

HERITAGE & OPPORTUNITY ALLIANCE

Master Theory of Change, Outcomes and KPI Framework | 2026-2036

Preserving Heritage. Building Opportunity. Organizing Community Power.

1. What is HOA?

The institution before the programs

Institutional role

HOA is a place-based community development and community wealth-building institution for East Stuart. The goal is not isolated events or disconnected services; the goal is a connected system where heritage, communication, homes, land, youth, workforce, enterprise and ownership reinforce one another.

Strategic doctrine

Preserve the past. Organize the people. Stabilize the land. Train the next generation. Build the economy. Own a share of the future.

2. The measurable problem

The prosperity and ownership gaps define the work

\$22,718

Median household income gap:
Stuart vs. Martin County

2.0x

Stuart poverty rate compared with
Martin County

20.7 pts

Owner-occupied housing gap

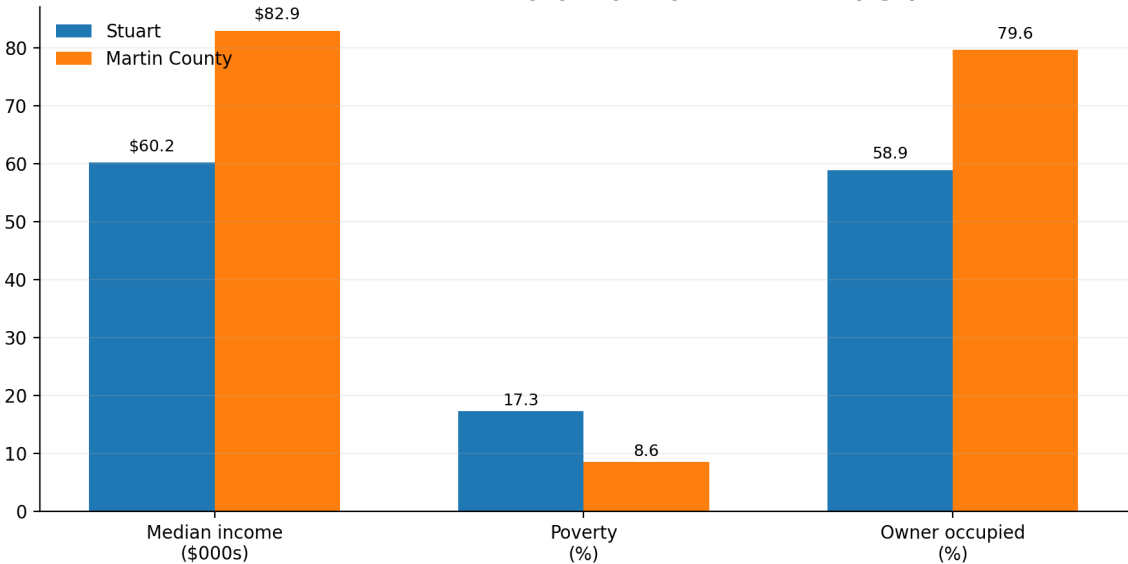
11.9%

Stuart population growth from 2020
estimate base to 2025

Interpretation

HOA is built around the question: how does growth translate into income, ownership and stability for East Stuart residents rather than displacement or exclusion?

