

Heritage & Opportunity Alliance

Formal Theory of Change - Deep-Dive Edition

Preserving Heritage. Building Opportunity. Organizing Community Power.

2026-2036 Strategic Theory of Change | East Stuart, Florida

Evidence note: external statistics establish context and support causal mechanisms. HOA planning targets are explicitly labeled as targets and are not presented as forecasts.

Executive Positioning

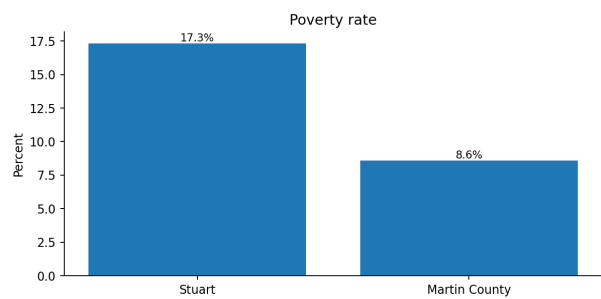
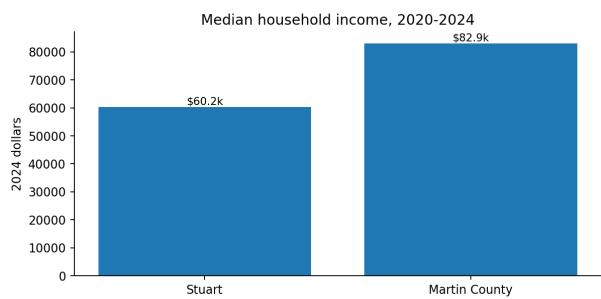
HOA is a place-based community development and community wealth-building institution for East Stuart. It connects preservation, property stability, youth development, workforce preparation, enterprise, productive land, public history and civic participation into one reinforcing system.

HOA succeeds when preservation produces stability, education produces mobility, employment produces advancement, enterprise produces ownership, and regional growth produces measurable benefit for existing East Stuart residents.

Baseline: the prosperity and ownership gap

HOA starts with measurable conditions. Citywide Stuart statistics are not a substitute for an East Stuart-specific baseline, but they establish the broader environment. HOA should build a neighborhood-level baseline in Year 1 using consistent geography.

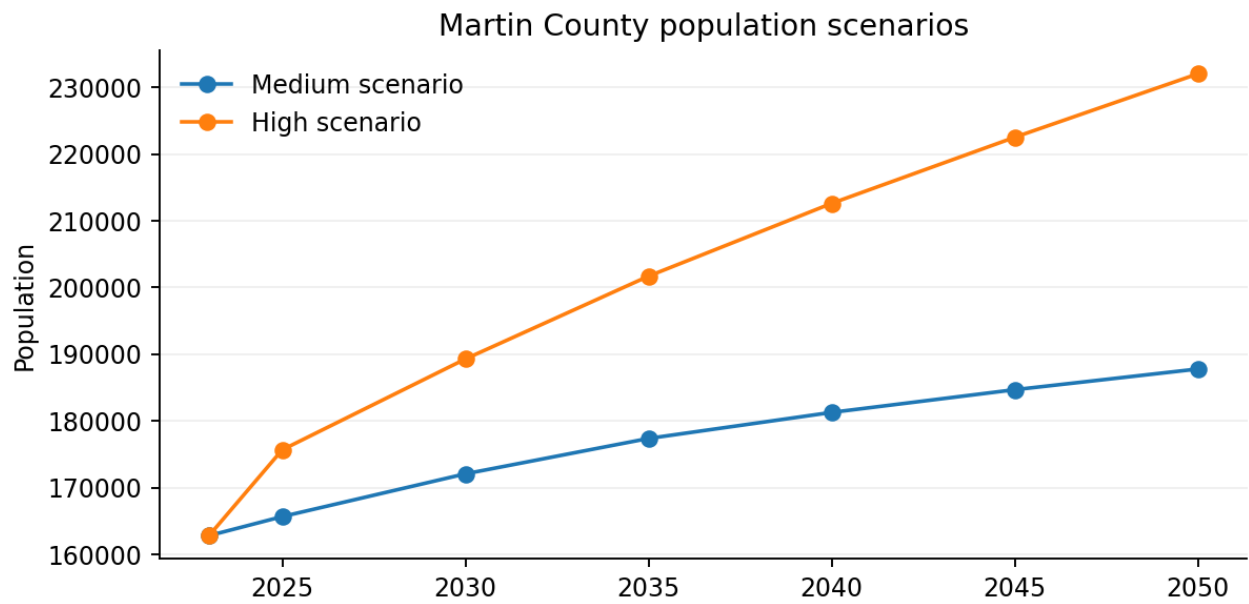
Indicator	Stuart	Martin County	Strategic meaning
Median household income	\$60,225	\$82,943	Stuart is \$22,718 lower, about 27.4% below the county median. [1][2]
Poverty rate	17.3%	8.6%	Stuart is about 2.0x the county rate. [1][2]
Owner-occupied housing	58.9%	79.6%	A 20.7-percentage-point ownership gap. [1][2]
Civilian labor force 16+	56.0%	52.0%	Participation alone does not show job quality, retention, wage progression or wealth; HOA tracks all four. [1][2]



