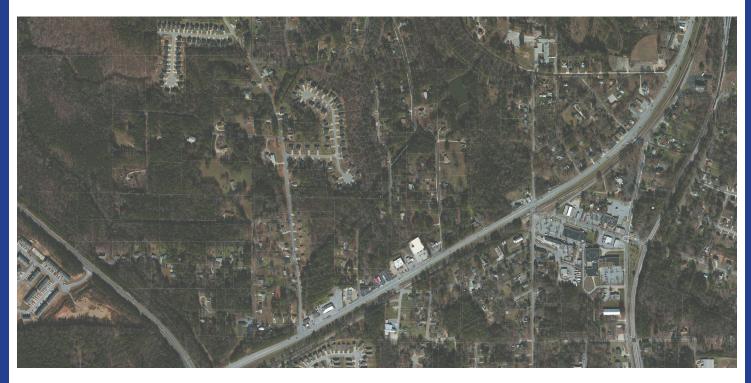
Mayor's Institute on City Design

Alumni Technical Assistance for Mayor Vince Williams and Union City, Georgia



Active, Safe and Welcoming Raymond Drive / Terrace Community

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Table of Contents

Executive Summary	1
What We Heard	2
Recommendations: Site Improvements for Beautification and Contitivity	
Recommendations: Placemaking Community Safety	for 7
Recommendations : Housing for S Equity	ocial 11
Consultant Bios	20

Executive Summary

Through conversations with Mayor Vince Williams and his team, as well as a selected focus group, we established the following vision statement for the Raymond Drive area, building on Union City's recently completed master plan.

Vision Statement: Reclaim, Renew, & Reimagine Raymond Drive and Terrace as an active, safe, and welcoming neighborhood.

To accomplish this vision, we have laid out recommendations for further exploration in three key areas:

- 1. Creative Placemaking for Safe and Active Spaces,
- 2. Improvements for Beautification and Connectivity
- 3. Housing Strategies for Tenant Resilience and Wealth.

We recommend several strategies for improving the quality of life on Raymond Drive/Raymond Terrace. We have focused on three areas of activities. While they are treated in individual sections of the report, we believe they interact with and reinforce each other. The first recommendation is for a rich program of community engagement. We suggest several kinds of meetings with several groups of people on several different topics. We believe that active planning with both owners and residents on matters of place-making, security and housing will result in well-planned interventions that will have a great deal of community buy-in.

Next, we suggest several physical interventions to create beauty and accessibility for the neighborhood. A trail along the utility corridor can connect residents to other streets in the area, to the public facilities nearby and to smaller parks that can be added on parcels near the street. A bike trail along the rail easement on Roosevelt and pedestrian-safe crossings of this large highway can provide access to even more of the community assets in the vicinity. With some artistic and street improvement additions (e.g. lighting, pavement decorations) Raymond Drive/Raymond Terrace can be turned into a "place", not just a strip of asphalt for moving people from one place to another. Research suggests that improving the quality of streets and other public spaces builds trust between citizens and their government, including the police. We also encourage the city to imagine events and other uses that will activate the street. Casual gatherings, planned events and pop-up activities can begin to draw people out of their homes, build a sense of community and make the street safer. Some street furniture and possibly even some reconfiguration may eventually be helpful.

Finally, we suggest some housing strategies that have several goals. One is to attract more owner occupants or at least engaged owners. This will, in turn serve other goals -- improved conditions for the existing homes and more participation in the planning for changes to the street and the neighborhood. Yet another goal is to increase the possibility of people owning their own homes as a way of giving them more control over their future and the possibility of wealth building. This report contains a long list of suggestions. The authors believe they are mutually reinforcing. We suggest that a careful engagement process in the beginning of this Reclaiming, Renewing and Reimagining effort can produce a momentum that will keep the Raymond Drive/Raymond Terrace neighborhood on an upward spiral of continual improvement far into the future.



What We Heard

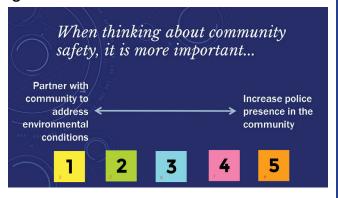
During the consultation period we had an opportunity to hold one virtual stakeholder meeting with representatives from a local church organization, high school, housing board, housing authority, small business and Union City staff. The group demographics was diverse in terms of gender, age and ethnicity which allowed for a wide range of perspectives. The virtual engagement session included a series of questions covering topics such as community safety, neighborhood appearance, community engagement and housing.

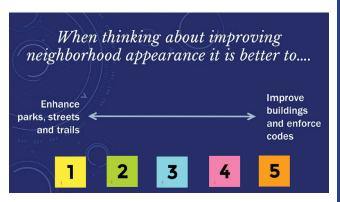
Community Safety: Participants expressed a need for both police presence and community partnership in addressing environmental conditions on Raymond Drive. Due to existing mistrust between residents and the police - the general community will want to focus more on addressing environmental conditions. Community partnership is a more sustainable approach to addressing community safety. There is a need for residents to experience police in a more positive light and this can be done through partnership on placemaking projects. Key focus areas for improvement are to address street lighting, clean up, signage and beautification.

Neighborhood Appearance: Participants expressed the importance of enhancing and/or creating new park spaces, streets and trails. It is also important to work aggressively on improving building codes. There is a caution expressed that building improvements can ignite the fear of gentrification to existing residents. The public realm is about gateways, first impressions, street lights and if things are clean people will have more respect for community space. Home interiors are also important for improvement.

