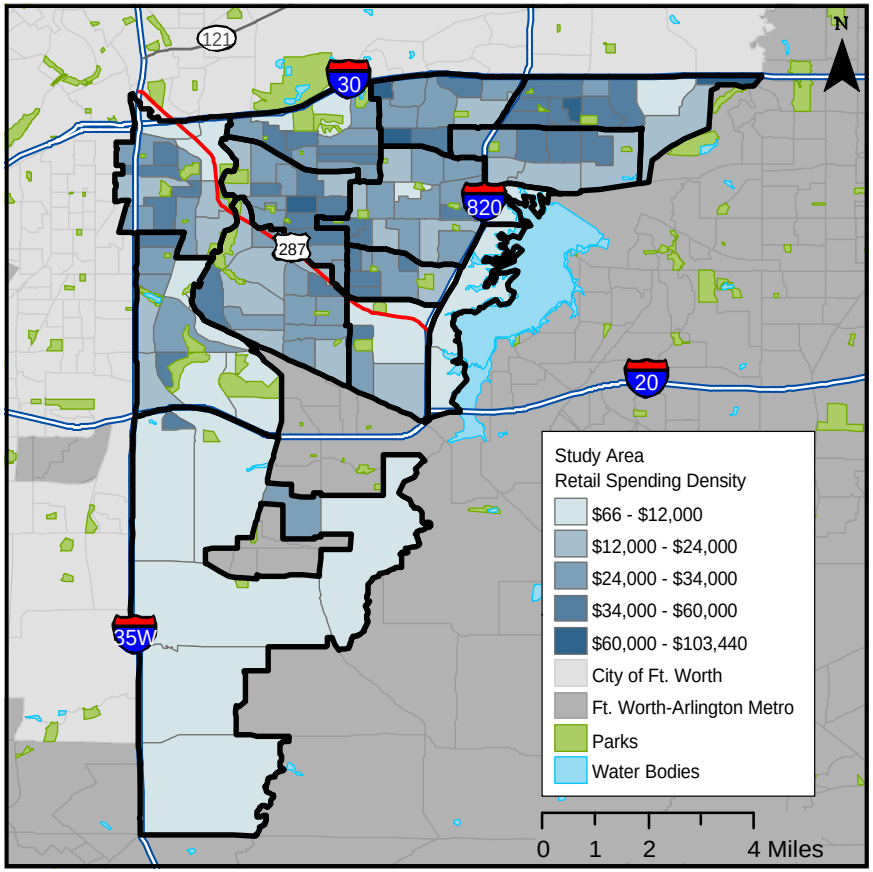
Southeast Fort Worth DrillDown

Resident Retail Spending per Acre			
1 Ryanwood Cluster	$35,966	8 Glencrest Cluster	$24,199
2 C. Meadowbrook Cluster	$34,489	9 Near East Side Cluster	$22,575
3 Parker Essex Boaz Cluster	$33,060	10 Echo Heights/Village Creek	$14,560
4 S. Edgewood Cluster	$28,574	11 Morningside Cluster	$14,507
5 Handley	$28,060	12 Carver Heights East	$10,680
6 West Meadowbrook	$27,212	13 Highland Hills Cluster	$6,163
7 Stop Six Cluster	$24,474		

Neighborhood Retail Leakage			
1 C. Meadowbrook Cluster	$34.4 M	8 Carver Heights East	-$8.2 M
2 Near East Side Cluster	$17.2 M	9 Echo Heights/Village Creek	-$20.1 M
3 S. Edgewood Cluster	$15.8 M	10 West Meadowbrook	-$25.5 M
4 Highland Hills Cluster	$13.8 M	11 Morningside Cluster	-$30.8 M
5 Handley	$7.4 M	12 Stop Six Cluster	-$35.1 M
6 Parker Essex Boaz Cluster	$4.8 M	13 Ryanwood Cluster	-$39.7 M
7 Glencrest Cluster	-$3.8 M		

Note: Neighborhood retail leakage does not include resident expenditures for restaurants. Based on North American Industry Classification System (NAICS) definitions, retail businesses are considered establishments organized to sell merchandise in small quantities to the general public. Restaurants, defined as business establishments primarily engaged in providing food services to patrons, are listed separately.

Map 9. Study Area Resident Retail Spending per Acre by Census Block Group



Please see the DrillDown Glossary & Sources (Page 22) for definitions of DrillDown indicators.

Copyright © 2008 Social Compact Inc.

Frequently Asked Questions

Q: What is the Fort Worth DrillDown?
A: The City of Fort Worth Neighborhood Market DrillDown is an assets-based market analysis conducted by Social Compact that combines numerous data sets, both public and private, national and local, in order to build a set of community economic indicators that are tailored to urban markets. These indicators can be used to more accurately describe the size (population), strength (income and buying power), stability (homeownership and residential investment) and investment opportunity of a given market.

Q: How is the DrillDown different from a traditional market analysis?
A: Traditional market analyses are often modeled from the decennial census, despite growing evidence that the census undercounts low-income and minority neighborhoods at a higher rate than their wealthier counterparts. This undercount contributes to the continued undervaluing of the economic potential of urban communities, many of them underserved. In contrast, rather than relying on any one dataset, the DrillDown indicators surface from a combined body of data from a wide spectrum of sources. Tested against the intuitive knowledge of local practitioners and business leaders in over 300 neighborhoods across the country, the DrillDown has a proven track record of accurately capturing market characteristics in small, dense, and rapidly changing urban geographies.

Q: Who are the DrillDown partners?
A: The DrillDown was conducted by Social Compact in partnership with the City of Fort Worth Economic and Community Development Department.

Q: Who is the DrillDown for and how can they use it?
A: The DrillDown can serve as a resource to nonprofit and community organizations, local businesses, government and private sector decision makers. DrillDown indicators have been used to inform: current and future economic and community development initiatives; neighborhood revitalization plans; retail attraction and small business development; and expanding access to grocery providers and traditional banking and financial services.

Q: What is a DrillDown market profile?
A: In addition to this report, DrillDown indicators are available in the form of a two-page detailed market profile, or "snapshot," for individual neighborhood markets. To view the Fort Worth study area snapshots, please see page 27 of the DrillDown report.

Q: Where can I get a copy of the Fort Worth DrillDown report?
A: The Fort Worth DrillDown report is available for download at Social Compact's website: http://www.socialcompact.org.

Q: Where can I find more information on Social Compact's DrillDown methodology and indicators?
In addition to the DrillDown Glossary and Sources (page 22), Social Compact has developed Frequently Asked Questions (FAQ), a comprehensive list of the most commonly asked questions about the DrillDown methodology, indicators and report. The FAQ is available for download at: http://www.socialcompact.org and provides more detailed descriptions of indicators, what they mean, data sources, and how the indicators are developed.

Copyright © 2008 Social Compact Inc.

DrillDown Glossary & Sources

TOTAL POPULATION AND HOUSEHOLDS: The DrillDown assembles a list of residential addresses from municipal and proprietary tax assessment records, municipal building permit records, utility hookups, and credit bureau records. Households, also known as occupied units, are determined by multiplying the total number of residential addresses by the occupancy rate, determined through analysis of utility usage records, at the block group level. Total population is calculated by multiplying the number of households by the average household size and adding this number to the population in group quarters. Average household size and population in group quarters are provided at the block group level by the most recent census trend projections; group quarters population excludes individuals in correctional facilities.

POPULATION PER ACRE: The DrillDown total population estimate divided by the acreage of the study area. Land area measurements are obtained from the U.S. Census Bureau as the size, in square units (metric and nonmetric) of all areas designated as land in the Census Bureau's national geographic Topologically Integrated Geographic Encoding and Referencing (TIGER®) system.

% CHANGE IN USPS COUNT: The total number of residential and commercial addresses that the U.S. Postal Service (USPS) has recorded in their database excluding addresses identified as vacant (not collecting mail for 90 days or longer) or no-stat (not occupied). The data is provided by the U.S. Department of Housing and Urban Development (HUD) on a quarterly basis at the census tract level. Social Compact utilizes the earliest available count (2005) and the latest available count (2007) to calculate the percent change. Tract level data is adjusted to different geographies by weighting the number of postal counts to the Census 2000 households at the block group level.

% CHANGE IN IRS RETURNS: The total number of tax returns received by the Internal Revenue Service. The data is provided by the Internal Revenue Service (IRS) at the zip code level. Social Compact utilizes the earliest available count (1998) and the latest available count (2005) to calculate percent change; 1998 values are adjusted for inflation to 2005 dollars. Zip code level data is adjusted to different geographies by weighting the number of returns to the Census 2000 households at the block group level.

AVERAGE HOUSEHOLD INCOME: Utilizing credit bureau income estimates, Social Compact calculates the income distribution, or the number of households per income bracket, for a given geography. The average income at the block group level is calculated by applying the U.S. Bureau of Labor and Statistics Consumer Expenditure Survey (CEX) estimated average income for individuals within a particular income bracket (projected from 2004 to 2006) to the income distribution determined. The DrillDown average household income estimate is then adjusted to include the proportion of neighborhood income attributed to informal economic activity.

MEDIAN HOUSEHOLD INCOME: Utilizing credit bureau income estimates, Social Compact calculates the income distribution, or the number of households per income bracket, for a given geography. The median household income is the income of the household that divides the number of upper-income and lower-income households into two equal parts.

AGGREGATE NEIGHBORHOOD INCOME: Utilizing credit bureau income estimates, Social Compact calculates the income distribution, or the number of households per income bracket, for a given geography. The aggregate income is calculated as the sum of the total number of households in each income bracket multiplied by the average household income for that income bracket. The DrillDown aggregate neighborhood income estimate is then adjusted to include the proportion of neighborhood income attributed to informal economic activity.

AGGREGATE NEIGHBORHOOD INCOME PER ACRE: The aggregate neighborhood income divided by the total acreage of the study area. Land area measurements are obtained from the U.S. Census Bureau as the size, in square units (metric and nonmetric) of all areas designated as land in the Census Bureau's national geographic Topologically Integrated Geographic Encoding and Referencing (TIGER®) system.

Copyright © 2008 Social Compact Inc.

DrillDown Glossary & Sources

% INFORMAL ECONOMY: An estimate of the proportion of neighborhood income attributed to informal economic activity. By weighting the following proxies, the DrillDown estimates the monetary value of unregulated economic activity: households with income below $30,000; difference between household income and household expenditures; the percentage of households with no credit record; the percentage of utility payments made in cash; the number of nontraditional financial service providers per household and per acre; the difference between estimated housing costs and real home values; and the percent foreign born population. The DrillDown average household income estimate is adjusted to include the proportion of neighborhood income attributed to informal economic activity; median household income is not. For more information on the informal economy estimate, please see Social Compact's Frequently Asked Questions, available for download at www.socialcompact.org.

AVERAGE INCOME OF NEW HOME BUYERS: The average household income of individuals who received a home loan for purchase of a 1 to 4 unit structure intended as the primary residence (not rental or second home). The data is provided at the census tract level by the U.S. Department of Housing and Urban Development through the Home Mortgage Disclosure Act (HMDA). Social Compact utilizes the earliest available date (2003) and the latest available date (2006) to calculate the average household income and the percent change from the Census 2000 average income of neighborhood residents. Tract level data is adjusted to different geographies by weighting the number of postal counts to the Census 2000 households at the block group level.

% CHANGE IN IRS ADJUSTED GROSS INCOME: The percent change in neighborhood adjusted gross income from 1998 to 2005. The data is provided by the Internal Revenue Service (IRS) at the zip code level. Social Compact utilizes the earliest available date (1998) and the latest available date (2005) to calculate percent change; 1998 values are adjusted for inflation to 2005 dollars. Zip code level data is adjusted to different geographies by weighting the number of returns to the Census 2000 households at the block group level.

OWNER OCCUPANCY BY UNIT: An estimate of the proportion of residential units where the property owner is a resident. Social Compact determines owner occupancy by matching a street address with a property owner's mailing address provided by proprietary real estate data and municipal tax assessor records.

OWNER OCCUPANCY BY BUILDING: An estimate of the proportion of residential buildings where the property owner is a resident. Social Compact determines owner occupancy by matching a street address with a property owner's mailing address provided by proprietary real estate data and municipal tax assessor records. Social Compact considers a building as owner occupied if, for buildings five units or less, at least one unit is owner occupied, and, for larger buildings, more than 50% of the units are owner occupied.

MEDIAN HOME SALE VALUE: Median home sale value is calculated at the neighborhood level using property transaction data from property sales and both proprietary and municipal real estate data over an 18 month period. The median home sale value is the value of the home that divides the number of higher-valued and lower-valued homes into two equal parts.

NEW RESIDENTIAL UNITS: The total number of reported new residential units resulting from new construction as determined through an assessment of project descriptions obtained from municipal building permit records for the stated period of time. The DrillDown reports the rate of new construction, or the total number of new residential units per 1,000 households, as a means of comparison across neighborhoods.

RESIDENTIAL REHAB ACITVITY: The proportion of residential buildings that have undergone reported additions, alterations, and/or repairs to an existing structure, as determined through an assessment of project descriptions obtained from municipal building permit records for the stated period of time.

ALL EMPLOYERS: An indicator of an area's business climate (total businesses, revenue) and daytime population (number of employees). The total number of businesses (including nonprofit and community based organizations, educational institutions and churches), total revenue (annual sales revenue) and total employees are based on listings provided by ESRI Business Analyst and/or InfoUSA.

Copyright © 2008 Social Compact Inc.

DrillDown Glossary & Sources

ESTIMATED EMPLOYEE ANNUAL SPENDING POTENTIAL: Based on the International Council of Shopping Centers (ICSC) Office Worker Spending Patterns (2004), Social Compact applies the estimated average expenditures on meals and services of a downtown office worker ($2,787/yr) to the total number of employees in an area, based on InfoUSA business listings. While this indicator can provide an estimate of the annual spending potential of an area's daytime population, it does not include other visitor and tourist spending.

ALL RETAIL: Based on listings provided by ESRI Business Analyst, InfoUSA and/or ACNielsen, Social Compact calculates the total number of retail businesses for the study area. Retail businesses are considered establishments organized to sell merchandise in small quantities to the general public. Social Compact further subdivides its retail analysis based on the following categories: apparel and grocers. The sum of these categories is not necessarily the total of all retail businesses.

APPAREL (RETAILERS): Retail business establishments organized to sell merchandise in small quantities to the general public primarily engaged in retailing a general line of men's, women's and children's clothing and accessories (hats, shoes, etc.).

ALL GROCERS: All food retailers that sell food for home consumption and preparation based on North American Industry Classification System (NAICS) listings provided by ESRI Business Analyst, Info USA, and/or AC Nielsen. This category does not include restaurants, carry-out establishments, etc.

FULL SERVICE GROCERS: Food retailers of 20 or more employees that sell food for home consumption and preparation; based on North American Industry Classification System (NAICS) listings provided by ESRI Business Analyst, InfoUSA, and/or AC Nielsen. This category may include food retailers with less than 20 employees if products from each and all of the following categories are regularly available: fruits, vegetables, dairy, meat, and breads. This category does not include restaurants, carry-out establishments, etc.

RESTAURANTS: All business establishments primarily engaged in providing food services to patrons.

ESTIMATED REVENUE: The annual sales revenues for retail businesses based on listings provided by ESRI Business Analyst, InfoUSA and/or ACNielsen.

RESIDENT EXPENDITURES: Social Compact calculates residents' retail expenditures, based on household income, through an analysis of average consumer spending on goods and services provided by the most recent Consumer Expenditure Survey (CE). The CE is a national account conducted by the Bureau of Labor Statistics (BLS) of the U.S. Department of Labor and administered by the Census Bureau. The CE expenditure categories are then matched to corresponding North American Industry Classification System (NAICS) codes for existing retail businesses. For more information on the CE and NAICS, please see Social Compact's Frequently Asked Questions, available for download at www.socialcompact.org.

ESTIMATED LEAKAGE: An estimate derived through subtracting annual sales revenue from residents' annual aggregate expenditures. Leakage is presented as a dollar amount that is meant to identify the gap between available retail within the neighborhood and the retail spending of residents themselves. A positive leakage number means residents' expenditures exceed retail business revenues in the study area, suggesting unmet demand. A negative leakage number means retail business revenues exceed residents' aggregate expenditures. This may indicate the presence of a shopping district or other retail destination or may be the result of significant visitor or tourist retail spending. Thus, an estimate of zero or negative leakage does not necessarily imply that neighborhoods are sufficiently retailed, rather that particular demand is not revealed through broad aggregate numbers. For more information on leakage, please see Social Compact's Frequently Asked Questions, available for download at www.socialcompact.org.

ESTIMATED SQUARE FOOT POTENTIAL: The total square feet of retail space the estimated leakage could potentially support; based on the International Council of Shopping Center's (ICSC) national estimates of retail revenue per square foot for grocery and apparel retailers and restaurants. This figure is not available for all retailers.

Copyright © 2008 Social Compact Inc.

DrillDown Glossary & Sources

BANKS & CREDIT UNIONS: Also referred to as "traditional financial service institutions," based on listings provided by the Federal Deposit Insurance Corporation (FDIC), 2007.

PAWNSHOPS, CHECK CASHERS, PAYDAY LENDERS: Also referred to as "nontraditional financial service institutions," based on listings provided by ESRI Business Analyst and/or InfoUSA.

AVERAGE DISTANCE: Represents the average of the distance in miles from each census block group center to the nearest establishment (irrespective of neighborhood boundaries). This assessment includes establishments in the study area and up to two miles beyond the study area boundary. In the case that an establishment is located on or just beyond the neighborhood boundaries used in the DrillDown analysis, this indicator serves as a more accurate determinant of residents' access to these services.