Stuart vs. Martin County: prosperity and ownership gap



3. Growth changes the stakes

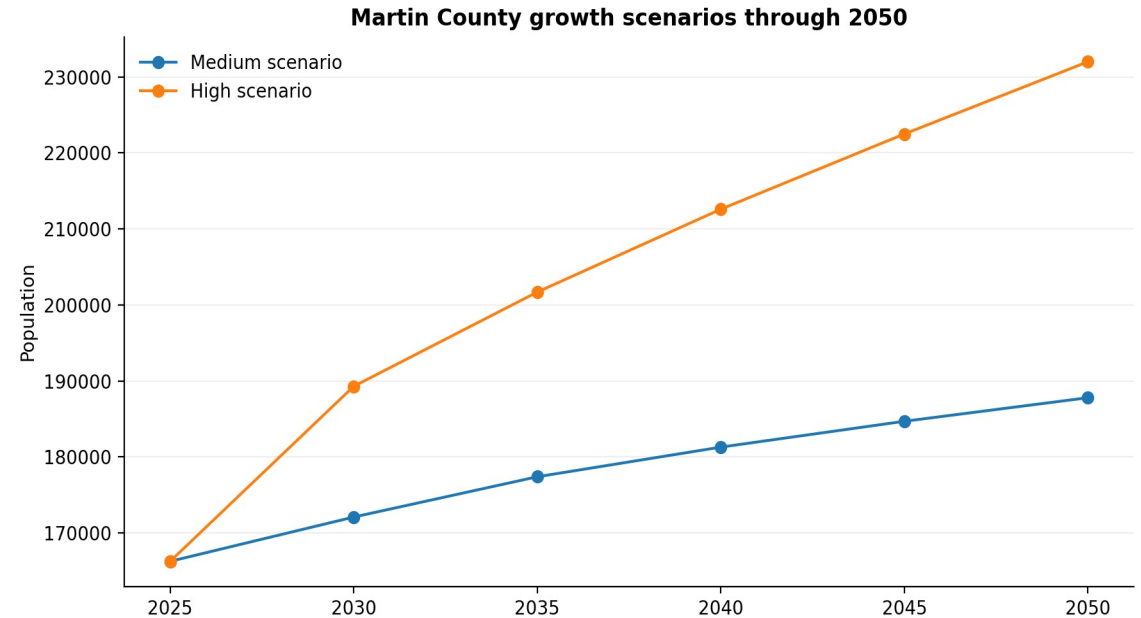
Regional growth can become opportunity or pressure

Martin County grew 4.9% from its 2020 estimate base to the 2025 estimate; Stuart grew 11.9% in the same estimate window.

BEBR projections show long-run county growth scenarios through 2050; growth increases housing demand, land pressure, consumer demand and labor-market opportunity.

Diversity is already part of Stuart: 21.3% Hispanic or Latino, 12.0% Black alone, 18.7% speaking a language other than English at home.

HOA builds the mechanisms needed for more residents to participate productively: skills, property stability, enterprise and ownership.



4. Formal HOA Theory of Change

The causal proposition

IF -> THEN

IF East Stuart residents are connected through trusted institutions; equipped with accurate neighborhood data; able to preserve history and stabilize homes and land; exposed early to education, technology and leadership; trained for regional and heritage-linked industries; supported in entrepreneurship, financial capability and capital access; and given pathways to own homes, land, businesses and productive assets, THEN East Stuart can participate in Martin County growth with higher household resilience, stronger labor-market attachment, greater ownership, preserved cultural identity and more locally retained wealth.

5. How the committees feed one another

HOA is a flywheel, not three silos

Committee 1

Stabilizes place: heritage, homes, land, title, church/community communication and civic infrastructure.



Committee 3

Develops people: identity, education, technology, athletics, leadership and career readiness.



Committee 2

Converts people and assets into jobs, production, businesses, income and ownership.

Feedback loop

Successful residents return as homeowners, employers, mentors, donors, vendors, coaches and civic leaders - strengthening Committee 1 and developing the next Committee 3 generation.

6. Programs are the mechanisms

What HOA actually builds and operates

HOA-wide infrastructure

State of East Stuart data system; shared calendar and church/community communications; annual evaluation dashboard; institutional partnership table; fundraising and grant platform.

Committee 1

Church & Community Council; Documentation Center; probate/heirs-property referral; homeowner stabilization; CLT/land strategy; Land & Development Academy; public history; CLG advocacy.

Committee 3

AI and digital skills; Digital Heritage Lab; youth athletics; mural/arts; leadership council; financial literacy; career exploration; internship handoffs.

Committee 2

Regional Career Academy; Marine/Fisheries; Agriculture/Food Enterprise; Grow West/Market East; neighborhood enterprise; procurement/capital readiness; ownership ladder.

