

# City of Alexandria Determination of Slum and Blight April 1, 2020

## Introduction

The City originally hired J-Quad Consulting in 2010 to prepare the City's first 10 year Revitalization Map which designated areas of Slum and Blight through Area Basis (SBA). This plan serves as an update to that plan to prove that the original areas defined still meet the criteria for both HUD and Louisiana State Statutes for the Slum and Blight designation.

The City of Alexandria is an entitlement community funded by the U.S. Department of Housing and Urban Development with Community Development Block Grant (CDBG) funds. HUD guidelines in Basically CDBG (May 2014) Chapter 3 Section 3 Prevention/Elimination of Slums or Blight helps jurisdiction determine areas of slum and blight with the following criteria:

### *Determination of Slum Blight Area Basis (SBA)*

This category covers activities that aid in the prevention or elimination of slums or blight in a designated area. Examples of activities that qualify when they are located within the slum or blighted area include:

- *Rehabilitation of substandard housing located in a designated blighted area when the housing is brought to standard condition;*
- *Infrastructure improvements in a deteriorated area; and*
- *Economic development assistance in the form of a low-interest loan to a business as an inducement to locate a branch store in a redeveloping blighted area.*

To qualify under this category, the area in which the activity occurs must be designated as slum or blighted. The following tests apply:

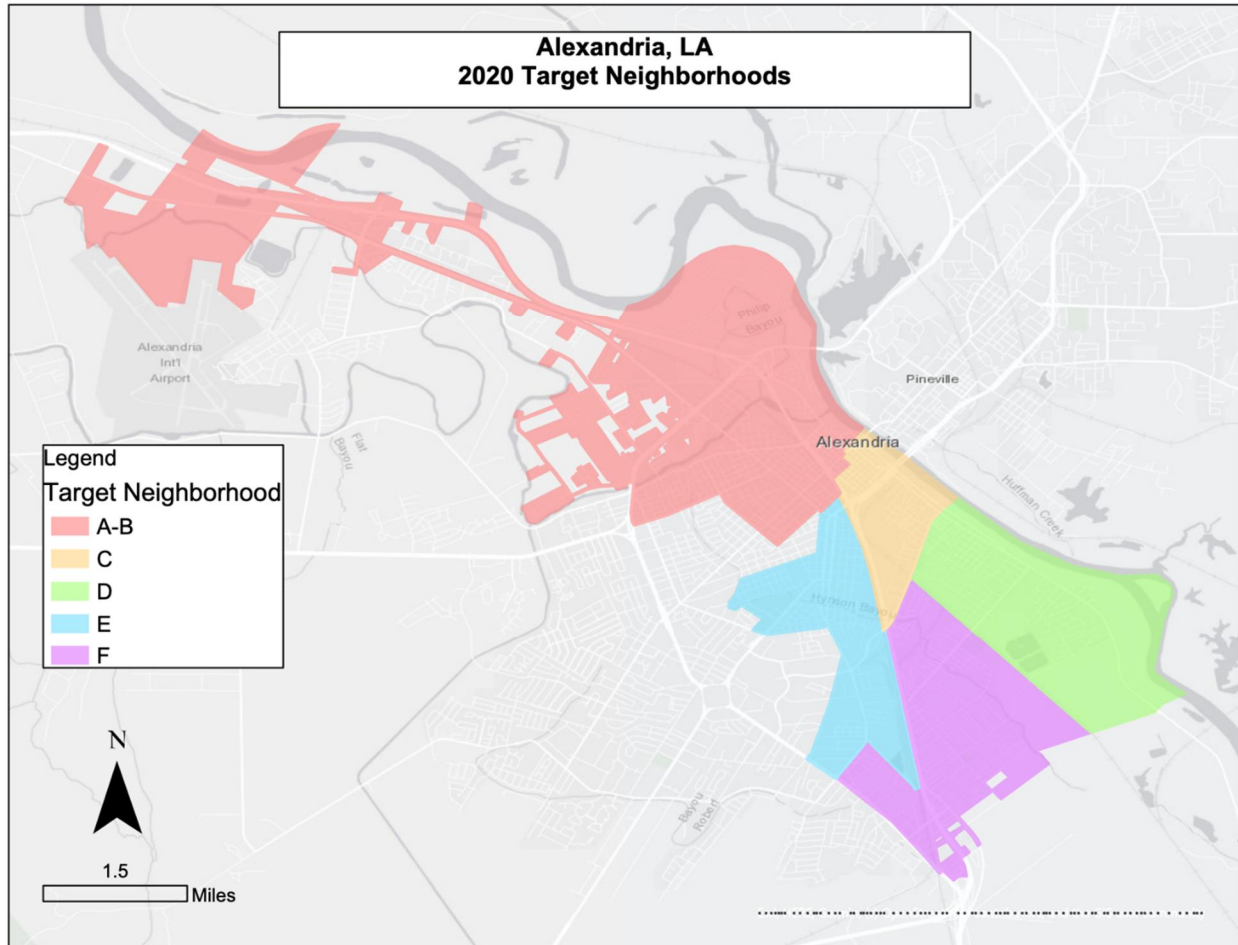
1. Does the designated area in which the activity occurs meet the definition of a slum, blighted, deteriorated or deteriorating area under state or local law;
2. Does the area must meet either one of the two conditions specified below:
  - A. Public improvements throughout the area are in a general state of deterioration; or
  - B. At least 25% of the properties throughout the area exhibit one or more of the following:
    - *Physical deterioration of buildings/improvements;*
    - *Abandonment of properties;*
    - *Chronic high occupancy turnover rates or chronic high vacancy rates in commercial or industrial buildings;*
    - *Significant declines in property values or abnormally low property values relative to other areas in the community; or*
    - *Known or suspected environmental contamination.*

This designation allows the City of Alexandria to designate Areas of Slum and Blight through Area Basis (SBA).

## City of Alexandria 2020 Target Areas

In analyzing American Community Survey (ACS) data and local city data and policies for physical deterioration, code violations, housing vacancy, high vacancy rates of business, and extremely low home values, it has been determined that the following areas remain areas that were previously identified as designated areas of Slum and Blight. The proposed areas consist of five areas: Area AB, Area C, Area D, Area E, and Area F.

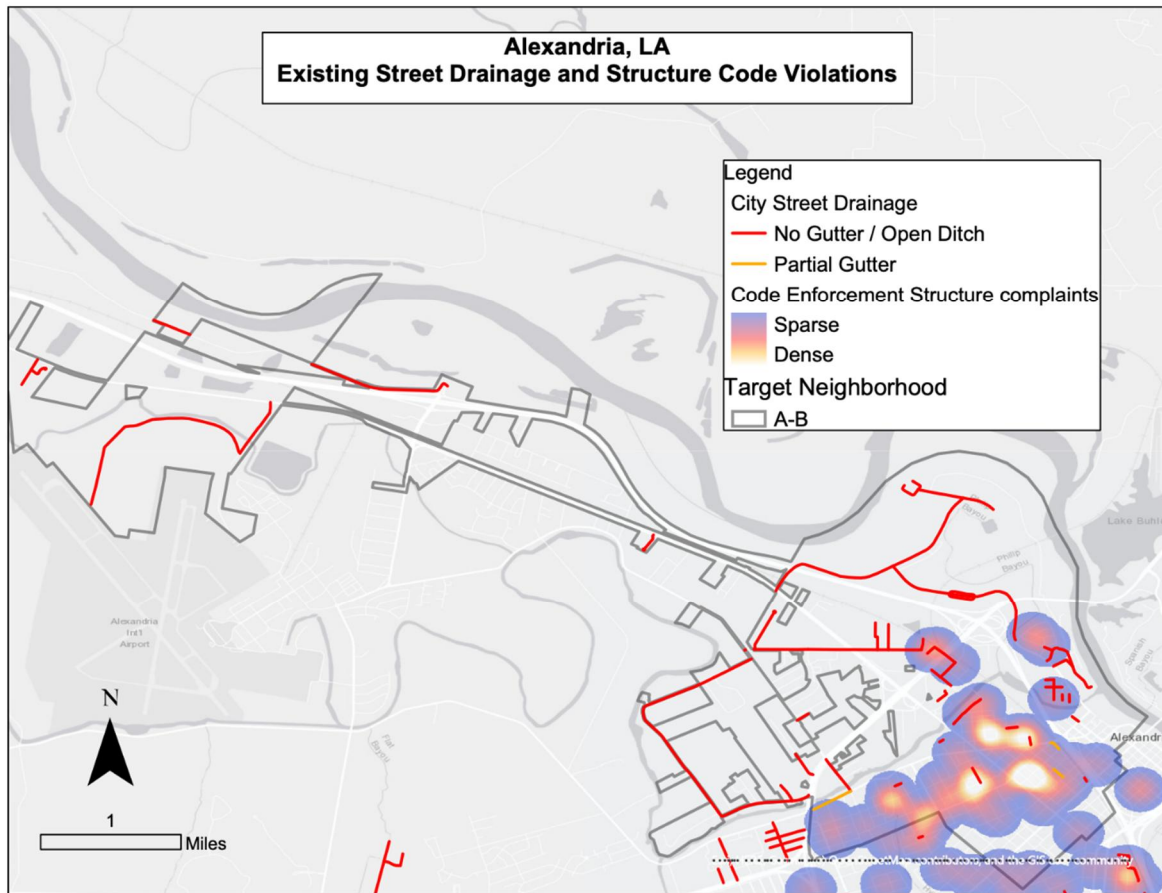
Map: –2020 Target Areas



These same overall boundary areas were identified on the original 2010 Revitalization Map and that J-Quad study was reviewed and approved by HUD. The original documentation is still on file with the Community Development Department and it has resources and revitalization plans that are still applicable to today's needs within the City. This updated map is renamed 2020 Target Neighborhoods to further confirm new data to prove the areas still qualify as SBA.

Area AB-20

Map: – Area AB-20

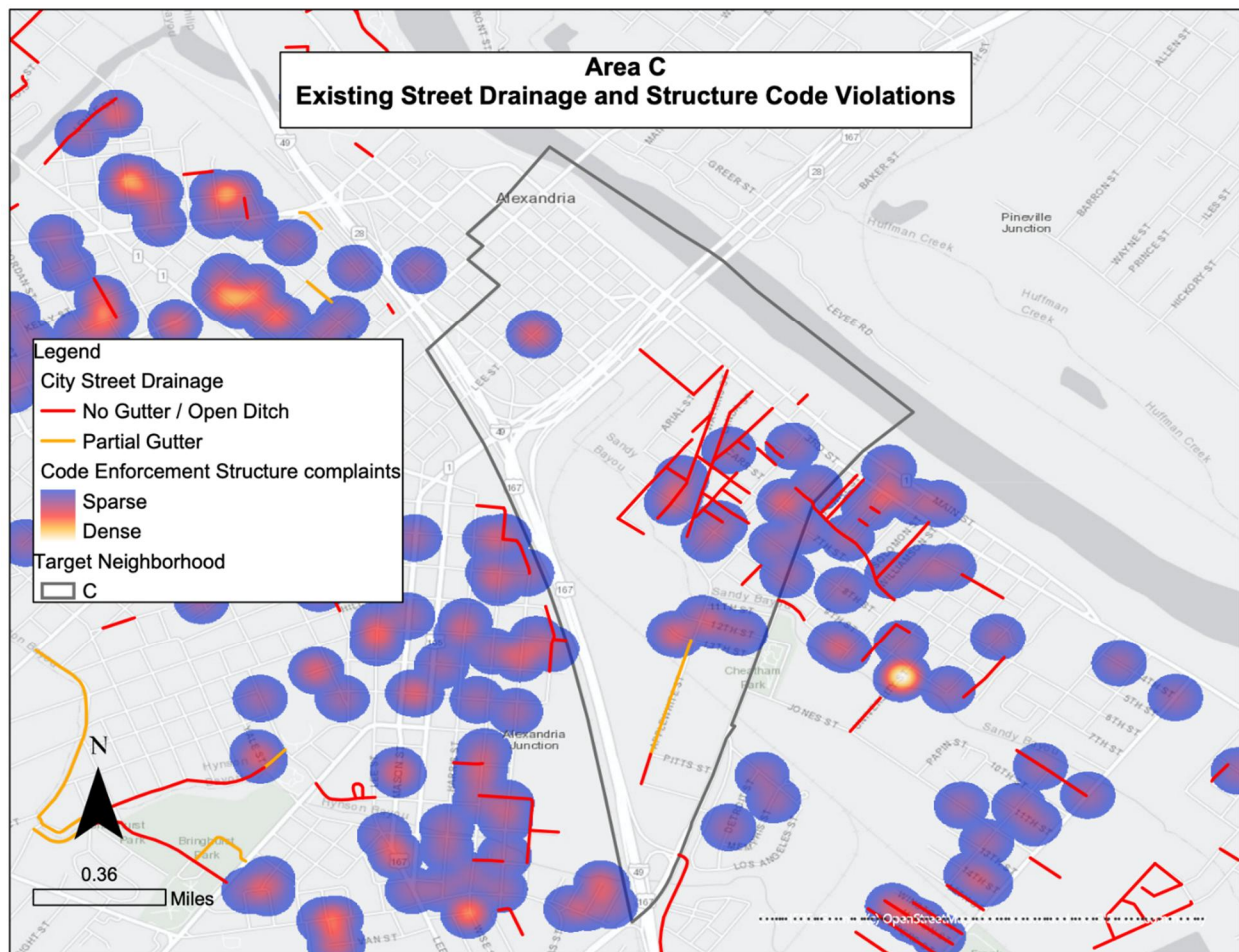


Date of Designation: April 2020

That area incorporated by the City of Alexandria, LA north of a meandering line here described: commencing from the intersection of MacArthur Drive and Bayou Rapides; along MacArthur Drive to the intersection of Monroe Street; along Monroe Street to the intersection of Chester Street; along Chester Street to the intersection of Polk Street; along Polk Street to the intersection of Bolton Avenue; along Bolton Avenue to the intersection of Lee Street; along Lee Street to the intersection of Thorn Road; along Thorn Road to the intersection of Murray Street; along Murray Street to the intersection of Foisy St; along Foisy Street to the intersection of Jackson Street; along Jackson Street to the intersection of 6th Street; along 6th Street to the intersection of Beauregard Street; along Beauregard Street and centerline extension thereof to the apparent intersection with the centerline of the Red River. The resulting area being approximately 7.61 square miles.

## Area C-20

Map: – Area C-20

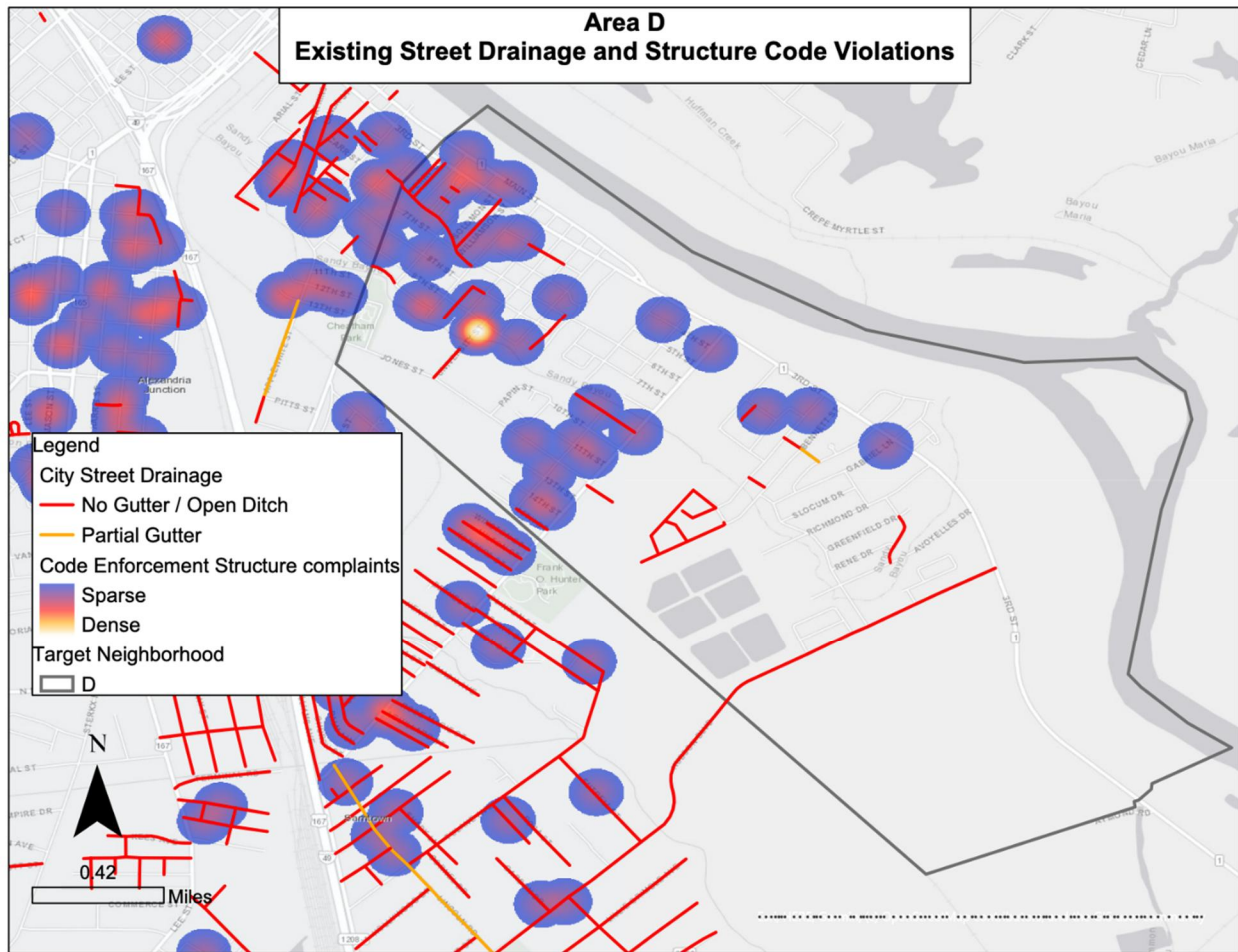


Date of Designation: April 2020

That area incorporated by the City of Alexandria, LA bounded by a line commencing at the intersection of Broadway Avenue and I-49, hereafter called the Point of Beginning, along I-49 to the apparent intersection of Murray Street; along Murray Street to the intersection of Foisy Street; along Foisy Street to the intersection of Jackson Street; along Jackson Street to the intersection of 6th Street; along 6th Street to the intersection of Beauregard Street; along Beauregard Street and centerline extension thereof to the apparent intersection with the centerline of the Red River; along the centerline of the Red River to the apparent intersection with the extension of Broadway Avenue; along Broadway Avenue to the Point of Beginning. The resulting area being approximately 1.05 square miles.

Area D-20

Map: - Area D-20

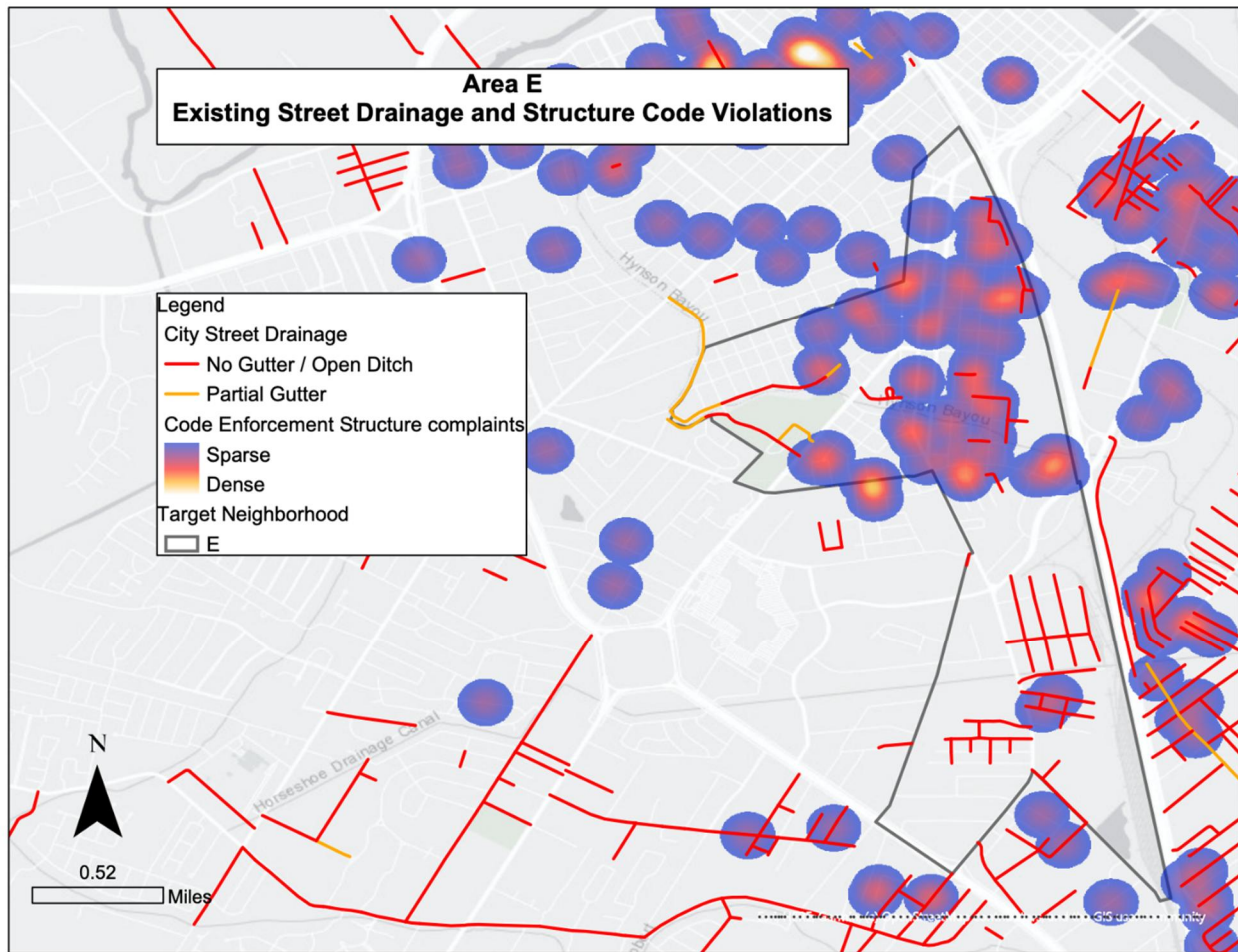


Date of Designation: April 2020

That area incorporated by the City of Alexandria, LA southeast of a line commencing at the apparent intersection of the extension of Broadway Avenue and the centerline of the Red River; along Broadway Avenue to the intersection of the Kansas City Southern Railroad; along the Kansas City Southern Railroad to the intersection of the City limits (31.26877 N, 92.41056 W); along the City limit line to the intersection with the centerline of the Red River. The resulting area being approximately 2.97 square miles.

## Area E-20

Map: – Area E-20

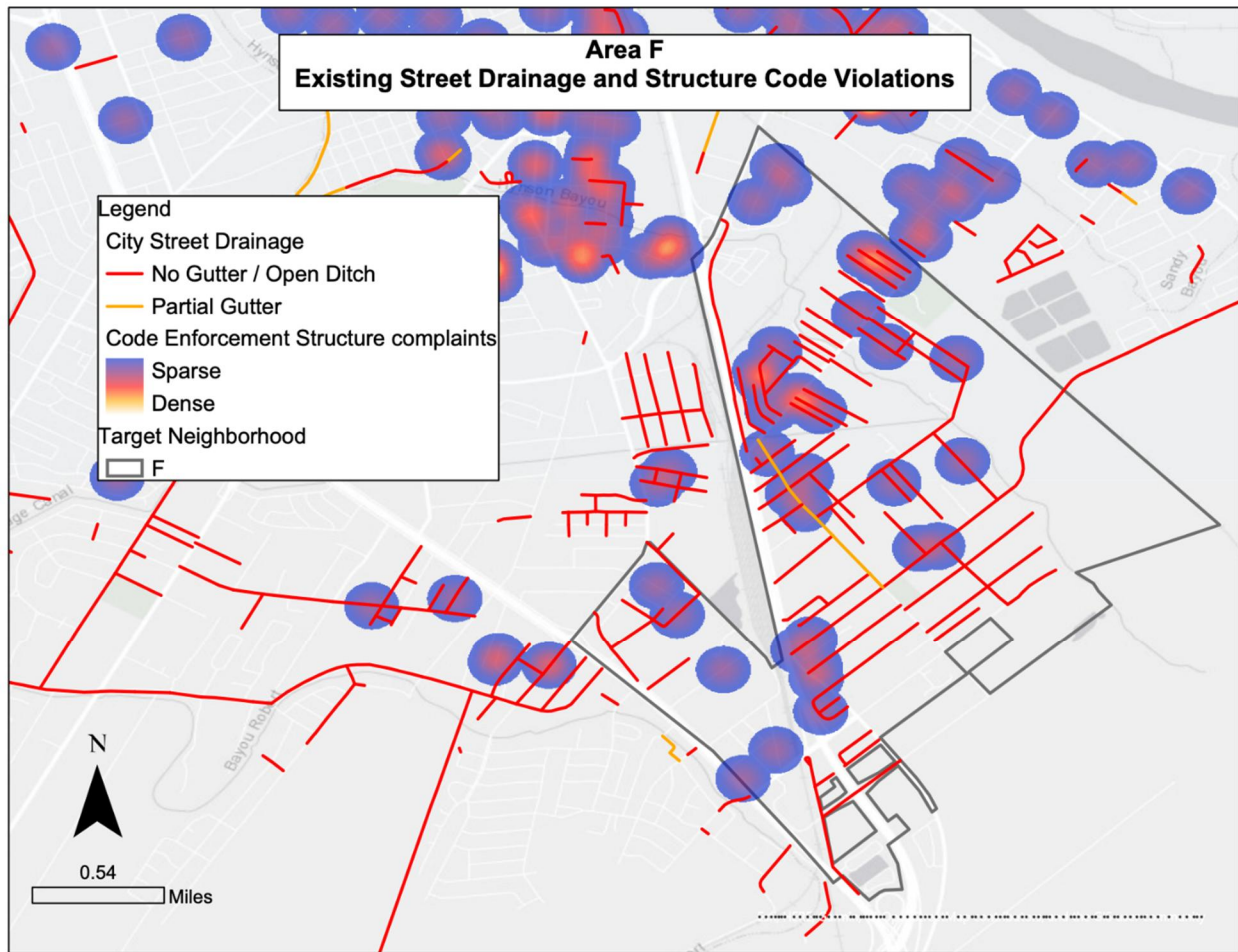


Date of Designation: April 2020

That area incorporated by the City of Alexandria, LA bounded by a line commencing at the intersection of Lee Street and Thorn Road, hereafter called the Point of Beginning, along Lee Street to the intersection of Vance Avenue; along Vance Avenue to the intersection of City Park Boulevard; along City Park Boulevard to the intersection of South City Park Boulevard; along South City Park Boulevard to the intersection of Marigold Street; along Marigold Street to the terminus of Marigold Street; along the City Park property line to Texas Avenue; along Texas and East Texas Avenue to the intersection of Lee Street; along Lee Street to the intersection of Memorial Drive; along Memorial Drive to the intersection of Sterkx Road; along Sterkx Road to the intersection of South MacArthur Drive; along South MacArthur Drive to the intersection of Lee Street; along Lee Street to the intersection of Duhon Lane; along Duhon Lane to the apparent intersection with an extension of Hudson Boulevard; along the extension of Hudson Boulevard to the intersection with I-49; along I-49 to the Point of Beginning. The resulting area being approximately 1.90 square miles.

Area F-20

Map: - Area F-20



Date of Designation: April 2020

That area incorporated by the City of Alexandria, LA bounded by the line commencing at the intersection of Broadway Avenue and the Kansas City Southern Railroad, hereafter called the Point of Beginning, along Broadway Avenue to the apparent intersection with I-49; along I-49 to the apparent intersection with an extension of Hudson Boulevard; along the extension of Hudson Boulevard to the centerline of Duhon Lane; along Duhon Lane to the intersection of Lee Street; along Lee Street to the intersection of South MacArthur Drive; along South MacArthur Drive to a point along the City Limits at approximately 31.2476 N, 92.4335 W; along the City Limits to the intersection of the Kansas City Southern Railroad; along the Kansas City Southern Railroad to the Point of Beginning. The resulting area being approximately 2.86 square miles.

## Qualifying Areas

HUD Criteria 1: Does the designated area in which the activity occurs meet the definition of a slum, blighted, deteriorated or deteriorating area under state or local law;

The City affirms the designated areas meet the definition of slight, blighted, deteriorated under state and local law.

Reference:

Parish Redevelopment Law, Section RS: 33: 4625 of Louisiana State Law says that areas become slum and blighted when the following factors are present: unsafe, unsanitary inadequate or overcrowded condition of the structures.

Further defined as:

(8) "Slum area" means an area in which there is a predominance of buildings or improvements, whether residential or nonresidential, which by reason of dilapidation, deterioration, age or obsolescence, inadequate provision for ventilation, light, air, sanitation, or open space, high density of population and overcrowding, or the existence of conditions which endanger life or property by fire and other causes, or an area of open land which, because of its location and/or situation, is necessary for sound community growth, by replatting and planning development, for predominantly residential uses, or any combination of such factors is conducive to ill health, transmission of disease, infant mortality, juvenile delinquency, or crime, and is detrimental to the public health, safety, morals or welfare.

(i) "Blighted area" means an area which by reason of the presence of a substantial number of slum, deteriorated or deteriorating structures, predominance of defective or inadequate street layout, faulty lot layout in relation to size, adequacy, accessibility or usefulness, insanitary or unsafe conditions, deterioration of site or other improvements, diversity of ownership, tax or special assessment delinquency exceeding the fair value of the land, defective or unusual conditions of title, or the existence of conditions which endanger life or property by fire and other causes, or any combination of such factors substantially impairs or arrests the sound growth of the municipality, retards the provision of housing accommodations or constitutes an economic or social liability and is a menace to the public health, safety, morals, or welfare in its present condition and use; but if the area consists of any disaster area referred to in Subsection C(5),<sup>6</sup> it shall constitute a "blighted area."



HUD Criteria 2: Does the area meet either one of the two conditions specified below:

The City predominately used factor B criteria below to determine slum and blight areas.

A. Public improvements throughout the area are in a general state of deterioration; or

North 16th Street Bridge, built in 1978, connects North 16th and Stracener Streets as they merge over Bayou Rapides. It was closed due to severe deterioration in the original wooden substructure more than three years ago. A project to replace the bridge is fully funded from the City and the Metropolitan Planning Organization. Plans have been submitted to the Department of Transportation and Development and are awaiting clearance to proceed.

Industrial Park Road connects HWY 1 to the industrial sites in the north of Area A&B. Constant, heavy-weighted traffic has negatively impacted the surface of the road. Plans to reconstruct the road have been submitted to the Department of Transportation and Development for further review and bid document preparation.

B. At least 25 percent of the properties throughout the area exhibit one or more of the following:

- *Physical deterioration of buildings/improvements;*
- *Abandonment of properties;*
- *Chronic high occupancy turnover rates or chronic high vacancy rates in commercial or industrial buildings;*
- *Significant declines in property values or abnormally low property values relative to other areas in the community; or*
- *Known or suspected environmental contamination.*

## Summary of Determination:

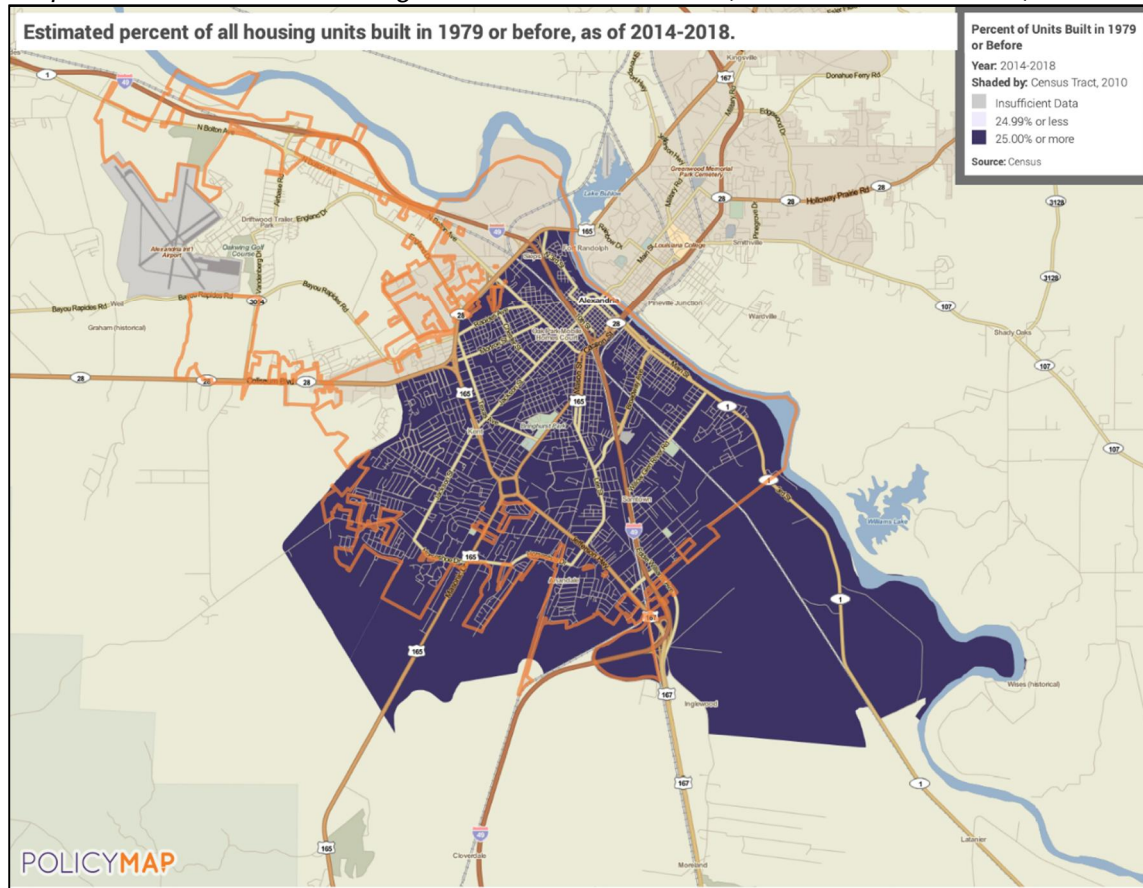
To determine which areas had at least 25% of the properties exhibiting the above issues, we used ACS 2014-2018 data to determine each identifier. The analysis was done at the census tract level using the following data sets:

- Estimated percentage of all housing units built in 1979 or before (2014-2018)
- Estimated percentage of all housing units that were vacant (2014-2018)
- Percentage of all business addresses that were vacant in Fourth quarter 2019
- Estimated percent of all owner-occupied homes valued at less than \$60,000 (2014-2018)
- Estimated percent of all owner-occupied homes valued at less than \$80,000 (2014-2018)

The below maps were overlaid with the city's previous 2010 J-Quad Study of designated slum and blighted areas to determine which areas still met one or more of the above determination factors. By combining city data of code violations with the ACS data that indicated HUD required guidance for slum and blight threshold, the City was able to confirm the target areas. A breakdown of each indicator is listed below. The target areas are still eligible for SBA designation based on the need for housing rehabilitation to reduce lead-based paint exposure risk and other safety factors, high vacancy rate, chronic increase of vacant businesses, and abnormally low home values compared to the citywide home values. The factors are all indicators of slum and blight and an unhealthy housing stock. Further, they are present in very concentrated areas that would be best addressed by the City with an SBA designation.

## Physical deterioration of buildings

Map: – Over 25% of All Housing Units Built Before 1980 (Source ACS 2014-2018)



Physical deterioration of buildings is rampant throughout the city resulting in high levels of structure code violations that is monitored by the city. The high density of code enforcement complaints in the eastern side of this area as depicted in individual area maps below.

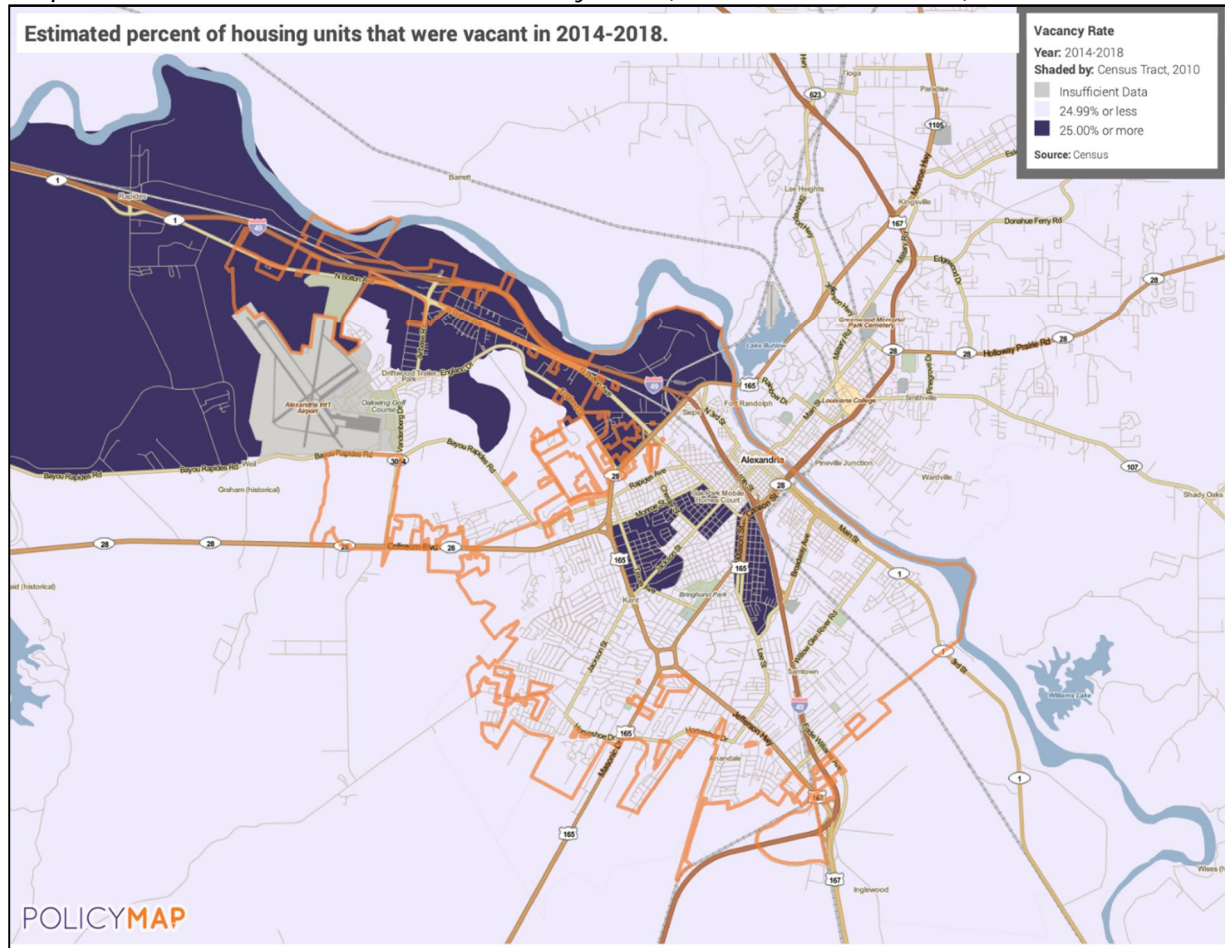
Communities with an older housing stock are likely in need of support and may not have the supply of homes necessary to meet demand. Units built prior to 1978 have the risk of lead-based paint and special care must be taken when addressing these properties. The median year built for the proposed slum and blight areas determination ranges from 1959 to 1970. The map above shows this area is rated with the highest level of risk for lead-based paint exposure as well as likely need of major rehabilitation or demolition given the significant age of the housing.

The following areas have portions or the whole area within this overlay:

- Area AB
- Area C
- Area D
- Area E
- Area F

## Abandonment of Properties

Map: – Census Tracts with Over 25% Vacancy Rate (Source ACS 2014-2018)



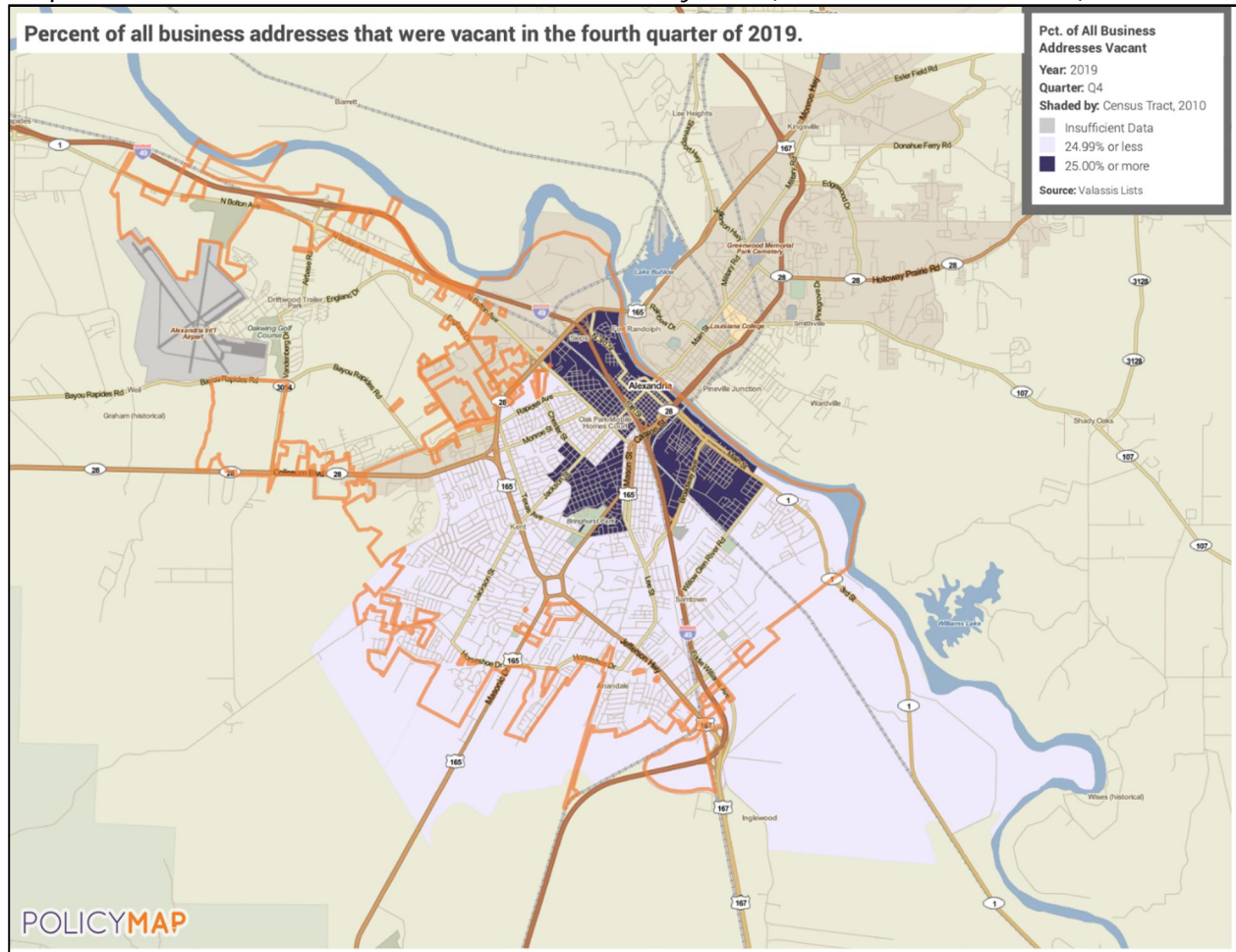
Abandonment of properties is examined through the vacancy rate. A property is considered vacant if no one is living in it and it is available for occupation. It does not include any structures that are damaged to a point where it would be deemed unfit for occupation. According to Census data between 2014-2018, the proposed areas had an estimated vacancy rate over 25%. This rate is almost double the respective vacancy rate across the state of Louisiana at just over 15%. The map above illustrates that this issue is felt throughout the entire Area AB as well as portions of Area E. With a housing stock experiencing deterioration and high vacancy rates, the areas are presumably unattractive to existing and new or potential residents.