% of HOUSEHOLDS LACKING CREDIT HISTORIES: A percentage of households lacking an associated record with any of the three credit bureaus (Axciom, Equifax, and Experian); this indicator serves as a proxy for underbanked households.

GENERAL DRILLDOWN DATA SOURCES: Acxiom Corporation, 2008; Claritas, 2008; Bureau of Labor Statistics, Consumer Expenditure Survey 2006; Equifax Corporation, 2008 Experian Corporation, 2008; ESRI Business Analyst; Federal Deposit Insurance Corporation, 2007; First American CoreLogic, 2008; InfoUSA, 2008; Internal Revenue Service (IRS), 1998 and 2005; Home Mortgage Disclosure Act (HMDA), 2003 through 2006; Social Compact Analysis, 2008; U.S. Census Bureau, Census 2000; U.S. Department of Labor, 2004; municipal data provided by the City of Fort Worth, Tarrant County, Fort Worth Independent School District and the State of Texas.

Copyright © 2008 Social Compact Inc.

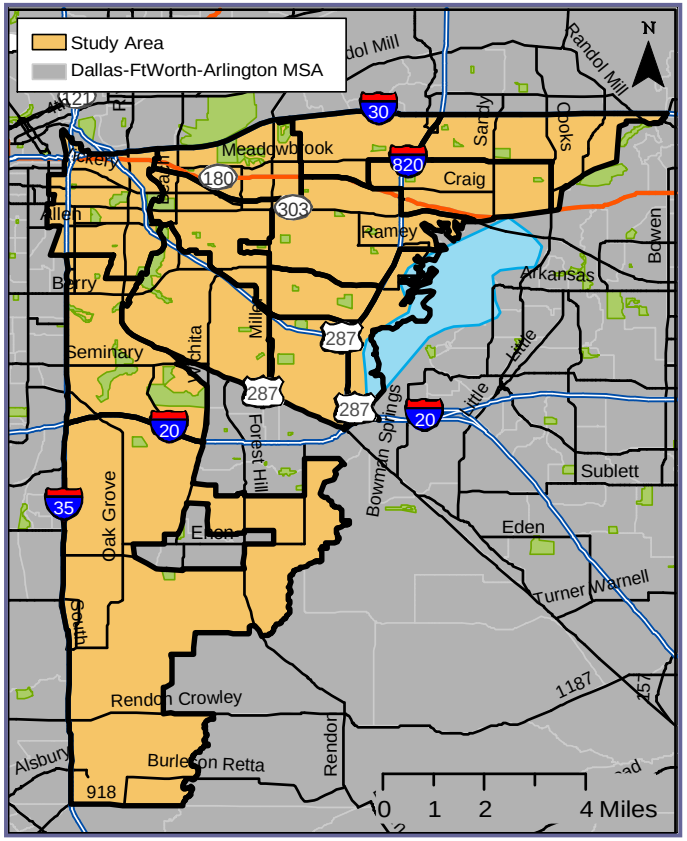
This page has purposefully been left blank.

Copyright © 2008 Social Compact Inc.

Southeast Fort Worth Study Area

Social Compact
Catalyzing Business Investment in Inner City Neighborhoods

DrillDown Market Overview



	2008 DRILLDOWN	2008 Traditional Est.	2000 Census	Comparison DrillDown/Trad. Est.
MARKET SIZE				
Total Population	151,218	134,545	126,134	12.4%
Population per Acre	3.9	3.5	3.2	
Total Households	51,869	46,291	43,668	12.0%
% Change IRS Returns	-6% ('98-'05)			
% Change in USPS Count	3% ('05-'07)			
MARKET STRENGTH				
Average Household Income	$47,727	$42,335	$38,391	12.7%
Median Household Income	$33,476	$32,304	$29,144	3.6%
Aggregate Neighborhood Income	$2.5 Billion	$2.0 Billion	$1.7 Billion	26.3%
% Informal Economy	7.6%			
Aggregate Income per Acre	$63,661	(2.8 times the metro area income per acre)*		
Average Income New Home Buyers	$53,603	(40% above Census 2000 average income)		
% Change in IRS Adj. Gross Income	-2% ('98-'05)			
MARKET STABILITY				
% Owner Occupancy - Unit	48.6%	60.6%	61.3%	
% Owner Occupancy - Bldg	57.2%			
Median Home Sale Value	$83,864	$60,792	$46,963	38.0%
New Residential Units '01-'08	3,923	89.8 per 1,000 households		
Residential Rehab Activity '01-'08	1.9 % of residential buildings			

* IRS Gross Income adjusted for inflation

* Ft. Worth-Arlington Metropolitan Area Income per Acre = $23,116

In partnership with the City of Fort Worth Economic and Community Development Department, and with generous financial support from the Citi Foundation, Social Compact applied its Neighborhood Market DrillDown analysis to southeast Fort Worth. The 2008 Southeast Fort Worth DrillDown serves as an additional information source that can aid local government, community and business leaders to uncover market strengths and opportunities in the City's underserved neighborhoods, attract investment to these areas and inform the City's comprehensive economic development agenda going forward. DrillDown study area neighborhoods include: (1) Central Meadowbrook Cluster: Brentwood Oak Hills/Central Meadowbrook/Eastern Hills, (2) Echo Heights & Village Creek, (3) Glencrest Cluster: Glencrest/Glencrest Civic League/Mitchell Boulevard, (4) Handley, (5) Highland Hills Cluster: Alta Mesa East H.E.L.P./Clear Creek of Fort Worth/Country Hills Estates/Garden Acres Area/Highland Hills/Hulen Springs Meadow/Quail Run, (6) Carver Heights East, (7) Morningside Cluster: Brentmoor/Carter Park/Morningside/Morningside Park/Oakridge Terrace/Southland Terrace/Vicki Lane – Bowie Street, (8) Near East Side Cluster: Butler/Glenwood Triangle/Hillside Morningside/Historic Southside/Near East Side/New and Improved Hillside/Southeast Kingdom, (9) Parker Essex Boaz Cluster: Burchill/Eastland/El Poly Pyramid/Parker Essex Boaz/Poly Historic/Polytechnic Empowerment Association/South Poly, (10) Ryanwood Cluster: Cookes Meadow/Harmony/Ryanwood/Lakewood Addition/Hollow Hills/Far East Fort Worth, (11) South Edgewood Cluster: Eastwood Pleasant Glade/Fairhaven/South Edgewood/Tanglewood/Villas of Eastwood, (12) Stop Six Cluster: The Bunch – Ellington Club/Caville/Historic Carver Heights/Stop Six/Poly Oversight Association/Stop Six Sunrise Edition/Ramey Place, and (13) West Meadowbrook.

Copyright © 2008 Social Compact Inc.

Southeast Fort Worth Study Area

DrillDown Market Overview

BUSINESSES	Total #	Total Revenue	Total # Employees	Estimated Employee Annual Spending Potential
All Employers	4,626	$9.7 Billion	43,974	x $2,787 / yr = $122.6 Million in employee spending

RETAIL DEMAND	Estimated Revenue	Resident Expenditures	Estimated Leakage	Estimated Sq. Ft. Potential
All Retail	$778.7 Million	$708.9 Million	-$69.9 Million	
Apparel	$24.6 Million	$78.1 Million	$53.5 Million	157,617
Full Service Grocery	$116.7 Million	$152.6 Million	$35.8 Million	104,484
Restaurants	$90.4 Million	$113.1 Million	$22.7 Million	97,184

GROCERY DEMAND	Total #	# per 10K HH	Average Distance	Total Expenditures	Total Leakage	Estimated Sq. Ft. Potential
All NAICS Grocers	41	7.9		$152.6 Million		
Full Service Grocers Only	9	1.7	0.84 mi		$35.8 Million	104,484

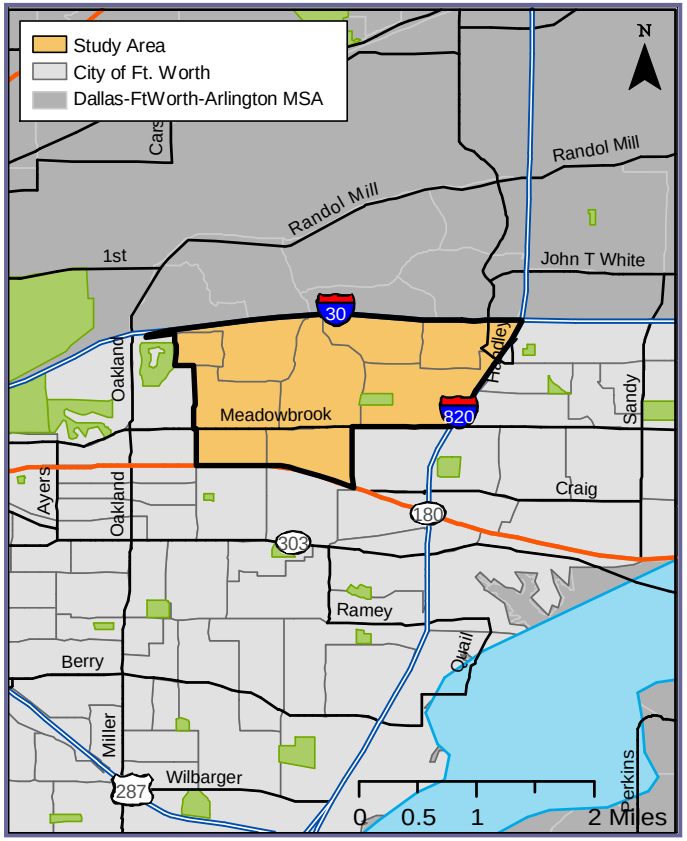
FINANCIAL SERVICES	Total #	# per 10K HH	Average Distance
Banks & Credit Unions	19	3.7	
Banks Only	12	2.3	1.15 mi
Pawnshops, Checkcashers, Payday Lenders	36	6.9	3.17 mi
% of Households lacking credit histories = 14%			

SOCIAL COMPACT is a national not-for-profit corporation led by a board of business leaders whose mission is to help strengthen neighborhoods by stimulating private market investment in underserved communities. The lack of dependable business-oriented data on inner-city communities expands the information gap on market trends, disabling potential investors from making informed decisions. Established to provide up-to-date profiles of market size, strength, and stability for small, dense, and rapidly changing urban geographies, Social Compact's Neighborhood Market DrillDown addresses key barriers to private investment in and around inner-city neighborhoods - a lack of information and negative stereotyping. The DrillDown uses numerous sources of market data to identify the fundamental business attributes and market characteristics of urban communities and aims to expose market anomalies and opportunities that may have previously been overlooked by traditional market analyses. The DrillDown serves as a resource to community organizations, government decision makers and the private sector. Social Compact is at the forefront of identifying the market potential of underserved neighborhoods and promotes public private partnership involving community members and leveraging private investment as the most sustainable form of community economic development.

Copyright © 2008 Social Compact Inc.

Central Meadowbrook Cluster

DrillDown Market Overview



	2008 DRILLDOWN	2008 Traditional Est.	2000 Census	Comparison DrillDown/Trad. Est.
MARKET SIZE				
Total Population	9,005	9,345	8,865	-3.6%
Population per Acre	5.6	5.8	5.5	
Total Households	3,721	3,820	3,667	-2.6%
% Change IRS Returns	-6% ('98-'05)			
% Change in USPS Count	-2% ('05-'07)			
MARKET STRENGTH				
Average Household Income	$54,475	$52,868	$50,671	3.0%
Median Household Income	$41,401	$40,518	$37,281	2.2%
Aggregate Neighborhood Income	$203 Million	$202 Million	$186 Million	0.4%
% Informal Economy	4.9%			
Aggregate Income per Acre	$125,685	(5.4 times the metro area income per acre)*		
Average Income New Home Buyers	$53,896	(6% above Census 2000 average income)		
% Change in IRS Adj. Gross Income	-12% ('98-'05)			
MARKET STABILITY				
% Owner Occupancy - Unit	54.1%	59.8%	61.1%	
% Owner Occupancy - Bldg	76.0%			
Median Home Sale Value	$112,341	$93,656	$75,524	20.0%
New Residential Units '01-'08	54	14.7 per 1,000 households		
Residential Rehab Activity '01-'08	2.1 % of residential buildings			

* IRS Gross Income adjusted for inflation

* Ft. Worth-Arlington Metropolitan Area Income per Acre = $23,116

In partnership with the City of Fort Worth Economic and Community Development Department, and with generous financial support from the Citi Foundation, Social Compact applied its Neighborhood Market DrillDown analysis to southeast Fort Worth. The 2008 Southeast Fort Worth DrillDown serves as an additional information source that can aid local government, community and business leaders to uncover market strengths and opportunities in the City's underserved neighborhoods, attract investment to these areas and inform the City's comprehensive economic development agenda going forward. DrillDown study area neighborhoods include: (1) Central Meadowbrook Cluster: Brentwood Oak Hills/Central Meadowbrook/Eastern Hills, (2) Echo Heights & Village Creek, (3) Glencrest Cluster: Glencrest/Glencrest Civic League/Mitchell Boulevard, (4) Handley, (5) Highland Hills Cluster: Alta Mesa East H.E.L.P./Clear Creek of Fort Worth/Country Hills Estates/Garden Acres Area/Highland Hills/Hulen Springs Meadow/Quail Run, (6) Carver Heights East, (7) Morningside Cluster: Brentmoor/Carter Park/Morningside/Morningside Park/Oakridge Terrace/Southland Terrace/Vicki Lane – Bowie Street, (8) Near East Side Cluster: Butler/Glenwood Triangle/Hillside Morningside/Historic Southside/Near East Side/New and Improved Hillside/Southeast Kingdom, (9) Parker Essex Boaz Cluster: Burchill/Eastland/El Poly Pyramid/Parker Essex Boaz/Poly Historic/Polytechnic Empowerment Association/South Poly, (10) Ryanwood Cluster: Cookes Meadow/Harmony/Ryanwood/Lakewood Addition/Hollow Hills/Far East Fort Worth, (11) South Edgewood Cluster: Eastwood Pleasant Glade/Fairhaven/South Edgewood/Tanglewood/Villas of Eastwood, (12) Stop Six Cluster: The Bunch – Ellington Club/Caville/Historic Carver Heights/Stop Six/Poly Oversight Association/Stop Six Sunrise Edition/Ramey Place, and (13) West Meadowbrook.

Copyright © 2008 Social Compact Inc.

Central Meadowbrook Cluster

DrillDown Market Overview

BUSINESSES	Total #	Total Revenue	Total # Employees	Estimated Employee Annual Spending Potential
All Employers	245	$125 Million	1,190	x $2,787 / yr = $3.3 Million in employee spending

RETAIL DEMAND	Estimated Revenue	Resident Expenditures	Estimated Leakage	Estimated Sq. Ft. Potential
All Retail	$21.2 Million	$55.6 Million	$34.4 Million	
Apparel	$0.4 Million	$6.2 Million	$5.8 Million	17,170
Full Service Grocery	$0.0 Million	$11.7 Million	$11.7 Million	34,016
Restaurants	$7.1 Million	$9.0 Million	$1.9 Million	8,313

GROCERY DEMAND	Total #	# per 10K HH	Average Distance	Total Expenditures	Total Leakage	Estimated Sq. Ft. Potential
All NAICS Grocers	0	0.0		$11.7 Million		
Full Service Grocers Only	0	0.0	0.7 mi		$11.7 Million	34,016

FINANCIAL SERVICES	Total #	# per 10K HH	Average Distance
Banks & Credit Unions	1	2.7	
Banks Only	0	0	0.85 mi
Pawnshops, Checkcashers, Payday Lenders	1	2.7	2.86 mi
% of Households lacking credit histories = 10%			

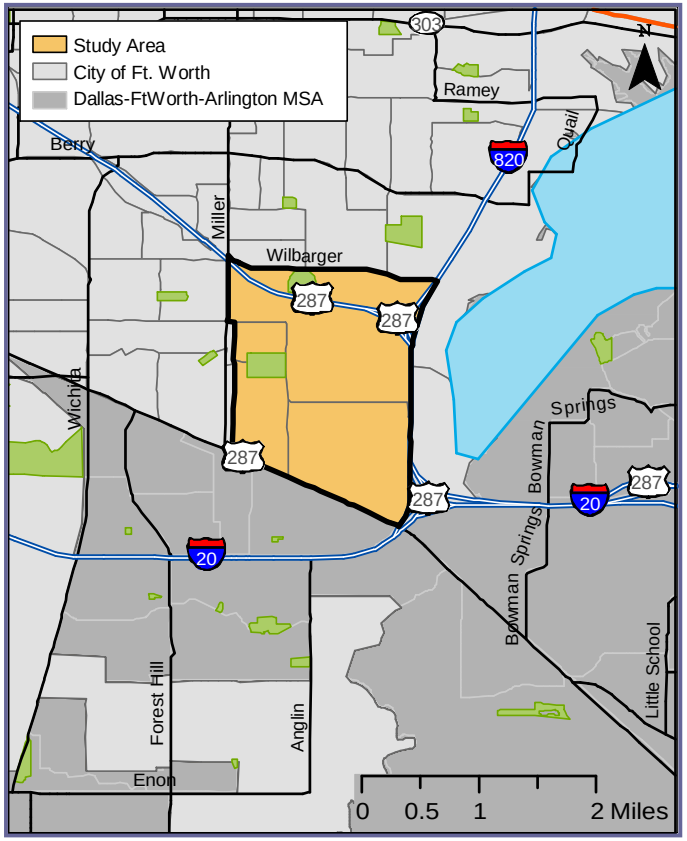
SOCIAL COMPACT is a national not-for-profit corporation led by a board of business leaders whose mission is to help strengthen neighborhoods by stimulating private market investment in underserved communities. The lack of dependable business-oriented data on inner-city communities expands the information gap on market trends, disabling potential investors from making informed decisions. Established to provide up-to-date profiles of market size, strength, and stability for small, dense, and rapidly changing urban geographies, Social Compact's Neighborhood Market DrillDown addresses key barriers to private investment in and around inner-city neighborhoods - a lack of information and negative stereotyping. The DrillDown uses numerous sources of market data to identify the fundamental business attributes and market characteristics of urban communities and aims to expose market anomalies and opportunities that may have previously been overlooked by traditional market analyses. The DrillDown serves as a resource to community organizations, government decision makers and the private sector. Social Compact is at the forefront of identifying the market potential of underserved neighborhoods and promotes public private partnership involving community members and leveraging private investment as the most sustainable form of community economic development.