7. What success looks like

Outcomes, not attendance

Household stability

More clear title, resolved probate barriers, stabilized homes, retained homeowners and CLT ownership.

Economic mobility

More credentials, jobs, retention, wage progression and higher household income.

Ownership

More resident-owned businesses, land, farms, equipment, homes and productive assets.

Youth mobility

Sustained participation, portfolios, internships, training, credentials and return as mentors.

Community power

More civic participation, preservation investment, institutional partnerships and local procurement.

8. Committee 1 Theory of Change

Heritage, community stability and civic infrastructure

Overview

Committee 1 protects the assets that make long-term community wealth possible: history, homes, land, trusted institutions and resident voice. It treats preservation as an active neighborhood-stability strategy rather than a museum function.

IF -> THEN

IF East Stuart builds trusted communication, documents its heritage, resolves property barriers, stabilizes homes, expands community-controlled land and increases resident knowledge of development systems, THEN residents will be better positioned to remain in place, participate in redevelopment and convert neighborhood investment into household and community assets.

9. Committee 1 program-to-outcome model

Preservation must produce stability and ownership

Programs Church & Community Council; Documentation Center; Probate & Property Preservation; Homeowner Stabilization; CLT/Land Strategy; Land & Development Academy; Public History; CLG partnerships.	Outputs Households screened; legal referrals; homes assessed; oral histories; photos digitized; parcels reviewed; residents trained; churches engaged; historic resources documented.	Outcomes Clearer ownership; increased ability to access repair/financing; reduced displacement risk; permanent community archive; increased civic participation; more community-controlled land.	KPIs Title/probate cases resolved; homes stabilized; CLT parcels/homes; oral histories; resources documented; grants leveraged; residents completing land academy; church participation.
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10. Proof of possibility for Committee 1

Comparable outcomes justify the strategy

Historic preservation

FY2024 Historic Tax Credit activity produced \$12.8B output, \$6.6B GDP and about 116,000 jobs; 41% of projects were in low/moderate-income tracts.

Main Street / Sweet Auburn logic

Main Street network reports \$124.67B reinvested since 1980, plus 188,583 net new businesses, 852,443 net job gains and 356,424 rehabilitated buildings.

Community Land Trusts

Urban Institute reports CLT owners fared better than renters on housing stability, hardship, moves and sense of home; Grounded Solutions reports lower CLT foreclosure/delinquency.

Overtown lesson

Overtown shows redevelopment capital can be large; the warning is that investment without resident ownership does not automatically equal community wealth.

11. Committee 2 Theory of Change

Workforce, enterprise, agriculture and economic development

Overview

Committee 2 is HOA economic conversion engine. It moves residents from exposure to skills, credentials, paid experience, employment, entrepreneurship and ownership, while reconnecting East Stuart to fishing, maritime trades, agriculture, food systems and regional careers.

IF -> THEN

IF residents receive industry intelligence, skills, credentials, paid experience, financial capability, capital access and pathways to productive land/equipment and markets, THEN employment can become wage progression, enterprise and ownership rather than a one-time placement.

12. Committee 2 program lanes

Employment is the entry point; ownership is the destination

Regional careers

Health care, construction, aerospace/manufacturing, education, government and technology.

Marine & fisheries

Deckhand/captain, charter, marine mechanics, fiberglass/electrical, seafood, aquaculture and tourism.

Agriculture & food

Farm skills, ag-tech, irrigation, equipment, food safety, logistics and agribusiness.

Neighborhood enterprise

Contracting, historic rehab, food businesses, retail, creative and professional services.

Ownership ladder

Worker -> skilled worker -> manager -> entrepreneur -> business/land/equipment owner.