Stuart owner occupancy is 58.9% versus 79.6% countywide. Median Stuart home value is \$329,400 and median gross rent is \$1,586. [1][2]

Why growth raises the stakes

Stuart's V2024 estimate was 19,566, up 12.2% from its 2020 V2024 estimate base. Martin County's 2025 estimate is 166,272. BEBR's 2024 projection series places Martin County at 187,800 residents in 2050 under its medium scenario and 232,000 under its high scenario. These are scenarios, not guarantees; the strategic point is that continued regional growth can increase land values, housing demand, labor demand, consumer demand and redevelopment pressure. [1][2][13]



Stuart is already diverse: 12.0% Black, 21.3% Hispanic/Latino, 13.5% foreign-born and 18.7% of residents age 5+ speak a language other than English at home. HOA treats diversity as an economic participation issue: skills, capital, homeownership, business ownership and civic access determine whether demographic change produces shared prosperity. [1]

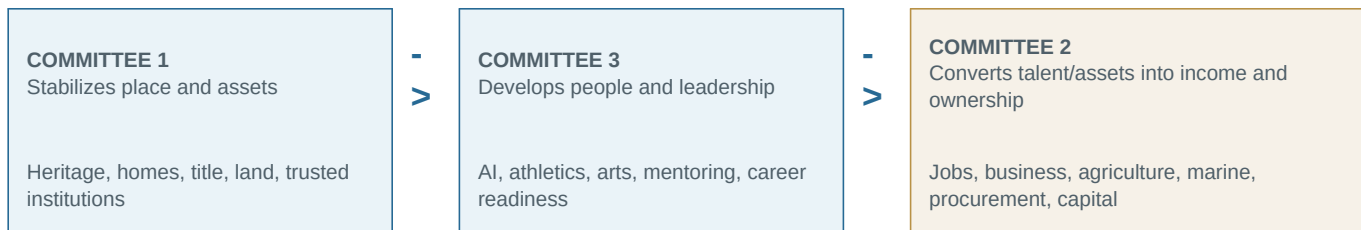
Formal HOA Theory of Change

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 stronger household resilience, higher-quality employment, greater resident ownership, preserved cultural identity, more locally retained wealth and stronger civic power.

Core causal chain

Community trust -> information -> property stability -> youth development -> skills/credentials -> employment -> wage progression -> enterprise -> ownership -> local reinvestment -> stronger institutions -> next generation.

How the committees feed one another



The feedback loop is essential: workers and entrepreneurs return as homeowners, mentors, employers, coaches, donors, vendors and civic leaders. That reinvestment strengthens Committee 1 institutions and the next Committee 3 cohort.

HOA Strategic Program Portfolio

Strategic program	What HOA does	Expected outcome	Primary KPI
State of East Stuart Data System	Annual baseline using Census/ACS, parcel/property, program and partner data.	One shared fact base guides grants, planning and accountability.	Dashboard completion; data coverage.
Church & Community Communications Network	Coordinate churches, residents, calendars, outreach and trusted referrals.	Higher participation, faster referrals and stronger civic communication.	Active partners; resident reach; referrals.
Property Stability & CLT Platform	Coordinate probate/title referrals, homeowner stabilization, land education and CLT acquisition/development.	More residents retain property and gain access to permanently affordable ownership.	Cases resolved; homes stabilized; CLT assets.
Youth-to-Opportunity Pipeline	Connect AI/digital learning, athletics, heritage, leadership and career exposure to internships and Committee 2.	Youth participation becomes documented next steps in education, training and work.	Retention; internships; transitions.
Workforce & Enterprise Platform	Sector training, employers, marine/ag pathways, procurement and capital readiness.	Employment becomes wage progression, business formation and ownership.	Credentials; retention; wages; business wins.
Heritage Economy & Public History	Oral history, archives, mural, Heritage Village, markers and historic-business interpretation.	Preservation strengthens identity, investment readiness, tourism potential and youth learning.	Assets documented; grants; visitors; vendor outcomes.