Copyright © 2008 Social Compact Inc.

Echo Heights and Village Creek

Social Compact
Catalyzing Business Investment in Inner City Neighborhoods

DrillDown Market Overview



	2008 DRILLDOWN	2008 Traditional Est.	2000 Census	Comparison DrillDown/Trad. Est.
MARKET SIZE				
Total Population	5,120	5,800	5,140	-11.7%
Population per Acre	3.1	3.6	3.1	
Total Households	1,747	1,993	1,784	-12.3%
% Change IRS Returns	-14% ('98-'05)			
% Change in USPS Count	5% ('05-'07)			
MARKET STRENGTH				
Average Household Income	$47,248	$37,080	$33,444	27.4%
Median Household Income	$35,075	$30,130	$28,305	16.4%
Aggregate Neighborhood Income	$83 Million	$74 Million	$60 Million	11.7%
% Informal Economy	8.1%			
Aggregate Income per Acre	$50,591	(2.2 times the metro area income per acre)*		
Average Income New Home Buyers	$40,977	(23% above Census 2000 average income)		
% Change in IRS Adj. Gross Income	0% ('98-'05)			
MARKET STABILITY				
% Owner Occupancy - Unit	35.9%	58.5%	60.1%	
% Owner Occupancy - Bldg	47.0%			
Median Home Sale Value	$63,840	$45,114	$37,779	41.5%
New Residential Units '01-'08	20	11.2 per 1,000 households		
Residential Rehab Activity '01-'08	1.2 % of residential buildings			

* IRS Gross Income adjusted for inflation

* Ft. Worth-Arlington Metropolitan Area Income per Acre = $23,116

In partnership with the City of Fort Worth Economic and Community Development Department, and with generous financial support from the Citi Foundation, Social Compact applied its Neighborhood Market DrillDown analysis to southeast Fort Worth. The 2008 Southeast Fort Worth DrillDown serves as an additional information source that can aid local government, community and business leaders to uncover market strengths and opportunities in the City's underserved neighborhoods, attract investment to these areas and inform the City's comprehensive economic development agenda going forward. DrillDown study area neighborhoods include: (1) Central Meadowbrook Cluster: Brentwood Oak Hills/Central Meadowbrook/Eastern Hills, (2) Echo Heights & Village Creek, (3) Glencrest Cluster: Glencrest/Glencrest Civic League/Mitchell Boulevard, (4) Handley, (5) Highland Hills Cluster: Alta Mesa East H.E.L.P./Clear Creek of Fort Worth/Country Hills Estates/Garden Acres Area/Highland Hills/Hulen Springs Meadow/Quail Run, (6) Carver Heights East, (7) Morningside Cluster: Brentmoor/Carter Park/Morningside/Morningside Park/Oakridge Terrace/Southland Terrace/Vicki Lane – Bowie Street, (8) Near East Side Cluster: Butler/Glenwood Triangle/Hillside Morningside/Historic Southside/Near East Side/New and Improved Hillside/Southeast Kingdom, (9) Parker Essex Boaz Cluster: Burchill/Eastland/El Poly Pyramid/Parker Essex Boaz/Poly Historic/Polytechnic Empowerment Association/South Poly, (10) Ryanwood Cluster: Cookes Meadow/Harmony/Ryanwood/Lakewood Addition/Hollow Hills/Far East Fort Worth, (11) South Edgewood Cluster: Eastwood Pleasant Glade/Fairhaven/South Edgewood/Tanglewood/Villas of Eastwood, (12) Stop Six Cluster: The Bunch – Ellington Club/Caville/Historic Carver Heights/Stop Six/Poly Oversight Association/Stop Six Sunrise Edition/Ramey Place, and (13) West Meadowbrook.

Copyright © 2008 Social Compact Inc.

Echo Heights and Village Creek

DrillDown Market Overview

BUSINESSES	Total #	Total Revenue	Total # Employees	Estimated Employee Annual Spending Potential
All Employers	293	$810 Million	3,596	x $2,787 / yr = $10.0 Million in employee spending

RETAIL DEMAND	Estimated Revenue	Resident Expenditures	Estimated Leakage	Estimated Sq. Ft. Potential
All Retail	$43.9 Million	$23.8 Million	-$20.1 Million	
Apparel	$0.7 Million	$2.6 Million	$1.9 Million	5,536
Full Service Grocery	$0.0 Million	$5.1 Million	$5.1 Million	14,976
Restaurants	$0.7 Million	$3.8 Million	$3.1 Million	13,331

GROCERY DEMAND	Total #	# per 10K HH	Average Distance	Total Expenditures	Total Leakage	Estimated Sq. Ft. Potential
All NAICS Grocers	0	0.0		$5.1 Million		
Full Service Grocers Only	0	0.0	1.18 mi		$5.1 Million	14,976

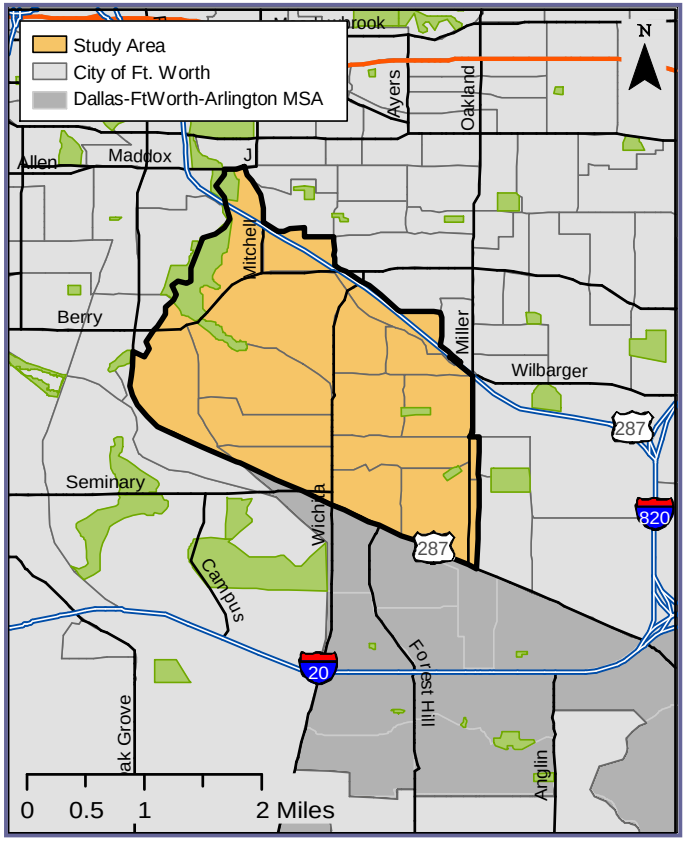
FINANCIAL SERVICES	Total #	# per 10K HH	Average Distance
Banks & Credit Unions	0	0	
Banks Only	0	0	2.13 mi
Pawnshops, Checkcashers, Payday Lenders	2	11.4	1.96 mi
% of Households lacking credit histories = 4%			

SOCIAL COMPACT is a national not-for-profit corporation led by a board of business leaders whose mission is to help strengthen neighborhoods by stimulating private market investment in underserved communities. The lack of dependable business-oriented data on inner-city communities expands the information gap on market trends, disabling potential investors from making informed decisions. Established to provide up-to-date profiles of market size, strength, and stability for small, dense, and rapidly changing urban geographies, Social Compact's Neighborhood Market DrillDown addresses key barriers to private investment in and around inner-city neighborhoods - a lack of information and negative stereotyping. The DrillDown uses numerous sources of market data to identify the fundamental business attributes and market characteristics of urban communities and aims to expose market anomalies and opportunities that may have previously been overlooked by traditional market analyses. The DrillDown serves as a resource to community organizations, government decision makers and the private sector. Social Compact is at the forefront of identifying the market potential of underserved neighborhoods and promotes public private partnership involving community members and leveraging private investment as the most sustainable form of community economic development.

Copyright © 2008 Social Compact Inc.

Glencrest Cluster

DrillDown Market Overview



	2008 DRILLDOWN	2008 Traditional Est.	2000 Census	Comparison DrillDown/Trad. Est.
MARKET SIZE				
Total Population	17,742	15,773	14,759	12.5%
Population per Acre	5.8	5.2	4.8	
Total Households	5,604	4,900	4,619	14.4%
% Change IRS Returns	-13% ('98-'05)			
% Change in USPS Count	2% ('05-'07)			
MARKET STRENGTH				
Average Household Income	$46,131	$38,748	$37,061	19.1%
Median Household Income	$30,117	$28,511	$27,000	5.6%
Aggregate Neighborhood Income	$259 Million	$190 Million	$171 Million	36.2%
% Informal Economy	8.7%			
Aggregate Income per Acre	$84,500	(3.7 times the metro area income per acre)*		
Average Income New Home Buyers	$34,750	(-6% below Census 2000 average income)		
% Change in IRS Adj. Gross Income	0% ('98-'05)			
MARKET STABILITY				
% Owner Occupancy - Unit	54.1%	70.9%	71.1%	
% Owner Occupancy - Bldg	63.3%			
Median Home Sale Value	$70,756	$51,225	$38,661	38.1%
New Residential Units '01-'08	310	67.1 per 1,000 households		
Residential Rehab Activity '01-'08	2.6 % of residential buildings			

* IRS Gross Income adjusted for inflation

* Ft. Worth-Arlington Metropolitan Area Income per Acre = $23,116

In partnership with the City of Fort Worth Economic and Community Development Department, and with generous financial support from the Citi Foundation, Social Compact applied its Neighborhood Market DrillDown analysis to southeast Fort Worth. The 2008 Southeast Fort Worth DrillDown serves as an additional information source that can aid local government, community and business leaders to uncover market strengths and opportunities in the City's underserved neighborhoods, attract investment to these areas and inform the City's comprehensive economic development agenda going forward. DrillDown study area neighborhoods include: (1) Central Meadowbrook Cluster: Brentwood Oak Hills/Central Meadowbrook/Eastern Hills, (2) Echo Heights & Village Creek, (3) Glencrest Cluster: Glencrest/Glencrest Civic League/Mitchell Boulevard, (4) Handley, (5) Highland Hills Cluster: Alta Mesa East H.E.L.P./Clear Creek of Fort Worth/Country Hills Estates/Garden Acres Area/Highland Hills/Hulen Springs Meadow/Quail Run, (6) Carver Heights East, (7) Morningside Cluster: Brentmoor/Carter Park/Morningside/Morningside Park/Oakridge Terrace/Southland Terrace/Vicki Lane – Bowie Street, (8) Near East Side Cluster: Butler/Glenwood Triangle/Hillside Morningside/Historic Southside/Near East Side/New and Improved Hillside/Southeast Kingdom, (9) Parker Essex Boaz Cluster: Burchill/Eastland/El Poly Pyramid/Parker Essex Boaz/Poly Historic/Polytechnic Empowerment Association/South Poly, (10) Ryanwood Cluster: Cookes Meadow/Harmony/Ryanwood/Lakewood Addition/Hollow Hills/Far East Fort Worth, (11) South Edgewood Cluster: Eastwood Pleasant Glade/Fairhaven/South Edgewood/Tanglewood/Villas of Eastwood, (12) Stop Six Cluster: The Bunch – Ellington Club/Caville/Historic Carver Heights/Stop Six/Poly Oversight Association/Stop Six Sunrise Edition/Ramey Place, and (13) West Meadowbrook.

Copyright © 2008 Social Compact Inc.

Glencrest Cluster

DrillDown Market Overview

BUSINESSES	Total #	Total Revenue	Total # Employees	Estimated Employee Annual Spending Potential
All Employers	405	$325 Million	1,805	x $2,787 / yr = $5.0 Million in employee spending

RETAIL DEMAND	Estimated Revenue	Resident Expenditures	Estimated Leakage	Estimated Sq. Ft. Potential
All Retail	$77.8 Million	$74.0 Million	-$3.8 Million	
Apparel	$2.8 Million	$8.1 Million	$5.3 Million	15,543
Full Service Grocery	$3.2 Million	$16.0 Million	$12.8 Million	37,282
Restaurants	$4.1 Million	$11.7 Million	$7.6 Million	32,440

GROCERY DEMAND	Total #	# per 10K HH	Average Distance	Total Expenditures	Total Leakage	Estimated Sq. Ft. Potential
All NAICS Grocers	3	5.4		$16.0 Million		
Full Service Grocers Only	1	1.8	0.91 mi		$12.8 Million	37,282

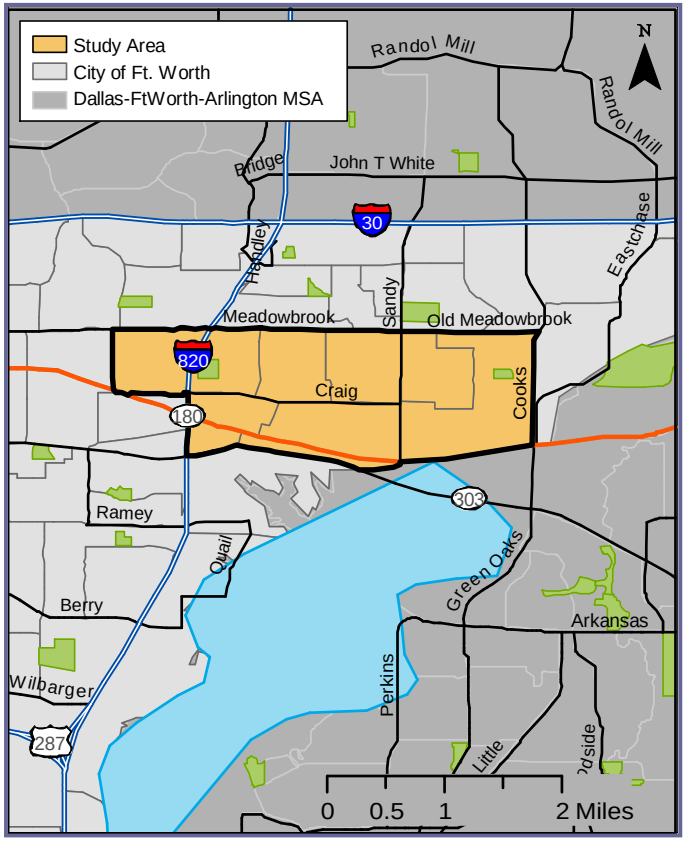
FINANCIAL SERVICES	Total #	# per 10K HH	Average Distance
Banks & Credit Unions	0	0	
Banks Only	0	0	1.78 mi
Pawnshops, Checkcashers, Payday Lenders	4	7.1	2.82 mi
% of Households lacking credit histories = 12%			

SOCIAL COMPACT is a national not-for-profit corporation led by a board of business leaders whose mission is to help strengthen neighborhoods by stimulating private market investment in underserved communities. The lack of dependable business-oriented data on inner-city communities expands the information gap on market trends, disabling potential investors from making informed decisions. Established to provide up-to-date profiles of market size, strength, and stability for small, dense, and rapidly changing urban geographies, Social Compact's Neighborhood Market DrillDown addresses key barriers to private investment in and around inner-city neighborhoods - a lack of information and negative stereotyping. The DrillDown uses numerous sources of market data to identify the fundamental business attributes and market characteristics of urban communities and aims to expose market anomalies and opportunities that may have previously been overlooked by traditional market analyses. The DrillDown serves as a resource to community organizations, government decision makers and the private sector. Social Compact is at the forefront of identifying the market potential of underserved neighborhoods and promotes public private partnership involving community members and leveraging private investment as the most sustainable form of community economic development.

Copyright © 2008 Social Compact Inc.