Housing: Participants were more interested in greater investment to support a home buyers program. They stressed the importance of supporting new home owners in understanding quality building standards. The City needs to explore the type of resources and support that it can provide to new home owners. Important to develop home owners who are part of the community - also as a community safety strategy.

Community Engagement: Participants expressed that the challenges are both trust and "other" issues. Many families believe that the City government equals immigration enforcement. The focus of community engagement should be on earning and building trust in the community.









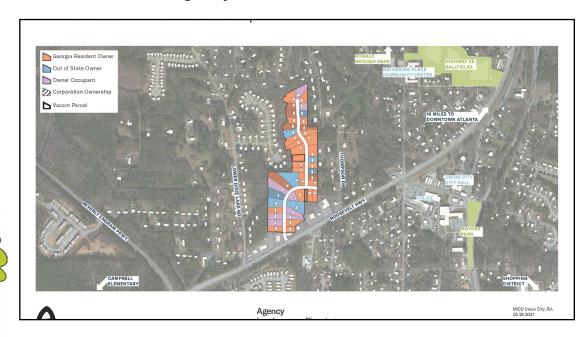
Recommendations: Site Improvements for Beautification and Connectivity

I. Existing Conditions

The Raymond Drive and Raymond Terrace area today is a short ½ mile long residential corridor. While it is, today, a dead end street, it is surrounded by many community assets and in close proximity to Union City's civic core. Nearby, one can find the Gathering Place community center with active recreation spaces, scenic, forested parks and ponds, and several churches. Raymond Drive is accessed directly off of Roosevelt Highway which is lined with retail buildings and multiple bus stops. Some of these spaces appear to be vacant or underutilized today, yet could be walkable neighborhood assets as well. Within 18 miles, one can reach Downtown Atlanta. Still, the character of the dead end street lacks connectivity to other residential neighborhood streets and is not part of a broader network.

Raymond Drive and Terrace are entirely residential streets, with 45 parcels between them. From what we were able to observe and research, these parcels include many side-by-side two-family houses and one larger multi-unit building. Of the 45 parcels, there are only eight owner occupied properties today. Eight of the sites are owned by out-of-state owners with twenty-nine owned by Georgians who live outside of Union City. Nine sites are noted to be owned by corporations. There are two vacant parcels along the corridor, perhaps tied to a Georgia Power utility line traversing across the street. The majority of the parcels are around 1/2 an acre in size.

There is a desire to have owners with greater stake in the success and safety of the neighborhood. This is in part due to the higher incidence of reported and recorded crimes along Raymond Drive, particularly around the clusters of properties that are owned by multiple different types of entities. Likewise, there appears to be a concentration of crime incidents focused around the Raymond Drive and Roosevelt Highway commercial entrance.





2008-2010

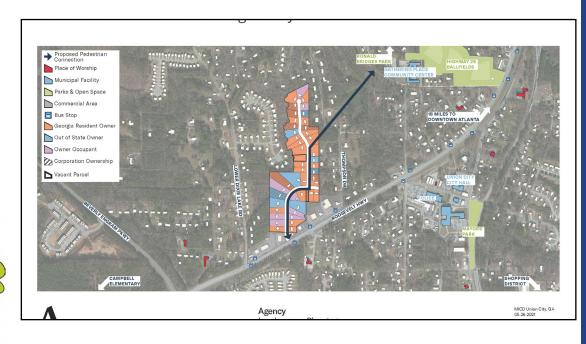
Kuo, F.E., & Sullivan, W.C. (2001). "How trees build a neighborhood" UIUC Landscape and Human Health Laboratory. "Assembly: Research Brief No. 1". Center for Active Design and John S. and James L. Knight Foundation, November 2016. "Soul of the Community" Dataset. Findings compiled by Gallup Poll. Sponsored by the Knight Foundation. Note: 15,000 interviews across 26 U.S. Cities, compiled

II. Utility Easement to Trail

Explore potential for a trail along an existing utility corridor to connect Raymond Terrace and Thompson Drive directly into natural forested area, scenic pond, and the community resources at the Gathering Place.

Amid this existing context, there are several possible physical improvements that can be made to the area to beautify the area, improve the experience and quality of life, and enhance connectivity. One key opportunity lies in the existing utility corridor running on a diagonal through the corridor, connecting this neighborhood directly to the Gathering Place community center. The utility corridor is presumed to be owned by Georgia Power and includes a wide swath of undeveloped land with overhead electrical towers. We recommend that the City explore a collaboration with the owner of this easement to create a trail connection from Raymond Terrace to the community center. It would create a low cost community amenity that would traverse scenic natural areas, connect to a possible trail loop around the pond to the northeast (which is proposed by another planning effort), and promote active lifestyles of walking and biking.

In our preliminary analysis, the trail corridor would not pass through any buildings that would require demolition and passes through many vacant or underutilized parcels, which may be vacant due to the existing utility easement. There are many great examples of community partnerships with utility companies to create trail amenities, notably Duke Energy's work across North Carolina and in Florida. Likewise, Georgia Power is collaborating with the Atlanta Beltline on a large park in southeast Atlanta, called Boulevard Crossing, which will continue to have a utility corridor and overhead towers through its center.