The following areas have portions or the whole area within this overlay:

- Area AB
- Area E

## Chronic High Vacancy Rates in Commercial or Industrial Building

Map: – Census Tracts with Over 25% Business Vacancy Rate (Source ACS 2019 4<sup>th</sup> Qtr)



Chronic high vacancy in commercial buildings and places of businesses is examined through the business address vacancy rate. The map above shows this vacant business addresses that denote a high vacancy rate in commercial buildings. Percentage calculated as the number of business addresses that were vacant, divided by the total number of valid postal addresses, including vacant and no-stat addresses.

The following areas have portions or the whole area within this overlay:

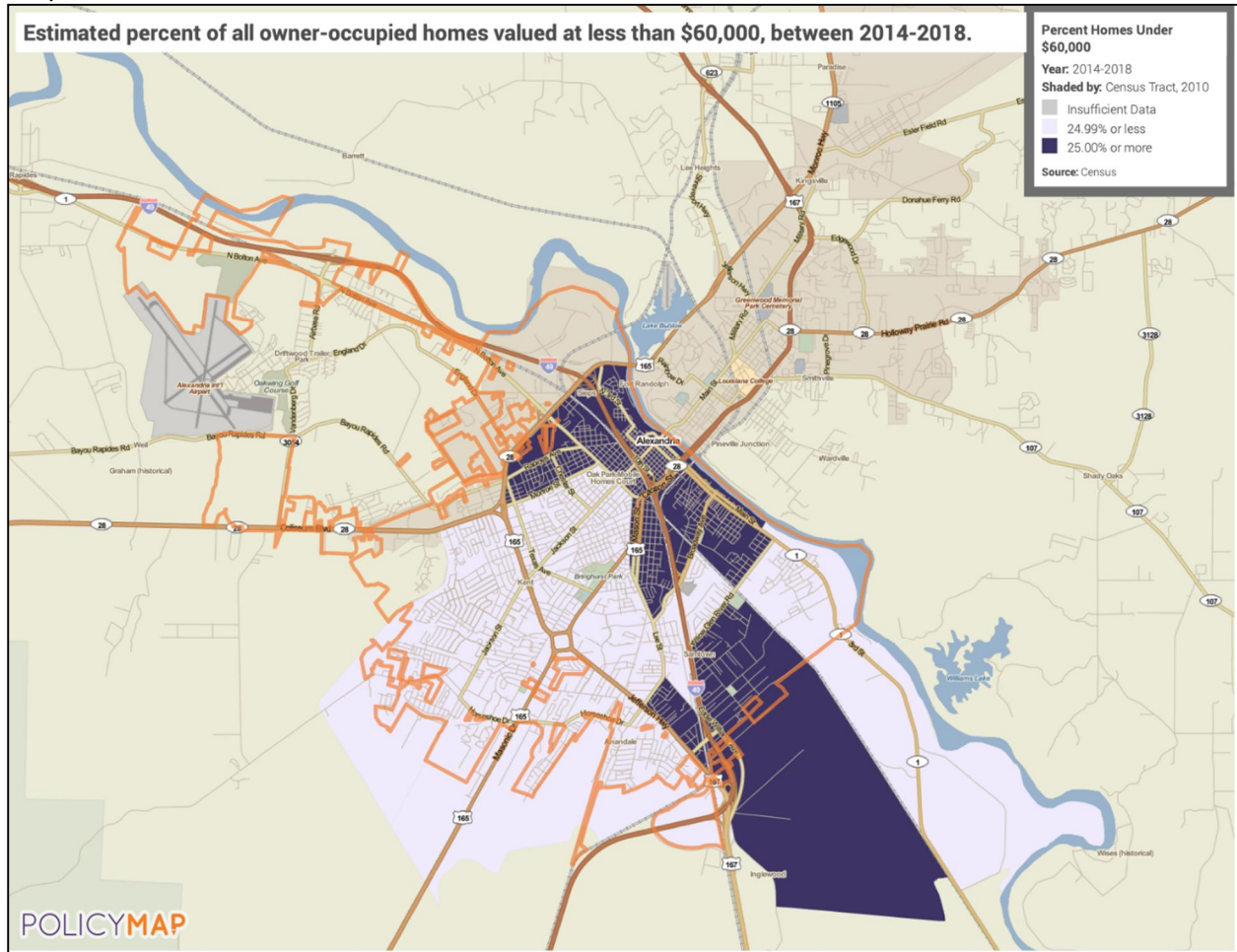
- Area AB
- Area C

## Abnormally Low Property Values Relative to Other Areas in The Community

From 2014-2018, the median value of owner-occupied housing units throughout the City of Alexandria was \$140,200. We examined census tracts that had over 25% of the home valued at less than \$60,000 (less than 50% citywide median home value) and census tracts that had over 25% of the homes valued at under \$80,000 (less than 40% citywide median home value)

The two maps below illustrate that the various areas in the city that exhibit having abnormally low property values based on this analysis.

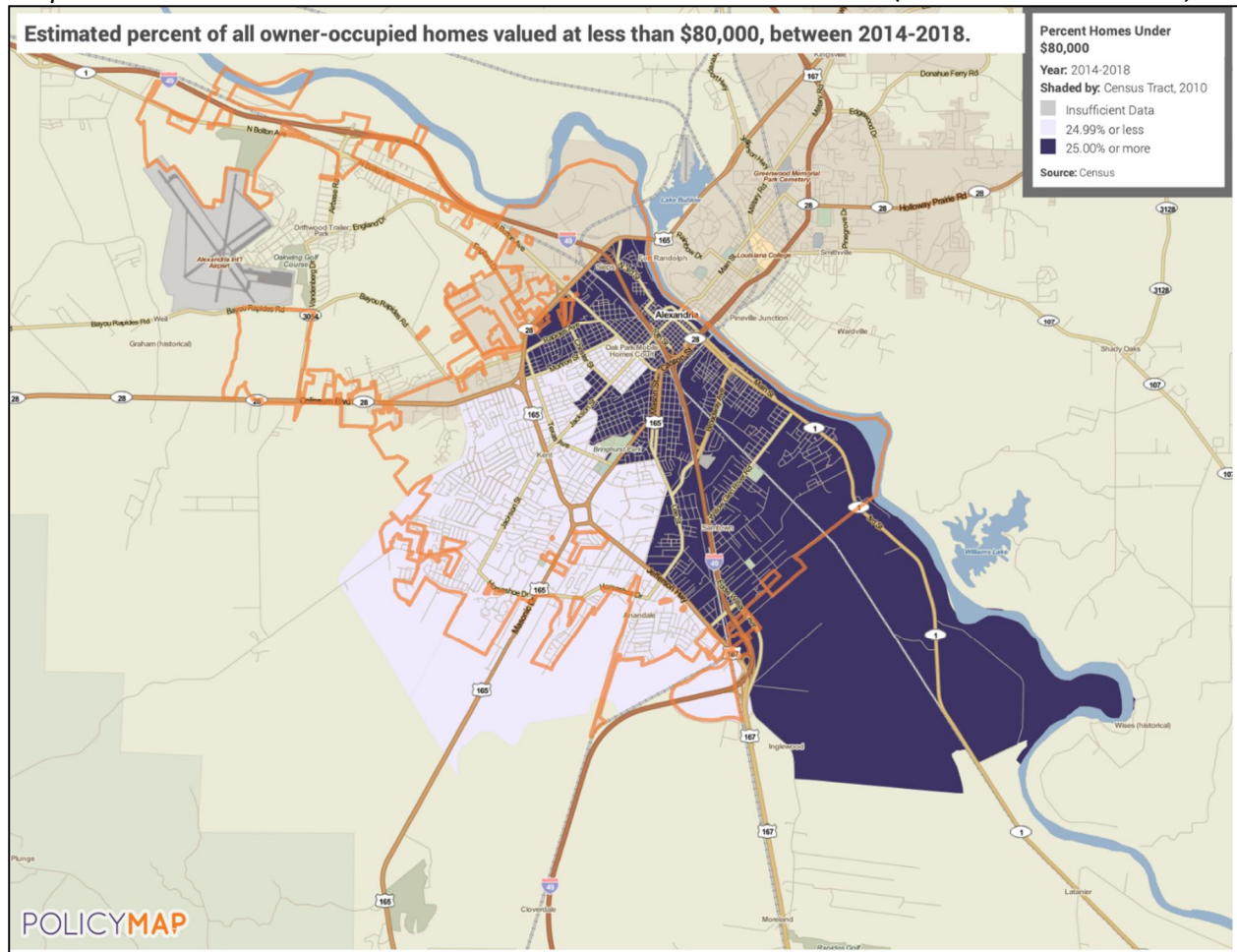
Map: – Census Tracts with Over 25% of Homes Valued below \$60,000 (Source ACS 2014-2018)



The following areas have portions or the whole area within this overlay:

- Area AB
- Area C
- Area E
- Area F

Map: – Census Tracts with Over 25% of Homes Valued below \$80,000 (Source ACS 2014-2018)



The following areas have portions or the whole area within this overlay:

- Area AB
- Area C
- Area D
- Area E
- Area F

*NOTE: Documentation must be maintained by the grantee on the boundaries of the area and the conditions that qualified the area at the time of its designation. The designation of an area as slum or blighted must be re-determined every 10 years for continued qualifications per 24 CFR 570.208(b)(1)(iii).*

## Area Basis Records to be Maintained

Under the categories of Area Basis and Spot Blight, the presence of blight has to be evidenced in record keeping. In documenting the presence of blight, the use of pictures is encouraged.

Records to be maintained include:

1. Area designated (i.e., boundaries) and date of designation

See above section "City of Alexandria 2020 Target Areas" for boundary description and date of designation.

2. Documentation and description of blighted conditions that meet the criteria identified at 570.208(b)(1)(ii)(A) or (B) (e.g., photographs, structural surveys, or development plans)

As complaints are received about vacant and abandoned structures, an address specific project file is created our web based MPN software. The file holds photographs, site visit deficiency assessment inspection reports, correspondence with owner, Tax Assessors record and other relevant data. These files can be accessed from anywhere and reports can be run to provide a list of properties that are valid complaints that need to be resolved.

City of Alexandria Community Development's (CmDv) first action is to try to get the owner to take responsibility to make repairs or demolish the structure with personal funds, however, if that is ignored, CmDv proceeds to address the issue with Code Enforcement and Demolition strategies at the City's expense. The Code Enforcement and Demolition Program Procedures and Guidelines are available on the City's webpage at:

[www.cityofalexandriala.com/Community-Development](http://www.cityofalexandriala.com/Community-Development)

From there go to the gray tab link on the right side to open the document.

3. For residential rehabilitation:

- *Local definition of substandard,*

CmDv's definition for substandard is any structure that is not safe for human occupancy or habitation to the extent that the structure endangers life, health, property, safety or welfare of the public and/or occupants. This structure detracts from the appearance of the immediate neighborhood, reduces the value of property in the immediate neighborhood and/or is a nuisance that has not been remedied for an unreasonable (+/- 1 year) amount of time. This structure has excessive code violations related to plumbing, electrical, mechanical, fire, weatherproof and/or structural issues, that prevents the structure from being in compliance with the most current version of the State adopted International Property Maintenance Code and/or City ordinances.



- *Pre-rehabilitation inspection report qualifying the building as substandard and work plan describing deficiencies,*

CmDv enforces the most current version of the State adopted International Property Maintenance Code. Inspection checklists are built and defined by the IPMC. Once a complaint concerning a vacant and abandoned structures, a Deficiency Site Inspection is made to determine validity. The inspection checklist is provided to the owner specifically listing all the items that are deficient within the IPMC and require remedy. Depending on the type of notice, the owner is provided 10 or 30 days to respond, then another 30 days to secure a Rehab or Demolition Permit.

During the same site visit, a Complaint Verification Inspection is also completed to rank the severity of the structure from 1 to 5, with 1 being high priority and 5 being low priority. For example, burned or collapsed structures are a priority 1, but a structure with a broken window that needs painting may rank as a priority 5. This ranking system provides CmDv with the ability to run a report to prioritize the most dangerous structures that need attention.

- *Scope of work performed, by structure, with documentation that substandard elements were addressed first; and*

Once CmDv notifies the owner of a valid complaint, the owner has the option to either rehab or demolish the structure within a prescribed period of time. Deficiency Assessment Inspection checklist is provided to the owner specifically listing all the items that are deficient within the IPMC and require remedy.

When no response or action is taken by the owner, the priority 1 structures are taken to City Council to be condemned and later demolished with City general fund and/or CDBG funds. The Code Enforcement and Demolition Program Procedures and Guidelines are available on the City's webpage at:

[www.cityofalexandriala.com/Community-Development](http://www.cityofalexandriala.com/Community-Development)

From there go to the gray tab link on the right side to open the document.

- *Evidence that the activities undertaken address one or more of the conditions that contributed to the deterioration of the area.*

CmDv has limited funding for Code Enforcement and Demolition activity funding. HUD CDBG funding is capped at an adjusted 30% maximum for Slum and Blight national objective because the City does not own these properties so there is no defined reuse to qualify as Low Mod Area Benefit. The City general fund typically provides a small amount to assist the HUD CDBG dollars; however, based on the estimates that over 50% of the City qualifies as low to moderate income and over 50% also qualifies as Slum Blight, the demand for abatement far exceeds the financing needs to provide those services.

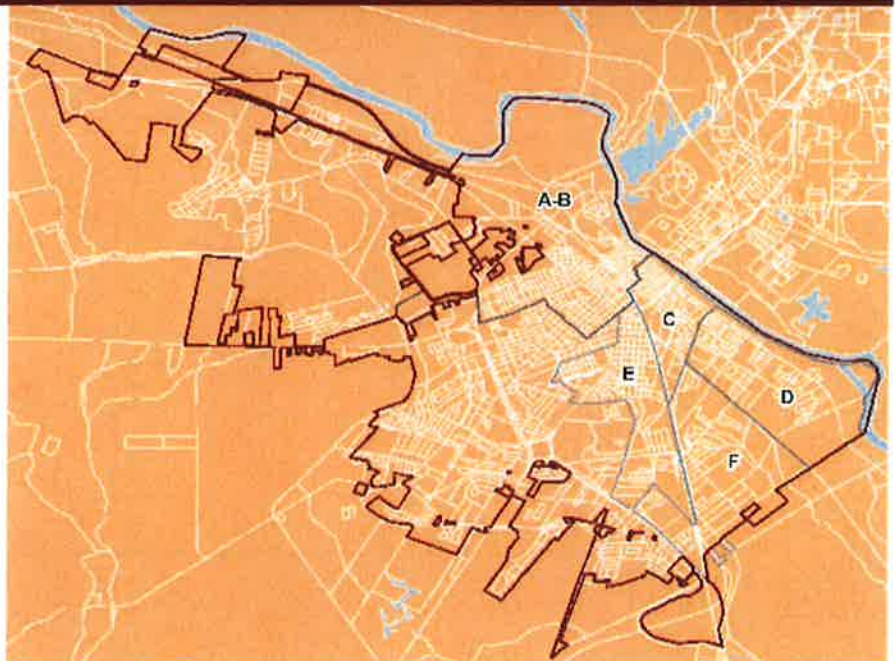
For the last 10 years, CmDv has managed a CDBG Minor Rehab and a HOME Major Rehab program. While the applicants are specifically qualified as low to moderate income households, 90% of all the homes qualified for assistance are located within the Target Neighborhoods defined on page 2 of this document. These homes are 35-50+ years old and are severely lacking in general maintenance and life expectancy of appliances and equipment necessary to continue its useful life. A very high percentage of these homes are also positive for lead and abatement is needed.

These programs for rehab, code enforcement and demolition work to arrest the decline in properties and provide healthy, habitable occupancy. However, the need is too great for the size of the City, the average household incomes and aging population. Opportunities for employment are limited and skilled trade workers is equally limited. Major economic development reform is needed for systemic change.

# City of Alexandria, Louisiana

## Revitalization Master Plan

Developed in Accordance with  
Parish Redevelopment Law RS 33:4625



Honorable Jacques Roy, Mayor  
City of Alexandria

January 2009



Prepared by:  
J-QUAD Planning Group  
14683 Midway Road, Suite 210  
Addison, Texas 75001  
Ph (972) 458-0600  
Fax (972) 458-0602

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# **CITY OF ALEXANDRIA REVITALIZATION MASTER PLAN**

**Developed in Accordance with**

**Parish Redevelopment Law  
RS 33:4625**

**Prepared for**

City of Alexandria Community Development Department  
City Hall, 915 3<sup>rd</sup> Street  
Alexandria, Louisiana 71301

**Prepared by**

J-Quad Planning Group  
14683 Midway Road, Suite 210  
Addison, Texas 75001  
[www.jquad.com](http://www.jquad.com)



**Final Report**

**January 2009**

# **Introduction and Acknowledgements**

## **Introduction**

In an effort to assist the City of Alexandria in developing an overall housing, revitalization and redevelopment strategy that will aide in reversing decline and replacing the slum and blighted conditions in its CDBG eligible areas with viable development, a revitalization master plan has been developed. This report sets forth a “Declaration of Need” and a “General Revitalization Master Plan” that are consistent with Parish Redevelopment Law RS 33:4625.

## **Lead and Participating Agencies**

The City of Alexandria Community Development Office was responsible for oversight and coordination of the planning study. The City of Alexandria retained J-Quad Planning Group as technical consultant to assist in the preparation of the Revitalization Master Plan. J-Quad Planning Group is a Community Development, Urban Planning and Housing Consulting firm.

## **Acknowledgements**

The planning process relied in part on community input from the public, gathered from a strategic planning session, two focus group sessions, five community meetings hosted by neighborhood organization based in the target areas, and key person interviews. Other essential data and input was provided by the Mayors’ Office, City of Alexandria Historic Preservation Commission, Planning Division, Public Works Division, Community Services Division, Community Development Office and the Alexandria Housing Authority. We also acknowledge the participation of the Alexandria City Council, State Legislators, Central Louisiana Chamber of Commerce, and representatives from the financial, health care, housing development, non-profit, social services, business and real estate industries. Special thanks to the Lower Third, Samtown-Woodside, and North Alexandria/Central Business District neighborhood organizations for their participation and contributions toward making the planning process a success.

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### **EXECUTIVE SUMMARY**

#### **Introduction**

In an effort to assist the City of Alexandria in developing an overall housing, revitalization and redevelopment strategy that will aide in reversing decline and replacing the slum and blighted conditions in its CDBG eligible areas with viable development, a revitalization master plan has been developed. This report sets forth a “Declaration of Need” and a “General Revitalization Master Plan” that are consistent with Parish Redevelopment Law RS 33:4625. The City’s adoption of this plan and the formulation of detail development plans that guide the City’s use of expropriation will result in the ability to gain legal title to expropriated properties and therefore help preserve and protect the health, safety and well being of the public. The General Revitalization Master Plan recommends neighborhood revitalization strategy for designated areas within Alexandria based on a comprehensive Needs Assessment documenting slum and blighted conditions and other issues posing a threat to neighborhood stability.

Overall, the planning effort is deigned to revitalize neighborhoods through:

- Removal of slum and blighted conditions
- Expropriation and reclamation of vacant lots and deteriorated structures
- Development of affordable housing
- Improved community access to quality retail services
- Increased community based business opportunities
- Neighborhood empowerment and the rebuilding of a community infrastructure



## Executive Summary

**Parish Redevelopment Law RS 33:4625** – This provision in Louisiana Law provides that if a jurisdiction makes a finding and declaration that an area suffers from slum and blighted conditions, the jurisdiction may formulate a workable program for utilizing appropriate private and public resources to eliminate and prevent the development or spread of urban blight; to encourage needed rehabilitation; and to provide for the redevelopment of slum or blighted areas, or to undertake other feasible parochial activities as may be suitably employed to achieve the objectives of such workable program. Alexandria has significant slum and blighted conditions in its existing neighborhoods designated as CDBG Program eligible, and much of these blighted conditions could be removed and replaced with much needed affordable housing. A major obstacle to the revitalization program is that of gaining clear title to derelict properties.

Expropriation, authorized and defined in Louisiana's Civil Codes, provide for granting of clear title of expropriated properties. Cities and Parishes derive their authority to expropriate slum and blighted property under Parish Redevelopment Law RS 33:4625. The process for expropriation involves essentially the same procedures used for right of way acquisitions and eminent domain used to assemble land for public facilities and roadways. The ability to gain clear title is the essential outcome of expropriation that differs from adjudication.

Adjudication allows for the transfer of title to the city by the parish Sheriff. The Sheriff seizes the property from the tax debtor (landowner) for the non-payment of property taxes and offers the property for sale at an advertised public auction. Those properties that did not sell were adjudicated, or transferred to the city by the Sheriff. Adjudication does not provide clear title, and therefore, redevelopment of adjudicated lots and structures cannot be easily achieved.

The graphic on the following page details the components of the "workable plan" that will be employed to halt neighborhood decline, promote neighborhood stability, and help protect the safety and well being of the community.

# EXPROPRIATION

**Parish  
Redevelopment  
Law  
RS 33.4625**

**Finding and  
Declaration  
of Necessity**

- ❖ Determination and documentation of slum and blighted conditions
- ❖ Formulate a public purpose statement
- ❖ Document the need for property reclamation.
- ❖ Promote the exercise of the City's Regulatory Authority.

**Creation of  
a Workable Plan**

- ❖ Designate Planning areas and create a revitalization plan.
- ❖ Designate agency(s) to administer revitalization program/activities.
- ❖ Designate public body to exercise Expropriation Authority.

**Revitalization Plan  
Process**

- ❖ Designate Planning Area(s).
- ❖ Document current conditions.
- ❖ Perform assessment of area needs.
- ❖ Finding and declaration of slum and blighted conditions.
- ❖ Develop implementation plan and revitalization strategies to guide redevelopment and Expropriation.
- ❖ Designate sub-areas within the plan for creation of detail Implementation Strategies, defined as "redevelopment areas" in RS 33.4625.
- ❖ Designate/Create redevelopment agency that will administer the Implementation Program.
- ❖ Create Sub-area Plans or Redevelopment Project Plans to ensure that request for Expropriation and property reclamations will contribute to revitalization and comply with the objectives of the Revitalization Plan.

**Expropriation**

- ❖ Legal and administrative processes administered by the Expropriation Review Committee (ERC). (May be performed by City Council or Redevelopment Authority).
- ❖ Redevelopment Authority Board or City Council. (May be same body as ERC).
- ❖ Community Development Department and City Attorney.
- ❖ Land banking and property maintenance by Property Management Authority (PMA).
- ❖ Management of property disposition and plan implementation by Community Development Department (CDD) or RA.

**Step 1: Request for Expropriation.**

- ❖ Application submitted to RA.
- ❖ Property inspection by PMA.
- ❖ Certification of property with plan by RA
- ❖ Verification of zoning/land use conformance, public purpose, and determination of current vacancy and non-displacement performed by RA/ Planning Department.

**Step 2: Review and Approval.**

- ❖ Public hearing and approval of Expropriation by ERC.
- ❖ Issuance of Expropriation order by ERC.
- ❖ Due diligence and legal process by City Attorney.
- ❖ Expropriation order sent to PMA and RA to commence property maintenance and disposition.
- ❖ City Attorney commence Expropriation Proceedings.

**Step 3: Disposition.**

- ❖ PMA maintains property.
- ❖ RA prepares plan for disposition or title transfer.
- ❖ Property Expropriated.

## Executive Summary

### **Study Approach and Methodology**

The General Revitalization Master Plan includes revitalization strategy recommendations developed based on an analysis and assessment of needs within the designated target area that display a full range of conditions that must be addressed to revitalize these Alexandria Neighborhoods. The target area consists of five contiguous regions that contain the oldest and poorest sections of the city, and encompasses the neighborhoods of North Alexandria Area A-B, Central Business District Area C, Lower Third Area D, South Alexandria Area E, and Samtown-Woodside Area F. This includes portions of the city's downtown, along with the neighborhoods that abut the Red River, to the southwest of downtown. Some of the neighborhoods are almost rural in character, containing large lot housing development, bordered by some agricultural uses. All five revitalization areas are comprised of Community Development Block Grant (CDBG) benefit eligible census tracts of Alexandria as determined by U. S. Department of Housing and Urban Development (HUD) guidelines.

**Approach** - Our approach for developing the Neighborhood Revitalization Plan has been problem solving oriented. This means several things. First, we sought to understand the issues and concerns of Alexandria relative to housing and neighborhoods, and to develop solutions that are specific to your needs. This orientation also means that we started the process with a focus on understanding the concerns underlying stated goals and objectives of the project. By understanding the underlying reasons for a particular goal, a wider range of alternatives were considered for its achievement. Secondly, by problem solving we mean: that the process proceeded from an understanding of ***what is - the factual basis*** - ; to ***what the community wants - its goals and objectives*** - ; to development of ***alternatives means for achieving its goals – what can be***; to recommendations on ***how to implement the means for goals achievement – what to do***. Finally, it means that the process was iterative. We produced draft materials for review and then revise them based on the collective feedback of the City and community in the process.

# Executive Summary

The diagram below provides a graphic illustration of the approach.



**Methodology** - The methodology included four integrated phases:

**Phase One: Project Initiation, Strategic Planning and Community Engagement** – Our consultant team, with the support of the city administration initiated the project and established the factual basis within the planning area(s) and identified critical issues based on these facts. We hosted strategic planning sessions, focus groups sessions and community meetings to explore resident and business attitudes and concerns about housing and neighborhood, including questions about targeting areas where development currently is not happening.

## **Executive Summary**

**Phase Two: Needs Assessment, Existing Conditions Analysis and Goal Setting** – Needs were identified based on technical analysis of data developed in phase one and the involvement of citizens, professional organizations and City leadership in refining technical issues and identifying and refining goals and objectives concerning housing and neighborhoods.

**Phase Three: Community Profile and Needs Analysis** – Profiles were created to provide an analytical overview of current housing trends, supply and demand, building conditions, age, location, and cost of existing housing units, land uses, ownership patterns, public infrastructure, and transportation. The analysis considered supply and demand of various housing types and the specific housing needs of populations such as large families, the working poor, elderly, and homeless, as well as, issues relative to affordability and housing finance. This effort culminated in developing various profiles of Alexandria including general demographic, housing, public transportation and infrastructure, income and workforce characteristics, building conditions and development trends, public policy, and housing and financing products/programs and lending available to help meet residents' existing and future needs.

**Phase Four: Summary of Key Findings, Recommendations, and Final Report** – In this phase, we explored further housing needs in Alexandria and alternative means for improving neighborhoods in the target area. This phase included the development of photographic images, conceptual development plans and project opportunity illustrations incorporated into our report that promote the recommended strategies, define development opportunities identified in the planning process, and offer visual aids helpful in determining perceptions to market, housing preferences and program needs.

The following narrative provides a summary of the key deliverables of the planning process. Each of these deliverables is detailed in the remaining sections of the report.

## Executive Summary

### **Community Profile**

The Community Profile, Section One of the report, is a review of demographic, income, employment, public transportation and infrastructure and housing data of Alexandria, gathered from the 2000 U.S. Census, and other sources. The following data categories were analyzed to provide a current snapshot of the community in Alexandria:

- Demographics - analyzes the basic structure of the community in terms of racial diversity, population growth, and family structure.
- Income - analyzes income sources, the distribution of income across income class, and poverty.
- Employment - examines unemployment rates, occupation trends, and major employers.
- Housing - examines data on the housing stock, with particular attention to the age of the housing stock, vacancy rates, tenure, and cost burdens.

Detailed analyses found in Section One of this report concentrated on the three major ethnic groups in Alexandria: White, Hispanics, and African-American. All other ethnic groups are smaller in number and percentage and, therefore, were not examined in detail. The narrative is supported with tables and maps provided as reference materials.

According to the 2000 Census, the population of Alexandria was 46,342. The White population was 43 percent and the African-American population had become the majority racial group at almost 55 percent of the total population. Most noteworthy is the concentration of the African-American population within the study areas. In a large number of census blocks in the study areas the African-American population exceeds 80.1 percent of the population. In other census blocks their population lies between 50.1 percent and 80 percent of the total population of the census block. The White populations are most concentrated in study area B, with several census blocks of 50.1 to 80 percent

## **Executive Summary**

and most with over 80.1 percent. Overall, African-Americans dominate the population of the study areas. The following substantive areas were analyzed.

**Population, Households, Race and Ethnicity Profile** – compiled characteristics on population such as race, ethnicity, age, household type, and others based on 2000 census as a means of establishing demographic changes, how this area compares to the city as a whole and to identify any possible links to socio-economic issues, housing and infrastructure issues, social, human and public health concerns, or land use and zoning issues.

**Income, Poverty, Education and Employment Profile** – examined characteristics of income, poverty, employment and unemployment, and educational attainment based on 2000 census, chamber of commerce and other public agency records.

**Housing, Homeownership, Renters, Tenure and Vacancy Profile** – examined characteristics such as occupancy, tenancy, housing cost including home values, purchase price and contract rents, age of housing stock, and household size as compiled from 2000 census data.

**Transportation and Infrastructure Profile** – reviewed existing public transportation routes and service levels and infrastructure including water and sewer, streets and drainage, gas and electrical distribution systems. The profile identified areas where improvements to the current transportation routes and infrastructure may be required to support strategies that address existing and unmet housing needs. The base data used in determining existing conditions, levels of need, and conceptually estimating cost consisted largely of historical construction cost or industry standards.

## Executive Summary

**Land Use and Zoning Profile** – examined land use and zoning patterns and overlay districts, along with major community assets and distinguishing features. The application of land use and zoning regulations and issues adversely affecting neighborhood stability were delineated.

**Community Lending Profile** – provided an analysis of mortgage and home improvement lending by local banks within Alexandria. This profile focused on an analysis of data supplied by lending institutions under the Home Mortgage Disclosure Act (HMDA), typically referred to as HMDA data. HMDA regulations require financial institutions to provide information regarding the race, gender, and incomes of their loan applicants, differentiated by loan type, loan use, and census tracts.

### **Needs Assessment**

The Needs Assessment found in section three of this report, presents findings based on neighborhood and housing conditions data collected as part of a windshield survey. The survey data was comparatively analyzed with data used to compile the aforementioned profiles and together they formed the basis for the identification of needs in the target areas and the development of strategies to address identified needs. Each of the target areas, while demonstrating some unique characteristics, shared many similarities as to the issues faced relative to maintaining neighborhood stability. While some issues and needs were more prevalent in some areas than others, the strategies outlined in the report can be generally applied to areas throughout the target areas.

**Neighborhood Conditions** – In the fall of 2007 the City of Alexandria, as part of the development of this revitalization plan, commissioned a windshield survey of residential properties in the five target areas, evaluating a total of 8,839 parcels. The survey documented 3,869 residential buildings in need of minor repairs, 1,249 major repairs needed, 468 dilapidated buildings, and 2,223 vacant lots. Therefore 84.4 % of residential buildings are in need of minor or major repairs, or



## Executive Summary

dilapidated and vacant lots account for 25.1 % of total parcels in the target areas. A large number of these vacant lots and some properties with structures are also a part of the Adjudicated property inventory of tax foreclosure properties transferred to the City or properties awaiting Sheriff's sale.

**Neighborhood Classification System** - Based on the documented conditions, we determined the fundamental policy directions and level of resources needed to reverse the decline. A neighborhood classification scheme was developed that takes into account current conditions in the neighborhoods and the direction of change perceived to be occurring. Neighborhood condition was based on the results of the housing survey and data from the infrastructure evaluation. Perceived direction of current change was also based on census data on socio-economic composition, age of the residents, owner occupancy, and other factors that create stress on neighborhood stability and can contribute to decline. Within this matrix, any neighborhood or part of a neighborhood can be placed in one of the 12 cells based on these factors. Based on the twelve cells in the neighborhood classification matrix, five strategies are applied to the target areas.

The five strategies are:

- Stabilization
- Enhancement
- Renovation - Reinvestment
- Redevelopment.

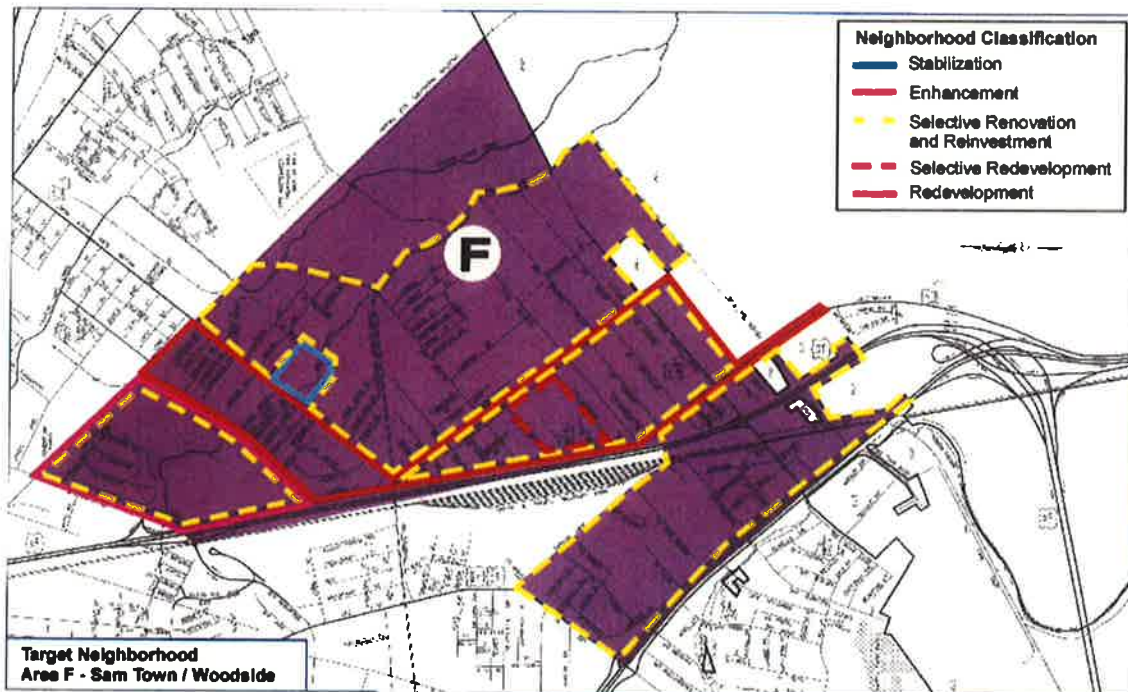
**Neighborhood Classification Model**

Direction of Change Current Conditions	Improving ++	Beginning Improvement +	Beginning Decline -	Declining --
Good - Fair • Steady Maintenance • Reinvestment	• Stabilization	• Stabilization	• Stabilization + • Enhancement	• Stabilization + • Enhancement +  • Selective Renovation and Reinvestment
Minor Deterioration • Minor repairs • Delayed maintenance • Scattered major repairs	• Enhancement	• Enhancement	• Selective Renovation and Reinvestment	• Selective Renovation and Reinvestment +  • Selective Redevelopment
Major Deterioration • Major repairs needed • Little or no maintenance • Disinvestment	• Selective Renovation and Reinvestment	• Selective Renovation and Reinvestment +  • Selective Redevelopment	• Redevelopment +  • Selective Renovation and Reinvestment	• Redevelopment

## Executive Summary

The following diagram illustrates the application of the neighborhood classification model to the Samtown-Woodside Area F.

# NEIGHBORHOOD CLASSIFICATIONS AND POLICY ORIENTATION



### Declaration of Need

Based on the findings in the Needs Assessment Section, and the analysis contained in the Community Profile Section, we find that the five target areas meet the statutory definition of Parish Redevelopment Law Section RS 33: 4625 of Louisiana State Law, of areas suffering from slum and blighted conditions and in need of revitalization and redevelopment actions. The target areas suffer from years of steady deterioration and neglect. The level of slum and blight found in the target areas range from neighborhoods in North Alexandria that reveal early signs of distress and scattered incidents of blight to neighborhoods, and neighborhoods in Lower Third that have widespread decay and a mounting

## Executive Summary

number of vacant lots resulting from much of its basic fabric being wiped away through demolition of dilapidated structures.

The characteristics of the target neighborhoods are typical of neighborhoods in other jurisdictions in Louisiana where the revitalization program recommended in this report has been successfully implemented. The housing stock is older with most houses being built prior to 1960. The decades of the 1970's, 1980's, and 1990's saw few new houses constructed in these areas. African Americans represent approximately 55% of the citywide population, a stark comparison to that of the target areas with 80% or more of its population being African American except North Alexandria at 50%. The city as a whole reveals a population with a median income of \$26,000, while target area earnings are generally less than \$15,000 per year. The citywide poverty rate is 26%, compared to 10% for Whites, 40.6% for African Americans and 37.4% for Hispanic households. This is a reflection of the poverty concentrated in the target areas' minority population. The most significant area of need faced by the target areas is improvements to its housing and infrastructure conditions.

Major infrastructure improvements are needed in the target areas. Neighborhoods in the target areas have suffered extensive flooding and property damage due to substandard infrastructure that at times fails to handle even average rainfall and wastewater runoff. Stagnant water often stands in open ditches and covers streets in some areas, particularly in the Samtown-Woodside neighborhoods. During hurricanes Rita, Katrina, and Gustav, these target areas suffered their worst flooding in years. During the community meeting for the planning process, residents voiced frustration with federal regulations that prohibit expenditure of CDBG funds for homes in the flood plain. Alternative programs for assisting indigent and elderly residents with home repairs must be developed and implemented. The city is developing citywide plans for upgrading infrastructure that will benefit the target area. Infrastructure repair and replacement must be able to keep pace with housing repair and development.

## Executive Summary



Finally, greater public and private investment in the target areas is very much needed. Average cost to repair housing units in need of minor repair is estimated at \$5,000 and major repair at \$30,000. This average cost if applied to the target area based on the conditions survey translates into a needed investment for 1,249 housing units in need of major repair of \$37,470,000 and 3,869 units in need of minor repair at a total cost of \$19,345,000. Increased mortgage lending is also needed. An underlined issue associated with the lack of mortgage lending is a major disparity between lending to White applicants and African American applicants. Whites account for an average of 15-20% of the target area population and 23% of area's mortgage applications and 33% of the loan originations. African Americans account for an average of 65-80% of the target area population and 52% of area's mortgage applications and 53% of the loan originations. This disparity must be understood and addressed.

The revitalization strategies outlined in section six of the report are intended to assist in the removal and future prevention of slum and blighted conditions in neighborhoods located in the five target areas, and the strategies should be prescriptively applied based on current conditions and direction of change. Such widespread decline requires that the City implement a program to facilitate the reclamation of properties that lack clear title, and those that have been abandoned or under government control due to tax or mortgage foreclosure. The program used by other jurisdictions is commonly referred to as "land banking".

## Executive Summary

### **Land Banking, Adjudication, and Expropriation**

Within most of the neighborhoods in the target areas, slum and blight have become a significant deterrent to private sector redevelopment. There exist a pattern of vacant lots and dilapidated structures sprinkled throughout the neighborhoods. Would be investors and existing property owners are discouraged from making needed improvements to their property due to the steady decline of adjacent properties, resulting in either a perceived or actual decline in real estate values. In many cases, the owners have abandoned their property and in other cases, owners are unable or unwilling to maintain the property. Property condition compliance is sometimes difficult even through the intervention of municipal code enforcement. When municipal code enforcement procedures are ineffective in gaining compliance, by default, the city accepts responsibility for routine mowing, and cleaning of vacant lots and boarding up of structures in an attempt to maintain minimal public safety. In many cases, these actions fail to keep pace and the problems began to spread. Greater public intervention will be required to gain control of these properties and return them to a productive state of contributing to the well being of the neighborhood. The land bank is therefore, essential to the successful implementation of the neighborhood revitalization process.

In order to fully implement the strategies and recommendations identified in the Revitalization Master Plan, it will be necessary to preserve some parcels of land for future redevelopment and to gain control of others for purposes of maintaining property and minimizing their negative impact on surrounding property. It is recommended that the powers afforded redevelopment authorities by Louisiana State Law be used to assemble this land. That is, a redevelopment authority be authorized and designated as a citywide "Land Banking Authority" and given the responsibility of expropriating, receiving and maintaining property for future redevelopment in the target areas.

## **Executive Summary**

The advantages of a citywide Land Banking program are as follows:

1. Removes blighted conditions and halts further proliferation decline;
2. Provides active and responsible ownership interest for troubled property in the area until redevelopment takes place;
3. Facilitates land assembly that allows projects that otherwise could not move forward due to the inability to acquire critical parcels;
4. Provides for a supply of lots for infill housing construction;
5. Maintains an inventory of lots available to neighborhood organizations, community partners, and developers involved in implementing the plan.

Properties can be brought into the land bank through purchase or expropriation. Only a city or designated redevelopment agency can exercise the powers of Expropriation in accordance with Parish Redevelopment Law. There are three situations where expropriation would be used to place properties in the land bank. One situation is where a parcel is documented as “slum or blighted” in the General Revitalization Plan. The second situation is expropriation of property that has gone through the adjudication process. These properties may or may not be slum or blight. If not slum or blighted, the fact that property owners have lost control of the property through foreclosure for nonpayment of taxes means these properties if allowed to decline are a threat to public health and safety. The final situation is where a parcel has been identified in a “Detailed Revitalization Project Plan” as a key parcel required for implementation of that plan. In this situation, the justification for expropriation is demonstrated in the plan and the case is made for the necessity of expropriating and redeveloping the parcel in the public interest again based on slum and blighted conditions, abandonment and a threat to the public health and safety. The General Revitalization Plan must be adopted by the City and the detail plans must be approved prior to expropriation.

## Executive Summary

### **Recommendations and Strategies**

The Revitalization Program for the City of Alexandria must include **four fundamental principles**. **First**, the program for revitalization must be based on **broad strategies** that collectively address a wide range of physical, financial, social, economic, human, and policy issues that have a negative effect on the well being of the community. Alexandria's CDBG eligible and other designated target areas experiencing advanced levels of decline will require more aggressive strategies and a greater infusion of resources than other more stable areas within Alexandria.

**Second**, the process for revitalization must address needed **improvements to the community's basic attributes** of a clean and safe community, adequate delivery of city services, convenient access to quality retail and commercial services, recreation for all age groups, effective regulatory enforcement, public school systems that offer competitive programming to that of surrounding independent school districts, resource availability, and programmatic enhancements that ensure a reasonable quality of life for residents.

**Third**, revitalization requires that **increased resources** be identified and dedicated to revitalization through innovative programming and by identifying additional resources for implementation, including partnerships between government, business, and the community. In establishing new partnerships, emphasis must be placed on cultivating and expanding the community's social fabric, a necessary step in order for the community to take more of a leadership role in the revitalization process. Community service organizations, religious institutions, neighborhood residents, and other civic organizations have had limited involvement in revitalization efforts aimed at improving the community.

## Executive Summary

**Fourth**, revitalization requires that the implementers and policy makers directing the revitalization process make tough decisions relative to **resource targeting, leveraging of resources, and the priorities and timelines** associated with each activity outlined in the overall revitalization program. The disparity between resource availability and the existing level of need dictates that careful planning and consensus building must be at the forefront of the revitalization effort to ensure that priority is given to the most critical issues facing the community.

These fundamental principles serve as a starting point for launching the revitalization program. Building upon the fundamental principles, seven individual strategies are needed in response to specific issues faced by the community. In fact, implementation of these strategies will serve to under gird the entire revitalization effort.