Handley

DrillDown Market Overview



	2008 DRILLDOWN	2008 Traditional Est.	2000 Census	Comparison DrillDown/Trad. Est.
MARKET SIZE				
Total Population	9,602	9,269	8,853	3.6%
Population per Acre	4.8	4.7	4.5	
Total Households	3,695	3,523	3,407	4.9%
% Change IRS Returns	-7% ('98-'05)			
% Change in USPS Count	-2% ('05-'07)			
MARKET STRENGTH				
Average Household Income	$54,843	$49,124	$44,978	11.6%
Median Household Income	$44,229	$42,273	$39,500	4.6%
Aggregate Neighborhood Income	$203 Million	$173 Million	$153 Million	17.1%
% Informal Economy	6.3%			
Aggregate Income per Acre	$102,152	(4.4 times the metro area income per acre)*		
Average Income New Home Buyers	$49,092	(9% above Census 2000 average income)		
% Change in IRS Adj. Gross Income	-17% ('98-'05)			
MARKET STABILITY				
% Owner Occupancy - Unit	67.5%	75.6%	75.4%	
% Owner Occupancy - Bldg	73.3%			
Median Home Sale Value	$94,696	$72,125	$57,715	31.3%
New Residential Units '01-'08	145	42.6 per 1,000 households		
Residential Rehab Activity '01-'08	2.4 % of residential buildings			

* IRS Gross Income adjusted for inflation

* Ft. Worth-Arlington Metropolitan Area Income per Acre = $23,116

In partnership with the City of Fort Worth Economic and Community Development Department, and with generous financial support from the Citi Foundation, Social Compact applied its Neighborhood Market DrillDown analysis to southeast Fort Worth. The 2008 Southeast Fort Worth DrillDown serves as an additional information source that can aid local government, community and business leaders to uncover market strengths and opportunities in the City's underserved neighborhoods, attract investment to these areas and inform the City's comprehensive economic development agenda going forward. DrillDown study area neighborhoods include: (1) Central Meadowbrook Cluster: Brentwood Oak Hills/Central Meadowbrook/Eastern Hills, (2) Echo Heights & Village Creek, (3) Glencrest Cluster: Glencrest/Glencrest Civic League/Mitchell Boulevard, (4) Handley, (5) Highland Hills Cluster: Alta Mesa East H.E.L.P./Clear Creek of Fort Worth/Country Hills Estates/Garden Acres Area/Highland Hills/Hulen Springs Meadow/Quail Run, (6) Carver Heights East, (7) Morningside Cluster: Brentmoor/Carter Park/Morningside/Morningside Park/Oakridge Terrace/Southland Terrace/Vicki Lane – Bowie Street, (8) Near East Side Cluster: Butler/Glenwood Triangle/Hillside Morningside/Historic Southside/Near East Side/New and Improved Hillside/Southeast Kingdom, (9) Parker Essex Boaz Cluster: Burchill/Eastland/El Poly Pyramid/Parker Essex Boaz/Poly Historic/Polytechnic Empowerment Association/South Poly, (10) Ryanwood Cluster: Cookes Meadow/Harmony/Ryanwood/Lakewood Addition/Hollow Hills/Far East Fort Worth, (11) South Edgewood Cluster: Eastwood Pleasant Glade/Fairhaven/South Edgewood/Tanglewood/Villas of Eastwood, (12) Stop Six Cluster: The Bunch – Ellington Club/Caville/Historic Carver Heights/Stop Six/Poly Oversight Association/Stop Six Sunrise Edition/Ramey Place, and (13) West Meadowbrook.

Copyright © 2008 Social Compact Inc.

DrillDown Market Overview

BUSINESSES	Total #	Total Revenue	Total # Employees	Estimated Employee Annual Spending Potential
All Employers	287	$275 Million	1,874	x $2,787 / yr = $5.2 Million in employee spending

RETAIL DEMAND	Estimated Revenue	Resident Expenditures	Estimated Leakage	Estimated Sq. Ft. Potential
All Retail	$48.3 Million	$55.7 Million	$7.4 Million	
Apparel	$0.3 Million	$6.3 Million	$5.9 Million	17,409
Full Service Grocery	$11.1 Million	$11.7 Million	$0.6 Million	1,848
Restaurants	$4.7 Million	$9.1 Million	$4.4 Million	18,986

GROCERY DEMAND	Total #	# per 10K HH	Average Distance	Total Expenditures	Total Leakage	Estimated Sq. Ft. Potential
All NAICS Grocers	3	8.1		$11.7 Million		
Full Service Grocers Only	1	2.7	0.93 mi		$.6 Million	1,848

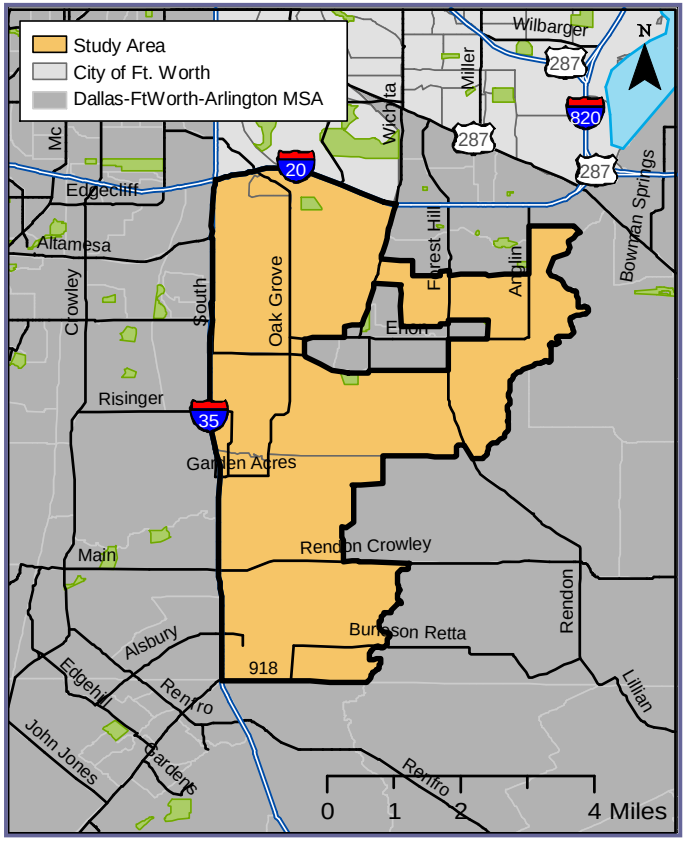
FINANCIAL SERVICES	Total #	# per 10K HH	Average Distance
Banks & Credit Unions	2	5.4	
Banks Only	2	5.4	0.85 mi
Pawnshops, Checkcashers, Payday Lenders	5	13.5	3.19 mi
% of Households lacking credit histories = 4%			

SOCIAL COMPACT is a national not-for-profit corporation led by a board of business leaders whose mission is to help strengthen neighborhoods by stimulating private market investment in underserved communities. The lack of dependable business-oriented data on inner-city communities expands the information gap on market trends, disabling potential investors from making informed decisions. Established to provide up-to-date profiles of market size, strength, and stability for small, dense, and rapidly changing urban geographies, Social Compact's Neighborhood Market DrillDown addresses key barriers to private investment in and around inner-city neighborhoods - a lack of information and negative stereotyping. The DrillDown uses numerous sources of market data to identify the fundamental business attributes and market characteristics of urban communities and aims to expose market anomalies and opportunities that may have previously been overlooked by traditional market analyses. The DrillDown serves as a resource to community organizations, government decision makers and the private sector. Social Compact is at the forefront of identifying the market potential of underserved neighborhoods and promotes public private partnership involving community members and leveraging private investment as the most sustainable form of community economic development.

Copyright © 2008 Social Compact Inc.

Highland Hills Cluster

DrillDown Market Overview



	2008 DRILLDOWN	2008 Traditional Est.	2000 Census	Comparison DrillDown/Trad. Est.
MARKET SIZE				
Total Population	15,578	11,401	8,869	36.6%
Population per Acre	1.2	0.9	0.7	
Total Households	5,379	3,891	3,009	38.2%
% Change IRS Returns	16% ('98-'05)			
% Change in USPS Count	17% ('05-'07)			
MARKET STRENGTH				
Average Household Income	$56,772	$52,075	$47,177	9.0%
Median Household Income	$43,391	$42,738	$39,244	1.5%
Aggregate Neighborhood Income	$305 Million	$203 Million	$142 Million	50.7%
% Informal Economy	6.8%			
Aggregate Income per Acre	$22,963	(1.0 times the metro area income per acre)*		
Average Income New Home Buyers	$68,592	(45% above Census 2000 average income)		
% Change in IRS Adj. Gross Income	3% ('98-'05)			
MARKET STABILITY				
% Owner Occupancy - Unit	55.0%	74.3%	75.4%	
% Owner Occupancy - Bldg	64.1%			
Median Home Sale Value	$121,068	$72,481	$53,458	67.0%
New Residential Units '01-'08	1,015	337.3 per 1,000 households		
Residential Rehab Activity '01-'08	1.3 % of residential buildings			

* IRS Gross Income adjusted for inflation

* Ft. Worth-Arlington Metropolitan Area Income per Acre = $23,116

In partnership with the City of Fort Worth Economic and Community Development Department, and with generous financial support from the Citi Foundation, Social Compact applied its Neighborhood Market DrillDown analysis to southeast Fort Worth. The 2008 Southeast Fort Worth DrillDown serves as an additional information source that can aid local government, community and business leaders to uncover market strengths and opportunities in the City's underserved neighborhoods, attract investment to these areas and inform the City's comprehensive economic development agenda going forward. DrillDown study area neighborhoods include: (1) Central Meadowbrook Cluster: Brentwood Oak Hills/Central Meadowbrook/Eastern Hills, (2) Echo Heights & Village Creek, (3) Glencrest Cluster: Glencrest/Glencrest Civic League/Mitchell Boulevard, (4) Handley, (5) Highland Hills Cluster: Alta Mesa East H.E.L.P./Clear Creek of Fort Worth/Country Hills Estates/Garden Acres Area/Highland Hills/Hulen Springs Meadow/Quail Run, (6) Carver Heights East, (7) Morningside Cluster: Brentmoor/Carter Park/Morningside/Morningside Park/Oakridge Terrace/Southland Terrace/Vicki Lane – Bowie Street, (8) Near East Side Cluster: Butler/Glenwood Triangle/Hillside Morningside/Historic Southside/Near East Side/New and Improved Hillside/Southeast Kingdom, (9) Parker Essex Boaz Cluster: Burchill/Eastland/El Poly Pyramid/Parker Essex Boaz/Poly Historic/Polytechnic Empowerment Association/South Poly, (10) Ryanwood Cluster: Cookes Meadow/Harmony/Ryanwood/Lakewood Addition/Hollow Hills/Far East Fort Worth, (11) South Edgewood Cluster: Eastwood Pleasant Glade/Fairhaven/South Edgewood/Tanglewood/Villas of Eastwood, (12) Stop Six Cluster: The Bunch – Ellington Club/Caville/Historic Carver Heights/Stop Six/Poly Oversight Association/Stop Six Sunrise Edition/Ramey Place, and (13) West Meadowbrook.

Copyright © 2008 Social Compact Inc.

Highland Hills Cluster

DrillDown Market Overview

BUSINESSES	Total #	Total Revenue	Total # Employees	Estimated Employee Annual Spending Potential
All Employers	569	$3.7 Billion	14,759	x $2,787 / yr = $41.1 Million in employee spending

RETAIL DEMAND	Estimated Revenue	Resident Expenditures	Estimated Leakage	Estimated Sq. Ft. Potential
All Retail	$68.2 Million	$82.0 Million	$13.8 Million	
Apparel	$2.2 Million	$9.2 Million	$6.9 Million	20,405
Full Service Grocery	$0.5 Million	$17.1 Million	$16.7 Million	48,543
Restaurants	$20.0 Million	$13.3 Million	-$6.7 Million	0

GROCERY DEMAND	Total #	# per 10K HH	Average Distance	Total Expenditures	Total Leakage	Estimated Sq. Ft. Potential
All NAICS Grocers	3	5.6		$17.1 Million		
Full Service Grocers Only	1	1.9	0.45 mi		$16.7 Million	48,543

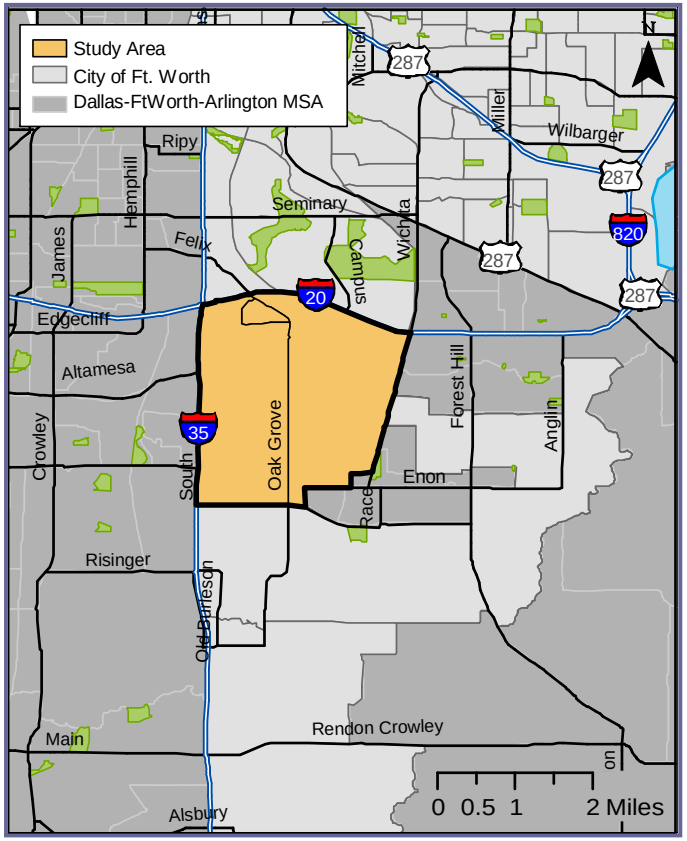
FINANCIAL SERVICES	Total #	# per 10K HH	Average Distance
Banks & Credit Unions	5	9.3	
Banks Only	3	5.6	1.19 mi
Pawnshops, Checkcashers, Payday Lenders	1	1.9	2.05 mi
% of Households lacking credit histories = 9%			

SOCIAL COMPACT is a national not-for-profit corporation led by a board of business leaders whose mission is to help strengthen neighborhoods by stimulating private market investment in underserved communities. The lack of dependable business-oriented data on inner-city communities expands the information gap on market trends, disabling potential investors from making informed decisions. Established to provide up-to-date profiles of market size, strength, and stability for small, dense, and rapidly changing urban geographies, Social Compact's Neighborhood Market DrillDown addresses key barriers to private investment in and around inner-city neighborhoods - a lack of information and negative stereotyping. The DrillDown uses numerous sources of market data to identify the fundamental business attributes and market characteristics of urban communities and aims to expose market anomalies and opportunities that may have previously been overlooked by traditional market analyses. The DrillDown serves as a resource to community organizations, government decision makers and the private sector. Social Compact is at the forefront of identifying the market potential of underserved neighborhoods and promotes public private partnership involving community members and leveraging private investment as the most sustainable form of community economic development.

Copyright © 2008 Social Compact Inc.

North Highland Hills Cluster

DrillDown Market Overview



	2008 DRILLDOWN	2008 Traditional Est.	2000 Census	Comparison DrillDown/Trad. Est.
MARKET SIZE				
Total Population	4,068	3,510	3,350	15.9%
Population per Acre	1.1	1.0	0.9	
Total Households	1,344	1,182	1,114	13.7%
% Change IRS Returns	7% ('98-'05)			
% Change in USPS Count	2% ('05-'07)			
MARKET STRENGTH				
Average Household Income	$57,017	$50,929	$47,988	12.0%
Median Household Income	$39,811	$37,887	$35,021	5.1%
Aggregate Neighborhood Income	$77 Million	$60 Million	$53 Million	27.3%
% Informal Economy	6.8%			
Aggregate Income per Acre	$21,657	(0.9 times the metro area income per acre)*		
Average Income New Home Buyers	$44,301	(-8% below Census 2000 average income)		
% Change in IRS Adj. Gross Income	-6% ('98-'05)			
MARKET STABILITY				
% Owner Occupancy - Unit	57.5%	84.4%	84.6%	
% Owner Occupancy - Bldg	72.7%			
Median Home Sale Value	$121,068	$66,920	$49,271	80.9%
New Residential Units '01-'08	32	28.7 per 1,000 households		
Residential Rehab Activity '01-'08	2.9 % of residential buildings			

* IRS Gross Income adjusted for inflation

* Ft. Worth-Arlington Metropolitan Area Income per Acre = $23,116

In partnership with the City of Fort Worth Economic and Community Development Department, and with generous financial support from the Citi Foundation, Social Compact applied its Neighborhood Market DrillDown analysis to southeast Fort Worth. The 2008 Southeast Fort Worth DrillDown serves as an additional information source that can aid local government, community and business leaders to uncover market strengths and opportunities in the City's underserved neighborhoods, attract investment to these areas and inform the City's comprehensive economic development agenda going forward. DrillDown study area neighborhoods include: (1) Central Meadowbrook Cluster: Brentwood Oak Hills/Central Meadowbrook/Eastern Hills, (2) Echo Heights & Village Creek, (3) Glencrest Cluster: Glencrest/Glencrest Civic League/Mitchell Boulevard, (4) Handley, (5) Highland Hills Cluster: Alta Mesa East H.E.L.P./Clear Creek of Fort Worth/Country Hills Estates/Garden Acres Area/Highland Hills/Hulen Springs Meadow/Quail Run, (6) Carver Heights East, (7) Morningside Cluster: Brentmoor/Carter Park/Morningside/Morningside Park/Oakridge Terrace/Southland Terrace/Vicki Lane – Bowie Street, (8) Near East Side Cluster: Butler/Glenwood Triangle/Hillside Morningside/Historic Southside/Near East Side/New and Improved Hillside/Southeast Kingdom, (9) Parker Essex Boaz Cluster: Burchill/Eastland/El Poly Pyramid/Parker Essex Boaz/Poly Historic/Polytechnic Empowerment Association/South Poly, (10) Ryanwood Cluster: Cookes Meadow/Harmony/Ryanwood/Lakewood Addition/Hollow Hills/Far East Fort Worth, (11) South Edgewood Cluster: Eastwood Pleasant Glade/Fairhaven/South Edgewood/Tanglewood/Villas of Eastwood, (12) Stop Six Cluster: The Bunch – Ellington Club/Caville/Historic Carver Heights/Stop Six/Poly Oversight Association/Stop Six Sunrise Edition/Ramey Place, and (13) West Meadowbrook.

Copyright © 2008 Social Compact Inc.

