# Addendum

# Old North Laurel Neighborhood Plan

# **Acknowledgements**

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# **Chapter 1**







Introduction

# **Background & Purpose**

The Old North Laurel neighborhood is located in the northeast corner of the City of Laurel bordered by 7th Avenue (Hwy 15) and Susan B Ruffin Avenue (Hwy 11) on the west and east and Northview Drive and 15th Street on the north and south. See Figure 1. The neighborhood is not an official neighborhood, but the above referenced boundaries were identified by residents as part of the City of Laurel's Comprehensive Planning effort in 2008 and included as part of the approved Plan in 2014. The following plan for the Old North Laurel neighborhood is intended to provide more specific goals, community development strategies, and implementation guidance for this subarea of the City of Laurel. Neighborhoods plans are often utilized by community groups and organizations to direct their work, leverage funding, and are even formally adopted as extensions of a jurisdiction's comprehensive plan.

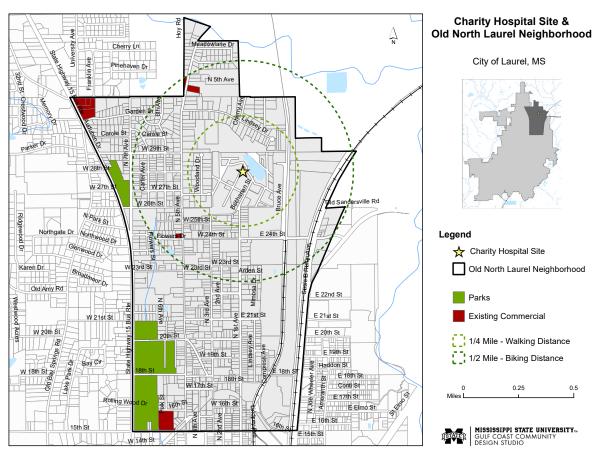


Figure 1: Charity Hospital Site and Old North Laurel Neighborhood

At the center of the Old North Laurel neighborhood is the site of the former Old Charity Hospital; a legacy that remains a strong contributor to the community's identity. The site is owned by the Housing Authority of the City of Laurel (HACL) and is slated for redevelopment that would include mixed-income housing and additional amenities to service the community. In 2021, HACL brought on a team of planners and designers including Quadel Consulting & Training, LLC.; Mississippi State University's Gulf Coast Community Design Studio; and Grants Unlimited, LLC. to develop a conceptual design for the Old Charity Hospital site and a plan for the surrounding Old North Laurel neighborhood. The planning and design process that commenced included a significant amount of community engagement documented in Appendix A: Record of Community Engagement and resulted in the following plan in addition to other deliverables specific to the Housing Authority of the City of Laurel.

# **Goals & Objectives**

The following goals were developed at the onset of the project and refined through the planning and design process with input from key stakeholders including the Housing Authority of the City of Laurel, city leaders, and neighborhood residents and property owners.

# 1. Expand Existing Housing Supply

Expand the existing supply of housing to address the current and anticipated needs of the community taking into account opportunities on the Old Charity Hospital site and in the surrounding neighborhood.

# 2. Improve Connections

Improve connections between the Old Charity Hospital site redevelopment project, the surrounding neighborhood, and the City of Laurel.

# 3. Utilize Development as a Catalyst

Identify ways to utilize the development of the Old Charity Hospital site as a catalyst for revitalization and investment in the surrounding neighborhood.

# 4. Improve Community Access

Address community needs for better access to recreation, retail, healthcare, and other services through both development and transportation solutions.

# 5. Enhance Streetscape Design and Functionality

Utilize complete street design and programming best practices to achieve better walkability, traffic-calming, beautification, and stormwater management.

# 6. Position Redevelopment of Old Charity Hospital Site as Amenity for All

Design and promote Old Charity Hospital site redevelopment project as an inviting and accessible amenity for the larger community in addition to on-site residents.

# 7. Coordinate Municipal Investments

Incorporate municipal infrastructure tie-ins and improvements wherever possible during the redevelopment of Old Charity Hospital site to maximize efficiency and resources.

# 8. Leverage Funding to Bring Resources to Community

Work with partners to access grants and financing opportunities to bring resources and support to neighborhood residents in need of home repair assistance.

# **Chapter 2**







Neighborhood Assessment

Starting in May of 2021, the Gulf Coast Community Design Studio (GCCDS) and project partners began conducting a neighborhood assessment of the geographic area described above and herein referred to as the Old North Laurel neighborhood. Data sources included the U.S. Census; City GIS data as shared by Neel-Schaffer, Inc.; interviews with local leadership and department staff; a windshield survey; and meetings with the resident advisory committee. Findings are discussed below and were used to inform the recommendations in this plan document as well as the conceptual design for the Old Charity Hospital site.

# **Demographics**

The 2020 American Community Survey five-year data products were released on March 17, 2022. The results of analyzing this census data sheds light on the demographic make-up of the neighborhood compared to the overall city and gives an indication of how the neighborhood has been changing over time. The Old North Laurel neighborhood is represented loosely in the census by three block groups. Census block groups do not necessarily follow city or place boundaries and are based on the population in a geographical area. The three block groups that include the Old North Laurel neighborhood align well with the western boundary but do extend a bit north and east. These additional areas, however, are not heavily populated and so are unlikely to skew the neighborhood demographics in any significant way.

# **Key Finding**

The neighborhood is *diversifying* racially, has a significant number of *families with* children, and a rapidly increasing senior population.

Between 2015 and 2020 the population for this geographic area increased only slightly from 3,628 residents to 3,655 residents. The neighborhood is 27% white, 63% black/African American, and 10% other minority residents. The City of Laurel, by comparison is 43% white, 54% black/African American, and 3% other minority residents. While the overall population has not changed much, the racial makeup of the neighborhood has diversified. Between 2015 and 2020 the proportion of other minority residents in the neighborhood has grown from 2% to 10% while the white population decreased from 32% to 27% and the black/African American population decreased from 66% to 63%.

The percentage of households with children under the age of 18 decreased slightly between 2015 and 2020 from 35% to 34%. This is relatively in line with the composition of the city which was 31% in 2020. The proportion of seniors over the age of 65 has increased more significantly in the Old North Laurel neighborhood going from 28% in 2015 to 37% in 2020. This is also slightly above the city overall which was 33% in 2020. The significant presence of households with children and the growing population of seniors in the neighborhood has implications in terms of community planning. Recommended housing, community services, recreational amenities, transportation infrastructure and desirable commercial development should all reflect and anticipate the changing demographic.