13. Committee 2 evidence and outcomes

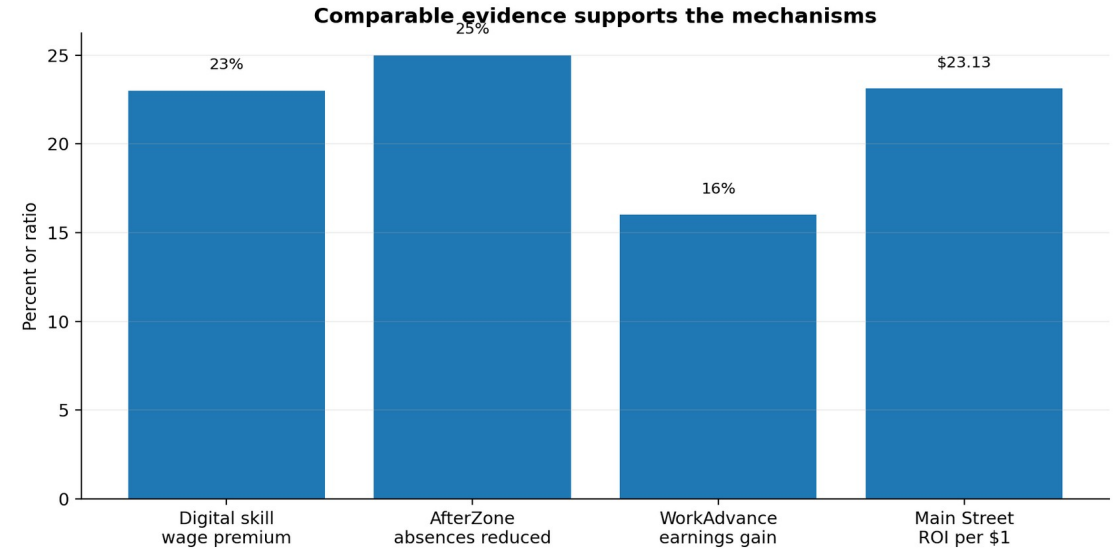
Why sector strategy, digital skills and productive land matter

MDRC WorkAdvance 10-year evaluation found cumulative earnings gains of roughly 4%-16% across four providers, including about \$42,000 more at Per Scholas.

National Skills Coalition / Atlanta Fed research found 92% of analyzed jobs require digital skills and jobs requiring even one digital skill carried a 23% wage premium.

Martin County has 6,400 employer establishments, 67,697 employees and \$3.359B annual payroll.

Committee 2 KPIs: completions, credentials, placement, 6/12/24-month retention, wage progression, business survival, capital secured and ownership movement.



14. Grow West / Market East

Agriculture links land, health, training and enterprise

1. Train

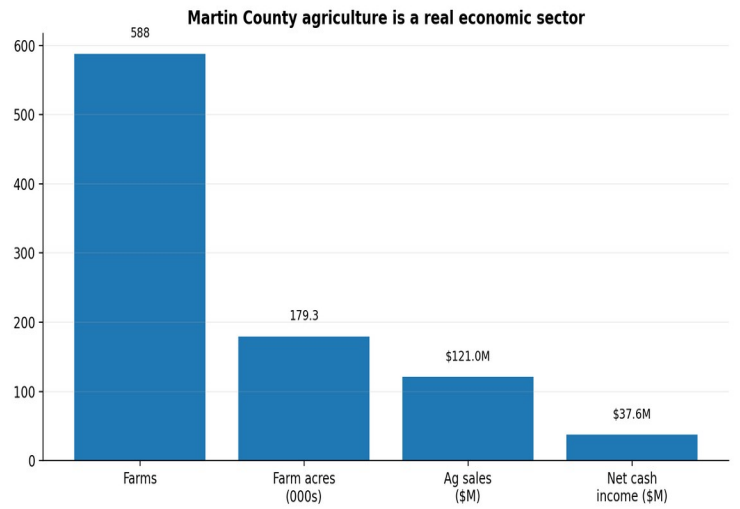
Residents learn farm operations, ag-tech, irrigation, equipment, food safety and agribusiness.

2. Produce

HOA/partners lease or acquire productive western Martin County land over time.

3. Market

East Stuart becomes aggregation, farmers market, mobile market and institutional-sales hub.



Outcome

Healthy food + paid training + revenue + resident producers + productive asset ownership.