Source(s):

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III. Expanded Sidewalk and Trail Network

Improve neighborhood pedestrian amenities and appearance

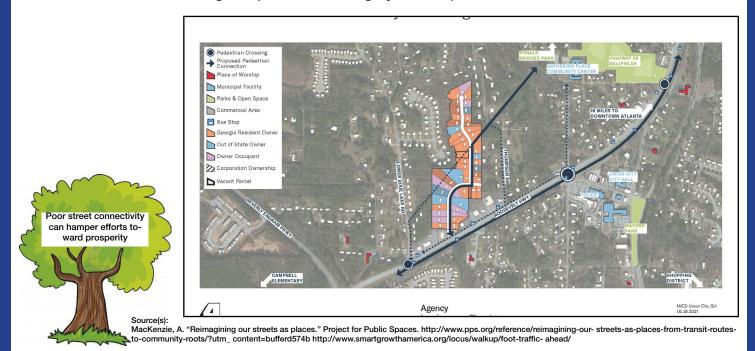
The utility trail would represent a big step to connect Raymond Drive/Terrace to major community assets, and could be complemented by additional improvements to the sidewalk network and grid connectivity throughout the area. Improvements to pedestrian walkability along Raymond Drive and Terrace, Thompson Drive and Lower Dixie Lake Road through lighting, signage, shade, sidewalk definition, space for bikes or street art would start to create the sense of a walkable community and neighborhood identity. Additionally, the utility trail could be extended to the southwest to connect to Lower Dixie Lake Road as well.

IV. Enhanced Roosevelt Highway Experience

Create a Bike Trail Along the Rail Easement

Raymond Drive and Terrace's location along Roosevelt Highway is an asset for local access, but the significant vehicular traffic does not contribute to a strong sense of place. Union City already has a plan for improved pedestrian amenities along Roosevelt Drive to the northeast of our study area. These improvements should be extended to encompass the area all the way to Campbell Elementary. In addition to pedestrian and bike improvements, there are many bus stops along the way. These are great places to focus shade and vegetation that can buffer vehicle pollution and offer shade and comfort.

Along Roosevelt Highway, another opportunity exists for a dedicated multi-modal trail. While railroads can be difficult to work with, it is increasingly common to see rail-trail partnerships across the country. This does not require a defunct railroad, and can be coordinated with active use. A railroad currently runs along the southern side of Roosevelt Highway and has a very wide setback from the road that could likely accommodate a trail that would be completely separated from the road. We recommend the City investigate the width and potential of a multimodal trail between Roosevelt Highway and the railroad corridor. This trail would directly connect neighborhoods along the way into the civic center and community parks. Along a highly used street, the trail would also offer a great potential for highly visible public art.

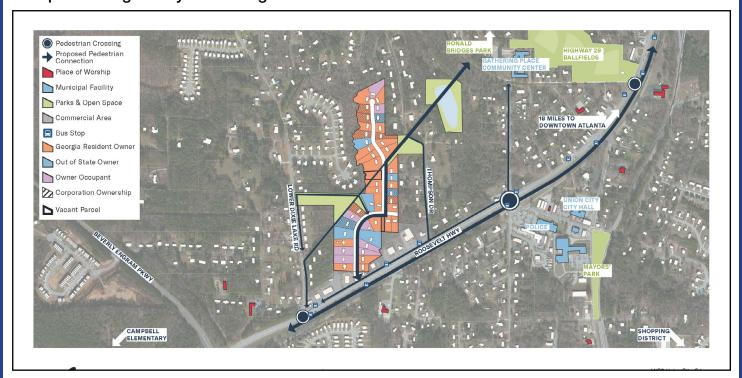


V. Safe Crossings 6

Many of the amenities we have suggested should be coordinated with a look at access and safe crossings across Roosevelt Highway.

VI. Small Park and Community Space Network

Looking at the neighborhood patterns of use, ownership, and space, there are key opportunities to create new small pocket parks or community spaces within the Raymond Drive neighborhood. Activation, design, and use of these small pieces of land would be most successful if done in collaboration, co-design and engagement with the community. We recommend that the City work with the immediate community to use vacant, underutilized or public land for community activation projects, pop-up programming and art. These projects can occupy some of the vacant sites, the leftover land from the utility easement, or could be completed in coordination with commercial properties at the entrance off of Roosevelt Highway. Today, those commercial sites were noted to feel unsafe at night. Activation, lighting, art, and community space could help to improve the gateway to the neighborhood and have benefits to the businesses as well.





Recommendations: Placemaking for Community Safety

I. Existing Conditions:

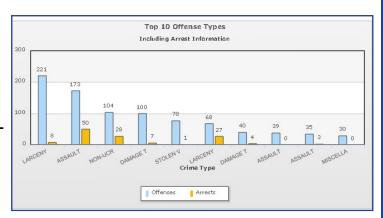
Based on the data provided by the police department we have identified that the majority of crimes committed occur along Raymond Drive with very view incidences along Raymond Terrace. A stakeholder meeting revealed that there is poor lighting along Raymond Drive leading to sentiments of Raymond Drive as an unsafe area. In addition there is an abundance of un-manicured landscape that causes an impediment to clear sight lines and presents the appearance of an unattended community.

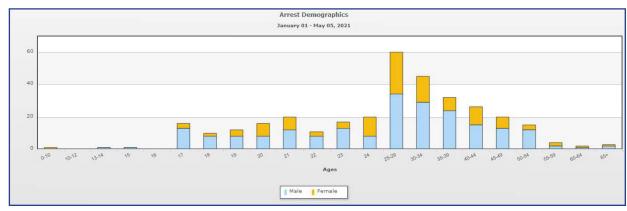
The concentration of crime occurs particularly around areas where there is a diversity of home ownership including out of state, in state, local landlords and vacant properties. Participants in the stakeholder meeting expressed that landlords that do not live in the community are more reluctant to maintain the external appearance of their property leading to an overall poor visual appearance.