The percentage of families in the neighborhood living below the poverty level more than tripled between 2015 and 2020, increasing from 12% to 37%. The city overall has 25% of families living below the poverty level as of 2020. This is well above the 2020 poverty rates for Jones County (19%), the State of Mississippi (19%), and the nation overall (11%). In addition, 31% of homeowners and 68% of renters in the neighborhood are "housing cost-burdened" as defined by the U.S. Department of Housing and Urban Development (HUD). This is compared to 19% of homeowners and 55% of renters in the overall

31% of homeowners and 68% of renters in the neighborhood are "housing cost-burdened" as defined by the U.S. Department of Housing and Urban Development (HUD). This is compared to 19% of homeowners and 55% of renters in the overall City of Laurel. HUD defines a cost-burdened household as one paying more than 30% of their income for housing and therefore may have difficulty affording necessities such as food, clothing, transportation, and medical care. Between 2015 and 2020 the percentage of cost-burdened renters increased from 42% to 68% while the percentage of cost-burdened homeowners decreased from 58% to 31%. Even with the decrease in cost-burdened owners, 31% for the neighborhood is considerably above that of the city overall. These finding are significant in terms of the future of the neighborhood and city's housing stock and affordability especially given the increasing senior population on a fixed income.

### **Land Use**

The Old North Laurel neighborhood is primarily single-family residential (42%) with some industrial on the east side and some quasi-public, greenspace/recreation, and commercial uses around the periphery. Twenty percent of the neighborhood is vacant land.<sup>x</sup> Vacant land is considered different than undeveloped land that is intentionally designated as passive or recreational greenspace. When looking at land use within walking distance (1/4 mile) and biking distance (1/2 mile) of the planned Old Charity Hospital site redevelopment project there is very little access to commercial, retail or community services and no access to public parks or recreation areas. See Figure 2. It is important to note that the ¼ mile and ½ mile radii are significant planning areas and the lack of access to services and recreational opportunities in these areas can have a negative impact on residents' quality of life, health and even financial solvency especially when transportation options are lacking. Transportation and access are further discussed below.

# **Key Finding**

More residents are living in poverty and renters are far more likely to be housing-cost burdened.

# **Key Finding**

There is very
little access to
commercial, retail
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access to public
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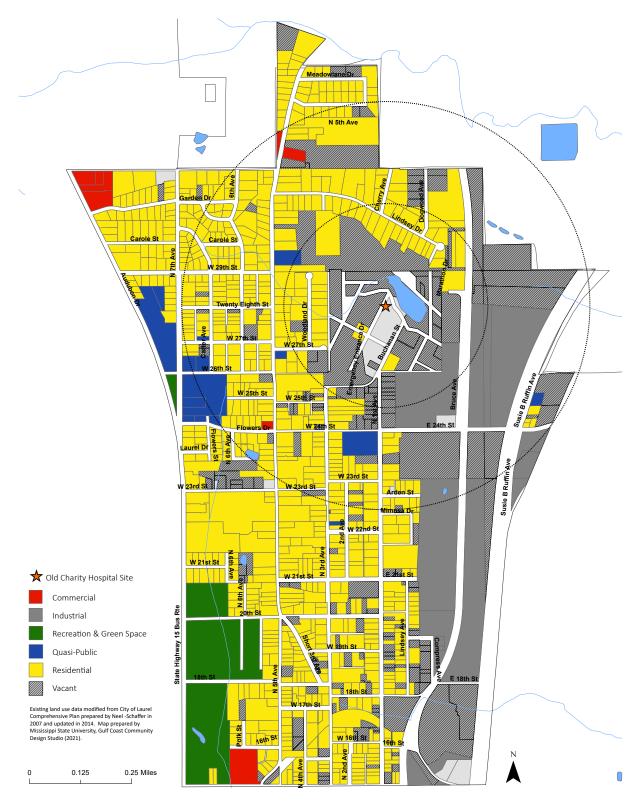


Figure 2: Current Land Use, Old North Laurel Neighborhood

While there is currently a lack of commercial, community services and public parks in the neighborhood and specifically within proximity to the planned Old Charity Hospital site redevelopment project, there is ample space and opportunity to bring more of these to the area in the future. Some of these services and amenities may be able to be included in the redevelopment of the Old Charity Hospital site and some as infill into the surrounding neighborhood. There are 129 acres of vacant land within the ½ mile radius, 75 acres of which are within the ¼ mile radius. See Figure 2. There is also a significant area along 5th Avenue to the west of the Old Charity Hospital site that is zoned for C-1 restricted commercial use and has clear signs of legacy commercial activity. See Figure 3.

# Housing

According to the 2020 American Community Survey (ACS) 5-year estimates there are 11,516 housing units in the City of Laurel with 1,747 housing units in the Old North Laurel neighborhood. The makeup of housing in the neighborhood compared to that of the city is very similar. Seventy-five percent of the neighborhood's housing is single-family residential compared to 74% of the city's. Small to medium multifamily housing (2 to 49 units) makes up 18% of the housing stock, while only 1% is considered large multifamily (50+ units). This composition is the same for both the neighborhood and the city. Six percent of the housing in the neighborhood and 7% in the city is classified as mobile homes.<sup>xi</sup>

Multifamily residential developments come in all shapes and sizes and have different effects on a given community. While larger multifamily developments increase an area's residential density more significantly, small and medium multifamily housing play an important role in preserving long-term affordability and are sometimes more desirable given the existing character of a neighborhood. Small and medium multifamily is defined as residential buildings containing between two and 49 units according to a 2017 report commissioned by Enterprise