These following strategies are presented in detail in Section Four of the report:

- 1. Restore the “Basic Attributes” of the Communities**
- 2. Increase Volunteer Housing Assistance and Neighborhood Enhancement Programs**
- 3. Design and implement Housing Programs that feature Alternative Housing Products and Development Approaches**
- 4. Design and implement a Land Acquisition and Land Bank Program utilizing expropriation**
- 5. Increase resources available for Housing and Economic Development Initiatives**
- 6. Implement Planning, Zoning and Regulatory Changes**
- 7. Undertake Economic Development and Community Projects that re-energize people and cultivate reinvestment**



## **Executive Summary**

### **Implementation**

The Implementation program is outlined in section five, and features a diagram designed to guide implementation of the recommendations of the Revitalization Master Plan. The recommendations have been divided into categories of short term, mid term and long term for purposes of estimating the timeframes that might be necessary to carry out the implementation program. These categories and timeframes are intended as a guide and actual timeframes may vary depending upon resources required for implementation or public policy and regulatory changes that have to be enacted before implementation can occur.

The action items listed in the short term category include the evaluation of the recommendations contained in the report to determine fiscal impact, policy implications and to what extent recommendations and timeframes for implementation should be adjusted. Formal adoption of this report and recommendations are required in order to comply with Parish Redevelopment Law's requirement that this plan guide City expropriate actions. Therefore, we recommend that the General Revitalization Master Plan be adopted by the City Council. The Department of Community Development, under the direction of the Mayor's Office will be responsible for post planning activities and will determine the appropriate level of community involvement needed during implementation.

Finally, implementation will involve the City seeking support of the private sector and the nonprofit community in efforts to provide Employer Assisted Housing, Cottage Housing for the Elderly, Modular Housing, and to undertake economic development initiatives. We do not anticipate that the City will undertake these development activities solely on their own, but in some instances, will provide financial support with grant funding or by enacting public policy in support of these initiatives. The programs described in the mid term and long term categories may require further study for implementation in Alexandria, including pilot projects that can be used to further evaluate programs before considering complete implementation.

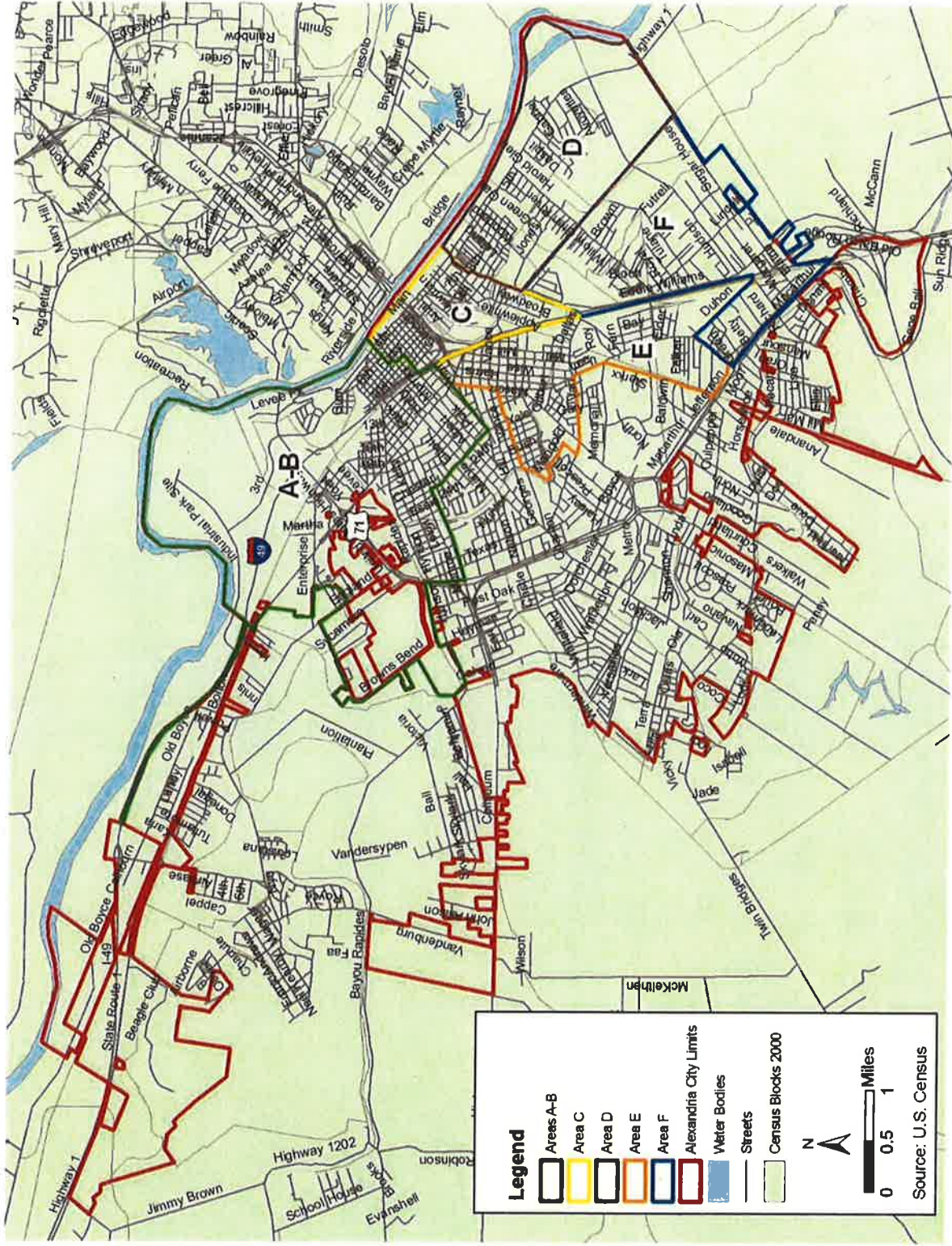
### **SECTION ONE: COMMUNITY PROFILE**

**Introduction** - The revitalization area under consideration by the City of Alexandria consists of five contiguous regions that contain the oldest and poorest sections of the city. It includes portions of the city's downtown, along with the neighborhoods that abut the Red River, to the southwest of downtown. Some of the neighborhoods are almost rural in character, containing large lot housing development, bordered by some agricultural uses. All five revitalization areas are comprised of Community Development Block Grant (CDBG) benefit eligible census tracts of Alexandria. Map 1.1, on the following page, shows the boundaries of the five revitalization neighborhoods.

The data contained in this profile cover the entire city, with maps provided that take the data down to the census tract level. Where the data are available, maps reflect block or block group level information. There is no consistent data source, however, that will allow an analysis of the individual revitalization area with any degree of accuracy, given the failure of the area boundaries to coincide with the census tract or block group boundaries. Given this complication, the analysis will rely on the census tract figures for a general discussion of the demographics of the city as a whole, with visual references from the maps to compare the revitalizations areas with the rest of the city. Using this methodology, a comparative analysis will show that the revitalization areas lag behind the rest of the city in most, if not all, economic and social characteristics.

In the fall of 2007, the City commissioned a windshield survey of residential properties in the five target areas, identifying a total of 8,839 parcels. The survey documented 3,869 residential buildings in need of minor repairs, 1,249 major repairs needed, 468 dilapidated buildings, and 2,223 vacant lots. Therefore 84.4 % of residential buildings are in need of minor or major repairs, or dilapidated and vacant lots account for 25.1 % of total parcels in the target areas. A large number of these vacant lots and some properties with structures are also a part of the Adjudicated property inventory of tax foreclosure properties transferred to the City or properties awaiting Sheriff's sale.

Map 1.1: Revitalization Neighborhood Boundaries



## Community Profile

**1.1. Population, Households, and Race/Ethnicity** - As shown in Table 1.1 below, the population of Alexandria reveals a loss of almost six percent between 1990 and 2000, falling to 46,342 persons. The loss was centered in the White population, which fell by over 19 percent. In 1990, the White population was slightly larger than the African-American population, both just short of 50 percent. By 2000, the White population was down to just under 43 percent, while the African-American population grew by almost five percent to become the majority racial group at almost 55 percent of the total population. All other races and the Hispanic ethnic group were relatively small, all less than two percent of the total population. The Hispanic ethnic group shrank between 1990 and 2000, to less than one percent of the total population.

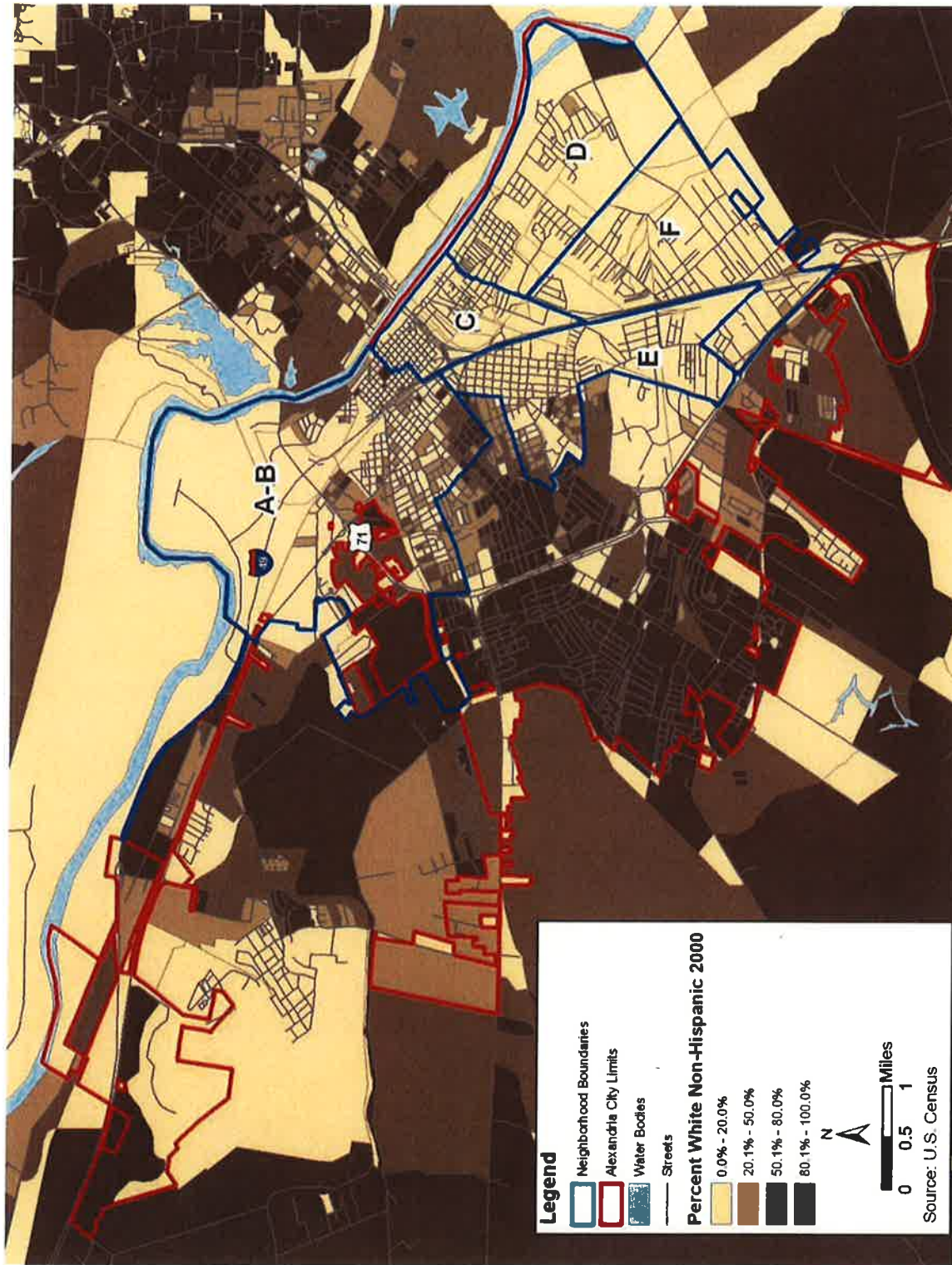
Race	1990		2000		% Change
	#	%	#	%	1990-2000
White	24,416	49.64%	19,740	42.60%	-19.15%
Black or African-American	24,243	49.29%	25,371	54.75%	4.65%
American Indian & Eskimo	91	0.19%	116	0.25%	27.47%
Asian and Pacific Islander	342	0.70%	597	1.29%	74.56%
Other	96	0.20%	518	1.12%	439.58%
Total:	49,188	100.00%	46,342	100.00%	-5.79%
Hispanic	506	1.03%	456	0.98%	-9.88%

Source: 1990 and 2000 U.S. Census

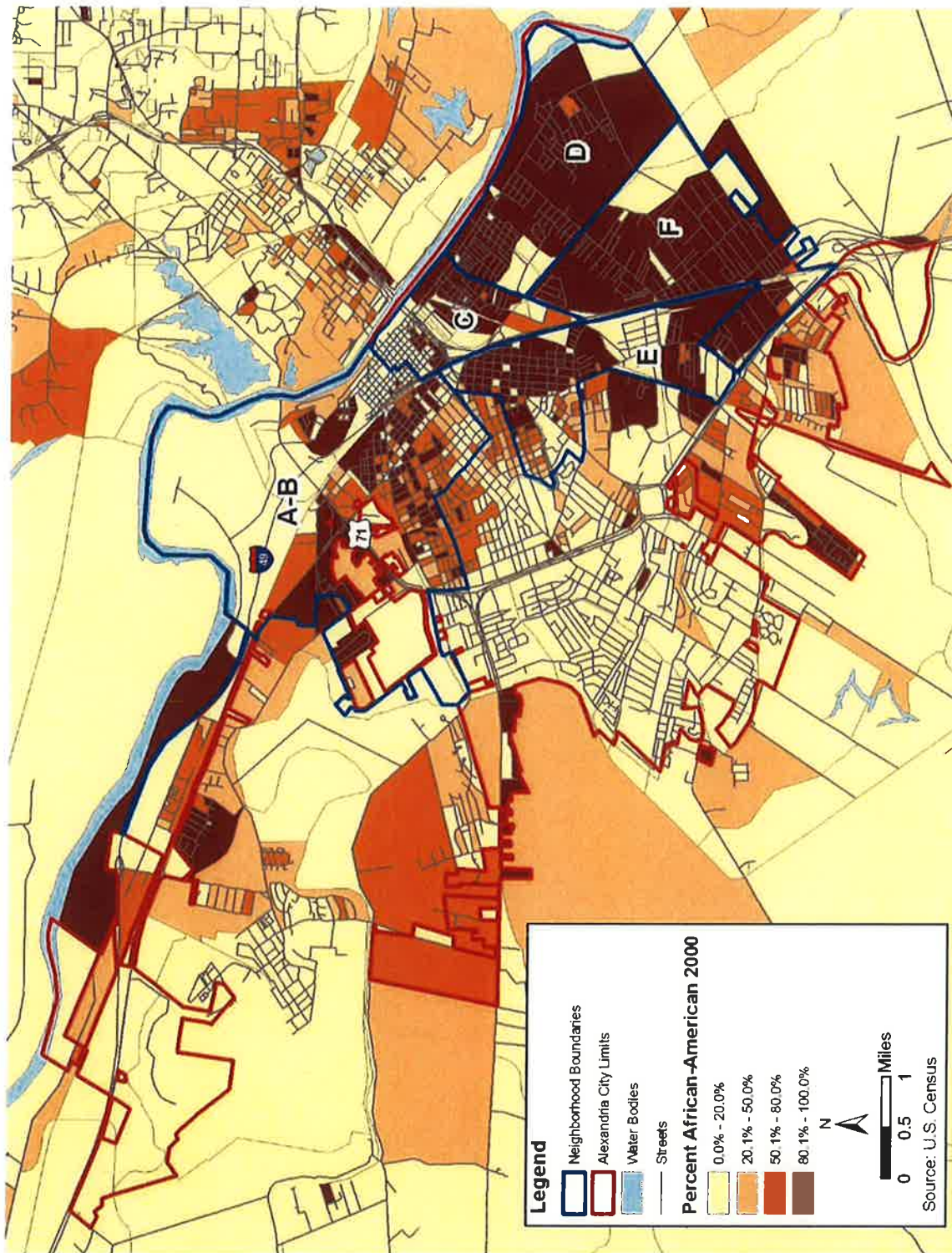
**Table 1.1: Population by Race, 1990 and 2000**

Maps 1.2 through 1.5, on the following pages, show concentrations of the various racial groups by census block within the study areas. Most noteworthy about these maps is the concentration of the African-American population within the study areas. In a large number of census blocks in the study areas the African-American population exceeds 80.1 percent of the population. In many other census blocks the population lies between 50.1 percent and 80 percent of the total population of the census block. Map 1.2 shows the White population concentrated in study area B, with several census blocks of 50.1 to 80 percent and more with over 80.1 percent. Overall, African-Americans dominate the population of the study areas.

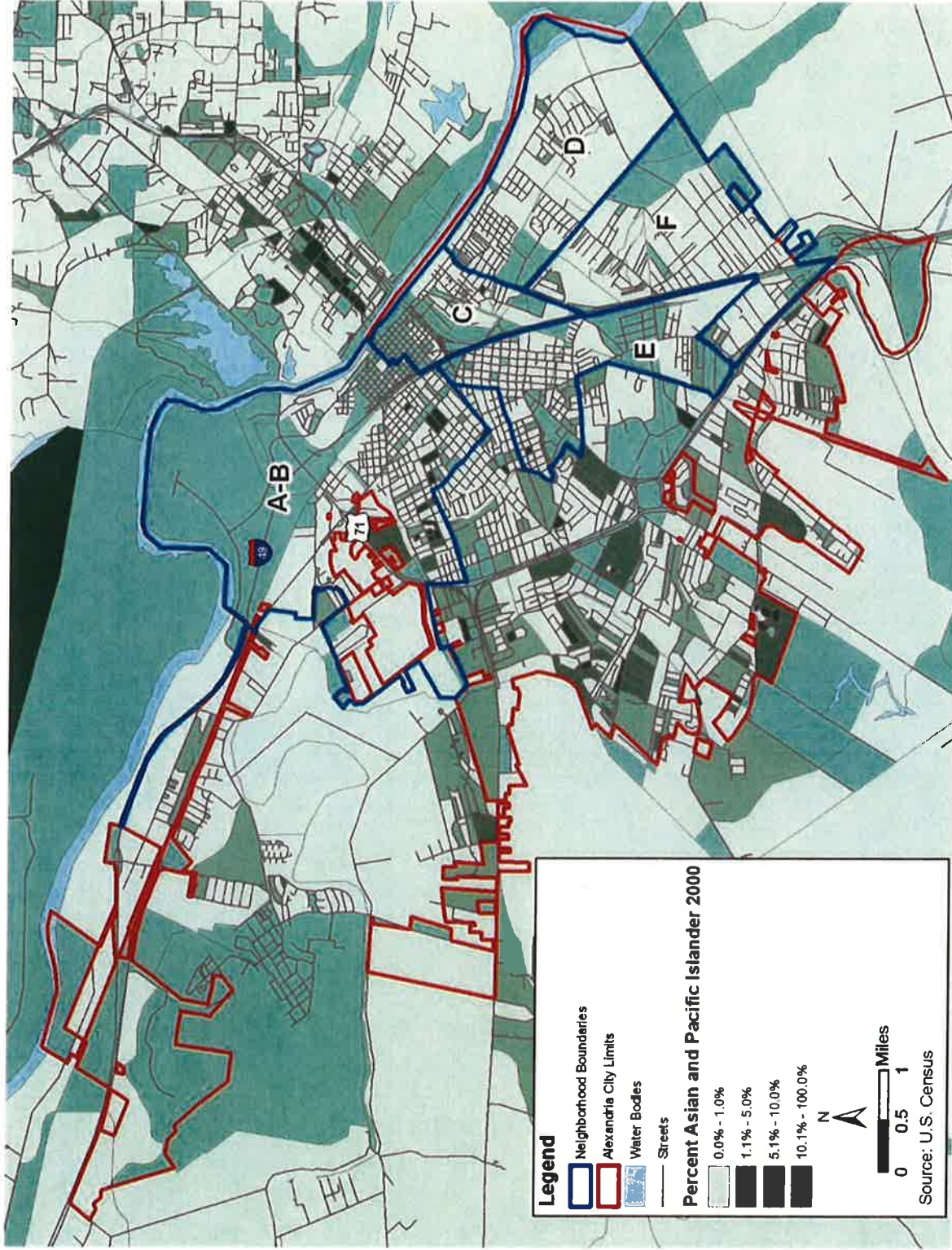
Map 1.2: Percent White Non-Hispanic 2000



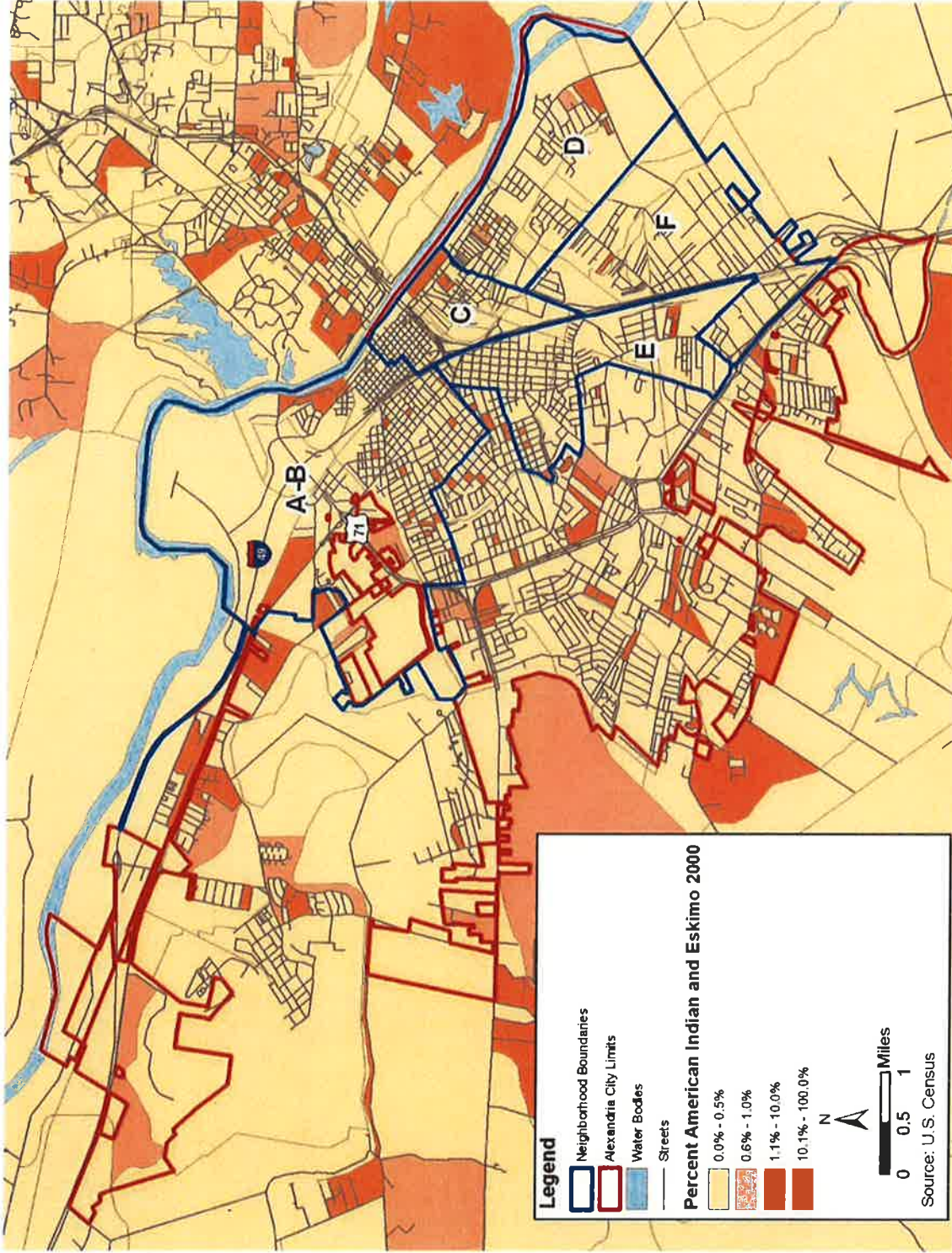
Map 1.3: Percent African American 2000



Map 1.4: Percent Asian and Pacific Islander 2000



Map 1.5: Percent American Indian and Eskimo 2000





## Community Profile

Table 1.2 below indicates that the total number of households in Alexandria contracted, reflecting a general decline in population. In 1990, there were 18,105 households in Alexandria, falling to 17,816 in 2000. The number of households fell by 1.6 percent.

Number of Households	1990	2,000	% Change 1990-2000
Households	18,105	17,816	-1.60%

Source: U.S. Census 1990 & 2000

**Table 1.2: Number of Households, 1990 and 2000**

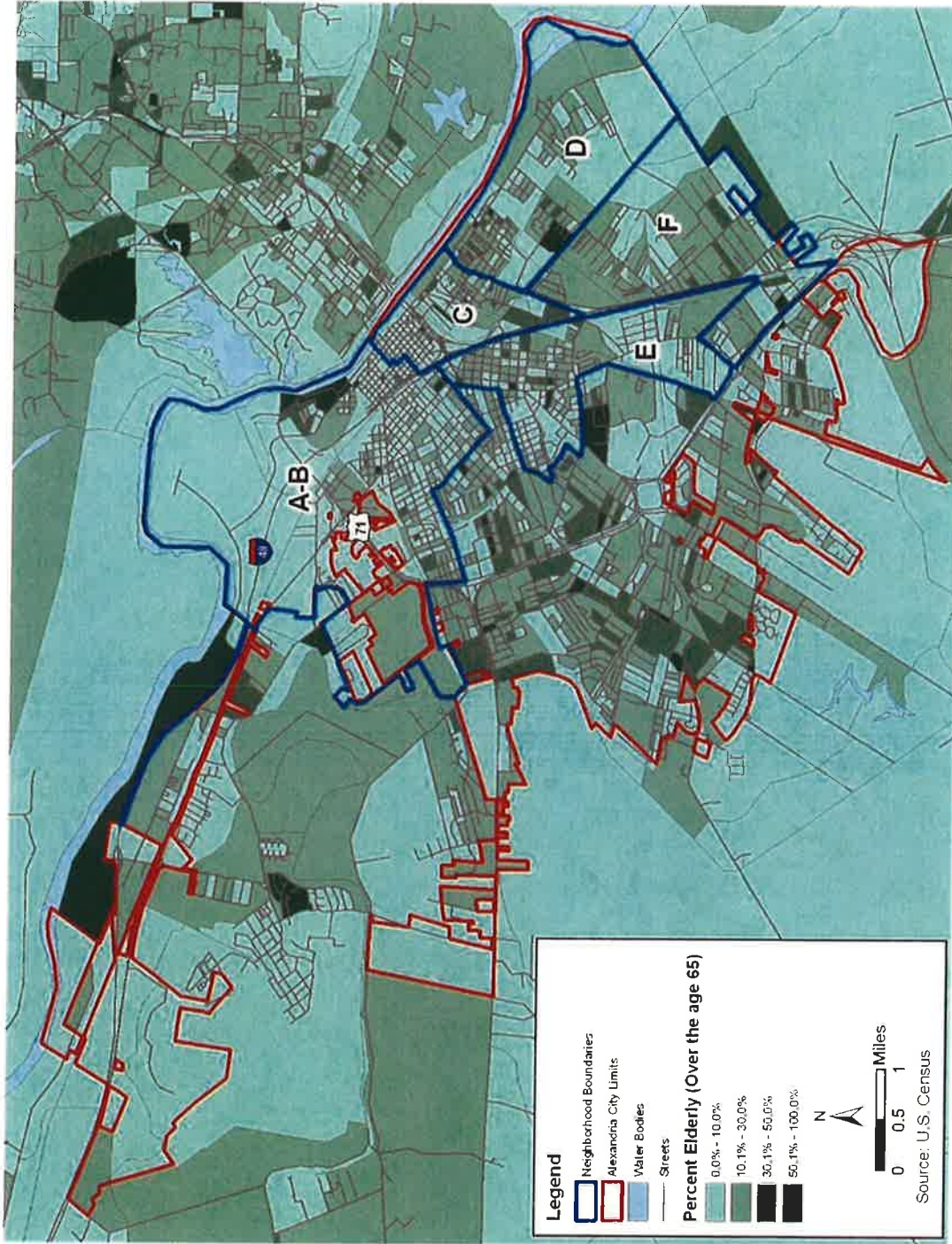
Almost 66 percent of those households were family households, as shown in Table 1.3. Just under 32 percent of all households were part of a family households where children under the age of 18 were present. Over 38 percent were married-couple families, with 16 percent married-couple families with children under the age of 18 present. Twenty-three percent of all households were female-headed with no husband present. Almost 14 percent were female-headed with children under 18 present in the home. Over 30 percent of households were single person living alone. Twelve percent of households were headed by a householder 65 or older. Map 1.6 on the following page shows households with elderly householders. Map 1.7 shows female-headed households. While elderly householders seem well distributed around Alexandria, female-headed householders appear to be overrepresented within the study areas.

HOUSEHOLDS BY TYPE	#	%
<b>Total households</b>	<b>17,816</b>	<b>100</b>
Family households (families)	11,727	65.8
With own children under 18 years	5,676	31.9
Married-couple family	6,865	38.5
With own children under 18 years	2,882	16.2
Female householder, no husband present	4,141	23.2
With own children under 18 years	2,473	13.9
Nonfamily households	6,089	34.2
Householder living alone	5,421	30.4
Householder 65 years and over	2,148	12.1

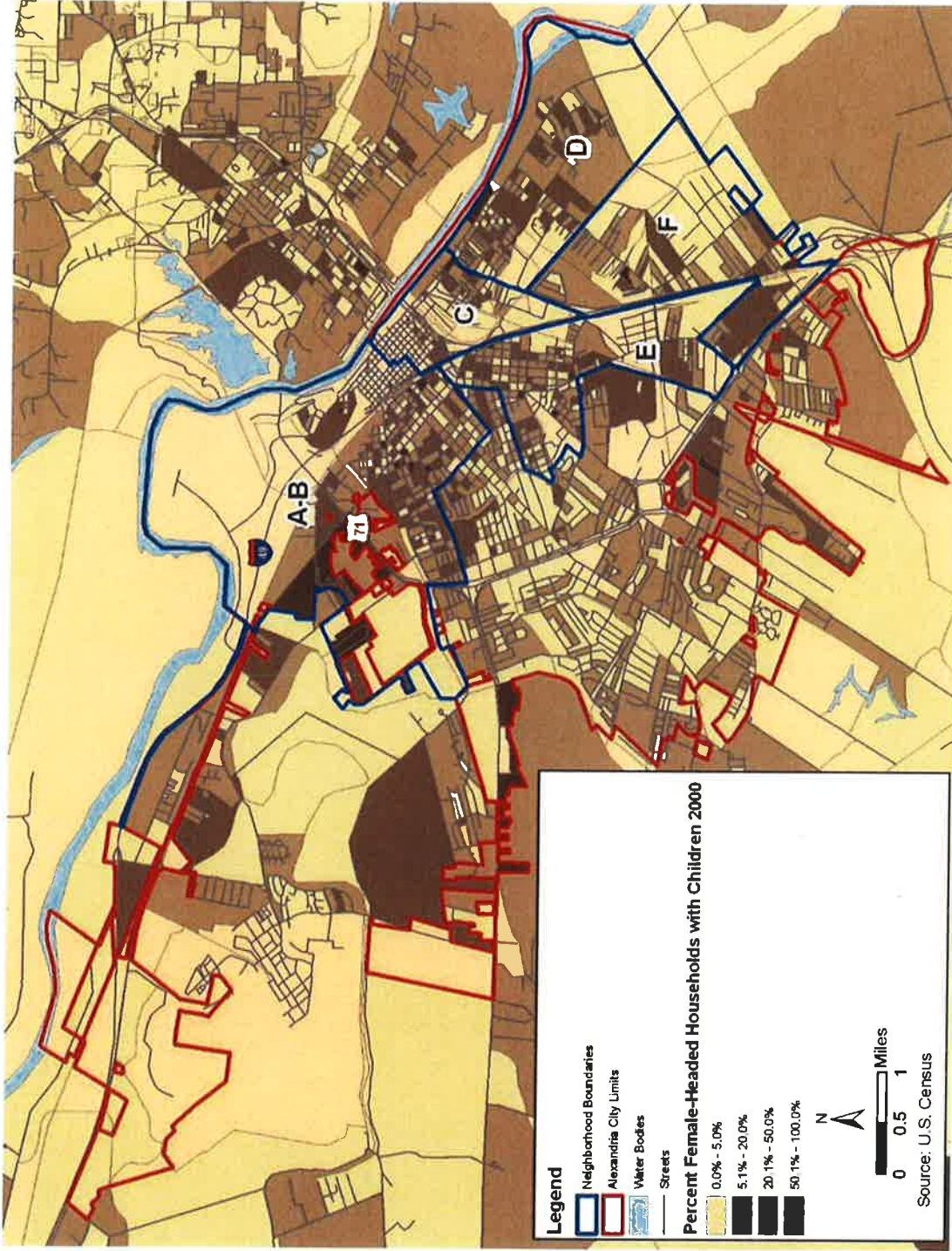
Source: U.S. Census 1990 & 2000

**Table 1.3: Household by Type, 2000**

Map 1.6: Percent Elderly (Over the age 65) 2000



Map 1.7: Percent Female-Headed Households with Children 2000



## Community Profile

**1.2. Income, Poverty, Education, and Employment** - The median income for Alexandria was over \$26,000 in 2000, as shown in Table 1.4, up over 40 percent from 1990's income of about \$18,500. Map 1.8 on the following page show that the median household incomes within the target areas were at the low end of the distribution. Most of the census tracts that make up the target areas had median household incomes below \$20,000 in 2000, much less than the median household income for Alexandria as a whole. A few of the tracts had marginally higher incomes, ranging from \$20,000 to \$40,000. None of the census tracts had median household incomes above \$40,000.

	1990	2000	% Change 1990-2000
Median Household Income	\$18,546	\$26,097	40.7%

Source: 1990 and 2000 U.S. Census

**Table 1.4: Median Household Income, 1990 and 2000**

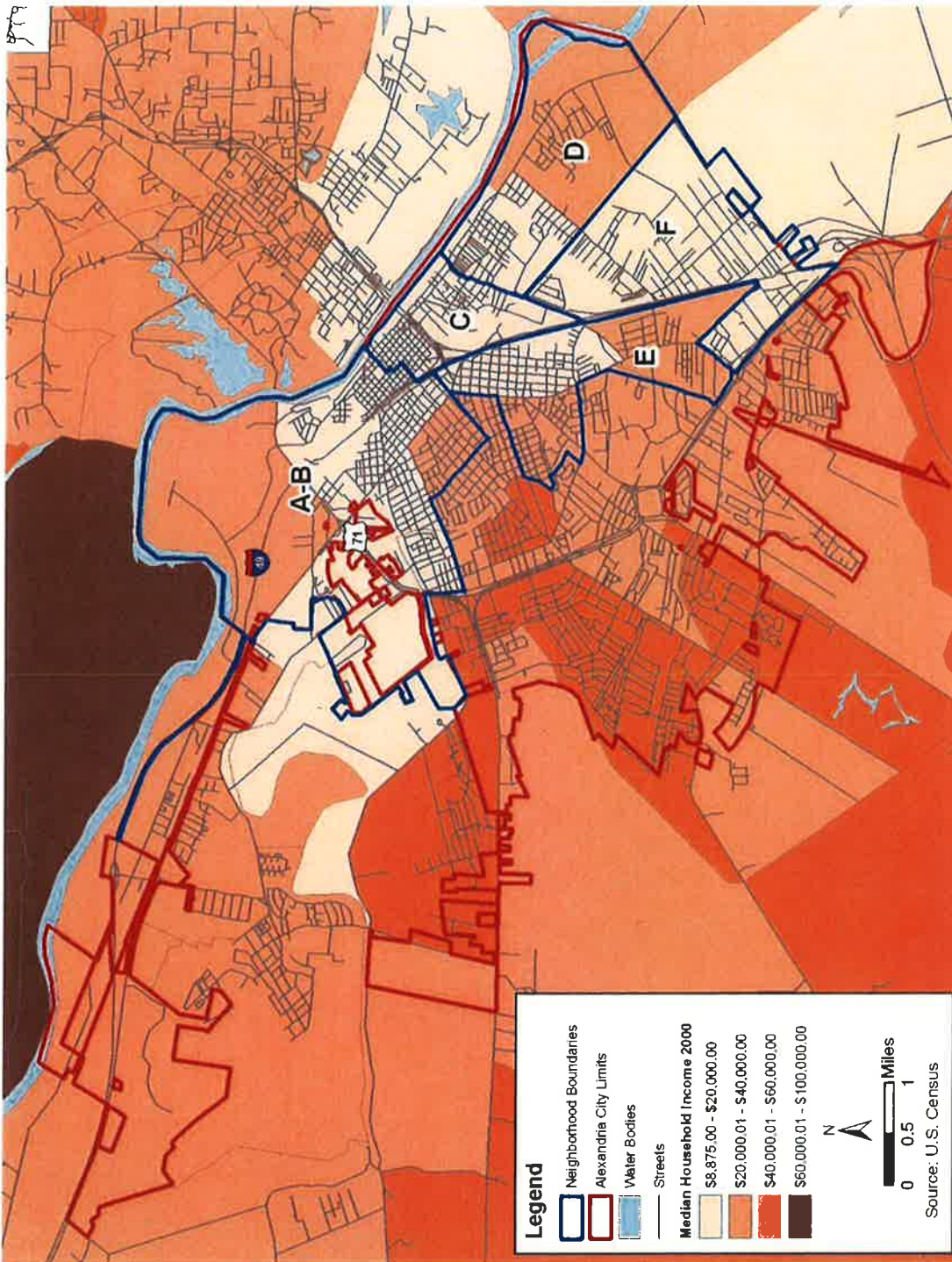
Table 1.5 indicates that 27.6 percent of residents in Alexandria lived below the poverty level in 2000, a decrease of a little over one percentage point from 1990. Whites accounted for only 10 percent below poverty, while African-Americans accounted for over 40 percent of those in poverty. Large parts of the target areas have high levels of poverty, with many census tracts at over 40 percent and others at 20 to 40 percent. The percentage of African-Americans living in poverty declined from 1990 figures by almost 8 percentage points, which represents a significant improvement.

	Number	%	White	%	Black	%	Hispanic	%
<b>Below Poverty '00</b>	12,214	27.60%	1,877	10.00%	10,225	40.59%	112	37.46%
<b>Above Poverty '00</b>	32,040	72.40%	16,884	90.00%	14,969	59.41%	187	62.54%
<b>Total '00</b>	44,254	100.00%	18,761	100.00%	25,194	100.00%	299	100.00%
<b>Below Poverty '90</b>	13,743	28.93%	2,210	9.39%	11,410	48.47%	123	29.22%
<b>Above Poverty '90</b>	33,766	71.07%	21,338	90.61%	12,130	51.53%	298	70.78%
<b>Total '90</b>	47,509	100.00%	23,548	100.00%	23,540	100.00%	421	100.00%

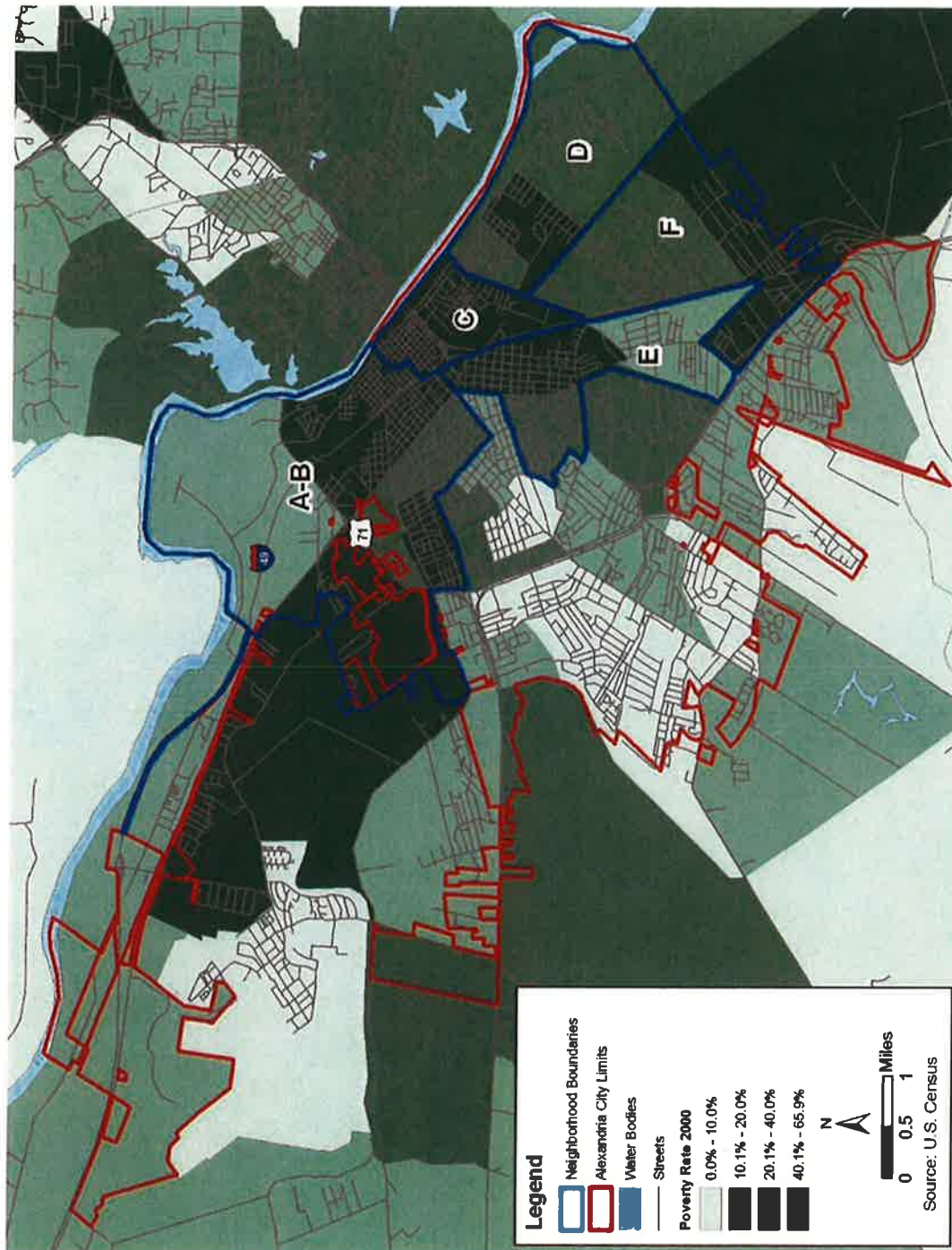
Source: 1990 and 2000 U.S. Census

**Table 1.5: Poverty by Race, 2000**

Map 1.8: Median Household Income 2000



Map 1.9: Poverty Rate 2000



## Community Profile

Citywide, 27.6 percent of residents over the age of 25 had less than a high school education, as shown in Table 1.6. Almost 30 percent had completed high school. Map 1.10 shows that the education level in the target areas is very low. Most census tracts within the target areas have a large percentage of residents with less than a high school education. Percentages range from 40 to over 64 percent. These education levels are much lower than the city as a whole.