Police Department data on crime typologies indicate that larceny (theft of personal property) is the most prevalent crime in the community followed by assault. The arrest demographics data also demonstrates that majority of those arrested are male and female between the ages of 25-35. All of the above mentioned factors contribute to an understanding of the ecology of crime for Raymond Drive/Terrace.









II. Why does public space matter for crime and public safety?

Evidence based research shows that there is a strong correlation between the improvement and activation of public space and positive change in the family of related challenges that impact neighborhood safety namely: youth engagement, violence prevention, culture & community, built environment, jobs & small businesses and health & wellness. These challenges connect with public space and public safety in three primary ways:

- **1. Civic trust and appreciation.** Studies show that people who live in a community they think is beautiful or report high availability of community events or report an abundance of outdoor recreation spaces and more likely to trust government, and view local police positively. When individuals feel that they are a part of a collective civic identity they appreciate the value of public spaces and feel invited to participate. Individuals also recognize local government and other responsible parties that provide and maintain collective civic assets.
- **2. Participation in public life.** Studies show that rates of violence are lower in urban neighborhoods characterized by collective efficacy that is mutual trust among neighbors combined with a willingness to intervene on behalf of the common good, specifically to maintain order. Public spaces entice and provide the opportunity for contact and socialization with neighbors and strangers, facilitating equitable access and positive interactions among diverse groups
- **3. Stewardship of the public realm.** People who live in a community with high levels of community events are more likely to think they have an impact on their community and more likely to work with others in doing so, relative to people in places with few community events.

Lighting / Art Case Study: Brownsville, Brooklyn, New York. The resident team at the Brownsville Houses public housing development were concerned about community safety in their local park - Dr. Green Playground. This park was plagued with poor lighting, substance abuse and public dumping of trash leaving local residents feeling afraid to use the space in the day or night. The team worked with ARUP (an international engineering company) to test nimble lighting solutions for the park. The also held a silent night party with a stage that lights up and two DJs to encourage fellow residents to try out the new lighting solutions.



People who live in a community they think is beautiful are 28% more likely to have high levels of trust in the local police compared with people who don't think they live in a beautiful community



Lighting / Art Case Study: Morrisania, Bronx, New York. The resident team at the Butler Houses public housing development were concerned about safety along a step street in their community. They partnered with the Bronx Documentary center (local film production org) to host a series of public film screenings at night along the step street. This partnership turned into an annual summer street festival.

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III. Goal of a Safe Places Active Spaces Community Safety Program?

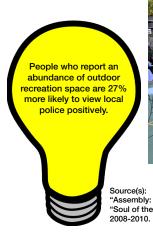
Support community leaders in addressing the complex roots of crime. Safety is not just a law enforcement issues. Design strategies must address the complex roots of crime: social, economic, environmental and educational. Community leaders will need guidance on how to transform existing public spaces and assets in the community into safe spaces. Encourage the co-location of activities, community organizations and service providers. If programmed and maintained, community rooms and public spaces can bring different groups of people together to generate social cohesion and civic engagement. Case studies are included in this report for users to understand how community organizations in other similar contexts have partnered with government to co-locate activities in strategic locations. Encourage the expansion of activity on public property to support positive perceptions of neighborhood safety. Adjacent properties and public spaces can be cultivated to host activities and services and engage new participants.

IV. Community Safety And Revitalization Through A Human-Centered Approach

The main question to frame this environmental challenge is how do you use design to address the social, economic and environmental challenges associated with crime? Residents are centered as experts and their capacity is developed to become human centered designers through a training program in placemaking and community organizing. Success of the program is rooted in the premise that residents are leaders in defining the problem and brainstorming solutions in partnership with community based organizations and government agencies.

V. Investment In People, Places, And Networks

One aspect of this program is comprised of stakeholder teams made up of local residents and city officials. The resident teams experience a capacity building process diagnosing the root causes of crime, and building partnerships to achieve creative placemaking projects that address those issues. These teams train in community design, creative placemaking, human centered design and receive expert support in planning and design to propose improvements to their streets and vacant community spaces and receive expert support in planning and design to propose placemaking ideas for key sites in their community. The underlying philosophy of stakeholders' work is that activated, vibrant spaces enhance community cohesion and quality of life in ways that lead to reduced instances of crime. Residents form the core of this initiative, building and strengthening partnerships amongst themselves and with government, asserting ownership of their shared spaces. The skills developed through this process will allow residents to assert ownership of their community, and hopefully lay the foundation for future resident-driven projects that make public spaces vibrant and secure.





Social Programming Case Study: Stapleton, Staten Island, New York. The

resident team at the Stapleton Houses public housing development were experiencing substance abuse in their community playground. They decided to hire an artist to create kiosks for them to create a pop up resource hub. Periodically they partner with local non profit orgs to hold a resource fair or food market to address addication in the community.