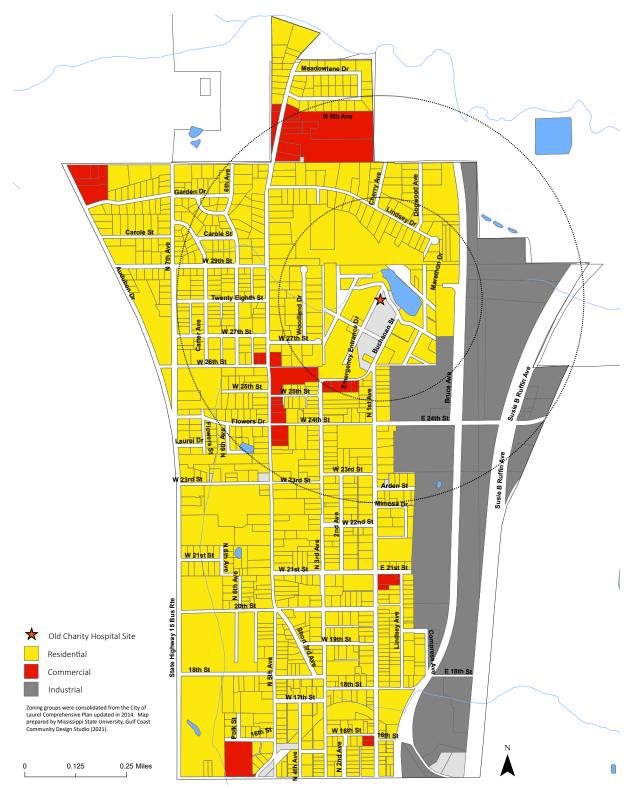


Figure 3: Zoning Groups, Old North Laurel Neighborhood

Community Partners. The landmark study found that small and medium multifamily housing "has served as a long-run provider of naturally occurring affordable housing." In particular, buildings between two and 19 units accommodate the most low-income households. "Currently the neighborhood housing is made up of 16% of this smaller multifamily between two and 19 units and the city is made up of 17%. Considering the neighborhood is home to a relatively high concentration of residents living in poverty that are housing cost-burdened and that the neighborhood has an existing low-density character, it will be important to include this smaller multifamily option in the addition of new housing stock.

The housing stock of the Old North Laurel neighborhood is still majority owner-occupied with 58% being owner occupied compared to 42% renter-occupied. It is important to note that this make-up changed dramatically between 2015 and 2020, decreasing from 77% in 2015 to 58% in 2020. It is also lower than the city which was 64% owner-occupied in 2020. Residents on the advisory committee continuously mentioned the high presence of rental properties and lack of landlord accountability. The decrease in owner-occupied housing in the neighborhood is significant for several reasons. First, homeowners seem to be less cost-burdened compared to renters as noted in the demographic analysis above. Second, while results from studies vary, homeowners seem more likely to be civically and fiscally invested in their neighborhood than renters who tend to move more frequently and are often negatively impacted by increasing property values when that increase translates into an increase in rent. Finally, when it comes to eligibility for funding for housing rehabilitation, energy efficiency retrofits and other funding streams aimed at improving the quality and/or affordability of housing, renters are often not eligible. Funding options for housing improvements further discussed in the Recommendations section.

# **Key Finding**

Owner-occupied housing in the neighborhood has significantly decreased, giving way to *rental housing*.

It is unclear what has caused the drastic increase in rental housing from 23% to 42% in just five years and how this has affected housing affordability. Further complicating the matter is that the census does not distinguish between long-term rental housing and shortterm rental housing such as those listed on popular sites including Airbnb and Vrbo. Significant increases in short-term rental housing in a neighborhood can also have significant and complex impacts that researchers are just starting to understand. A study published in July 2021 out of Carnegie Mellon University found that increases in Airbnb properties in a neighborhood reduced the long-term rental supply affecting housing affordability, but also benefited lower-income landlords in terms of helping with their income needs.xiv Given the increase in tourism in Laurel over the last decade, a more detailed study could be warranted to better understand the prevalence and distribution of short-term rental in the area. In addition, if an increase of short-term housing is found to be having a significant impact on affordable housing, strategies for addressing this should seek to balance local renters' affordable housing needs with local hosts' income needs.

Residential vacancy is another way to gauge the adequacy of housing supply. While the number of housing units in the Old North Laurel neighborhood increased by 226 units between 2015 and 2020, the vacancy rate decreased from 26% to 24%.\* This trend indicates a tightening of the market. Overall, the city has a lower residential vacancy rate of 15%. It is important to note that most real estate market studies are done at the local level and are based on the vacancy rate for rental units. A comparable, accurate rate cannot be generated from the American Community Survey data at the block group level.\* That said, the ACS does provide an estimate of the number of occupied rental units and the number of units for rent by block group. When comparing these numbers for the Old North Laurel neighborhood to give an estimate of the rental vacancy rate, data shows that the neighborhood went from a vacancy rate of 15% in

2015 to less than one percent in 2020. XVII, XVIII Again, this cannot be counted as an accurate representation of the market but does support the notion of a tightening market especially in the rental sector.

In addition to housing type and occupancy status, the condition of current housing was also assessed. The city overall has an aging housing stock with 64% of the housing being built prior to 1970. The Old North Laurel neighborhood has an even larger percentage of older homes at 71%. The year 1970 was chosen as a threshold because it was a critical year in terms of building code updates and energy efficiency standards so housing built after this time were more likely to be built better, stronger and more energy efficient.

During a June 2021 advisory committee meeting, residents noted a general need for housing repair throughout the community. As a result, partners conducted a neighborhood windshield survey in September 2021 to do a more fine-grained analysis of housing conditions. Results from the windshield survey were intended to be used to inform recommendations for prioritizing resident and community investment and identifying potential funding streams to aid in housing rehabilitation and community development. Methodology for the neighborhood windshield survey is documented in Appendix B: Windshield Survey. Due to time and resource constraints, a sample section of the neighborhood was selected. An area that included 43 homes representing about 5% of the residences in the neighborhood was selected. The overall density of the sample section and composition of rental versus owner-occupied homes seemed to be representative of the overall neighborhood. The survey team noted if the house was in good overall condition; if it needed some maintenance including attention to windows and doors, porches, paint or yardwork; or if it was in need of major repairs including work on the roof, walls and/or foundation. Additional concerns were also noted including if it was obvious that there were drainage/flooding issues or if energy efficiency upgrades would be a benefit to the occupants.

In the sample area, 42% of the homes were deemed to be in "good" condition, 44% of the homes fell into the category of needing significant maintenance, and 4% of the homes seemed in need of major repairs. It is important to note that many of homes that were determined to be in "good" condition, were still strong candidates for energy efficiency upgrades because one or more window units were visible from the street. Of the homes in the survey area, 47% would benefit from energy efficiency upgrades. The significance of this is that home energy efficiency upgrades can reduce housing costs and many residents in the area are housing-cost burdened. In addition, there are sometimes funding programs through energy companies or other agencies that will subsidize these types of upgrades for lower income and/or elderly residents.

When taking a closer look at the types of repairs needed, the most common were windows (49% of homes), roofs (30%) and yard maintenance/debris issues (26%) that might be in violation of city ordinance. Less common, but still significant were homes that needed obvious repairs to external walls (14%) or external doors (14%) and homes where there was evidence of drainage problems (9%). Understanding some of these maintenance challenges faced by residents can help city leadership and other organizations work together with residents to leverage resources and improve the community.