North Highland Hills Cluster

DrillDown Market Overview

BUSINESSES	Total #	Total Revenue	Total # Employees	Estimated Employee Annual Spending Potential
All Employers	223	$2.7 Billion	9,408	x $2,787 / yr = $26.2 Million in employee spending

RETAIL DEMAND	Estimated Revenue	Resident Expenditures	Estimated Leakage	Estimated Sq. Ft. Potential
All Retail	$10.4 Million	$20.5 Million	$10.1 Million	
Apparel	$1.2 Million	$2.3 Million	$1.1 Million	3,345
Full Service Grocery	$0.5 Million	$4.3 Million	$3.8 Million	11,071
Restaurants	$2.4 Million	$3.3 Million	$1.0 Million	4,191

GROCERY DEMAND	Total #	# per 10K HH	Average Distance	Total Expenditures	Total Leakage	Estimated Sq. Ft. Potential
All NAICS Grocers	2	14.9		$4.3 Million		
Full Service Grocers Only	1	7.4	1.2 mi		$3.8 Million	11,071

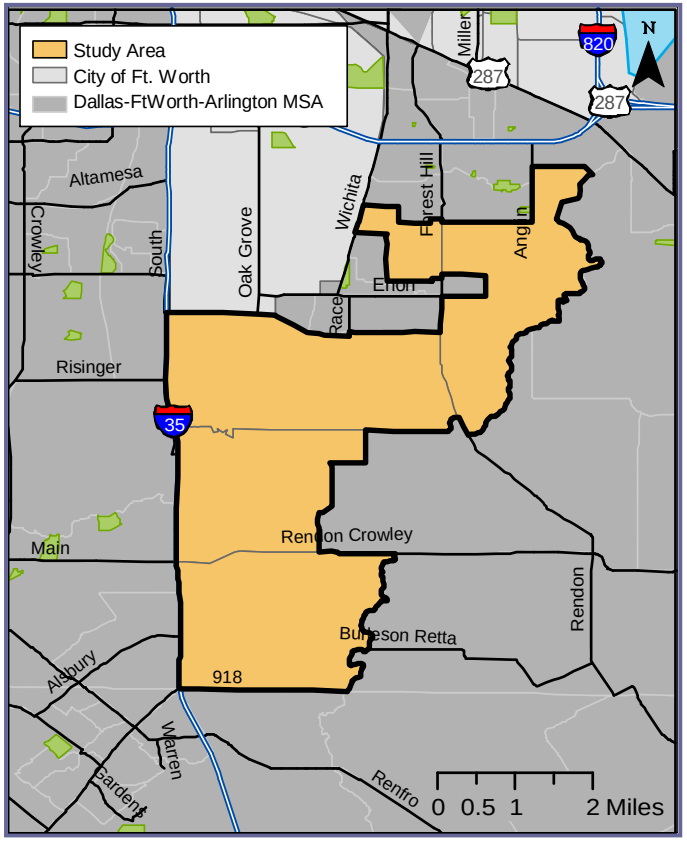
FINANCIAL SERVICES	Total #	# per 10K HH	Average Distance
Banks & Credit Unions	2	14.9	
Banks Only	1	7.4	0.77 mi
Pawnshops, Checkcashers, Payday Lenders	0	0	2.18 mi
% of Households lacking credit histories = 5%			

SOCIAL COMPACT is a national not-for-profit corporation led by a board of business leaders whose mission is to help strengthen neighborhoods by stimulating private market investment in underserved communities. The lack of dependable business-oriented data on inner-city communities expands the information gap on market trends, disabling potential investors from making informed decisions. Established to provide up-to-date profiles of market size, strength, and stability for small, dense, and rapidly changing urban geographies, Social Compact's Neighborhood Market DrillDown addresses key barriers to private investment in and around inner-city neighborhoods - a lack of information and negative stereotyping. The DrillDown uses numerous sources of market data to identify the fundamental business attributes and market characteristics of urban communities and aims to expose market anomalies and opportunities that may have previously been overlooked by traditional market analyses. The DrillDown serves as a resource to community organizations, government decision makers and the private sector. Social Compact is at the forefront of identifying the market potential of underserved neighborhoods and promotes public private partnership involving community members and leveraging private investment as the most sustainable form of community economic development.

Copyright © 2008 Social Compact Inc.

South Highland Hills Cluster

DrillDown Market Overview



	2008 DRILLDOWN	2008 Traditional Est.	2000 Census	Comparison DrillDown/Trad. Est.
MARKET SIZE				
Total Population	11,509	7,891	5,519	45.9%
Population per Acre	1.2	0.8	0.6	
Total Households	4,035	2,709	1,895	48.9%
% Change IRS Returns	22% ('98-'05)			
% Change in USPS Count	22% ('05-'07)			
MARKET STRENGTH				
Average Household Income	$56,691	$52,575	$46,700	7.8%
Median Household Income	$45,539	$45,648	$41,777	-0.2%
Aggregate Neighborhood Income	$229 Million	$142 Million	$88 Million	60.6%
% Informal Economy	6.8%			
Aggregate Income per Acre	$23,437	(1.0 times the metro area income per acre)*		
Average Income New Home Buyers	$70,271	(50% above Census 2000 average income)		
% Change in IRS Adj. Gross Income	7% ('98-'05)			
MARKET STABILITY				
% Owner Occupancy - Unit	54.2%	69.9%	70.1%	
% Owner Occupancy - Bldg	61.5%			
Median Home Sale Value	$121,068	$75,818	$55,971	59.7%
New Residential Units '01-'08	983	518.7 per 1,000 households		
Residential Rehab Activity '01-'08	0.8 % of residential buildings			

* IRS Gross Income adjusted for inflation

* Ft. Worth-Arlington Metropolitan Area Income per Acre = $23,116

In partnership with the City of Fort Worth Economic and Community Development Department, and with generous financial support from the Citi Foundation, Social Compact applied its Neighborhood Market DrillDown analysis to southeast Fort Worth. The 2008 Southeast Fort Worth DrillDown serves as an additional information source that can aid local government, community and business leaders to uncover market strengths and opportunities in the City's underserved neighborhoods, attract investment to these areas and inform the City's comprehensive economic development agenda going forward. DrillDown study area neighborhoods include: (1) Central Meadowbrook Cluster: Brentwood Oak Hills/Central Meadowbrook/Eastern Hills, (2) Echo Heights & Village Creek, (3) Glencrest Cluster: Glencrest/Glencrest Civic League/Mitchell Boulevard, (4) Handley, (5) Highland Hills Cluster: Alta Mesa East H.E.L.P./Clear Creek of Fort Worth/Country Hills Estates/Garden Acres Area/Highland Hills/Hulen Springs Meadow/Quail Run, (6) Carver Heights East, (7) Morningside Cluster: Brentmoor/Carter Park/Morningside/Morningside Park/Oakridge Terrace/Southland Terrace/Vicki Lane – Bowie Street, (8) Near East Side Cluster: Butler/Glenwood Triangle/Hillside Morningside/Historic Southside/Near East Side/New and Improved Hillside/Southeast Kingdom, (9) Parker Essex Boaz Cluster: Burchill/Eastland/El Poly Pyramid/Parker Essex Boaz/Poly Historic/Polytechnic Empowerment Association/South Poly, (10) Ryanwood Cluster: Cookes Meadow/Harmony/Ryanwood/Lakewood Addition/Hollow Hills/Far East Fort Worth, (11) South Edgewood Cluster: Eastwood Pleasant Glade/Fairhaven/South Edgewood/Tanglewood/Villas of Eastwood, (12) Stop Six Cluster: The Bunch – Ellington Club/Caville/Historic Carver Heights/Stop Six/Poly Oversight Association/Stop Six Sunrise Edition/Ramey Place, and (13) West Meadowbrook.

Copyright © 2008 Social Compact Inc.

South Highland Hills Cluster

DrillDown Market Overview

BUSINESSES	Total #	Total Revenue	Total # Employees	Estimated Employee Annual Spending Potential
All Employers	346	$1.0 Billion	5,351	x $2,787 / yr = $14.9 Million in employee spending

RETAIL DEMAND	Estimated Revenue	Resident Expenditures	Estimated Leakage	Estimated Sq. Ft. Potential
All Retail	$57.8 Million	$61.5 Million	$3.7 Million	
Apparel	$1.1 Million	$6.9 Million	$5.8 Million	17,060
Full Service Grocery	$0.0 Million	$12.9 Million	$12.9 Million	37,473
Restaurants	$17.6 Million	$10.0 Million	-$7.6 Million	0

GROCERY DEMAND	Total #	# per 10K HH	Average Distance	Total Expenditures	Total Leakage	Estimated Sq. Ft. Potential
All NAICS Grocers	1	2.5		$12.9 Million		
Full Service Grocers Only	0	0.0	0.0 mi		$12.9 Million	37,473

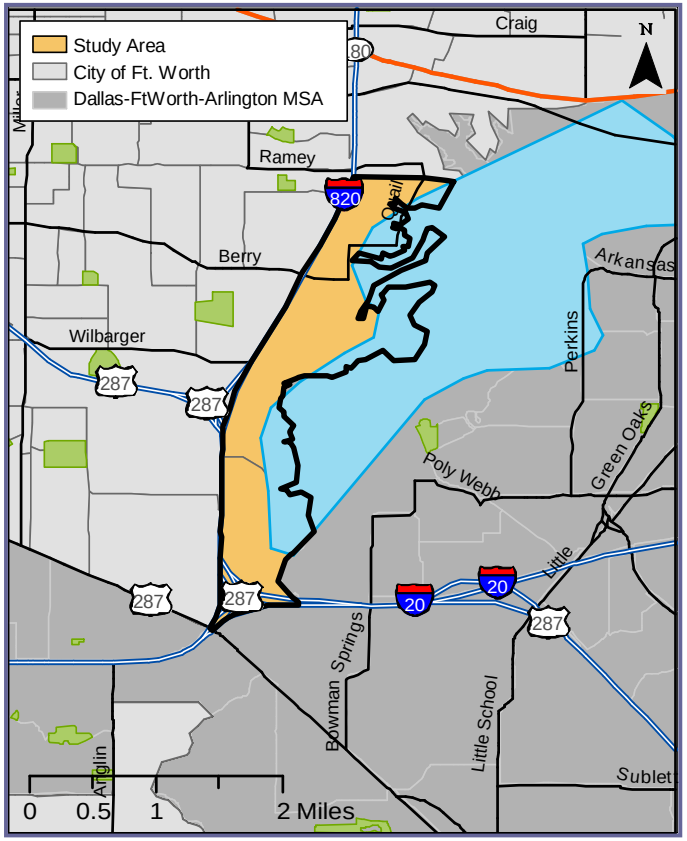
FINANCIAL SERVICES	Total #	# per 10K HH	Average Distance
Banks & Credit Unions	3	7.4	
Banks Only	2	5	1.45 mi
Pawnshops, Checkcashers, Payday Lenders	1	2.5	1.96 mi
% of Households lacking credit histories = 10%			

SOCIAL COMPACT is a national not-for-profit corporation led by a board of business leaders whose mission is to help strengthen neighborhoods by stimulating private market investment in underserved communities. The lack of dependable business-oriented data on inner-city communities expands the information gap on market trends, disabling potential investors from making informed decisions. Established to provide up-to-date profiles of market size, strength, and stability for small, dense, and rapidly changing urban geographies, Social Compact's Neighborhood Market DrillDown addresses key barriers to private investment in and around inner-city neighborhoods - a lack of information and negative stereotyping. The DrillDown uses numerous sources of market data to identify the fundamental business attributes and market characteristics of urban communities and aims to expose market anomalies and opportunities that may have previously been overlooked by traditional market analyses. The DrillDown serves as a resource to community organizations, government decision makers and the private sector. Social Compact is at the forefront of identifying the market potential of underserved neighborhoods and promotes public private partnership involving community members and leveraging private investment as the most sustainable form of community economic development.

Copyright © 2008 Social Compact Inc.

Carver Heights East

DrillDown Market Overview



	2008 DRILLDOWN	2008 Traditional Est.	2000 Census	Comparison DrillDown/Trad. Est.
MARKET SIZE				
Total Population	3,035	2,655	2,165	14.3%
Population per Acre	2.1	1.9	1.5	
Total Households	1,128	966	806	16.8%
% Change IRS Returns	-14% ('98-'05)			
% Change in USPS Count	7% ('05-'07)			
MARKET STRENGTH				
Average Household Income	$44,378	$43,867	$35,992	1.2%
Median Household Income	$36,096	$36,064	$30,452	0.1%
Aggregate Neighborhood Income	$50 Million	$42 Million	$29 Million	18.1%
% Informal Economy	5.2%			
Aggregate Income per Acre	$35,227	(1.5 times the metro area income per acre)*		
Average Income New Home Buyers	$43,173	(20% above Census 2000 average income)		
% Change in IRS Adj. Gross Income	0% ('98-'05)			
MARKET STABILITY				
% Owner Occupancy - Unit	40.2%	71.5%	71.8%	
% Owner Occupancy - Bldg	50.6%			
Median Home Sale Value	$55,976	$47,154	$34,105	18.7%
New Residential Units '01-'08	44	54.6 per 1,000 households		
Residential Rehab Activity '01-'08	0.8 % of residential buildings			

* IRS Gross Income adjusted for inflation

* Ft. Worth-Arlington Metropolitan Area Income per Acre = $23,116

In partnership with the City of Fort Worth Economic and Community Development Department, and with generous financial support from the Citi Foundation, Social Compact applied its Neighborhood Market DrillDown analysis to southeast Fort Worth. The 2008 Southeast Fort Worth DrillDown serves as an additional information source that can aid local government, community and business leaders to uncover market strengths and opportunities in the City's underserved neighborhoods, attract investment to these areas and inform the City's comprehensive economic development agenda going forward. DrillDown study area neighborhoods include: (1) Central Meadowbrook Cluster: Brentwood Oak Hills/Central Meadowbrook/Eastern Hills, (2) Echo Heights & Village Creek, (3) Glencrest Cluster: Glencrest/Glencrest Civic League/Mitchell Boulevard, (4) Handley, (5) Highland Hills Cluster: Alta Mesa East H.E.L.P./Clear Creek of Fort Worth/Country Hills Estates/Garden Acres Area/Highland Hills/Hulen Springs Meadow/Quail Run, (6) Carver Heights East, (7) Morningside Cluster: Brentmoor/Carter Park/Morningside/Morningside Park/Oakridge Terrace/Southland Terrace/Vicki Lane – Bowie Street, (8) Near East Side Cluster: Butler/Glenwood Triangle/Hillside Morningside/Historic Southside/Near East Side/New and Improved Hillside/Southeast Kingdom, (9) Parker Essex Boaz Cluster: Burchill/Eastland/El Poly Pyramid/Parker Essex Boaz/Poly Historic/Polytechnic Empowerment Association/South Poly, (10) Ryanwood Cluster: Cookes Meadow/Harmony/Ryanwood/Lakewood Addition/Hollow Hills/Far East Fort Worth, (11) South Edgewood Cluster: Eastwood Pleasant Glade/Fairhaven/South Edgewood/Tanglewood/Villas of Eastwood, (12) Stop Six Cluster: The Bunch – Ellington Club/Caville/Historic Carver Heights/Stop Six/Poly Oversight Association/Stop Six Sunrise Edition/Ramey Place, and (13) West Meadowbrook.

Copyright © 2008 Social Compact Inc.

Carver Heights East

DrillDown Market Overview

BUSINESSES	Total #	Total Revenue	Total # Employees	Estimated Employee Annual Spending Potential
All Employers	109	$477 Million	1,576	x $2,787 / yr = $4.4 Million in employee spending

RETAIL DEMAND	Estimated Revenue	Resident Expenditures	Estimated Leakage	Estimated Sq. Ft. Potential
All Retail	$23.4 Million	$15.2 Million	-$8.2 Million	
Apparel	$0.6 Million	$1.6 Million	$1.0 Million	2,979
Full Service Grocery	$0.0 Million	$3.3 Million	$3.3 Million	9,585
Restaurants	$1.0 Million	$2.4 Million	$1.4 Million	5,797

GROCERY DEMAND	Total #	# per 10K HH	Average Distance	Total Expenditures	Total Leakage	Estimated Sq. Ft. Potential
All NAICS Grocers	0	0.0		$3.3 Million		
Full Service Grocers Only	0	0.0	0.0 mi		$3.3 Million	9,585

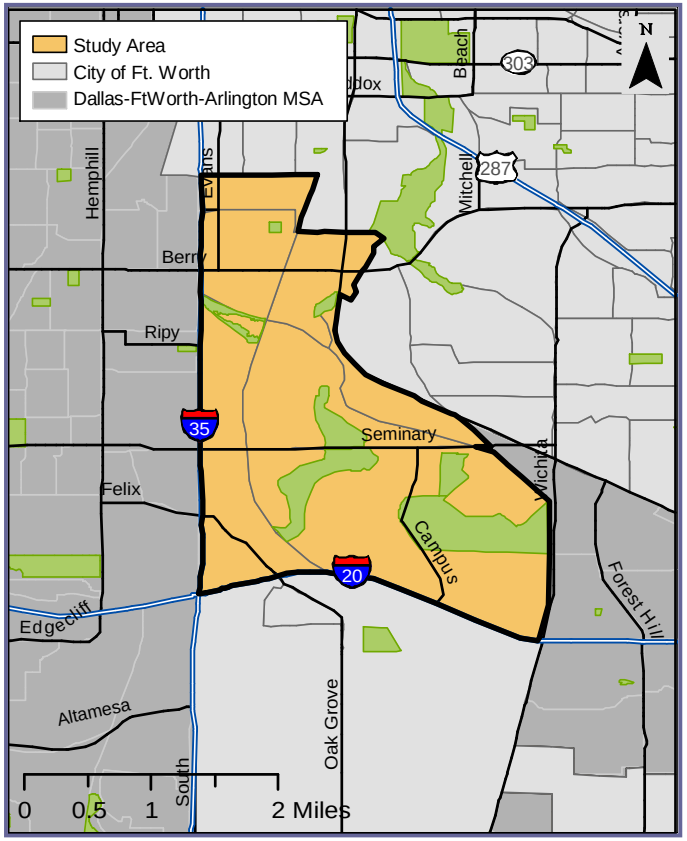
FINANCIAL SERVICES	Total #	# per 10K HH	Average Distance
Banks & Credit Unions	0	0	
Banks Only	0	0	1.6 mi
Pawnshops, Checkcashers, Payday Lenders	0	0	2.37 mi
% of Households lacking credit histories = 10%			

SOCIAL COMPACT is a national not-for-profit corporation led by a board of business leaders whose mission is to help strengthen neighborhoods by stimulating private market investment in underserved communities. The lack of dependable business-oriented data on inner-city communities expands the information gap on market trends, disabling potential investors from making informed decisions. Established to provide up-to-date profiles of market size, strength, and stability for small, dense, and rapidly changing urban geographies, Social Compact's Neighborhood Market DrillDown addresses key barriers to private investment in and around inner-city neighborhoods - a lack of information and negative stereotyping. The DrillDown uses numerous sources of market data to identify the fundamental business attributes and market characteristics of urban communities and aims to expose market anomalies and opportunities that may have previously been overlooked by traditional market analyses. The DrillDown serves as a resource to community organizations, government decision makers and the private sector. Social Compact is at the forefront of identifying the market potential of underserved neighborhoods and promotes public private partnership involving community members and leveraging private investment as the most sustainable form of community economic development.