Examples of integrated program pathways

Property stabilization -> local economic activity: probate/title screening -> qualified legal referral -> ownership clarified -> repair/CLT pathway -> local rehab contractor opportunity -> resident retains an asset while local labor earns income.

History -> youth skills -> paid work: oral history and archives -> Committee 3 Digital Heritage Lab -> AI/media portfolio -> internship or paid communications/tourism work -> alumnus returns as mentor and storyteller.

Grow West / Market East: land literacy -> agriculture training -> productive western-county land -> aggregation/marketing through East Stuart -> food sales, jobs and enterprise -> profits and skills reinvested locally.

Marine heritage -> modern ownership: fishing history -> youth exposure -> marine/captain/mechanics training -> paid experience -> charter or marine service enterprise -> equipment/business ownership.

What success looks like

Level	What success looks like	How it is verified
Outputs	Programs operate at sufficient scale and quality: households screened, youth retained, credentials earned, histories documented, businesses assisted.	Program records; attendance; referral/case-management records.
Intermediate outcomes	Clearer title, stabilized housing, completed credentials, sustained employment, wage gains, internships, business launches and land/asset control.	Partner verification; wage/employment follow-up; property/business records.
Long-term outcomes	Higher household income, stronger owner retention, more resident-controlled land, more durable businesses, improved youth transitions and more locally retained activity.	Annual East Stuart prosperity dashboard; longitudinal follow-up.
Community impact	The East Stuart/Stuart prosperity gap narrows while historic identity and resident participation remain strong.	Consistent geography; ACS/parcel/business data; resident survey; preservation inventory.

Existing 2036 planning targets for board refinement

These are **planning targets, not forecasts**: 1,500 residents reached; 300 youth trained/mentored; 150 households screened for property stability; 50+ oral histories and 1,000+ heritage assets documented; 12 CLT homes/parcels advanced; 100 combined job-placement/business-start/support/contract outcomes; at least \$2 million in outside capital leveraged; 12+ active church/community partners.

Evidence that supports the mechanisms

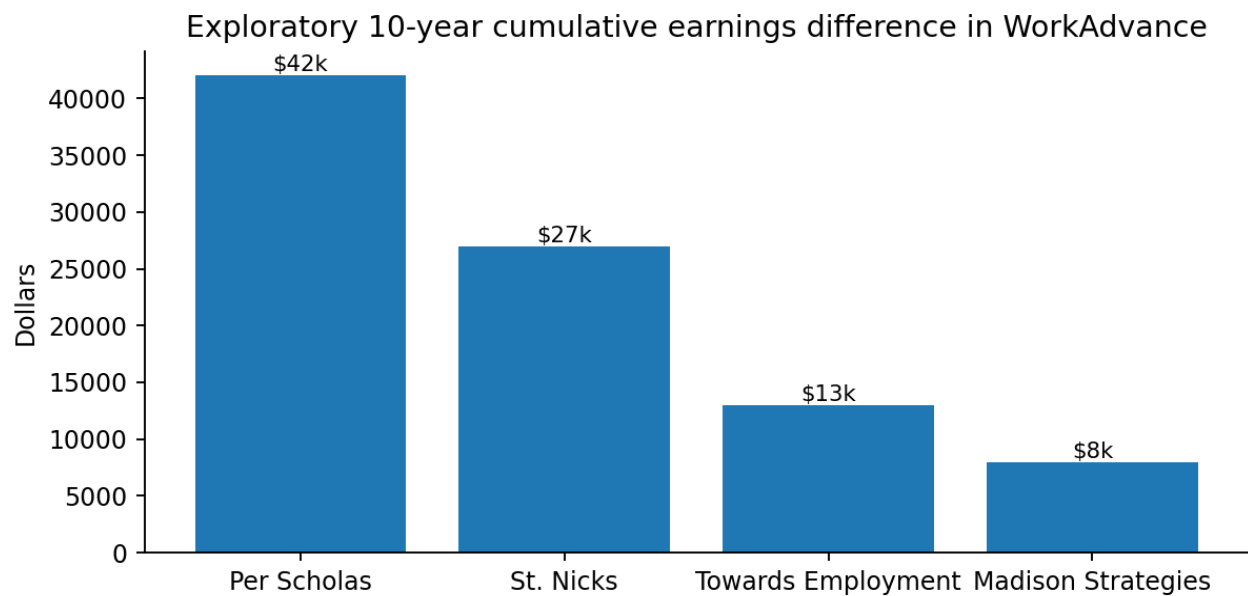
Preservation as economic development: FY2024 federal Historic Tax Credit activity was associated with \$6.8B in rehabilitation investment, \$12.8B in economic output and about 116,000 jobs; 41% of projects were in low/moderate-income census tracts and 74% in economically distressed areas. This is national evidence, not an East Stuart ROI forecast. [10]