# **Affordable Housing & Property Values**

Residents in proximity to proposed developments that include "affordable" and/or subsidized housing are often concerned with the impacts they may see on nearby property values. A growing body of research suggests that not only do property values not decrease, they often increase. Studies out of Stanford Graduate School of Business, New York University's Furman Center for Real Estate and Urban Policy, and most recently the Metropolitan Housing and Communities Policy Center at the Urban Institute over the last decade have shown there to be an increase in property values in proximity to affordable housing projects especially when located within lower-income areas and when the architectural designs fit in with the existing housing.\*

## **Commercial & Retail**

Currently there is very little commercial or retail within the Old North Laurel neighborhood. There is a small commercial hub in the northwest corner at the intersection of Audubon Drive (Hwy 15) and Northview Drive that includes Corner Market grocery store. There are some other small businesses sprinkled throughout the area including Fifth Avenue Laundromat, Great Expectation Children Learning Center on Short 3rd Ave, and La Moreliana Super Mercado on 15th Street, but with the exception of the Fifth Avenue Laundromat all are well outside a half mile of the Old Charity Hospital site redevelopment project.

There is evidence of past commercial activity on 5th Ave just west of Buchanan Street that is already zoned C-1. This area is within a half-mile of the Old Charity Hospital site redevelopment project and would be a great area to focus economic development incentives and programs to encourage a concentration of small commercial, retail and community services near where there will be an increase in residential density and added population. This area can easily be redeveloped and transition into a mixed-use area in proximity to the Old Charity Hospital site that can service the new and existing residents and serve as a gateway to the redevelopment project.

Residents on the advisory committee mentioned wanting more small business commercial development and food options. Short-term options might include designating flexible spaces in strategic places throughout the neighborhood that can be activate with pop-up retail, a farmer's market and/or food trucks. Longer-term options would be to recruit more permanent businesses. If non-compete agreements exist with any current businesses there may be opportunities to negotiate with these businesses to locate a smaller, neighborhood-scale satellite location in the Old North Laurel neighborhood in proximity to the Old Charity Hospital site redevelopment project.

# **Greenspace & Recreation**

One of the first things residents on the Advisory Committee noted about the Old North Laurel neighborhood was a lack of recreational opportunities in the form of both intentional greenspaces and programmed parks. While Mason Memorial Park and the Laurel Dog Park are within the neighborhood boundary, they are both in the far southwest corner and not easily accessible by residents in the northern part of the neighborhood. Overall, only 4% of the neighborhood is characterized as greenspace or parkland and not even all of that is publicly accessible.\*\* Figure 2 of the current land use highlights that there are no public parks within either the ¼ mile or ½ mile radii of the Old Charity Hospital site.

It is well documented that living in proximity to parks and recreational opportunities has a positive and measurable effect on physical and mental health; quality of life; community revitalization; and overall property values. These finding have been significantly validated since the onset of the Covid-19 pandemic in 2020. A ten-minute walk, or half mile, is the distance used by the National Park Service and the Center for Disease Control and Prevention when linking park access and public health. Communities also measure success in connecting parks and public health in terms of acreage in a given community and the percentage of the population living within in a half mile of a public park, trail or green space.\*\*

Considering that over 177 acres of land (20%) is vacant in the Old North Laurel neighborhood, with a significant portion of that within a half-mile of the proposed Old Charity Hospital Site redevelopment project, there is ample opportunity to add meaningful park and green space in a key part of the neighborhood.

In addition, the east side of the neighborhood is bordered by an unused easement of the Norfolk Southern Rail line that runs south and east along Highway 11. Abandoned rail lines have a tremendous potential to add valuable trail and greenspace, strengthening communities. \*\*x\*ii\* The east side of the neighborhood overall has a more industrial feel and was once home to sawmills, pole yards and cabinet makers. Several of these legacy properties may qualify for brownfield remediation and linking them with a rail-to-trail initiative has the potential to provide not only quality green space and recreational opportunities in proximity to the Old North Laurel neighborhood, but also an additional connection to downtown.

# **Community Services**

While there are some community services in the neighborhood boundary, the few that exist are along the periphery and outside the quarter and half-mile walking and biking distance from the Old Charity Hospital site and immediate surrounding neighborhood. The quarter and half-mile radii are continuously referenced in terms of accessibility and are even more important in areas like Laurel where alternative transportation options are very limited. Access and transportation are further discussed in the following section. In terms of community services, residents on the advisory committee mentioned the need for a community space/center that could also serve as a storm shelter. They also mentioned the lack of childcare and urgent care-type medical facilities in the neighborhood. While childcare and medical services are often commercial endeavors, they also overlap with community services in that they are basic needs for communities, in general. As plans for the Old Charity Hospital site redevelopment project move forward and infill development is spurred in the surrounding neighborhood, it is important to consider opportunities to add in spaces for these types of services.

# **Access & Transportation**

Residents' ability to access jobs, services, amenities, and recreational opportunities in their neighborhood and city is critical to a thriving community. Access means more than just having something in proximity or having a means of transportation available. For example, if a park is a quarter of a mile away (an easy walking-distance), but there are no sidewalks, trails or other safe routes to get there it is still not accessible even though it is in close proximity. Another example is if someone's place of employment is on a bus route, but they do shift work and the bus only runs from 7am to 6pm, they still do not have reliable access to their job. There are countless scenarios where residents cannot readily get to the places they need or want to go or doing so costs them a prohibitive portion of their budget.

It is apparent that residents in the Old North Laurel neighborhood struggle with access and transportation. Currently DJ Transit, Inc., a nonprofit organization that is a service provider for the Mississippi Department of Transportation Public Transit Division (MDOT), is the only form of public transportation available to residents of Laurel. In 2013, DJ Transit expanded its services with MDOT to include Jones County and the City of Laurel. While the service is intended to provide residents with a way to make "medical, recreational, employment, and educational trips," transit hours are only weekdays from 7am to 6pm. xxiii

According to the 2020 American Community Survey 5-year estimates 100% of the employed population in the Old North Laurel Neighborhood commute to work in a personal vehicle. This is compared to 96% in the City of Laurel. The other 4% within the city either walk (1%), work from home (1%), or use some other form of transportation. No one reported using public transportation as a means of commuting to work. This signifies an overwhelming reliance on having and maintaining a personal vehicle as a primary means of transportation. This is often a significant expense for households especially because affordable housing options are often located further from jobs and services.

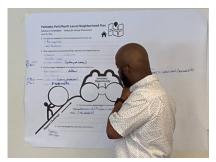
Within the neighborhood, residents on the advisory committee reported that while streets are generally in good condition, there is a high need for traffic-calming infrastructure (specifically on 1st, 3rd, and 5th Avenues) for safety, improved walkability and beautification.