Educational Attainment	Number	%
Less than 9th grade	2,769	9.5%
9th to 12th grade, no diploma	5,269	18.1%
High school graduate (includes GED)	8,583	29.5%
Some college, no degree	5,896	20.2%
Associate degree	927	3.2%
Bachelor's degree	3,435	11.8%
Graduate or professional degree	2,253	7.7%
Total	29,132	100.00%

Source: 2000 U.S. Census

**Table 1.6: Educational Attainment, 2000**

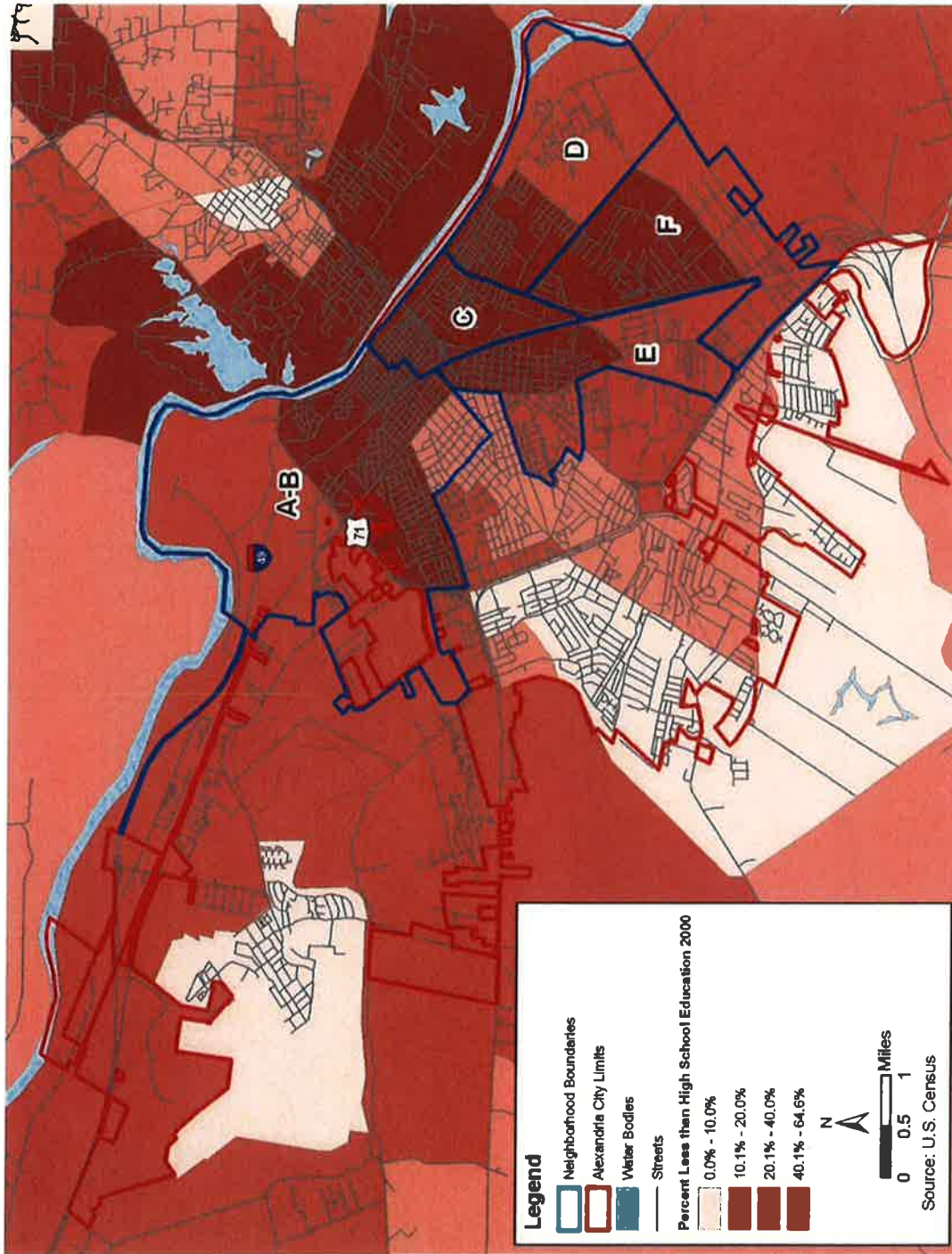
Table 1.7 shows that the unemployment rate in Alexandria was just under 9 percent in 2000. Unemployment rates for African-Americans were much higher than for Whites, 13 percent compared to less than 4.5 percent. As shown earlier, African-Americans are concentrated in the target areas and median household incomes in the target areas are low, suggesting that unemployment rates were high in the target areas as well.

	Number	%	White	%	Black	%	Hispanic	%
Unemployed	1,670	8.87%	401	4.47%	1,217	13.03%	10	6.17%

Source: 2000 U.S. Census

**Table 1.7: Unemployment, 2000**

**Map 1.10: Percent with Less than High School Education 2000**





## Community Profile

### 1.3. Housing, Homeownership, Vacant Housing, and Renters

Table 1.8, below, shows a total of 19,806 housing units in Alexandria in 2000. Of that total, 10,216 units were owner-occupied representing a 57.4 percent homeownership rate when vacant units are included in the total. The census data show that 1,990 units were vacant.

	Total Housing Units	Total Occupied Units	Owner Occupied Units	Renter Occupied Units	Vacant	Percent Homeownership
Alexandria	19,806	17,816	10,219	7,597	1,990	57.4%

Source: 2000 U.S. Census

**Table 1.8: Characteristics of Housing Units, 2000**

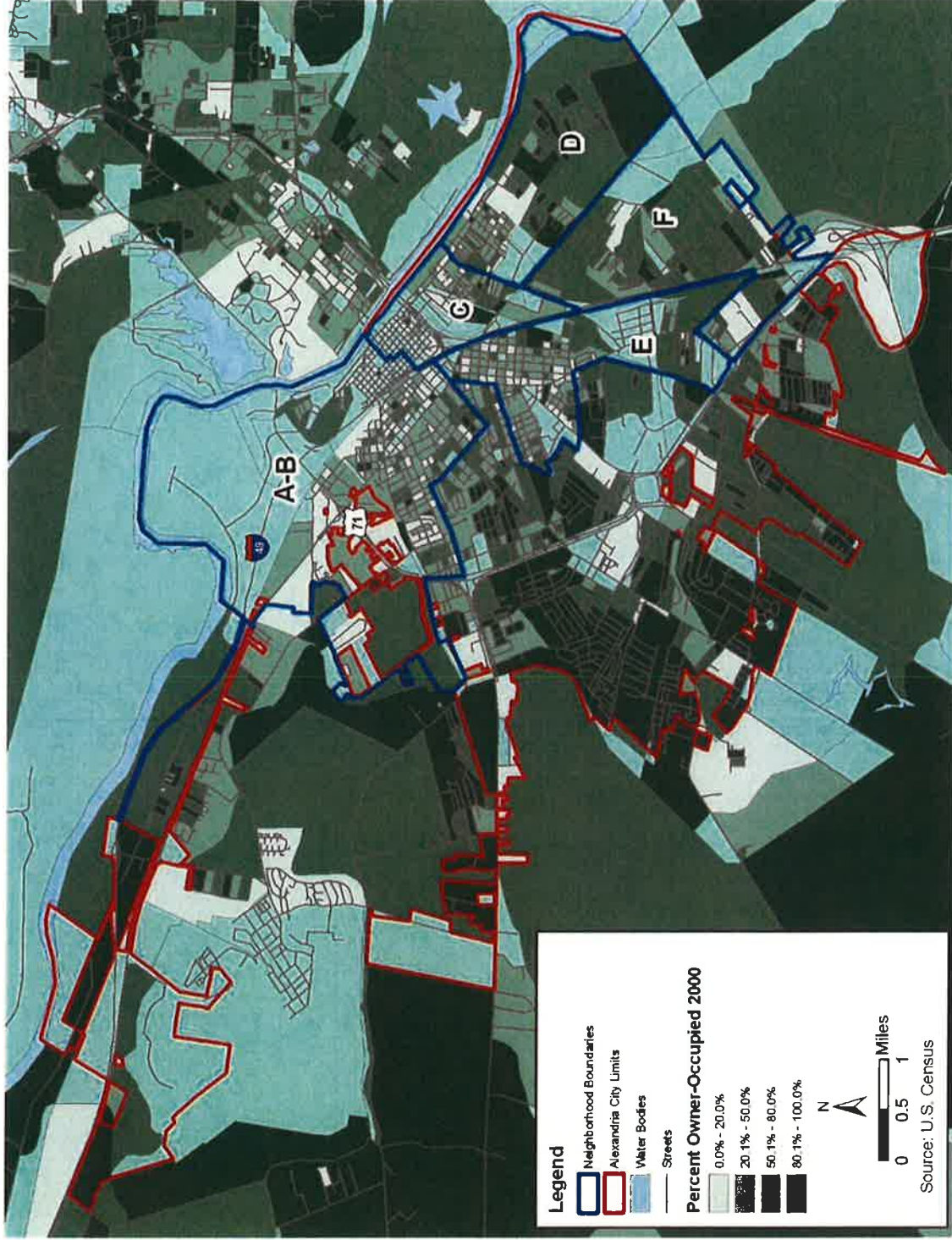
When looking at only occupied units, Table 1.9 shows a homeownership rate of 57.02 percent for the total population. Looking at just Whites, the homeownership rate was over 68 percent. The African-American rate was under 47 percent, a difference of over 20 percentage points. The homeownership rate for Hispanics was under 20 percent, though the population of Hispanics was very small. Maps 1.11 and 1.12 on the following pages show that large portions of the target areas are primarily rental, though some sections are well represented with homeowners, with some census blocks showing over 80 percent homeowner-occupied.

	Number	%	White	%	African-American	%	Hispanic	%
Owner Occupied	10,181	57.02%	5,847	68.37%	4,129	46.41%	20	19.23%
Renter Occupied	7,675	42.98%	2,705	31.63%	4,768	53.59%	84	80.77%
Total	17,856	100.00%	8,552	100.00%	8,897	100.00%	104	100.00%

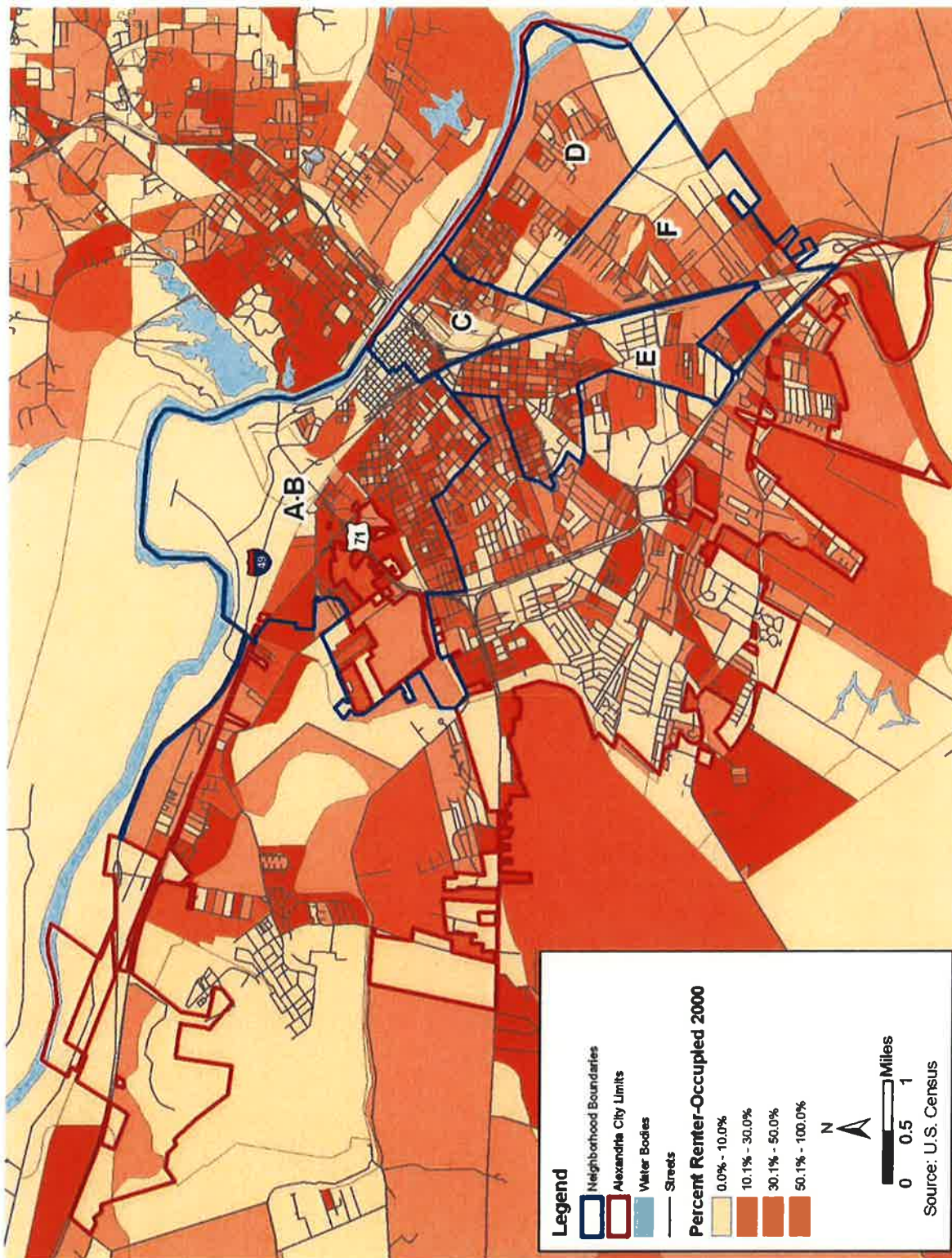
Source: 2000 U.S. Census

**Table 1.9: Tenure by Race, 2000**

Map 1.11: Percent Owner-Occupied 2000



Map 1.12: Percent Renter-Occupied 2000



## Community Profile

The median housing value of owner-occupied homes in Alexandria in 2000, shown in Table 1.10, was \$72,200, up by 33 percent from a 1990 value of \$54,300. Map 1.13, on the following page, however, shows that values in the target areas were significantly lower in 2000. Most of the census tracts in the target areas show median values of between \$20,000 and \$50,000.

	1990	2000	Percent Change 1990-2000
Alexandria	\$54,300	\$72,200	33.0%

Source: 1990 and 2000 U.S. Census

**Table 1.10: Median Housing Value, 2000**

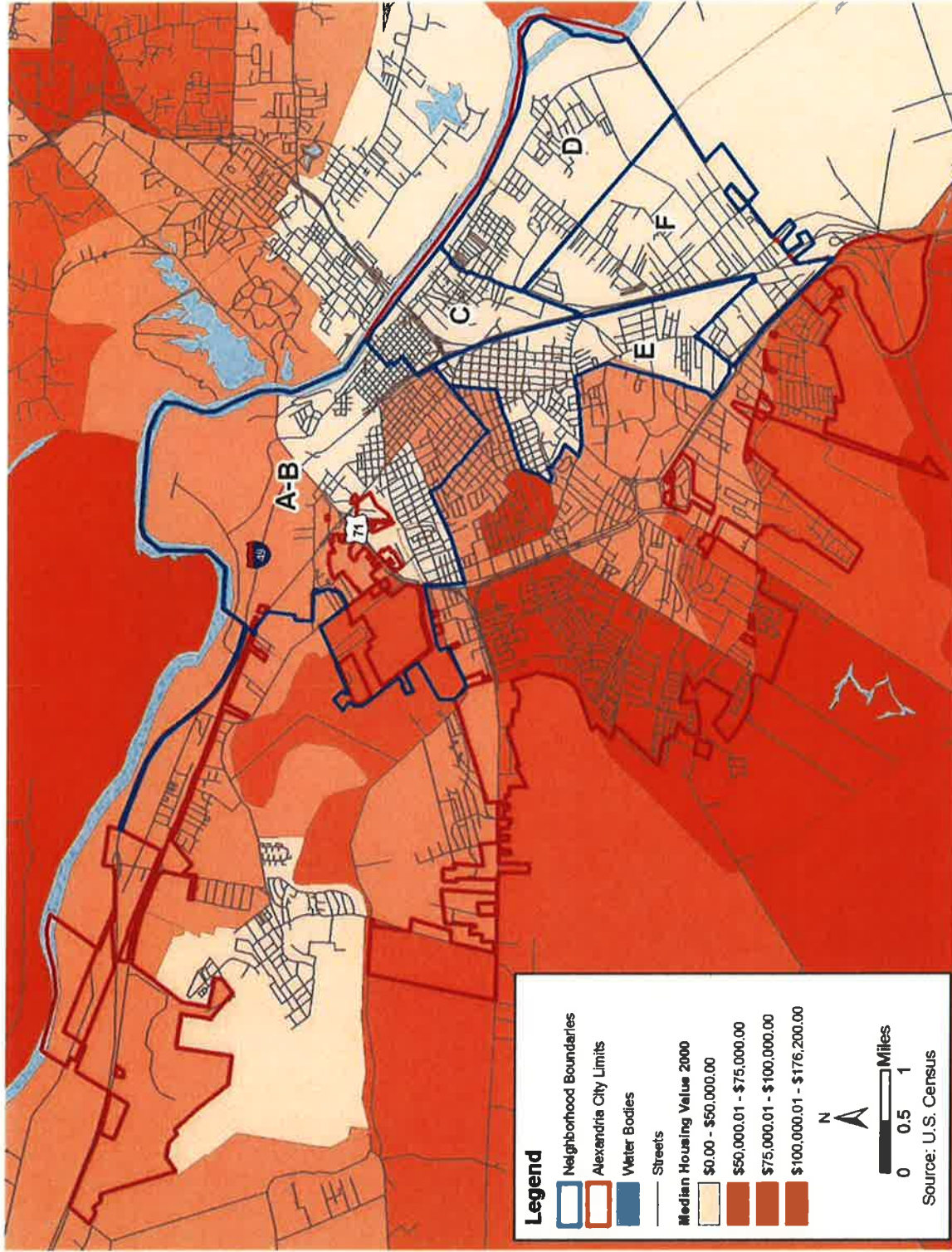
Table 1.11 looks at the percentage of household income that was paid toward selected monthly housing expenses in 2000, according to the U.S. Census. By the U.S. Department of Housing and Urban Development definition, those paying more than 30 percent of their income on housing expenses are considered to be cost burdened. In Alexandria, 20.5 percent of homeowners fit this definition of cost burdened. These data are shown in Map 1.14. In the target areas, several census tracts show over 40 percent of households paying more than 30 percent of household income to housing expenses and most of the tracts showing 20 to 40 percent paying that much.

	#	%
Less than 15 percent	4,053	44.0%
15 to 19 percent	1,422	15.4%
20 to 24 percent	952	10.3%
25 to 29 percent	742	8.1%
30 to 34 percent	399	4.3%
35 percent or more	1,494	16.2%
Not computed	154	1.7%
Total	9,216	

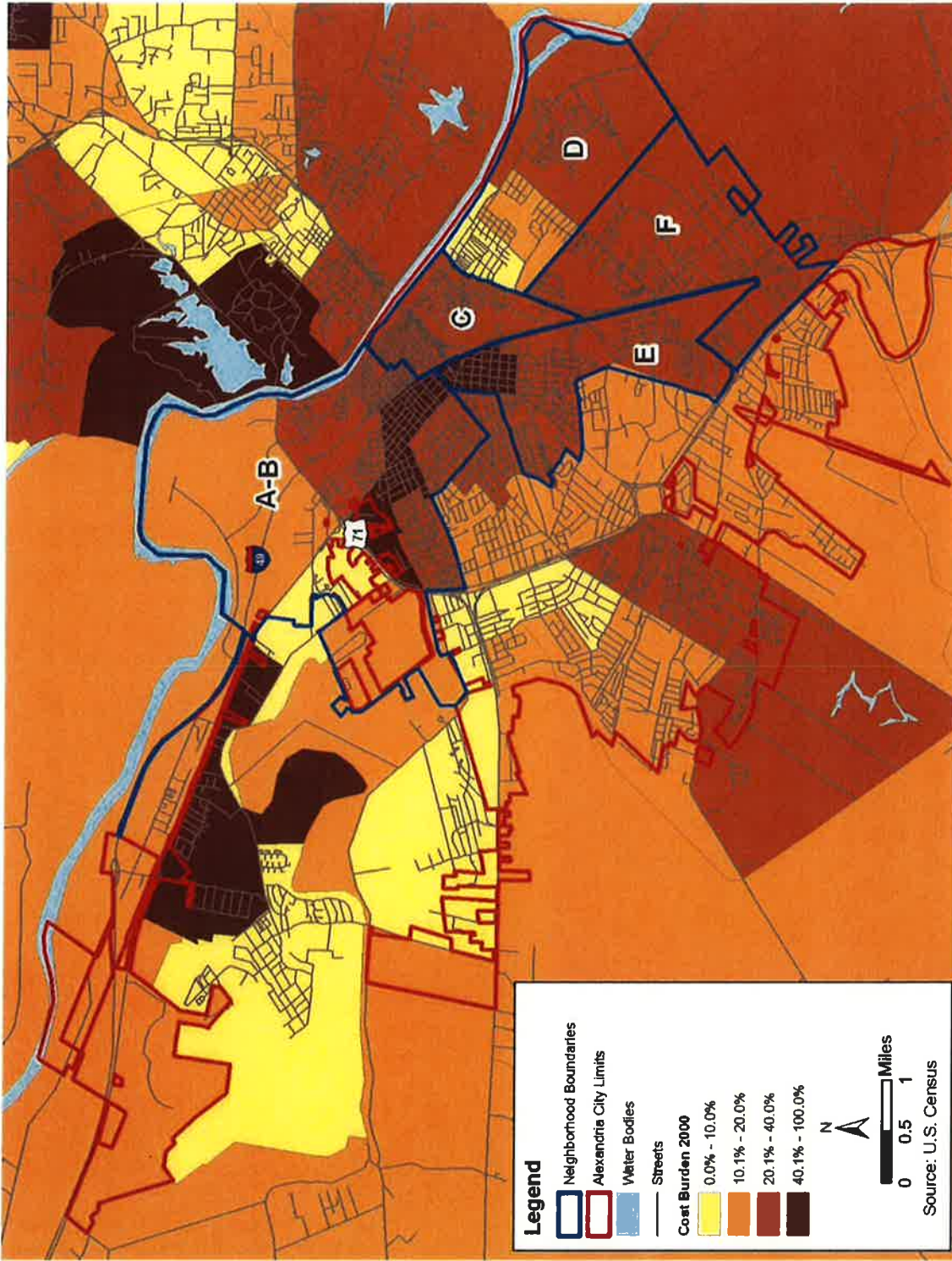
Source: 2000 U.S. Census

**Table 1.11: Selected Monthly Owner Costs as a Percentage of Household Income, 2000**

Map 1.13: Median Housing Value 2000



**Map 1.14: Percent Owner-occupied Households Spending More Than 30% of Income on Housing Expenses 2000**



## Community Profile

The age of the housing stock in a community has two main impacts. First, older housing stock is likely to be in worse condition than newer homes, suffering from years of neglect, deferred maintenance, and an inability to make necessary repairs on a timely basis. Second, homes built before 1968 may have been painted with lead-based paint, creating an environmental hazard that could have a particularly harsh impact on young children. As shown in Table 1.12, over 59 percent of the housing stock in Alexandria was built before 1970, meaning that well over half of the homes are over 38 years old, most of which could be contaminated with lead-based paint.

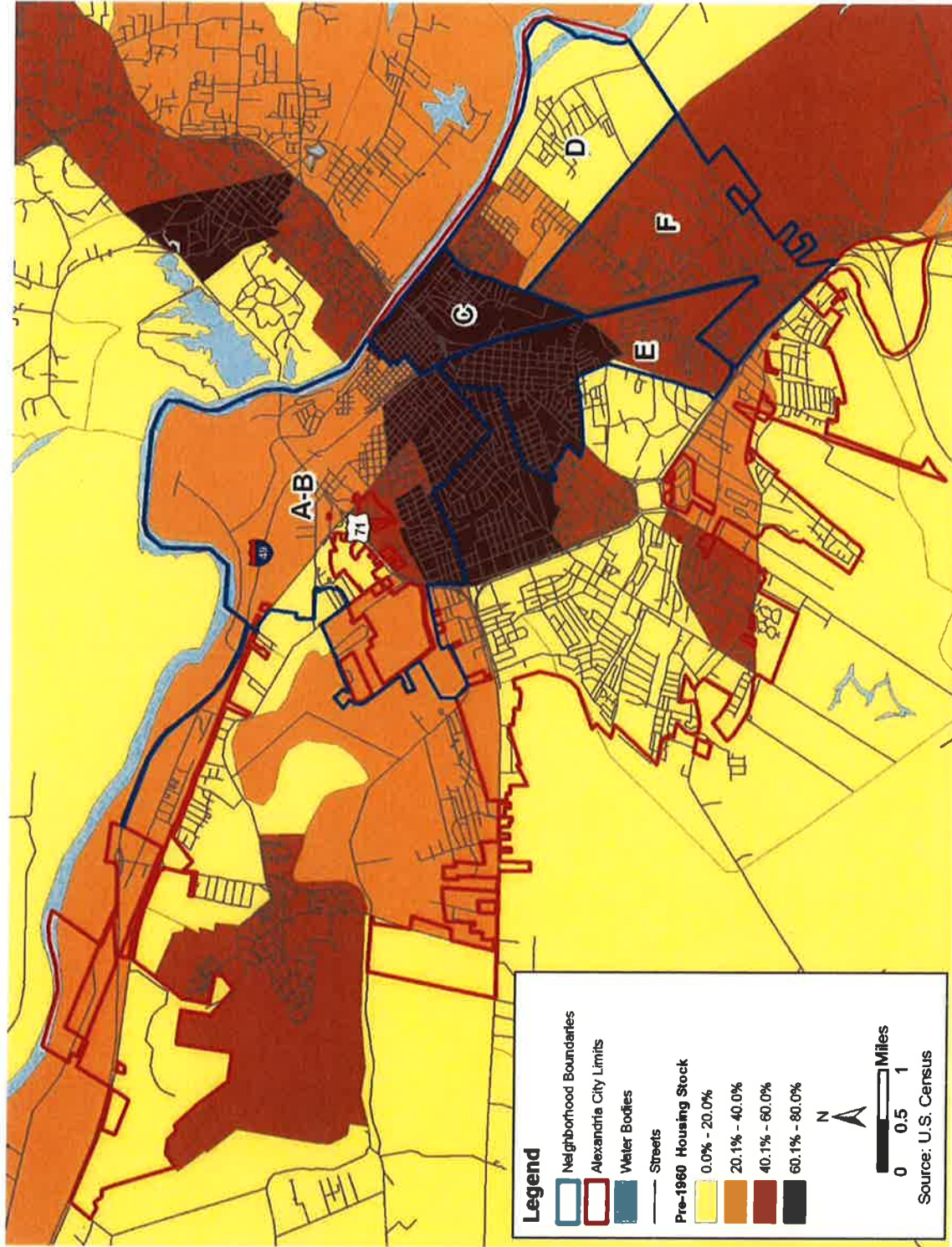
Housing Built	Number	Percent
Pre 1939	1,794	9.02%
1940 to 1949	2,257	11.35%
1950 to 1959	3,620	18.20%
1960 to 1969	4,127	20.74%
1970 to 1979	4,041	20.31%
1980 to 1989	2,520	12.67%
1990 to 1994	631	3.17%
1995 to 1998	683	3.43%
1999 to March 2000	221	1.11%
Total:	19,894	100.00%

Source: 2000 U.S. Census

**Table 1.12: Year Structure Built**

Map 1.15, on the following page, shows a more stringent view of the age of the housing stock, looking at pre-1960 units. Over 60 percent of the homes in several of the census tracts in the target areas were built before 1960. In several more tracts in the target areas the percentages were in the 40 to 60 percent category. The conditions of the housing units in these areas vary by the incomes of the households occupying those units. In higher income areas, homes are more likely to be well maintained. As shown earlier, though, median household incomes in the target areas are very low, suggesting that conditions in these neighborhoods could show signs of deterioration and neglect.

Map 1.15: Percent Pre-1960 Housing Stock





## Community Profile

Table 1.13, to the right, shows the distribution of rental housing among the various housing types, represented by the number of units in the structure. In 2000, the largest contributor to rental housing in Alexandria was the single-family detached housing type, with over 46 percent of all rental housing. The second largest was typical apartment complexes, those structures with more than 4 units. In 2000, apartment buildings accounted for over 25 percent of rental housing. Duplex were the third largest with almost 15 percent.

Units in Structure	Number	%
1, detached	3,569	46.50%
1, attached	272	3.54%
2	1,134	14.78%
3 or 4	621	8.09%
5 to 9	600	7.82%
10 to 19	347	4.52%
20 to 49	302	3.93%
50 or more	680	8.86%
Mobile home	141	1.84%
Boat, RV, van, etc.	9	0.12%
<b>Total</b>	<b>7,675</b>	<b>100.00%</b>

Source: 2000 U.S. Census

**Table 1.13: Units in Structure, Rental**

Table 1.14 below, shows a comparison of the age of rental housing to owner-occupied housing units. The age of the two sectors seem to be relative equal, with rental units exceeding owner-occupied units in the 1940s, 1970s, and 1980s. From these data, one would expect that living conditions between the two groups would be relatively comparable, based solely on the age of the units. Homeowners, though, have a financial incentive to protect their investment by maintaining their units. Oftentimes, landlords skimp on maintenance while enjoying a steady income stream.

Year Built	Rental	%	Owner	%
Built 1999 to March 2000	25	0.33%	172	1.69%
Built 1995 to 1998	201	2.62%	458	4.50%
Built 1990 to 1994	222	2.89%	365	3.59%
Built 1980 to 1989	1,070	13.94%	1,231	12.09%
Built 1970 to 1979	1,755	22.87%	1,941	19.06%
Built 1960 to 1969	1,528	19.91%	2,096	20.59%
Built 1950 to 1959	1,178	15.35%	1,960	19.25%
Built 1940 to 1949	1,007	13.12%	1,037	10.19%
Built 1939 or earlier	689	8.98%	921	9.05%
<b>Total</b>	<b>7,675</b>	<b>100.00%</b>	<b>10,181</b>	<b>100.00%</b>

Source: 2000 U.S. Census

**Table 1.14: Age of Rental and Owner-Occupied Housing, 2000**

## Community Profile

Crowding appears to be an issue with rental housing, when compared with owner-occupied units, as shown in Table 1.15 to the right. Over 73 percent of owner-occupied units house fewer than half an occupant per room, compared to just fewer than 60 percent of rental housing units. Rental units have a larger percentage of the higher occupancy categories than owner units, at almost 33 percent in the .51 to 1.0 occupants per room compared to almost 25 percent for owners and just fewer than five percent in the 1.01 to 1.5 occupant category compared to 1.5 percent for owners.

Owner-occupied:	Number	%
0.50 or less occupants per room	7,466	73.33%
0.51 to 1.00 occupants per room	2,514	24.69%
1.01 to 1.50 occupants per room	151	1.48%
1.51 to 2.00 occupants per room	46	0.45%
2.01 or more occupants per room	4	0.04%
<b>Owner Occupied Total</b>	<b>10,181</b>	<b>100.00%</b>
Renter-occupied:		
0.50 or less occupants per room	4,568	59.52%
0.51 to 1.00 occupants per room	2,530	32.96%
1.01 to 1.50 occupants per room	370	4.82%
1.51 to 2.00 occupants per room	124	1.62%
2.01 or more occupants per room	83	1.08%
<b>Renter occupied Total</b>	<b>7,675</b>	<b>100.00%</b>

Source: 2000 U.S. Census

**Table 1.15: Occupants per Room, 2000**

Rental costs in Alexandria are shown in Table 1.16 to the right and on Map 1.16. The modal category (that category with the highest percentage in the table) was the \$200 to \$399 group at almost 48 percent. This category also contains the median contract rent for Alexandria in 2000 at \$313. The map shows that within the census tracts for the study areas median contract rents are very low (less than \$200) in a few tracts, but range up to \$400 in others. Table 1.17 on the following page indicates cost burdened rental households, those paying more than 30 percent of their income on housing expenses, are 44 percent of total households.

Contract Rent	Number	Percent
Less than \$200	1,581	20.60%
\$200 to \$399	3,661	47.70%
\$400 to \$599	1,560	20.33%
\$600 to \$799	234	3.05%
\$800 or more	168	2.19%
No cash rent	471	6.14%
<b>Total</b>	<b>7,675</b>	<b>100.00%</b>
<b>Median Contract Rent</b>	<b>\$313</b>	

Source: 2000 U.S. Census

**Table 1.16: Contract Rent, 2000**

## Community Profile

Over 37 percent of households were paying more than 35 percent. Map 1.17 reveals three census tracts within the target areas where more than 50 percent of households are cost burdened. In most of the target areas 30 to 50 percent of households are cost burdened.

	Alexandria	
	#	%
Less than 15 percent	1,199	15.6%
15 to 19 percent	766	10.0%
20 to 24 percent	937	12.2%
25 to 29 percent	659	8.6%
30 to 34 percent	505	6.6%
35 percent or more	2,851	37.1%
Not computed	758	9.9%
<b>Total</b>	<b>7,675</b>	<b>100.00%</b>

Source: 2000 U.S. Census

**Table 1.17: Percent of Income Spent on Rent, 2000**

Home Sales - The median sales price of all home sales in 2004 in Alexandria was \$91,000, compared to a median value from the 2000 U.S. Census for owner-occupied housing of \$72,200. For housing units purchased during 2002 and 2003, the majority of the units were purchased using conventional mortgage financing. FHA financing was a distant second, with VA purchases coming third. Table 1.18, below, provides an overview of financing options for both years.

Financing Choices	2002	2003
Conventional	1,054	1,289
FHA	161	157
VA	68	76
FSA/RHS	10	9

Source: Federal Financial Institutions Examination Council

**Table 1.18: Residential Financing Choices, 2002 & 2003**

Affordability is an issue for those looking to become homeowners. Table 1.19, on the following page, provides examples of the income requirements for mortgage qualifications on homes of various values, based on current market conditions and basic assumptions concerning insurance and utility costs. The calculations were based on a 6.25 percent interest rate and a sliding scale for insurance and utilities, with the assumption that as values increase these expenses will increase as well. Taxes were estimated based on the ratio of assessment of 10 percent of the fair market value of property and tax rates of \$121.10 per \$1000 valuation for the Parish tax assessment. Under the Rapides Parish tax assessment there is

## Community Profile

no property tax on the first \$75,000. The City of Alexandria's property tax is \$19.53 per \$1,000. Income requirements assume that no more than 30 percent of gross income is needed to meet housing expenses.

Table 1.19 shows that with current interest rates, housing is relatively affordable. If interest rates were higher, housing would be less affordable. At a 9.25 percent interest rate, the principal and interest payment (P&I) on a \$100,000 home would increase by approximately \$207 per month, requiring an additional \$8,292 per year in gross income to cover housing expenses. As a reference, \$26,291 per year is approximately \$12.64 per hour for a forty-hour workweek, 52 weeks a year for a single wage earner.

	Monthly P&I	Monthly Tax	Monthly Insurance	Monthly Utilities	Monthly Total	Yearly Income Requirements
\$60,000	\$369	\$98	\$90	\$100	\$657	\$26,291
\$80,000	\$493	\$136	\$100	\$120	\$848	\$33,923
\$100,000	\$616	\$188	\$110	\$140	\$1,054	\$42,161
\$120,000	\$739	\$241	\$120	\$160	\$1,260	\$50,399
\$140,000	\$862	\$294	\$130	\$180	\$1,466	\$58,637
\$160,000	\$985	\$347	\$140	\$200	\$1,672	\$66,875

**Table 1.19: Income Requirements for Various Home Values**

Rental Cost - The results of a rental housing survey conducted by J-QUAD in January 2007 are illustrated in the Table 1.20, on the following page. A total of 1,794 units in 20 complexes were surveyed in Alexandria, which represents about 79 percent of the multifamily units in the city in 2000. Thirteen complexes reported 100 percent occupancy rate and seventeen complexes had a combined occupancy rate of more than 90 percent. Bedroom distribution was reported for 1,573 units, of which 49 percent were two-bedroom units, about 37 percent were one-bedroom units, and about 14 percent were three bedroom units.

# Community Profile

Apartment	Address	Phone	Year	%Vac	Units				Rent					
					Total	0	1	2	3 or more	0	1	2	3	
5000 Jackson West Apartments	316 Johnston St, Alexandria, LA	(318) 445 2700	1969	0%	23	-	-	-	-	-	-	\$600	-	-
Bayou Rapides Apartments	700 Veterans Dr # 200, Alexandria, LA	318) 445 3882	1970s	0%	100	-	36	48	16	-	-	\$400	\$440	\$475
Beau Terre	920 Twin Bridges Rd, Alexandria, LA	(318) 442 5905	1985	0%	168	-	64	104	-	-	-	\$575-\$625	\$725	-
Bell H Y Memorial Apts Inc	22nd & Atlanta Rd, Winnfield, LA 71483	(318) 628 2144	1969	10%	56	-	4	12	39	-	-	\$338	\$393	\$440-\$461
Berkshire	393 Windermere Boulevard, Alexandria, LA	(318) 445 8537	NP	0%	16	-	-	16	-	-	-	-	\$525	-
Bethel Apartments Comm Room	724 Willow Glen River Rd, Alexandria, LA	(318) 445 1261	1974	0%	90	-	10	40	40	-	-	\$338	\$370	\$422
Camelot Towers	4550 Queen Elizabeth Ct, Alexandria, LA	(318) 445 5266	1970s	0%	198	-	84	76	38	-	-	\$525	\$650	\$800-\$950
Chateau Deville	4015 Lakeside Dr, Alexandria, LA	(318) 445 4609	NP	4-6%	160	-	NP	NP	NP	-	-	\$377	\$450	\$535
England	1943 Dublin Rd, Alexandria, LA	(318) 442 4526	1981	0%	98	-	20	52	26	-	-	subsidized based on income	\$450	\$530
Fern View	2509 Culppepper Rd, Alexandria, LA	(318) 484 2799	2000	10%	112	-	32	72	8	-	-	\$400	\$450	\$530
Gary Glen Townhouses	261 McKeithen Dr, Alexandria, LA 71303	(318) 484 2799	1995	0%	25	-	-	25	-	-	-	-	\$450	-
Gatehouse Espana	4040 Parliament Dr, Alexandria, LA	(318) 445 5266	1970	0%	43	-	21	21	1	-	-	\$525	\$650	\$850
Leisure Villa	5440 Downing St, Alexandria, LA	(318) 445 9180	1970s	5%	101	-	NP	NP	NP	-	-	\$475	\$550-\$575	\$625
Magnolia Trace Apartment Homes	5445 Provine Pl., Alexandria, LA	(866) 398 1857	2006	17%	208	-	72	120	16	-	-	\$670-\$745	\$840-\$1050	\$1,180
Nottingham	1301 King Arthur Blvd, Alexandria, LA	(318) 445 5266	1970	0%	241	-	108	94	39	-	-	\$525	\$650	\$800-\$950
Palms	3330 Jackson St, Alexandria, LA	(318) 443 5663	NP	0%	26	-	18	8	-	-	-	\$475	\$565	-
Rosewood	4051 Bayou Rapides Rd, Alexandria, LA	(318) 445 7673	1986	7%	152	-	96	56	-	-	-	\$575-\$665	\$710	-
Towne Oaks/Chandler Corp.	3400 Government St, Alexandria, LA 71302	(318) 442 6530	NP	0%	18	-	18	-	-	-	-	\$475	-	-
Trafalgar	4041 Heyman Ln, Alexandria, LA	(318) 487 4877	1978	0%	40	-	NP	NP	-	-	-	\$450	\$425-\$475	\$575-\$600
Walden Point	476 Twin Bridges Rd, Alexandria, LA	(318) 487 1690	1972	2%	229	NP	NP	NP	NP	-	-	\$300-\$325	\$450	\$600

Source: J-QUAD Apartment Survey June 2007

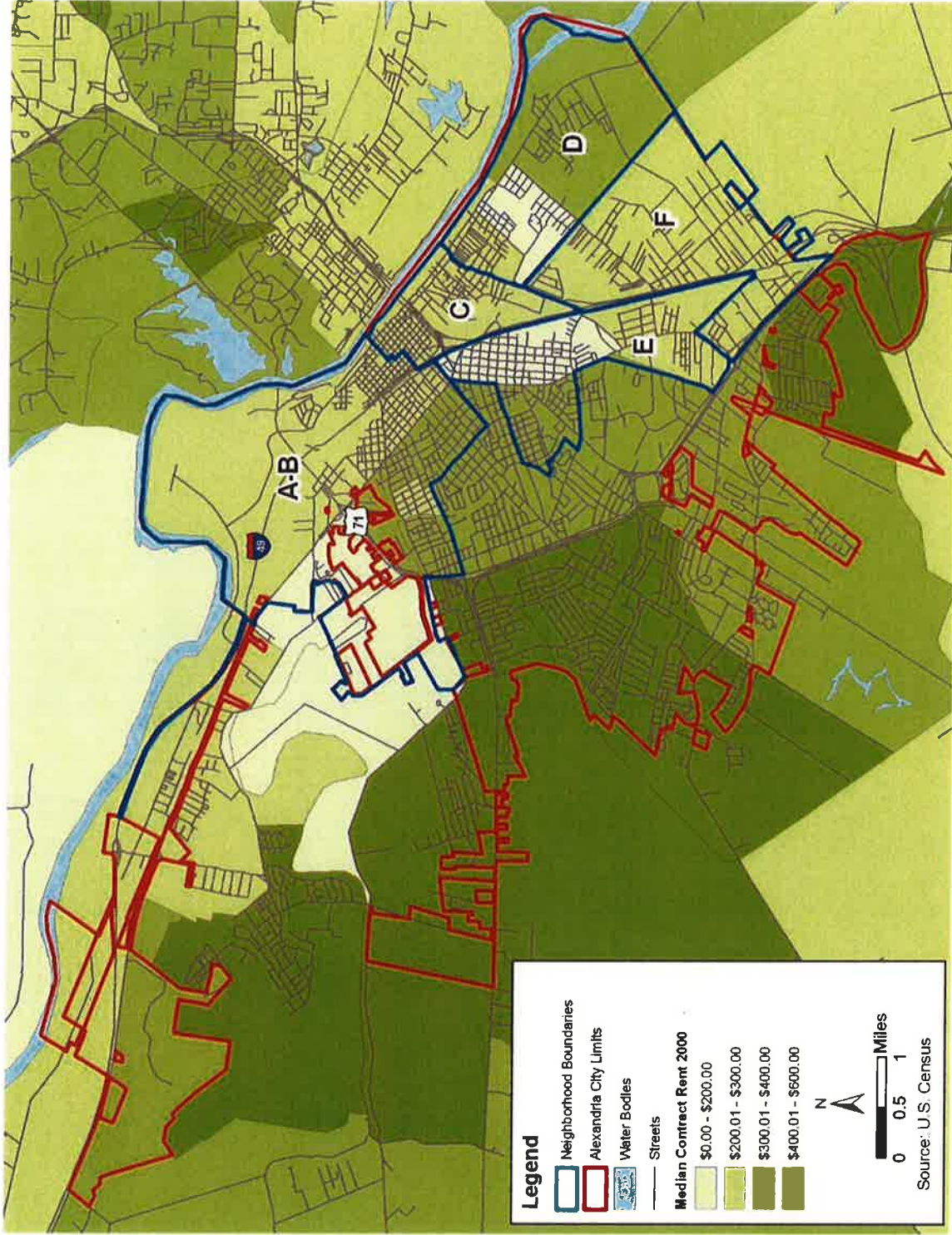
**Table 1.20: Apartment Survey, June 2007**

### **Key Points:**

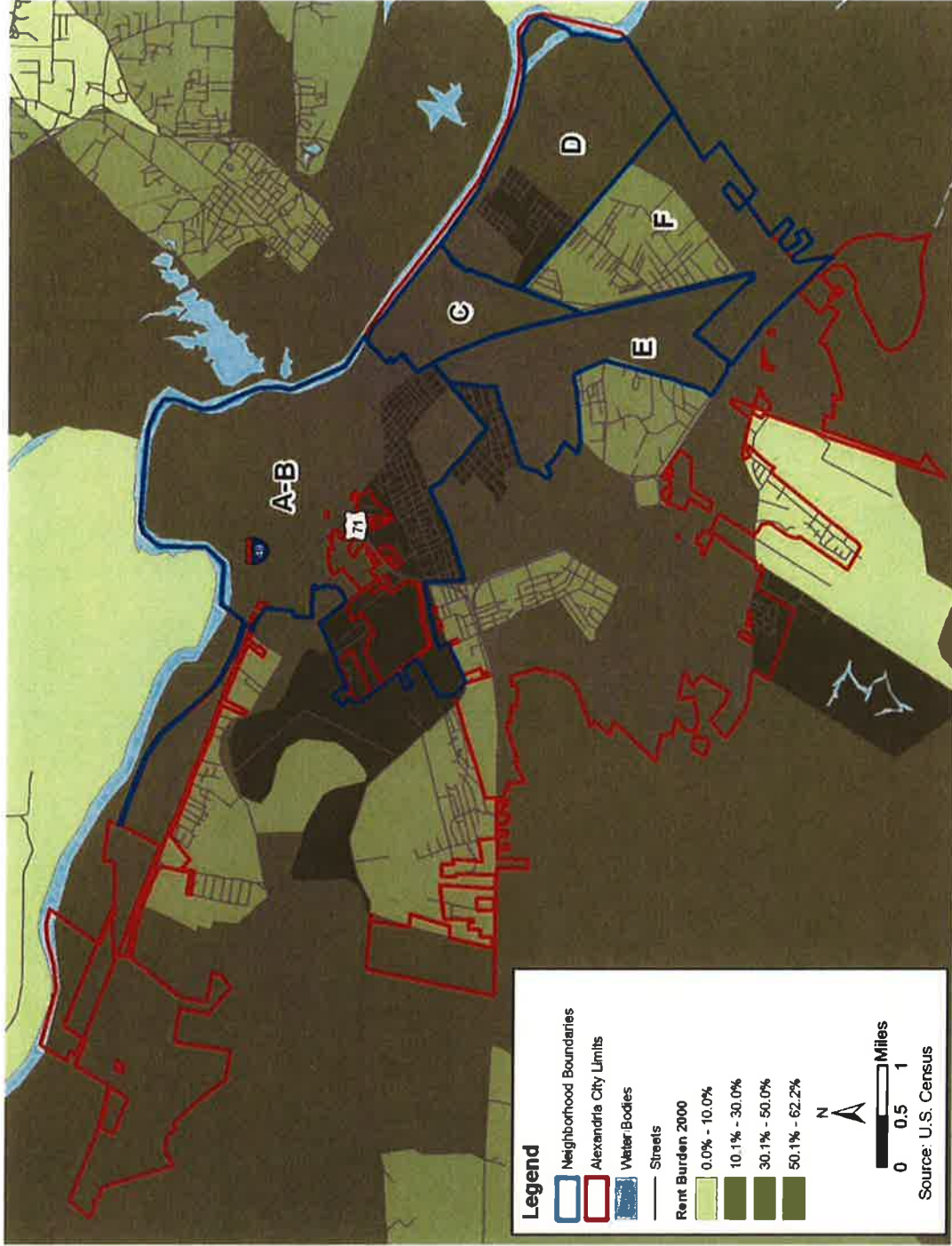
Alexandria, as of the 2000 U.S. Census, now includes a majority African-American population at 55 percent of total city population. The targeted revitalization areas are home to even higher concentrations of African-Americans, who have relatively low incomes and educational attainment levels. A large percentage of homes within the target areas are female-headed with no husband present, but with children under the age of 18 living at home. Home prices and rental rates are relatively low, but the age of the housing stock suggests that those units may not be in very good condition, due to age and the financial ability of the owners to keep the units in good shape. Despite the relatively low housing costs, a large percentage of both owners and renters are cost burdened, according to the definition created by the U.S. Department of Housing and Urban Development. The African-American population had a high poverty rate and much of that poverty was centered in the target areas.