15. Committee 3 Theory of Change

Youth, education, leadership and community programs

Overview

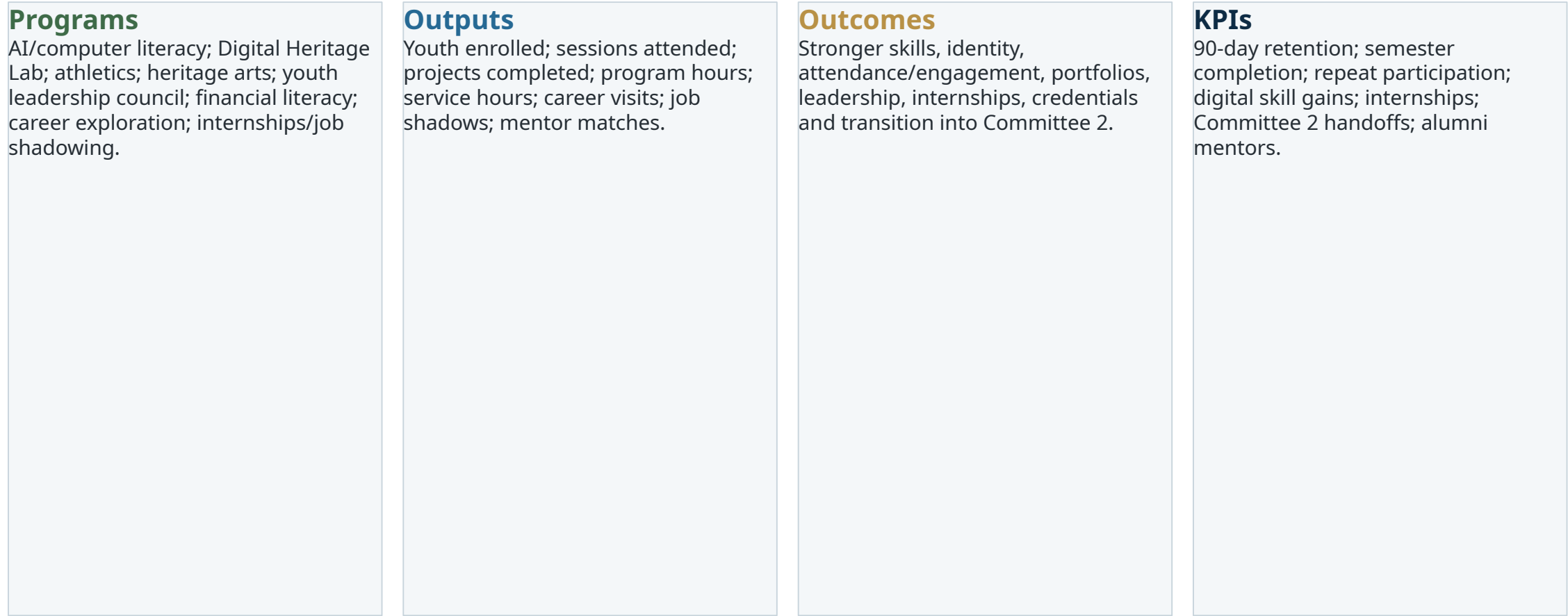
Committee 3 is HOA human-capital and leadership pipeline. It creates multiple entry doors - athletics, AI, digital media, history, art, service and career exploration - but organizes them as one longitudinal system.

IF -> THEN

IF East Stuart youth have sustained access to safe, culturally grounded enrichment, mentors, technology, athletics, leadership responsibility and real career exposure, THEN participation can translate into stronger skills, identity, educational/workforce transitions and a recurring pipeline of future community leaders.

16. Committee 3 program-to-outcome model

Multiple entry doors, one longitudinal pipeline



17. Committee 3 proof of possibility

Sustained participation is the key

AfterZone outcome evidence

Providence AfterZone participants who took part for two years had 25% fewer absences and math grades about one-third of a grade higher than comparison youth.