Copyright © 2008 Social Compact Inc.

Morningside Cluster

DrillDown Market Overview



	2008 DRILLDOWN	2008 Traditional Est.	2000 Census	Comparison DrillDown/Trad. Est.
MARKET SIZE				
Total Population	11,789	11,846	12,182	-0.5%
Population per Acre	3.5	3.5	3.6	
Total Households	3,600	3,585	3,792	0.4%
% Change IRS Returns	-9% ('98-'05)			
% Change in USPS Count	1% ('05-'07)			
MARKET STRENGTH				
Average Household Income	$46,931	$39,689	$36,449	18.2%
Median Household Income	$32,937	$29,211	$23,038	12.8%
Aggregate Neighborhood Income	$169 Million	$142 Million	$138 Million	18.8%
% Informal Economy	8.8%			
Aggregate Income per Acre	$50,288	(2.2 times the metro area income per acre)*		
Average Income New Home Buyers	$37,878	(4% above Census 2000 average income)		
% Change in IRS Adj. Gross Income	-2% ('98-'05)			
MARKET STABILITY				
% Owner Occupancy - Unit	48.0%	48.7%	49.4%	
% Owner Occupancy - Bldg	59.5%			
Median Home Sale Value	$73,416	$52,740	$36,681	39.2%
New Residential Units '01-'08	386	101.8 per 1,000 households		
Residential Rehab Activity '01-'08	2.2 % of residential buildings			

* IRS Gross Income adjusted for inflation

* Ft. Worth-Arlington Metropolitan Area Income per Acre = $23,116

In partnership with the City of Fort Worth Economic and Community Development Department, and with generous financial support from the Citi Foundation, Social Compact applied its Neighborhood Market DrillDown analysis to southeast Fort Worth. The 2008 Southeast Fort Worth DrillDown serves as an additional information source that can aid local government, community and business leaders to uncover market strengths and opportunities in the City's underserved neighborhoods, attract investment to these areas and inform the City's comprehensive economic development agenda going forward. DrillDown study area neighborhoods include: (1) Central Meadowbrook Cluster: Brentwood Oak Hills/Central Meadowbrook/Eastern Hills, (2) Echo Heights & Village Creek, (3) Glencrest Cluster: Glencrest/Glencrest Civic League/Mitchell Boulevard, (4) Handley, (5) Highland Hills Cluster: Alta Mesa East H.E.L.P./Clear Creek of Fort Worth/Country Hills Estates/Garden Acres Area/Highland Hills/Hulen Springs Meadow/Quail Run, (6) Carver Heights East, (7) Morningside Cluster: Brentmoor/Carter Park/Morningside/Morningside Park/Oakridge Terrace/Southland Terrace/Vicki Lane – Bowie Street, (8) Near East Side Cluster: Butler/Glenwood Triangle/Hillside Morningside/Historic Southside/Near East Side/New and Improved Hillside/Southeast Kingdom, (9) Parker Essex Boaz Cluster: Burchill/Eastland/El Poly Pyramid/Parker Essex Boaz/Poly Historic/Polytechnic Empowerment Association/South Poly, (10) Ryanwood Cluster: Cookes Meadow/Harmony/Ryanwood/Lakewood Addition/Hollow Hills/Far East Fort Worth, (11) South Edgewood Cluster: Eastwood Pleasant Glade/Fairhaven/South Edgewood/Tanglewood/Villas of Eastwood, (12) Stop Six Cluster: The Bunch – Ellington Club/Caville/Historic Carver Heights/Stop Six/Poly Oversight Association/Stop Six Sunrise Edition/Ramey Place, and (13) West Meadowbrook.

Copyright © 2008 Social Compact Inc.

Morningside Cluster

DrillDown Market Overview

BUSINESSES	Total #	Total Revenue	Total # Employees	Estimated Employee Annual Spending Potential
All Employers	337	$714 Million	4,587	x $2,787 / yr = $12.8 Million in employee spending

RETAIL DEMAND	Estimated Revenue	Resident Expenditures	Estimated Leakage	Estimated Sq. Ft. Potential
All Retail	$79.5 Million	$48.7 Million	-$30.8 Million	
Apparel	$5.1 Million	$5.4 Million	$0.2 Million	703
Full Service Grocery	$17.3 Million	$10.5 Million	-$6.8 Million	0
Restaurants	$13.2 Million	$7.7 Million	-$5.4 Million	0

GROCERY DEMAND	Total #	# per 10K HH	Average Distance	Total Expenditures	Total Leakage	Estimated Sq. Ft. Potential
All NAICS Grocers	2	5.6		$10.5 Million		
Full Service Grocers Only	1	2.8	0.64 mi		-$6.8 Million	0

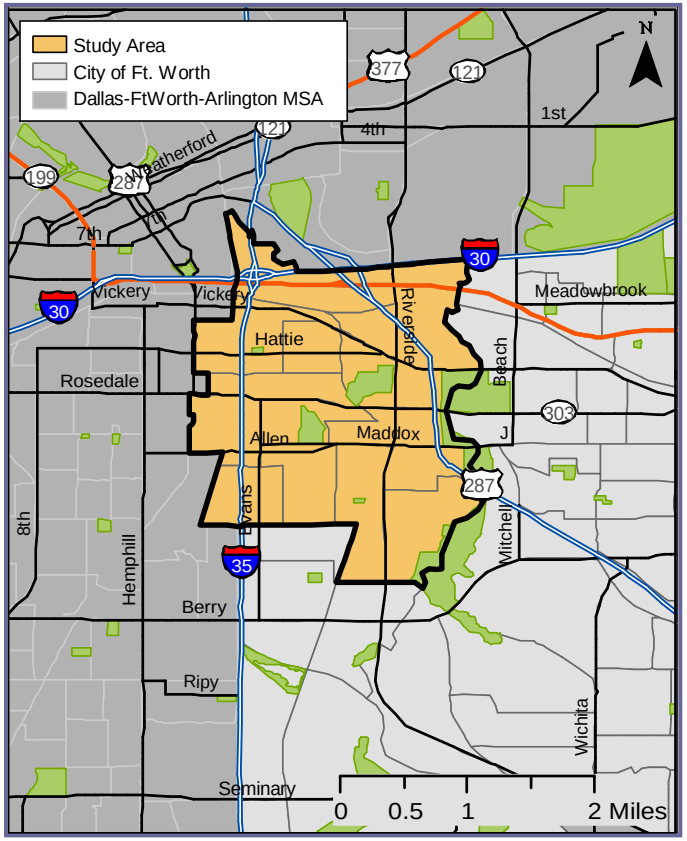
FINANCIAL SERVICES	Total #	# per 10K HH	Average Distance
Banks & Credit Unions	3	8.3	
Banks Only	1	2.8	0.83 mi
Pawnshops, Checkcashers, Payday Lenders	6	16.7	3.23 mi
% of Households lacking credit histories = 10%			

SOCIAL COMPACT is a national not-for-profit corporation led by a board of business leaders whose mission is to help strengthen neighborhoods by stimulating private market investment in underserved communities. The lack of dependable business-oriented data on inner-city communities expands the information gap on market trends, disabling potential investors from making informed decisions. Established to provide up-to-date profiles of market size, strength, and stability for small, dense, and rapidly changing urban geographies, Social Compact's Neighborhood Market DrillDown addresses key barriers to private investment in and around inner-city neighborhoods - a lack of information and negative stereotyping. The DrillDown uses numerous sources of market data to identify the fundamental business attributes and market characteristics of urban communities and aims to expose market anomalies and opportunities that may have previously been overlooked by traditional market analyses. The DrillDown serves as a resource to community organizations, government decision makers and the private sector. Social Compact is at the forefront of identifying the market potential of underserved neighborhoods and promotes public private partnership involving community members and leveraging private investment as the most sustainable form of community economic development.

Copyright © 2008 Social Compact Inc.

Near East Side Cluster

DrillDown Market Overview



	2008 DRILLDOWN	2008 Traditional Est.	2000 Census	Comparison DrillDown/Trad. Est.
MARKET SIZE				
Total Population	15,725	9,630	9,941	63.3%
Population per Acre	6.1	3.8	3.9	
Total Households	5,306	3,084	3,270	72.1%
% Change IRS Returns	-9% ('98-'05)			
% Change in USPS Count	-1% ('05-'07)			
MARKET STRENGTH				
Average Household Income	$31,678	$27,562	$25,946	14.9%
Median Household Income	$18,583	$18,266	$16,857	1.7%
Aggregate Neighborhood Income	$168 Million	$85 Million	$85 Million	97.8%
% Informal Economy	9.9%			
Aggregate Income per Acre	$65,661	(2.8 times the metro area income per acre)*		
Average Income New Home Buyers	$37,630	(45% above Census 2000 average income)		
% Change in IRS Adj. Gross Income	23% ('98-'05)			
MARKET STABILITY				
% Owner Occupancy - Unit	28.2%	53.7%	53.9%	
% Owner Occupancy - Bldg	30.6%			
Median Home Sale Value	$54,198	$37,015	$26,508	46.4%
New Residential Units '01-'08	368	112.5 per 1,000 households		
Residential Rehab Activity '01-'08	1.0 % of residential buildings			

* IRS Gross Income adjusted for inflation

* Ft. Worth-Arlington Metropolitan Area Income per Acre = $23,116

In partnership with the City of Fort Worth Economic and Community Development Department, and with generous financial support from the Citi Foundation, Social Compact applied its Neighborhood Market DrillDown analysis to southeast Fort Worth. The 2008 Southeast Fort Worth DrillDown serves as an additional information source that can aid local government, community and business leaders to uncover market strengths and opportunities in the City's underserved neighborhoods, attract investment to these areas and inform the City's comprehensive economic development agenda going forward. DrillDown study area neighborhoods include: (1) Central Meadowbrook Cluster: Brentwood Oak Hills/Central Meadowbrook/Eastern Hills, (2) Echo Heights & Village Creek, (3) Glencrest Cluster: Glencrest/Glencrest Civic League/Mitchell Boulevard, (4) Handley, (5) Highland Hills Cluster: Alta Mesa East H.E.L.P./Clear Creek of Fort Worth/Country Hills Estates/Garden Acres Area/Highland Hills/Hulen Springs Meadow/Quail Run, (6) Carver Heights East, (7) Morningside Cluster: Brentmoor/Carter Park/Morningside/Morningside Park/Oakridge Terrace/Southland Terrace/Vicki Lane – Bowie Street, (8) Near East Side Cluster: Butler/Glenwood Triangle/Hillside Morningside/Historic Southside/Near East Side/New and Improved Hillside/Southeast Kingdom, (9) Parker Essex Boaz Cluster: Burchill/Eastland/El Poly Pyramid/Parker Essex Boaz/Poly Historic/Polytechnic Empowerment Association/South Poly, (10) Ryanwood Cluster: Cookes Meadow/Harmony/Ryanwood/Lakewood Addition/Hollow Hills/Far East Fort Worth, (11) South Edgewood Cluster: Eastwood Pleasant Glade/Fairhaven/South Edgewood/Tanglewood/Villas of Eastwood, (12) Stop Six Cluster: The Bunch – Ellington Club/Caville/Historic Carver Heights/Stop Six/Poly Oversight Association/Stop Six Sunrise Edition/Ramey Place, and (13) West Meadowbrook.

Copyright © 2008 Social Compact Inc.

Near East Side Cluster

DrillDown Market Overview

BUSINESSES	Total #	Total Revenue	Total # Employees	Estimated Employee Annual Spending Potential
All Employers	499	$820 Million	2,858	x $2,787 / yr = $8.0 Million in employee spending

RETAIL DEMAND	Estimated Revenue	Resident Expenditures	Estimated Leakage	Estimated Sq. Ft. Potential
All Retail	$40.6 Million	$57.8 Million	$17.2 Million	
Apparel	$0.6 Million	$6.2 Million	$5.5 Million	16,322
Full Service Grocery	$0.0 Million	$13.3 Million	$13.3 Million	38,877
Restaurants	$2.9 Million	$8.9 Million	$5.9 Million	25,352

GROCERY DEMAND	Total #	# per 10K HH	Average Distance	Total Expenditures	Total Leakage	Estimated Sq. Ft. Potential
All NAICS Grocers	5	9.4		$13.3 Million		
Full Service Grocers Only	0	0.0	1.43 mi		$13.3 Million	38,877

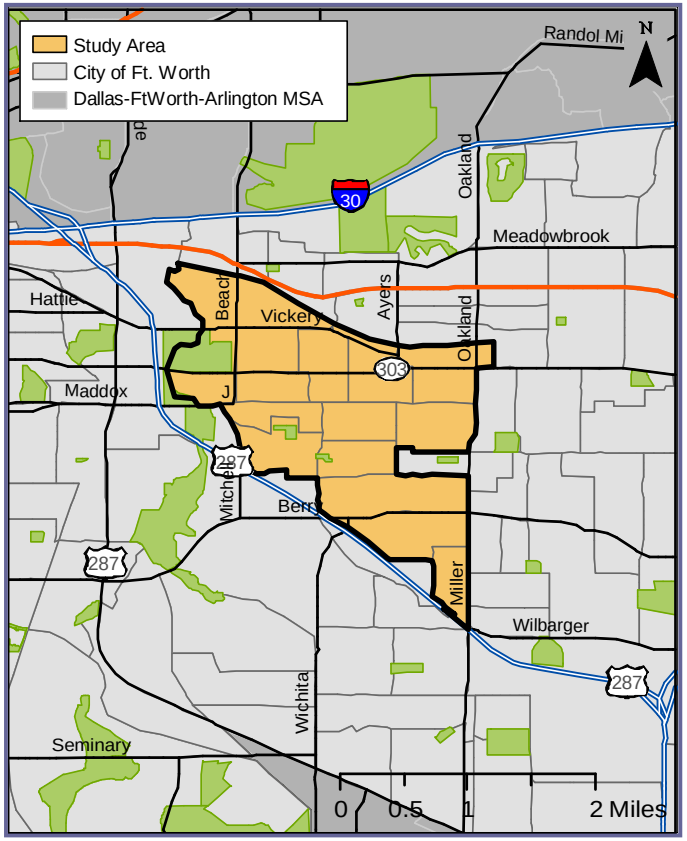
FINANCIAL SERVICES	Total #	# per 10K HH	Average Distance
Banks & Credit Unions	0	0	
Banks Only	0	0	0.8 mi
Pawnshops, Checkcashers, Payday Lenders	1	1.9	3.7 mi
% of Households lacking credit histories = 40%			

SOCIAL COMPACT is a national not-for-profit corporation led by a board of business leaders whose mission is to help strengthen neighborhoods by stimulating private market investment in underserved communities. The lack of dependable business-oriented data on inner-city communities expands the information gap on market trends, disabling potential investors from making informed decisions. Established to provide up-to-date profiles of market size, strength, and stability for small, dense, and rapidly changing urban geographies, Social Compact's Neighborhood Market DrillDown addresses key barriers to private investment in and around inner-city neighborhoods - a lack of information and negative stereotyping. The DrillDown uses numerous sources of market data to identify the fundamental business attributes and market characteristics of urban communities and aims to expose market anomalies and opportunities that may have previously been overlooked by traditional market analyses. The DrillDown serves as a resource to community organizations, government decision makers and the private sector. Social Compact is at the forefront of identifying the market potential of underserved neighborhoods and promotes public private partnership involving community members and leveraging private investment as the most sustainable form of community economic development.

Copyright © 2008 Social Compact Inc.