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The advantage of a Safe Places, Active Spaces revitalization program is that it consists of low cost nimble solutions for creating a sense of place and igniting civic engagement. Many of the case studies that are presented in this report are funded through a combination of asset forfeiture (confiscated property from criminal activity) and funding/resources from local non profit organizations and bank corporate social responsibility programs. Distributions of funds can occur in the form of a community grant program to encourage residents to form teams, create neighborhood action plans towards the implementation of placemaking ideas. The placemaking ideas must include either an environmental change or a new social program for public space. The grants can range from \$1k - \$5k and can also support non profit organizations to partner with resident teams. To encourage positive interactions between the police and community the program should be spearheaded by the Police department in partnership with either the planning department or department for neighborhood engagement.



Social Programming Case Study: Bedstuy, Brooklyn, New York. The resident team at the Tompkins Houses public housing development were dealing with disengaged youth in the community. They partnered with a local non profit focused on music production and created a music production program for teenagers to teach them how to produce their own music. Their graduation was a series of public performances in the community through a pop-up stage in park that is plagued by criminal activity.

Beautification Case Study: Morrisania, Bronx, New York. The resident team at the Butler Houses public housing development were experiencing a disconnected social fabric which held them back from collectively addressing the abundance of gang activity in their public spaces. They partnered with a local artist to revitalize their playground through cultural art that represents the different cultural groups in the community. The playground now serves as a platform for the different groups to all claim ownership over their public spaces and solve problems as a unified community.



People who report high availability of community events are 13 percent more likely to trust government to do what is right, as compared to people who report low availability of community events (e.g. festivals, street fairs, parades)



Beautification Case Study: Queens, New York. The resident team at the Queensbridge Houses public housing development partnered with their local police to start a community gardening and stewardship program. This was their solution to addressing the poor image and appearance of their community resulting in gangs taking over their open spaces. The stewardship group meets regularly to maintain their new garden beds.

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Recommendations: Housing for Social Equity

I. Current Situation

Raymond Drive is a short street off Roosevelt Highway in the southwestern portion of Union City. It is extended further from the highway by another short street, Raymond Terrace which ends in a cul de sac approximately one half mile from the Highway. It is worthy of note that Raymond Drive and Raymond Terrace are not connected to any other streets in Union City. The neighborhood is essentially a residential section of the city with 45 parcels of land that is isolated from other similar parts of the city, at least by public streets. As you will see from other elements of this report, we believe that making improvements to the actual street and some of the areas that abut the street can make a big difference in the sense of community and safety on Raymond Drive/Raymond Terrace and therefore on the homes in the two block area.

The neighborhood includes modest homes, many of which are duplexes. Many are also in poor condition. This situation may be related to the number of owners who do not live in these homes. Only eight homes are owner occupied. Eight other owners have out-of-state addresses. The remaining 29 have addresses in the larger Atlanta metropolitan area. Of the 11 corporate owners, three are among the eight out-of-state title-holders and six have addresses in Georgia, but none in Union City.

The Raymond Drive/Raymond Terrace neighborhood is also the scene of a higher rate of crime than other parts of the city. And the street itself is less well developed, with no sidewalks and inadequate lighting. Our team believes that these issues are all related to each other and that the city could take some initiatives that would help with all of these concerns, even though they may seem to be targeted at one in particular.

II. Key issues in housing

A. Housing conditions

Many of the homes and their yards are in visually poor condition and almost certainly do not comply with city codes. There could be any number of reasons for this, including lack of care by absentee owners, lack of financial resources for repair by any of the owners, lack of strict code enforcement by the city, and different corporate priorities for those homes owned by organizations rather than individuals. Regardless of the reasons, poor conditions sap a neighborhood's sense of caring and community, and often set the stage for criminal activity. Poor street conditions add to this context.



B. Absentee ownership

Besides frequently leading to poor condition of the properties, absentee ownership often means a lack of commitment to the neighborhood and its stability and improvement. Owners who do not live in their property are less likely to be engaged in neighborhood organizations, attend meetings about plans for improvement, or volunteer for committees dealing with neighborhood issues. It is also likely that higher rates of owner occupancy would result in lower rates of crime in the neighborhood, because resident owners would have greater cause to work with city officials to adopt crime reduction programs.

C. Affordability

\$106,500 in appraised value. On Ray-Homes on Raymond Drive average just under mond Terrace, the average is a little lower at \$86,000. Yet we have been told that the average rent on these streets is around \$800 per month for one of the two apartments in a two-family structure. Using the standard formula of affordability as 30% of monthly income, that would salary of \$32,000. While we do not have income statistics for the resident imply an annual families in the Raymond Drive/Terrace neighborhood, our impression is that many may earn less than that. Further, a typical home mortgage (20% down payment, 30 year fixed interest rate, 3.09% interest) would cost under \$700 per month, including principal and interest, property taxes, homeowners insurance and private mortgage insurance. These numbers imply that the rental costs in the neighborhood are high for the quality of the homes and the incomes in the area.

D. Eligibility for mortgages

Informal information leads us to believe that some of the residents of the neighborhood might have a difficult time qualifying for a standard bank mortgage and others may have citizenship status issues. These are solvable problems, but accurate information is critical to creating a program that will address these questions.

III Program Suggestions

A. Engagement

One size does not fit all. Not all absentee property owners are unconcerned about their real estate or the neighborhood in which it is located. On the other hand, not all owner occupants are responsible neighbors. But one thing is clear. The Raymond Street/Raymond Terrace area needs property owners who would like to join the city in making improvements to their



Lack of access to good places – destinations for culture, creativity, and community -- has led to widespread social isolation and depression, particularly amongst older populations

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neighborhood. This means upgrading their properties while the city upgrades the streets and open spaces nearby. This means participating in community meetings to plan for the improvements that residents and the city can agree on.