Digital access to work

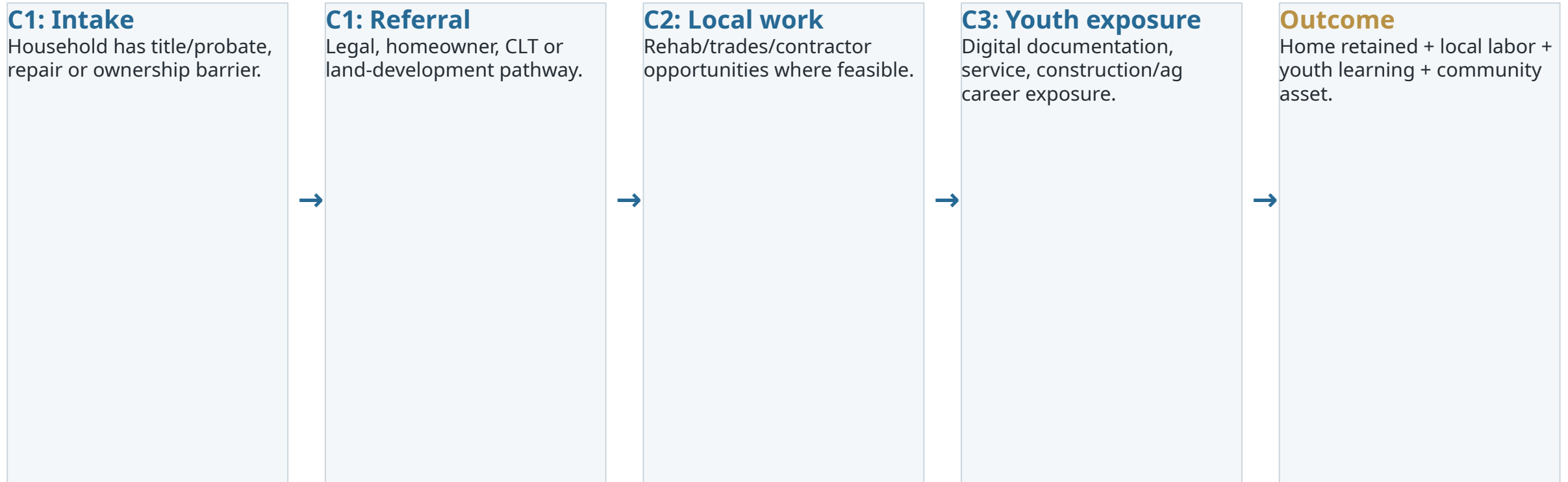
92% of analyzed jobs require digital skills; about one-third of workers lack foundational digital skills. AI/computer classes are an economic mobility intervention, not just enrichment.

HOA measurement lesson

Do not measure only attendance. Measure sustained participation, projects, skill gains, internships, credentials and transitions into Committee 2.

18. Cross-committee pathway: property stabilization

One intervention can move through all three committees



19. Cross-committee pathway: digital heritage to work

History becomes skill, portfolio and opportunity

C1: Archive

Elders, photos, property stories, church/business history.



C3: Lab

Youth record, scan, edit, transcribe and curate.



C3: AI/media

Projects become portfolio and digital-skill proof.



C2: Placement

Media, tourism, archives, tech or communications work.



Outcome

History preserved + youth skills + paid opportunity.

20. Cross-committee pathway: heritage industry to enterprise

Fishing and farming become modern economic pathways

C1: History

Document Black/Bahamian farming and fishing roots.



C3: Exposure

Youth learn history, ecology, food systems and marine skills.



C2: Training

Farm, ag-tech, captain/deckhand, marine trades or seafood pathway.



C2: Enterprise

Market, charter, repair, food, farm or cooperative business.



Outcome

Heritage preserved + jobs + productive ownership.

21. KPI architecture

Outputs are not outcomes; outcomes are not impact

Outputs

What HOA delivers: classes, intakes, referrals, trainings, meetings, events, oral histories, program hours and people reached.

Outcomes

What changes for participants: clear title, credential, placement, retention, skill gain, wage increase, business launch, home repair or internship.