# Key Finding Streetscape

enhancements

throughout the neighborhood and especially along key corridors including 1st, 3rd and 5th Avenues will improve mobility, safety and neighborhood beautification.

# **Chapter 3**







# **Recommendations**

Key findings from the neighborhood assessment and input from project partners and stakeholders led to a series of recommended actions and strategies to address neighborhood goals and guide future planning and development in the Old North Laurel neighborhood. Recommendations are organized by category below and including specific strategies, proposed partners, and potential funding streams.

# **Market Study**

Findings from neighborhood assessment indicate there is a need for both more affordable housing stock in the area and better access to commercial and community services. Looking at the changing demographics it appears there is specifically a need to provide housing and services that meet the needs of seniors and families with children. Homeownership opportunities and small rental, specifically townhomes and apartments with between two and 19 units seem to provide the most sustainable long-term affordable housing options. Residents spoke of wanting access to groceries, fresh produce, medical services, and childcare in the neighborhood. That said, this assessment is not a market study and does not look at what specific housing and commercial development the market will support. As such, the Housing Authority of the City of Laurel, the City of Laurel and other partners should work together to commission a market study looking at both housing need and commercial opportunities. In terms of housing, it would also be good for the city to start to better understand the prevalence, distribution, and impact of short-term rental throughout the City of Laurel and particularly in neighborhoods like the Old North Laurel neighborhood where there has been a significant change from homeownership to rental units. Some of this can be accomplished within HACL's funding and scope to prepare for developing the Old Charity Hospital site and some may need to be covered withing the City's budget or other outside funding sources.

## **Onsite & Infill Housing**

As previously mentioned, a true market study will be important to determine more specifically the housing needs in terms of type of housing and price ranges, but it is clear that more housing is needed in the Old North Laurel neighborhood. Some of this housing need can be filled through the development of the Old Charity Hospital site and some can be scattered throughout the neighborhood as infill. The Housing Authority for the City of Laurel along with the city and other public and private partners should work together to further define the need and even apply for funding to help facilitate the development of more housing that meets the needs of the changing demographic and fits in with and enhances the existing character of the neighborhood. The conceptual design for the Old Charity Hospital site prepared by Mississippi State University's Gulf Coast Community Design Studio for HACL shows that the site can reasonably accommodate 200 units of quality housing that meet this description. The site design also shows some opportunities for additional multifamily housing just south of the Old Charity Hospital site.

As the designated housing authority for the City of Laurel with a nonprofit arm, HACL is eligible and has access to a number of resources that can help fund new housing within the city. One potential funding stream is Community Housing Development Organization (CHDO) funding administered through the Mississippi Home Corporation (MHC). Funding provides eligible non-profit organizations that act in the capacity of owner and/or developer to undertake program activities in the development of low-income housing or substantial rehabilitation of multi-family rental units. Eligible activities include construction, acquisition and/or rehabilitation of rental housing development and single-family homeownership housing. Applications are accepted annually in the spring and more information can be found at www.mshomecorp. com/federal-programs/home/chdo/.

# **Condition of Existing Housing**

In addition to the need for new housing, findings from both the windshield survey and input from the advisory committee indicate a strong need to improve the condition of existing housing in the neighborhood. As discussed in depth in the Housing section above, of the homes needing major repair, windows and roofs were the areas most frequently needing attention. A concentrated effort should be made on the part of the city, HACL and other partners to improve the condition of existing housing in the Old North Laurel neighborhood.

Given that the neighborhood is home to many lower-income families and seniors it is likely that outside funding in the form of grants and/ or low-interest loans will be needed for homeowners to be able to make necessary repairs. There are several funding sources that the city and/or the nonprofit arm of HACL can apply to and distribute to eligible residents and still others that residents can apply to directly. Examples of these funding sources include:

## Mississippi Home Corporation

The Homeowner Rehabilitation Program is administered through the Mississippi Home Corporation's HUD Home Investment Partnership Program. Funding that is designed to preserve owner-occupied units by securing structural integrity and correcting deficiencies in major systems (water, heating, plumbing electrical, foundation). New units can be constructed for owners to replace units that are too deteriorated to preserve. These funds are awarded through a competitive process to cities and counties. Applications are accepted annually around June and more information can be found at www.mshomecorp.com/federal-programs/home/homeowner-rehab/.

#### Federal Home Loan Bank

The Affordable Housing Program General Fund offered through the Federal Home Loan Bank is available to units of local government and non-profits through an application process open from April to mid-May. Funds can be used to assist in financing the purchase, construction and/or rehabilitation of owner-occupied or rental units. More information can be found at www. fhlb.com/community-programs/affordable-housing-program.

The Special Needs Assistance Program is also offered through the Federal Home Loan Bank. The program provides subsidies for the repair and rehabilitation of owner-occupied housing of eligible, special-needs individuals (elderly and/or disabled). Applications are due in January and more information can be found at www. fhlb.com/community-programs/special-needs-assistance-program.

## US Department of Agriculture Rural Development

The Section 504 Home Repair Program provides loans to very-low-income homeowners to repair, improve or modernize their homes or grants to elderly very-low-income homeowners to remove health and safety hazards. For grants, residents must be age 62 or older and not be able to repay a repair loan. Individual homeowners can apply through non-profit "packagers" or directly through Rural Development. Application are accepted year-round and more information can be found at www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-repair-loans-grants/ms.

The Section 502 Direct Loan Program provides funds that can be used to build, repair, renovate or relocate a home, or to purchase and prepare sites, including providing water and sewage facilities. These low-interest, fixed-rate loans are based on a borrower's credit rating after going through a review process that is more

relaxed than a bank. Individual applicants apply through qualified non-profit "packagers" and applications are accepted year-round.

More information can be found at www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-repair-loans-grants.

The Housing Preservation Grant (HPG) provides grants to local governments and nonprofits for the minor repair or rehabilitation of housing owned or occupied by low- and very-low-income rural citizens. Application accepted around July and more information can be found at www.rd.usda.gov/programs-services/single-family-housing-programs/housing-preservation-grants.