We believe the first step in this process is an engagement with owners. They should be asked what their intentions are. They should be asked to join the city in efforts to make Raymond Drive/Raymond Terrace an attractive part of Union City. Our guess is that some will be very interested in such a role going forward, others will not be interested at all and some will want to know more details before they commit to something. In this era, the initial contacts could be by mail or e-mail. Zoom calls might be helpful, especially for owners who live out of state. A code inspection visit is probably advised prior to the first meetings so that a clear sense of the status of each property is in hand. We suggest the city approach these early meetings with no particular agenda other than the desire to improve the conditions of the neighborhood. The more the ideas for specific projects come from owners and residents, the more likely they are to have strong buy-in going forward. Many of the suggestions we note elsewhere in this document can be responses to general concepts that come up in these meetings. A second series of meetings or conversations might be held with residents to find out what their priorities are for their neighborhood. Are they planning to stay here for the foreseeable future? Would they like to become a homeowner if they are not one currently? What improvements would they most like to see? Again, open ended questions are the best strategy in our experience. They allow residents to submit their ideas for discussion and explore some new possibilities for the neighborhood. This is likely to generate enthusiasm for contributing to the changes they would like to see.

We realize that in both cases, (owners and residents) there may be some reluctance to engage with the city – for a variety of reasons. We think the best approach to this is patience and delivery of results. On the one hand, people do not like to attend endless meetings with no change to show for their effort. On the other hand, people don't like to feel as though they are being asked to rubber stamp a plan of action that has been shown to them once. We suggest the city work toward a hierarchy of decisions that can be discussed with the neighbors and property owners. Early meetings could focus on simple tasks that most people are likely to agree on – where to put new street lights, where to install sidewalks, how to organize a neighborhood clean-up day or a block party with help from the city. If people attend meetings on topics like this, feel as though they are being heard, and then see the results of their decisions – the street lights go up within a couple of weeks, the sidewalks start getting laid out, the clean-up day happens, and then the block party to celebrate – they tend to want to stay involved in the process for the bigger, more complicated questions. This means the city should be ready to take some simple actions before they schedule the first meetings. Then the responses to citizen ideas can come quickly after the first neighborhood sessions.

These early meetings could result in a neighborhood advisory committee of owners and renters to meet more regularly with the city about larger plans – development of the utility right of way, construction of new rental housing, establishment of a small neighborhood retail opportunity, some community events etc. Any of these plans will take more time for detailed planning and resolving questions about financing. Finding those neighborhood leaders who are willing to commit more time to this will be very productive for the city. It may be necessary to provide re-



sources to those who would like to participate – child care during meetings, translation services, transportation, etc. Such resources are small matters financially, but can make a large difference in whose voices get heard.

The city might also find a way to communicate progress on these larger issues with neighbors and owners who are not able or willing to come to regular meetings over a longer period of time. Perhaps a printed newsletter, or e-mail updates if most people have access to computers or smart phones would be worth the investment.

B. Acquisition of properties

For those property owners who are non-responsive or who do not wish to be involved in neighborhood improvement, we suggest the city facilitate the acquisition of their properties. There are several alternative paths to this end.

- 1. The city can negotiate a fair price and purchase the properties for later transfer to a new owner. Funding might come from Community Development Block Grant monies, or the general city revenues. Some cities have taken all or a percentage of local taxes on real estate transfers and used it to fund an Affordable Housing Trust Fund which can then, in turn, finance the purchase of properties for the eventual transfer to eligible owners or organizations that will keep the homes affordable.
- 2. The city can negotiate a fair price and nominate a separate organization (perhaps the Union City Housing Authority or an experienced non-profit) to complete the purchase and maintain the property as an affordable home.
- 3. The city can facilitate a purchase by a first time homebuyer, either the current occupant, another resident from the Raymond Drive/Raymond Terrace neighborhood, or someone from elsewhere in the city. See below for more details on First-Time Homebuyer programs.
- 4. In the case of a truly recalcitrant owner, the city can go through the process mandated by Georgia state law and take the property by eminent domain. This is a somewhat dramatic strategy and may result in some difficult feelings, but if the city truly wishes to improve the quality of life for residents of this neighborhood, it may be a necessary step. Strong neighborhoods are ones where a large portion of the residents are committed to making their place a safe, healthy, resilient and beautiful community. If current property owners don't want to join that effort, we think the city should facilitate the transfer of properties to owners who do.

Note that the earlier this acquisition of properties can take place, the better. The combination of improvements that we are suggesting in this report will inevitably result in higher property values. To the extent that the city and other potential owners do wish to acquire some of these properties, it would be wise to do so before the changes occur and drive up the price of acquisition.

Cities that fail to integrate multi-functionality of streets tend to have lesser infrastructure development, lower productivity, and poorer quality of life Lighting / Art Case Study: Brownsville, Brooklyn, New York. The resident team at the Brownsville Houses public housing development were concerned about community safety in their local park - Dr. Green Playground. This park was plagued with poor lighting, substance abuse and public



C. Improvement of Properties

With owners who are ready to improve their properties, the city has several options.