Main Street/Sweet Auburn: 1,303 Main Street programs reported \$9.4B in 2025 reinvestment, 36,549 net new jobs, 6,936 net new businesses and 10,623 rehabilitated buildings. Sweet Auburn Works uses this framework in a historic Black district. [11][12]

Overtown: a roughly \$175M redevelopment bond program has been reported for housing, infrastructure, cultural amenities and business support. HOA uses Overtown as a scale-and-caution case: investment should be paired with resident stability and ownership. [14]

CLTs: the Urban Institute-reviewed study found CLT homeowners had 0.88 moves in five years versus 1.46 for market homeowners and a stronger house-as-home score than renters (4.35 vs. 3.09). [9]

Sector training: WorkAdvance exploratory 10-year cumulative earnings differences ranged from about \$8,000 (4%) to \$42,000 (16%) across four providers. The variation is the lesson: quality, employer alignment and advancement matter. [6]



Digital skills: analysis of 43 million postings found 92% required definitely or likely digital skills; jobs requiring at least one definitely digital skill had median wages about 23% higher - more than \$8,000 annually - than jobs requiring none. [7]

Youth systems: Providence AfterZone two-year participants had 25% fewer absences and math grades about one-third of a grade higher than nonparticipants in a study of 763 youth. [8]

HOA KPI Scorecard

Domain	Primary KPIs
Economic mobility	Median household income trend; participant earnings; wage progression; employment retention; poverty trend.
Ownership	Homeownership; title cases resolved; CLT homes/parcels; resident-controlled land; business/asset ownership.
Human capital	Youth retention; credentials; internships; job shadows; Committee 2 transitions.
Enterprise	Businesses launched/surviving; procurement dollars; capital secured; jobs created.
Agriculture/marine	Acres controlled/partnered; production/sales; buyers; marine credentials; placements; businesses.
Heritage/civic	Oral histories; documented resources; preservation investment; church partners; planning participation.
Institutional capacity	Outside capital leveraged; active MOUs; data completeness; annual reporting; recurring partners.

Measurement discipline

HOA reports three levels separately: **outputs** (what HOA delivered), **outcomes** (what changed for participants), and **community impact** (whether neighborhood conditions changed). National evidence supports mechanisms; it does not prove East Stuart-specific causality.

Selected Evidence and Sources

[\[1\] U.S. Census Bureau QuickFacts - Stuart city, Florida](#)

[\[2\] U.S. Census Bureau QuickFacts - Martin County, Florida](#)

[\[3\] City of Stuart - East Stuart Historic Survey Update Report](#)

[\[4\] City of Stuart - East Stuart added to the National Register, Aug. 4, 2026](#)

[\[5\] USDA 2022 Census of Agriculture - Martin County Profile](#)

[\[6\] MDRC - Effects of Sector-Focused Training After 10 Years](#)

[\[7\] Federal Reserve Bank of Atlanta / National Skills Coalition - Digital Skills](#)

[\[8\] Wallace Foundation - Providence AfterZone outcomes](#)

[\[9\] Urban Institute - Community Land Trust resident outcomes](#)

[\[10\] National Park Service - FY2024 Historic Tax Credit economic impacts](#)

[\[11\] Main Street America - 2025 Collective Impact](#)

[\[12\] Sweet Auburn Works - Main Street approach](#)

[\[13\] University of Florida BEBR - County Population Projections](#)

[\[14\] Overtown redevelopment bond reporting](#)