Parker Essex Boaz Cluster

DrillDown Market Overview



	2008 DRILLDOWN	2008 Traditional Est.	2000 Census	Comparison DrillDown/Trad. Est.
MARKET SIZE				
Total Population	18,662	15,100	14,624	23.6%
Population per Acre	9.6	7.8	7.5	
Total Households	5,078	3,989	3,966	27.3%
% Change IRS Returns	-9% ('98-'05)			
% Change in USPS Count	-1% ('05-'07)			
MARKET STRENGTH				
Average Household Income	$42,523	$36,956	$31,020	15.1%
Median Household Income	$30,998	$31,610	$26,570	-1.9%
Aggregate Neighborhood Income	$216 Million	$147 Million	$123 Million	46.5%
% Informal Economy	11.7%			
Aggregate Income per Acre	$111,344	(4.8 times the metro area income per acre)*		
Average Income New Home Buyers	$33,472	(8% above Census 2000 average income)		
% Change in IRS Adj. Gross Income	3% ('98-'05)			
MARKET STABILITY				
% Owner Occupancy - Unit	45.7%	63.1%	63.0%	
% Owner Occupancy - Bldg	50.5%			
Median Home Sale Value	$73,150	$39,137	$29,843	86.9%
New Residential Units '01-'08	95	24.0 per 1,000 households		
Residential Rehab Activity '01-'08	2.2 % of residential buildings			

* IRS Gross Income adjusted for inflation

* Ft. Worth-Arlington Metropolitan Area Income per Acre = $23,116

In partnership with the City of Fort Worth Economic and Community Development Department, and with generous financial support from the Citi Foundation, Social Compact applied its Neighborhood Market DrillDown analysis to southeast Fort Worth. The 2008 Southeast Fort Worth DrillDown serves as an additional information source that can aid local government, community and business leaders to uncover market strengths and opportunities in the City's underserved neighborhoods, attract investment to these areas and inform the City's comprehensive economic development agenda going forward. DrillDown study area neighborhoods include: (1) Central Meadowbrook Cluster: Brentwood Oak Hills/Central Meadowbrook/Eastern Hills, (2) Echo Heights & Village Creek, (3) Glencrest Cluster: Glencrest/Glencrest Civic League/Mitchell Boulevard, (4) Handley, (5) Highland Hills Cluster: Alta Mesa East H.E.L.P./Clear Creek of Fort Worth/Country Hills Estates/Garden Acres Area/Highland Hills/Hulen Springs Meadow/Quail Run, (6) Carver Heights East, (7) Morningside Cluster: Brentmoor/Carter Park/Morningside/Morningside Park/Oakridge Terrace/Southland Terrace/Vicki Lane – Bowie Street, (8) Near East Side Cluster: Butler/Glenwood Triangle/Hillside Morningside/Historic Southside/Near East Side/New and Improved Hillside/Southeast Kingdom, (9) Parker Essex Boaz Cluster: Burchill/Eastland/El Poly Pyramid/Parker Essex Boaz/Poly Historic/Polytechnic Empowerment Association/South Poly, (10) Ryanwood Cluster: Cookes Meadow/Harmony/Ryanwood/Lakewood Addition/Hollow Hills/Far East Fort Worth, (11) South Edgewood Cluster: Eastwood Pleasant Glade/Fairhaven/South Edgewood/Tanglewood/Villas of Eastwood, (12) Stop Six Cluster: The Bunch – Ellington Club/Caville/Historic Carver Heights/Stop Six/Poly Oversight Association/Stop Six Sunrise Edition/Ramey Place, and (13) West Meadowbrook.

Copyright © 2008 Social Compact Inc.

Parker Essex Boaz Cluster

DrillDown Market Overview

BUSINESSES	Total #	Total Revenue	Total # Employees	Estimated Employee Annual Spending Potential
All Employers	418	$526 Million	2,998	x $2,787 / yr = $8.4 Million in employee spending

RETAIL DEMAND	Estimated Revenue	Resident Expenditures	Estimated Leakage	Estimated Sq. Ft. Potential
All Retail	$59.3 Million	$64.1 Million	$4.8 Million	
Apparel	$1.2 Million	$6.9 Million	$5.7 Million	16,877
Full Service Grocery	$16.1 Million	$14.1 Million	-$1.9 Million	0
Restaurants	$6.2 Million	$10.0 Million	$3.8 Million	16,225

GROCERY DEMAND	Total #	# per 10K HH	Average Distance	Total Expenditures	Total Leakage	Estimated Sq. Ft. Potential
All NAICS Grocers	8	15.8		$14.1 Million		
Full Service Grocers Only	1	2.0	0.65 mi		-$1.9 Million	0

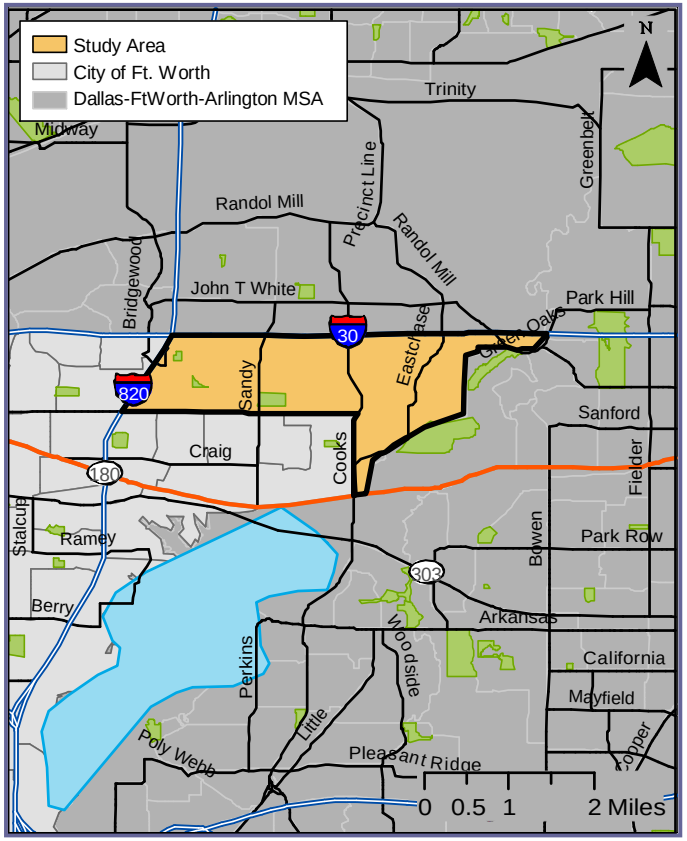
FINANCIAL SERVICES	Total #	# per 10K HH	Average Distance
Banks & Credit Unions	3	5.9	
Banks Only	1	2	1.23 mi
Pawnshops, Checkcashers, Payday Lenders	2	3.9	3.7 mi
% of Households lacking credit histories = 18%			

SOCIAL COMPACT is a national not-for-profit corporation led by a board of business leaders whose mission is to help strengthen neighborhoods by stimulating private market investment in underserved communities. The lack of dependable business-oriented data on inner-city communities expands the information gap on market trends, disabling potential investors from making informed decisions. Established to provide up-to-date profiles of market size, strength, and stability for small, dense, and rapidly changing urban geographies, Social Compact's Neighborhood Market DrillDown addresses key barriers to private investment in and around inner-city neighborhoods - a lack of information and negative stereotyping. The DrillDown uses numerous sources of market data to identify the fundamental business attributes and market characteristics of urban communities and aims to expose market anomalies and opportunities that may have previously been overlooked by traditional market analyses. The DrillDown serves as a resource to community organizations, government decision makers and the private sector. Social Compact is at the forefront of identifying the market potential of underserved neighborhoods and promotes public private partnership involving community members and leveraging private investment as the most sustainable form of community economic development.

Copyright © 2008 Social Compact Inc.

Ryanwood Cluster

DrillDown Market Overview



	2008 DRILLDOWN	2008 Traditional Est.	2000 Census	Comparison DrillDown/Trad. Est.
MARKET SIZE				
Total Population	11,612	13,550	11,911	-14.3%
Population per Acre	4.9	5.7	5.0	
Total Households	5,126	6,251	5,476	-18.0%
% Change IRS Returns	6% ('98-'05)			
% Change in USPS Count	5% ('05-'07)			
MARKET STRENGTH				
Average Household Income	$63,591	$51,558	$48,104	23.3%
Median Household Income	$51,053	$48,128	$45,053	6.1%
Aggregate Neighborhood Income	$326 Million	$322 Million	$263 Million	1.1%
% Informal Economy	3.7%			
Aggregate Income per Acre	$138,017	(6.0 times the metro area income per acre)*		
Average Income New Home Buyers	$61,500	(28% above Census 2000 average income)		
% Change in IRS Adj. Gross Income	-12% ('98-'05)			
MARKET STABILITY				
% Owner Occupancy - Unit	48.7%	36.5%	39.1%	
% Owner Occupancy - Bldg	76.6%			
Median Home Sale Value	$129,204	$131,084	$107,030	-1.4%
New Residential Units '01-'08	915	167.1 per 1,000 households		
Residential Rehab Activity '01-'08	2.7 % of residential buildings			

* IRS Gross Income adjusted for inflation

* Ft. Worth-Arlington Metropolitan Area Income per Acre = $23,116

In partnership with the City of Fort Worth Economic and Community Development Department, and with generous financial support from the Citi Foundation, Social Compact applied its Neighborhood Market DrillDown analysis to southeast Fort Worth. The 2008 Southeast Fort Worth DrillDown serves as an additional information source that can aid local government, community and business leaders to uncover market strengths and opportunities in the City's underserved neighborhoods, attract investment to these areas and inform the City's comprehensive economic development agenda going forward. DrillDown study area neighborhoods include: (1) Central Meadowbrook Cluster: Brentwood Oak Hills/Central Meadowbrook/Eastern Hills, (2) Echo Heights & Village Creek, (3) Glencrest Cluster: Glencrest/Glencrest Civic League/Mitchell Boulevard, (4) Handley, (5) Highland Hills Cluster: Alta Mesa East H.E.L.P./Clear Creek of Fort Worth/Country Hills Estates/Garden Acres Area/Highland Hills/Hulen Springs Meadow/Quail Run, (6) Carver Heights East, (7) Morningside Cluster: Brentmoor/Carter Park/Morningside/Morningside Park/Oakridge Terrace/Southland Terrace/Vicki Lane – Bowie Street, (8) Near East Side Cluster: Butler/Glenwood Triangle/Hillside Morningside/Historic Southside/Near East Side/New and Improved Hillside/Southeast Kingdom, (9) Parker Essex Boaz Cluster: Burchill/Eastland/El Poly Pyramid/Parker Essex Boaz/Poly Historic/Polytechnic Empowerment Association/South Poly, (10) Ryanwood Cluster: Cookes Meadow/Harmony/Ryanwood/Lakewood Addition/Hollow Hills/Far East Fort Worth, (11) South Edgewood Cluster: Eastwood Pleasant Glade/Fairhaven/South Edgewood/Tanglewood/Villas of Eastwood, (12) Stop Six Cluster: The Bunch – Ellington Club/Caville/Historic Carver Heights/Stop Six/Poly Oversight Association/Stop Six Sunrise Edition/Ramey Place, and (13) West Meadowbrook.

Copyright © 2008 Social Compact Inc.

Ryanwood Cluster

DrillDown Market Overview

BUSINESSES	Total #	Total Revenue	Total # Employees	Estimated Employee Annual Spending Potential
All Employers	590	$602 Million	2,358	x $2,787 / yr = $6.6 Million in employee spending

RETAIL DEMAND	Estimated Revenue	Resident Expenditures	Estimated Leakage	Estimated Sq. Ft. Potential
All Retail	$124.6 Million	$84.9 Million	-$39.7 Million	
Apparel	$4.6 Million	$9.6 Million	$5.0 Million	14,756
Full Service Grocery	$4.9 Million	$17.3 Million	$12.4 Million	36,267
Restaurants	$19.7 Million	$14.0 Million	-$5.7 Million	0

GROCERY DEMAND	Total #	# per 10K HH	Average Distance	Total Expenditures	Total Leakage	Estimated Sq. Ft. Potential
All NAICS Grocers	2	3.9		$17.3 Million		
Full Service Grocers Only	1	2.0	0.89 mi		$12.4 Million	36,267

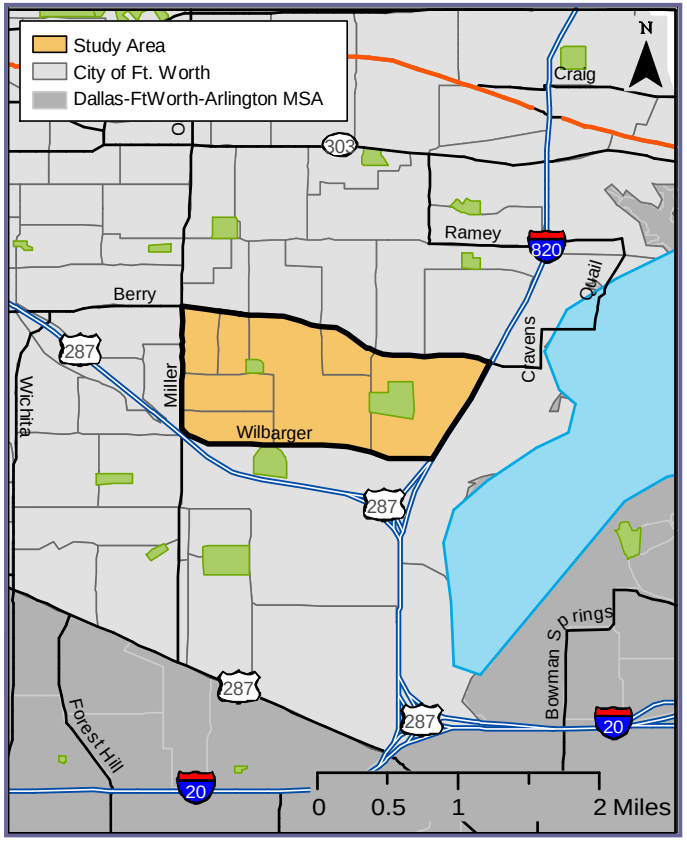
FINANCIAL SERVICES	Total #	# per 10K HH	Average Distance
Banks & Credit Unions	3	5.9	
Banks Only	3	5.9	0.68 mi
Pawnshops, Checkcashers, Payday Lenders	4	7.8	2.81 mi
% of Households lacking credit histories = 7%			

SOCIAL COMPACT is a national not-for-profit corporation led by a board of business leaders whose mission is to help strengthen neighborhoods by stimulating private market investment in underserved communities. The lack of dependable business-oriented data on inner-city communities expands the information gap on market trends, disabling potential investors from making informed decisions. Established to provide up-to-date profiles of market size, strength, and stability for small, dense, and rapidly changing urban geographies, Social Compact's Neighborhood Market DrillDown addresses key barriers to private investment in and around inner-city neighborhoods - a lack of information and negative stereotyping. The DrillDown uses numerous sources of market data to identify the fundamental business attributes and market characteristics of urban communities and aims to expose market anomalies and opportunities that may have previously been overlooked by traditional market analyses. The DrillDown serves as a resource to community organizations, government decision makers and the private sector. Social Compact is at the forefront of identifying the market potential of underserved neighborhoods and promotes public private partnership involving community members and leveraging private investment as the most sustainable form of community economic development.

Copyright © 2008 Social Compact Inc.

South Edgewood Cluster

DrillDown Market Overview



	2008 DRILLDOWN	2008 Traditional Est.	2000 Census	Comparison DrillDown/Trad. Est.
MARKET SIZE				
Total Population	6,932	6,449	6,168	7.5%
Population per Acre	7.5	6.9	6.6	
Total Households	2,257	2,137	2,022	5.6%
% Change IRS Returns	-14% ('98-'05)			
% Change in USPS Count	0% ('05-'07)			
MARKET STRENGTH				
Average Household Income	$35,999	$32,329	$28,321	11.4%
Median Household Income	$22,174	$22,730	$20,488	-2.4%
Aggregate Neighborhood Income	$81 Million	$69 Million	$57 Million	17.6%
% Informal Economy	7.2%			
Aggregate Income per Acre	$87,541	(3.8 times the metro area income per acre)*		
Average Income New Home Buyers	$36,514	(29% above Census 2000 average income)		
% Change in IRS Adj. Gross Income	0% ('98-'05)			
MARKET STABILITY				
% Owner Occupancy - Unit	55.7%	69.9%	70.7%	
% Owner Occupancy - Bldg	66.7%			
Median Home Sale Value	$71,155	$49,003	$36,884	45.2%
New Residential Units '01-'08	187	92.5 per 1,000 households		
Residential Rehab Activity '01-'08	2.1 % of residential buildings			

* IRS Gross Income adjusted for inflation

* Ft. Worth-Arlington Metropolitan Area Income per Acre = $23,116

In partnership with the City of Fort Worth Economic and Community Development Department, and with generous financial support from the Citi Foundation, Social Compact applied its Neighborhood Market DrillDown analysis to southeast Fort Worth. The 2008 Southeast Fort Worth DrillDown serves as an additional information source that can aid local government, community and business leaders to uncover market strengths and opportunities in the City's underserved neighborhoods, attract investment to these areas and inform the City's comprehensive economic development agenda going forward. DrillDown study area neighborhoods include: (1) Central Meadowbrook Cluster: Brentwood Oak Hills/Central Meadowbrook/Eastern Hills, (2) Echo Heights & Village Creek, (3) Glencrest Cluster: Glencrest/Glencrest Civic League/Mitchell Boulevard, (4) Handley, (5) Highland Hills Cluster: Alta Mesa East H.E.L.P./Clear Creek of Fort Worth/Country Hills Estates/Garden Acres Area/Highland Hills/Hulen Springs Meadow/Quail Run, (6) Carver Heights East, (7) Morningside Cluster: Brentmoor/Carter Park/Morningside/Morningside Park/Oakridge Terrace/Southland Terrace/Vicki Lane – Bowie Street, (8) Near East Side Cluster: Butler/Glenwood Triangle/Hillside Morningside/Historic Southside/Near East Side/New and Improved Hillside/Southeast Kingdom, (9) Parker Essex Boaz Cluster: Burchill/Eastland/El Poly Pyramid/Parker Essex Boaz/Poly Historic/Polytechnic Empowerment Association/South Poly, (10) Ryanwood Cluster: Cookes Meadow/Harmony/Ryanwood/Lakewood Addition/Hollow Hills/Far East Fort Worth, (11) South Edgewood Cluster: Eastwood Pleasant Glade/Fairhaven/South Edgewood/Tanglewood/Villas of Eastwood, (12) Stop Six Cluster: The Bunch – Ellington Club/Caville/Historic Carver Heights/Stop Six/Poly Oversight Association/Stop Six Sunrise Edition/Ramey Place, and (13) West Meadowbrook.