The median income for Alexandria was over \$26,000 in 2000. Median household incomes within the target areas for the most part were below \$20,000 in 2000. None of the revitalization area census tracts had median household incomes above \$40,000. Cost burden rental households, those paying more than 30 percent of their income on housing expenses, are 44 percent of total households. Over 37 percent of households were paying more than 35 percent. Three census tracts within the designated revitalization areas indicated more than 50 percent of households are cost burdened. In most of the target areas 30 to 50 percent of households are cost burdened.

Map 1.16: Median Contract Rent 2000



Map 1.17: Percent Renter-Occupied Households Spending More Than 30% of Income on Housing Expenses 2000





### **1.4. Community Lending Profile**

The Community Lending Profile analyzes the degree to which financial institutions are serving local residents and whether discriminatory lending practices are evident in the neighborhoods. The Federal Financial Institutions Examination Council (FFIEC) gathers data on home mortgage activities from federal agencies that regulate the home mortgage industry. The data contain variables that facilitate the analysis of mortgage lending activity; such as race, income, census tract number, loan type, and loan purpose. For this analysis, the FFIEC census tract level data were utilized from 1997 through 2006. Census tracts do not coincide with the neighborhood boundaries, so the estimates will be higher than the actual figures for the neighborhoods.

### **Loan Applications and Origination Rates**

Disparities in the number of loan applications and loan origination rates between lower and higher income groups were evident in the neighborhoods and in the county overall. As shown in Table 1.21, on the following page, over 60 percent of all home loan applications in the neighborhoods were from the high-income group (>120% of MHI), compared to about 10 percent from very low-income group (<51% of MHI) and the low-income group (51-80% median) combined. Over 66 percent of all the originations in the neighborhoods were provided to buyers in the high-income group (>120% median), compared to two percent for the very low-income group (<51% of MHI) and over six percent in the low-income group (51-80% median). Whites (Non-Hispanic) had the highest origination rate, over 81 percent, compared to over 59 percent for African-Americans, and nearly 67 percent for Hispanics. There is a disparity in the number of applications and originations among the racial groups. The population of African-Americans in the neighborhood was about 85 percent, compared to only 52 percent of all applications and 53 percent of all originations. White population in the neighborhood was about 13 percent, but the percentage of applications was about 23 percent and originations were about 33 percent. Home purchase loans accounted for over 40 percent of all originations in the neighborhood. Refinance loans were the most frequent

## Community Profile

loan purpose, reported about 52 percent of the total originations. Conventional loans accounted for 89 percent of originations.

**Table 1.21: Home Loans within Neighborhood Boundaries, 1997- 2006**

	# of Loan Applications	Origination Rate	# of Originations	% of Originations
<b>Loan Type:</b>				
Conventional	30,382	59.3%	18,001	88.9%
FHA-insured	3,741	48.9%	1,830	9.0%
VA & Other	827	51.6%	427	2.1%
<b>Ethnicity:</b>				
Native	170	52.9%	90	0.4%
Asian	168	63.9%	107	0.5%
Black	18,231	59.3%	10,811	53.4%
Hispanic	248	66.8%	166	0.8%
White	8,277	81.3%	6,729	33.2%
Other	239	61.1%	146	0.7%
Not Provided	4,178	26.9%	1,124	5.5%
Unknown	3,439	31.7%	1,090	5.4%
<b>Income:</b>				
<51% median	916	44.8%	410	2.0%
51-80% median	2,583	49.8%	1,287	6.4%
81-95% median	1,716	54.7%	939	4.6%
96-120% median	3,107	57.6%	1,789	8.8%
>120% median	21,129	63.7%	13,463	66.5%
Unknown	5,499	43.1%	2,372	11.7%
<b>Loan Purpose:</b>				
Home Purchase	14,370	56.8%	8,159	40.3%
Home Improvement	2,160	69.6%	1,503	7.4%
Refinancing	18,294	57.5%	10,512	51.9%
Multifamily Dwelling	126	66.8%	84	0.4%
<b>Total</b>	<b>34,950</b>	<b>58.0%</b>	<b>20,257</b>	<b>100.0%</b>

Source: Federal Financial Institutions Examination Council

### **Characteristics of Redlining**

Redlining relates to the avoidance of certain locations by mortgage lenders in response to undesirable characteristics of the area. One indication of the characteristics of redlining is a person in a low-income neighborhood is less likely to obtain a loan than a person with a similar income in a high-income neighborhood. The loan origination rates

## Community Profile

within similar income groups in the low-income tracts and high-income tracts are compared to identify the disparities. A comparison of origination rates of the income groups in the neighborhoods with the origination rates in high-income census tracts across the county reveals characteristics of redlining evident within the neighborhoods. Lower origination rates were observed for all income groups when applying for loans in the target neighborhood, compared to the same income groups' loan originations in high-income census tracts. As shown in Table 1.22, below, the origination rate in the moderate-income group in the neighborhood was over 57 percent in the neighborhoods, compared to over 69 percent in moderate-income groups in high-income census tracts elsewhere in the county. The origination rate in the high-income group in the neighborhood was about 64 percent in the neighborhoods, compared to about 74 percent in high-income groups in high-income census tracts in the county.

**Table 1.22: Characteristics of Redlining, 1997- 2006**

Income Group	# of Applications	Origination Rate
<b>Neighborhoods</b>		
<51% median	916	44.8%
51-80% median	2,583	49.8%
81-95% median	1,716	54.7%
96-120% median	3,107	57.6%
>120% median	21,129	63.7%
Unknown	5,499	43.1%
<b>High-Income Tracts in the overall County</b>		
<51% median	682	45.4%
51-80% median	2,132	56.7%
81-95% median	1,012	56.5%
96-120% median	2,987	69.2%
>120% median	17,856	73.8%
Unknown	3,998	15.8%

Source: Federal Financial Institutions Examination Council

### **Reasons for Denials**

In the neighborhoods, about 43 percent of denials were blamed on credit history, about 16 percent on a lack of collateral, and nine percent on applicant's debt-to-income ratio.

Map 1.18, on the following page, shows the total number of loan applications by census tract. Less active areas are shown in the lighter colors, with the most active areas in dark red. Most of the census tracts within the neighborhoods had less than 1,000 loan applications during the ten year period.

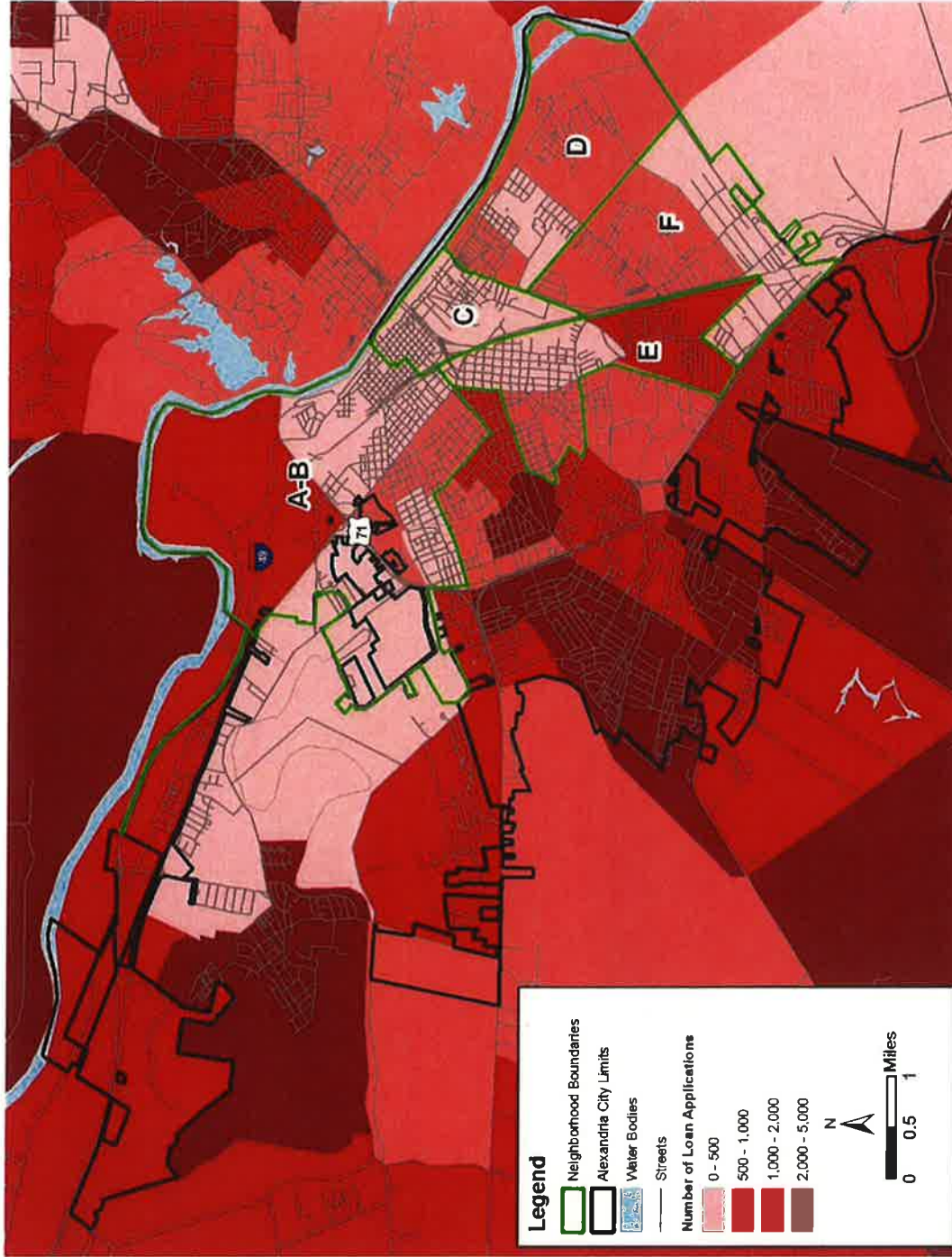
Map 1.19 shows the ratio of denials to originations. Census tracts shown in the darkest red indicate those areas where at least 100 applications are denied for every 100 applications originated. The lightest red areas show 0 to 50 applications denied for every 100 applications originated. Most of the census tracts in the neighborhoods had 75 or more applications denied for every 100 applications originated.

### **Key Points**

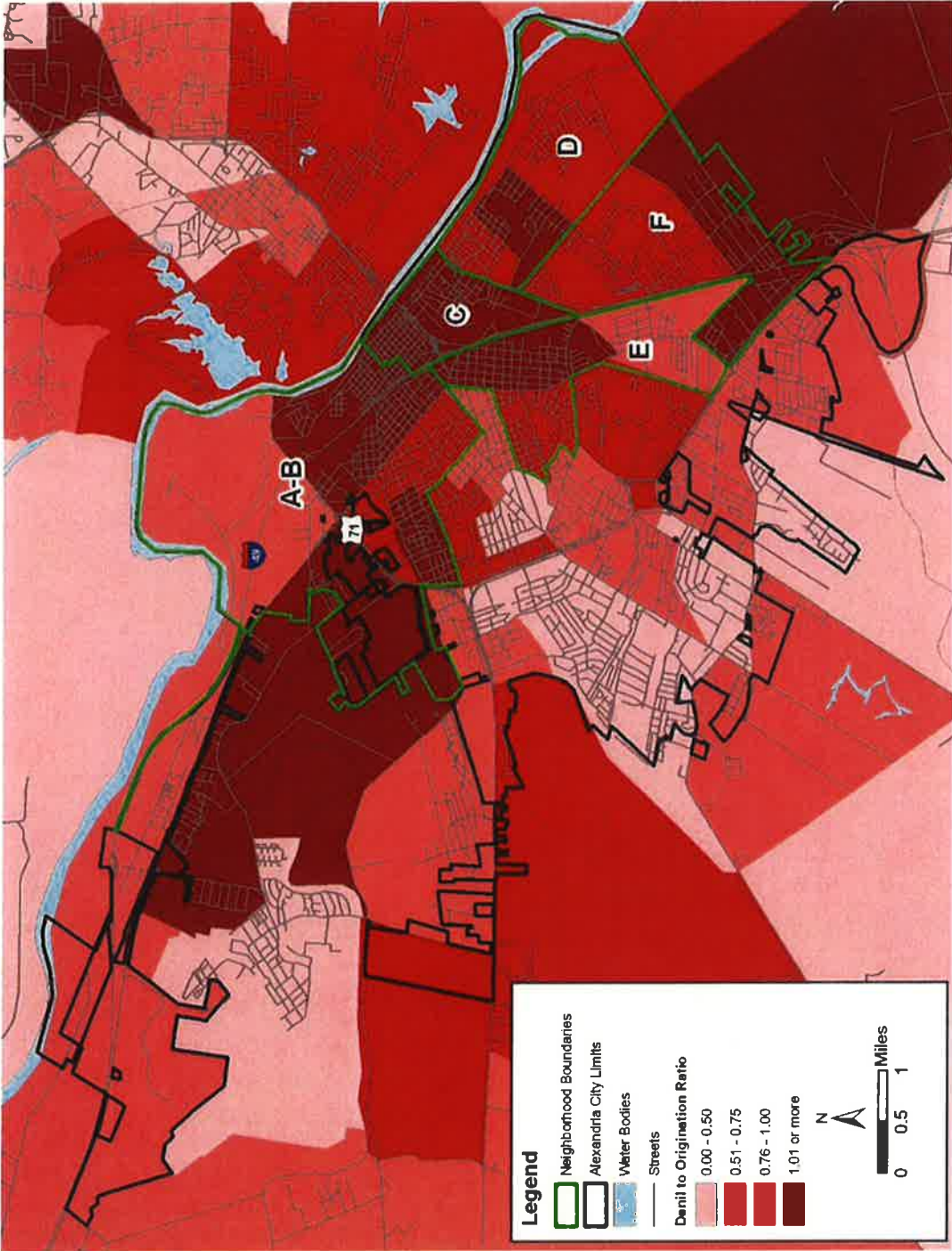
While the analysis does not provide conclusive evidence of redlining, the data tend to suggest that characteristics of redlining are evident in the target neighborhoods and the very low-income census tracts in the county. While very low-income applicants tend to have a low success rate with approval of their loan applications, within the very low-income census tracts even the high-income applicants showed a poor success rate. The data suggest that lenders might be reluctant to lend in these neighborhoods.

The challenge will be to determine ways to improve the marketability and negative perception of the neighborhoods, in addition to addressing the income and credit barriers. In the neighborhoods, the number of applications and percentage of originations among African-Americans were lower than their population percentages. In the neighborhoods, the least success in lending was found in the home purchase loan sector. A majority of the loan denials were based on the applicants' credit history or their lack of collateral. Homeownership and financial literacy workshops should be useful in improving mortgage activities in the neighborhoods.

Map 1.18: Number of Loan Applications 1997-2006



Map 1.19: Ratio of Home Loan Denials to Originations 1997-2006



### **SECTION TWO - COMMUNITY ENGAGEMENT**

**2.1. Overview** - The Community Engagement process began with a **Community Briefing** and **Strategic Planning** kickoff meeting held January 31, 2008 in the Alexandria City Council Chambers. The public at large was invited by public announcements and key community and professional representatives were individually notified. The consultants presented an overview of the proposed planning process that included a review of the planning approach and methodology, the critical elements of the planning process, an overview of the proposed community engagement activities, and the anticipated goals and outcomes from the plan. Participants were asked to articulate their vision for the community, identify the critical issues facing the community relative to housing and neighborhoods and to describe the priority needs of people living in the target areas. The kickoff meeting was followed by a series of focus group sessions and community meetings designed to gather broad community input from residents, business and other property owners within the target areas, and representatives of civic and professional organizations, and the faith based community. Two focus group sessions and two community meetings were held during the early phases of the study.

**2.2. Focus Group Sessions** - Two focus group meetings were held to receive input. The Planner and Community Focus Group session was held on Monday, April 14, 2008 at Alexandria City Hall. Participants included representatives of the Historic Preservation Commission, local planning organizations, consultants, architects, neighborhood leaders and general community representatives. The Industry Focus Group session was held on April 15, 2008 at the Alexandria City Hall Council Chambers. Participants included representatives of financial institutions, mortgage companies, real estate sales/appraisal professionals, home builders, and non-profit housing developers. Focus Group participants were given a brief overview of the planning effort and asked to participate in a discussion aimed at identifying community needs based on their perceptions relative to housing, safety & security, economic development, and neighborhood amenities.

## Community Engagement

**2.3. Community Meetings** – Community meetings were held in early May in an effort to gather input directly from those persons living in the target areas. The discussions followed the same format used in the focus group sessions. The Lower Third Neighborhood Association hosted a meeting on May 12, 2008 at the Broadway Resource Center located at 712 Broadway Street. The Samtown-Woodside Neighborhood Association hosted a session on May 13, 2008 at the Martin Luther King Jr. Community Center located at 3807 Smash Avenue. A Community Meeting was planned for the North Alexandria and Central Business District community organizations at the Police Public Safety Building at 1000 Bolton Avenue, but did not occur due to scheduling issues. Community participants voiced frustration with existing conditions in the neighborhoods but were hopeful that the planning process would result in more than a document created and placed on the shelf.

**2.4. Community Input** - The collective comments from the strategic planning kickoff briefing, focus group sessions and the community meetings are summarized below.

**Housing** - Major housing concerns were cited as a need in all meetings. Residents felt that it was imperative to eliminate boarded-up homes along the corridors and in the adjoining neighborhoods. Residents felt that these abandoned homes were attractive to drug dealers and invited the criminal element to operate in such structures along the commercial corridors and within the neighborhoods. The rehabilitation, renovation, and replacement of older homes were considered a very high priority among the residents. Affordable housing, and increased housing assistance resources, particularly for senior citizens, was deemed a major need for the community. Residents and business owners were also quite vocal and adamant that improving and replacing infrastructure that would protect houses from flooding be made a priority.

Not all of the housing and neighborhood concerns related to brick and mortar projects. Community-wide involvement in the planning process and in improving neighborhoods



## Community Engagement

was seen as a vehicle to galvanize the community to help stabilize neighborhoods. Many of the residents felt that previous development projects and renovation in the community represented improvements but lacked community participation in determining where, how and what development were placed in the community and developers did not properly seek input from individual residents directly affected by the development efforts. Residents also felt that many renters, homeowners, and landlords, do not care for their property adequately and this contributes to the negative perceptions of the target neighborhoods and the lack of re-investment in the areas.

**Safety & Security** - Safety and security was seen as an overwhelming concern throughout the target areas particularly. Many thought that without major improvements to safety and security, attempts to make positive changes in the other three categories of need would prove to be fruitless. Residents and business owners were not only concerned by the reality of crime within their community but also the perception of criminal activity that intimidates many residents and serves as a deterrent to improving and expanding legitimate business enterprises. Residents cited the need for better response time from the Police and Sheriff Departments to resident calls as one solution that would assist with improving both the reality and perceptions of criminal activities.

Participants felt that enhanced recreation center programming with state of the art facilities for seniors and youth would be highly beneficial in promoting safe activities for community residents and also deterring juvenile delinquency. Street lighting, sidewalks and removal of poorly maintained buildings, boarded and dilapidated building in need of demolition, and maintenance of vacant lots would enhance safety and security.

**Economic Development** - Many residents voiced their opinion that improving the condition of retail corridors is inextricably linked to the safety and security of the community. Without a major reduction in the criminal element along the commercial corridors and a significant increase in police presence, some residents were pessimistic as to the successful outcome of economic development revitalization efforts.

## Community Engagement

Participants characterized the commercial corridors as static and neglected and needing to be reenergized to meet the needs of the residents by improving the vitality of existing businesses. The quality and diversity of retail outlets and commercial uses was seen as a major need by the community. Residents were interested in high quality establishments that will fulfill the community's basic necessities needs as well as meet their specialty retail and entertainment needs. Specifically mentioned were high quality grocery stores, discount retailers, clothing stores, dentists, opticians, banks, restaurants, community centers, and entertainment venues.

There was an emphasis on increasing job opportunities for youth throughout all of the community meetings. Part-time job opportunities and internships for local high school students were frequently mentioned within the confines of the economic development discussion. Student-centered part-time jobs would serve a dual purpose; providing a less expensive labor source for small businesses while providing high school youth with a constructive and structured activity to occupy their free time after school.

**Neighborhood Amenities** - Changes in area neighborhood amenities were linked to one or more of the other three categories of need as well. For instance, neighborhood amenities and retail revitalization on the corridors were seen as a dual priority in realizing high quality retail and commercial uses for the community. At the same time, improving the attractiveness of retail outlets would improve the overall attractiveness of the neighborhoods and the commercial corridors. Residents were also interested in seeing functional retail and commercial outlets and specialty retail that enhanced the quality of life in the community such as coffee houses and bookstores. Aesthetic improvements such as upgraded sidewalks, landscaping, and other streetscape amenities were noted as positive changes that would enhance the corridor.

Information gathered during the community engagement effort provided a context for analyzing the data collected as part of the community profile development and the needs assessment. Many perceptions voiced in these sessions were further validated by our research, and the community input was used to guide our development of

## Community Engagement

recommendations and strategies. Upon completion of the draft report, the recommendations were presented to the public in community meetings in order to confirm our translation of the priority needs they had expressed in the earlier meetings, into strategies likely to be successful in helping to revitalize the target areas.

**Draft Plan Input** - The community engagement effort ended with a series of Community Meetings and briefings to present the Draft Plan including the findings of the Needs Assessment, and to receive input on the strategies and recommendations before finalizing the revitalization plan. These sessions were again hosted by the Lower Third/South Alexandria, Samtown-Woodside, and North Alexandria/Central Business District neighborhood associations and held November 17-19, 2008. The meetings were held at the MLK Center, Broadway Resource Center, and the Public Safety Building.

Throughout the community engagement process, supplemental interviews were conducted with organizations and persons unable to attend the strategic planning kickoff meeting, focus group sessions and community meetings. Organizations already engaged in planning efforts, projects and development initiatives both within our target areas or in areas adjacent to the planning boundaries were consulted to insure that our efforts are coordinated and complementary to each others' objectives. Ultimately our goal is that this spirit of community participation and coordination continue during the implementation phase of this project.

In an effort to seek input from City departments and commissions responsible for policies that may be impacted by our findings and recommendations, we participated in a briefing of the City of Alexandria Historic Preservation Commission and staff to receive input. Other City departments including the Mayors Office, Planning Division, Public Works Division, Community Services Division, and Community Development Office have been invaluable in providing data and input to the planning process. Several Alexandria City Council Members and State Legislators were also active participants in the focus group sessions, community meetings and the strategic planning session.

### **SECTION THREE: NEIGHBORHOOD NEEDS ASSESSMENT**

#### **3.1. Introduction**

In the fall of 2007 the City of Alexandria, as part of the development of this revitalization plan, commissioned a windshield survey of residential parcels in the five target areas. The following represents the highlights of our findings.

- A total of 8,839 residential parcels in Target Areas A – F were surveyed and conditions documented.
- A total of 1,030 residential structures in standard condition were identified, meaning housing units that reveals no sign of structural damage or deferred maintenance.
- A total of 2,223 vacant lots were documented exhibiting conditions ranging from lots well kept, mowed and free of debris and trash, to those with high weeds, trash and even some being used as illegal dump sites.
- A total of 3,869 residential structures in need of minor repairs were identified. Minor Repair Units are those housing units where there is an obvious need for some degree of deferred maintenance.
- A total of 1,249 residential structures in need of major repairs were identified. Major Repair Units are those units where there are obvious, costly maintenance needed to address major systems such as roofs, foundations and the structural integrity.
- A total of 468 residential structures were designated as Dilapidated, which were units that appeared to be unfit for human habitation. Dilapidated Units exhibited condition so deteriorated that the investment required to

## Neighborhood Needs Assessment

rehabilitate the unit would likely be more than the value of the repaired home.

- While we did not determine actual violations of City Building Codes, all residential structures surveyed and categorized, with the exception of those designated as standard condition, are deemed to have potential exterior structural code violations.
- While we did not document the location of non structural or premise violations on the residential parcels, we observed a number of residential parcels with high weeds, junk cars, litter, and some parcels with multiple premise or non-building violations.

### **ISSUES AND CONCERNS**

- Vacant lots are 25.1% of total parcels.
- A total of 5,586 residential structures, 63.2% of the total residential parcels surveyed, are in need of minor or major repairs, or dilapidated.
- Home maintenance is being deferred as evidenced by the fact that residential structures on 43.8% of the parcels surveyed or 3,869 residential structures were in need of minor repair.
- Platting issues, regulatory controls and nonresidential use encroachment on residential uses are creating instability.

## Neighborhood Needs Assessment

- Chronic and repeat violators of the City's building/premise codes regulations account for much of the code enforcement inspection work load.
- Multifamily properties are rapidly aging and code enforcement inspections are costly and time consuming for the City. A more cost effective method for inspecting multifamily family and rental properties to insure that they are maintained is needed.
- Many elderly home owners are over-housed empty nesters, unable to afford operating cost/maintenance. They have limited housing alternatives.
- Lower cost housing alternatives are limited to mobile homes. Alternative housing products are needed.
- Obsolete/deteriorated non-residential structures are blighting the neighborhoods and commercial corridors leading into neighborhoods.
- New homes being built in the target neighborhoods are primarily tax credit financed housing and unlikely to effectively increase homeownership.
- Community intervention and response to neighborhood decline appears to be limited. Housing assistance programs are largely limited to City programs. Increased participation from community, private sector, and the faith-based community is needed. The City cannot solve the issues associated with neighborhood decline alone.
- Sub-standard infrastructure, and sometimes a lack of infrastructure is compromising the continued viability of some existing neighborhoods and serving as a disincentive to new housing development of other areas.

## Neighborhood Needs Assessment

### 3.2. Neighborhood Condition Survey

A survey of existing structural conditions was conducted in Area A through F neighborhoods in March 2008. Each structure within the neighborhood was verified, evaluated, and notated through the parcel maps provided by the City of Alexandria. The survey was conducted by a drive-by, windshield evaluation based on a four-category continuum consisting of Standard, Minor Repair, Major Repair, and Dilapidated conditions.

Standard Units are those housing units where all exterior conditions are deemed to be in good repair. The paint and roof appear to be in good condition, doors and windows fit well in their openings, there are no apparent sags in the roof or attached porches, and



the siding or brick veneer are in good condition, with no holes apparent from the street. An illustration of a housing unit in Standard condition is provided above.

Minor Repair Units are those housing units where there is an obvious need for some degree of deferred maintenance. Maintenance needs may range from some minor touch-up of painted surfaces where flaking has occurred, to the repair of holes in siding, missing bricks, and spot repair of the roof. As with Standard Units, the roof, as a whole, is in good shape



## Neighborhood Needs Assessment

and no sags are observable in the roof or porch members. Doors and windows appear to fit well in their openings. An example of a Minor Repair Unit is provided on the previous page.

Major Repair Units are those units where there is obvious, costly maintenance needed to address major systems such as roofs, foundations and the structural integrity. These needs may include a painting, re-roofing, repairs of large holes in siding or brickwork, sags in the roof or attached porches, and the evidence of foundation problems, such as dips at the corners of the housing unit. Major Repair Units may show evidence of doors and windows fitting poorly in their openings. Despite the cost of repairs, a Major Repair Unit is typically worth the investment involved in fixing-up the home. An example of a Major Repair Unit is provided above.



Dilapidated Units exhibit conditions so deteriorated that the investment required to rehabilitate the unit would likely be more than the value of the repaired home. They typically have major structural or foundation problems, evidenced by sags in the roof, porch, and corners of the home, severely deteriorated roofs, often accompanied by holes apparent in the shingles that allow rain water into the unit, holes in siding, ill fitting windows and doors, and major paint needs. These units are often



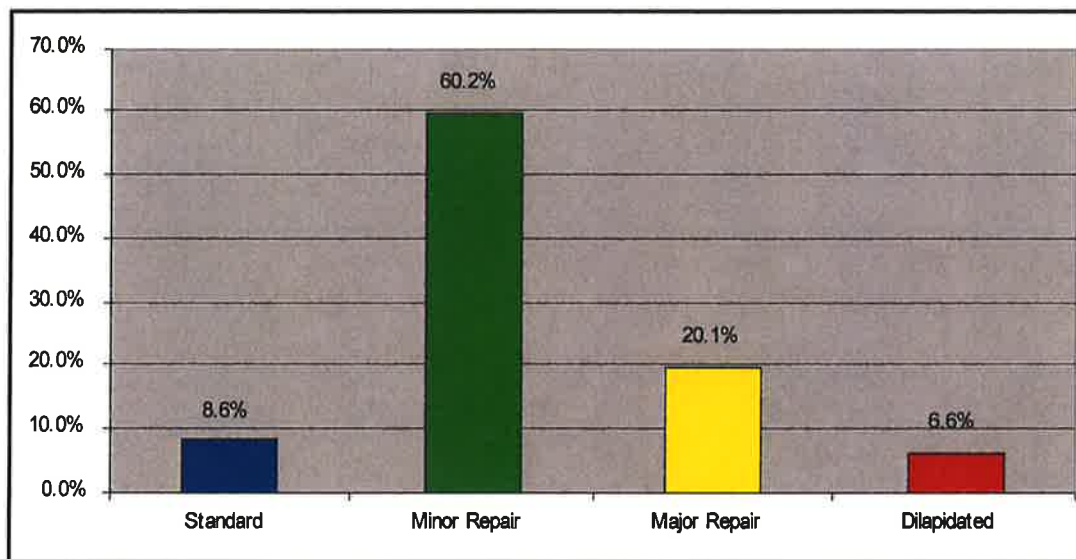


## Neighborhood Needs Assessment

uninhabited and close to collapse. An example of a Dilapidated Unit is provided on the previous page.

Chart 3.2.1 below and Table 3.2.1 on the following page illustrate the housing conditions in the neighborhoods.

**Chart 3.2.1: Neighborhood Conditions**



# Neighborhood Needs Assessment

**Table 3.21: Neighborhood Conditions**

Housing Condition	Area A		Area B		Area C		Area D		Area E		Area F	
	#	%	#	%	#	%	#	%	#	%	#	%
Standard	49	8.8%	322	22.4%	30	8.3%	344	21.2%	193	12.4%	92	8.6%
Minor Repair	302	54.4%	807	56.1%	178	49.2%	1,007	61.9%	930	59.5%	645	60.2%
Major Repair	157	28.3%	263	18.3%	111	30.7%	189	11.6%	314	20.1%	215	20.1%
Dilapidated	47	6.3%	47	3.0%	43	7.3%	86	4.1%	125	6.2%	120	6.6%
Total Units Occupancy of Lots	555	100.0%	1,439	100.0%	362	100.0%	1,626	100.0%	1,562	100.0%	1,072	100.0%
Occupied Lots	555	74.0%	1,439	91.0%	362	61.5%	1,626	78.2%	1,562	77.1%	1,072	59.1%
Vacant Lot	195	26.0%	143	9.0%	227	38.5%	452	21.8%	463	22.9%	743	40.9%
Total	750	100.0%	1,582	100.0%	589	100.0%	2,078	100.0%	2,025	100.0%	1,815	100.0%

## 3.3. Neighborhood Classification System

**Illustration 3.3.1:  
Neighborhood Revitalization  
Methodology**



Development and implementation of the recommended revitalization strategies starts with an evaluation of the current conditions within the neighborhoods A through F, based on the neighborhood conditions survey, and creation of a neighborhood classification model that defines the degree to which neighborhood stability has suffered based on that analysis. Five approaches or neighborhood classifications were applied to each of the target areas. The division was often at a sub-areas level within target neighborhood where combinations of the five approaches were needed. The results was the determination of a policy orientation as to which, how and to what extent revitalization strategies should be applied to the geography of

the target area in order to reverse decline. A general combination of specific strategies and tools form the basis of a revitalization implementation plan. This section details the neighborhood classification model and the combination of strategies and tools needed to reverse decline.

Once a fundamental policy direction and specific revitalization strategies were determined for each of Alexandria's target neighborhoods, the neighborhood classification scheme was applied taking into account current conditions in the neighborhoods and the direction of change perceived to be occurring. Neighborhood conditions again were based on the results of the housing survey and data from the utilities evaluation. Perceived direction of current change was based on census data of socio-economic composition, age of the residents, owner occupancy, and other factors that create stress on neighborhood stability

## Neighborhood Needs Assessment

and can contribute to decline. Within this matrix, any neighborhood or part of a neighborhood can be placed in one of the 12 cells based on these two factors. For example, an area may currently have major deterioration but be undergoing substantial improvements in the form of renovation or redevelopment activities (cell 9). Similarly, areas in good to fair condition may be under major stress from an aging, low income population unable to maintain their current conditions (cell 4). By understanding where neighborhoods conditions are currently and where they are likely heading, a fundamental policy direction can be set to facilitate neighborhood revitalization. Based on the twelve cells in the neighborhood classification model, five neighborhood classifications are included in the system.

The five classifications and are used to determine a policy orientation for reversing decline as shown in Illustration 3.3.2, of the Neighborhood Classification Model below. The five classifications are:

- Stabilization
- Enhancement
- Selective Renovation - Reinvestment
- Selective Redevelopment; and
- Redevelopment.

**Illustration 3.3.2: Neighborhood Classification Model**

Direction of Change Current Conditions	Improving ++	Beginning Improvement +	Beginning Decline -	Declining --
<b>Good - Fair</b> • Steady Maintenance • Reinvestment	• Stabilization	• Stabilization	• Stabilization + • Enhancement	• Stabilization + • Enhancement + Selective Renovation and Reinvestment
<b>Minor Deterioration</b> • Minor repairs • Delayed maintenance • Scattered major repairs	• Enhancement	• Enhancement	• Selective Renovation and Reinvestment	• Selective Renovation and Reinvestment + Selective Redevelopment
<b>Major Deterioration</b> • Major repairs needed • Little or no maintenance • Disinvestment	• Selective Renovation and Reinvestment	• Selective Renovation and Reinvestment + Selective Redevelopment	• Redevelopment + • Selective Renovation and Reinvestment	• Redevelopment

## **Neighborhood Needs Assessment**

The target neighborhoods can have characteristics and conditions that differ over parts of their geography. It is important that sub-area classifications be determined and the policy orientations be specific to those sub-geographies in order to achieve the intended goals of each of the five classifications. The descriptions of the classifications reveal both the recognition of the current conditions and a forecast of the direction of change, allowing the policy orientations to then determine the specific tools, programs, and resources to be applied. Each of the five neighborhood classifications are described below.

### **Stabilization**

The Stabilization strategy is used in those neighborhoods that are in good to fair condition and that show some evidence of, at least, sustaining or beginning improvement. It is also used in conjunction with enhancement and other strategies when neighborhoods are showing some beginning decline.

### **Enhancement**

The Enhancement strategy is the next step up, in terms of intervention or participation in the neighborhood revitalization process. It is used in conjunction with stabilization strategies in neighborhoods currently in good to fair condition and represents the primary strategy for those neighborhoods with minor deterioration but which are already showing signs of improvement. These are generally neighborhoods where private economic forces are already at work and it is clearly evident that market forces are still at work. City intervention or participation is used to facilitate, compliment and assist the revitalization process already underway.

### **Selective Renovation - Reinvestment**

The Renovation - Reinvestment strategy is used in those neighborhoods where minor deterioration is prevalent and where decline is underway; and in those neighborhoods where there is major deterioration and where improvement has already started. The rationale for this strategy is that there needs to be a more

## **Neighborhood Needs Assessment**

active level of intervention or participation in these neighborhoods in order to either turn them around, or in those cases where there is severe deterioration, but some improvements, keep the process going. In some cases, this strategy is combined with selective redevelopment where existing conditions are such that renovation is too costly or where external pressures to change land use patterns are too great.

### **Selective Redevelopment**

This strategy is primarily used in conjunction with a Renovation - Reinvestment strategy where pockets of severe problems exist that are too expensive to renovate. Where edges of neighborhoods are under pressure for land use changes that can threaten the stability of the entire area, selective redevelopment can be used to accommodate the land use change desired and to establish a more defined neighborhood boundary that can withstand further pressure for destabilizing changes.

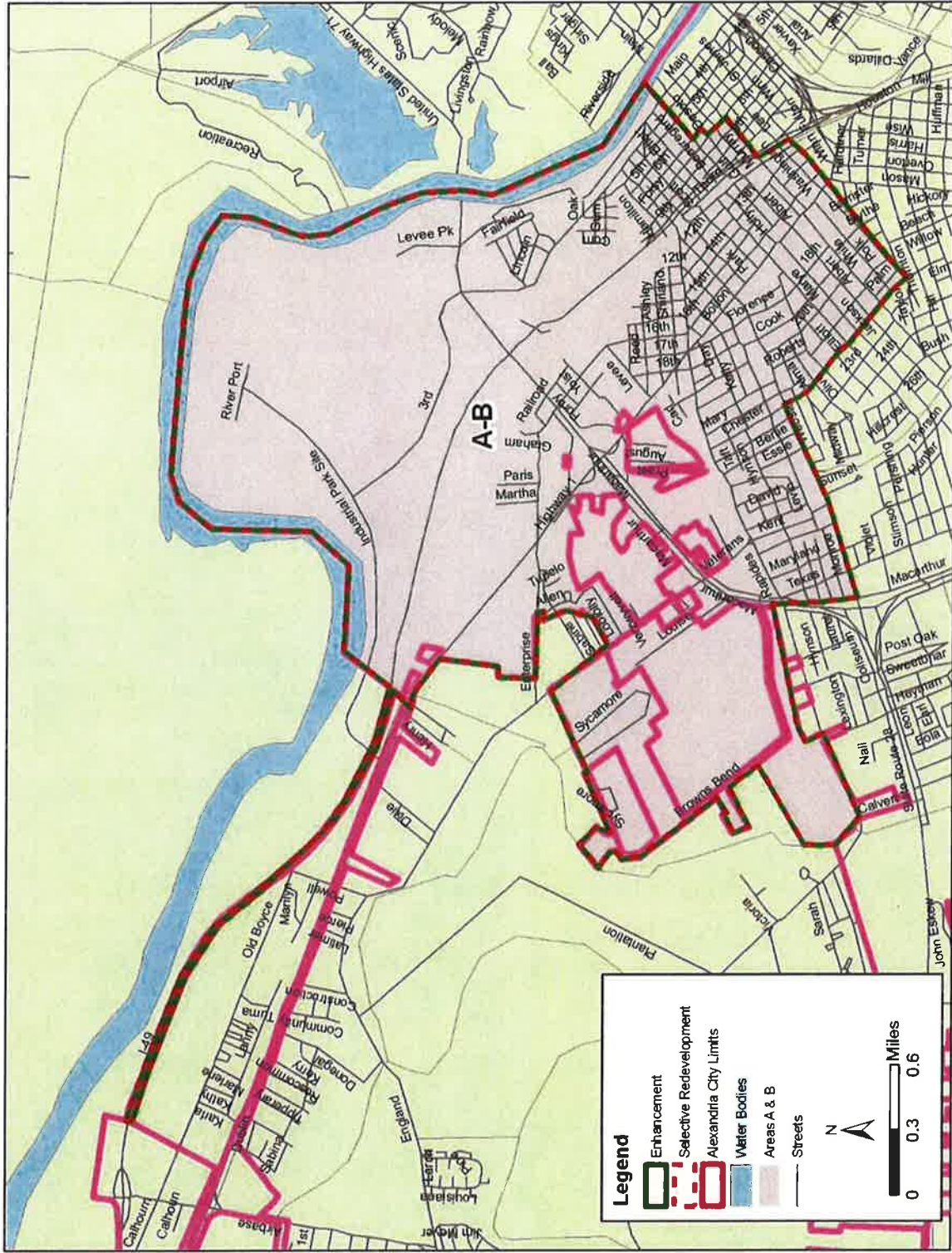
### **Redevelopment**

This strategy is used in neighborhoods where current conditions are the worst, and where decline is well underway and spreading. In some instances, most of the neighborhood fabric is no longer present due to the demolition of substandard structures. In this strategy, existing development and even land uses can be changed to accommodate current development needs of the broader community. This strategy can result in the quickest change from deterioration to high quality development because of the ability to start over. It also however, can be the most disruptive of the policy orientations to current residents of the area. In applying this classification, we must be careful not to cause gentrification of the area, forcing existing residents out due to higher scale developments that do not have a component of affordable housing.

Maps 1 to 5 show the classification of the neighborhoods from A to F.