Many homes in the neighborhood appeared to be in good condition but had several window units or other visible indications that energy efficiency upgrades may be needed. A potential source of funding for these types of home improvements is the state's Weatherization Assistance Program through the Mississippi Department of Human Services. The administering agency for residents of Jones County for this program is the South Central Community Action Agency (228-284-6781). Services available include ceiling, wall and floor insulation; energy conservation education; air infiltration reduction; furnace repair and replacement; and heating duct improvements. Income eligibility is 200% of the federal poverty level or lower. Weatherization priorities are given to seniors (60 years of age and older); people with disabilities; households with children aged five and under; high residential energy users; and households with a high energy burden. xxiv

Residents also noted, and findings from the windshield survey confirmed, that many residences in the neighborhood are in need of yard maintenance and/or debris removal. The city's code enforcement office is aware of problems that are code violations

and does its best to help residents address problems. There may also be ways for the city to leverage additional funding through the Mississippi Department of Environmental Quality's Solid Waste Assistance Grants to help incentivize cleanup. Cleaning and greening properties in lower-income neighborhoods has been shown not only to lead to more grassroots cleanup efforts but has resulted in less crime and increased feeling of safety.xxvi

# **Gateway & Commercial District**

Residents have expressed a need for better access to commercial and retail services including groceries, fresh produce, medical services and childcare. Considering there are very few of these services within a half-mile of the Old Charity Hospital site and the city overall has very limited options for public transportation, it is recommended that some of these services be actively recruited to the neighborhood. As discussed in the Commercial & Retail section of the neighborhood assessment, the area along 5th Avenue just west of the Old Charity Hospital redevelopment project would be an ideal area to incentive commercial and mixed-use development. This area is already zoned for commercial development (C-1) and has some existing commercial buildings. In conjunction with this, the extension of Buchanan Street to connect with 5th Avenue would serve to create a gateway to the Old Charity Hospital redevelopment project; give current and future residents better access to anticipated commercial development; and divert traffic off neighborhood streets like 1st Avenue and 3rd Avenue that have been identified by residents as problematic in terms of traffic and pedestrian safety. Streetscapes and traffic-calming measures are further discussed below.

In addition to incentivizing commercial development along 5th Avenue, HACL may be able to include space for some commercial or other community services in the Old Charity Hospital site redevelopment plan. This may include actual building space or flexible outdoor space that is conducive to housing a farmers' market, food trucks, mobile medical services and/or pop-up retail.

The success of bringing needed commercial opportunities and other services to the neighborhood will depend largely on the collaborative effort of the city, HACL and private developers/businesses. There are several tools and funding mechanisms available that may be particularly helpful in supporting this effort as described below.

## Local Historic Tax Abatement

The City of Laurel can work with the Economic Development Authority of Jones County to designate the area intended for more commercial development as a Local Historic District. An example of this is in the City of Hattiesburg where there is a 7-year tax exemption for residential or commercial contributing structures within a Local Historic District which have increased in tax assessed value by 20% for residential or 10% for commercial with the maximum tax exemption not to exceed 50% of the value of the improvements.

## Commercial Redevelopment Program

Southern Mississippi Planning and Development District (SMPDD), a 501 (c)(3) private, nonprofit organization, operates the Commercial Redevelopment Program. The program allows private developers and property owners to apply to the local government for a redevelopment grant/tax reimbursement to incentivize the reuse/redevelopment of vacant buildings and blighted properties; pursuant to Miss. Code Ann. §17-19-1.

Utilizing a tri-party agreement between developer, SMPDD and the municipality, the amount of the grant is based on the over and above increase in sales tax that results from the redevelopment/ reuse project. The developer/property owner will be eligible for a reimbursable grant based on the predetermined percentage amount related to the increase in sales tax generated from the redevelopment/reuse project.xxxviii

## Brownfield Redevelopment

The Mississippi Economic Redevelopment Act is a redevelopment incentive to encourage private sector developers to clean up brownfields sites and surrounding area within a designated brownfield redevelopment area.\*\*

The Mississippi Department of Environmental Quality has also applied for funding through the US Environmental Protection Agency's 104K Brownfield Grant program that, if awarded, would provide statewide assessment and revolving loan funds to public and private entities. \*\*\*

# US Department of Agriculture Rural Development

The Rural Development Business Programs provide financial backing and technical assistance to stimulate business creation and growth by providing capital, equipment, space, job training, and entrepreneurial skills that can help to start and/or grow a business. Loans and grants are available to individuals, businesses, cooperatives, public bodies, non-profit corporations and private companies in rural communities. More information can be found at https://www.rd.usda.gov/programs-services/business-programs.

#### Mississippi Development Authority

The Community Services Division of the Mississippi Development Authority (MDA) provides technical and financial assistance to local units of government to improve public infrastructure, create and retain jobs, and promote economic growth including the Mississippi Small Municipalities and Limited Population Counties Grant Program (SMLPC) and CDBG funds in the Economic Development Public Infrastructure category. More information can be found at https://mississippi.org/community-resources/forms-library/.

## **Greenspace & Recreation**

Publicly accessible, quality greenspace and recreational opportunities are lacking in the Old North Laurel neighborhood, particularly in proximity to the Old Charity Hospital site redevelopment project. HACL has plans to incorporate park areas and walking trails. into the redevelopment of the Old Charity Hospital site. These have been included in the conceptual design for the Old Charity Hospital site prepared by Mississippi State University's Gulf Coast Community Design Studio for HACL. In addition, the prevalence of vacant land throughout the neighborhood, potential brownfields sites, and the abandoned rail line along the eastside of the neighborhood, provide additional opportunities. HACL, the city and other partners who may be able to help facilitate funding such as the Special Projects Division of Southern Mississippi Planning and Development District should work together to add parks, trails and greenspace throughout the neighborhood. Additional planning and design work will likely be needed.

# **Community Services**

Residents have expressed the need for additional community services in the Old North Laurel neighborhood. Some of these are discussed above along with the need for commercial services. Additionally, residents would like to have a community building that could also serve as a storm shelter for residents in the area. There is a possibility that this type of facility can be included as part of the Old Charity Hospital site redevelopment or in an adjacent area of the neighborhood. There are several types of funding that may be able to help support building a community center. In the past, the Mississippi Department of Human Services has used funds from the Social Services Block Grant program to fund building community centers, although more recently it has been used for programming and services. If the community center were to also serve as a neighborhood shelter there are several potential finding sources through the US Department of Housing and Urban

(HUD) including Community Development Block Grant Funds and Federal Housing Administration Mortgage-Insured Financing, and through the Federal Emergency Management Agency (FEMA) including Hazard Mitigation Grant Program funds and Pre-Disaster Mitigation Program funds.\*\*

In addition, the US Department of Agriculture Rural Development also offers the Rural Development Community Facilities Program. Public bodies and non-profit organizations can use the funds to construct, expand or improve community facilities. Projects include fire and rescue stations, village and town halls, health care clinics, hospitals, adult and childcare centers, assisted living facilities, rehabilitation centers, public buildings, schools, libraries, and many other community-based initiatives. More information can be found at https://www.rd.usda.gov/programs-services/community-facilities.