Copyright © 2008 Social Compact Inc.

South Edgewood Cluster

DrillDown Market Overview

BUSINESSES	Total #	Total Revenue	Total # Employees	Estimated Employee Annual Spending Potential
All Employers	96	$223 Million	978	x $2,787 / yr = $2.7 Million in employee spending

RETAIL DEMAND	Estimated Revenue	Resident Expenditures	Estimated Leakage	Estimated Sq. Ft. Potential
All Retail	$10.7 Million	$26.5 Million	$15.8 Million	
Apparel	$0.0 Million	$2.9 Million	$2.9 Million	8,512
Full Service Grocery	$0.0 Million	$6.0 Million	$6.0 Million	17,473
Restaurants	$0.0 Million	$4.1 Million	$4.1 Million	17,756

GROCERY DEMAND	Total #	# per 10K HH	Average Distance	Total Expenditures	Total Leakage	Estimated Sq. Ft. Potential
All NAICS Grocers	3	13.3		$6.0 Million		
Full Service Grocers Only	0	0.0	0.81 mi		$6.0 Million	17,473

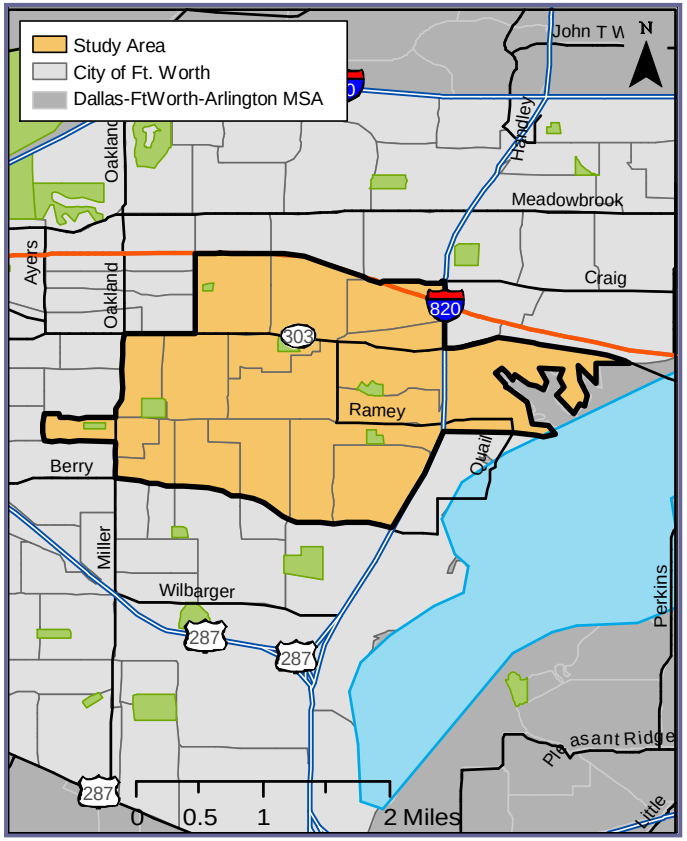
FINANCIAL SERVICES	Total #	# per 10K HH	Average Distance
Banks & Credit Unions	0	0	
Banks Only	0	0	1.86 mi
Pawnshops, Checkcashers, Payday Lenders	0	0	3.33 mi
% of Households lacking credit histories = 6%			

SOCIAL COMPACT is a national not-for-profit corporation led by a board of business leaders whose mission is to help strengthen neighborhoods by stimulating private market investment in underserved communities. The lack of dependable business-oriented data on inner-city communities expands the information gap on market trends, disabling potential investors from making informed decisions. Established to provide up-to-date profiles of market size, strength, and stability for small, dense, and rapidly changing urban geographies, Social Compact's Neighborhood Market DrillDown addresses key barriers to private investment in and around inner-city neighborhoods - a lack of information and negative stereotyping. The DrillDown uses numerous sources of market data to identify the fundamental business attributes and market characteristics of urban communities and aims to expose market anomalies and opportunities that may have previously been overlooked by traditional market analyses. The DrillDown serves as a resource to community organizations, government decision makers and the private sector. Social Compact is at the forefront of identifying the market potential of underserved neighborhoods and promotes public private partnership involving community members and leveraging private investment as the most sustainable form of community economic development.

Copyright © 2008 Social Compact Inc.

Stop Six Cluster

DrillDown Market Overview



	2008 DRILLDOWN	2008 Traditional Est.	2000 Census	Comparison DrillDown/Trad. Est.
MARKET SIZE				
Total Population	16,370	14,905	13,975	9.8%
Population per Acre	5.5	5.0	4.7	
Total Households	5,782	5,212	4,872	10.9%
% Change IRS Returns	-9% ('98-'05)			
% Change in USPS Count	0% ('05-'07)			
MARKET STRENGTH				
Average Household Income	$42,588	$35,391	$31,705	20.3%
Median Household Income	$26,646	$26,328	$23,667	1.2%
Aggregate Neighborhood Income	$246 Million	$184 Million	$154 Million	33.5%
% Informal Economy	10.2%			
Aggregate Income per Acre	$82,751	(3.6 times the metro area income per acre)*		
Average Income New Home Buyers	$41,438	(31% above Census 2000 average income)		
% Change in IRS Adj. Gross Income	-7% ('98-'05)			
MARKET STABILITY				
% Owner Occupancy - Unit	46.7%	62.8%	63.3%	
% Owner Occupancy - Bldg	50.7%			
Median Home Sale Value	$80,118	$45,475	$34,264	76.2%
New Residential Units '01-'08	346	71.0 per 1,000 households		
Residential Rehab Activity '01-'08	1.7 % of residential buildings			

* IRS Gross Income adjusted for inflation

* Ft. Worth-Arlington Metropolitan Area Income per Acre = $23,116

In partnership with the City of Fort Worth Economic and Community Development Department, and with generous financial support from the Citi Foundation, Social Compact applied its Neighborhood Market DrillDown analysis to southeast Fort Worth. The 2008 Southeast Fort Worth DrillDown serves as an additional information source that can aid local government, community and business leaders to uncover market strengths and opportunities in the City's underserved neighborhoods, attract investment to these areas and inform the City's comprehensive economic development agenda going forward. DrillDown study area neighborhoods include: (1) Central Meadowbrook Cluster: Brentwood Oak Hills/Central Meadowbrook/Eastern Hills, (2) Echo Heights & Village Creek, (3) Glencrest Cluster: Glencrest/Glencrest Civic League/Mitchell Boulevard, (4) Handley, (5) Highland Hills Cluster: Alta Mesa East H.E.L.P./Clear Creek of Fort Worth/Country Hills Estates/Garden Acres Area/Highland Hills/Hulen Springs Meadow/Quail Run, (6) Carver Heights East, (7) Morningside Cluster: Brentmoor/Carter Park/Morningside/Morningside Park/Oakridge Terrace/Southland Terrace/Vicki Lane – Bowie Street, (8) Near East Side Cluster: Butler/Glenwood Triangle/Hillside Morningside/Historic Southside/Near East Side/New and Improved Hillside/Southeast Kingdom, (9) Parker Essex Boaz Cluster: Burchill/Eastland/El Poly Pyramid/Parker Essex Boaz/Poly Historic/Polytechnic Empowerment Association/South Poly, (10) Ryanwood Cluster: Cookes Meadow/Harmony/Ryanwood/Lakewood Addition/Hollow Hills/Far East Fort Worth, (11) South Edgewood Cluster: Eastwood Pleasant Glade/Fairhaven/South Edgewood/Tanglewood/Villas of Eastwood, (12) Stop Six Cluster: The Bunch – Ellington Club/Caville/Historic Carver Heights/Stop Six/Poly Oversight Association/Stop Six Sunrise Edition/Ramey Place, and (13) West Meadowbrook.

Copyright © 2008 Social Compact Inc.

Stop Six Cluster

DrillDown Market Overview

BUSINESSES	Total #	Total Revenue	Total # Employees	Estimated Employee Annual Spending Potential
All Employers	439	$478 Million	2,776	x $2,787 / yr = $7.7 Million in employee spending

RETAIL DEMAND	Estimated Revenue	Resident Expenditures	Estimated Leakage	Estimated Sq. Ft. Potential
All Retail	$108.0 Million	$72.8 Million	-$35.1 Million	
Apparel	$0.9 Million	$7.9 Million	$7.0 Million	20,671
Full Service Grocery	$52.9 Million	$16.0 Million	-$36.8 Million	0
Restaurants	$3.9 Million	$11.4 Million	$7.5 Million	32,176

GROCERY DEMAND	Total #	# per 10K HH	Average Distance	Total Expenditures	Total Leakage	Estimated Sq. Ft. Potential
All NAICS Grocers	7	12.1		$16.0 Million		
Full Service Grocers Only	2	3.5	0.86 mi		-$36.8 Million	0

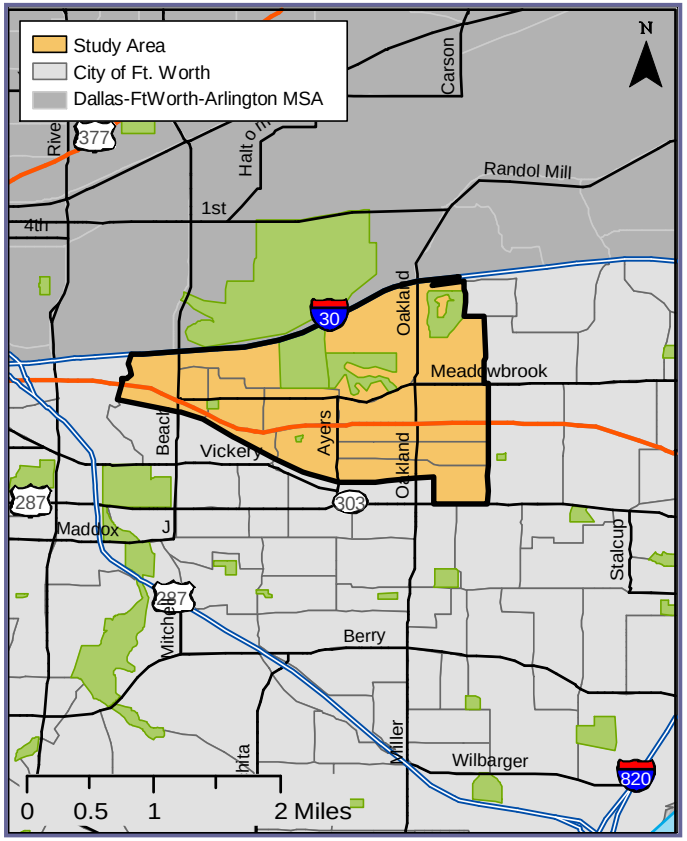
FINANCIAL SERVICES	Total #	# per 10K HH	Average Distance
Banks & Credit Unions	1	1.7	
Banks Only	1	1.7	1.01 mi
Pawnshops, Checkcashers, Payday Lenders	3	5.2	3.99 mi
% of Households lacking credit histories = 16%			

SOCIAL COMPACT is a national not-for-profit corporation led by a board of business leaders whose mission is to help strengthen neighborhoods by stimulating private market investment in underserved communities. The lack of dependable business-oriented data on inner-city communities expands the information gap on market trends, disabling potential investors from making informed decisions. Established to provide up-to-date profiles of market size, strength, and stability for small, dense, and rapidly changing urban geographies, Social Compact's Neighborhood Market DrillDown addresses key barriers to private investment in and around inner-city neighborhoods - a lack of information and negative stereotyping. The DrillDown uses numerous sources of market data to identify the fundamental business attributes and market characteristics of urban communities and aims to expose market anomalies and opportunities that may have previously been overlooked by traditional market analyses. The DrillDown serves as a resource to community organizations, government decision makers and the private sector. Social Compact is at the forefront of identifying the market potential of underserved neighborhoods and promotes public private partnership involving community members and leveraging private investment as the most sustainable form of community economic development.

Copyright © 2008 Social Compact Inc.

West Meadowbrook

DrillDown Market Overview



	2008 DRILLDOWN	2008 Traditional Est.	2000 Census	Comparison DrillDown/Trad. Est.
MARKET SIZE				
Total Population	10,049	8,822	8,682	13.9%
Population per Acre	5.7	5.0	5.0	
Total Households	3,445	2,940	2,978	17.2%
% Change IRS Returns	-5% ('98-'05)			
% Change in USPS Count	0% ('05-'07)			
MARKET STRENGTH				
Average Household Income	$48,545	$42,661	$38,407	13.8%
Median Household Income	$36,617	$35,884	$32,360	2.0%
Aggregate Neighborhood Income	$167 Million	$125 Million	$114 Million	33.4%
% Informal Economy	8.6%			
Aggregate Income per Acre	$95,377	(4.1 times the metro area income per acre)*		
Average Income New Home Buyers	$49,534	(29% above Census 2000 average income)		
% Change in IRS Adj. Gross Income	-3% ('98-'05)			
MARKET STABILITY				
% Owner Occupancy - Unit	52.8%	65.0%	65.3%	
% Owner Occupancy - Bldg	61.4%			
Median Home Sale Value	$83,125	$61,670	$49,325	34.8%
New Residential Units '01-'08	38	12.8 per 1,000 households		
Residential Rehab Activity '01-'08	2.3 % of residential buildings			

* IRS Gross Income adjusted for inflation

* Ft. Worth-Arlington Metropolitan Area Income per Acre = $23,116

In partnership with the City of Fort Worth Economic and Community Development Department, and with generous financial support from the Citi Foundation, Social Compact applied its Neighborhood Market DrillDown analysis to southeast Fort Worth. The 2008 Southeast Fort Worth DrillDown serves as an additional information source that can aid local government, community and business leaders to uncover market strengths and opportunities in the City's underserved neighborhoods, attract investment to these areas and inform the City's comprehensive economic development agenda going forward. DrillDown study area neighborhoods include: (1) Central Meadowbrook Cluster: Brentwood Oak Hills/Central Meadowbrook/Eastern Hills, (2) Echo Heights & Village Creek, (3) Glencrest Cluster: Glencrest/Glencrest Civic League/Mitchell Boulevard, (4) Handley, (5) Highland Hills Cluster: Alta Mesa East H.E.L.P./Clear Creek of Fort Worth/Country Hills Estates/Garden Acres Area/Highland Hills/Hulen Springs Meadow/Quail Run, (6) Carver Heights East, (7) Morningside Cluster: Brentmoor/Carter Park/Morningside/Morningside Park/Oakridge Terrace/Southland Terrace/Vicki Lane – Bowie Street, (8) Near East Side Cluster: Butler/Glenwood Triangle/Hillside Morningside/Historic Southside/Near East Side/New and Improved Hillside/Southeast Kingdom, (9) Parker Essex Boaz Cluster: Burchill/Eastland/El Poly Pyramid/Parker Essex Boaz/Poly Historic/Polytechnic Empowerment Association/South Poly, (10) Ryanwood Cluster: Cookes Meadow/Harmony/Ryanwood/Lakewood Addition/Hollow Hills/Far East Fort Worth, (11) South Edgewood Cluster: Eastwood Pleasant Glade/Fairhaven/South Edgewood/Tanglewood/Villas of Eastwood, (12) Stop Six Cluster: The Bunch – Ellington Club/Caville/Historic Carver Heights/Stop Six/Poly Oversight Association/Stop Six Sunrise Edition/Ramey Place, and (13) West Meadowbrook.

Copyright © 2008 Social Compact Inc.

West Meadowbrook

DrillDown Market Overview

BUSINESSES	Total #	Total Revenue	Total # Employees	Estimated Employee Annual Spending Potential
All Employers	339	$575 Million	2,619	x $2,787 / yr = $7.3 Million in employee spending

RETAIL DEMAND	Estimated Revenue	Resident Expenditures	Estimated Leakage	Estimated Sq. Ft. Potential
All Retail	$73.3 Million	$47.7 Million	-$25.5 Million	
Apparel	$5.0 Million	$5.2 Million	$0.2 Million	734
Full Service Grocery	$10.9 Million	$10.3 Million	-$0.6 Million	0
Restaurants	$6.8 Million	$7.6 Million	$0.7 Million	3,214

GROCERY DEMAND	Total #	# per 10K HH	Average Distance	Total Expenditures	Total Leakage	Estimated Sq. Ft. Potential
All NAICS Grocers	5	14.5		$10.3 Million		
Full Service Grocers Only	1	2.9	0.72 mi		-$.6 Million	0

FINANCIAL SERVICES	Total #	# per 10K HH	Average Distance
Banks & Credit Unions	1	2.9	
Banks Only	1	2.9	1.2 mi
Pawnshops, Checkcashers, Payday Lenders	7	20.3	2.98 mi
% of Households lacking credit histories = 10%			

SOCIAL COMPACT is a national not-for-profit corporation led by a board of business leaders whose mission is to help strengthen neighborhoods by stimulating private market investment in underserved communities. The lack of dependable business-oriented data on inner-city communities expands the information gap on market trends, disabling potential investors from making informed decisions. Established to provide up-to-date profiles of market size, strength, and stability for small, dense, and rapidly changing urban geographies, Social Compact's Neighborhood Market DrillDown addresses key barriers to private investment in and around inner-city neighborhoods - a lack of information and negative stereotyping. The DrillDown uses numerous sources of market data to identify the fundamental business attributes and market characteristics of urban communities and aims to expose market anomalies and opportunities that may have previously been overlooked by traditional market analyses. The DrillDown serves as a resource to community organizations, government decision makers and the private sector. Social Compact is at the forefront of identifying the market potential of underserved neighborhoods and promotes public private partnership involving community members and leveraging private investment as the most sustainable form of community economic development.

Copyright © 2008 Social Compact Inc.