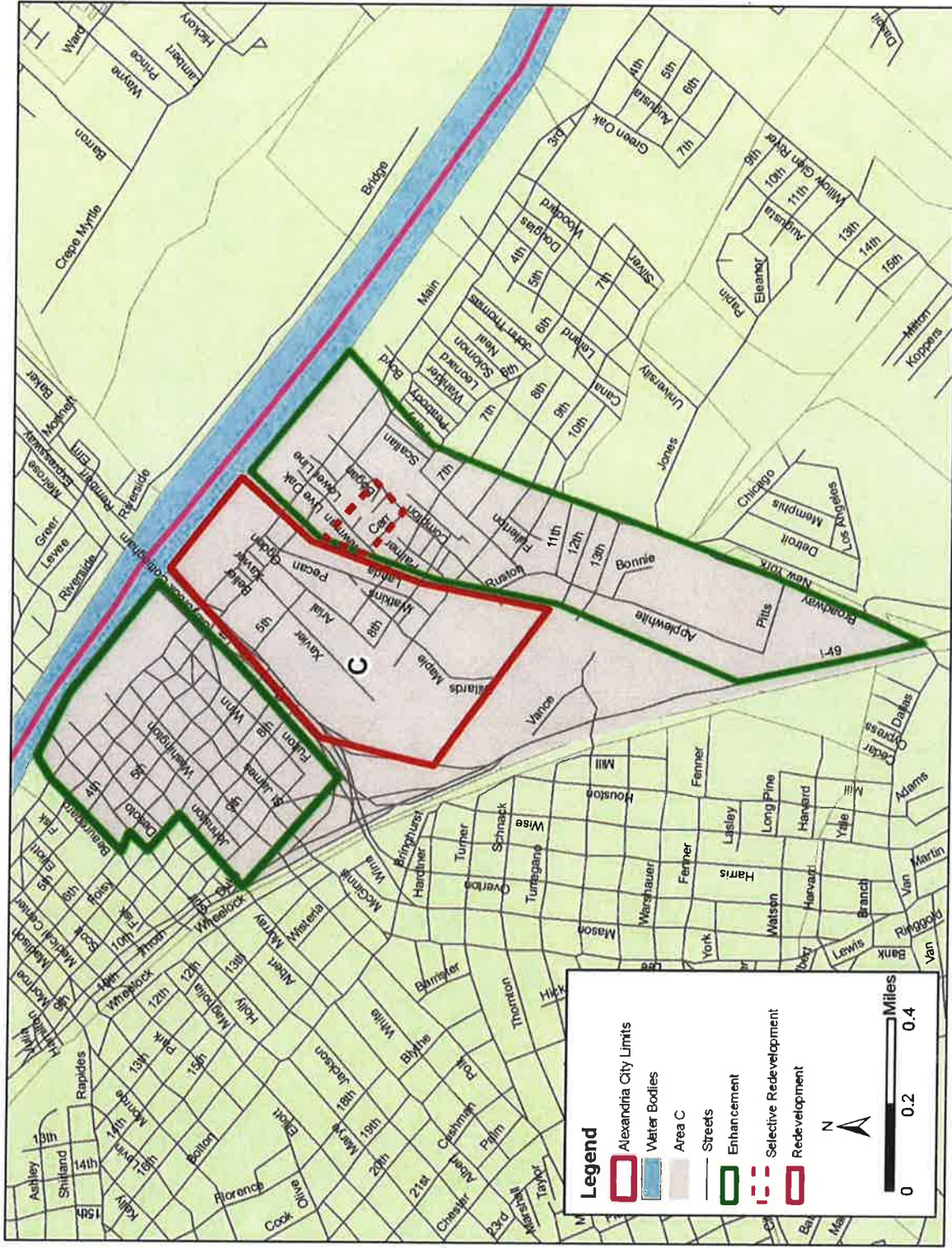
# Neighborhood Needs Assessment

## Map 3.3.1: Neighborhood Classification – Areas A & B



# Neighborhood Needs Assessment

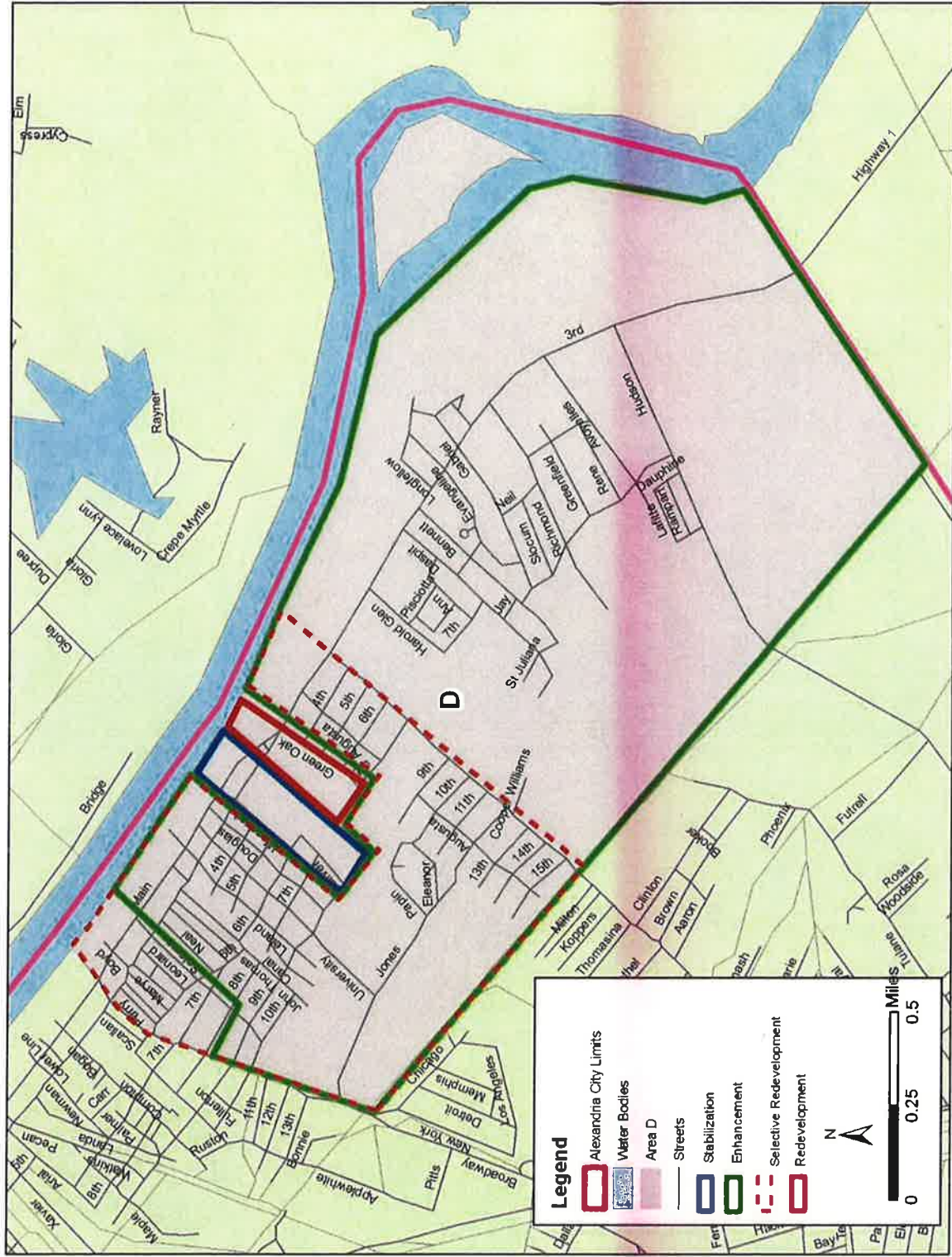
## Map 3.3.2: Neighborhood Classification – Area C





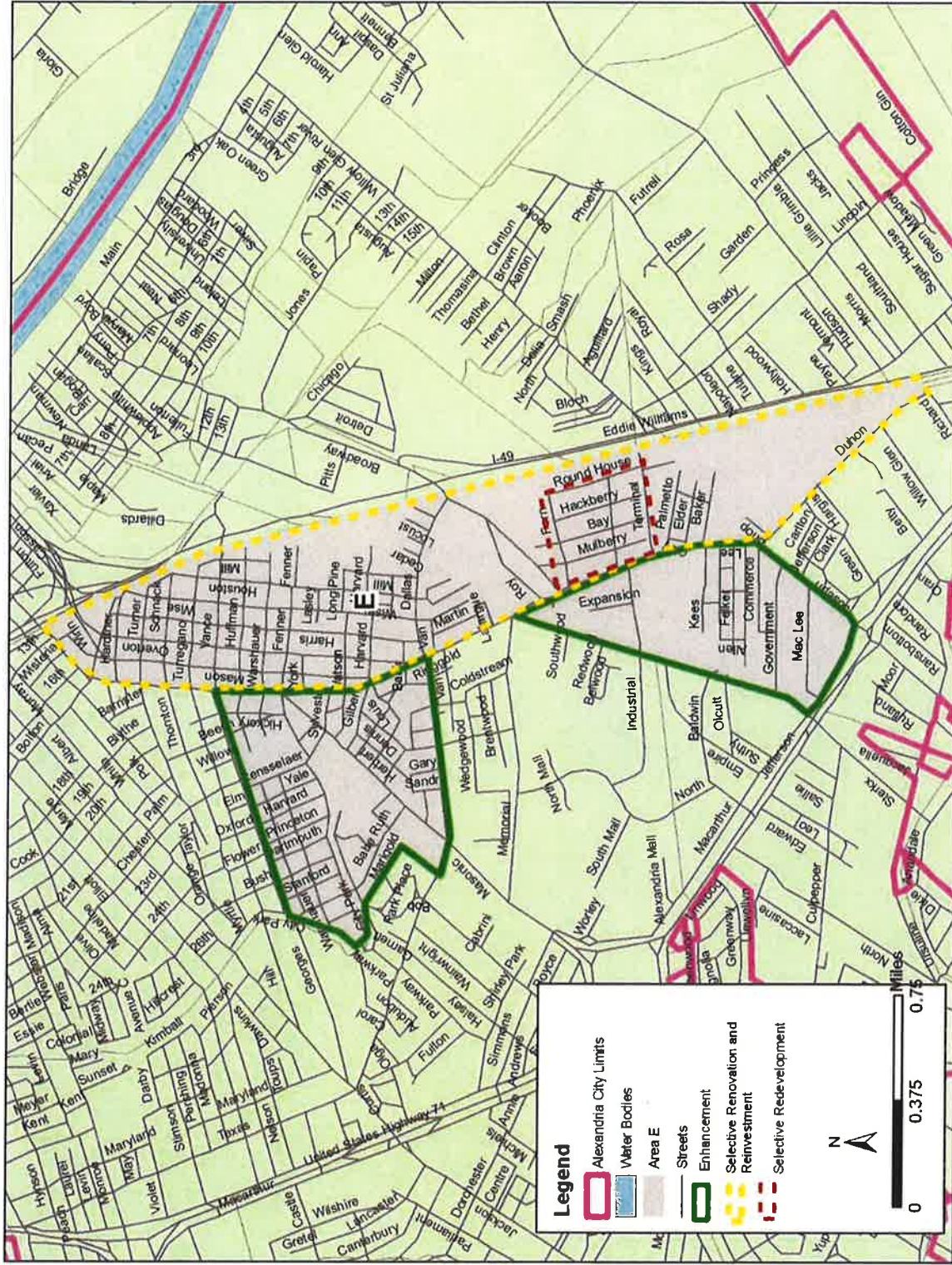
# Neighborhood Needs Assessment

## Map 3.3.3: Neighborhood Classification – Area D



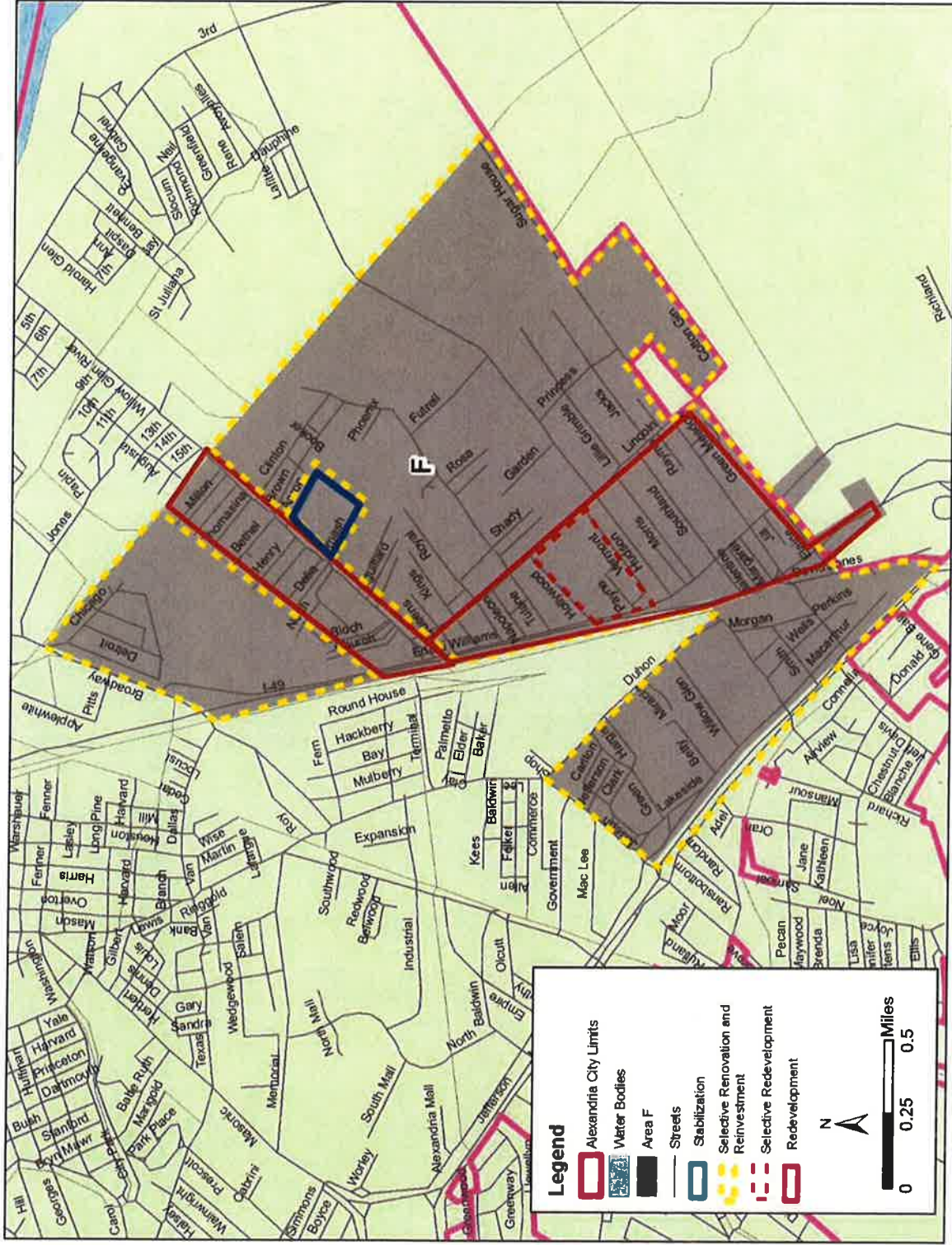
# Neighborhood Needs Assessment

## Map 3.3.4: Neighborhood Classification – Area E



# Neighborhood Needs Assessment

## Map 3.3.5: Neighborhood Classification – Area F



## Recommendations and Strategies

### SECTION FOUR – RECOMMENDATIONS AND STRATEGIES

#### Introduction

The Revitalization Program for the City of Alexandria must include **four fundamental principles**. **First**, the program for revitalization must be based on **broad strategies** that collectively address a wide range of physical, financial, social, economic, human, and policy issues that have a negative effect on the well being of the community. Alexandria's CDBG eligible and other designated target areas experiencing advanced levels of decline will require more aggressive strategies and a greater infusion of resources than other more stable areas within Alexandria.

**Second**, the process for revitalization must address needed **improvements to the community's basic attributes** of a clean and safe community, adequate delivery of city services, convenient access to quality retail and commercial services, recreation for all age groups, effective regulatory enforcement, public school systems that offer competitive programming to that of surrounding independent school districts, resource availability, and programmatic enhancements that ensure a reasonable quality of life for residents.

**Third**, revitalization requires that **increased resources** be identified and dedicated to revitalization through innovative programming and by identifying additional resources for implementation. This includes partnerships between government, business, and the community. In establishing new partnerships, emphasis must be placed on cultivating and expanding the community's social fabric, a necessary step in order for the community to take more of a leadership role in the revitalization process. Community service organizations, religious institutions, neighborhood residents, and other civic organizations have had limited involvement in revitalization efforts aimed at improving the community.

## Recommendations and Strategies

**Fourth**, revitalization requires that the implementers and policy makers directing the revitalization process make tough decisions relative to **resource targeting, leveraging of resources, and the priorities and timelines** associated with each activity outlined in the overall revitalization program. The disparity between resource availability and the existing level of need dictates that careful planning and consensus building must be at the forefront of the revitalization effort to ensure that priority is given to the most critical issues facing the community.

These fundamental principles serve as a starting point for launching the revitalization program. Building upon the fundamental principles, seven individual strategies are needed in response to specific issues faced by the community. In fact, implementation of these strategies will serve to under gird the entire revitalization effort. The seven strategies are further detailed in this section of the plan as follows:

- 1. Restore the “Basic Attributes” of the Communities**
- 2. Increase Volunteer Housing Assistance and Neighborhood Enhancement Programs**
- 3. Design and implement Housing Programs that feature Alternative Housing Products and Development Approaches**
- 4. Design and implement a Land Acquisition and Land Bank Program utilizing expropriation**
- 5. Increase resources available for Housing and Economic Development Initiatives**
- 6. Implement Planning, Zoning, Regulatory and Resource Targeting Approaches**
- 7. Undertake Economic Development and Community Projects that re-energize people and cultivate reinvestment**

## **Recommendations and Strategies**

### **4.1. Restore the Community's Basic Attributes**

Revitalization must include addressing needed improvements to the community's basic attributes such as: public safety, street maintenance, clean streets, timely infrastructure improvements, trash collection, brush collection, well maintained buildings, vacant lots that are regularly mowed and kept free of debris, regular yard maintenance, and a general neighborhood appearance and level of community involvement that suggests that people care about their community. Public schools must demonstrate that academic programming and student achievement is comparable to that of surrounding independent school district schools and the public's perception of the quality of their schools must validate that comparability. Resident must feel safe in their homes and confident that they can conduct their daily routines in the neighborhood without being victimized by crime. These basic attributes tend to shape both the way a neighborhood sees itself and how non-residents entering the neighborhood view it as well. In order to achieve this goal of improved basic attributes, the following strategies are recommended.

- ❑ Enhance the Communities' Image, Identity and Physical Attributes**
  
- ❑ Market the Neighborhood's Destination and Purpose – Third Street corridor's connection to downtown and "The Open Air Market" concept**
  
- ❑ Improving neighborhood image and physical attributes through land use and design**
  
- ❑ Provide Gateway and Major Corridor Improvements**
  
- ❑ Revitalize Bolton Avenue as a Specialty Retail District**
  
- ❑ Create New Mixed Residential Development**

## Recommendations and Strategies

**Enhance Community Image & Identity and Physical Attributes** - Our planning effort identified a number of neighborhoods experiencing decline throughout Alexandria, some in worst condition than others. The neighborhoods comprising North Alexandria Area A-B, Lower Third Area D, South Alexandria Area E, Samtown-Woodside Area F and portions of the Central Business District Area C, all appear to have the higher concentrations of poverty and to be experiencing the greatest impact of neighborhood decline in the city. While our report has selected various neighborhoods, corridors and individual building primarily from Areas C, D, and F to illustrate current conditions and prototypical design concepts for revitalization, it is important to note that both the existing conditions and recommendations presented in this report can be applied citywide. Therefore an essential recommendation is that neighborhoods impacted by decline must enhance their "Image and Identity" as a neighborhood in order to attract new residents and retain existing residents and businesses. An essential component of this recommendation will include the target areas becoming healthier, sustainable neighborhoods, able to meet the essential quality of life needs of its residents. This means improving the physical character of the neighborhood, which is viewed both internally by its residents and externally by the larger community as uninviting. Some neighborhoods are viewed as unsafe and as havens for criminal activities. Whether this is reality or a perception, it has a detrimental effect on the image of the neighborhood either way.

Neighborhood assets must be protected and improved, if retained, or strategically removed if found to no longer contribute to the well being of the community. The Third Street corridor from Casson Street to Willow Glen serves as a north south gateway into the city. However, the corridor lacks significant redevelopment and reutilization of its buildings and land area that could further transform the corridor into a true community asset. Vacant land and obsolete and deteriorating buildings should be evaluated for adaptive reuse and redevelopment as new residential, retail and mixed use development, providing

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housing and employment sites that could serve to create needed jobs for community residents as well as employment needs citywide.

Some people we interviewed had a perception that there is little destination appeal or reason for visiting some neighborhoods in Alexandria, especially those near the Third Street Corridor, unless you live there, are visiting someone living in the neighborhood or you plan to take part in illicit activities. Beyond the corridor's lack of businesses, employment and activities/events with broad appeal, entry points into the neighborhood fail to create a positive initial impression of the area as a community or provide curb appeal in terms of its appearance. Neighborhood residents identified a need for streetscape improvements and landscaping in area medians, as well as, sidewalks, street lighting, benches, and plantings that could make a significant impact on the image of the neighborhood. Greater emphasis on maintaining vacant lots including clearing weed and tree growth is needed. Providing streetscape enhancements in the medians and pedestrian areas along residential streets, adding street lighting, sidewalks, shrubs, as well as, new development on vacant lots, would significantly improve the neighborhoods. Most of all, there is a need to revive the "sense of community and trust" and encourage participation and cooperation from residents to maintain their homes, yards, and surroundings and to actively participate in community empowerment activities such as crime watch, neighborhood associations and self help initiatives.

**Marketing the Neighborhood's Destination and Purpose** – Neighborhoods that serves as a destination for visitors and an asset for its residents are dependant upon creating a positive and lasting image of their commercial corridors leading into the area. The revitalization plan itself and its visible impact on the physical landscape of the community must replace current negative images of the corridors. Positive change resulting from the planning process and implementation of the recommendations must be marketed to residents and the



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broader Alexandria community as a means of signaling a new beginning. Again using the Third Street Corridor as an example, marketing for a revitalized neighborhood should be designed to help create a mental and physical attraction of the resident or visitor to a particular neighborhood. Marketing should also assist in creating a destination or purpose for visiting an area based on its distinct character and unique personalities. Branding could be based on the cultural diversity, entertainment, historically significant places or buildings, and the people and businesses that have made the neighborhood their home. Branding can also be based on an emerging image of a revitalized community that has replaced its tarnished image with visual evidence of positive change.

Sustainable neighborhoods invite people to live there for lifetimes and beckons visitors to return time and time again. These neighborhoods enjoy a positive image as being clean and safe and offer the necessary amenities in support of a healthy quality of life. This image of a sustainable neighborhood will assist in attracting new community assets. The Third Street Corridor was once well known for its diversity and culture as a retail, entertainment and commercial district and capitalized on its reputation for its community festivals, restaurants and entertainment venues and its close proximity to downtown. The corridor must once again be transformed into a mixed residential, retail and entertainment district based on a cultural theme that helps appeal to those visiting nearby downtown entertainment venues. Some underutilized building could be adaptively reused and transformed into retail shops and restaurants, as well as, opportunities for service and professional trades such as shoe repair, dry cleaners, pharmacies, and professional office. Special events that increase awareness and utilization of corridor, such as "Music under the Stars" featuring local musicians, bands and vocalist; and African American, Hispanic and Asian Festivals, could enhance the positive cultural heritage of the people who live in the community.

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Ultimately a neighborhood's brand should describe to the customer or visitor what to expect and provide a brief description of the neighborhood's spirit. To brand a neighborhood and to create an identity, these themes should be carried out throughout the neighborhood, particularly in the retail corridors and in the streetscape and urban design. Banners, signs, street furniture, art, and street sign toppers all help to emphasize the identity of the neighborhood. This effort should be implemented throughout the corridor and used in promotional materials developed and distributed to attract regional patronage to neighborhood events. The community might be well served to solicit the support of local university marketing and business schools, such as LSU University, in developing a branding and marketing campaign. The neighborhood branding campaign could be organized by volunteers who will lead and facilitate the marketing campaign. Detailed goals and objectives for the campaign should be developed that specifically delineate what the neighborhood would like to accomplish through these efforts. Based on those goals and objectives, the campaign should identify visible places and activities to incorporate marketing such as:

- street signs and banners
- lighting
- public spaces and park activities
- landscaping and plantings
- cross walks and medians
- festivals and special events
- benches and other street furniture
- entrance markers and statues
- fountains
- business facades
- public art and murals
- promotional materials
- advertisements
- public buildings such as library, schools and post offices

## Recommendations and Strategies

**Improving neighborhood image and physical attributes through land use and design** - When entering the Lower Third study area from the intersection of Casson and Third Street, it is important that the transition from downtown be noticeable and inviting, highlighting the historic and cultural heritage of the once vibrant Third Street Corridor. This will help demonstrate the importance of revitalizing the adjacent neighborhoods and the broader South Alexandria and Samtown-Woodside areas of the city. In order to accomplish this, revitalization efforts must focus on the commercial corridors. The Third Street corridor itself must be reclaimed for retail and restaurants with an emphasis on adaptive reuse of existing structures and complimentary streetscape and infrastructure improvements. Key intersections serving as “gateways” to the broader neighborhood must be enhanced to serve as the announcement of positive change occurring in the area.

The negative images of an unsafe and relatively uninviting neighborhood will change with the physical redevelopment of vacant parcels and existing structures and the replacement of the current dilapidated retail and residential buildings that line the commercial corridor and neighborhood streets. Much of how people view the community is shaped by the physical conditions that exist and the criminal element that those conditions tend to attract. The success of a marketing campaign to bring investment to the broader neighborhood will depend largely on our ability to bring physical change to the corridor in terms of new housing units and businesses offering the quality goods and services that are needed in the community. Then and only then, can we use visual aides and promotional material to successfully promote the image we want for the corridor. The following are recommendations for improving neighborhood image and physical attributes through land use and design.

***Design Guidelines*** – Revitalization of the commercial corridor should be guided by a unified design concept, connecting new and existing residential, retail, and commercial uses and new amenities and

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development along the Corridor. An overall design plan should be created to achieve greater design cohesiveness in this area whether development occurs as a single, phased or as separate projects each based on guidance from that plan. This design plan should take into account the uses planned for this area – new residential options, mixed use development, restaurants, employment centers and offices.

***Land Uses*** – The corridor itself should be redeveloped with a mix of residential and non residential uses. New residential uses proposed for the corridor should be primarily higher density townhouse, cluster or cottage senior housing, and multifamily. Developers should consider mixed use development that includes a residential component and new multifamily rental housing, which are currently not available as a residential housing type in the area. Higher density housing and mixed use development should also be designed to complement the scale and texture of the corridor's new character and to compliment the strong single family residential neighborhoods adjacent to the Third Street Corridor. Retail uses should encourage pedestrians to walk along the corridor and to promote the connectivity of the retail uses along the corridor to the mixed use, commercial and office development that might be developed.

***Public Space*** – Streetscape amenities should be enhanced to include wide sidewalks on both sides of Third Street providing, a greater sense of security and comfort to the community when combined with a strong street-level presence of retail entrances and doorways contributing to an interactive pedestrian experience. Improvements such as street furniture, signage, banners and markers can also enhance the image and identity of the area and further serve to link pedestrian to area offices, shops, and restaurants. This sense of security and street activity can have a spillover effect on the neighborhood's sense of security.

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**Connectivity of corridor revitalization** - One of the main purposes for improving the entry points and commercial corridors leading into existing neighborhoods is to help residents and visitors feel connected to the area and to create an impetus for expansion of the revitalization efforts. It is difficult to revitalize and transform the broader residential neighborhood when your entry into the neighborhoods presents an image of despair. Residents and area visitors should be free to drive and walk safely to destinations within the residential neighborhood including work, restaurants, entertainment, and friends' residences, or take advantage of the transit stops in this area. The changes to the corridor would send a positive message that reinvestment in the area is occurring.

**Provide Gateways and Major Corridor Improvements** – The Third Street Corridor needs gateway entrances into the area and vistas along the corridor that are improved with trees, signage, lighting, public spaces, and benches, which signifies the presence of a safe and stable neighborhood. Key intersections must be enhanced to serve as portal neighborhood entrances to the area. Illustrations 1- 3 on the following pages demonstrate alternative approaches to these goals.

- The intersection of Third Street and Casson should serve as a primary entrance to the neighborhood and an extension of downtown.
- Third Street from Casson Street to Xavier Street could serve as a major entrance to the neighborhood and the gateway to new residential, retail commercial and job site destinations.

**Open Air Market Center** - The land between Casson Street and the dirt bank remains of the former roadway overpass near Xavier is largely comprised of freeway right of way, vacant land, and vacant or under utilized buildings. This property could be redeveloped to provide an “open air market” center featuring a farmers market, arts, crafts, and specialty retail outlets as well as public recreation space. Illustrations 4-5 demonstrate that the area is large enough to accommodate uses such as a small water park, splash parks, amphitheater,

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walking or exercise trails, and a park with children's play equipment. The Open Air Market Center could serve as a regional attraction and help create that new destination and purpose for visiting Lower Third.

**Revitalize the Bolton Avenue and Jackson Street Corridor as a Specialty Retail District** - Beyond the need for the corridor to provide quality neighborhood retail, the Bolton Avenue and Jackson Street corridors could serve as specialty districts for retail, lodging and restaurants, building upon the area's unique character as a culturally diverse neighborhood. Specialty Districts are defined by their unique mix of land uses, business establishments, or special architectural characteristics. They are sometimes based on a theme and often characterized as a "Cultural Arts District", "Festival Market Place", or "Ethnic Restaurant and Retail Mall".

Illustrations 6-10 feature prototypical examples of a revived Bolton Avenue corridor and demonstrates how such a theme, coupled with streetscape improvements, help to promote the corridor as a potential extension of downtown. Prototypical Illustrations 11-12 focuses on similar possibilities for the Jackson Street corridor, capitalizing on its existing assets by transforming the area into a "Bed and Breakfast" lodging and business "Work-Live District. The large residential structures featured in the photographs for Illustration 12 have been on the market for a long time, and would make great lodging properties. Other residential structures along the corridor have already been transformed into professional office uses. Again, these corridors' proximity to downtown, history, and potential to attract a diverse mix of businesses and patrons, enhances their possibility of supporting neighborhood level retail, lodging and commercial uses and becoming a destination for visitors and the Alexandria community. Marketing themes could promote the culture of the adjacent neighborhoods. This could encourage small home-based and community-based businesses to establish enterprises in the existing building and, enhance their survival by capturing a greater share of the broader city-wide and tourist market.

**Changing the Corridor' Physical Attributes**

**Illustration 1: Revitalization Concept for Third Street**



# Recommendations and Strategies

## Enhanced Image and Identity

Illustration 2: Gateway to Downtown





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Illustration 3: Third Street Corridor Improvements



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Illustration 4: Existing Entrance to Lower Third Neighborhood



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**Market Neighborhood's Destination and Purpose**

**Illustration 5: Third Street Open Air Market**



**Revitalization Concept for Bolton Avenue Corridor**

**Illustration 6: Bolton Avenue Revitalization Concept**

- Improved image and identity for the corridor and neighborhood
- Revived sense of destination and purpose for area with designated special purpose districts
- Adaptive reuse of existing structures
- New development on vacant lots and utilizing property in marginal conditional
- Utilization of vacant commercial structures for job development



**Specialty Retail and Entertainment District**

**Illustration 7: Bolton Avenue Streetscape**



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**Illustration 8: Reclaiming Bolton Avenue for Restaurant and Entertainment Uses**



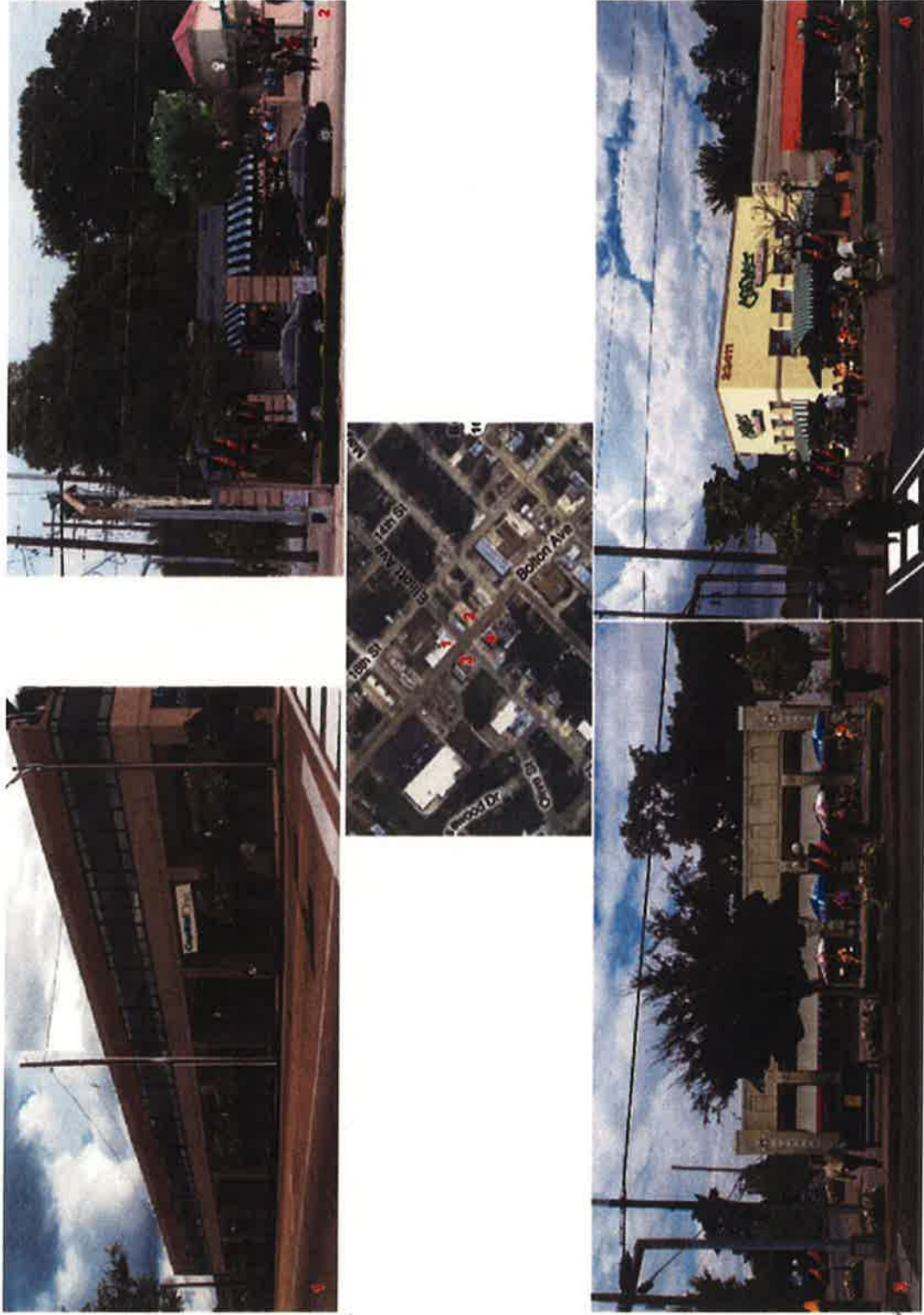
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Illustration 9: Elliott Street and Bolton Avenue Intersection – Retail Services



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Illustration 10: Elliott Street and Bolton Avenue Intersection – Retail, Restaurant and Commercial Services





**Jackson Street “Bed and Breakfast” and “Live Work” District**

**Illustration 11: Jackson Street Specialty District**



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**Illustration 12: Opportunities to continue the revitalization along Jackson Street by adaptively re-using existing structures for lodging and marketing existing assets in the area as part of a Specialty Bed and Breakfast District**



## Recommendations and Strategies

**Create New Mixed Residential Development** – Currently, Third Street and the adjacent neighborhoods contain a mixture of marginal and obsolete commercial and retail structures, and a number of dilapidated houses and vacant lots. There is a need to improve the quality of life in the area by attracting new residents with a range of residential development types that will complement recent developments such as the Riverbend subdivision. A broad range of residential types desired by renters and home owners, and supporting the needs of families, singles and elderly are needed. Existing residential to the east and west of Third Street must be improved and neighborhood populations or rooftops increased to demonstrate levels of demand that support the retail establishments needed along the corridor. New residential development must also be affordable to existing and potential residents and designed in response to their desire for development alternatives offered in other parts of the city.

Illustrations 13 and 14 emphasize an opportunity to create cluster or cottage housing for the elderly. Alternatives to the traditional single family detached housing unit is needed with many seniors experiencing a housing crisis due to their over-housed and single occupancy status in units for which they are no longer able to afford repairs, maintenance, utilities and operating expenses. Their homes, which once housed large families are now lacking modern updates and energy efficient features, and in some cases suffer from years of neglect and deferred maintenance. Cottage housing can be operated as rental housing or offered for sale as homeownership, and generally ranges in size from 450 to 900 square feet. Amenities can include common area green space, recreation or community gathering space, community gardens and shared parking. Developments are sometimes sponsored and managed by non-profit, religious or community organizations and residents are offered shared maintenance and supportive services by paying a condominium-type homeowners fee.

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New residential development is needed not only along the Third Street corridor but in the adjacent neighborhoods as well. Vacant tracts of land ranging from the abandoned railroad spur and right of way between Third and Seventh Streets, to the old foundry site now undergoing an environment clean up, and a proliferation of vacant lots scattered throughout the area all provide potential development sites for new residential housing. The recapture of many of these parcels will require expropriation and land banking activities on the part of the City in order to assemble and market these properties. A conceptual development concept for replacement units is shown in illustrations 15-16, and 18. These housing examples are based on new construction single family units ranging in size from 1400 to 2000 square feet.

Residential housing along Main Street, wedged between the levies, and scattered residential and potential commercial redevelopment sites between Main and Third Streets are isolated from the larger residential community west of Third Street. Illustration 17 depicts an abandoned commercial car wash site that could be redeveloped as residential and made to serve as a transition and connection for residential on both sides of Third Street.

Illustration 19 demonstrates prototypical smaller patio homes or townhouse unit development needed as replacement housing for residents currently living in substandard "shotgun houses" in the area bounded by Perry, Third, Williamson and Sixth Streets. This area currently contains substandard streets resembling alleys and lots that should be re-platted to support smaller units ranging in size from 900 to 1300 square feet. This development type commonly involves zero-lot-line setbacks and can be used to maximize density, while adapting new development to the constraints of existing streets.

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**Lower Third Area Mixed Residential Development along Third Street**

**Illustration 13: Cottage Housing - Third Street between Xavier and Ariel Street**



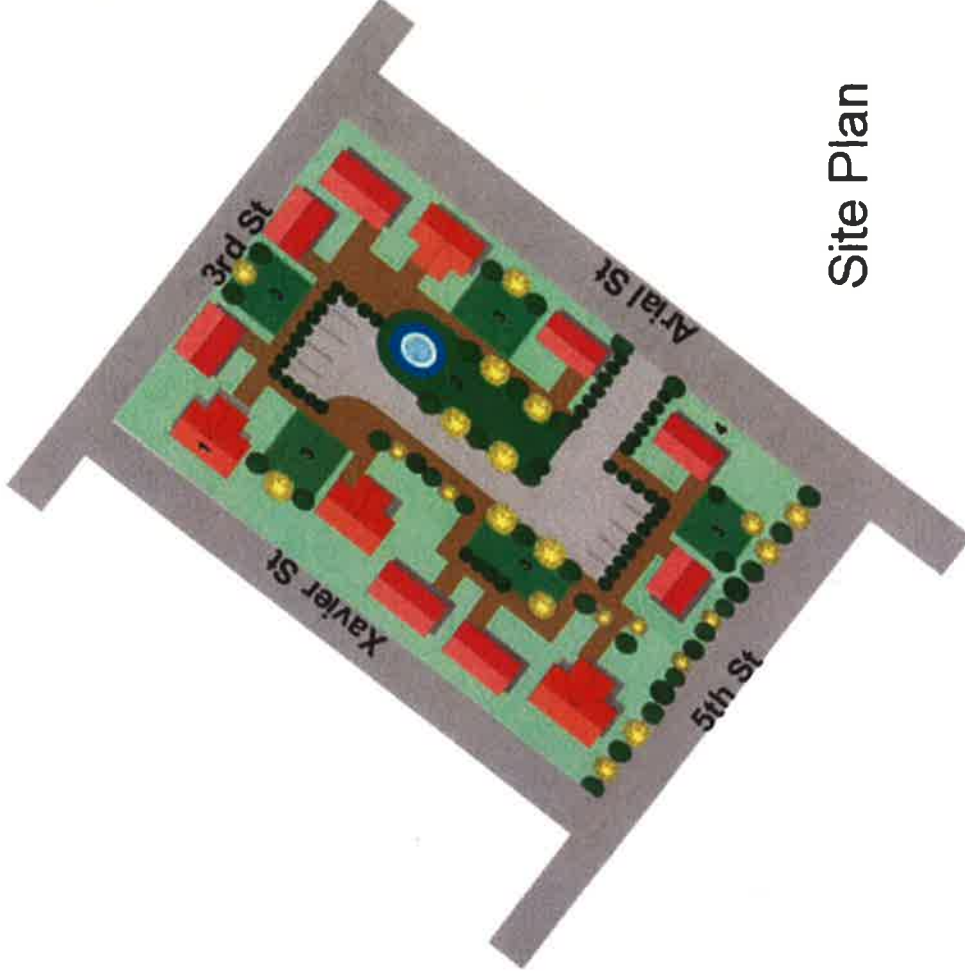
Illustration 14: Cottage Housing Conceptual Illustration



Location Plan

**Legend**

- 1. 12 - 450 to 650 sq. ft Cottages
- 2. Community Garden
- 3. Common Area
- 4. Wrought Iron Fence (no gates)



Site Plan

**Recommendations and Strategies**

**Illustration 15: Mixed Single Family and Cottage Housing - Third Street and Arial Street**



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**Illustration 16: Single Family Housing - Third Street between Arial and Landa Streets**





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Illustration 17: Extension of Single Family between Main Street and Third Street



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**Illustration 18: Extension of Single Family from Main to Third Street, and connecting residential use to 7th Street**



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**Illustration 19: Lower Cost Patio Homes Alternatives for areas with substandard streets**



## Recommendations and Strategies

### **4.2. Increase Volunteer Housing Assistance and Neighborhood Enhancement Programs**

Revitalization of neighborhoods and providing assistance to indigent and elderly homeowners with homes in need of repair is viewed by many as a government responsibility. With the exception of resources provided by some charitable, civic or social services organizations, assistance is primarily available through city operated housing and community development programs funded primarily with federal grant funds. Recognizing that the City cannot reverse the neighborhood decline acting alone and utilizing its efforts and resources only, volunteer resources must be identified and solicited from the broader public in order to be successful. In order to achieve this goal, the following strategies are recommended.

- Centralized Program of Self Help Initiatives**
- Enhanced City Service Levels**
- Increase Volunteer Initiatives**
- Youth Build Program**
- Compliance Store**
- Adopt a Block**
- Interim Land Uses and Projects for Expropriated Lots**
- Implement Neighborhood Watch Programs**

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### **Design and Implement a Centralized Program of Self Help Initiatives -**

Design and Implement a Centralized Program of Self-Help Initiatives aimed at recruiting greater involvement from volunteers, community organizations, and businesses as a means of supplementing available financial resources for housing repair, housing code compliance and neighborhood cleanups. The City of Alexandria, in conjunction with local non profits, should design and implement a centralized program that provides volunteer support for housing repair for elderly, disabled, and indigent property owners and assist them in complying with municipal housing codes. While there are successful volunteer initiatives of this nature in Alexandria, a more comprehensive effort, coordinated by the City, needs to be designed and implemented that fully utilizes the resources of the community and area businesses and institutions. The program will be based on a case management system where the select needs of the target group of property owners are matched with volunteer resource teams capable of solving the structural code violations and other needed exterior repairs for select properties. Requests for assistance will be received from code enforcement officials, housing program administrators, social service agencies, community institutions, and homeowners. Priority will be given to those owners immediately affected by an active code compliance case and those with life threatening or uninhabitable conditions.