- 1. Code Enforcement. Inspections can convey to the owners what they need to do to bring their properties into compliance. These inspections can be accompanied by advice about programs that can provide assistance in planning and financing the improvements.
- 2. For some owners, the costs may be prohibitive. For these, the city can use Community Development Block Grant funds or other sources of money to make low interest loans or grants to cover the costs of the repairs. It may be that some owners can finance a part of the necessary repairs with normal bank loans, but not the entire amount. In this case the public funds can simply fill the gap, meaning city dollars will go further. If the city decides to establish an Affordable Housing Trust Fund, this is another program it could administer.
- 3. Capital improvements often bring with them elevated rents, either to pay for the repairs or simply because the property is more desirable. This can have a very detrimental impact on the current residents. The city can make its loans or grants contingent on limited or no rent increases for a period of time. Another alternative is to work with the Union City Housing Authority to secure Section 8 Housing Choice Vouchers for the residents who may be subject to rent increases.
- 4. The question of increased tax assessments is also an issue. Again, the city can promise limited or no tax increases for a certain period of time to reassure owners that they are not in for big tax bills when they improve their property.
- 5. As a part of the engagement strategy, the city can discuss the terms of any assistance with property owners. What would work for them? Again, one size will not fit all, and the city may need to develop a program with several alternatives.
 - Lighting / Art Case Study: Brownsville, Brooklyn, New York. The resident team at the Brownsville Houses public housing development were concerned about community safety in their local park - Dr. Green Playground. This park was plagued with poor lighting, substance abuse and public



D. Facilitate home ownership.

As noted above, for many residents on Raymond Drive/Raymond Terrace a monthly mortgage payment and the accompanying costs of home ownership may be equal to or even less than their current rental payments. Not all residents will want this option, or be eligible for it. But the city can facilitate this choice for those who may need a small boost to get there.



1.First-time homebuyer programs come in two types. The city should choose which it wants to pursue. The first type is a wealth building strategy. In this alternative, the city provides a grant of the size that reduces the mortgage to a level the new homeowner can afford. Then the property belongs entirely to the new owner. After some period of time (typically about 5 years, to avoid quick profit-taking) the homeowner can refinance the property to withdraw some equity, sell the property at market value and take the full profit from the sale or simply continue to live there and enjoy the benefits of home ownership. In this type of program, new owners who have taken good care of their properties and contributed to an improved neighborhood will be able to gain wealth through their ownership of an appreciating asset. The city will have to do this each time it wants to help a new first-time buyer.

The second type of these programs uses a limited-equity approach. In this case, the city writes down the cost of the home in the same way as in the previous program. But, the resale of the home is restricted. The owner must sell it to another eligible family (first home-buyer, often with an income restriction as well) at a price that is reduced from time the then current market value by the same formula as the original subsidy (e.g. if the city wrote the cost of the house down by 20% for the first buyer, the sale must be at 20% lower than the current market value for the next sale). While this type of program is not likely to build much wealth for the buyers, it means the city will have a permanent stock of inexpensive home ownership opportunities for its citizens. Owners will have many of the benefits of home-ownership - security of tenure, ability to alter the home in the way they want, ability to borrow modest amounts against the equity they are building and, in the case of duplexes, the ability to rent to whomever they want. The only benefit they will not have is to benefit from the overall growth in the market value of their home. Either program can be helpful for a city and its citizens. It's just a matter of deciding which strategy Union City would like to follow.

2. A critical part of any first time home-buyer program is the home ownership education work that the city can do with the candidates. Owning a home provides more control over someone's housing and the possibility in some cases of wealth building. But it also comes with responsibilities and other costs that are new to those who have always rented. When the toilet gets stopped up, for example, there is no landlord to call. The new homeowner has to find a reliable plumber, get a reasonable estimate for the job, make sure the work is — done well, pay for the completed task and know what to do if the work fails soon after the check is written. A thoughtful homeownership training program is essential to making a program like this successful. There are many examples of these programs available and the city should create one if this becomes a part of the housing strategy of the city. We can help locate such programs.

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To reduce major crimes, encourage interaction among community members by creating spaces for community events

3. As noted above, there may be barriers to securing mortgages for some on Raymond Drive/Terrace who would like to become homeowners. In some cases, it will be credit history. In other situations, it may be citizenship status. The city can create it's own lending program which can set different standards than commercial lending institutions are allowed to adopt. It is important so say that this suggestion is not meant to suggest the city can wants one. There should still be standards that make it give a loan to just anybody who likely the borrower can repay the loan in timely fashion. But some requirements of banks are based on broad generalities about certain types of borrowers and do not always apply to individuals. For example, an undocumented person who has been in this country for a long time, has a steady job at the airport and has a good credit history may still have trouble getting a commercial loan. But the city could look beyond the citizenship status to evaluate the reliability of the individual and grant a loan to assist the person in buying a home. Another potential borrower may have a low credit score as a result of some late payments on a car loan a decade ago. The city could choose to examine the more recent credit history and make a loan if that history is strong. What we are suggesting is for Union City to see its residents as complete human beings and not simply a number on a form. It's worth noting that the earlier these first-time home buyer programs are put in place, the better. We believe the changes we are suggesting in this report will result in higher property values all along Raymond Drive and Raymond Terrace. If the new homeowners are to benefit from those increases in value, it is important for them to buy now, while the prices are relatively low.

E. Build new rental housing

There will inevitably be some residents on Raymond Drive/Raymond Terrace who will not want to become homeowners, but who will want to stay in the neighborhood in better quality housing with rents that are more affordable than their current arrangements. One solution for these households is for a public agency (e.g. the Union City Housing Authority) or an experienced non-profit development organization to acquire one or more properties in the neighborhood and construct new rental housing using some form of subsidy that keeps rents at 30% of income for those earning less than 80% of the median income in the Atlanta area.