## **Streetscapes & Traffic-calming**

Investing in better streetscapes for both existing and any new roads in the Old North Laurel neighborhood has the potential to have a significant impact in terms of safety, residents' mobility, community health, and neighborhood revitalization/beautification. There are three priority areas that have been identified in the Old North Laurel neighborhood and are described below.

First, residents have expressed concerns about traffic and pedestrian and bicycle safety along 1st and 3rd Avenues that are existing residential streets. Traffic is also likely to increase along these streets in conjunction with the redevelopment of the Old Charity Hospital site if a new gateway and connection to 5th Avenue is not created. Currently there are no sidewalks or bike lanes on 1st and 3rd Avenues and very few, if any, throughout the rest of the neighborhood. Priority should be given to adding sidewalks, bike lanes, crosswalks, plantings and other traffic-calming and beautification measures along 1st and 3rd Avenue ahead of or in tandem with the redevelopment of the Old

Charity Hospital site. As resources become available, other streets throughout the neighborhood should be considered for similar types of improvements. In addition, ADA considerations should be included to support the growing senior population in the community.

As previously mentioned, a road connecting Buchanan Street with 5th Avenue would be the best way to provide access to the Old Charity Hospital site redevelopment project and take pressure off 1st and 3rd Avenues. This will likely be a higher-traffic area and should be designed in line with Complete Streets policies and guidelines. Complete Streets is an approach to planning and design that prioritizes safety and mobility for all regardless of age and ability and including drivers, pedestrians, and bicyclists. More information on Complete Streets in Mississippi can be found at www. bikewalkmississippi.org. This area would likely serve as a gateway to the neighborhood and Old Charity Hospital redevelopment project. Additional gateway treatments should be considered including public art, signage or other features intended to create a visual cue that travelers are entering a special district or neighborhood.

Finally, as the Old Charity Hospital site is redeveloped and new roads, parking and infrastructure are added, best practices for streets in a neighborhood setting should be employed. Sidewalks, street trees, appropriate lighting, street furniture and ADA accommodations should all be highly prioritized. In addition, parking areas, and residential and mixed-use units should be oriented to allow for "eyes on the street": a well-known component of safe neighborhoods. These considerations have all been accounted for in the conceptual design for the Old Charity Hospital site prepared by Mississippi State University's Gulf Coast Community Design Studio for HACL.

Local governments nationwide most frequently fund traffic-calming and streetscape beautification programs from municipal capital improvement funds, general funds, or state gas tax subsidies.

Neighborhood residents or partner organizations may choose to help cover costs of the installation and/or maintenance of specific traffic calming measures. Depending on the area of improvement and connection to the Old Charity Hospital site redevelopment project the HACL may be able to help financially support the work. There are also funds through the Mississippi Department of Transportation's (MDOT) Statewide Transportation Improvement Program (STIP) that could support this work. The City of Laurel is not under the jurisdiction of one of the state's Metropolitan Planning Organizations so would have to apply for funding directly through MDOT. More information on funding and financing options offered through the STIP can be found on MDOT's website. XXXXII

# **Chapter 4**







**Conclusion & Next Steps** 

While the findings from and process of developing the Old North Laurel Neighborhood Plan have already been used to inform the conceptual site design for the Old Charity Hospital site owned by the Housing Authority of the City of Laurel, this report is also intended to help guide future planning and development for the Old North Laurel neighborhood and connections with the City of Laurel. The Old North Laurel Neighborhood Plan can be used immediately to coordinate efforts of partners and stakeholders in advancing neighborhood and city goals and can be referenced as justification for applying for outside funding. The City of Laurel can also consider going through the process of approving the Old North Laurel Neighborhood Plan as an addendum to their Comprehensive Plan since the Old North Laurel neighborhood has been identified as a geographic area in that master plan. This act of official approval would give more weight to the recommendations as partners apply for funding and seek to implement action items referenced in the plan.

#### **Notes**

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<sup>iv</sup>American Community Survey. 2020. ACS 5-Year Estimates. Table B02001. Race.

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<sup>x</sup>Land use and parcel-level data for use in ArcMap was shared by Neel-Schafer, Inc. with project partners in May 2021. The data is from when Neel-Schafer conducted the update for the City of Laurel's 2035 Comprehensive Plan in 2014. GCCDS approached the Tax Assessor's Office in September 2021 to inquire about an export of more recent parcel data. Due to the cumbersome process by which data could be exported from the system and time/resource limitations for the current project it was deemed impractical to try to update the data used for this neighborhood plan.

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\*\*Land use and parcel-level data for use in ArcMap was shared by Neel-Schafer, Inc. with project partners in May 2021. The data is from when Neel-Schafer conducted the update for the City of Laurel's 2035 Comprehensive Plan in 2014. GCCDS approached the Tax Assessor's Office in September 2021 to inquire about an export of more recent parcel data. Due to the cumbersome process by which data could be exported from the system and time/resource limitations for the current project it was deemed impractical to try to update the data used for this neighborhood plan.

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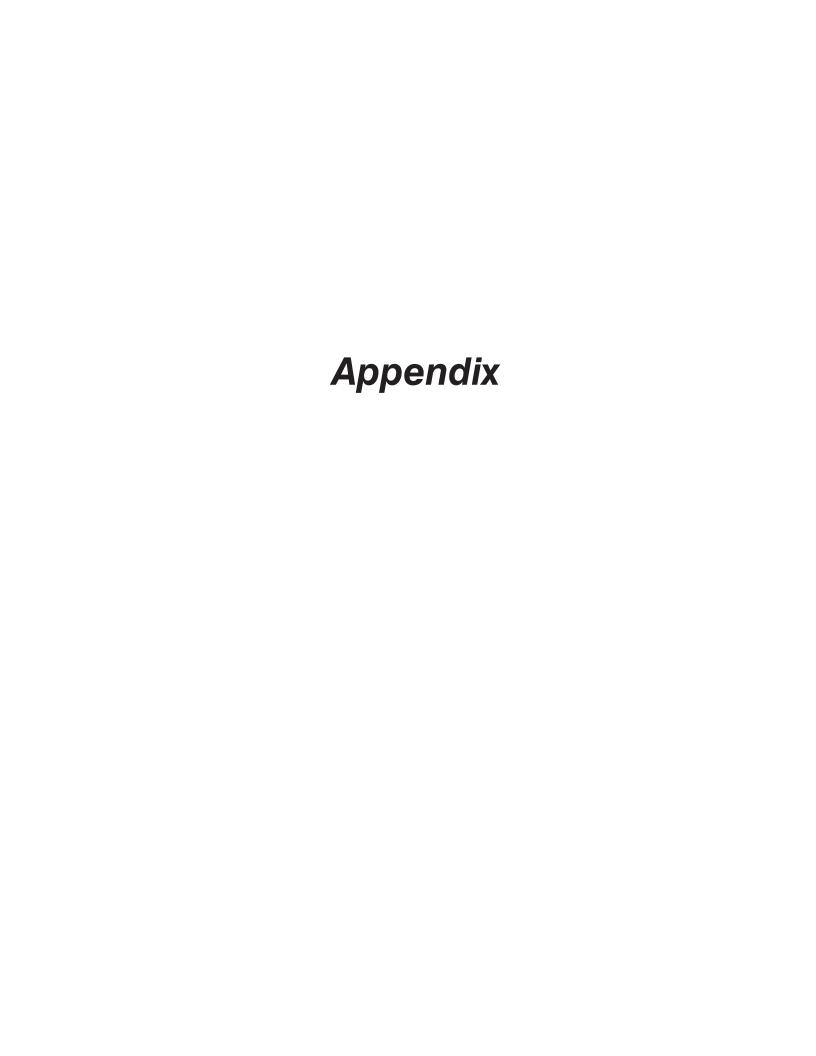
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## **Appendix A: Record of Community Engagement**