Eligibility for assistance will require verification of income or status as elderly or disabled. Levels of assistance would be based on the specific needs to be addressed and the ability of the property owners and their family to assist in the effort. The Program Coordinator will conduct home visits of each program participant to evaluate the appropriateness for volunteers to perform the work and to determine and advise the homeowner of their responsibilities in support of the effort. The Program Coordinator, upon securing a match between volunteers and property owner, will coordinate project dates, materials, supplies, and project support for the day of the project. Additional activities that could be considered for the centralized self-help initiatives program include:

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**Provide additional city sanitation service for bulk and brush pick-up** - Enhanced service levels should be provided at no additional cost to residents at specified intervals and during organized clean-up campaigns to encourage the removal of junk and debris and to encourage yard maintenance.

**Increase volunteer initiatives such as "fix-up," "paint-up," or "clean-up" campaigns and "corporate repair projects"** - Neighborhood residents, religious institutions, community organizations, individuals, and employee teams from local corporations are encouraged to repair the homes of elderly, disabled, and indigent homeowners through organized volunteer efforts of their members and employees.

**Implement a Youth Build Repair Program in conjunction with the local school district and the Alexandria Housing Authority** - Youth Build is a U.S. Department of Housing and Urban Development (HUD) program that teaches young people how to build new homes and repair older ones. HUD offers competitive grants to cities and non-profit organizations to help high-risk youth, between the ages of 16 and 24, develop housing construction job skills and to complete their high school education.

**Organize a "Compliance Store"**- Home builders, building supply stores, merchants, and celebrities, such as radio and TV personalities, demonstrate simple, cost effective ways to make improvements to houses and support the City's solicitation of donated building supplies for use in self-help projects. The supplies and storage facility for supplies could be sought as donations from building supply stores, contractors, and other businesses and property owners.

**Organize "adopt-a-block" and "adopt-an-intersection" campaigns** - Neighborhood groups, residents, scout troops, university organizations and businesses adopt key vistas and intersections to maintain and implement

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beautification projects, such as flower and shrub plantings and routine maintenance.

**Interim Land Uses and Projects on Expropriated Lots** – Existing non residential building in marginal or poor condition litter the landscape along major corridors. Some businesses occupying these building are clinging to their financial existence, barely able to keep afloat and virtually unable to afford or justify needed improvements to their physical building or infrastructure. If market conditions improve and development opportunities desired under this plan become a reality, some owners may opt to redevelop their properties for alternative development types. However, during this interim period, while the redevelopment concepts are taking shape, existing business must continue to operate until area conditions improve. Their survival as viable businesses, in some instances, is linked to immediate improvements by making minimal investments that will attract increased client traffic.

Existing buildings can be improved without making major investments in the structures and infrastructure. By maintaining the existing rustic and eclectic character of the buildings and lots as shown in Illustrations 18 and 19 on the following pages, businesses in other communities have capitalized on a market derived from patrons looking for unique places to visit, shop and dine. Land use such as farmers markets and craft outlets can quickly retrofit existing building or transform vacant lots into business enterprises with few changes to the actual building or property infrastructure. This allow for the redevelopment of the property at a later date if desired without forfeiting larger sums of dollars having been invested in interim uses.

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Illustration 20: Interim Land Uses and Projects for Expropriated Lots and Buildings





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Illustration 21: Adaptive Reuse of Existing Buildings



## **Recommendations and Strategies**

**Community Gardens** - Conversion of vacant lots to community gardens provide an opportunity for neighborhood residents to work together to increase the attractiveness of their neighborhood. Formats for community gardens range from attaching simple window boxes to homes along a street that reflect a common theme, to coordinating garden plantings, or converting a vacant lot that may previously have been an eyesore in the neighborhood into a flower or vegetable garden tended by members of the community. Naturally, ownership of a vacant lot is an issue to be resolved before gardening begins. The City Assessor can provide information on the ownership of the property, including a mailing address. If the lot is privately owned, permission to use the lot must be received from the owner. If the property is owned by the City, ownership of the property might be transferred to a local non-profit organization or neighborhood association. While the costs of plant materials and supplies are an important consideration for community gardens, many nurseries and home improvement stores offer discounts for community improvement projects.

### **Creating a Community Garden:**

- As with any neighborhood improvement effort, a community garden requires dedicated volunteers and a limited organizational effort. A community gardening group can be formed in conjunction with neighborhood associations, block clubs, or religious institutions. Resident interest and participation is important. The creation of the garden can be promoted through association newsletters, public advertisements, and leaflets distributed door-to-door.
- Initiate the project with an organizational meeting to discuss the location of the garden, possible issues with garden development, materials needed, and basic gardening ground rules.
- Establish responsibilities for resolving any organizational issues.

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- Organize a planning and fundraising committee who are responsible for arranging for the purchase of supplies at a discounted rate or through in-kind donations.
- Discuss the layout and appearance of the garden. Some community gardens simply allow participants to manage a small section of the garden as they wish, growing flowers or vegetables for their own use. Others prefer a park-like design that can become a gathering place within the neighborhood. This decision can be made through a community planning effort.
- If the park concept is used, develop sketches or pictures of what residents would like to see in the garden for the basis of an overall design. Include any landscape amenities that are wanted by the participants, such as fountains, trees, benches, vegetable plots, blooming flowers, and barbecue areas.
- Use local resources, such as garden stores, nurseries, and arboretums, for planting ideas.
- Finalize the design.
- Select a name for the garden.
- Utilize a public awareness campaign to gather support for the community garden (announcements at neighborhood meetings, distributing flyers, hanging up signs, and posters in public places).
- Implement the plan.

## Recommendations and Strategies

Battle Creek, Michigan has published a how-to guide for creating community gardens, *How to Start a Community Garden*<sup>1</sup>, that has been summarized above. Some additional ideas and information can be found at: [www.communitygarden.org](http://www.communitygarden.org).

**Community Garden, City of Winnipeg, MD**



**Community Garden, Jacksonville, FL**



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<sup>1</sup> How to Start a Community Garden and Beautify Your Neighborhood: A How-to Guide for neighborhood leaders working to make life better for people in Battle Creek.  
[http://www.wkkf.org/Pubs/GreaterBC/Community\\_garden\\_00254\\_02997.pdf](http://www.wkkf.org/Pubs/GreaterBC/Community_garden_00254_02997.pdf)

## **Recommendations and Strategies**

**Implement a Neighborhood Watch Association** - a Neighborhood Watch Association (NWA) or Crime Watch program encourages active neighbors to become the “eyes and ears” for the police by reporting any criminal activity or suspicious behavior. Neighborhood Crime Watches can address all types of criminal activity, but usually are more focused on home-based crimes, such as larceny and vandalism. A Neighborhood Watch Association could be organized with teams comprised of neighbors within designated blocks or small neighborhood sub-areas who come together to address crime and/or safety issues in their area. This group then works cooperatively with local government and law enforcement to develop solutions to problems and/or create interventions for issues that could become problematic. A NWA could be organized by the existing neighborhood association, but the key element in a formal Neighborhood Watch Association is its relationship with local law enforcement. It may also act as a deterrent to drug and gang-related crime on the streets. The City of Alexandria Police Department offers support in establishing Crime Watch programs and they can send police officers out to instruct community organizations on safety surveillance and reporting. From this organizational meeting, block leaders can be selected as points of contact for each block and a communication network can be established to pass along information about crime and security.

### **Steps to Setup a Neighborhood Watch:**

- Ask the police to assist in setting up a program. Schedule an initial neighborhood meeting.
- Establish the boundaries of the watch area at the first meeting. It must be an area that can be effectively monitored. Discuss what, how, and when to report activities to the police and effective ways to use 911. The department liaison can recommend security measures for homes--such as locks, lights and alarms--and identify crime trends in the community.

## **Recommendations and Strategies**

- Elect a chairperson to oversee the program and block captains to disseminate information and enlist volunteers.
- Hold regular meetings with law enforcement personnel to educate neighbors on local crime patterns, effective crime prevention, and crime reporting. Have a law enforcement representative present as a guide for the first few meetings and then return occasionally to address residents' questions and concerns.
- Create a website and newsletter to post events and incidents.
- Distribute a list of all residents with their home phone numbers and e-mail addresses (which are also useful for emergencies). Update the list as families move in or out of the neighborhood.
- Post neighborhood watch signs. Check with the police about regulations governing their posting and where to acquire them.
- Contact the police department about developing a community policing program. These partnerships are a collaborative effort between police and residents, where the input of the entire community is utilized to reduce the incidence of crime and improve community relations.

## Recommendations and Strategies

**Volunteer Patrols** — In many communities across the country where crime or the perception of crime has made neighborhoods unsafe or less attractive to potential residents, volunteer patrols have worked to reduce crime and assist the local police department. These groups receive training from the local police, with particular attention on what to look for and what to do if the patrol notices something suspicious. The objective of the patrols is to provide additional eyes for the police department and create a presence in the community that discourages criminal activity. With the budget constraints that many cities are currently experiencing, beefing up police presence in a community is unlikely. Adding patrols to one area of town means reducing them from another area. Volunteer patrols give cities a low cost option that increases activity in the community and works to reduce crime.

Trained citizens drive their communities and call in anything suspicious that they observe. They drive their own cars, identified as a volunteer patrol participant with a magnetic sign on the door, and carry cell phones. Volunteers slowly cruise their neighborhood looking for suspicious persons or vehicles. Volunteers should not get involved in any situation, such as stopping a car theft, but instead are instructed to call the activity into the police dispatch center and report any relevant information. They should never attempt to stop the perpetrator or follow to report on movements of the perpetrator after the fact.

Volunteers are simply additional sets of eyes dedicated to making their neighborhood a safer place to live. Additional benefits include reports to relevant departments concerning burned out street lights, street repair needs, abandoned vehicles, and other public concerns that often go unreported. Implementation of the concept would require recruitment of volunteers, arranging for training with the Police Department, and buying magnetic signs for the patrol participants. Ongoing needs would include scheduling volunteers, ensuring that volunteers conform to the guidelines under which they are supposed to operate, and various public relations tasks, such as recognition awards for volunteers.

## Recommendations and Strategies

### **4.3. Design and implement Housing Programs that feature Alternative Housing Products and Development Approaches**

Among the most significant needs faced by the Alexandria community are improving housing and neighborhood conditions, increasing homeownership and making housing affordable. Older housing stock tends to fall into disrepair sooner and may need major repairs or frequent maintenance. Building condition data presented in the Community Profile and Neighborhood Conditions sections of this report shows a correlation between building age and condition. The age of the housing stock in a community has two main impacts. First, older housing stock is likely to be in worse condition than newer homes, suffering from years of neglect, deferred maintenance, and an inability to make necessary repairs on a timely basis. Second, homes built before 1968 may have been painted with lead-based paint, creating an environmental hazard that could have a particularly harsh impact on young children. Over 59 percent of the housing stock in Alexandria was built before 1970, meaning that well over half of the homes are over 38 years old, most of which could be contaminated with lead-based paint.

In the fall of 2007, the City commissioned a windshield survey of residential properties in the five target areas, identifying a total of 8,839 parcels. The survey documented 3,869 residential buildings in need of minor repairs, 1,249 major repairs needed, 468 dilapidated buildings, and 2,223 vacant lots. Therefore 84.4 % of residential buildings are in need of minor or major repairs, or dilapidated and vacant lots account for 25.1 % of total parcels in the target areas. A large number of these vacant lots and some properties with structures are also a part of the Adjudicated property inventory of tax foreclosure properties transferred to the City or properties awaiting Sheriff's sale. Home values in the target areas are being adversely affected by declining neighborhood conditions. The median housing value of owner-occupied homes in Alexandria in 2000 was \$72,200, up by 33 percent from a 1990 value of \$54,300. However, values in the target areas



## **Recommendations and Strategies**

were significantly lower in 2000. Most of the census tracts in the target areas show median values of between \$20,000 and \$50,000.

These areas and neighborhoods also have a high number of homes, occupied by elderly persons and lower income households, in need of home repairs and maintenance assistance in their yards. These households' lack of financial resources and sometimes health issues impede their efforts to maintain their homes. Housing affordability also hinders residents in becoming homeowners in the target neighborhoods.

De-concentration of poverty is very much needed in the target areas. Concentrations of poverty are exemplified by large numbers of substandard housing units and poor neighborhoods conditions in the target areas. The poverty rate was 27.6 percent in Alexandria in 2000. Whites accounted for only 10 percent below poverty, while African-Americans accounted for over 40 percent of those in poverty. The median income for Alexandria was over \$26,000 in 2000 up over 40 percent from 1990's income of about \$18,500. Most of the census tracts that make up the target areas had median household incomes below \$20,000 in 2000, much less than the median household income for Alexandria as a whole.

In order to improve housing and neighborhood conditions and neighborhood stability, the following strategies are recommended.

- Increase Homeownership Initiatives**
  
- Increase Housing Options for the Elderly**
  
- Alternative Housing Products and Programs**
  
- Housing Affordability Subsidies**

## Recommendations and Strategies

### **Increase Homeownership Initiatives**

The U.S. 2000 Census reported a total of 19,806 housing units in Alexandria in 2000. The homeownership rates within sectors of the City varied. Of that total, 10,216 units were owner-occupied representing a 57.4 percent homeownership rate when vacant units are included in the total. Homeownership rates for minorities are disproportionately lower than the City or the national average. For Whites, the homeownership rate was over 68 percent. The African-American rate was under 47 percent, a difference of over 20 percentage points. The homeownership rate for Hispanics was under 20 percent, though the population of Hispanics was very small. Nationally, HUD has set a homeownership goal of 65% which means none of the target areas are within reach of this goal. It is essential that this homeownership rate increases and that residents who rent have access to financing to become homeowners. Homeownership allows residents to build equity in their property and receive tax benefits from owning a home. In addition, increasing the homeownership rate can contribute to the strength of the neighborhood, as some neighborhoods have demonstrated that homeowners are more likely than renters to maintain their homes and more likely to participate in neighborhood-based social and community activities. The following are recommended program initiatives.

- **Down-payment Assistance** — City CDBG and HOME funded homebuyer assistance programs have successfully supported homebuyers to purchase a home, including help with down-payment, closing cost, and principal reduction. These programs usually include a homebuyer education requirement that provides financial literacy and home maintenance education to increase the odds of success for program participants. Because the federal funds for these activities are limited, the City and local CDC's should continue to submit applications to Federal Home Loan Bank, Community Development Financial Institutions, local foundations and others as a source of additional funding for these programs.

## Recommendations and Strategies

- **Financial Literacy** — Financial literacy focuses on the preparedness of potential buyers to acquire mortgage financing. Financial literacy counseling programs typically work with buyers to address their creditworthiness and to help them correct any credit issues that may interfere with their ability to qualify for a home mortgage. However, most programs are structured primarily to assist persons already in the market to buy a home. As a group, these buyers typically contain large numbers of persons with poor credit. Damage to their credit worthiness in the form of poor credit history or no credit history, high consumer debt, and bankruptcy characterizes many of the persons in the market for a home mortgage. This makes qualifying extremely difficult and, therefore, financial literacy must provide a pre-emptive approach to the establishment of good credit, rather than primarily focusing on correcting poor credit.

Financial literacy is also an important factor in the successful management of one's overall personal finances, which sets the stage for all of life's important purchases, not just homeownership. A well ordered personal budget enables homebuyers to qualify for the best credit terms in major purchases and eliminates the major obstacles to loan origination. An early start in managing personal finances can prepare an individual for those major purchases. The City should work with local school systems to increase courses in the high schools that provide financial literacy education for high school juniors and seniors. Local lending institutions and real estate professionals should be recruited to assist in curriculum development and to provide instructors for the classes.

- **Homeownership Zones** - The Homeownership Zone Initiative would be patterned after the HUD (HOZ) demonstration program that was launched in 1996 as part of a national strategy to expand

## Recommendations and Strategies

homeownership. The goal of the HOZ initiative is to transform blighted areas into vibrant communities by creating concentrations of new neighborhoods of mixed-income single-family homes and de-concentrating poverty. Homeownership Zones usually consist of 50 to 100 new homes in a concentrated target area like the tract bounded by Lincoln Road, Vermont Street and Eddie Williams Avenue below. Although HUD funding for the demonstration program has ended, HUD's Neighborhood Stabilization Grant (NSP) program funding could be used to fund this initiative. The components of the initiative include:

- ✚ Established goals for new housing unit development in designated areas.
- ✚ Creates development incentives to attract qualified developers and investors.
- ✚ Incentives include expropriated property, land acquisition, infrastructure and development grants/equity, tax and fee abatement, as well as federal/state subsidies to builders and home buyers.
- ✚ Programs generally include a request for proposal process to select developers for target development.
- ✚ A mix of incomes including market rate and low-moderate income buyers are targeted.



## Recommendations and Strategies

- **Lease/Purchase** — Lease/purchase is another option for potential home buyers seeking to qualify for mortgage financing. A viable tool for cash-poor, but gainfully employed households, lease/purchase programs traditionally allow you to rent a home for some preset period of time with a portion of the rental payment going toward the down-payment to help purchase the rented property. Fannie Mae offers a program that allow a buyer to make rental payments virtually equal to the mortgage payments they will eventually pay on a loan they can assume after several years of adequate credit and loan payment behavior. Freddie Mac offers a similar product.

### **Lease Purchase Housing Example**

**Shreveport, Louisiana Lease/Purchase Program** – The City of Shreveport recently collaborated with Federal Home Loan Bank, Fannie Mae and local banks, to build Shepherd Place, a 22 unit single-family, new construction and gated subdivision in northwest Shreveport. Illustration 22 highlights the subdivision which features both one story and two story designs at a purchase price of \$100,000 to \$130,000.

**Illustration 22: Shepherd Place Subdivision**



## Recommendations and Strategies

Families receive up to \$30,000 in subsidies for principle reduction, down payment and closing cost and have up to 3 years, depending on their individual circumstances, to fix credit and qualify for the permanent mortgage.

If they are unable to qualify at the end of the specified period, they will be dropped from the program and any accumulated contributions toward closing cost and down-payments will be forfeited.

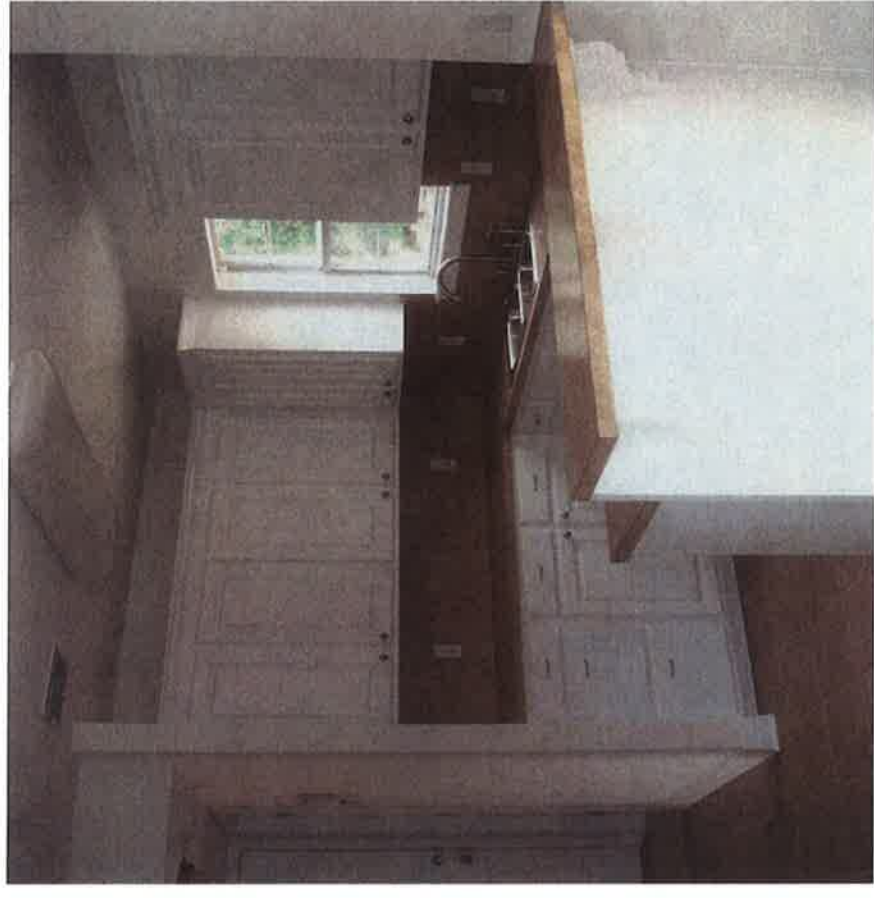
The City of Shreveport Housing and Community Development Department administers the program and is responsible for qualifying applicants, overseeing a lease-purchase contract, collecting rents, maintenance, and ultimately closing the permanent mortgage. Non-refundable administrative and maintenance fees are charged to the applicants to pay for program administration, home maintenance, and other activities. Program funds also accumulate from a portion of the rents paid by participants who fail to qualify for a permanent mortgage.

**Housing Affordability** – A wide range of financial resources are needed to provide flexible subsidies that make housing affordable. The subsidy will be used to reduce land and infrastructure development cost and to provide homebuyers' assistance with down-payments, principle reductions and closing cost. In the example transactions below, the City would provide a \$30,000 subsidy to the homebuyer for closing cost and principle reduction and a donated vacant lot to the developer from the land bank valued at \$10,000 reducing development cost.

Single family 1300 sq ft	Patio Homes 1000 sq ft
Development Cost \$130,000	Development Cost \$100,000
Land Cost/Subsidy - 40,000	Land Cost/Subsidy - 40,000
Purchase Price 90,000	Purchase Price 60,000
Mortgage Payment 700.00	Mortgage Payment 500.00

# Recommendations and Strategies

## Illustration 23: Lease Purchase Housing Shepherd Place Subdivision in Shreveport Louisiana



### Lease Purchase Housing

- 1. Located in Shreveport Louisiana
- 2. Single-Family Lease Purchase and Gated Community
- 3. Purchase price \$100,000 to 130,000
- 4. Each unit receives \$30,000 subsidy for principle reduction, down payment and

Closing cost from City HOME Funds and Federal Home Loan Bank Grant

## Recommendations and Strategies

- **Federal Home Loan Bank Funding for Infill Lot Development** — Infill housing development on vacant lots can support two needs within the community. While neighborhoods in North Alexandria appear to be experiencing a resurgence of residential new construction on vacant lots, and remodeling of existing homes, such development activities are either non-existent or project initiatives are failing for the most part in other target areas. The successful initiatives take vacant residential properties and return them to productive use through the construction of a new home. Private builders, CDCs, and the Alexandria Housing Authority have already been active in infill development. One source of funding, in addition to City's housing and community development program funding, is offered by the Federal Home Loan Bank which operates the Affordable Housing Program. This program could provide needed funds for principle reduction, down-payment and closing cost assistance, acquisition, and land assemble of vacant properties in support of new housing development on vacant lots within the study areas. A Member Financial Institution must submit an application to the Federal Home Loan Bank on behalf of the City or an eligible nonprofit entity that will be responsible for administering the program funds. The Financial Institution disburses the funds in accordance with the FHLB guidelines. The program awards funds on a competitive basis, subject to a selection criteria based on various program benefit measures. Applications are invited twice a year, usually in an April and October funding cycle.

An example project might include the identification of twenty-five vacant lots scattered throughout the target areas. The City's affordable housing goals include families paying no more than \$600 monthly in principle, interest, taxes, and insurance. This will require that the sales price of the new homes be no more than \$70,000, but it will cost an estimated \$90,000 per unit to build the units including land acquisition



## **Recommendations and Strategies**

cost. FHLB would provide a grant for \$375,000 to the CDCs for acquisition of lots (\$5,000 per lot = \$125,000) and principal reduction (\$10,000 per unit = \$250,000), and the City would provide \$5,000 per lot = \$125,000 for down payment and closing cost. This would provide a total of \$20,000 per unit to subsidize the purchase price to the consumer, reducing the purchaser's cost from \$90,000 to \$70,000 and resulting in an approximate \$560 dollar monthly mortgage principal and interest and taxes and insurance payment. The FHLB program is competitive. Applications that target households earning 60-50% of area median income and provide the greatest leverage of other sources of funds tend to be weighted highest in response to FHLB rating criteria.

### **Increase Housing Options for Elderly Residents**

Housing alternatives and units dedicated to housing elderly residents are limited in the neighborhood. The greatest demand for assistance from the City's rehabilitation program is for grants rather than loans. Like most federally funded rehabilitation programs across the county, City of Alexandria funding for rehabilitation grants or loans is limited given current HUD funding levels and units in need of assistance in the community are experiencing higher per unit rehabilitation costs each year. Many of the elderly homeowners requesting assistance live alone and are over-housed in units that once accommodated their family. They can no longer afford routine maintenance and operating cost so even with rehabilitation funding, they will likely repeat the need for home repairs in the future. Therefore, new approaches to meeting the housing needs of the elderly must be implemented. One alternative being considered in other communities is Cottage Housing.

## Recommendations and Strategies

- **Cottage Housing for Elderly Homebuyers** – Cottage housing, or cluster housing as it is sometimes called, provides a smaller unit for the elderly as a homeownership option or as an alternative to continuing ownership of a larger unit that essentially over-houses them or has become too costly to maintain. Cottage Housing is also a viable alternative to a City grant-funded major rehabilitation when an elderly applicant is living in unsafe conditions and the rehabilitation costs exceed the projected value of the completed structure.

The program objectives would be to:

- Construct cottage housing developments of 8 to 12 housing units built in a cluster housing configuration, sometimes with common walls the same as a duplex.
- Identify eligible elderly participants for the purchase of a cottage. The prospective buyer would either currently own their home, but is over-housed and is willing to purchase the cottage and sell their existing home at market value, or in the market to buy an affordable unit.
- Facilitate the existing home sale and the purchase of the cottage for the participant using the proceeds of the sale of their home.
- Add CDBG contribution to cover the difference between the buyer's equity and the market value of the cottage, if necessary.
- Provide maintenance of the cottage community, partially funded through neighborhood association dues and the non-profit/civic organization's maintenance fund.

### **Cottage Housing Example**

A conceptual illustration of what an initial project might look like if placed on a vacant parcel is provided in Illustration 13. This illustration provides a conceptualization of cottage housing featured on property situated at the intersection of Third Street and Xavier Street. This site is currently developed with building formerly dedicated to a commercial use. The

## **Recommendations and Strategies**

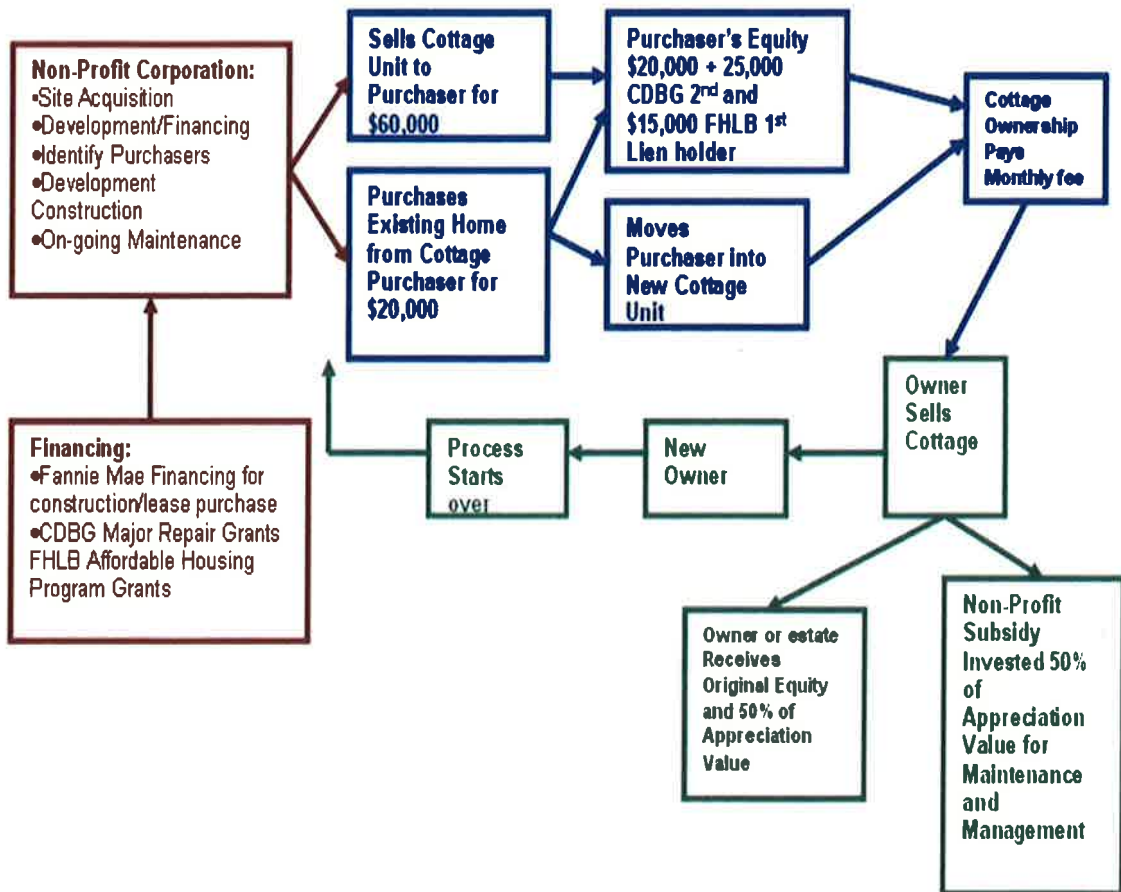
buildings appear to be vacant and not well maintained and therefore have become an eyesore for the community. The conceptual site plan in Illustration 14 demonstrates redevelopment of the property for cottage housing incorporating 8 to 24 units on the existing lots

Cottages could be designed to contain 450 to 600 square feet. Other features include front porches with appealing exterior design features, one bedroom, bathroom, den, and kitchen. The site could be laid-out to provide opportunities for community gardens or green space /courtyard in the interior of the development. The entire site could be enclosed with wrought iron fencing with the front of the cottages facing the common green space. Cottages should incorporate Universal Design features and be energy efficient. Construction financing could be provided through CDBG or HOME funding, with additional participation solicited from financial institutions that express an interest in leading the way toward funding progressive housing projects. Principal reduction grant funding should be requested from the Federal Home Loan Bank through a member bank as part of FHLB's Affordable Housing Grant Program.

A non-profit or religious organization could serve as developer. That entity could also provide ongoing maintenance support after the sale based on a monthly assessment to the residents of the cottage community. A monthly assessment should cover the cost of maintaining the grounds. The maintenance fund provided by these contributions and/or an escrow derived from the sale of the cottages could be used for paint-up/fix-up needs of the housing units. Illustration 24 on the following page provides a diagram of the transaction used for the elderly homeowner to sale their existing home and acquire the more cost effective cottage unit.

## Recommendations and Strategies

Illustration 24: This diagram and graphic illustration will provide further details of the transaction concept.



## Recommendations and Strategies

- **Senior Housing / Tax Credit Application for abandoned school buildings** –The vacant Masonic building in downtown Alexandria and vacant, obsolete commercial building along Third Street and Bolton Avenue are examples of buildings that are currently non-contributing asset to the community's wellbeing. However, their proximity to major transportation corridors, which serve as car or public transportation routes to various senior services and programming sites, make these buildings an attractive prospect for adaptive re-use as senior housing. Developers such as Keen Development Corporation assisted AU Associates in planning for the conversion of a similar site, the historic Midway School located in Midway, Kentucky, into 28 apartments for the elderly. Renovation work started in early 1998 and was completed in 1999 utilizing LIHTC equity and HOME Funds. The historic renovations were honored by a Preservation Award from the Kentucky Heritage Council. Keen Development has several other similar projects throughout the state of Massachusetts. <http://www.keencorp.com/School.htm>. Although a much larger and more costly project, the former Aldridge Hotel located in Shawnee, Oklahoma 40 miles northeast of Okalahoma City, serves as a recent example of turning an obsolete building into as asset for elderly housing.

The example project shown in the lower left photograph of illustration 25 was initially begun by Central Oklahoma Community Action Agency, was purchased and developed by ERC Properties to create 44 two bedroom and 17 one bedroom apartments for elderly residents. The COCAA will provide services to residents leasing the units for rents ranging from \$475 to \$709 a month. Qualifying residents must earn no more than 60% of the area median income. The cost to remove hazardous materials such as asbestos and the cost of renovation will likely require public subsidies to make the project financially feasible and to provide incentives that entice private developers to undertake such an initiative.

## **Recommendations and Strategies**

The photographs of the downtown Masonic building at the top left and the Third Street property top right of Illustration 25 are examples of existing building that potentially could be retrofitted to become senior housing utilizing a development and finance scheme similar to the Oklahoma project. The buildings and others are underutilized and in some instances obsolete in terms of their continued use as office or commercial properties. Project financing could potentially be enhanced through the use of Brownfield Economic Development Grants and Section 108 Loan Guaranty financing provided by the City through the use of federal funds. These options are further discussed in Section 4.5 that describes how resources can be increased and acquired to accomplish these development goals.

### **Alternative Housing Products and Programs that lower the cost of housing**

We now face a crisis of affordability in the housing industry. We are having difficulty delivering high-performance and durable buildings at an affordable cost. This has vast societal consequences ranging from homelessness, to compromised living standards, to the inefficient use of resources. Most importantly, it has added to the difficulty of making homeownership a reality. Alternative lower cost housing products must be considered.

**Modular Housing** - Modular housing is a cost effective alternative to traditional on-site construction. The components of the building are constructed in a factory and transported and assembled on the lot. These industrialized buildings offers two primary advantages: reduced timelines required for construction and predictability of the purchaser's closing dates. Unlike mobile homes, modular housing is required to meet local and national building codes. In Shreveport Louisiana's Queensborough neighborhood, nonprofit developers are utilizing modular housing as a means of lowering the purchase price of new housing, while replicating the architectural style of the existing neighborhood and meeting local building code requirements. Photographs of the units are shown in Illustration 26 of this section.

## Recommendations and Strategies

**Employer-Assisted Housing Programs (EAHP)** – Implementing EAHP benefit employers, employees, and the community. Employers benefit through greater employee retention. Employees receive aid to move into home-ownership. Ultimately, communities benefit through investment in the neighborhoods where the employers and employees are located. The most common benefits provided by employers are grants, forgivable loans, deferred or repayable loans, matched savings, interest-rate buy downs, shared appreciation, and home-buyer education (provided by an employer-funded counseling agency). Successful EAH programs use a combination of some of the benefits listed above. One program that has met with success was developed by Fannie Mae, which not only has their own EAH program, but also helps employers implement EAH programs. Fannie Mae's own EAH program has made it possible for 2,200 of its employees to become homeowners. The City of Waco, Texas has implemented an EAH program and made it eligible to all city employees.

**Police Officer Housing Program** - Cities have found that the presence of a police officer in a neighborhood often helps in efforts to reduce crime. Toward that end, programs have been implemented around the nation to encourage home purchases by sworn officers. Fannie Mae Corp. and the U.S. Department of Housing and Urban Development (HUD) have both been active in promoting these programs. Example programs include the Fannie Mae program in Orlando, Florida which offers a low-interest mortgage loan and up to \$7,500 in down payment assistance for eligible participants. Participants can earn up to 120 percent of the area median income and must complete a homebuyer training program.

HUD operates a similar program called the Officer Next Door Program that utilizes HUD's foreclosure inventory. Properties are listed on HUD's home sale website and eligible officers can bid on designated homes. Homes sell to officers for half the listed price of the home. Eligible homes must be in a designated revitalization area, which cities can create through their Consolidated Plan

## **Recommendations and Strategies**

process. HUD can provide a listing of homes on their foreclosure list which are located in the zip codes that include the study area and potential neighborhoods where the program could be implemented. Programs operated in Orlando, Florida and New Haven, Connecticut have been cited as best practices by HUD. HUD also conducted a limited study in 2002 to measure the programmatic impact on crime in Rialto, California and Spokane, Washington. While the study did not provide statistical evidence of a direct correlation to reduction in crime, certainly overall crime in the areas went down and perceptions of crime by local residents improved measurable.

A similar local program could be created with funding from the City's Community Development Block Grant Program or with private funding from area foundations or businesses. The program would offer incentives to sworn officers looking to purchase a home. These incentives should include a mortgage loan with a below market interest rate and some form of down-payment or closing cost assistance. Alternatively, this program could be administered by a local lending institution or in conjunction with a City of Alexandria EAH program offered to all city employees. Participants would have to meet eligibility criteria, including income limits and maximum home prices.



**Recommendations and Strategies**

**Illustration 25: Low Income Housing Tax Credit Financed Senior Housing**



- Aldridge Hotel in Shawnee, Oklahoma 40 miles northeast of Okalahoma City, serves
- Developed by Central Oklahoma Community Action Agency and ERC Properties
- Includes 44 two bedroom and 17 one bedroom apartments for elderly residents
- The COCAA provides services to residents leasing the units for rents ranging from \$450 to \$700 a month.

## Recommendations and Strategies

### Illustration 26: Modular Housing



#### **Modular Housing**

1. Located in Shreveport Louisiana
2. Designed to architecturally replicated existing neighborhood housing
3. Purchase price \$80,000 to \$110,000
4. Each unit receives \$30,000 subsidy for principle reduction, down payment and Closing cost from City HOME Funds and Federal Home Loan Bank Grant

### **4.4. Design and Implement a Land Acquisition and Land Bank Program**

The City of Alexandria, as part of the development of this revitalization plan, commissioned a housing survey of CDBG target areas to established current housing conditions. According to survey results: vacant lots made up 25.1% of the total parcels surveyed within these areas, and 25.9% of residential structures were considered dilapidated or in need of major repairs. It was also apparent that home maintenance was being deferred with 58.5% of residential building in need of minor repairs. Therefore 84.4% of residential buildings were determined to be in need of some level of intervention in order to prevent further decline. Experiencing such widespread decline requires that the City implement a program to facilitate the reclamation of properties that lack clear title, and those that have been abandoned or under government control due to tax or mortgage foreclosure. This program, commonly referred to as “Land Banking” has been implemented in a number of other communities, including a very successful effort in Shreveport, Louisiana.

The Land Bank Concept involves acquiring unproductive, vacant and developable lots for affordable housing development. The Land Bank helps to both reduce unproductive expenditures for continuous maintenance of property and regulatory functions such as code enforcement, and increase local government revenues by placing property back on the tax rolls. Most cities have established criteria for acquiring properties and for properties to be considered for land bank use. These criteria include: 1) the property must owe five years or more in back taxes; 2) the total taxes and liens must be greater than the value of the property; 3) the purchaser must demonstrated the financial ability to immediately develop the property for affordable housing. Most land banks generally acquire the properties, maintain the properties and assemble parcels for sale to for-profit and nonprofit developers. Land bank properties are

## Recommendations and Strategies

sometimes acquired as donations by property owners, purchases from owners willing to sale property at reduced prices, and as surplus city-owned land deemed no longer needed for any public purpose.

Acquiring clear legal title for reclaimed property is a major obstacle. In some instances, expropriation is required for cities in Louisiana to obtain and convey clear title of property creating the slum and blighted conditions. Subject properties requiring expropriation include:

- Adjudicated Property
- Foreclosure Property
- Abandoned Property
- Derelict Property
- Heir Ownership Property where legal heirs cannot be located

**Parish Redevelopment Law RS 33:4625** – This provision in Louisiana Law provides that if a jurisdiction makes a finding and declaration that an area suffers from slum and blighted conditions, the jurisdiction may formulate a workable program for utilizing appropriate private and public resources to eliminate and prevent the development or spread of urban blight; to encourage needed rehabilitation; and to provide for the redevelopment of slum or blighted areas, or to undertake other feasible parochial activities as may be suitably employed to achieve the objectives of such workable program. Alexandria has significant slum and blighted conditions in its existing neighborhoods designated as CDBG Program eligible, and much of these blighted conditions could be removed and replaced with much needed affordable housing.

Adjudication allows for the transfer of title to the State by the parish Sheriff. The Sheriff first seized the property from the tax debtor (landowner) for the non-payment of property taxes and offered the property for sale at an advertised

## Recommendations and Strategies

public auction. Those properties that did not sell were adjudicated by the Sheriff to the State. Adjudication does not provide clear title, and therefore, redevelopment of these lots and structures cannot be achieved. However, Parish Redevelopment Law RS 33:4625 authorizes jurisdictions to exercise its powers of "Expropriation", if a redevelopment plan is approved for the slum and blighted area, and by expropriating the subject properties, the courts may grant a legal title.

In an effort to assist the City of Alexandria in developing an overall housing, revitalization and redevelopment strategy for its CDBG eligible areas that is consistent with Parish Redevelopment Law RS 33:4625, and resulting in the ability to gain legal title to expropriated properties, a land bank initiative would be implemented to recapture property.

The **Land Bank Program** could include the following components.

- **Land Transfer Program** - The City would design and implement a residential land bank and acquire eligible tax foreclosed, abandoned, City surplus or vacant properties. For-profit and nonprofit groups would have an opportunity to develop affordable housing by acquiring land bank properties from the city's inventory. The City would receive vacant lots as a result of property tax foreclosure, acquisitions, or donations and would sell some properties to eligible nonprofit groups at a below market price for the development of affordable housing. The City could extend this opportunity to sell land bank properties to for profit organizations for the development of affordable housing at or below market price, depending upon city policy.
- **Release of Non-Tax Liens** - The City could provide for the release of non-tax municipal liens on privately held property in exchange for the development of affordable housing by the owner. Interested parties must

## Recommendations and Strategies

apply for consideration and agree to pay the delinquent taxes, penalties and interest on the property. This would include fines resulting from code enforcement issues and liens that have resulted from demolition of substandard structures.

- **Residential Development Acquisition Loan Program** - Provides for direct City acquisition or loans for developer acquisition of vacant or improved properties for affordable housing development through rehabilitation or demolition and new construction. The City would use its CDBG and HOME Program funding from the U.S. Department of HUD to pay for both the loan funds and program administrative cost.
  
- **Infrastructure and Incentive Program** – The City would provide incentives for developers to build affordable and mixed-income housing in neighborhoods such as Samtown-Woodside below, that are in need of public infrastructure to prompt the market. These incentives could include:
  - ✚ Cost participation for infrastructure to support the development of new affordable single-family housing
  - ✚ Bond program financing for existing neighborhoods requiring infrastructure in support of infill vacant lot housing development
  - ✚ CDBG, Tax Increment Finance (TIF), Public Improvement District (PID), financing and Development Fee abatement for market constrained areas



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**The Land Bank and Expropriation Model** - The Land Bank and Expropriation Model would support the acquisition of foreclosure and abandoned properties that are for the most part, blighted, unproductive, and vacant lots and undeveloped land tracts that would be used for affordable housing development. The City would establish and implement certain criteria to guide the expropriation, acquisition, and disposition of land bank property and a process for insuring adherence to the neighborhood revitalization plan and Parish Redevelopment Law.

The criteria for expropriation should include: 1) the property must be a property acquired through voluntary sale, or expropriated as an abandoned or a mortgage or tax foreclosure property; 2) the expropriation is needed to acquire clear title, eliminate all tax liens, mortgage liens and other encumbrances upon the property title to be eligible for land bank acquisition; 3) the disposition price to developers acquiring land bank property, whenever financially feasible, will provide recovery of dollars expended by the land bank for taxes and other liens provided such liens are not greater than the fair market value of the property; 4) the purchaser must demonstrate the financial ability to immediately develop the property for affordable housing.