There is one vacant parcel on Raymond Terrace, and another on Raymond Drive that is appraised at only \$8,000. Neither is large enough for a multi-family building as-of-right under the current zoning for the neighborhood (RM Residential Multi-family). However many parcels in the area are large enough for a two family structure. If the city wishes to add some permanently affordable homes to the neighborhood as a relocation resource for households who would like that, there are a number of strategies that could help such a goal be achieved.

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- 1. Create a new zoning overlay for the neighborhood that allows slightly more dense multifamily housing when affordable homes are built. Cambridge, Massachusetts has recently adopted such an ordinance.
- 2. Acquire several larger parcels from absentee owners (all the ones on Raymond Drive are big enough, none of the ones on Raymond Terrace are adequate) and build new duplexes under affordability restrictions. The value in this strategy is that by timing the construction of the duplexes appropriately, relocation issues would be minimized.
- 3. Encourage the Union City Housing Authority or a non-profit from the area to acquire several adjacent parcels, join them together and apply for a zoning variance to allow the construction of a small multi-family development (townhouses, garden apartments) on fewer acres than the current zoning requires (five acres).

IV. Implementation

We recognize that this range of suggestions is broad and that the city is not likely to want to pursue all of them. We also acknowledge that the city may need more details about how to implement any of these programs that it decides to put in place. We will be happy to suggest some of those details in the cases where the city would like to pursue the concepts. We can also provide some additional precedent for many of the programs if the city would like to know more about how they have worked in other locations. We commend to the city the website http://localhousingsolutions.org. This is a compendium of housing programs and strategies that other cities have used to respond to a wide range of housing issues. We believe it could be a powerful resource for Union City.

Some of these programs will require financial resources – for construction, for staffing and for outreach. In the housing arena, there are several strategies that have been used elsewhere in the US. This list begins with local city funds – a budget line item allocating some of the tax and other revenues of the city to contribute to housing solutions. We have not done a careful review of the city budget and we leave that question to the city staff. But a budget is a statement of the priorities of a city and if housing is a priority, then that should be reflected in the budget. More attractive than local city funds are those the city receives from the national and state governments. CDBG and Home funds are the most directly applicable sources for housing activities. And, in the case of development budgets, the city should be actively competing for Low Income Tax Credit funding. But there are other sources as well. We are becoming ever more aware of the connections between health and housing, so that some cities are benefiting from the use of health-related funding to create more permanent, healthy housing as a way of reducing uncompensated hospital emergency room visits and overnight stays. Many states now have rebates that can reduce the cost of installing energy efficient heating, cooling and electric systems. These have the advantage of lowering improvement costs and reducing ongoing operating costs resulting from the new systems.

Another source of funding for some cities has come from institutions that are located in or near the municipality. For example, Harvard University loaned the cities of Boston and Cambridge (where it's campuses are located) \$20 million at 2% interest for 20 years for their affordable housing programs. From Harvard's point of view, they were loaning the cities a part of their investment portfolio at a slightly lower interest rate than they could get in the stock market. It was not a gift. It bought them some good will at the costs of a few percentage points of interest on a small amount of their capital. We wonder, for example, about the airport as a source of such investments. Or perhaps some parts of the health or educational complexes could be asked about this. The best organizations to approach about this strategy are ones who have workers living in Union City. They would have less turnover in employment and fewer tardy workers if

there were good affordable housing resources nearby for their lower paid workers.

Several times in this part of the report, we have mentioned turning to experienced non-profits that operate in the housing world around Atlanta. While we are not familiar with the non-profit world in Atlanta, we are aware that there is a regional office of the Local Initiatives Support Corporation (LISC) in the city. LISC is a national intermediary that operates to support non-profits engaged in community development. We recommend that the city contact the Director of the Atlanta office of LISC (Dale Royal -- droyal@lisc.org) and ask about good non-profits in the area that might want to become active in Union City. We have also suggested that the Union City Housing Authority (UCHA) could be a significant player in some of the housing recommendations we have made. We understand the UCHA is staffed and administered by the Housing Authority of Newnan, GA (HAN). There is a movement among housing authorities across the country to become involved again in developing new affordable housing and providing innovative programs for their residents. We encourage the city to enter into conversations with HAN and to discuss the new initiative it might take to increase the stock of permanently affordable homes in Union City. The City and HAN could look to the King County, WA Housing Authority or the Tacoma, WA Housing Authority or the Cambridge, MA housing authority as models for how to undertake these initiatives.

Please feel free to send us questions about other implementation measures the city can take to bring some of the programs we have suggested into action in Union City. We believe that by combining some of our suggestions around crime and security, place making, and housing, the Raymond Drive/Raymond Terrace area can become a healthy, safe, and resilient neighborhood and a real asset to its residents and to Union City.

Consultant Bios

Ifeoma Ebo is an experienced Urban Designer & Strategist with a proven track record in transforming urban spaces into platforms for equity and design excellence. Through leadership roles in urban design & development initiatives funded by the United Nations, FIFA and the NYC Mayors Office she has excelled in managing multidisciplinary teams towards the planning and implementation of projects supporting racial, social and cultural equity. She is currently an Adjunct Professor at Syracuse University and Columbia University where she teaches on the intersection of urban design and equity. As the founding Director of Creative Urban Alchemy LLC, she is a highly sought-after consultant on equitable urban design and sustainable development strategy for city governments and civic institutions internationally.