In 2021, the Housing Authority for the City of Laurel (HACL) brought on a team of planners and designers including Quadel Consulting & Training, LLC.; Mississippi State University's Gulf Coast Community Design Studio (GCCDS); and Grants Unlimited, LLC. to develop a conceptual design for the Old Charity Hospital site and a plan for the surrounding Old North Laurel neighborhood. The planning and design process that commenced included a significant amount of community engagement as documented below.

At the beginning of the planning and design process the project team, including HACL, Quadel, GCCDS and Grants Unlimited, worked to assemble an advisory committee that would meet regularly with the project team to provide input and share updates in the community. Care was given to recruit community leaders and residents who represented different interests and geographic areas within the Old North Laurel neighborhood. City leadership also participated on the advisory committee. Regular attendees are listed below.

#### City of Laurel

Mayor Johnny Magee Sandra Hadley, Supervisor of Inspection George Carmichael, Ward 4 Tony Thaxton, Ward 3

#### **Advisory Committee**

Douglas Lang, Resident
Clarence Larkin, Resident
Phyliss Snowden, Resident
Evelyn Evens, Neighborhood Association
George Carter, Jr, Resident
Johnnie Donald, Resident
Carrie Johnikin, Resident
Mark Wilson, Resident
James Minor, Property Owner



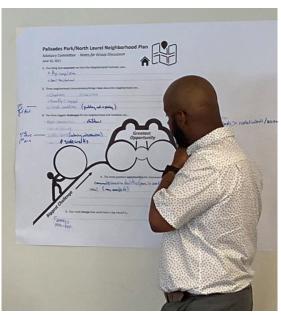
Advisory Committee meeting at the Townley Center. June 2021

Advisory Committee meetings were held at the following times and locations:

June 10, 2021, 10am Townley Center 516 South 13th Ave. Laurel, MS

July 14, 2021, 10am Townley Center 516 South 13th Ave. Laurel, MS

August 24, 2021, 5pm Laurel Train Depot 230 N. Maple St. Laurel, MS



Brainstorming exercise at Advisory Committee meeting. June 2021.

Final Meeting:
November 17, 2021, 10am
Townley Center
516 South 13th Ave.
Laurel, MS



Notated document from the June 2021 Advisory Committee meeting.

In addition to the scheduled Advisory Committee Meetings, the project team met with city leadership on May 13, 2021, September 21, 2021, and June 1, 2022 and with the HACL board on April 21, 2022.



Meeting with city leadership on September 21, 2021.

## **Appendix B: Windshield Survey**

During a June 2021 advisory committee meeting, residents noted a general need for housing repair throughout the community. As a result, partners conducted a neighborhood windshield survey on September 29, 2021 to do a more fine-grained analysis of housing conditions. Results from the windshield survey were intended to be used to inform recommendations for prioritizing resident and community investment and identifying potential funding streams to aid in housing rehabilitation and community development. Methodology for the neighborhood windshield survey is documented below.

Due to time and resource constraints, a sample section of the neighborhood was selected. An area that included 43 homes representing about 5% of the residences in the neighborhood was selected. The overall density of the sample section and composition of rental versus owner-occupied homes seemed to be representative of the overall neighborhood. The proposed sample area was shared with and approved by the advisory committee at the meeting on August 24, 2021. Specific properties surveyed are not documented in this report to protect the privacy of residents.

The survey team noted if the house was in good overall condition; if it needed some maintenance including attention to windows and doors, porches, paint or yardwork; or if it was in need of major repairs including work on the roof, walls and/or foundation. Additional concerns were also noted including if it was obvious that there were drainage/flooding issues or if energy efficiency upgrades would be a benefit to the occupants. A photo from the street of each property in the survey area was also taken at the time the windshield survey was completed. A copy of the survey form is below and general findings only were included in the report and Old North Laurel Neighborhood Plan.

			y: <u>Old North Laurel Neighborhood</u> Address: Date:
	GCCD	S Housing Windshield Surv	/ey
Condition: $\square$ Good Condition		☐ Maintenance Required	☐ Major Repairs Required
Maintenance		No	otes
Windows/doors			
Porches/steps			
Paint			
Shingle wear			
Yard			
Major Repairs			
Roofing			
Foundation			
Walls			
Additional Concerns			
Energy Efficiency			
Drainage			

Figure 8: GCCDS Housing Windshield Survey

In the sample area, 42% of the homes were deemed to be in "good" condition, 44% of the homes fell into the category of needing significant maintenance, and 4% of the homes seemed in need of major repairs. It is important to note that many of homes that were determined to be in "good" condition, were still strong candidates for energy efficiency upgrades because one or more window units were visible from the street. Of the homes in the survey area, 47% would

benefit from energy efficiency upgrades. The significance of this is that home energy efficiency upgrades can reduce housing costs and many residents in the area are housing-cost burdened. In addition, there are sometimes funding programs through energy companies or other agencies that will subsidize these types of upgrades for lower income and/or elderly residents.

When taking a closer look at the types of repairs needed, the most common were windows (49% of homes), roofs (30%) and yard maintenance/debris issues (26%) that might be in violation of city ordinance. Less common, but still significant were homes that needed obvious repairs to external walls (14%) or external doors (14%) and homes where there was evidence of drainage problems (9%). Understanding some of these maintenance challenges faced by residents can help city leadership and other organizations work together with residents to leverage resources and improve the community.