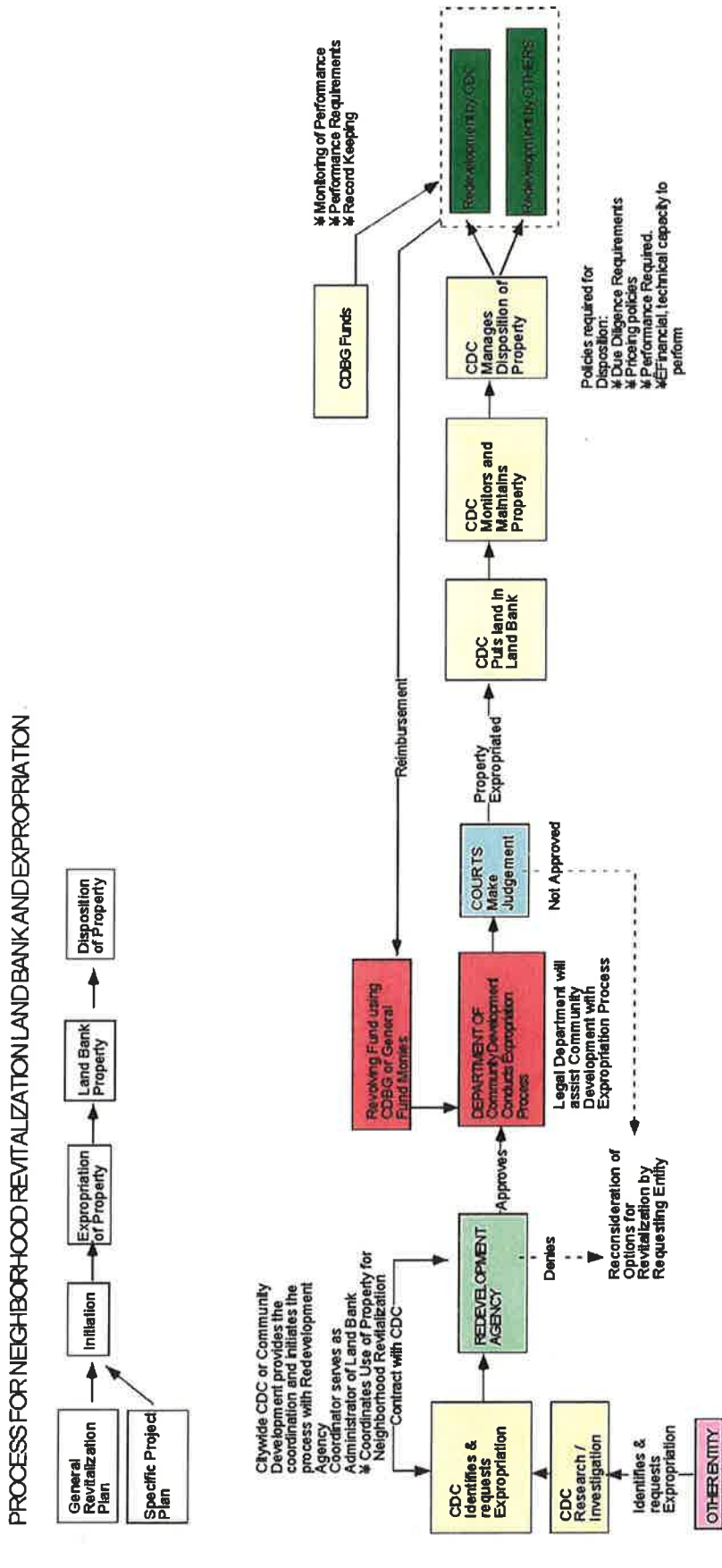
The function of the land bank will generally include acquiring the properties, maintaining the properties until disposition and assembling and marketing development parcels for sale to for-profit and nonprofit developers. Land Bank properties may also include donations by property owners, purchases from owners willing to sell property at reduced prices, and as surplus City-owned land deemed no longer needed for any public purpose. Sources of funds for acquisition cost and other land bank operations will come from sources including CDBG and HOME program funds and potentially from funding through the HUD Neighborhood Stabilization Program (NSP) fund.

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Acquired property must be located within the areas identified in the Neighborhood Revitalization Plan and in areas designated in the NSP as applicable. The City of Alexandria will implement the land bank model to support its goals of developing affordable housing for sale to low, moderate and middle-income homebuyers. Eligible non-profit or for-profit housing developers will provide the acquisition/rehabilitation and/or acquisition/new construction cost of properties they acquire from the land bank. Illustration 27 on the following page graphically depicts the land bank and expropriation process.



**Illustration 27: Land Bank and Expropriation Model**



## Recommendations and Strategies

### **4.5. Increase Resources Available for Housing and Economic Development Initiatives**

Alexandria's riverfront and downtown commercial district is experiencing a revival of interest as new planning efforts have identified mixed use development opportunities including housing, restaurant and entertainment venues. Some downtown "Class C" or less office, commercial and retail spaces are underutilized or in too poor a condition for occupancy. The City plans a sizeable financial investment in riverfront and downtown infrastructure and is supporting future plan of the private sector for increased levels of development. The Third Street, Bolton Avenue and Jackson Street corridors should benefit from this renewed interest in downtown and the riverfront. Development along the corridors could benefit from the financing schemes and resources being employed for the riverfront, on a lesser scale.

The lodging and retail industry has largely vacated downtown and relocated to other areas. The Bentley Hotel has closed and the Holiday Inn that once provided accommodations for visitors and convention trade attendees is in poor condition. Visitors are now staying primarily in hotels along the Macarthur corridor and in newer lodging properties on interstate 49 near the airport. Quality coffee shops, restaurants and retail establishments that once served the needs of visitors and workers are almost non-existent in the downtown as well. The target area corridors could benefit from this underserved market being redirected from downtown. A shift toward lodging, restaurant and specialty retail use occupying existing commercial space would afford the target area corridors the opportunity to compete with commercial developments outside the downtown.

Cost effective redevelopment plans will have to be developed to make the conversion of buildings to lodging, retail and commercial uses feasible. The cost to remove hazardous materials, such as asbestos if it exists, and the cost of renovation will likely require public subsidies to make the project financially feasible

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and to provide incentives that entice private developers to undertake such an initiative. The same financing sources discussed in the recommendations for adaptive reuse of commercial buildings for senior housing, applies to this type of development as well. That is, project financing could potentially be enhanced through the use of Brownfield Economic Development Grants and Section 108 Loan Guaranty financing provided by the City through the use of federal funds.

Other incentives and public subsidies might include the use of Historic Tax Credits financing for those buildings that qualify and tax abatement provided by the City as an incentive to developers and financial institutions to provide financing for such projects. Bond financing may be needed to help pay the cost for infrastructure improvements such as streets, sidewalks, lighting and facade improvements. Alternative means of funding infrastructure improvements might include consideration of a tax increment finance district or public improvement district. The following narrative focuses on some potential sources of funding to consider.

These funding sources and program model below represent opportunities to build local development capacity and are intended to stimulate achievement of the objectives of the plan.

- Community Development Financing Institution (CDFI) Grants
- Federal Home Loan Bank, Fannie Mae and Freddie Mac Financing
- Brownfield Economic Development Initiative Grants
- Section 108 Loan Guaranty
- Non profit and Faith Based Capacity Building Program

**Community Development Financial Institutions Funding** - The CDFI Program should be explored to provide incentives or to provide technical assistance and funding to prospective businesses, housing developers and community development organizations. The CDFI Fund targets economic revitalization by promoting access to capital and local economic growth in the following ways:

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- The CDFI Program provides direct investment that pays for CDFI staff training and provides funding for project equity, loans, investments, financial services, and technical assistance to underserved populations and communities;
- The New Markets Tax Credit (NMTC) Program provides an allocation of tax credits to Community Development Entities (CDEs) which enable them to attract investment from the private-sector and reinvest in low-income communities; and
- The Bank Enterprise Award (BEA) Program provides an incentive to banks to invest in their communities and in other CDFIs.

While the CDFI Fund does not make loans directly to individuals for finance specific projects, it provides financing to certified organizations that are knowledgeable of their communities. Certification as a Community Development Financial Institution (CDFI) allows organizations to participate in the Financial Assistance (FA) Component, Technical Assistance (TA) Component, and NAI Component under the CDFI Fund Program and to obtain funding through the BEA Program. Certification as a CDE allows organizations to participate, directly or indirectly, in the NMTC Program. If an organization is certified as a CDFI it may register and automatically qualify as a CDE. Other potential sources of funds include the City's CDBG program that can also be used to fund economic development activities, such as technical Assistance to CDC's, small business loans, storefront renovation/design assistance, signage, streetscapes, site improvements, and off-street parking.

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**Federal Home Loan Bank** - The Federal Home Loan Bank (FHLB) operates affordable housing and economic development programs through its twelve banks consisting of grants and low-interest loans to member financial institutions used to provide financing for economic development and housing activities.

FHLB grants and low-interest loans are catalysts for the construction and revitalization of housing targeted to people with low- and moderate-incomes. AHP funded projects serve a wide range of neighborhood needs; many are designed for seniors, the disabled, homeless families, first-time homeowners and others with limited resources.

Affordable Housing Program (AHP) - The AHP is a competitive program that provides grants twice a year through financial institutions for investment in low- or moderate-income housing initiatives. Member banks partner with city, county and state governments, developers and community organizations to finance the purchase, construction, or rehabilitation of owner-occupied or rental housing.

**Brownfield Economic Development Initiative Grant and Section 108 Loan Guaranty Funding** - The adaptive re-use and redevelopment of commercial building along corridors such as Bolton Avenue, Jackson Street and Third Street, and downtown buildings may require grant funding and public subsidies to make the projects financially feasible and to mediate the obsolete and contaminated land and buildings as they currently exist. Federally funded programs such as Brownfield Economic Development Initiative (BEDI) grants can enhance the security or improve the viability of a project financed with private financing. BEDI grants have also been utilized in conjunction with Section 108 guaranteed loan authority which is another possible source of public financing. Section 108 is the loan guarantee provision of the Community Development Block Grant (CDBG) program operated by the U.S. Department of HUD. Section 108 provides entitlement communities with a source of financing for economic development, housing rehabilitation, public facilities and large scale physical development

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projects. Although BEDI funds require a separate application to HUD in addition to an application for Section 108 funding, the two applications are encouraged to be submitted for collective HUD consideration. If approved, BEDI funds may be used for any eligible activities under the Section 108 Loan Guarantee program.

The purpose of BEDI funds is to minimize the potential loss of future CDBG allocations used to secure Section 108 loan guarantees:

- By strengthening the economic feasibility of the projects financed with Section 108 funds (increasing the probability that the project will generate enough cash to repay the guaranteed loan);
- By directly enhancing the security of the guaranteed loan; or
- Through combination of these or other risk mitigation techniques.

HUD intends BEDI and Section 108 funds to finance projects and activities that will provide near-term results and measurable economic benefits, such as job creation and increases in the local tax base. BEDI funds can support a wide variety of activities. For example, the City of Alexandria may use BEDI fund to address site remediation costs or use a combination of Section 108 and BEDI funds to acquire an eligible property and convey the site to a private sector party at a discounted price from its purchase price. The redevelopment focus for BEDI-assisted projects is prompted by the need to provide additional security for the Section 108 loan guarantee beyond the pledge of CDBG funds.

There are certain limitations on the use of BEDI grants and Section 108 funds. BEDI funds may not immediately repay the principle of a loan guarantee under Section 108. BEDI funds shall not be used to provide public or private sector entities with funding to remediate contamination caused by their actions. Applicants may not propose sites listed or proposed for listing on EPA's National Priority List (NPL); sites subject to unilateral administrative orders, court orders, administrative on consent, or judicial consent decrees, and facilities that are subject to the jurisdiction, custody, or control of the federal government. Further,

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applicant cities are cautioned against proposing projects on sites where the nature and degree of environmental contamination is not well-quantified or are the subject of on-going litigation or environmental enforcement action. A number of the building identified in our report and used in our illustrations would appear to be eligible for these funding programs discussed in this report based on their program guidelines.

**Non Profit and Faith Based Capacity Building Initiatives** - The limited number of non profit partners and certified Community Housing Development Organizations (CHDO) and level of affordable housing production by those organizations underscores the need for an organized capacity building program aimed at strengthening and expanding the role of nonprofit organizations in the provision of affordable housing and neighborhood revitalization. Faith based organizations represent an untapped resource in the community. If encouraged and given access to training, many might opt to participate and form nonprofit arms of their organizations to undertake affordable housing and neighborhood stabilization as part of their mission. Organizations vary both in their level of interest and capacity to enter the development process and therefore require either a basic or beginner track and/or a more progressive track for organizations that want to immediately address increasing capacity. The following provides an outline for a dual track approach to such a capacity building program.

The Basic Track - This track provides an organizational development and basic construction management seminars. Organizations would be solicited for acceptance into the capacity building program according to a set group of requirements. The HOME CHDO guidelines would provide a good starting point for the requirements. Once accepted into the program, participants would be evaluated to determine their level of competence in both business management and housing development.

The Basic Track would provide a series of seminars and training sessions on

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basic business management and organization topics. Among those topics would be Board Development, Fund Raising, Contract Management, Business Plan Development, Personnel Management, 501 c(3) certification, and Accounting Systems. A second series of topics would cover development activities such as Construction Management, Using Tax Credits, and Federal Housing Programs.

Participants would also be expected to participate in discussion group where Executive Directors and key personnel meet to exchange ideas on problems that they have experienced in the development process. These meetings would initially be moderated by an individual with experience in nonprofit management and housing development. Eventually, leadership of the discussion group should be assumed by a committee of participants.

The Basic Track would be six to twelve months. Participants would be expected to complete a business plan and identify a project plan for housing development during that period.

The Advanced Track - The Advanced Track will be structured to address the needs of individual organizations whose evaluation has shown them to be beyond the level of a startup entity or first time/limited in their capacity affordable production nonprofit developer. This track will utilize the above mentioned activities used in the basic track, where needed, but will rely on direct technical assistance to provide more intensive and hands on training in understanding the development process and enhancing their production. For instance, an organization working to develop a multifamily project may require the assistance of a consultant that can help structure a financial package to see the project through construction and into a permanent loan package. Or perhaps they need assistance with a Low Income Housing Tax Credit application. Whatever the specific needs of the organization, the program should provide a flexible delivery mechanism that can mold support to those needs. Elements of this track should



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be available to participants in the Basic Track as they progress and their workload requires such assistance.

The Advanced Track would span one year. Participants would be expected to at minimum, to complete a project feasibility study and predevelopment budget, submit applications for project funding and option development parcels during that time frame.

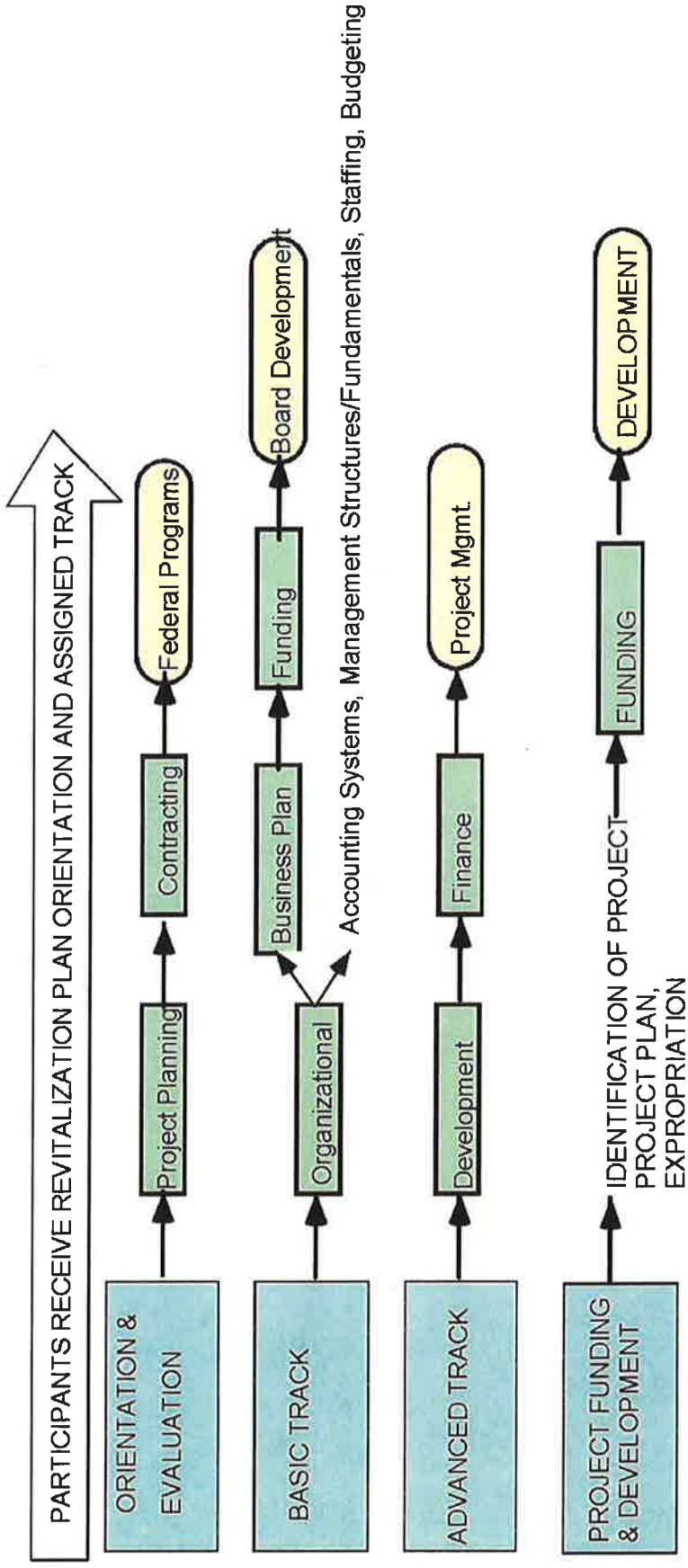
Sources of Assistance - Several national nonprofit organizations provide assistance to local nonprofits. The Enterprise Foundation and LISC are two such organizations. Each organization has local offices across the United States that offer assistance to affordable housing providers. Additionally, there are a number of consultants around the country that offer their services for such programs. Some already have prepackaged seminars available that could fit into a program of capacity building. Other resources include corporate leaders, HUD staff, local real estate professionals, and retired business persons.

Funding - Funding for the Capacity Building Program could be provided through the CHDO Set-Aside from the HOME Program. Up to five percent of the HOME entitlement can be used for this purpose.

Project Priority - Projects initiated through the Capacity Building Program should be given funding priority for CDBG or HOME funds if the project sponsor has completed the program and proposed a development project within defined target areas. Projects could also benefit from the availability of lots and development parcels made available through the proposed land bank.

Illustration 28 on the following page further details the proposed capacity building program.

**Illustration 28: Nonprofit and Faith Based Capacity Building Program**



## Recommendations and Strategies

### **4.6. Implement Planning, Zoning, Regulatory Changes, and Resource Targeting Approaches**

The City's zoning ordinance and regulatory enforcement of municipal property and land use standards are a powerful tool to guide development and re-development. Appropriate zoning of parcels and the enforcement of standards for maintaining property establish the groundwork for orderly development. Revitalization can be initiated through special zoning regulations that help mitigate the impacts of incompatible land uses and encourage the preservation of housing, architecture and culturally significant assets. These regulations create a framework in which community assets are preserved and protected and undesirable uses or uses in inappropriate locations can be regulated. In order to achieve the goals of this plan and promote greater land use compatibility, the following strategies are recommended.

**Conservation Districts** - Within the City of Alexandria there are unique and distinctive older-in-town residential neighborhoods or commercial districts which contribute significantly to the overall character and identity of the City and are worthy of preservation and protection. Some of these areas are designated as historic districts while others may lack sufficient historical, architectural or cultural significance at the present time to be designated as Historic Districts. As a matter of public policy, the City may want to take steps to preserve, protect, enhance, and perpetuate the value of these residential neighborhoods or commercial districts through the establishment of Neighborhood Conservation Districts.

The purposes of a Neighborhood Conservation District are as follows:

- to promote and provide for economic revitalization and/or enhancement;
- to protect unique physical features, design characteristics,
- to protect and enhance the livability of the neighborhood;
- to reduce conflict and prevent blighting
- to promote new compatible development; and

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- to help stabilize property values;
- to provide property owners a planning bargaining tool when evaluating request for future development;
- to promote and retain affordable housing;
- to encourage and strengthen civic pride; and
- to encourage the harmonious, orderly and efficient growth and redevelopment of the neighborhood.

The City's zoning ordinances would be used to designate each district. Ordinances designating each Neighborhood Conservation District will identify the designated district boundaries, and specify the individual purposes and standards for that district. The enabling ordinance could be written as an overlay district to the base zoning. These ordinances generally include the following:

1. **Overlay District** - Neighborhood Conservation Districts are designed as overlays to the regular zoning districts. Property designated within these districts must also be designated as being within one of the General Use Districts. Authorized uses must be permitted in both the General Use District and the overlay district. Property designated as a Neighborhood Conservation District may have additional designations.
2. **Zoning Designation** - The zoning designation for property located within a Neighborhood Conservation District would consist of the base zone symbol and the overlay district symbol (CD) as a suffix, and numbered sequentially to distinguish among different districts, i.e., R-4 (CD-1), R-1 (CD-2), etc.
  - A. The designation of property within a Neighborhood Conservation District places such property in a new zoning district classification and all procedures and requirements for zoning/rezoning must be followed.
  - B. If conflicts arise between provisions of a specific Neighborhood Conservation District ordinance and the General Use District regulations, the provisions of the Neighborhood Conservation District ordinance shall take priority.

**Conservation District Overlay District**

**Illustration 29: Bolton Avenue Conservation District**

**Neighborhood Conservation District:**

- **Generally less restrictive than historic districts;**
- **to promote economic revitalization;**
- **to protect unique physical features, and design characteristics;**
- **to enhance neighborhood livability;**
- **to reduce conflict and prevent blight**
- **to promote new compatible development;**
- **to help stabilize property values;**
- **to provide property owners a planning bargaining tool when evaluating request for future development;**
- **to promote and retain affordable housing;**
- **to encourage and strengthen civic pride;**

**Neighborhood Conservation Districts are designed as overlays to the regular zoning districts.**



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**Illustration 30: Existing housing could be improved under conservation district by replicating the architecture and cultural amenities with modular housing under less restrictive design and construction material guidelines**



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**Design and Implement Proactive Approaches to Code Enforcement** - Code enforcement is one of the tools the City utilizes to help maintain and enhance stability in its neighborhoods. Effective code enforcement can improve neighborhood stability through the identification of adverse conditions that threaten stability and by requiring property owners to maintain property in accordance with code standards.

The City has an active code enforcement program that provides enforcement mostly in response to complaints about violations of housing quality standards, premise conditions, and illegal dumping. With limited reactive staffing, existing code enforcement efforts are predominately “response to citizen complaints” with limited code inspector initiated code cases.

In addition to limited staffing, another program impediment is the amount of overall effort dedicated to enforcement against property owners who routinely violate the codes and comply only when served with repeated notices of violation. Multifamily units and rental housing are also problematic for code enforcement officials. Enforcement is made difficult due to the reluctance of renters to report violations and substandard conditions due to their fear of retribution by the owner. The following enhanced levels of code enforcement and related programming is recommended for implementation as part of the overall strategy of strengthening enforcement.

- **Repeat Violators Enforcement** – enforcement efforts where the same property requires notification and enforcement actions on a regular or routine basis because the property owner corrects the problem(s) identified in the notice or citation only, and then defer maintenance until enforcement action is taken again. The City should institute a policy of issuing citations as a first action and assessing graduated fines that increase each time a property is found to be in violation.

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- **Chronic Violators Enforcement** - property owners who own a number of parcels of property throughout the city and have a pattern of failing to maintain such property in accordance with the codes. Research should be conducted to generate a list of all property owned by the individual/entity with a chronic violator history. All such properties would be inspected and one consolidated case notice of noncompliance with codes given to the property owner for all properties in violation. Consolidated cases would be filed in court requesting judgment with associated fines for noncompliance.
- **Rental Property Registration and Inspection Program** – A number of cities have recently passed ordinances requiring the registration of all single family, duplex, or tri-plex and greater rental properties. The registration and inspection program is designed to enhance the quality of the city's rental housing supply and to insure that minimum housing quality standards are being met. Information is gathered during the registration process and used to locate ownership and legal entities responsible for rental properties as well as to provide contact information on the individuals who own the property should the city need to contact them in the event of an emergency or code violation. The Tennessee State legislature passed a bill requiring all owners of residential rental property to register their property effective July 1, 2007. Metro Nashville and Davidson County has implemented a program for local residential property registration ([http://www.nashville.gov/codes/Rental Insp Dist Prog.htm](http://www.nashville.gov/codes/Rental_Insp_Dist_Prog.htm)).

Under the Davidson County, Tennessee program, all residential rental property is required to register rental units under the Landlord Registration Program and pay the appropriate rental registration fee. Properties are inspected annually, but those properties without code violations will receive a four year inspection waiver. Properties found in noncompliance, must first be brought into compliance and are re-inspected in twelve (12) months from the date it complied to insure it remains in compliance.



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The cost of rental property registration and the required inspection timetables and wavier for compliant properties vary among jurisdictions. In general, most jurisdictions have attempted to make rental registration programs function as an enterprise activity. That is, the fees collected for registration and inspections will cover the cost of program administration and inspection. Noncompliant properties are generally expected to carry the greatest burden of cost with fees commensurate with the unit cost of the actual inspections and re-inspection services.

**Model Block Planning and Targeting Resources** - Resource targeting utilizing the model block concept presents a tremendous opportunity to diminish the rapidly spreading blight and neighborhood decline negatively affecting numerous neighborhoods throughout the city. The distribution of decline is widespread and in many instances highly concentrated in specific sectors of the city such as the designated target areas.

A **Community Building Plan** is developed focusing on bringing about neighborhood revitalization by implementing a neighborhood improvement plan with targeted city resources combined with public-private and neighborhood partnerships involving resident, community development organizations, financial institutions, educational institutions, and other organizations with direct interest in the well being of the community. The community building plan should be focused, holistic, and comprehensively administered.

Resource targeting should include three basic components. First designation of manageable geographical areas as a target neighborhood for which the City has established programmatic goals and reserved associated financial and city service resources to respond comprehensively, to its revitalization needs.

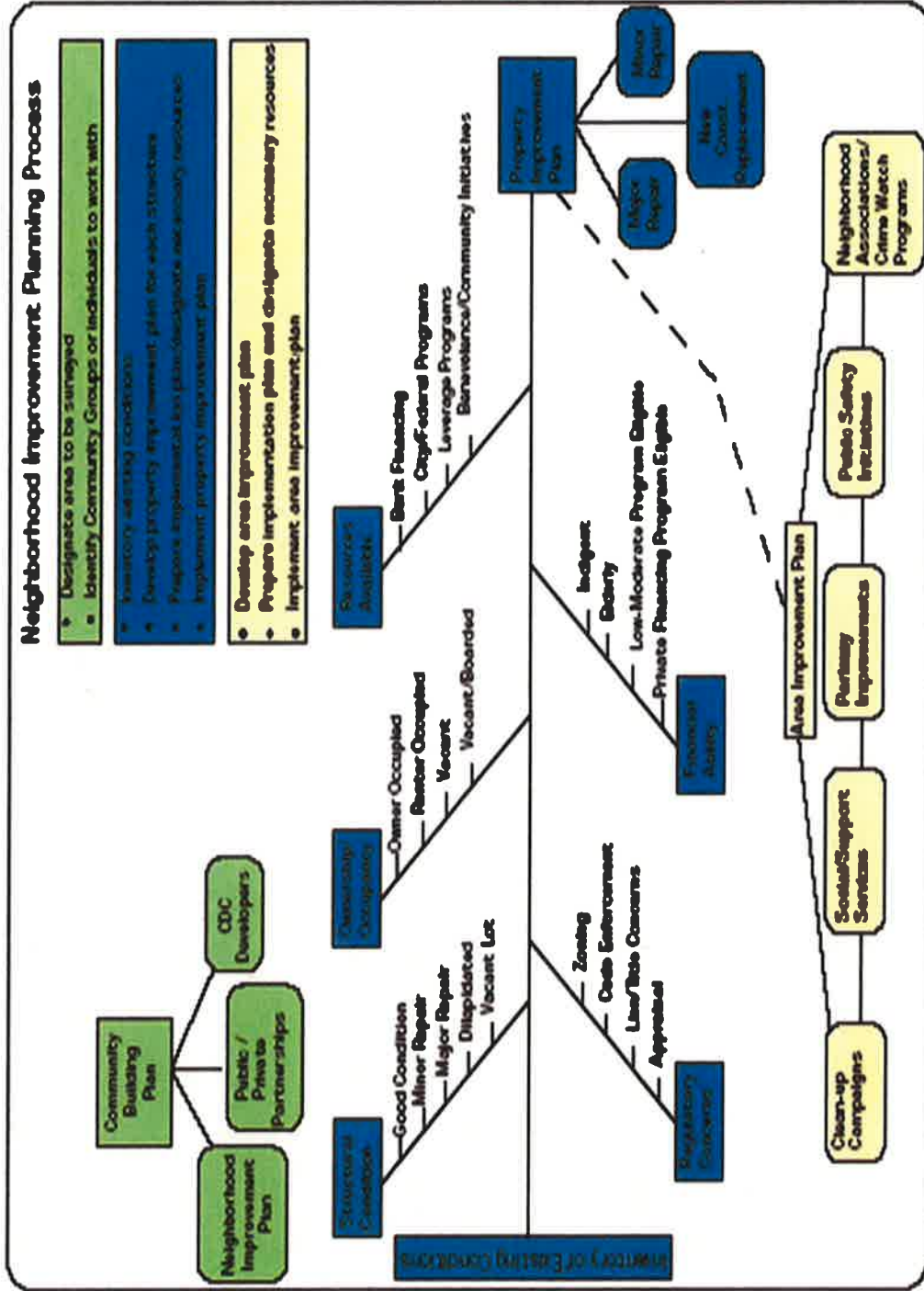
## Recommendations and Strategies

Second development of a model block planning effort should address the issues affecting revitalization and offers a prescriptive implementation program for solving those issues. A **Neighborhood Improvement Plan** should be developed in conjunction with the community stakeholders and those who will actively participate in the implementation process. Select city departments and other agencies will form an Action Coordination Team (ACT) to assess existing conditions of the designated target area to determine the appropriate treatment required to renew the model block area. The ACT need assessments will be used as a basis for determining budget allocations and other resource needs. The Community Development Office will be primarily responsible for program planning, administration and inter-department coordination. A neighborhood action plan and implementation schedule will be developed for each designated target area, along with a multi-year funding plan.

Third, resource targeting must recognize that success in community rebuilding requires a commitment from the community itself to assist government in building stronger neighborhoods. An **Area Improvement Plan** will be developed and implemented under the community's leadership, through its active participation in the planning and implementation phases, and as a result, will increase community spirit, confidence and neighborhood identity. The primary partners and foundation builders in the area improvement planning and implementation process are the residents themselves. The viability and long term success of the targeting approach is contingent on the residents' willingness and capacity to participate in self help initiatives, neighborhood improvement and social and community services projects and support public safety initiatives.

The following graphic further illustrates the process.

Illustration 31: Model Block Planning and Resource Targeting



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### **4.7. Undertake Economic Development and Community Projects that re-energize people and cultivate reinvestment**

The revitalization of the building at the corner of Elliott and Bolton by the Louisiana Chapter of the American Red Cross is an important undertaking and if successful could positively boost the revitalization efforts for area. We recommend that recruitment of a corporate call center or customer services/support operation be given strong consideration for similar properties in downtown, and those situated on major corridors including Bolton Avenue, Jackson Street and Third Street. Buildings along these corridors can be adaptively reused as a corporate campus and job center, and transformed into important economic development asset for the area. The transformation of such sites will not only change the appearance of the corridor, but can change the way the neighborhood is perceived by the broader community. If revitalized as a commercial campus, these sites create both an anchor of stability for the area and serves as an economic development initiative to bring much needed jobs to the area.

**Implement a Business Attraction Program** - A business attraction program is designed to attract new businesses and better inform developers about retail opportunities in the neighborhood. The local CDCs can act as the information hub for retail development opportunities in the community and build relationships with retailers, real estate brokers, and developers engaged in retail development. Features of the program should include:

- A one-stop shop that provides information about retail opportunities within the neighborhoods, market demands, financial resources, support to new businesses, and assistance with navigating the City's development regulations.
- Specific marketing materials which target different types of businesses. For example, a marketing brochure for restaurants could promote the

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neighborhood's diversity theme and match developers with vacant lots suitable for restaurant development.

- Outreach to commercial real estate professionals, particularly those that have relationships with retailers.
- Involvement in events and trade show activities for retail associations and organizations, such as the International Council of Shopping Centers, International Economic Development Council, and National Retail Association.
- Work with the Local Chamber of Commerce to host local and national retailers during their visits to Alexandria to promote opportunities available along the target areas' commercial corridors.
- Personal visits to various businesses and companies to share the marketing materials and business attraction initiatives.
- A marketing media campaign aimed at increasing awareness of the neighborhood and its premier retail locations. The campaign may include public service announcements/ advertisements on television, radio, a website, flyers, etc.

**Develop a Business Incubator Program** - The creation of a business incubator can help to establish new businesses in the community. The business incubator assists new business start-ups by providing a variety of targeted resources which may include lease space, administrative assistance, business plan development, business counseling, and an array of other technical assistance workshops aimed at producing knowledgeable entrepreneurs.

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The goal of a business incubator is to develop future financially viable and self-sustaining businesses. Hopefully, these businesses, upon graduation from the incubator program, will locate in the target area commercial corridors or similar sites with the potential to create jobs for neighborhood residents, bring more capital into the community, and become a partner in the revitalization of the neighborhood. To be a successful business incubator, the City and other organizations creating the incubator program must have a clearly defined strategy for achieving positive business results. The business incubator should focus on small businesses that will provide needed goods and services to the community.

Steps for developing a community-based business incubator:

- The City and/or local CDCs identify businesses desired for participation in the program.
- Specific goals created for business development for the incubator.
- Sponsors must solicit program participants/ business operators that offer the types of goods and services desired under the program.
- A timeline should be established to get businesses started and operating.
- Private funding and grant support such as CDFI funds should be sought to help provide incentives to attract businesses, to provide technical assistance for the program and for supplemental operating support for the business incubator operation.
- A program should be designed to match new business owners with business mentors to help monitor progress and success.

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- Partnerships should be established with schools to provide technical assistance to business owners.

Of primary importance in the incubator concept is the availability of technical assistance for business owners. Office space for tenants could be found in an underutilized commercial buildings located in the commercial corridors or vacant buildings/facilities in the community. Once a facility is located it will probably require some rehabilitation or reconfiguration to meet the needs of the incubator concept.

**Cultivate Greater Involvement of the Faith-Based Community** - The community has a number of churches and religious institutions that have had success in improving the neighborhood. Apart from CDCs operating in the community, there are also a number of outside organizations, including university organizations and the workforce of local corporations that have expressed a desire to extend or increase their supportive services to the neighborhood as well. There is a need to coordinate the efforts of these organizations to make a more visible impact on volunteer projects, such as home repair for the elderly. The potential volunteer labor from these organizations could greatly increase the number of rehabilitated units each year and insure that the resources are channeled to the community activities and homeowners with priority needs in a timely manner.

**Youth Programming Offered by Senior Citizens, Religious and Civic Organizations** - Some neighborhood residents pointed out the need for professional development and life skills programs for youth in the community, including basic skill enhancement such as computer literacy and GED training, and programs that provide tutoring, job shadowing, and apprenticeships from business persons. Retirees could help improve job opportunities for youth by sponsoring mentoring programs that teach etiquette, table setting, dressing for success, public speaking and other life skills that could be provided to youth in

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conjunction with recreation programs for elderly persons. Collaborative efforts between civic and business organizations could be encouraged to create programs that provide training to area youth and to organize youth activities at local churches and community centers.

**Increased vocational training through public - private partnerships** – The City should work with the private sector to develop programs aimed at linking vocational training and jobs with person working to increase their education attainment to a high school diploma level or acquire basic skills, and youth, and ex-offenders in need of employment opportunities. The following are example programs and approaches that have worked successfully in other communities.

- Pittsburg based Manchester Bidwell Project – operates educational and job training programs technology, culinary, horticulture and medical fields for disadvantaged youth.
- State of Louisiana – Louisiana Workforce Commission dual enrollment, work-based learning, and industry based certification programs in web design, nursing, automobile technology and other field.
- Ex-offender programs offering tax and procurement incentives to businesses that train and employ ex-offenders. Government contracting policies should consider offender training and employment in their criteria for procuring goods and services. For example, city criteria for awarding dry cleaning contracts for city uniform or janitorial contracts for public building could include considered.

**Revitalization of existing blighted commercial sites** - The revitalization of the former Dominique Miller Sales and Livestock property on Third Street will be an important undertaking and if successful could positively boost the revitalization efforts for the Lower Third Area. We recommend the development of a mixed use residential, retail and commercial use. Multifamily rental housing could be located on the northern edge of the property next to the existing Riverbend residential development. This would help buffer and provide a land use transition for



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residents of that development from commercial and retail development. Portions of the site facing Third Street could be developed with a power center or big box retail uses such as Wal-Mart, Home Depot and a major grocery store. These uses are very much needed with local residents having limited choices for quality retail services in their area. As a mixed use development, this site can serve as an important destination for the area. The transformation of this site will not only change the appearance of the Third Street corridor, but can change the way the broader neighborhood is perceived. If revitalized, this site creates both an anchor of stability for this area and serves as an economic development initiative to bring much needed jobs to the area.

This site will likely require some level of remediation to demolish and remove the existing development. Potential resources to undertake the clean-up initiative and to subsidize the development of the site are discussed in other parts of this section.

Illustrations 32 and 33 on the following pages are intended to demonstrate conceptually how the property might be site planned and developed. This site is surrounded by residential development. Efforts should be made to insure that traffic and entry points into to redeveloped site do not adversely affect area residents and that appropriate buffers, screening and site planning be used to reduce such impacts.

**Revitalization of Existing Sites**

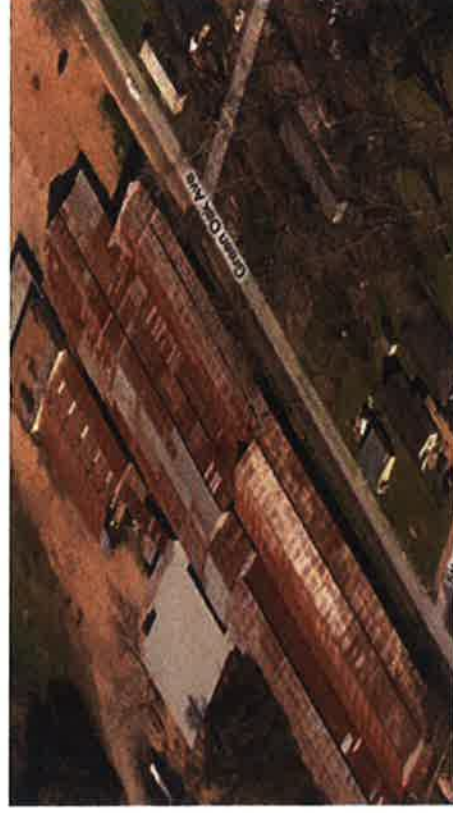
**Illustration 32: Third Street Dominique-Miller Livestock Site**



Recommendations and Strategies

**Retail, Commercial, Multifamily Mixed Use Development Opportunities**

**Illustration 33: Potential Brownfield EDI - Section 108 Loan Guaranty Grant Project**



## Recommendations and Strategies

**Recruiting industries providing jobs that match local workforce demographics** - The City and Chamber of Commerce should continue to work on expanding job opportunities through the recruitment of corporations, the provision of incentives for local corporations seeking expansion opportunities, assistance with the preparation of small business loan applications, and other activities aimed at reducing unemployment and expanding the base of higher income jobs. A particular emphasis should be to recruit jobs that best mirror the job skills and education levels of those populations in the target areas and most in need of jobs. For Alexandria, this means jobs that support persons with high school education, GED's and in some instances, community college or technical training. These persons are evident in the workforce demographics and in need of jobs paying minimum wage to moderate hourly wages. The City should also continue to support agencies that provide workforce development programs and continuing education courses to increase the educational level and job skills of residents. The goal should be to increase the GED, high school graduation, technical training, and college matriculation rates among residents. This will help in the recruitment of industry such as "call centers", clerical and manufacturing jobs. Call centers and customer service centers where employees are recruited to process sales or provide customer service support for various industries, have become more and more attracted to areas with similar demographics to that of Alexandria. The combination of lower priced land, government incentives for relocation and the workforce to support their industries, have all become incentives in recent years.

The Aflac Insurance Company is a great example of a "call center operation" that relocated to a smaller city, and is making a difference by dramatically expanding employment in Columbus, Georgia for persons from similar demographic groups to those most in need of jobs in Carrollton. In 1998, Aflac opened its Computer Service Center housing 600 employees. In 2001, the company opened its Corporate Ridge office, a 104-acre development housing the company's claim processing and call center operations. Aflac recently completed a new phase of

## Recommendations and Strategies

the expansion, slated for completion in 2007, which will add 90,000 square feet to the existing Paul S. Amos Corporate Ridge campus building located in Columbus. Once all the phases of the expansion are complete, Aflac will have built 340,000 square feet of additional office space for a total of more than one million square feet of office space in Columbus. The City of Columbus provided an incentive package including tax abatement and land assembly and acquisition subsidies through the use of their federal grant funds.

We recommend that the City, in conjunction with the Chamber of Commerce, become more active in supporting recruiting industries that match the demographics of the populations most unemployed, as a means of improving poverty rates, incomes and home ownership rates in the City. The City should evaluate providing similar incentives to those used by other communities to achieve this goal. For example, the City of Columbus Georgia used Section 108 Loan Guaranty Funds and Tax abatement to leverage Aflac's relocation. Recruiting such industries can assist in increasing the City's tax base while serving to provide the necessary income for more persons to achieve home ownership.

Illustration 34 on the following page conceptually demonstrates through photo imaging how the building at the corner of Bolton Avenue and Elliott Street could be adaptively reused for a call center operation. This building is currently undergoing renovations to serve as the headquarters for the Louisiana Chapter of the American Red Cross. However it exemplifies the kind of buildings that are available along commercial corridors that are underutilized and could potentially house such uses. Redeployment of these buildings will be a key to insuring that the workforce and other patrons are available to support new retail and restaurants.

**Illustration 34: Employment Opportunities to Support the Retail**

- Recruiting jobs that match the demographics of the workforce
- Job training aimed at increasing the skilled labor for jobs in call centers and customer service



### **SECTION FIVE: IMPLEMENTATION**

The diagram on the following page is designed to guide implementation of the recommendations of the Revitalization Master Plan. The recommendations have been divided into categories of short term, mid term and long term for purposes of estimating the timeframes that might be necessary to carry out the implementation program. These categories and timeframes are intended as a guide and actual timeframes may vary depending upon resources required for implementation or public policy and regulatory changes that have to be enacted before implementation can occur.

The items listed in the short term section include the evaluation of the recommendations contained in the report to determine fiscal impact, policy implications and to what extent recommendations and timeframes for implementation should be adjusted. Formal adoption of this report and recommendations are required in order to comply with Parish Redevelopment Law requirements for use of this plan to guide city expropriate actions. We recommend that the Revitalization Master Plan be adopted by the City Council. The Department of Community Development, under the direction of the Mayor's office will be responsible for post planning activities and will determine the level of community involvement with implementation.

Finally, some recommendations will involve City participation in efforts to get the private sector and the nonprofit community energized in efforts to provide Employer Assisted Housing, Cottage Housing for the Elderly, Modular Housing, and economic development initiatives. We do not anticipate that the City will undertake these development activities solely on their own, but will provide financial support with grant funding or by enacting public policy in support of these initiatives. The programs described in the mid term and long term sections may require further study for implementation in Alexandria and in some instances, pilot programs can be used to further evaluate the effort.

# Implementation