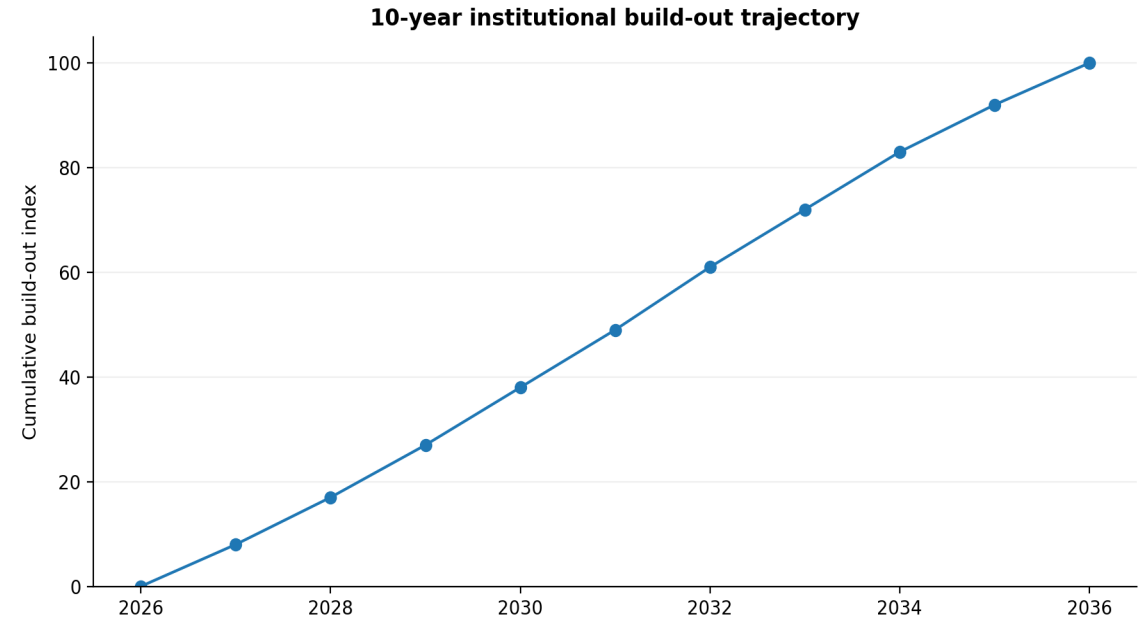
Impact

What changes in East Stuart: narrowed income/poverty gap, more ownership, stronger youth mobility, preservation investment and resident control.

22. 10-year roadmap

Build -> prove -> acquire -> scale -> institutionalize

2026-2027: governance, baselines, pilots, community communications and documentation system.
2028-2029: prove program models and formalize partner pipelines.
2030-2031: scale CLT/land, agricultural assets, business support and youth-to-workforce transitions.
2032-2033: expand ownership, procurement, institutional sales and alumni leadership.
2034-2036: institutionalize recurring systems and report long-term outcomes.



23. What partners are investing in

Permanent community infrastructure, not disconnected programming

Multi-year operating capacity and evaluation infrastructure.

Program capital for property stabilization, youth development, workforce, marine, agriculture and enterprise.

Technical expertise in CLT, preservation, legal/title, agriculture, marine trades, workforce and finance. Facilities, employer placements, procurement opportunities, market access and strategic land/asset partnerships.

A measurable demonstration of preservation + education + ownership + enterprise as a community wealth strategy.

East Stuart should not be preserved only as a monument to past contribution.

The next generation should participate in the economy developing around it.

Preservation + Education + Ownership + Enterprise = Community Wealth

Selected evidence base: U.S. Census Bureau QuickFacts; USDA 2022 Census of Agriculture; University of Florida BEBR; City of Stuart East Stuart Historic Survey; NPS Historic Tax Credit report; Main Street America; MDRC WorkAdvance; National Skills Coalition / Atlanta Fed; Wallace Foundation AfterZone; Urban Institute / Grounded Solutions CLT research.